



*ebt***EDGE Multi-Factor Authentication**

Cardholder Portal and Mobile Application

Release Date: September 2024

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MFA Overview

To enhance data security, all ebtEDGE™ applications have Multi-Factor Authentication (MFA) enabled. MFA requires that when you log in to the Cardholder Portal or the ebtEDGE Mobile Application, you enter your User ID, your password, and now also a One-Time PIN that is sent by text message or by email.

If you do not want to use your phone or email to receive a One-Time PIN, you can choose to answer a challenge question along with your User ID and password to log in.

For help with Cardholder Portal issues, please email ebtEDGE.Cardholder.portal@fisglobal.com. Include your Cardholder Portal User ID, the last 4 digits of your card number, the state that issues your benefits, and the name on your card.

Also please confirm you are using the ebtEDGE™ application. Other applications may not function properly. The following graphic logo used for the ebtEDGESM Mobile Application is a trademark of FIS:



First-Time User Login with Initial MFA Setup

This topic includes the steps for a first-time user to create an account and log in for the first time with MFA.

Note: If you already have a user ID, skip to the next section.

1. Navigate to the ebtEDGE Cardholder Portal Login page and select the **Register Here** link on the Login page.

Language ▾

Login

Your User ID can be used to access both the ebtEDGE Cardholder Portal and the ebtEDGE Mobile Application (available in the Google Play or the Apple App Store).

First time logging in? [Register Here](#)

[Trouble signing in?](#) [Proceed](#)

[Conditions of Use](#) [Privacy Policy](#) [Accessibility](#)

2. Enter your new **User ID**, **Password**, **First Name**, **Last Name**, **Email Address**, and **Mobile Phone number**.

Please fill out all details accurately to create a User Profile.

Required Fields *

Trouble Registering and Creating Password? [Login FAQ here](#)

If you have recently deleted your user profile, please use a new unique User ID or wait 24 hours to register the deleted User ID.

 User ID *

 Password *

Password must be 8-16 characters and include 1 uppercase, 1 lowercase, and 1 number. It may include special characters `_ . # % $ + / ^ ' @ "`.

 Re-Enter Password * 

 First Name *

3. When all the fields are complete, select **Register**.



4. The confirmation popup is displayed.

Registration

Successfully registered a User ID.
Please click OK to complete challenge questions.

OK

- 5. Select **OK** to set challenge questions.
- 6. Select and answer three (3) unique challenge questions.

Challenge questions are a security feature that adds an extra level of protection. The questions that you set up with your own personal answers help the system verify your identity.

