Multi-Factor Authentication Update

Overview

Solutran will be implementing a security update to MyBnft (Cardholder Portal) and Bnft (Mobile App) to protect user accounts and valuable data more effectively.

This update includes changes to the login process that will require multi-factor authentication (MFA) as a second verification step *every seven days* when a cardholder logs into their account. In addition to entering their usual login credentials, the cardholder will be prompted to enter a one-time confirmation code, which they can have sent to their phone by text message or phone call.

Process for Logging into Bnft via the Web Portal

1. Cardholder enters their usual user ID (i.e., email address) and password to log into the application.
2. The application prompts the cardholder to select a preferred communication method to receive a one-time passcode by text message or phone call.

    The cardholder should select either 'Text Message' or 'Phone Call' from the **Confirmation Type** drop-down.
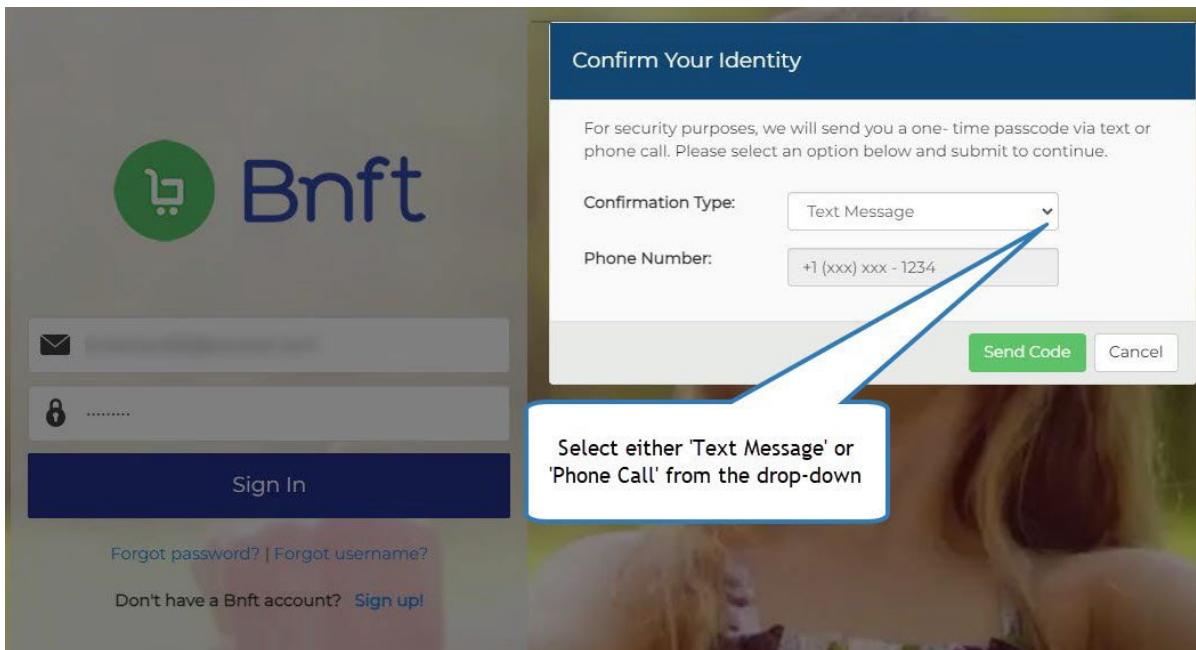
On first login, the system prompts them to enter their number. Once entered, they should click *Submit*.
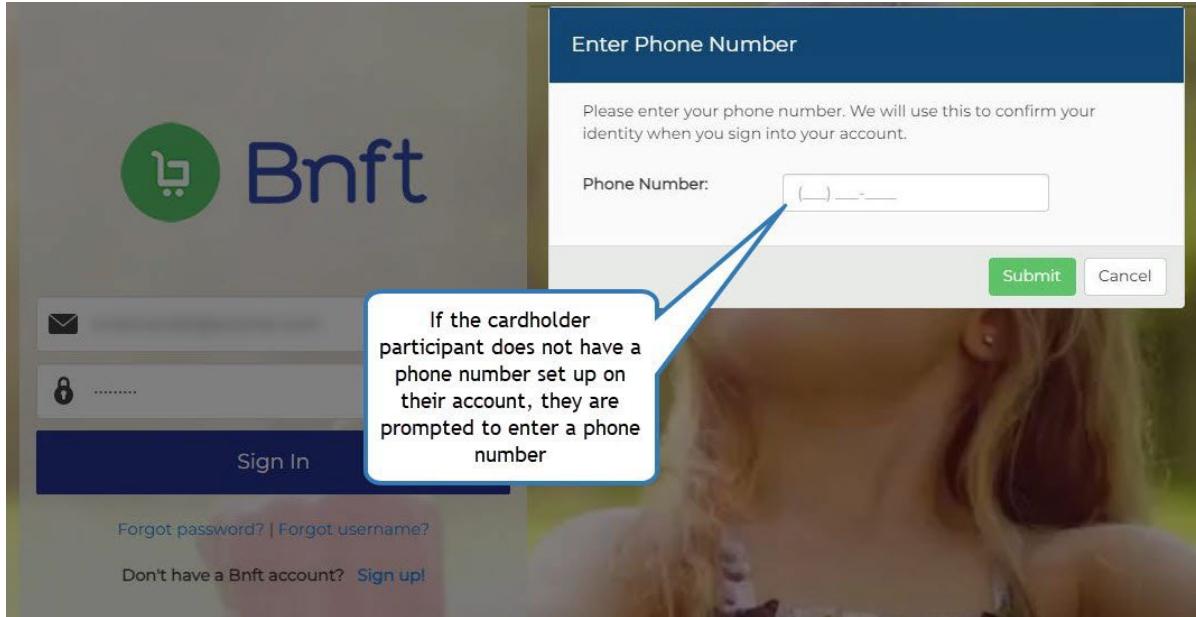
3. The MyBnft cardholder portal displays the cardholder's selected **Confirmation Type** and **Phone Number**. If the information displayed is correct, the user should click *Send Code*.
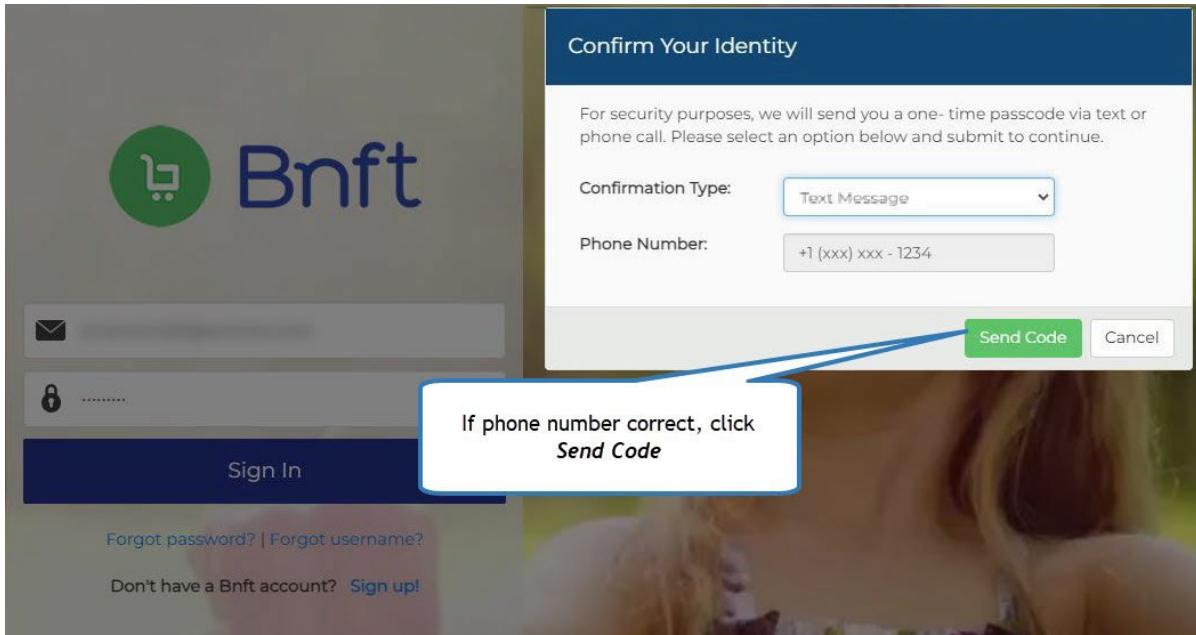
4. The application sends the one-time password to the cardholder by text or phone call, which the cardholder should enter in the **Verification Code** field.

