



Keystone Funding's Guide to MFA

Overview: Beginning **November 18th, 2024**, Keystone Funding's B2B Portal, FLEX, will utilize Multi-Factor Authentication to access the system. There are two available options to receive a one-time passcode, Email and Device. By default, the Email option will be selected unless otherwise updated.

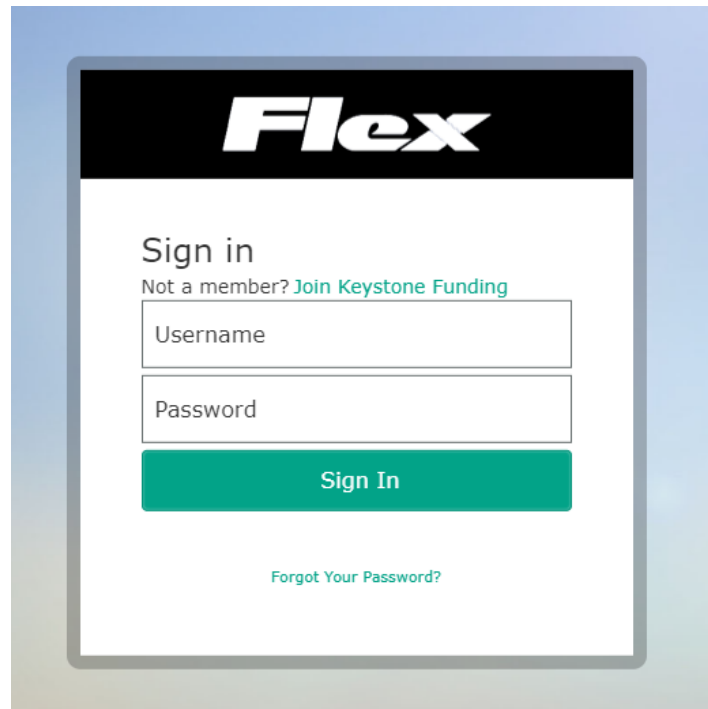
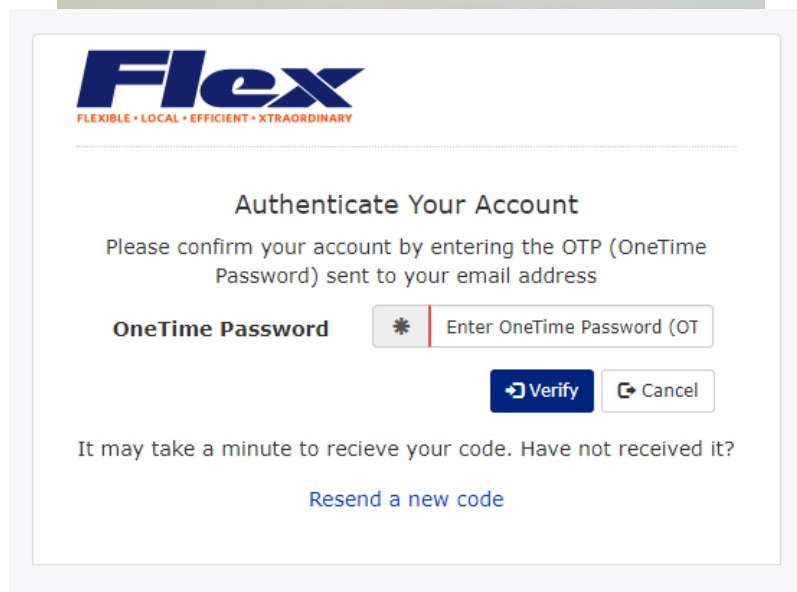
The below guidance details the instructions for logging into FLEX using either the **Email** or **Device** option, how to update your authentication preference, as well as how to download authenticators for the Device option.

If you have any questions, please contact your Account Executive.

Accessing FLEX via Multi Factor Authentication (MFA)

The below steps will be repeated during each login session with FLEX.

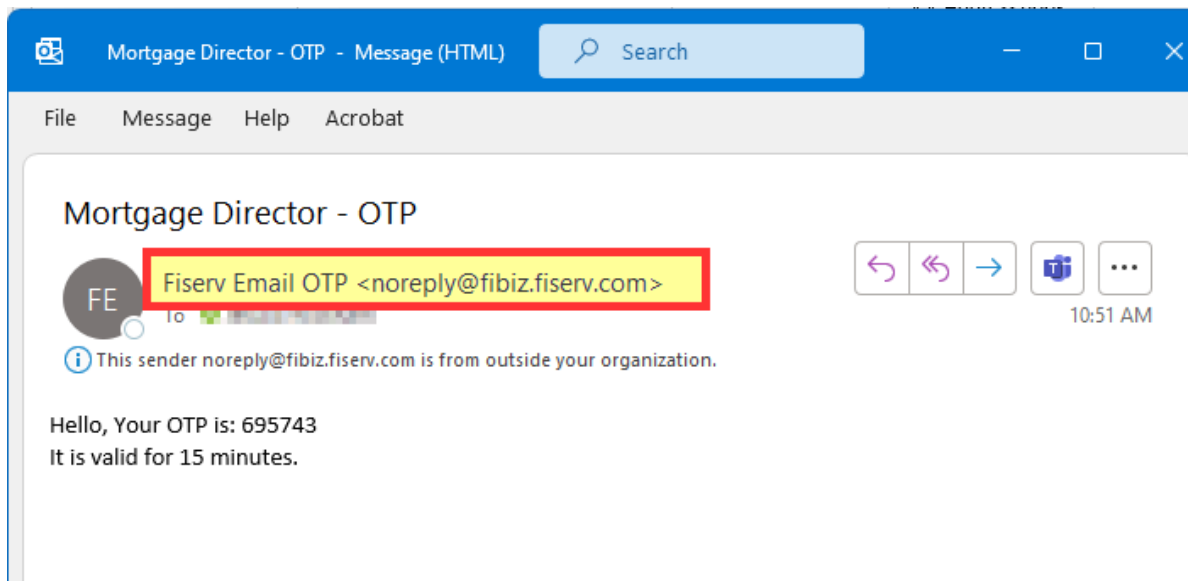
1. Navigate to [FLEX](#)
2. Enter your assigned Username and Password and select the “Sign In” button.
 - a. If you need a Username and Password, please reach out to your Account Executive to have this set up.
3. After entering your credentials, you will reach the MFA page requesting the one-time passcode.