Set Your Challenge Questions
Required Fields *

Question 1: Select Challenge Question ▼

Answer: *

Re-enter Answer: *

Question 2: Select Challenge Question ▼

Answer: *

Re-enter Answer: *

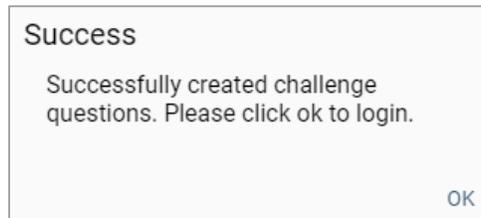
Question 3: Select Challenge Question ▼

Answer: *

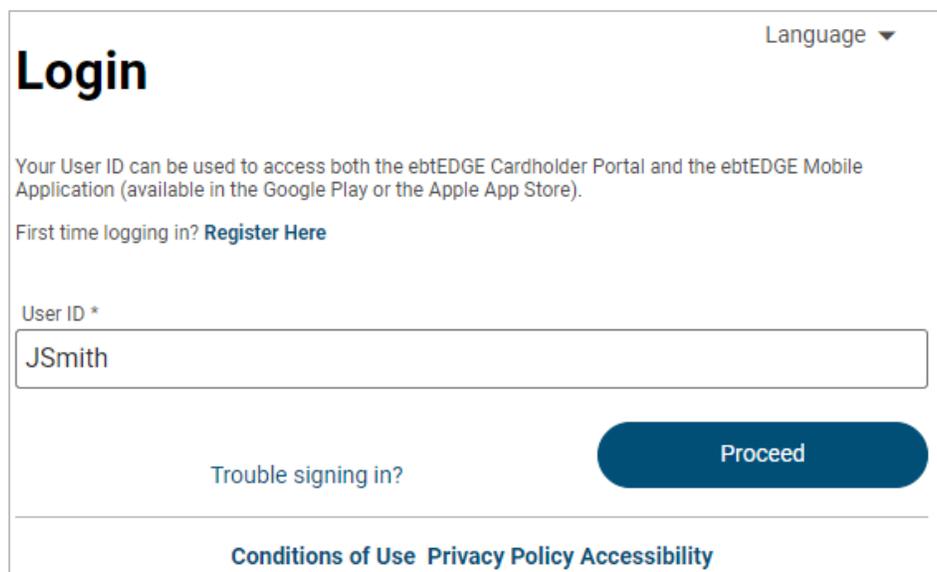
Re-enter Answer: *

Cancel Add

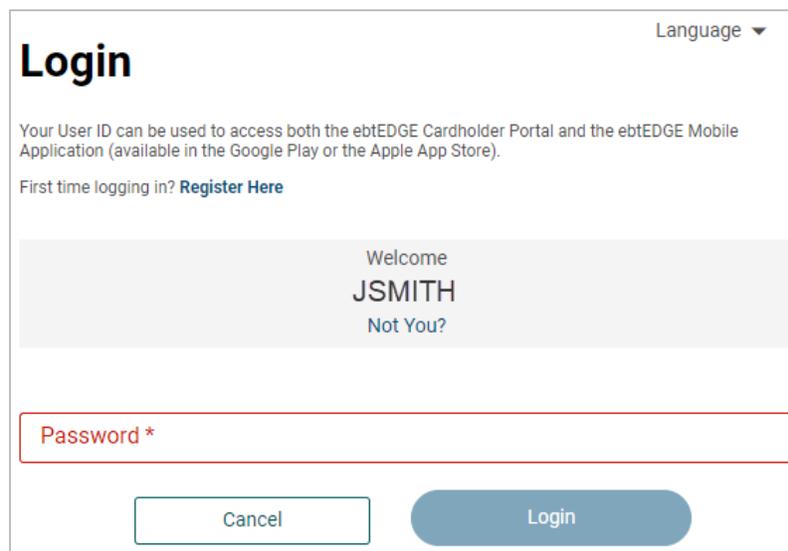
7. After you select and answer all three (3) challenge questions, select **Add**. Click **OK** on the confirmation pop-up to go to the Login page.



8. When the application prompts you to log in, enter the **User ID** you created above and select **Proceed**.



9. Enter the **Password** you created in step 2.



10. Select **Login**.

11. Select a One-Time PIN (OTP) device. Options include:

- I want to continue using challenge questions to verify my identity instead of receiving a code by email or text. *You must also select either Email or Mobile, but you will not be sent a One-Time PIN.*
- **Default Email** – (displays masked email address) You will receive an email with your OTP each time you log in.
- **Default Mobile** – (displays masked cell phone number) You will receive an SMS (text) message with your OTP each time you log in.

12. Select **Proceed**.

13. You will be logged into the application. During subsequent logins, you will have to enter an OTP or Challenge Question with User ID and Password.

Returning User Login with Initial MFA Setup

This topic includes the steps for an existing user to set up MFA for the first time.

1. Navigate to the *ebtEDGE Cardholder Portal Login* page.

2. Enter your **User ID** and select **Proceed**.

Language ▾

Login

Your User ID can be used to access both the ebtEDGE Cardholder Portal and the ebtEDGE Mobile Application (available in the Google Play or the Apple App Store).

First time logging in? [Register Here](#)

User ID *

[Trouble Signing in?](#)

Proceed

3. Enter your **Password**.

Welcome
MSMITH
Not You?

Password *

Cancel Login

4. Select **Login**.
5. Select a One-Time PIN (OTP) device. Options will be:
 - I want to continue using challenge questions to verify my identity instead of receiving a code by email or text. *You must also select either Email or Mobile, but you will not be sent a One-Time PIN.*
 - **Default Email** – (displays masked email address) You will receive an email with your OTP each time you log in.
 - **Default Mobile** – (displays masked cell phone number) You will receive an SMS (text) message with your OTP each time you log in.

