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## Multifactor Authentication

This article describes how to set up and use Multifactor Authentication (MFA) for users to access their Nelnet account.

### What is Multifactor Authentication?

Multifactor authentication (MFA) adds a layer of protection to the sign-in process. When accessing their account for the first time, users are presented with a prompt to add another layer of identity verification. Once that has been setup, then each time a user logs in, they will be required to submit that added step during the login process. Nelnet Campus Commerce currently requires use of an email address or an authenticator app as a method for multi-factor authentication.

### Who Must Use MFA?

MFA is only required for users who are directly authenticating into a Nelnet Campus Commerce system with a username and password or who may be accessing via SSO from an external system that does not require MFA.

### Authenticator Apps

Authenticator apps can be downloaded on your smart phone and/or your desktop computer. Apps such as Authy have both a phone and desktop version. If you have an existing authenticator app, it should be relatively simple to add your Nelnet Campus Commerce account. If you do not already have an authenticator app, some of the most common ones are:

- Google Authenticator
- Microsoft Authenticator
- Authy by Twilio (includes desktop version)
- Lastpass
- 2FA Authenticator
- Duo Mobile
- Aegis authenticator

### What Does The Login Process Look Like?

#### Initial Set Up - Email

1. With their initial login a user will be prompted to sign up for multi-factor authentication. Click the **Begin** button to proceed.

## Required Security Enhancements

### Set Up Enhanced Profile Security Features

You are required to set up **Multi-factor Authentication** and **Authentication Questions** security features to assist us in keeping your information private and secure.

**Begin**

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2. Click the **Sign-Up Using Email** button to proceed.

## Multi-factor Authentication Setup

### Sign Up for Increased Profile Security

Sign up for **Multi-factor Authentication** to conveniently improve your profile security. Once you've signed up, you'll be required to log in and authenticate using a free authenticator app or email.  
[What is multi-factor authentication?](#)

#### Recommended Free Authenticator Apps:

Select an app to download. App links will open in a new tab.



Google



Microsoft



Authy

[Download Other](#)

**Sign Up Using App**

**Sign Up Using Email**

Maybe Later

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3. If you have multiple email addresses saved in your profile you will be asked to select the one to which you'd like the authentication code to be sent. Make your selection and click the **Send Code to Email Button**. If you have only one email stored with your profile the authentication code will automatically be sent to that email address.

## Multi-factor Authentication Setup

### Select an Email

We'll send a code to the profile email selected to allow you to sign in.

Available Profile Emails \*

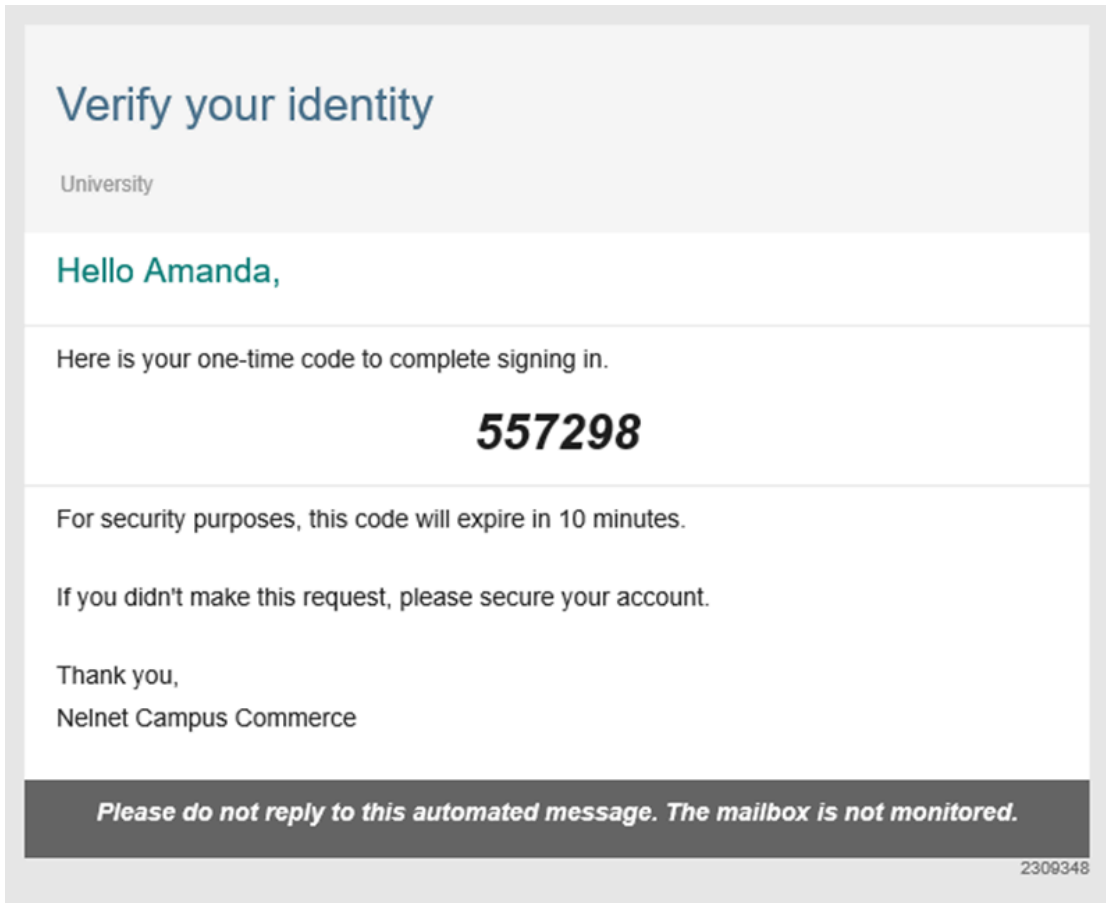
a\*\*\*\*\*@nelnet.net  a\*\*\*\*\*@yahoo.com