A screenshot of the FLEX sign-in page. At the top, the "Flex" logo is displayed in white on a black background. Below the logo, the text "Sign in" is centered. Underneath, there is a link: "Not a member? [Join Keystone Funding](#)". There are two input fields: "Username" and "Password". Below these fields is a green "Sign In" button. At the bottom of the form, there is a link: "Forgot Your Password?".A screenshot of the FLEX "Authenticate Your Account" page. At the top, the "Flex" logo is displayed in blue, with the tagline "FLEXIBLE • LOCAL • EFFICIENT • XTRAORDINARY" below it. The main heading is "Authenticate Your Account". Below this, the text reads: "Please confirm your account by entering the OTP (OneTime Password) sent to your email address". There is a label "OneTime Password" followed by an input field containing an asterisk and the text "Enter OneTime Password (OT)". Below the input field are two buttons: "Verify" (with a right-pointing arrow) and "Cancel" (with a left-pointing arrow). At the bottom, the text says: "It may take a minute to receive your code. Have not received it?" followed by a link: "Resend a new code".

EMAIL OPTION

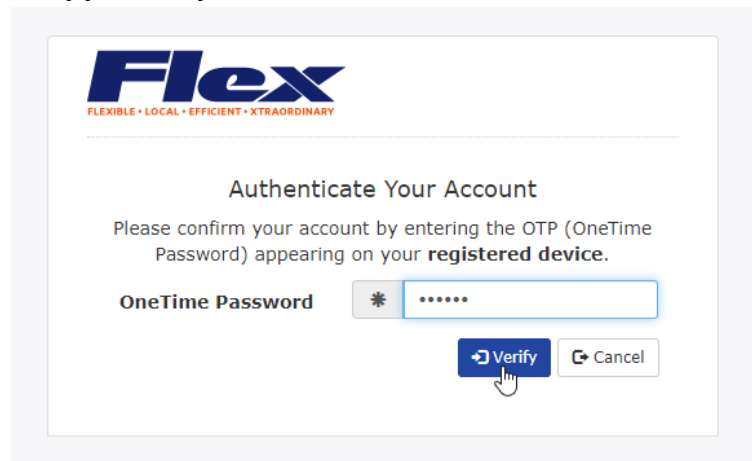
If your account is set up to receive an emailed one-time passcode, the passcode will automatically be sent to the assigned email address in your user profile during the log in process.

1. The email will come from noreply@fibiz.fiserv.com. Please check your spam or junk folder if you do not receive it in your inbox.
 - a. The Subject Line will read as: Mortgage Director - OTP
2. Within the body of the email, there will be a 6-digit code provided. Enter this code on the FLEX MFA Screen to verify your entry.



DEVICE OPTION

If your account is set up to receive a one-time passcode via a third-party authenticator app, you will need to open the app (in either your browser or phone) to access the given code. Enter the code to verify your entry.





While a variety of authenticator applications work with the FLEX Portal, not all are supported. The following are confirmed supported with FLEX at this time.

Mobile Apps:

- Twilio Authy
- Authly
- Google Authenticator
- Microsoft Authenticator

Computer Options:

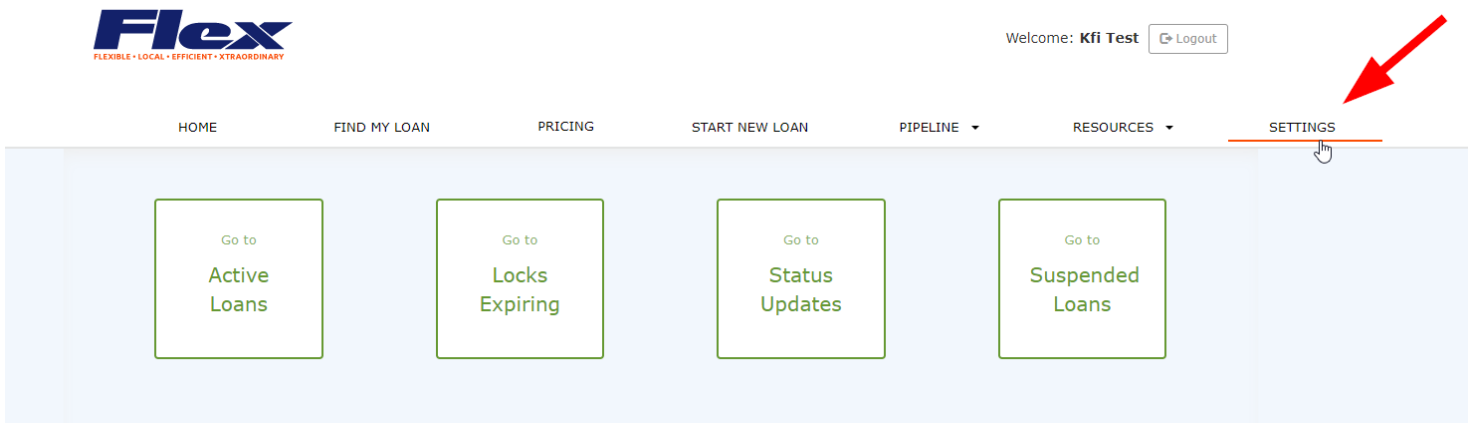
- Chrome Extension - Google Authenticator
<https://chrome.google.com/webstore/detail/authenticator/bhghoamapcdpbohphigoooaddinpkbai>
- Microsoft Edge Add On -
<https://microsoftedge.microsoft.com/addons/detail/authenticator-2fa-client/ocglkepbibnalbgmbachknglpdipeoio>

Please reference the guidance below for downloading a 3rd party authenticator via a web browser or phone app.