6. Select **Proceed**.
7. You will be logged into the application. During subsequent logins, you will have to enter an OTP or Challenge Question with User ID and Password.

MFA Login after Initial Setup with OTP

This topic includes the login steps for an existing user who opted to receive an OTP by email or text message (SMS).

1. Navigate to the *ebtEDGE Cardholder Portal Login* page, enter your User ID, and select **Proceed**.

The system automatically sends an OTP to the registered email address or phone.

2. Enter your password and OTP, then select **Login**. This takes you into the application.

3. If you select “Yes, this is my computer or mobile device that I use regularly,” you will not be prompted for an OTP for the next 24 hours.

If you are not using your regular device, select “No” to keep your account secure.

MFA Login after Initial Setup with Challenge Questions

This topic includes the login steps for an existing user who opted to answer a Challenge Question instead of receiving an OTP.

1. Navigate to the *ebtEDGE Cardholder Portal Login page*, enter your User ID, and select **Proceed**.

Language ▾

Login

Your User ID can be used to access both the ebtEDGE Cardholder Portal and the ebtEDGE Mobile Application (available in the Google Play or the Apple App Store).

First time logging in? [Register Here](#)

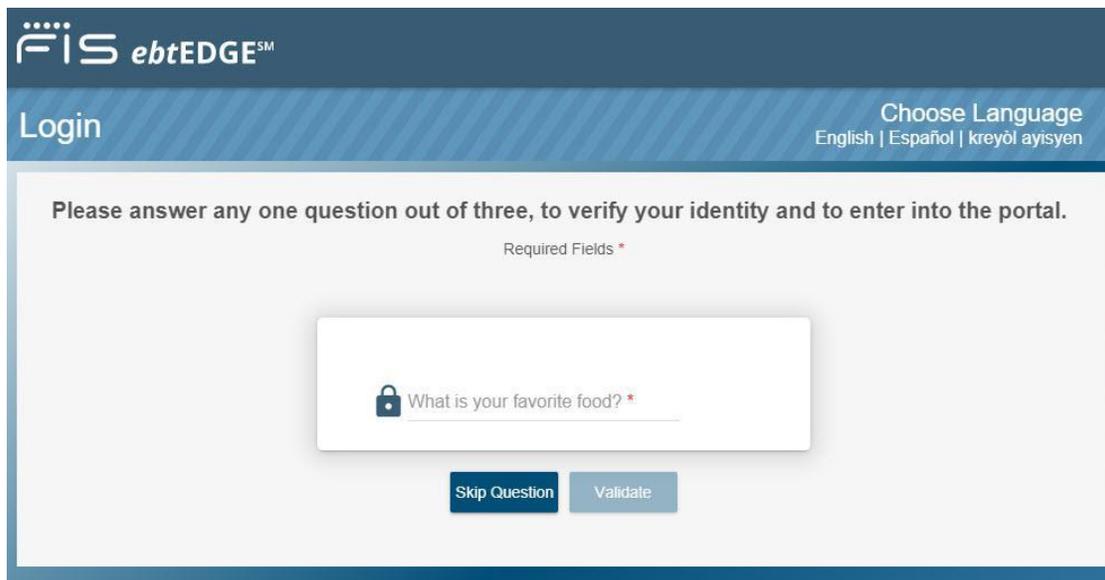
[Trouble signing in?](#) **Proceed**

2. Enter your password and select **Login**.

Welcome
MSMITH
Not You?

Cancel **Login**

3. One of your selected challenge questions is displayed, in a random sequence. You may select **Skip Question** to answer another one of the three you set up.