**Send Code to Email**

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4. Check your email. You'll find an email such as this one containing your one-time use code.



5. Enter the provided code and click the **Submit** button.



**Tip**

If you cannot find your emailed authentication code check your junkmail folder or use the **Resend Code to Email** button to generate a new email.

### Multi-factor Authentication Setup

#### Submit Authentication Code

An email was sent to \*\*\*\*\*@nelnet.net containing your authentication code. Don't see your email? Please wait a few minutes, check your junk mail file or select the "Resend Code to Email" option below.

Authentication Code \*  
557298

6. Authentication questions will be used to verify your identity should you need assistance with resetting your MFA in the future. Choose two questions and provide an answer. When finished click **Save** to be logged into your account.

### Authentication Questions Setup

#### Authentication Questions

All fields are required

Please select and answer two Authentication Questions to help us in assisting you with your account while keeping your information private and secure.

Authentication Question 1 *	Authentication Question 1 Answer *	Reset
Authentication Question 2 *	Authentication Question 2 Answer *	Reset

## Initial Set Up - Authenticator App

1. With their initial login a user will be prompted to sign up for multi-factor authentication. Click the **Begin** button to proceed.

## Required Security Enhancements

### Set Up Enhanced Profile Security Features

You are required to set up **Multi-factor Authentication** and **Authentication Questions** security features to assist us in keeping your information private and secure.

**Begin**

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2. Click the **Sign-Up Using App** button to proceed.



### Tip

If you choose to enroll using an authenticator app don't yet have an established app, you should download one before proceeding.

## Multi-factor Authentication Setup

### Sign Up for Increased Profile Security

**Sign up for Multi-factor Authentication** to conveniently improve your profile security. Once you've signed up, you'll be required to log in and authenticate using a free authenticator app or email.  
[What is multi-factor authentication?](#)

#### Recommended Free Authenticator Apps:

Select an app to download. App links will open in a new tab.



Google



Microsoft



Authy

[Download Other](#)

**Sign Up Using App**

Sign Up Using Email

Maybe Later

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3. To register your app, scan the QR code and follow any prompts that you may receive in your app. Once completed, click **Next**.


### Multi-factor Authentication Setup

1 Register — 2 Verify — 3 Recovery Codes — 4 Complete

#### Register your App




Open your app and scan the QR Code or type in the code below

m5qvi tdnon wvk2c xknbw 6obqo 44xgq lrovs gkt22 jnswm tctgz ra



#### Recommended Free Authenticator Apps:

Select an app to download. App links will open in a new tab.