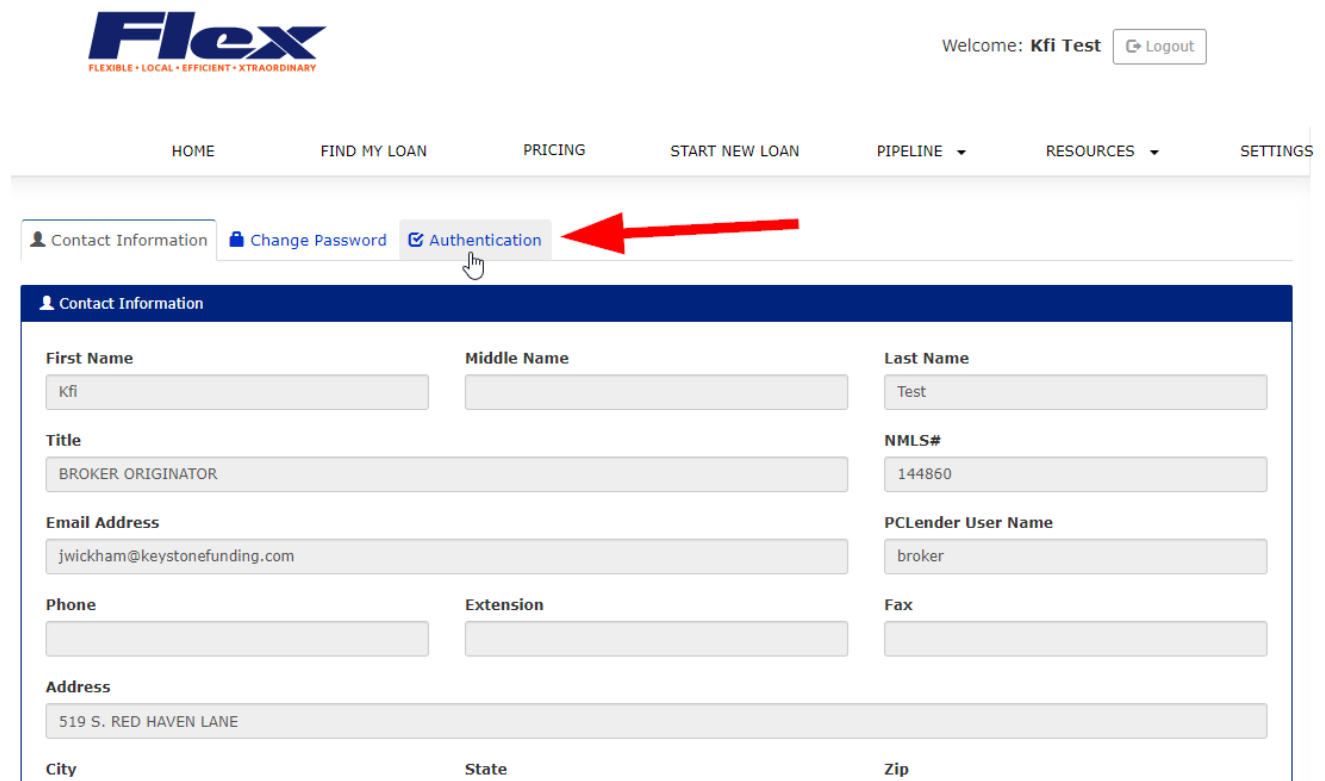
Updating your Authentication Preferences in FLEX

Overview: Multi Factor Authentication is required to access Keystone Funding’s FLEX portal. There are two available options to receive a one-time passcode, Email and Device. If the Device option is preferred, it must be manually selected within the user’s profile and the following steps must be followed to link their FLEX account with a third-party authenticator.

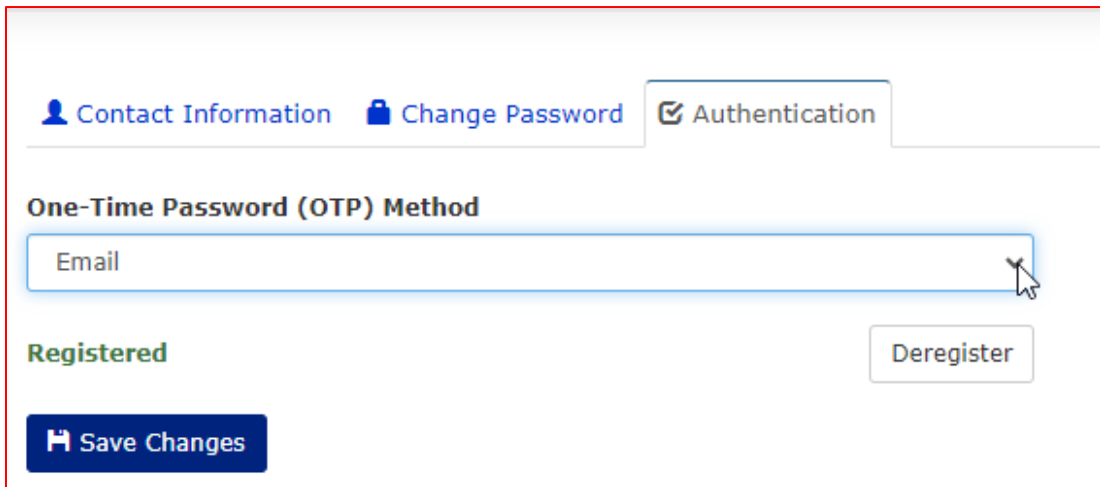
1. Upon successfully logging into FLEX, navigate to the new SETTINGS menu option:



2. Here you can review your profile settings, change your password, and update your authentication preferences.
3. Select the Authentication tab

