Multi-factor Authentication (MFA) Guide

Ready to help you move forward

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Multi-factor Authentication (MFA) to Access the TD Mortgage Solutions Website and Delegate Management

Multi-factor Authentication (MFA) is an enhanced security measure; it helps protect your personal information. This mandatory step helps prevent unauthorized access to your TD Mortgage Solutions (TDMS) Account. You will need to confirm your identity each time you access TD Mortgage Solutions.

You will also have the ability to delegate your access to users to support with your TDMS applications. Assigning a delegate provides the same type of access while protecting each users personal information.

How Does It Work?

To confirm your identity, you will be asked for a security code at every log in after your initial registration for MFA. This ensures it's really you who is accessing your account and helps protect your personal information. There are 2 methods to generate your security codes:

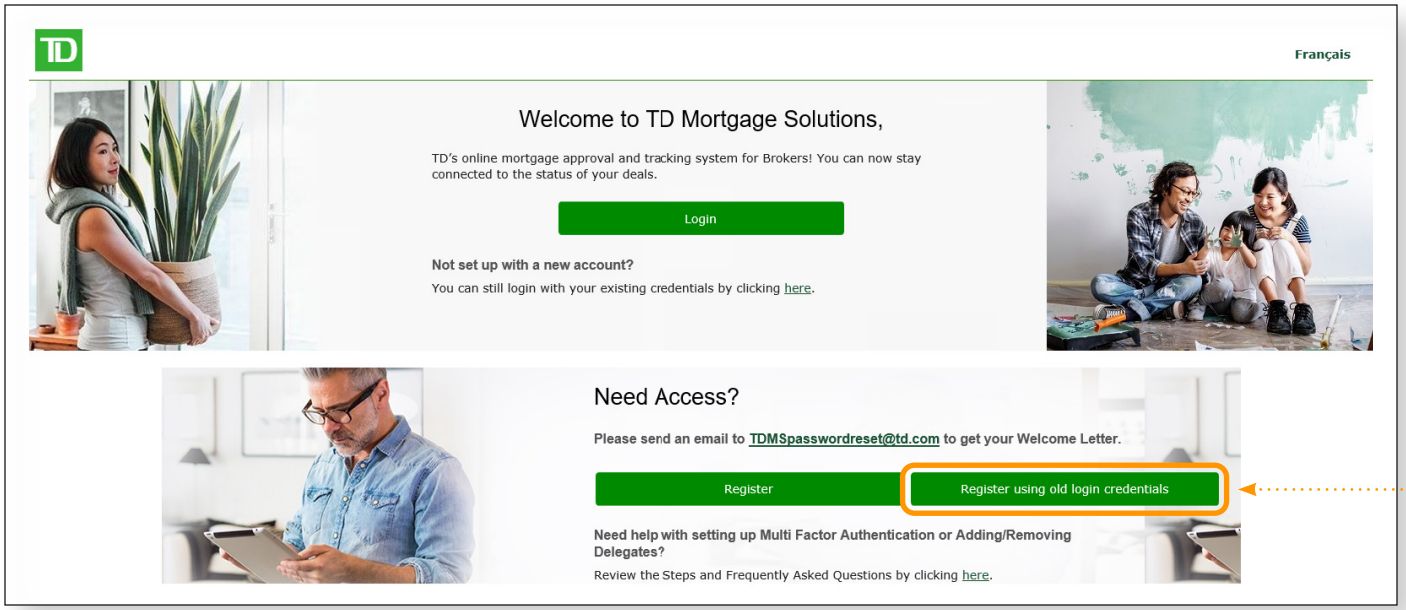
1. Email: If receiving an email is more convenient, you can get your code in your inbox to your registered email account.
2. Text Message: Get the code via text message to your mobile phone. It arrives instantly and is easy to access.

Let's Get Started!

How to Register for MFA: Existing Users

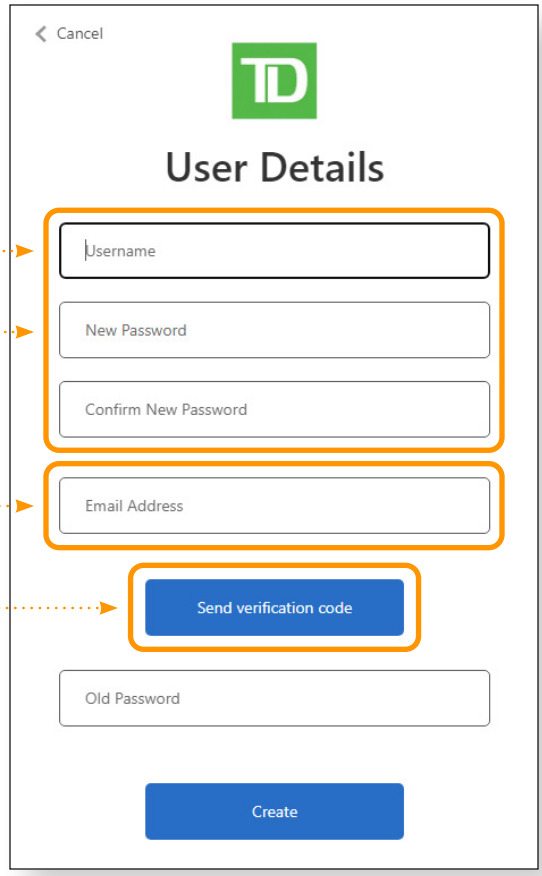
Step 1:

- Go to the TD Mortgage Solutions portal (**tdmortgagesolutions.com**)
- Click on the **Register using old login credentials** button



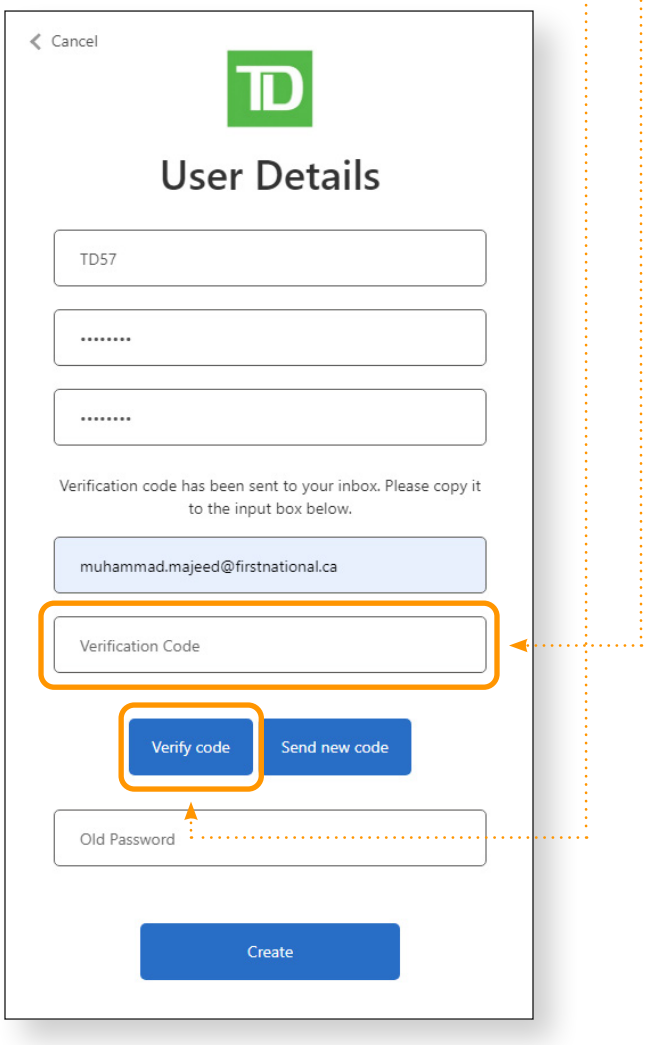
Step 2:

- Enter old **Username** and **New Password.** New Password must contain 8 or more characters and 3 of the following:
  - A lowercase letter
  - An uppercase letter
  - A number
  - A symbol
- Fill out the email address where you would like to receive the verification code for login
- Click on the **Send verification code** button



