

Nelnet Payment Services

Client Documentation

MFA Setup Guide

Version 1.0 – June, 2023

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Revision History

This document is updated annually or more frequently as changes occur. The version number is incremented by a whole number, such as from 1.0 to 2.0, for a major change; and in decimal form, such as from 1.0 to 1.1, for a minor change.

Date	Version	Summary of Changes	Author
06/21/2023	1.0	Initial Document	S. Haecker; D. Hurst

1 MFA Overview and Setup Instructions

Purpose

This document provides setup instructions for enabling MFA (Multi-Factor Authentication) on Nelnet Payment Services (NPS) Admin and Merchant Portals. Nelnet has implemented MFA to comply with updates to FTC regulations and to increase security to its portals.

Multi-Factor Authentication Registration

MFA Method

Email

[Next](#)

Multi-Factor Authentication (MFA) is now required [?](#)

Tooltip: *Multi-Factor Authentication (MFA) is when a user must provide two or more pieces of evidence to verify their identity to gain access to an application or digital resource. MFA is used to protect against hackers by ensuring digital users are who they say they are as well as adding a layer of protection to the sign-in process to help safeguard customer and business information.*

If you have any questions or need assistance, contact [NPS Client Services](#).

MFA Methods

There are three available user authentication methods to choose from: Email, Text Message, or Authenticator App. Only one MFA method can be configured at a time. Each method indicates how the six-digit verification code is sent which allows the user to complete the authentication. A new verification code is sent every time the user initiates the login process. Each of these methods is described in the following sections. In addition, you always have the option to change your authentication method. To do so, you should save the backup code that is provided as this is the best way to reset your MFA method in the future.

- **Email** – This method enables users to log in with their email address. A verification code will be sent to this email address from no.reply@nelnet.net.
- **Text Message** – This method enables users to identify a phone number where they will receive a text message with the verification code.
- **Authenticator App** – This method recommends that users download either the Google Authenticator or Authy app first in order to scan the QR code that is shown on the login screen and generate the verification code. It is the user's discretion whether they choose to associate any existing account (e.g., Google) with the authentication app. The app must be refreshed periodically in order to receive an updated code.

IMPORTANT - Backup Code: Regardless of which method you use, you will receive a confirmation message and should **save the backup code** that is shown in the event you ever need to change your MFA method in the future or if you no longer have access to the device you originally used. Triple-click on the backup code to copy it exactly as it appears. Remember, when logging in, you should click Use Backup Code only if you want to reset or change your MFA option because the backup code you receive will change every time you change your MFA option. Refer to [Changing the Authentication Method](#) for more information about changing your MFA option.

Note: Regardless of whether MFA is first enabled on the Merchant or Admin Portal, both portals will use the same default MFA method.

2 Email Method

Complete the following steps to set up the email method:

1. Enter your username and password on the main login screen, and then click **Log On**.

LOG ON

Please enter your user name and password.

Account Information

User name

Password

Remember me?

| [Forgot password?](#)

2. Select **Email** from the MFA Method drop-down menu, enter your email address, and then click **Next**.

MFA Method

Email

3. Check your inbox for an email from no.reply@nelnet.net, enter the verification code provided, and then click **Submit**.

Verification Code

4. **IMPORTANT - Backup Code:** You will receive a confirmation message and should save the backup code that is shown on this screen in case you need to change your MFA method in the future. Triple-click on the code to select it. Right-click to copy and then paste it in a secure place.

Your chosen MFA Method has been validated!

Please save the below backup code in case you ever need to reset your MFA method. This is unique to your account and should be kept in a secure location.

5. After receiving the confirmation message, click **Home** to return to the main screen and you will be presented with the same login screen as in step 1. Enter your username and password on the main login screen, and then click **Log On**. The system will again invoke the MFA method by sending you an email message with the MFA code that will complete your login.

3 Text Message Method

Complete the following steps to set up the text message method:

1. Enter your username and password on the main login screen, and then click **Log On**.

LOG ON

Please enter your user name and password.