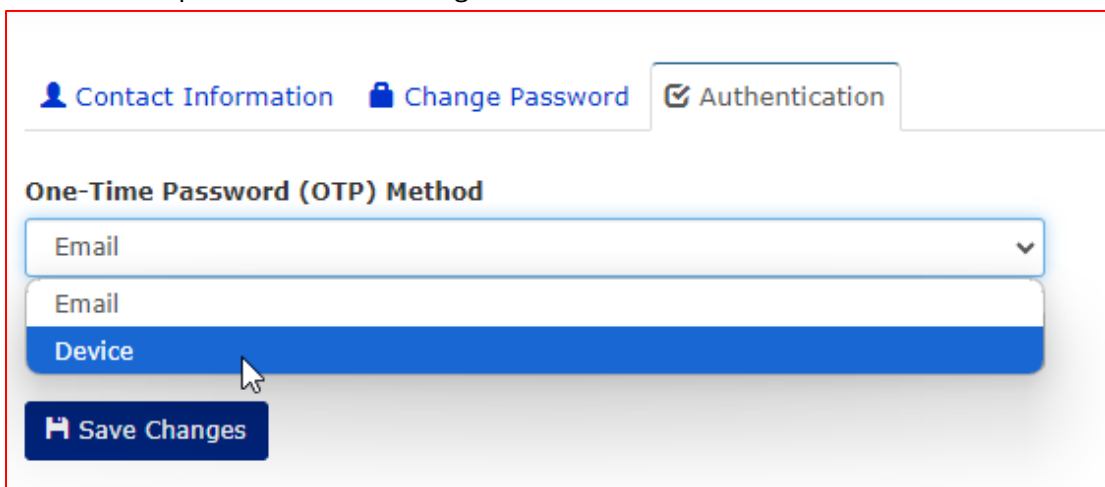


***By default, the EMAIL option will be selected.



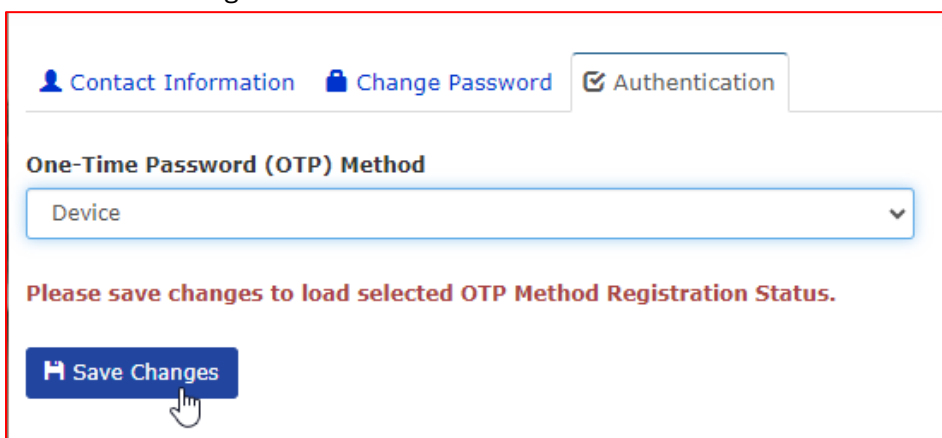
The screenshot shows a user interface for authentication settings. At the top, there are three tabs: "Contact Information" (with a person icon), "Change Password" (with a lock icon), and "Authentication" (with a checkmark icon). Below the tabs, the "One-Time Password (OTP) Method" is set to "Email". A "Deregister" button is visible to the right. At the bottom, there is a "Save Changes" button.

4. Select the drop-down arrow to change the selection from Email to Device



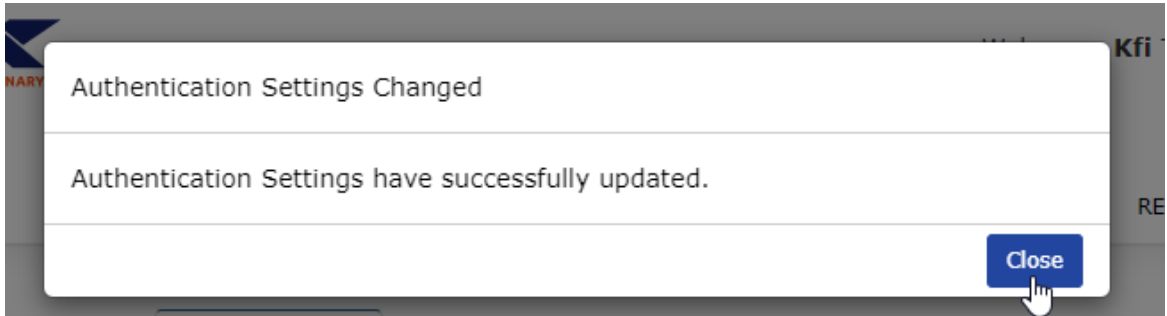
The screenshot shows the same authentication settings page as above. The "One-Time Password (OTP) Method" dropdown menu is open, showing "Email" as the current selection and "Device" as the selected option. A "Save Changes" button is visible at the bottom.

5. Select Save Changes

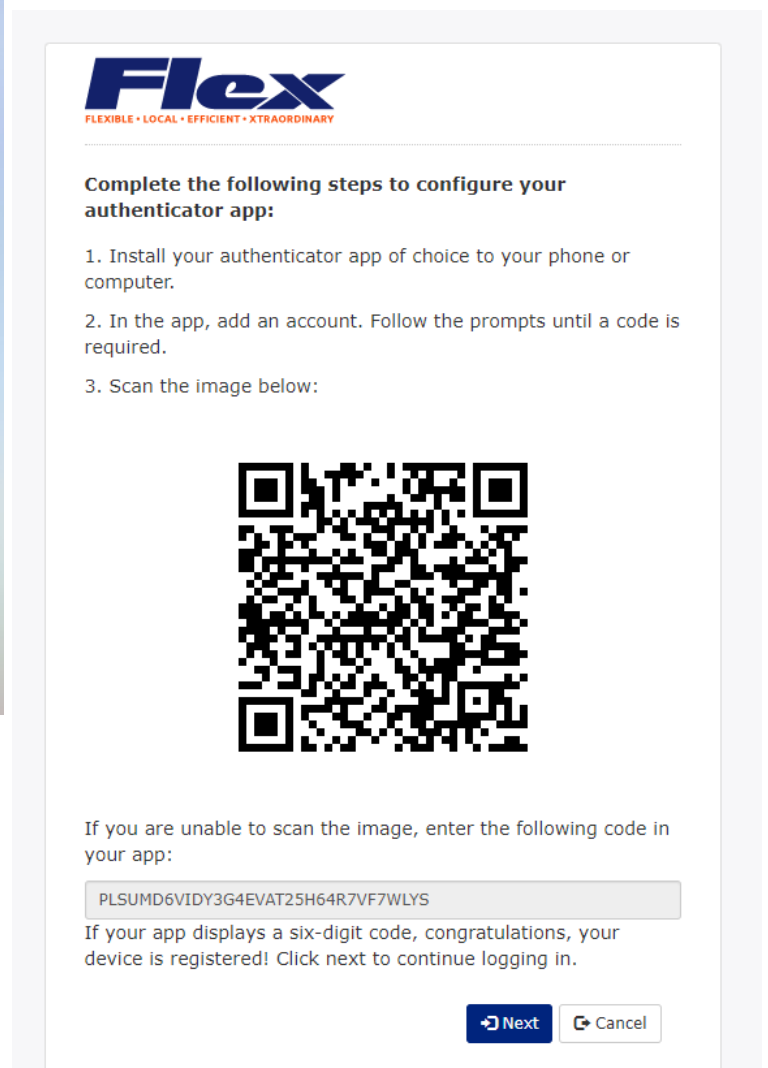
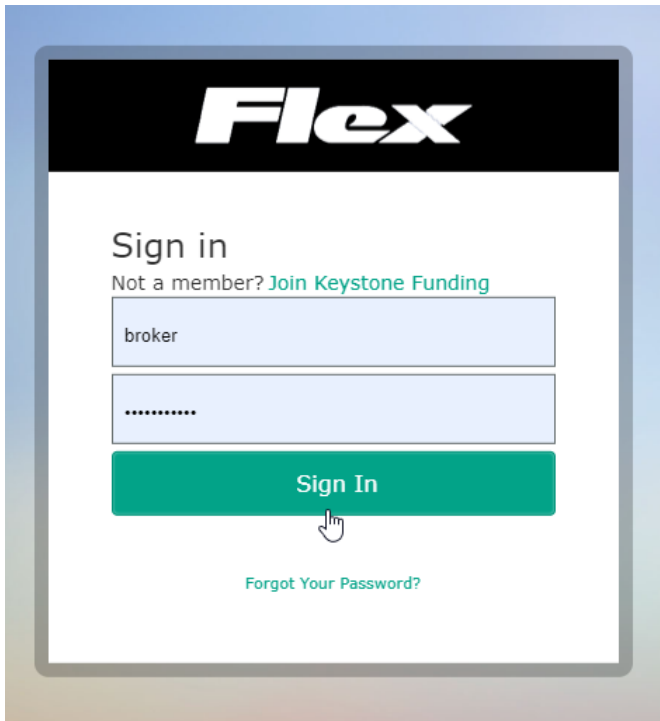