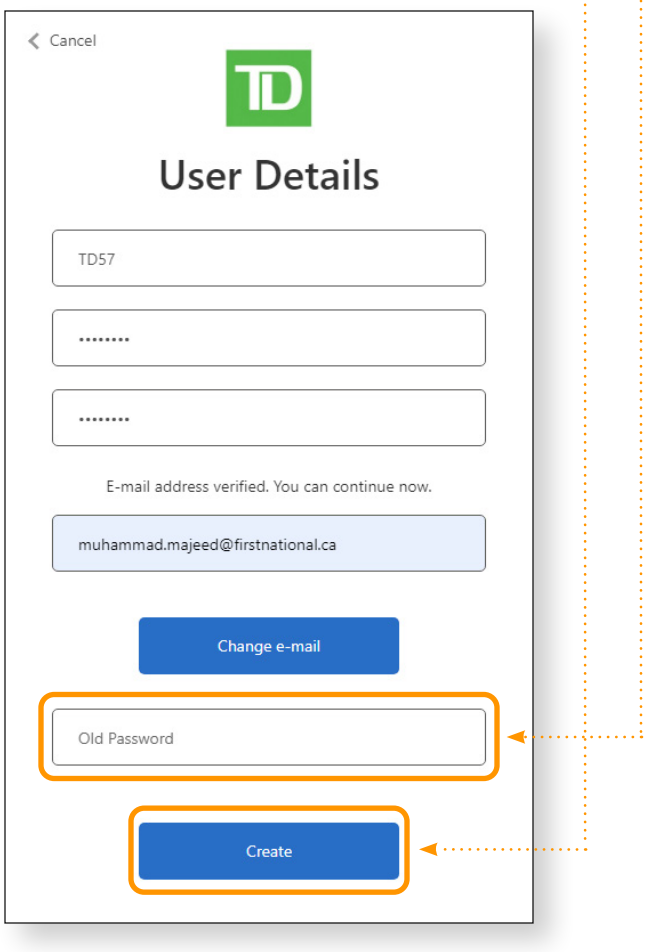
Step 3:

- Enter the verification code received via email
- Click on the **Verify code** button



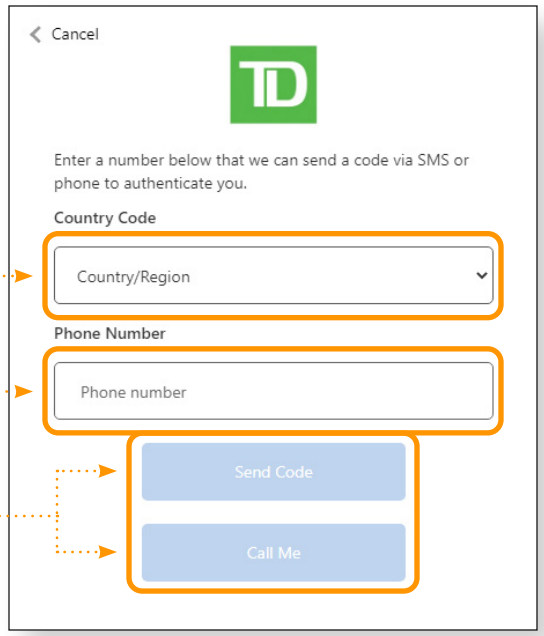
Step 4:

- Enter **Old Password**
- Click on the **Create** button



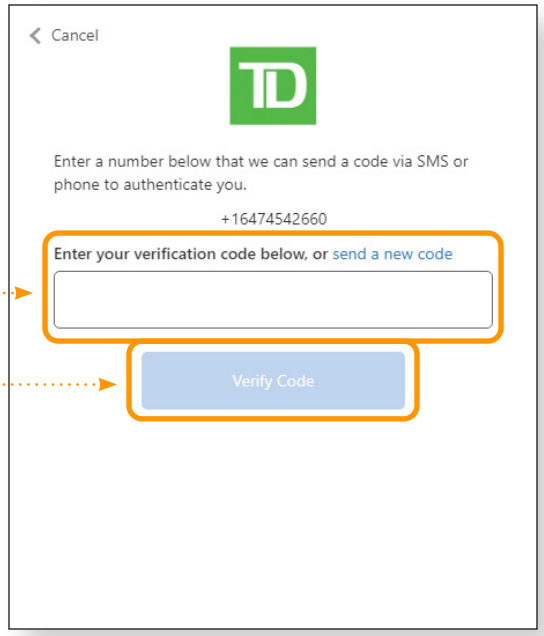
Step 5:

- Select **Country Code** from the drop-down list
- Enter the **Phone Number** where you would like to receive the verification code
- Click on the **Send Code** or **Call Me** button



Step 6:

- Enter the verification code received
- Click on the **Verify Code** button



How to Register for MFA: New Users

Step 1:

- Obtain a Welcome Letter (sample below) by sending an email to **tdmspasswordreset.com**

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Welcome Agent!

We are pleased to let you know that you can now register on TD Mortgage Solutions, TD's online mortgage approval and tracking system for Brokers! You can now stay connected to the status of your deals, exceed customer's expectations and close more deals.

Benefits of the system:

- Access your deals online anytime.
- Print or email your own commitments, including revisions, without having to contact us.
- Have access to the commitment so that you can provide it to the customer, even after hours.
- Viewing all outstanding conditions of your approved deals.
- You no longer need to call to see if faxes are received – it's all detailed here.
- Gain direct access to your underwriter and fulfillment specialist.

What you need to get started:

Your Username:

Your Access Code:

Your Access Code will expire in 2 days.

From your desktop use your Username and Access Code listed above to register on TD Mortgage Solutions **tdmortgagesolutions.com**

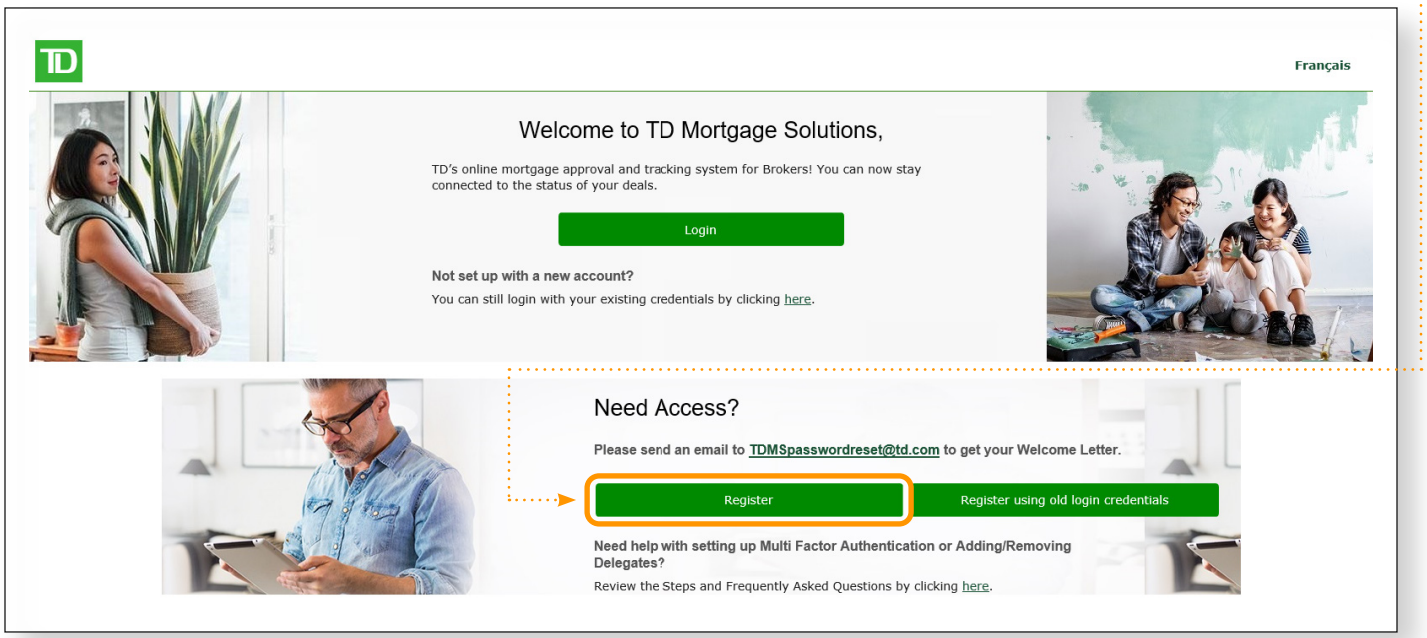
If you need more information or have any questions, please do not hesitate to contact your Regional Sales Manager or refer to the Broker Information Kit. This is available to you when you log into TD Mortgage Solutions under the information section.

NOTICE: Confidential message which may be privileged. Unauthorized use/disclosure prohibited. If received in error, please go to **td.com/legal** for instructions.