Account Information

User name

Password

Remember me?

| [Forgot password?](#)

2. Select **Text Message** from the MFA Method drop-down menu, select the appropriate country/country code, enter your phone number, and then click **Next**.

MFA Method

3. You will receive a text message from NPS from (888) 308-6413 with your MFA code.

Log In

Enter the code provided to you via your chosen MFA method in the field below.

[Use Backup Code](#)

4. **IMPORTANT - Backup Code:** You will receive a confirmation message and should save the backup code that is shown on this screen in case you need to change your MFA method in the future. Triple-click on the code to select it. Right-click to copy and then paste it in a secure place.

Your chosen MFA Method has been validated!

Please save the below backup code in case you ever need to reset your MFA method. This is unique to your account and should be kept in a secure location.

2Sc6-EcDU-bjLw-wiLI

5. After receiving the confirmation message, click **Home** to return to the main screen and you will be presented with the same login screen as in step 1. Enter your username and password on the main login screen, and then click **Log On**. The system will invoke the MFA method one final time by sending you a text message with the MFA code that will complete your login.

4 Authenticator App Method

As mentioned previously, NPS recommends downloading either the Google Authenticator or Authy app before continuing. Complete the following steps to set up the authenticator app method:

1. Enter your username and password on the main login screen, and then click **Log On**.

LOG ON

Please enter your user name and password.

Account Information

User name

Password

Remember me?

| [Forgot password?](#)

2. Select **Authenticator App** from the drop-down menu, enter the name for your device (e.g., iPhone or the name of the phone or tablet manufacturer), and then click **Next**.
3. Open the app you downloaded in order to scan the QR code that is shown on your screen. The QR code shown below is for example purposes only. You must scan the QR code from the login page.

Scan the QR code with your authentication app. If you don't have one, we recommend either **Google Authenticator** or **Authy**.



Secret Code: I2LCSQZTXLX2Q7VVRSJQHWJGLX3L4E54

After scanning/entering the code, input the six-digits provided by your app in the field below and click submit to complete authentication.

4. If the app requests permission to take pictures and record video, click Allow. This is necessary to scan the QR code you are given.
5. The app will display the verification code that you need to enter to complete the login process.

Log In

Enter the code provided to you via your chosen MFA method in the field below.

[Use Backup Code](#)

- IMPORTANT - Backup Code:** You will receive a confirmation message and should save the backup code that is shown on this screen in case you need to change your MFA method in the future. Triple-click on the code to select it. Right-click to copy and then paste it in a secure place.

Your chosen MFA Method has been validated!

Please save the below backup code in case you ever need to reset your MFA method. This is unique to your account and should be kept in a secure location.

- After receiving the confirmation message, click **Home** to return to the main screen and you will be presented with the same login screen as in step 1. Enter your username and password on the main login screen, and then click **Log On**. The system will invoke the MFA method one final time by sending you an QR code to scan to receive the MFA code that will complete your login.

5 Changing the Authentication Method

Complete the following steps to change to a different authentication method:

1. Enter your username and password on the main login screen, and then click **Log On**.

LOG ON

Please enter your user name and password.

Account Information

User name

Password

Remember me?

| [Forgot password?](#)

2. On the Log In page, instead of entering the verification code you just received, click **Use Backup Code** instead.

Log In

Enter the code provided to you via your chosen MFA method in the field below.

[Use Backup Code](#)

3. Enter the backup code that you saved when you set up MFA originally, and then click **Submit**.

Log In

Enter the backup code provided to you when you initially set up your chosen MFA method.

[Use MFA Code](#)

If you are unable to locate your backup code and therefore unable to log in, contact Nelnet Payment Services at **866.431.4637** for assistance.

4. At this point, you will be presented with an option to change your authentication method. After you select a new method, continue with the authentication process. If you have questions or need other assistance, contact [NPS Client Services](#) or call 1.866.431.4637.

MFA Method

Email