The screenshot shows the authentication settings page with the "One-Time Password (OTP) Method" set to "Device". A message below the dropdown reads: "Please save changes to load selected OTP Method Registration Status." The "Save Changes" button is highlighted with a mouse cursor.

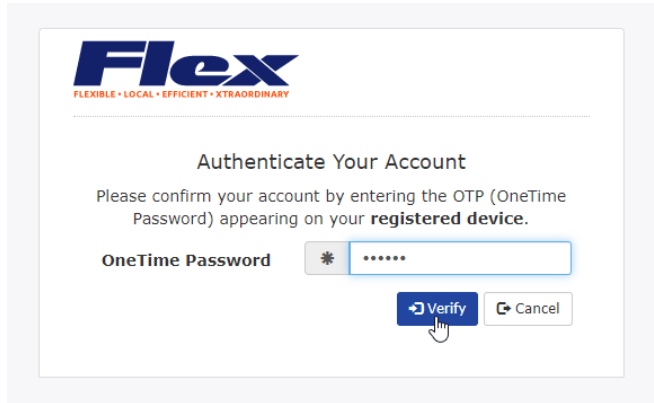
6. Review the confirmation window stating that the setting has been updated, Close the window.



7. On your next login, you will be prompted to register your account with a third-party authenticator before accessing FLEX.



8. Following Registration with a Third-Party Authenticator (instructions below), the next screen presented will be where to enter the provided authentication code.
9. Enter the code and select Verify to enter FLEX:

A screenshot of the Flex account authentication interface. At the top left is the Flex logo with the tagline "FLEXIBLE • LOCAL • EFFICIENT • EXTRAORDINARY". Below the logo, the heading "Authenticate Your Account" is centered. Underneath, a message reads: "Please confirm your account by entering the OTP (OneTime Password) appearing on your **registered device**." Below this message is a form field labeled "OneTime Password" with a small asterisk icon to its left. The input field contains six dots. To the right of the input field are two buttons: a blue "Verify" button with a right-pointing arrow and a white "Cancel" button with a left-pointing arrow. A mouse cursor is hovering over the "Verify" button.

You will be prompted to enter a One Time Passcode with each login session to Flex.

Web Browser Authenticator (Google Authenticator)

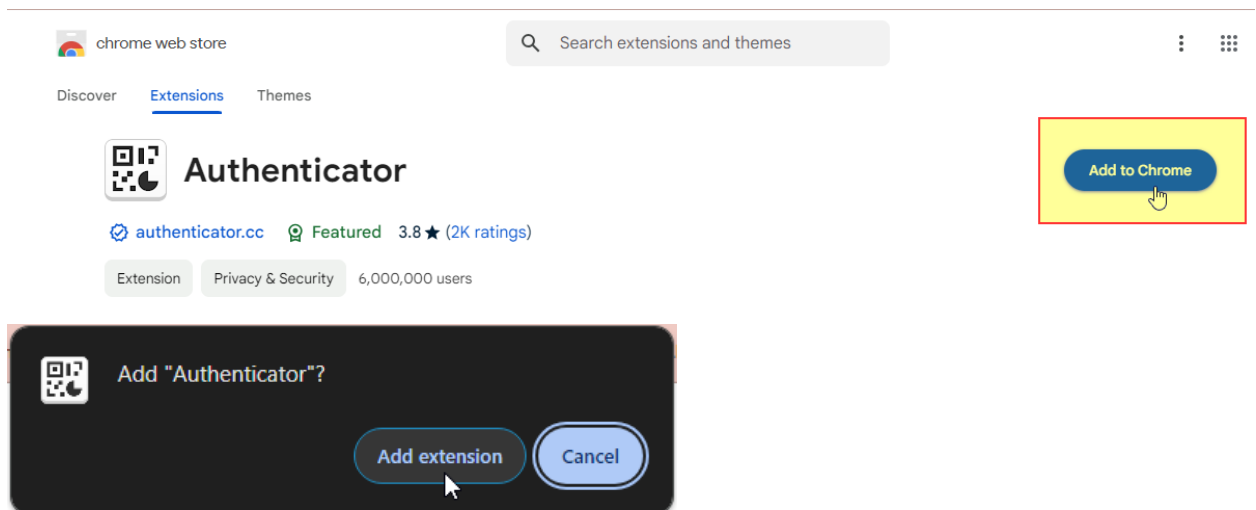
Overview: Multi Factor Authentication is required to access Keystone Funding’s FLEX portal. There are two available options to receive a one-time passcode, Email and Device. If the Device option is selected in your user profile, a web browser authenticator such as Google Authenticator is one way to receive the one-time passcode.