If you have attachments to this email in Adobe Acrobat format – .pdf extension – and you don't have Acrobat installed on your system click here to download the software: **get.adobe.com/reader**

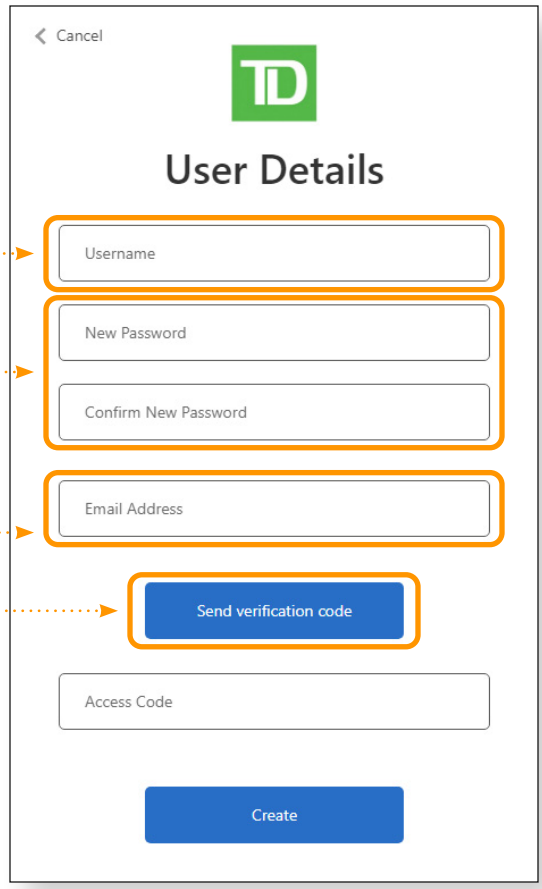
Step 2:

- Go to the TD Mortgage Solutions portal (**tdmortgagesolutions.com**)
- Click on the **Register** button



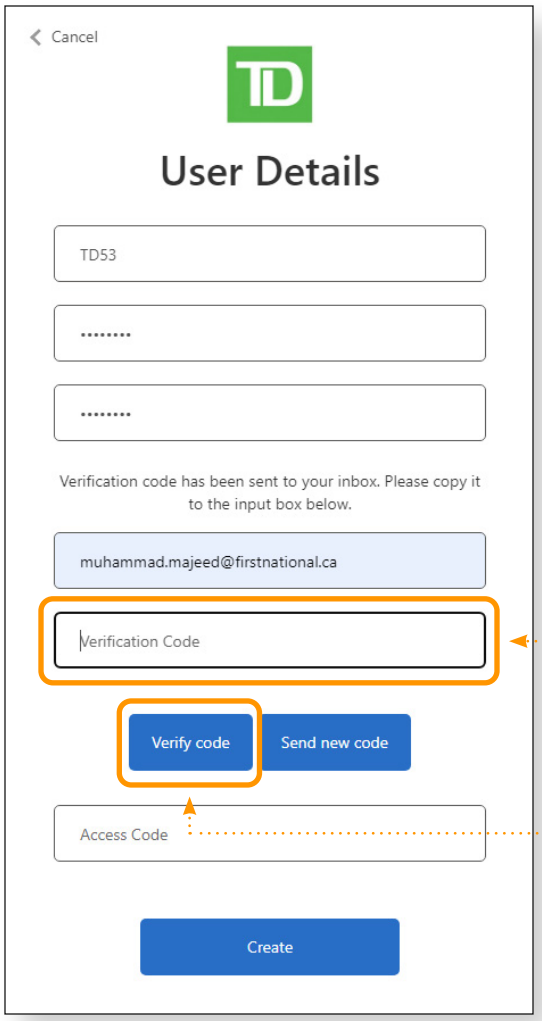
Step 3:

- Enter the **Username** from the Welcome Letter
- Enter **New Password.** New password must contain 8 or more characters and 3 of the following:
  - A lowercase letter
  - An uppercase letter
  - A number
  - A symbol
- Enter the email address that is to be registered for MFA
- Click on the **Send verification code** button



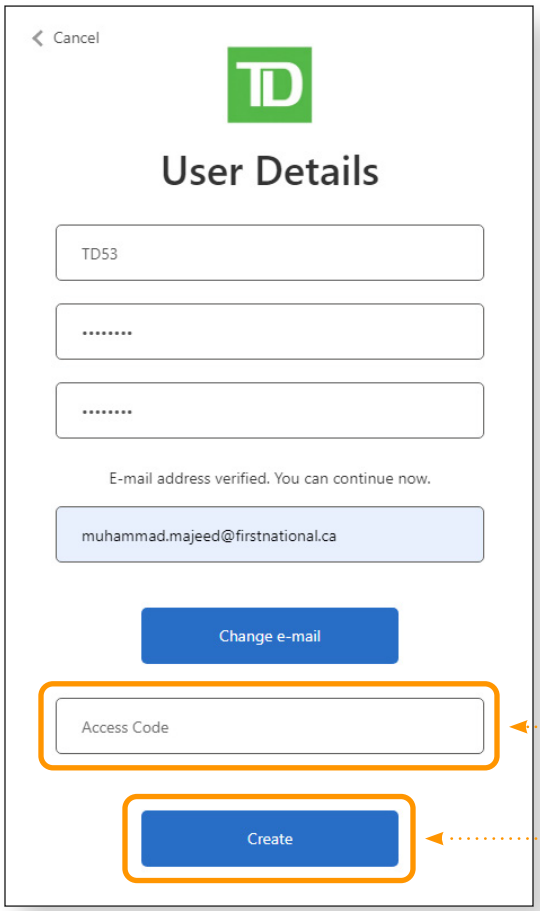
Step 4:

- Enter the verification code received via email
- Click on the **Verify code** button



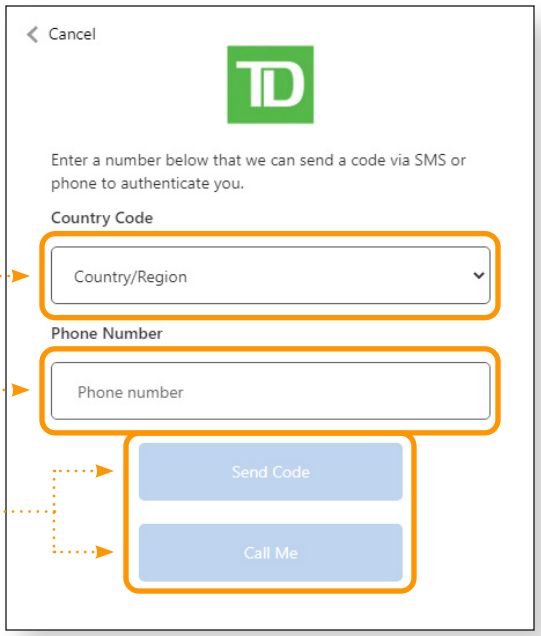
Step 5:

- Enter the **Access Code** from the Welcome Letter
- Click on the **Create** button



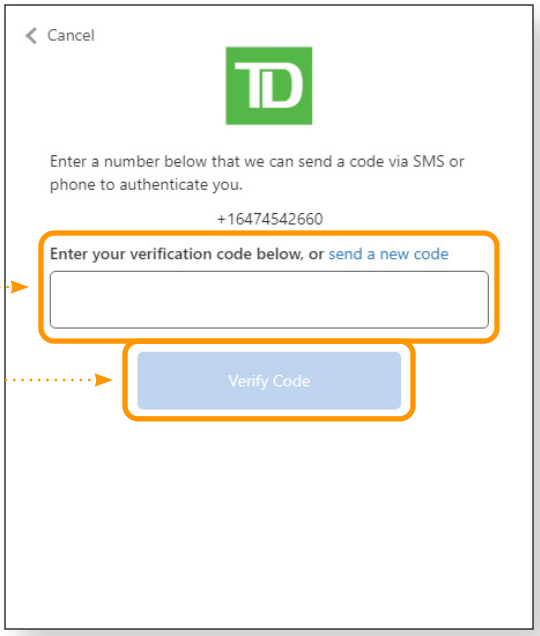
Step 6:

- Select **Country Code** from the drop-down list
- Enter the **Phone Number** where you would like to receive the verification code
- Click on the **Send Code** or **Call Me** button



Step 7:

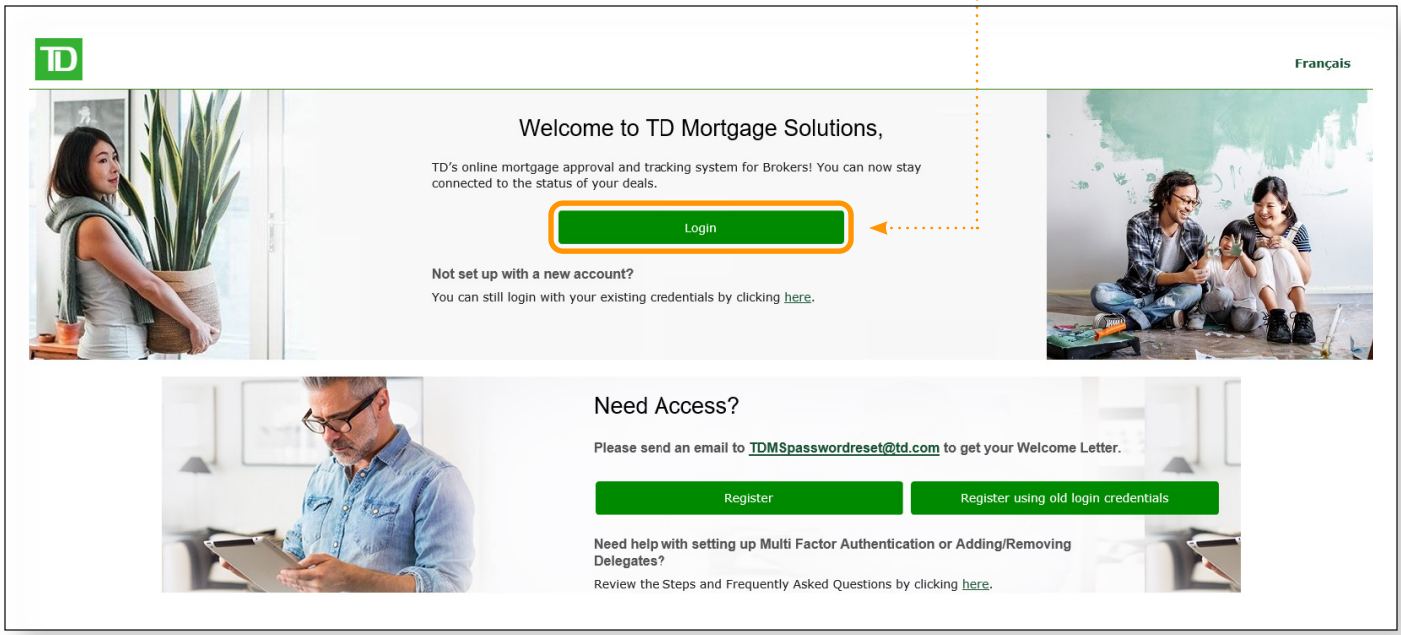
- Enter the verification code received
- Click on the **Verify Code** button



How to Register for MFA: After You Register

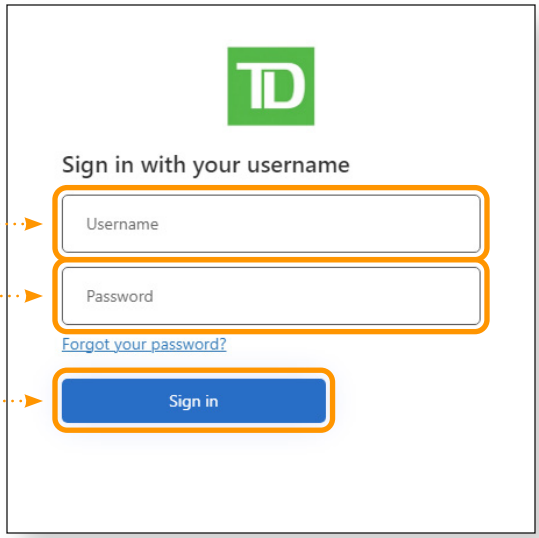
Step 1:

- Go to the TD Mortgage Solutions portal (**tdmortgagesolutions.com**)
- Click on the **Login** button



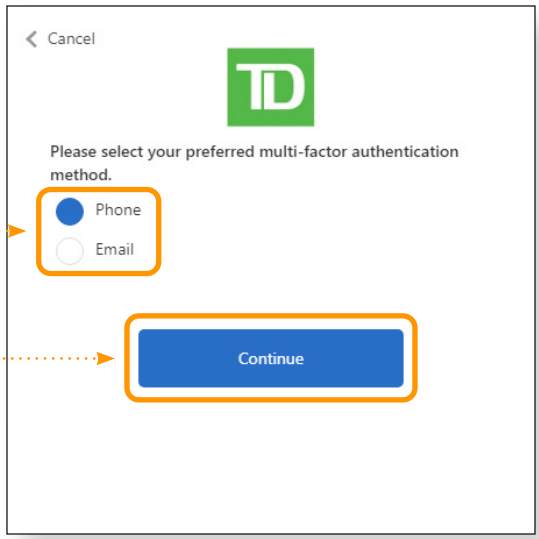
Step 2:

- Enter **Username**
- Enter **Password**
- Click on the **Sign in** button



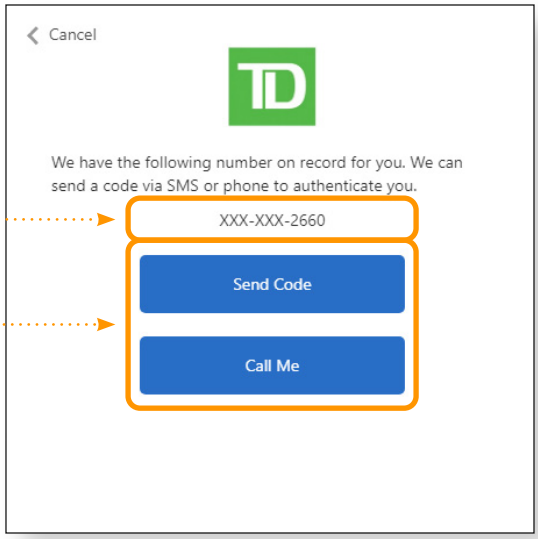
Step 3:

- Select where you would like to receive the verification code
- Click on the **Continue** button



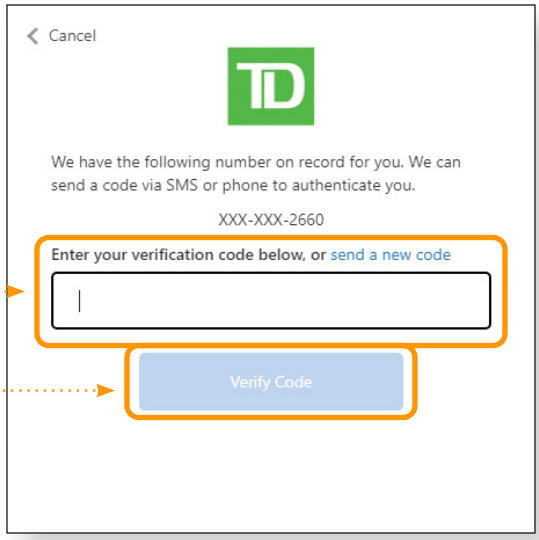
Step 4:

- The last four digits of your MFA registered phone number or partial email address where the code will be sent is displayed (this cannot be changed once registered)
- Click on the **Send Code** or **Call Me** button



Step 5:

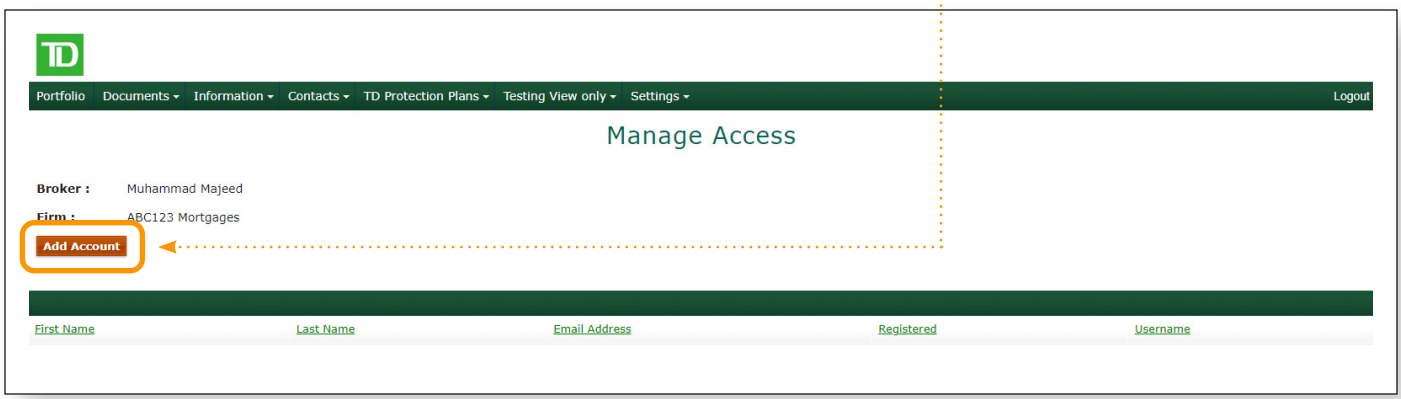
- Enter the verification code received
- Click on the **Verify Code** button