Note: The one-time password will expire after 10 minutes. If it has expired, the cardholder should click *Send Code* (beneath the **Verification Code** field) to be sent another code.
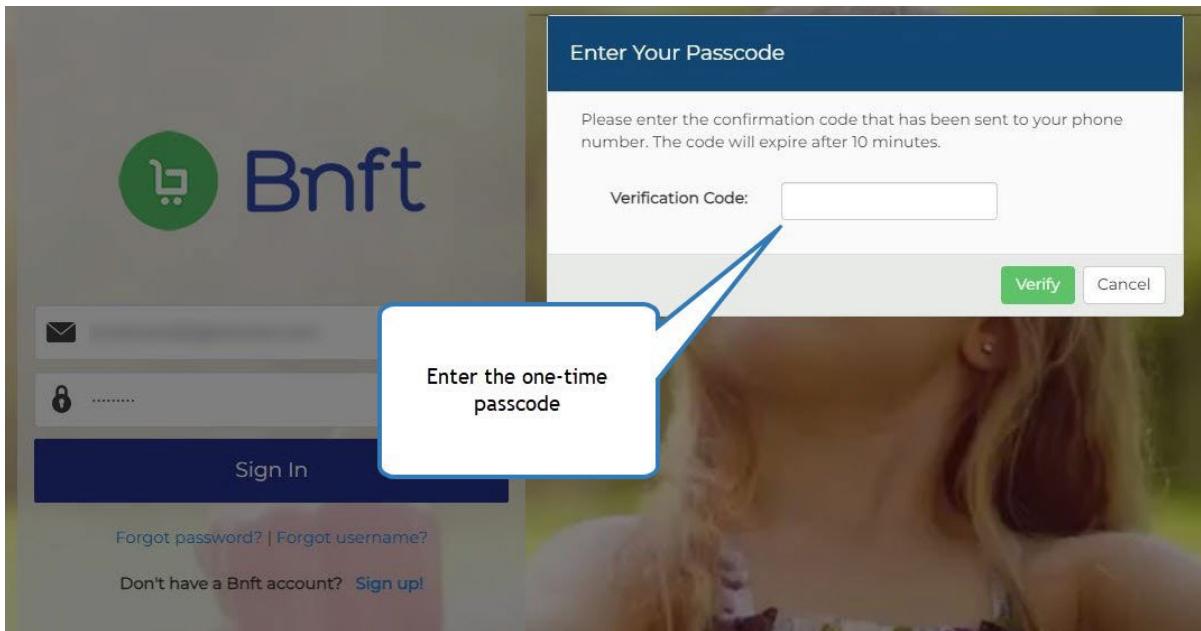

5. Once entered, the cardholder should click *Verify*. If entered correctly, the cardholder will be logged into the MyBnft cardholder portal.

## Process for Logging into Bnft via the Mobile App

1. Cardholder enters their usual user ID (i.e., email address) and password to log into the application.

2. The application prompts the cardholder to select a preferred communication method to receive a one-time passcode by text message or phone call.