The instructions listed in this guide are for downloading Google Authenticator and linking your FLEX account; however, other browser-based authenticators or phone based apps are acceptable.

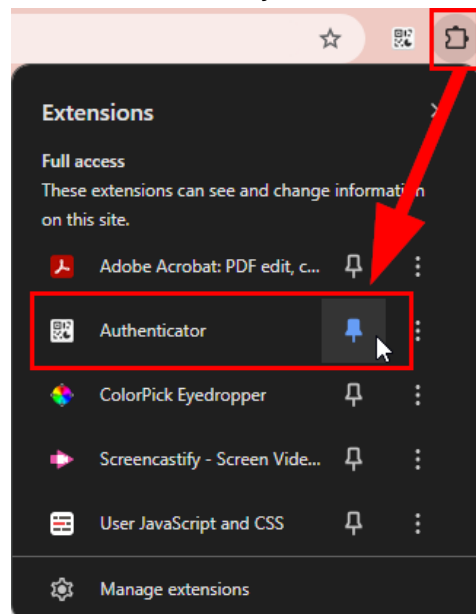
Google Authenticator can be found at:

<https://chromewebstore.google.com/detail/authenticator/bhghoamapcdpbohphigoooadinpkbai?hl=en>

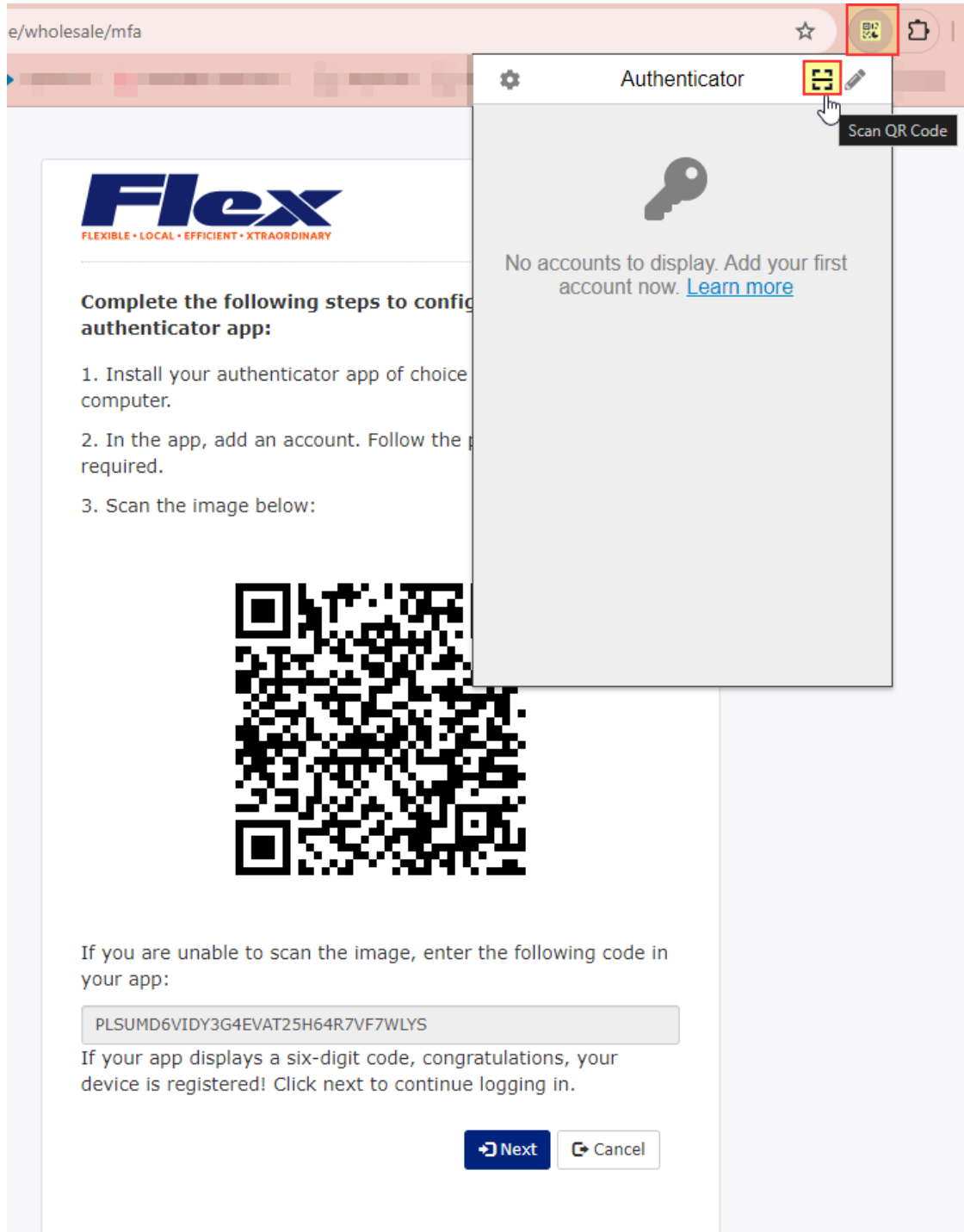
1. Select the “Add to Chrome” button > Add the Extension