How to Add a Delegate

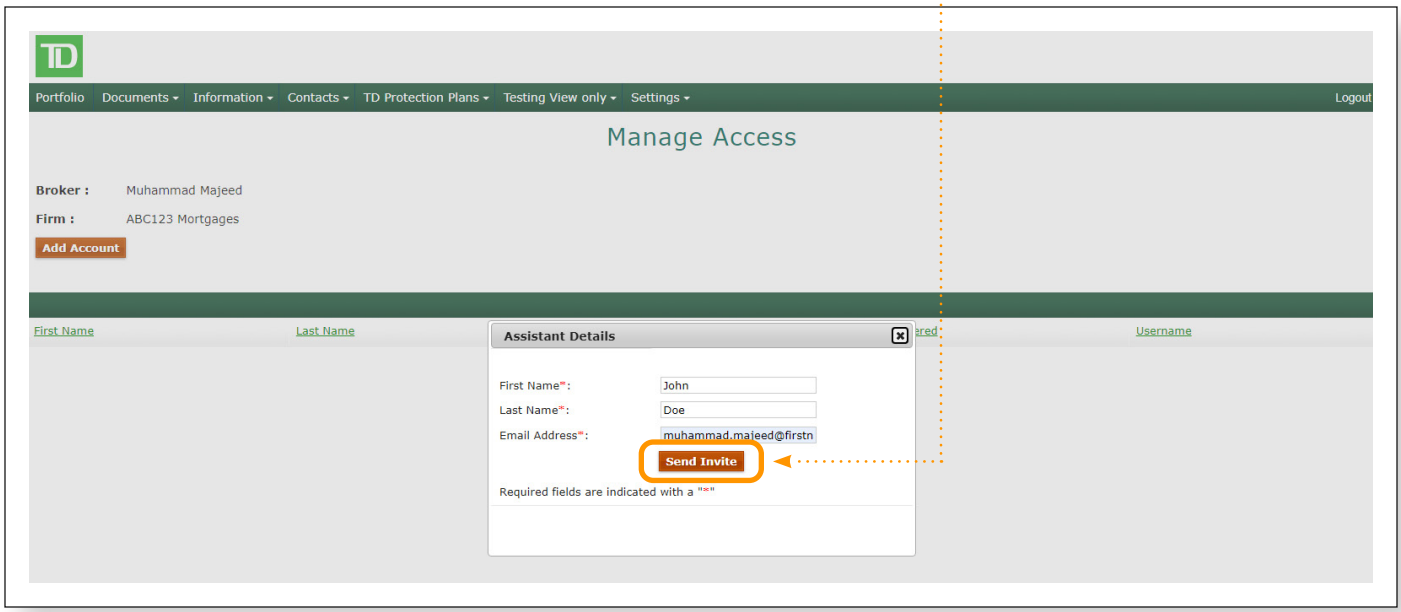
Broker Step 1:

- Login to the TD Mortgage Solutions portal (**tdmortgagesolutions.com**) as a broker who wants to add a delegate
- Access the **Manage Access** screen from the **Settings** tab
- Click on the **Add Account** button



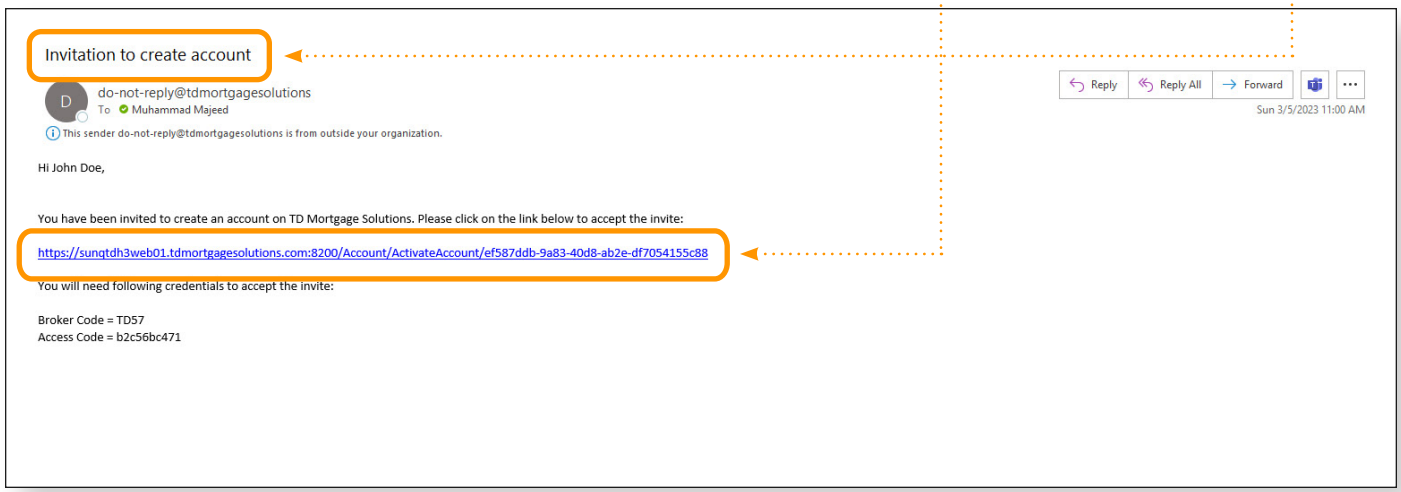
Broker Step 2:

- Enter the delegate's details including the email address of the delegate
- Click on the **Send Invite** button



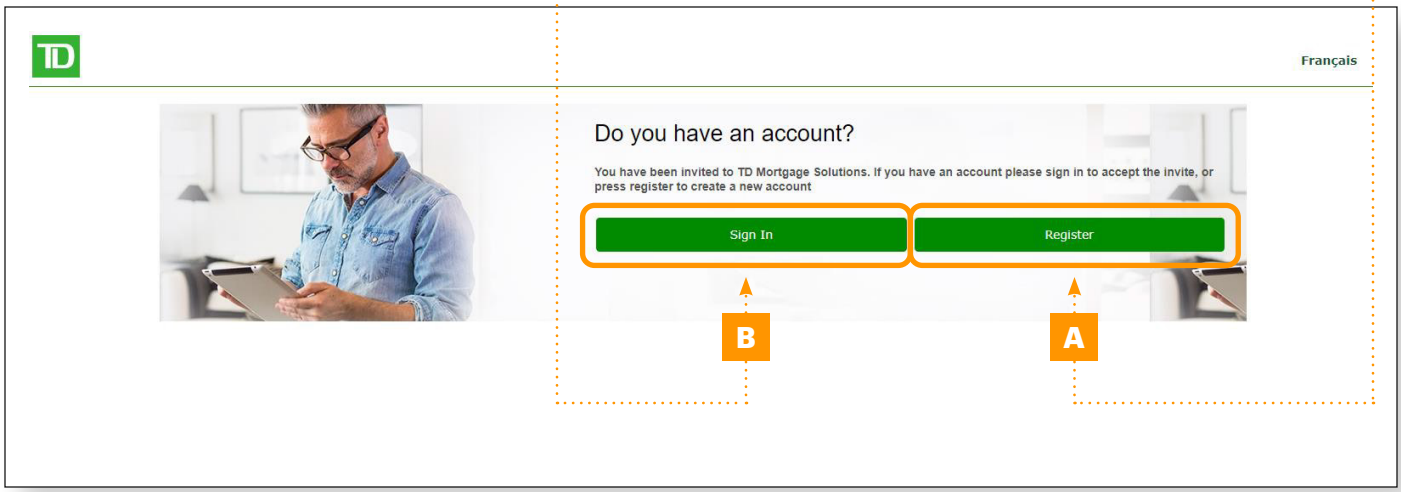
Delegate Step 1:

- As a delegate who is invited by a broker, check for an email with the subject **Invitation to create account**
- Click on the **link in the email**



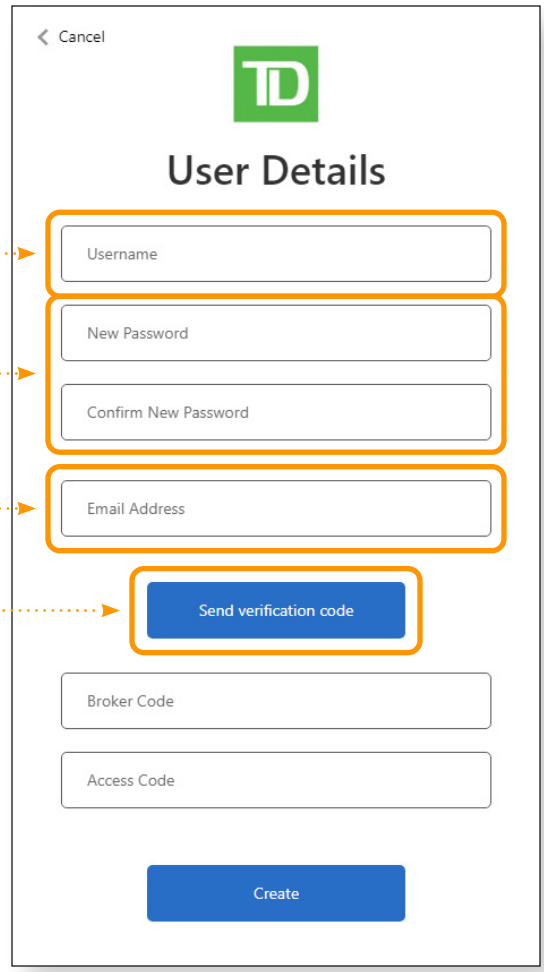
Delegate Step 2:

- If the delegate has received the invitation for the first time and needs to create new credentials, click on the **Register** button (A)
- If the delegate is already assisting another Broker and wishes to view both Brokers with a single sign-in, click on the **Sign In** button (B)



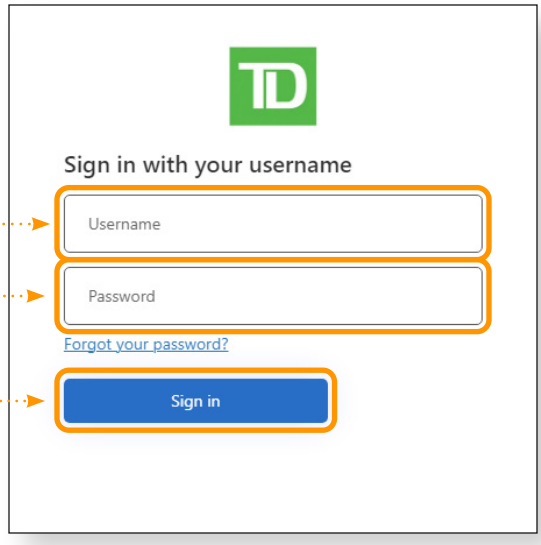
Delegate Step 3A (Register New Account):

- Enter any **Username** with 6 or more characters that has not already been used
- Enter **New Password.** New password must contain 8 or more characters and at least 3 of the following:
  - A lowercase letter
  - An uppercase letter
  - A number
  - A symbol
- Enter the email address where you would like to receive the verification code during login
- Click on the **Send verification code** button



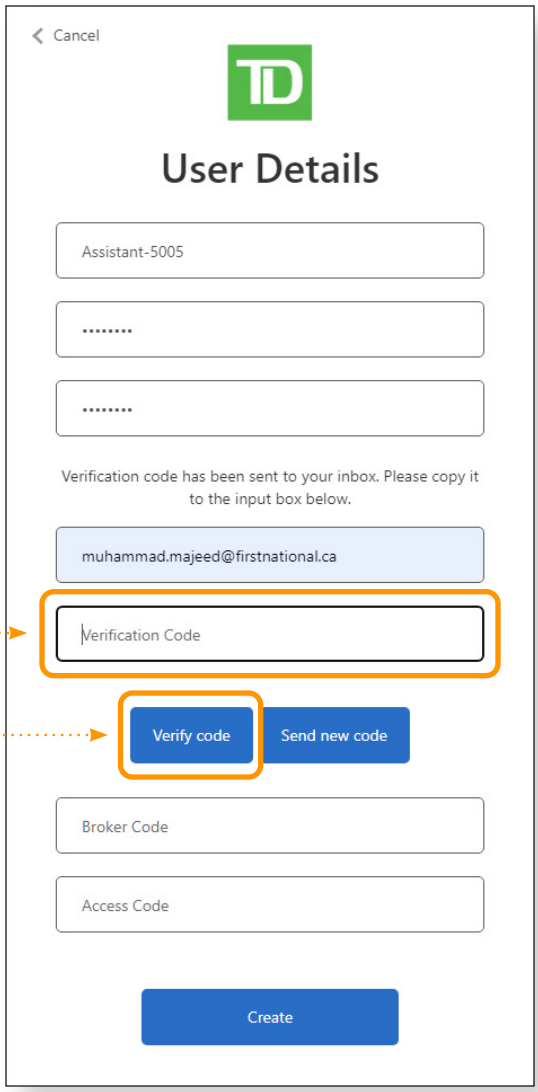
Delegate Step 3B (Login to Existing Account):

- Enter **Username** with the existing username created for accessing another broker's account
- Enter **Password** with corresponding password
- Click on the **Sign in** button



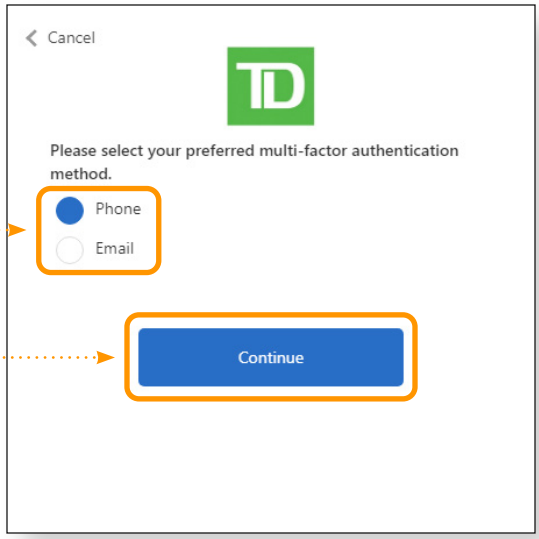
Delegate Step 4A (Register New Account):

- Enter the verification code received via email
- Click on the **Verify code** button



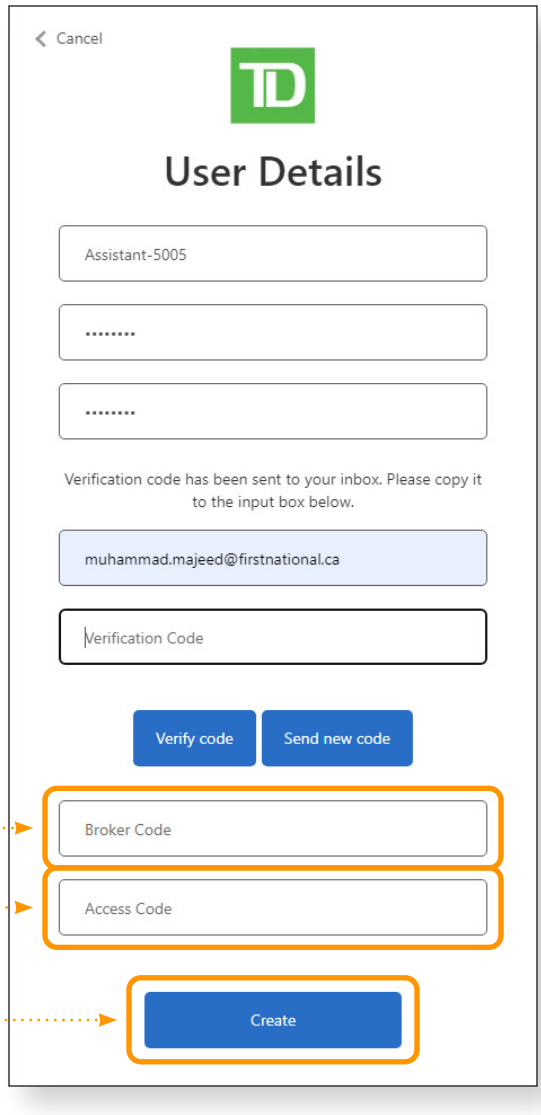
Delegate Step 4B (Login to Existing Account):

- Select where you would like to receive the verification code
- Click on the **Continue** button



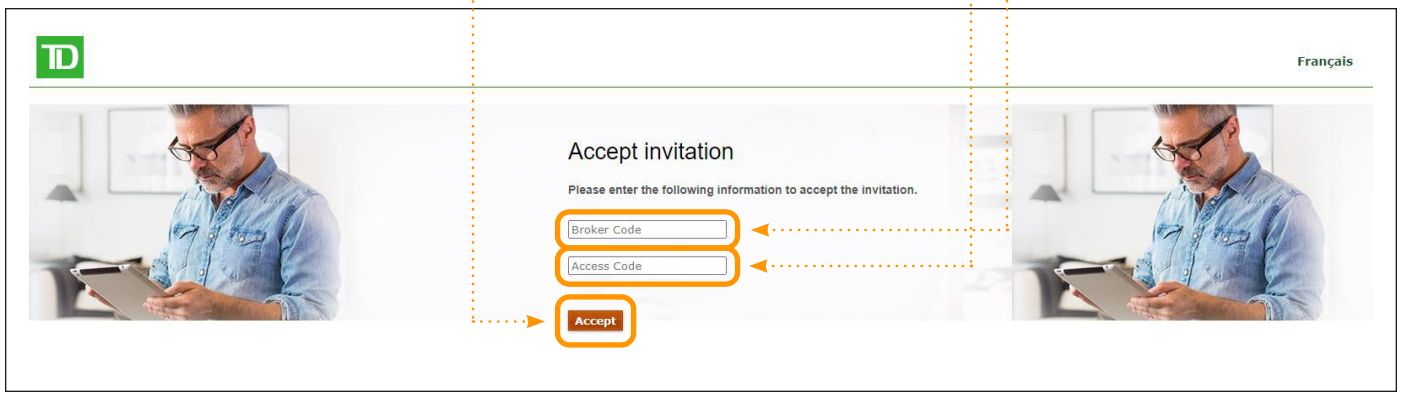
Delegate Step 5A (Register New Account):

