Multi-Factor Authentication (MFA)

What is it?
Multi-Factor Authentication, or MFA, is an enhanced log in method that requires users to provide at least two methods of authentication to access an application. In addition to “something you know” (like a password), a 2nd factor is also required with MFA. The 2nd factor that JDF will be using is “something you have.”

Why implement it?
John Deere Financial is committed to the data security of the personal information of our customers, dealers and merchants. The mission of MFA is to protect personal identity and help prevent unauthorized access through exploits such as phishing and social engineering.
Agribusiness Existing User
Change to Login Screen

All existing bookmarks will work – you will simply see a new login screen.
Step 1 – Sign In Screen

Enter existing Username and Password
Step 2 – Multi-Factor Authentication (MFA) Setup

Select your preferred method

**SMS:** Sends a code via text message to your mobile phone

**Voice Call:** Calls your land line or mobile phone and speaks a code

**Okta Verify:** Download the Okta Verify application from Google Play Store (Android) or iTunes (Apple). Once downloaded, Okta Verify does not require data connectivity on your mobile device. Using the same application, you can also elect to leverage the “push” functionality, which sends verification to your mobile device.

**Yubikey:** This is a physical device that can be plugged into the USB port of your computer. The Yubikey is the only option that has a cost to the user and should only be considered in cases where none of the other options will work. For more information on the Yubikey, please contact your Merchant Service representative.
Step 3 – Complete MFA Setup

SMS Example

1. Enter your mobile phone number
2. Click “Send Code”
3. Type in the verification code send to your device (ex: 123456)
4. Click “Verify”
5. After successfully verifying your MFA setup is now complete, and you will not see the MFA setup screen when you sign in subsequently.
6. If you need to edit your phone number or add another factor in the future, select “Edit Profile” from within Merchant Toolkit.
Step 4 – Finish MFA Setup

SMS Example Continued

1. If you would like to add an additional factor, click the “setup” button for one of the additional listed on the screen, and follow the setup screens.

2. If you are do not wish to setup an additional factor at this time, click the “Finish” button at the bottom of the screen.

3. You can always add an additional factor later, by clicking the “Edit Profile” link from within Merchant Toolkit.
Step 4 – Validate your Profile

Review your profile information

• If no changes are required, simply click “Submit”
• If you need to update any information, click “Edit”
  • Clicking “Edit” will take you to a screen where you can change any profile information. If you change your email address, you will need to validate your new email via a system generated email sent to you after changing it.
• You will only see this profile validation screen the first time you login after implementation. If you need to change profile information at a later time, select the “Edit Profile” link from within Merchant Toolkit.
Step 5 – You are now in Merchant Toolkit!

- After setting up your MFA factor and validating your profile, you will automatically be routed to Merchant Toolkit.
- Future sign-ins will only require you to enter your username, password and MFA authentication code.
- If you need to change your MFA factor or add an additional one in the future, select the “Edit Profile” link from within Merchant Toolkit.
Helpful Hints

• If you plan to access Merchant Toolkit multiple times in a business day from the same computer and/or device, be sure to **check the “Do not challenge me on this device for the next 24 hours.”** If you check this box, the next time you log in (within 24 hours) you will only need to enter your username and password.

• Set up more than one factor in case you lose a device or change a phone number. After setting up MFA initially, you can add additional factors by selecting the “Edit Profile” link from within Merchant Toolkit.

• Double-check that the email address in your profile is correct. This email address is needed to allow you to self-serve a situation where you forget your password.