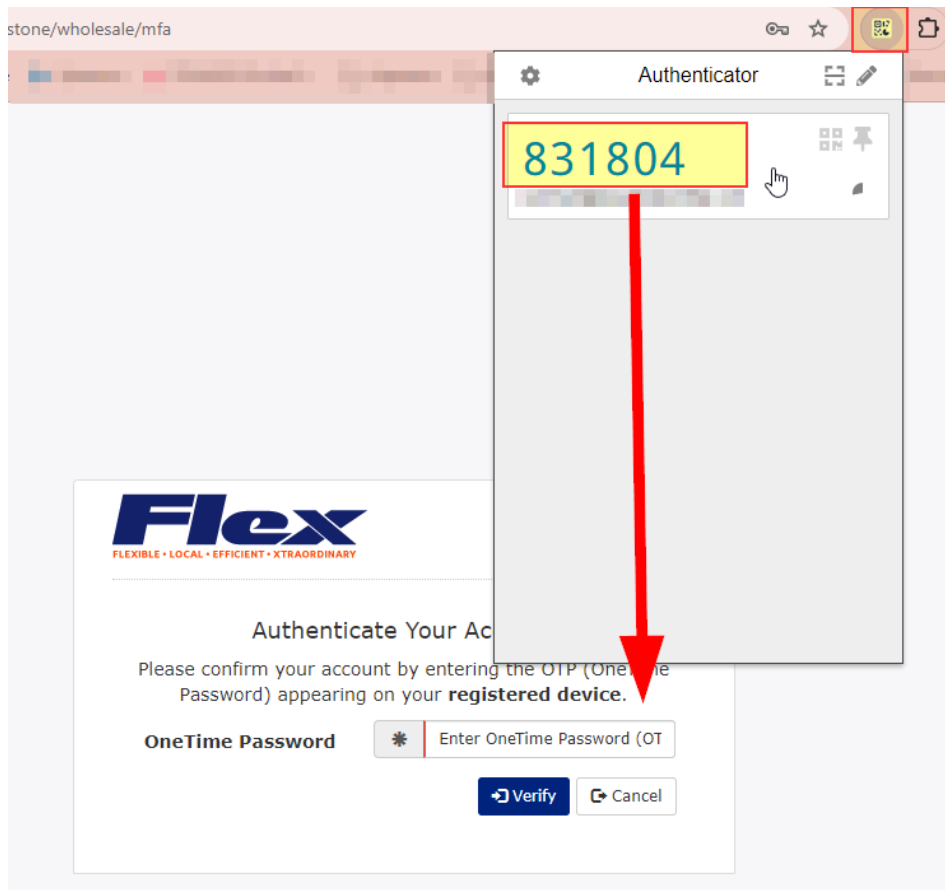
2. Pin the extension to your browser toolbar



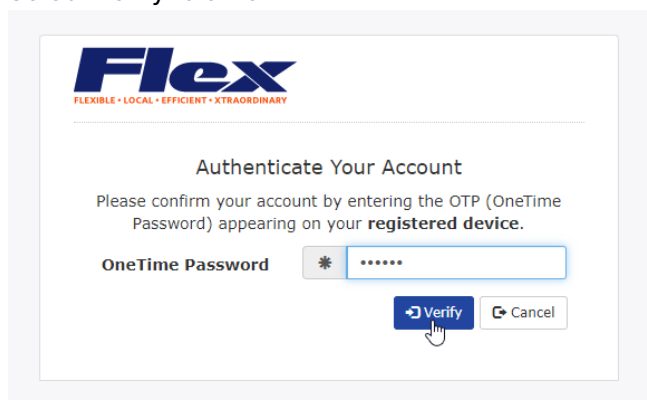
3. Return to the FLEX login screen where the QR code is presented.
 - a. Select the newly pinned Authenticator Icon (at the top, right of the URL)
 - b. Select the QR code icon (highlighted in snippet) to scan the QR code
 - i. Use your mouse to click and drag a box around the QR code on the FLEX screen– the Google Authenticator should recognize it and link it automatically.
4. Select NEXT when finished



5. You'll be directed to a new screen to enter the authentication code.
6. Select the Authenticator Icon as before (next to the URL)
 - a. This time a One Time Passcode will be displayed.
7. Select the provided code to copy it
8. Paste the code into the OneTime Password field for FLEX



9. Select Verify to enter FLEX:




You will only need to **register** your device once; but you will be required to enter a OneTime Password with each login.

Phone App Authenticator (Twilio Authy)

Overview: Multi Factor Authentication is required to access Keystone Funding’s FLEX portal. There are two available options to receive a one-time passcode, Email and Device. If the Device option is selected in your user profile, an app authenticator on your hand held device such as Twilio Authy is one way to receive the one-time passcode.

The instructions listed in this guide are for downloading Twilio Authy and linking your FLEX account; however, other browser-based authenticators or phone-based apps are acceptable, such as:

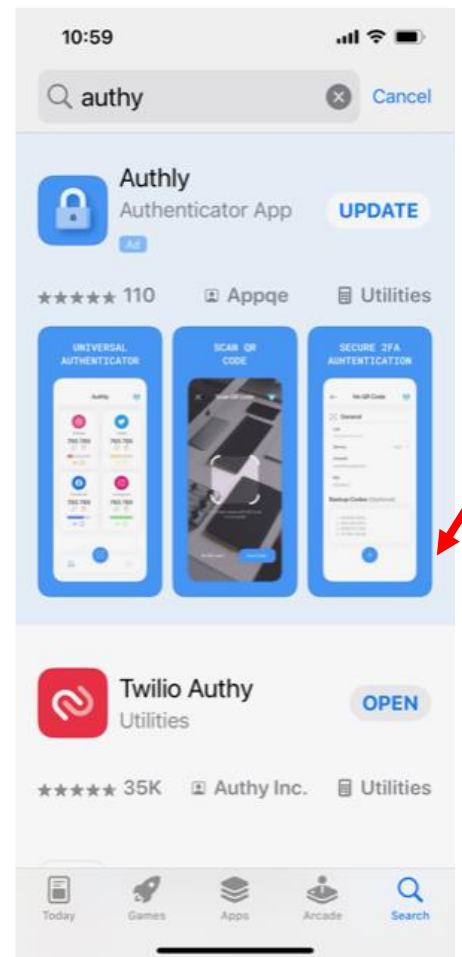
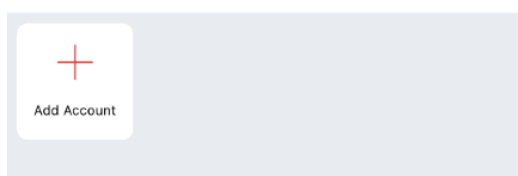
- Authly
- Google Authenticator
- Microsoft Authenticator

1. **Access the App Store or Google Play on your device.**
2. Search for Twilio Authy, download the  app
3. Twilio Authy will prompt you to create an account before proceeding further
 - a. Follow the steps to create your account.
4. After you’ve created your account, the app will present a page where you have the option to add new accounts. In the following example, you will click the + sign when ready to register a new account for FLEX.