- Enter **Broker Code** with the Broker Code from the invitation email
- Enter **Access Code** with the Access Code from the invitation email
- Click on the **Create** button



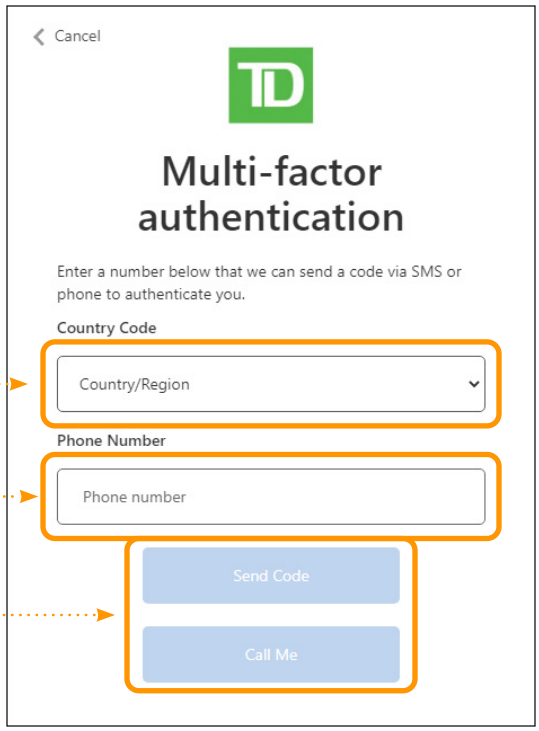
Delegate Step 5B (Login to Existing Account):

- Enter **Broker Code** with the Broker Code from the invitation email
- Enter **Access Code** with the Access Code from the invitation email
- Click on the **Accept** button



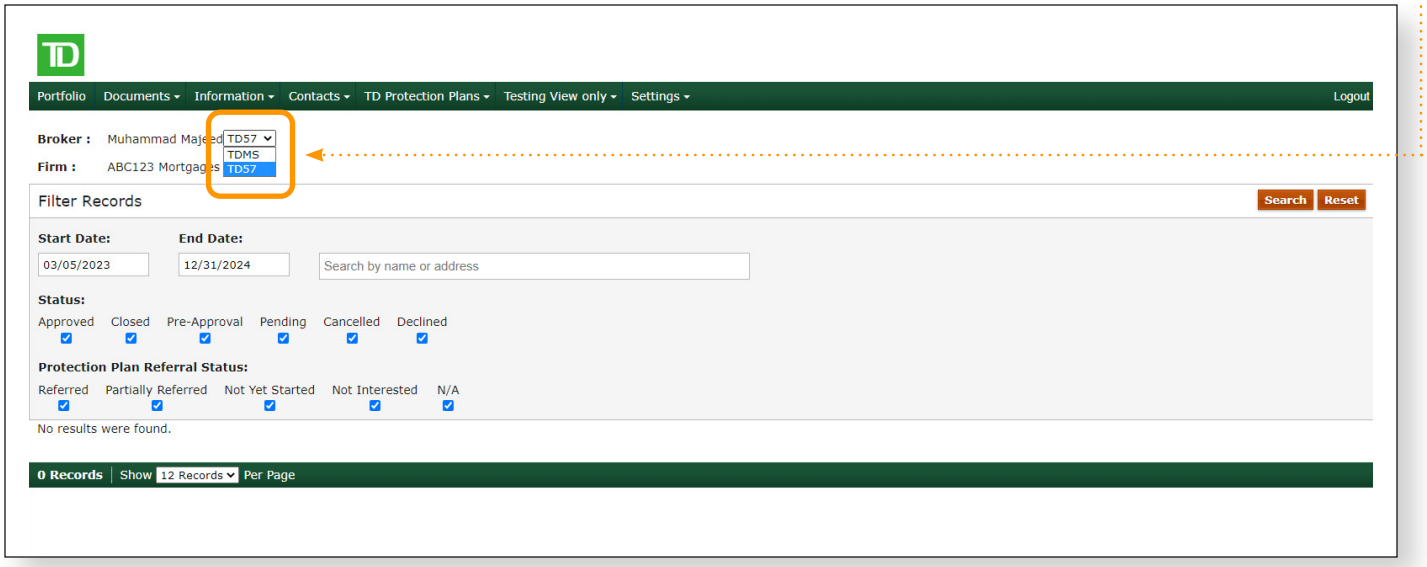
Delegate Step 6A (Register New Account):

- Select **Country Code** from the drop-down list
- Enter the **Phone Number** where you would like to receive the verification code
- Click on the **Send Code** or **Call Me** button



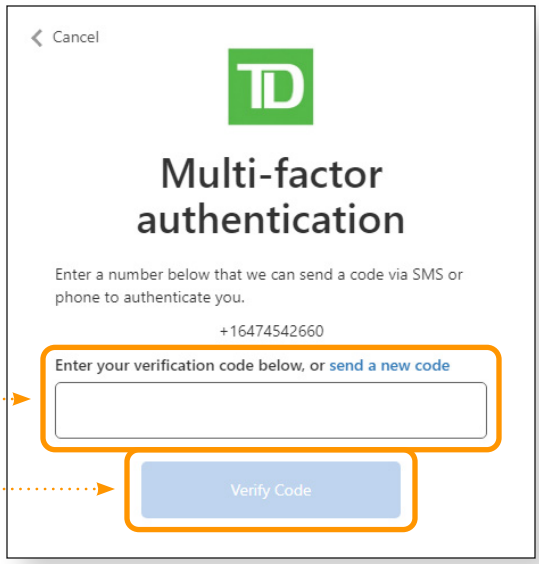
Delegate Step 6B (Login to Existing Account):

- Acknowledge the **Terms of Use** for each new broker account and toggle between the multiple brokers by selecting them from the drop-down



Delegate Step 7A (Register New Account):

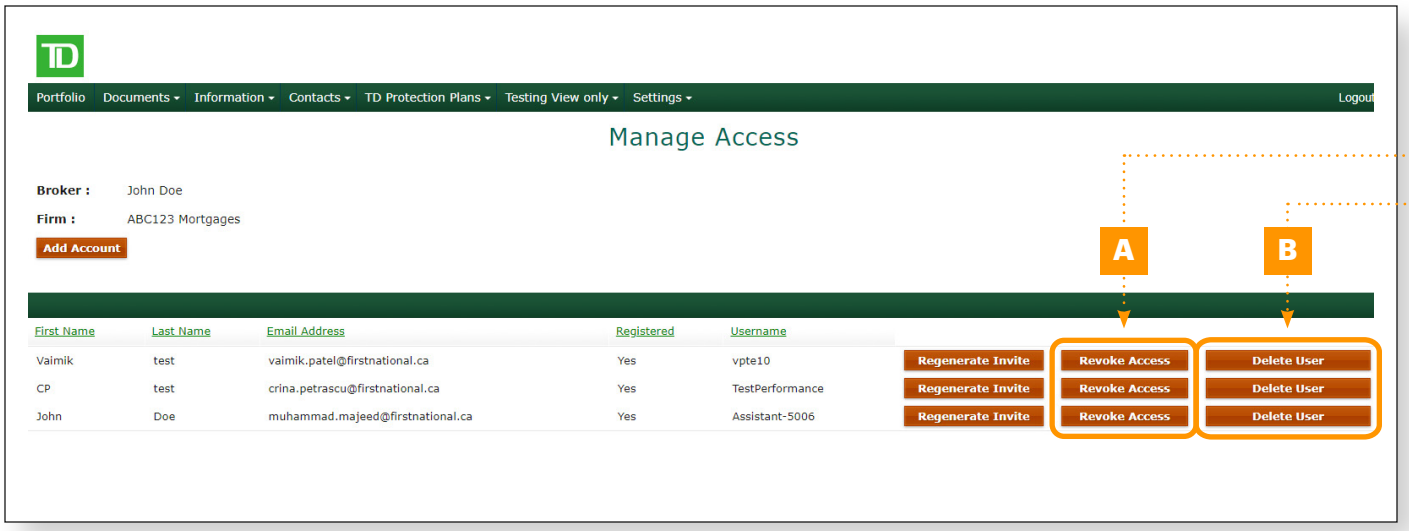
- Enter the verification code received
- Click on the **Verify Code** button