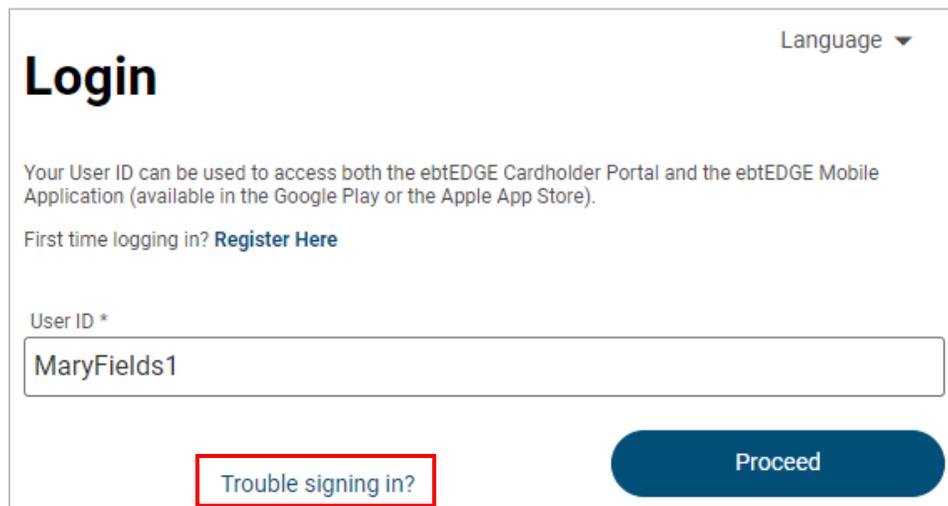


4. Type in your answer to the Challenge Question and select **Validate**. You will be logged into the application.

Resetting Your Password

This topic includes the steps for changing your password.

1. Select the **Trouble signing in?** hyperlink from the bottom of either Login page.



Login page

Login page with prompts for Password and PIN Code (OTP)

2. That opens the *Problems signing in to your account* page. Select **I forgot my password**.

Problems signing in to your account.

Please select your issue:

- I forgot my password.
- I forgot my username.
- I think my account is locked.
- I have problems with the One-Time-PIN.

To reset your password, enter your username.

MaryFields1

Cancel Proceed

3. Enter your User ID (username) in the field and select **Proceed**.
4. The next step depends on your initial setup. There will either be a prompt to answer all challenge questions or to receive an OTP.

Both screen options are shown below:

Problems signing in to your account.

What is your pet's name?

Where were you born?

What is your biggest passion?

Cancel Proceed

Challenge Question Configuration

Or

Problems signing in to your account.

Please check your One-Time-PIN device to get the PIN code to use below

PIN Code*

OTP Configuration

5. Select **Proceed**.
6. In both scenarios, a message displays saying that a temporary password has been sent to your email address.

Problems signing in to your account.

A temporary password has been sent to your registered email address. You will be prompted to change this password when you log in.

7. Select **OK** to return to the Login page. Check your email to see the temporary password.

Password Reset Notification

Email <idp5uat-noreply@fisglobal.com> 3:35 PM

To

Retention Policy Default Email Retention (1 year, 6 months) Expires 1/7/2026

This message was sent with High importance.

The password for your account MARYFIELDS1 has been reset to: 1!SbfGBj

8. Enter the temporary password and select **Login**.

The screenshot shows a login interface with the following elements:

- Language** dropdown menu in the top right corner.
- Login** title at the top left.
- Text: "Your User ID can be used to access both the ebtEDGE Cardholder Portal and the ebtEDGE Mobile Application (available in the Google Play or the Apple App Store)."
- Text: "First time logging in? [Register Here](#)"
- Grey box containing: "Welcome MaryFields1 Not You?"
- Label: "Password *" above a text input field with masked characters.
- Buttons: "Cancel" and "Login".
- Text: "Trouble signing in?" at the bottom.

9. After signing in with the temporary password, you are immediately provided with instructions to change your password on the *Change Password* page. Enter the temporary password and then enter your selected password twice.

The screenshot shows a "Change Password" page with the following elements:

- Change Password** title at the top.
- Information icon (i) and text: "This page allows you to update your password. The following rules apply when changing passwords:"
- Text: "The new password must contain at least 8 characters." "The new password cannot contain the same 3 character(s) from previously used password." "The new password must be different from the last 10 previously created password or passwords."
- Label: "Old Password: *" above a text input field with masked characters.
- Label: "New Password: *" above a text input field with masked characters, a green dot, and the text "Good" to its right.
- Label: "Confirm New Password: *" above a text input field with masked characters and a green checkmark to its right.
- Buttons: "Cancel" and "Proceed".

Change Password

10. Select **Proceed** to be logged into the application.

Finding Your OTP Device

This topic includes the steps to follow if you forget where you registered to receive an OTP.