You don't have any accounts yet.

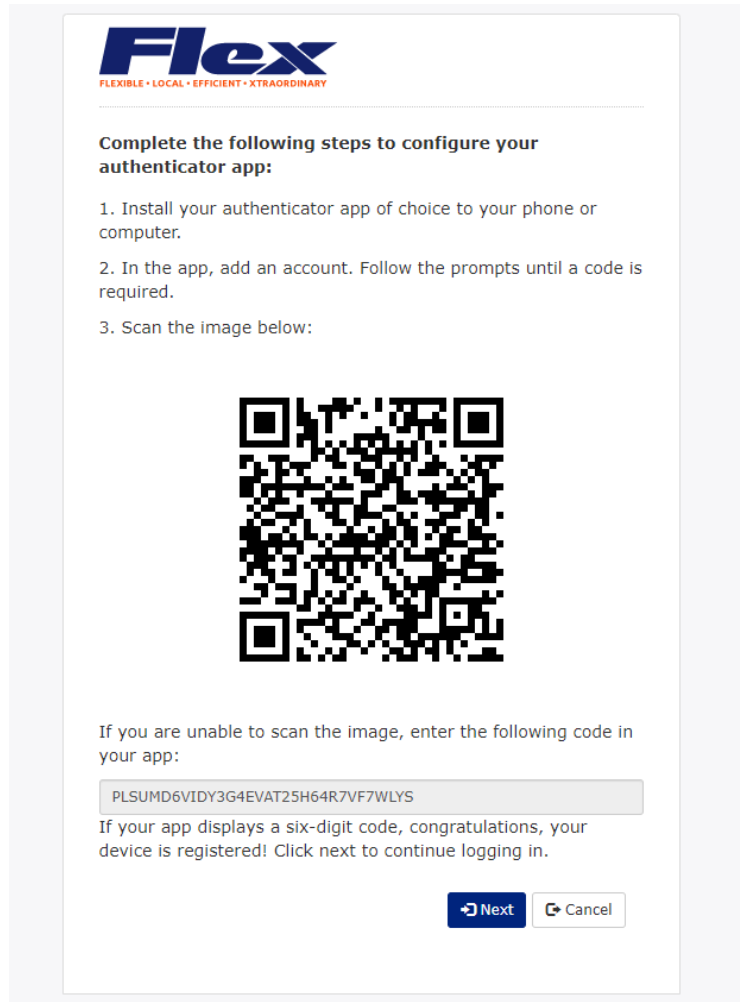
Tap on the plus button below to Add your first authenticator account.



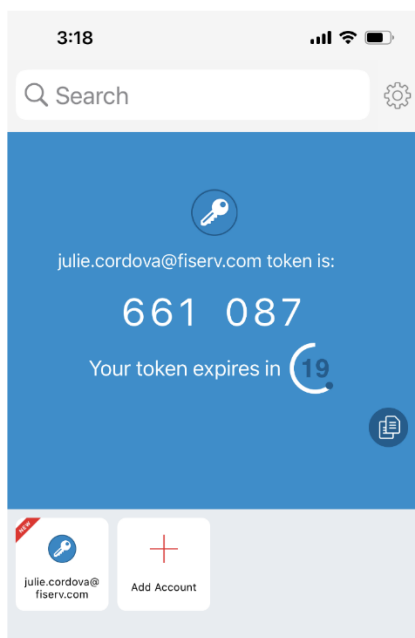
5. When you click the + option, the App presents an option to scan a QR code **OR** enter the key manually.

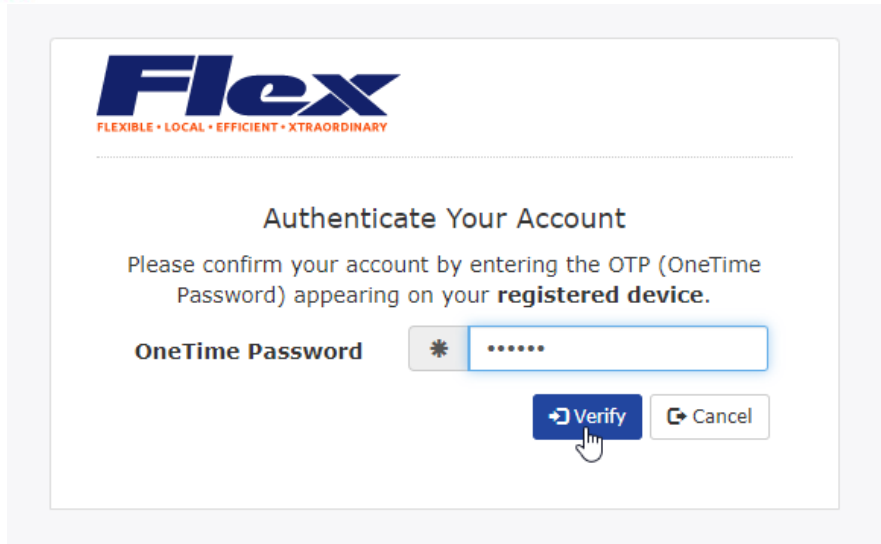


- a. Return to the FLEX login screen where the QR code is presented.
- b. Use the “Scan QR Code” button to scan the QR code on the FLEX screen OR select the “Enter key manually” link to enter the code manually as needed:



6. Select NEXT on the FLEX window when finished.
 - a. You'll be directed to a new screen to enter the authentication code.
7. After you've successfully connected FLEX to Twilio Authy, the app displays the 6-digit code for entering FLEX.
8. Enter the code and select VERIFY on the FLEX window to proceed into the portal.



A screenshot of the Flex account authentication interface. At the top left is the Flex logo with the tagline "FLEXIBLE • LOCAL • EFFICIENT • XTRAORDINARY". Below the logo is the heading "Authenticate Your Account" and a sub-heading "Please confirm your account by entering the OTP (OneTime Password) appearing on your registered device." A label "OneTime Password" is followed by a text input field containing six asterisks. To the right of the input field are two buttons: a blue "Verify" button with a right-pointing arrow and a white "Cancel" button with a left-pointing arrow. A mouse cursor is hovering over the "Verify" button.

You will only need to **register** your device once; but you will be required to enter a OneTime Password with each login.