   The cardholder should tap *Select Confirmation Type* and select either 'Text Message' or 'Phone Call'.
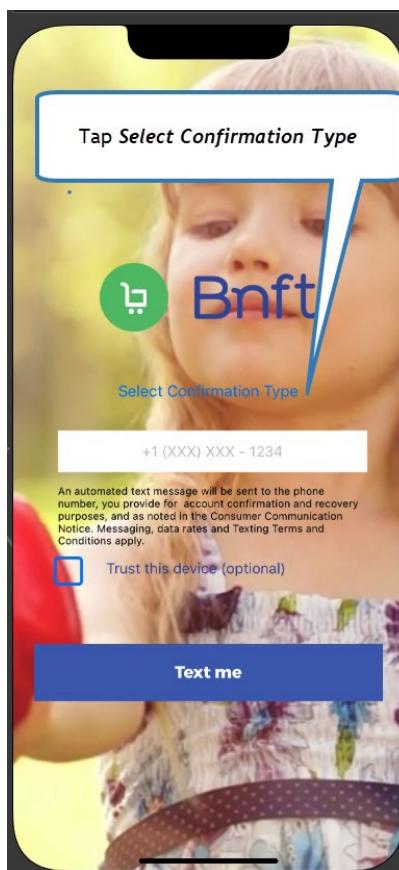
On first login, the system prompts them to enter their number. Once entered, they should click *Submit*.

3. The Bnft mobile app displays the cardholder's selected **Confirmation Type** and **Phone Number**. If the information displayed is correct, the user should tap *Text Me* or *Call Me* (depending on the selected *Confirmation Type*).
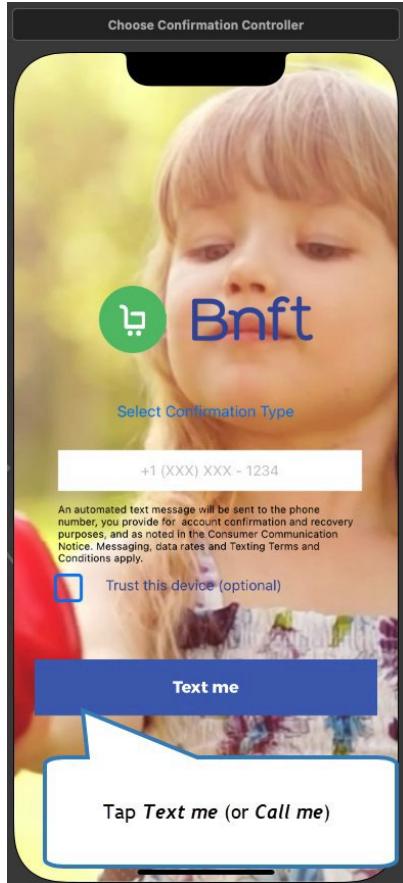
4. The application sends the one-time passcode to the cardholder by text or phone call, which the cardholder should enter in the **Confirmation Code** field.

Note: The one-time passcode will expire after 10 minutes. If it has expired, the cardholder should tap *Text me again* or *Call me instead* (beneath the **Confirmation Code** field) to be sent another code.
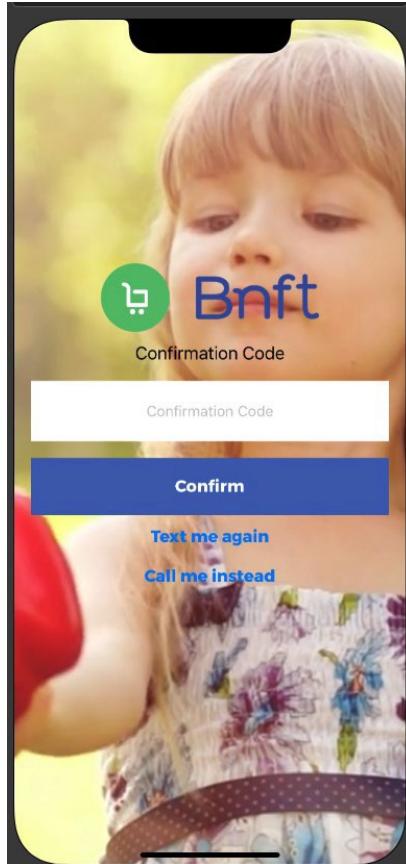
5. Once entered, the cardholder should tap *Confirm*. If entered correctly, the cardholder will be logged into the Bnft app.