1. Select the **Trouble signing in?** hyperlink from the bottom of the Login page.

Language ▼

Login

Your User ID can be used to access both the ebtEDGE Cardholder Portal and the ebtEDGE Mobile Application (available in the Google Play or the Apple App Store).
First time logging in? [Register Here](#)

User ID *

[Trouble signing in?](#) Proceed

2. Select **I have problems with the One-Time-PIN.**

Problems signing in to your account.

Please select your issue:

I forgot my password.

I forgot my username.

I think my account is locked.

I have problems with the One-Time-PIN.

Enter the email address, username or alias that you use to sign in.

Cancel Proceed

3. Enter your User ID and select **Proceed**.

4. Select the first option, **I don't know my One-Time-PIN device**. Enter your password and select **Proceed**.

Problems signing in to your account.

Select your problem:

I don't know my One-Time-PIN device.

I want to reset my One-Time-PIN device.

Password *

.....

Cancel Proceed

A success message advises you that an email was sent to the email address on file. Depending on your setup, the email will contain the phone number or email address that you used for your OTP.

Problems signing in to your account.

Thank you. If you have entered a valid username and password, an email informing you of your One-Time-PIN device will be sent to your registered email address.

OK

5. Select **OK** to return to the *Login* page. Enter your User ID and select **Proceed**.

Language ▼

Login

Your User ID can be used to access both the ebtEDGE Cardholder Portal and the ebtEDGE Mobile Application (available in the Google Play or the Apple App Store).

First time logging in? [Register Here](#)

User ID *

[Trouble signing in?](#)

6. Check your email. If you have entered more than one email address, check all to find this confirmation of your selected device.

You have recently requested the information of your registered One Time PIN device. Your One Time PIN destination has been configured as +14144697027.

Tip1: If you have problems receiving the One Time PIN and if your device destination is configured as an email address, check the junk mail folder.

Tip2: If you have problems receiving the One Time PIN and if your device destination is configured as a mobile number, check with your service provider that your number is not listed in a Do Not Disturb service.

-----This is a system generated alert. Please do not reply to this message-----

Sample email saying that OTP is a phone

7. The OTP that you will need to log in with will be sent to that device.

Resetting Your OTP Device

This topic includes the steps to follow if you need to reset the email address or phone number where you registered to receive an OTP.

1. Select the **Trouble signing in?** hyperlink from the bottom of the Login page.

Language ▼

Login

Your User ID can be used to access both the ebtEDGE Cardholder Portal and the ebtEDGE Mobile Application (available in the Google Play or the Apple App Store).

First time logging in? [Register Here](#)

User ID *

[Trouble signing in?](#)

Proceed

[Conditions of Use](#) [Privacy Policy](#) [Accessibility](#)

2. Select **I have problems with the One-Time-PIN.**

Problems signing in to your account.

Please select your issue:

I forgot my password.

I forgot my username.

I think my account is locked.

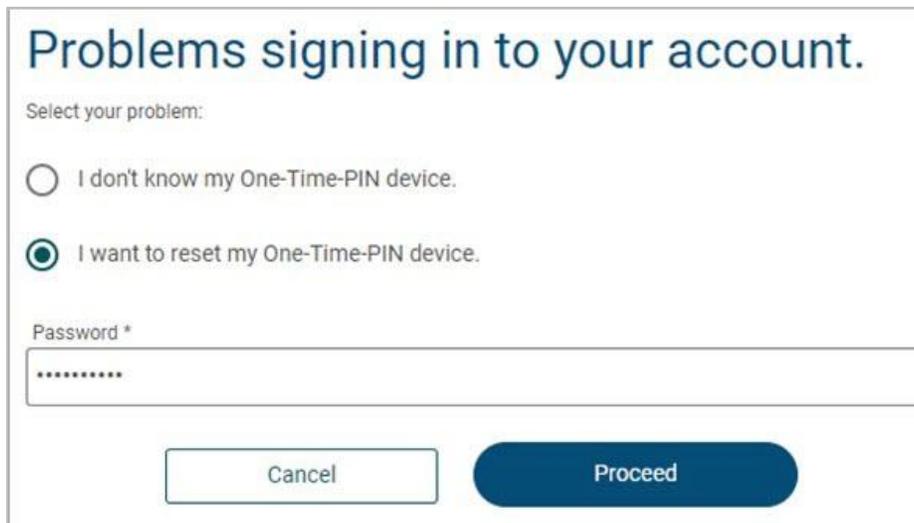
I have problems with the One-Time-PIN.