How to Remove a Delegate

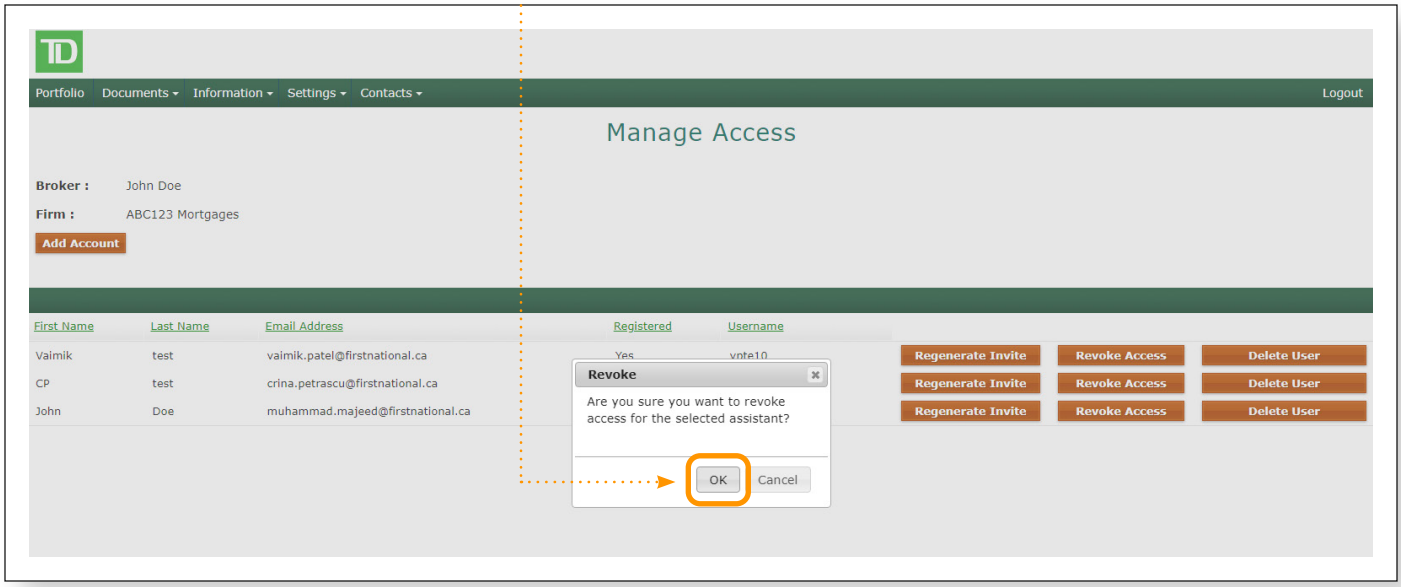
Step 1:

- Login to the TD Mortgage Solutions portal (**tdmortgagesolutions.com**) as a broker who wants to remove delegate
- Access the **Manage Access** screen from the **Settings** tab
- Click on the **Revoke Access** button next to the delegate information if the access for this delegate needs to be removed only for the signed-in broker (A)
- Click on the **Delete User** button next to the delegate information if the access for this delegate needs to be removed for all the brokers. The assistant account will be deleted in this case, and the delegate will not be able to use this account to accept any future invitations. (B)



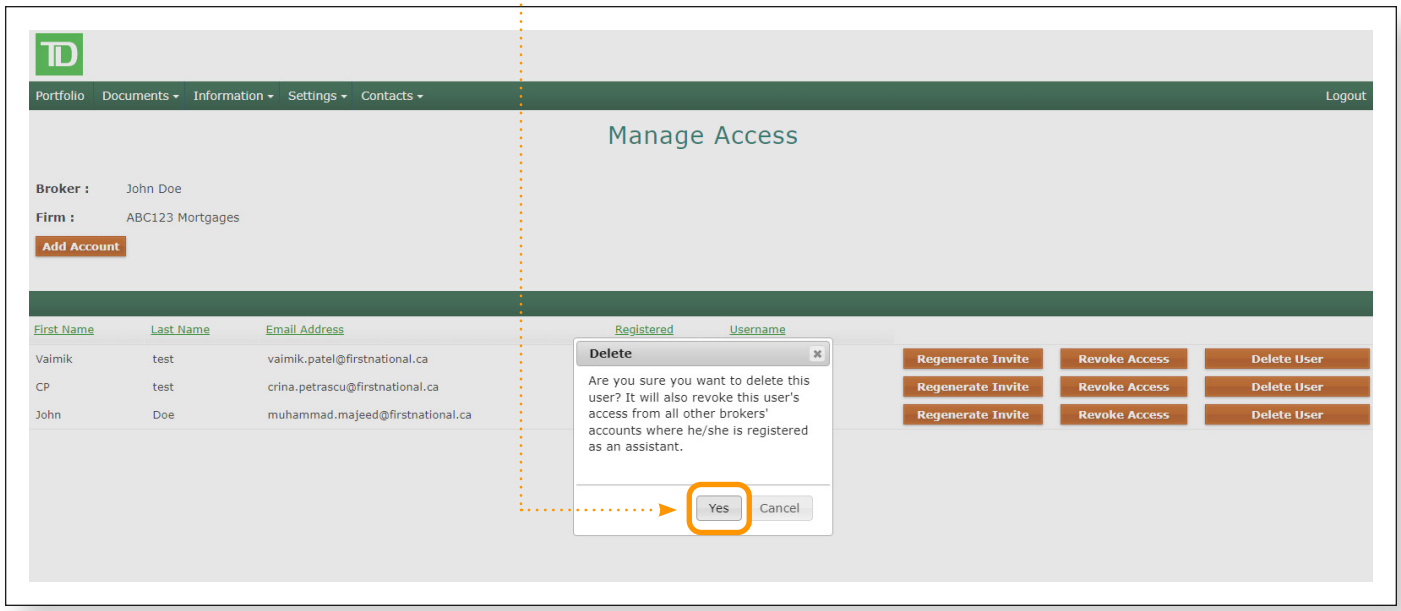
Step 2A:

- Click on the **OK** button



Step 2B:

- Click on the **Yes** button



Multi-factor Authentication (MFA) FAQ:

1. **How frequently will I have to use Multi-factor Authentication?**
   - MFA will be required each time you login
2. **If I am an existing user, will I have a deadline for when I need to register for MFA?**
   - Yes, all existing users must be registered for MFA by (TBD)
3. **What are the MFA password requirements?**
   - Your chosen password must be between 8 and 64 characters and contain 3 of the following:
     - A lowercase letter
     - An uppercase letter
     - A number
     - A symbol
4. **Is it necessary for each existing user to register for MFA and create a new password?**
   - Yes, all existing users must be registered for MFA by (TBD)
5. **How can I reset or update an existing Phone Number/Email Address after it has been set up?**
   - If you did not register a phone number at the time of registration, you can do so at the time of first login
   - If you registered a Phone Number and Email Address during setup, you will need to request a new Welcome Letter from **tdmspasswordreset@td.com** and register for MFA again with new Phone Number and Email Address.
6. **Will I have immediate access to my account after registering for MFA, or will my access be interrupted?**
   - Yes, there will be no interruptions or delays in accessing your account once you are registered for MFA

Adding/Removing a Delegate FAQ:

1. **How many delegates can I assign on my TDMS account?**
   - You can assign a maximum of 4 delegates.
2. **What level of access will my assigned delegates have and will they be able to submit, amend, and ingest data?**
   - Your assigned delegate(s) will have identical access as yours; this includes submitting, amending and ingesting data. The only exception is delegate management (add or remove delegates).
3. **Will delegates need to be set up under each broker to gain access to deals for all brokers in the same firm?**
   - Once access is delegated to an assistant and the assistant assists two or more brokers within the same firm, the assistant will login to assist Broker A (first Broker name on dropdown list) by default. The assistant can switch to a different broker which has delegated access by selecting the appropriate broker in the dropdown option.
4. **Can my delegate and I log in simultaneously and work on the same file?**
   - Yes, there are no access restrictions
5. **Will Brokers be able to manage access on TDMS (i.e., invite, revoke, change, etc.)?**
   - Broker/Admins will be able to invite new assistants and revoke their access through the manage access screen on TDMS. To unlock the assistant, the Broker will have to send new invitation to the assistant and the assistant will have to register a new username.

Ready to help you move forward

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