 Google  Microsoft  Authy [Download Other](#)

**Next**

4. Enter a **Verification Code** from your app to ensure that the app is appropriately linked to your Nelnet account. Click the **Next** button to proceed.

### Multi-factor Authentication Setup

✓ Register — 2 Verify — 3 Recovery Codes — 4 Complete

#### Verify your App

Enter a code from your authenticator app to ensure everything works.

**Back** **Next**

5. A list of backup recovery codes will be presented. In the event that you lose your device these back up codes can be used to access your Nelnet account. Print or download them and store them in a safe place. Click the **Next** button to proceed.

### Multi-factor Authentication Setup

✓ Register — ✓ Verify — 3 Recovery Codes — 4 Complete

#### Backup Recovery Codes

With Multi-factor Authentication for your account, you'll need these backup recovery codes if you ever lose your device. Without your device or a backup code, you'll have to contact Customer Support to recover your account.

**This is the one time you can view these recovery codes.** Print and/or download these backup recovery codes and keep in a secure place.

nPc9NP37C	TTB8asJJW
0EgeGnd	YhMD0mTci
7q92E0c	DquWHn50
C40CVuBI	9UYLb0sf
KW0aZxM1b	kWuPbn2u

Print Download

**Next**

6. Your multi-factor authentication will be set up. Click the **Next** button to choose authentication questions and answers.

### Multi-factor Authentication Setup

✓ Register — ✓ Verify — ✓ Recovery Codes — 4 Complete

Success! Your profile is more secure.

You will be taken to complete Authentication Questions in 5 seconds

**Next**

7. Authentication questions will be used to verify your identity should you need assistance with resetting your MFA in the future. Choose two questions and provide an answer. When finished click **Save** to be logged into your account.

### Authentication Questions Setup

#### Authentication Questions

All fields are required

Please select and answer two Authentication Questions to help us in assisting you with your account while keeping your information private and secure.

[Reset](#)[Reset](#)

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## Logging in with MFA - Email

After entering your username and password you will be asked to select the email to which you'd like the authentication code to be sent (if you have multiple email address saved in your profile). Make your selection and click the **Send Code to Email Button**. If you have only one email stored with your profile the authentication code will automatically be sent to that email address.

### Multi-factor Authentication Setup

#### Select an Email

We'll send a code to the profile email selected to allow you to sign in.

Available Profile Emails \*

a\*\*\*\*\*@nelnet.net  a\*\*\*\*\*@yahoo.com

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Check your email to find your one-time use code. Enter the provided code and click the **Submit** button.



### Multi-factor Authentication Setup

#### Submit Authentication Code

An email was sent to a\*\*\*\*\*@nelnet.net containing your authentication code. Don't see your email? Please wait a few minutes, check your junk mail file or select the "Resend Code to Email" option below.

Authentication Code \*  
557298

## Logging in with MFA - Authenticator App

After entering your username and password you will be asked to enter a **Verification Code** from your authenticator app. Enter the code and then click **Verify** to be logged into your account.

### Sign In

#### Verify with your Authenticator App

Enter the provided code from your authenticator app to securely sign in.

Verification Code

[Don't have access to app](#)

## Using a Recovery Code

If you do not have access to your device rather than entering a verification code, click the **Don't have access to app** link.

You will be prompted to provide a **Recovery Code**. Enter a code and click **Submit** to be logged into your account.

**Enter a Valid Recovery Code**

Enter one of the provided recovery codes from your Multi-factor Authentication (MFA) sign-up. Once submitted, this code will no longer be valid.

If you don't know or have access to your Recovery Code(s), contact Customer Support.

Recovery Code

Submit

After the use of a recovery code you will receive an email notification.

## Frequently Asked Questions

### What is an authenticator app?

An authenticator app is an app that adds MFA to accounts that you want to protect. When you set up your account for MFA, you will receive a secret key to enter into the authenticator app. This establishes a secure connection between the authenticator app and your account.

### Why is Nelnet Campus Commerce recommending the use of an authenticator app?

An authenticator app is more secure than ordinary MFA using SMS or email codes because it doesn't use a message that someone could intercept.

### Why doesn't Nelnet Campus Commerce allow SMS?

SMS isn't likely to get more secure. Attackers usually target the weakest link in security and with MFA, SMS is the weakest link.