Enter the email address, username or alias that you use to sign in.

Cancel

Proceed

3. Enter your User ID (username) and select **Proceed**.
4. Select the second option, **I want to reset my One-Time PIN device**. Enter your existing password, and select **Proceed**.



Problems signing in to your account.

Select your problem:

I don't know my One-Time-PIN device.

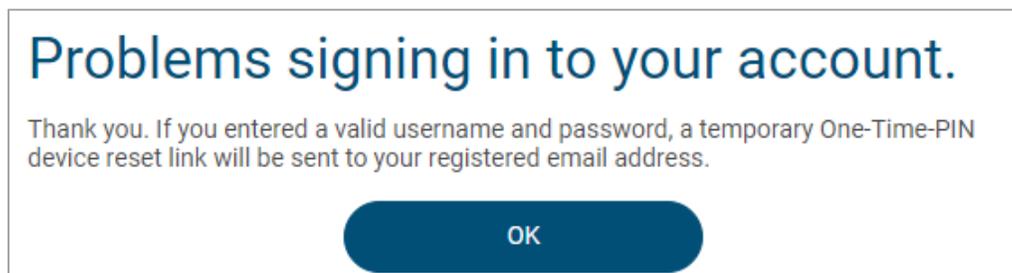
I want to reset my One-Time-PIN device.

Password *

.....

Cancel Proceed

A success message advises you that an email was sent to the email address on file containing instructions to reset the device where you receive your OTP.



Problems signing in to your account.

Thank you. If you entered a valid username and password, a temporary One-Time-PIN device reset link will be sent to your registered email address.

OK

5. Click **OK** to return to Login page.
6. Select the long hyperlink in the email.

One Time PIN Device Reset Link

Email <idp5uat-noreply@fisglobal.com>
To
Retention Policy Default Email Retention (1 year, 6 months) Expires 12/1/2025
Tue 6/4/2024 11:40 AM

This message was sent with High importance.

Dear Mary Smith,

You have recently requested to reset your One Time PIN device. To reset your device , click the link below:

https://login5-uat.fisglobal.com/idp/EBTEdge_NCH_IL/otpdevice.reset?loginName=14-Mar-2019%3APE1c3NhZ2U%2BPETleT4%3DKYa%2FCA96QI%2BkeNVF%2B7dVpr%2Bff%2B5PX3T%2BZsht9D%2FU7C%2BdPStcwU98%2FB3zXrE2rnlEdNkVWPQyxAfYtQ8uwHca%2BQ2fcEOIoRGp2A1gF6lunlF%2F5PQVSm%2BouHI34lwBTgk61%2BDAOWlx1Txd5Eq6FG4JwwbnxhoYfoYUZQ%2Bvzu2rkgAR29d9HLPgWIVCFX%2FeRAw6GwjO6uANHxPM34Mx9noGf307Bu9wWbTkpkjVzIj63L6bUPanczmlk3BBVAO%2FtyHKLhfFPvZsaf6zjZWgUwShD9syQzluqycOzKd9bnkXB%2BvZBVhRY13iifjtyh88umSTuaSUWXIAV2g1P%2Fj4ixZg%3D%3DPC9LZXk%2BPEXvZz4%3Dhvfhg1KFp6kW%2BOSfdg%3D%3DPC9Mb2c%2BPEFsZ28%2BQUVTPC9BbGdvPg%3D%3DPC9NZXNzYwDIPg%3D%3D&token=14-Mar-2019%3APE1c3NhZ2U%2BPETleT4%3DJELFP8goDD9W7vFWiH6VCEmU%2BdsASfByUuR%2FyBcDwXCPeqmJN8l%2Fcp3GBBal%2BgMUE5Tq4n1WnXCF16HpXtpycYjn9IsZHUxKwk9%2FSKAggEXrj3UeGkAzyAQxtlXheOHIZWuuxrEkwhnctTuD%2F%2F

- 7. The link will open the Login page with a confirmation of OTP reset. Enter your password and select **Login**.

- 8. Select an OTP device. If you select to use challenge questions, you must also select Email or Mobile as a backup method.

9. Select **Proceed**.

10. You will be logged into the application. During subsequent logins, you will have to enter an OTP or Challenge Question with User ID and Password.

Add a New Device

The Add a New Device option appears while you are selecting which device to use to receive an OTP. Add a New Device allows you to designate a different phone number or email address than the one you initially registered.

Follow the steps for initial registration or for resetting your device to the point where you get the *Select OTP* page.

1. On the *Select OTP* page, select **+ Add a New Device**. In this example, the user is going to change the mobile number previously entered.

Select OTP page shows wrong phone number

2. The *Add New Device* page allows you to give your device a nickname, enter the correct type of device, and enter either a different phone number or a different email address.

Add New Device page with drop-down for Device Profile (type)

3. The Device Profile dropdown allows you to select the new device from the choices for OTP devices (SMS/Text or Email).

If you select SMS/TEXT, the fields adjust for you to enter the correct mobile number.

Add New Device

Device Name *
August cell phone

Device Profile
SMS/TEXT

Country Code *
United States (+...)

Mobile Number *
916-555-2580

Cancel Save

Add New Device page after selecting SMS/TEXT from drop-down

4. Select **Save**. You will see your update listed on the *Select OTP* page.

Select OTP

i For security, choose how you want to get a one-time PIN (OTP) to protect your account. You can pick either getting the code by email or by text message by selecting below.

If you do not wish to secure your account with an OTP, please select...[Read More](#)

I want to continue using challenge questions to verify my identity instead of receiving a code by email or text.

August cell phone (+*****2580)

Default Email (*****test@test.com)

[Test Device](#) [+ Add a New Device](#)

Cancel Proceed

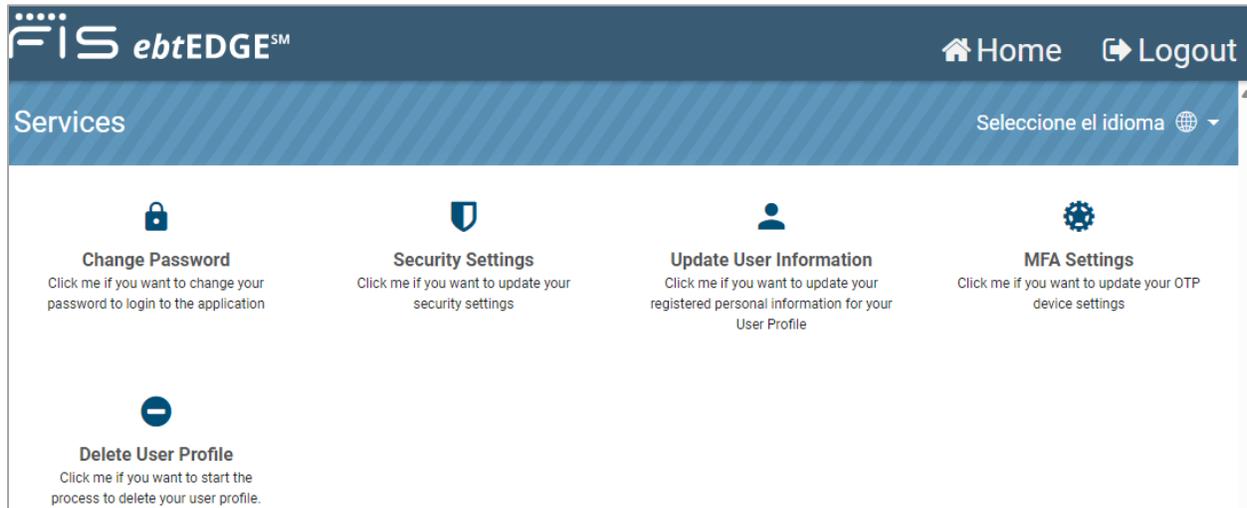
Select OTP page with correct number added

5. Click on **Proceed** to go to the Login page and receive your OTP on the new device.

MFA Settings in Account Services

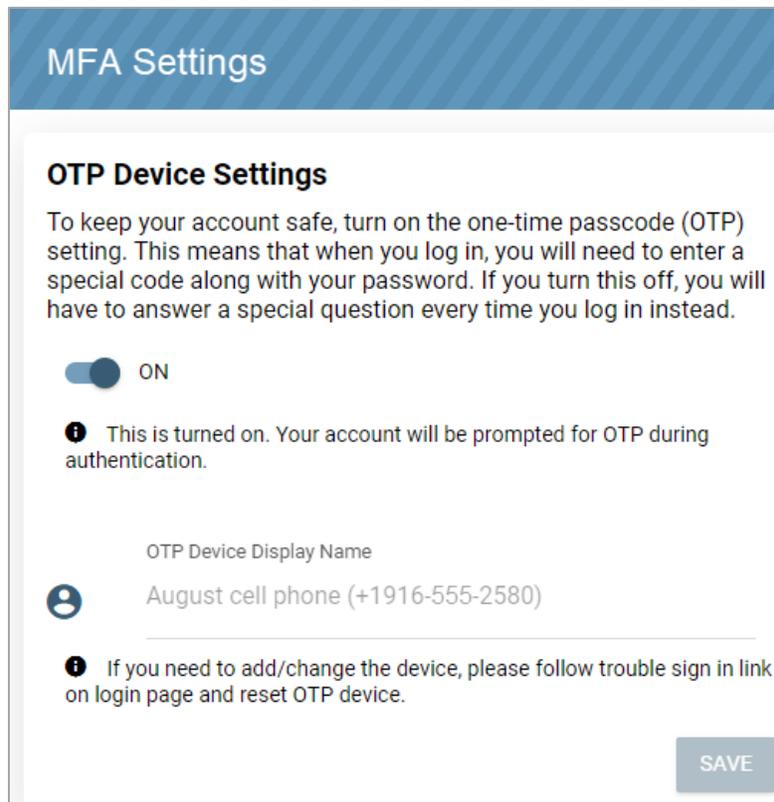
To change your OTP selection, log in and navigate to *MFA Settings* in *Account Services*. Turning off the OTP means you will not be sent a one-time PIN even if that is what you selected upon registration. Instead, you will be asked a security challenge question upon Login.

1. Select *MFA Settings*.



Account Services with MFA Settings tile

2. If you selected to receive an OTP at registration, the setting will show **ON**.



MFA Settings page with OTP in ON setting

3. To stop receiving an OTP at Login, toggle to **OFF**.

The screenshot shows the 'MFA Settings' page. At the top is a blue header with 'MFA Settings'. Below it is the 'OTP Device Settings' section. A paragraph explains that turning on OTP requires a special code, while turning it off requires a special question. A toggle switch is currently in the 'OFF' position. An information icon indicates that because it's off, the account does not prompt for OTP. Below this is a field for 'OTP Device Display Name' with the value 'August cell phone (+1916-555-2580)'. Another information icon notes that if a device needs to be added or changed, the user should follow the 'trouble sign in' link on the login page to reset the device. A 'SAVE' button is located at the bottom right.

MFA Settings page with OTP in OFF setting

4. Select **SAVE**, then click **OK** on the confirmation pop-up.
5. At your next login, enter your User ID and select **Proceed**.

The screenshot shows the 'Login' page. At the top right is a 'Language' dropdown menu. The main heading is 'Login'. Below it is a paragraph stating that the User ID can be used for both the Cardholder Portal and the Mobile Application. A link for 'First time logging in? Register Here' is provided. There is a 'User ID *' label above a text input field containing 'AugustT'. At the bottom left is a link for 'Trouble signing in?' and at the bottom right is a blue 'Proceed' button.

Login page

6. Because you turned OTP **OFF**, you will only be asked for a password.

Login with Password

7. After selecting **Login**, you will be asked a challenge question. Select **Skip Question** if you would prefer to answer one of the other two challenge questions. Enter your response to the question and select **Validate**.

Challenge question

8. With the correct response, you will be logged into the application.

If when registering, you selected to answer challenge questions to log in, the OFF setting will be displayed. If you toggle it **ON**, an OTP will be sent to the email address you entered at registration.