



Multi-factor Authentication (MFA) Guide



Ready to help you
move forward



Table of Contents

- How Does Multi-factor Authentication (MFA) Work **3**

- How to Register for Multi-function Authentication (MFA):
 - Existing Users **4-6**
 - New Users **7-10**
 - After You Register **11, 12**

- How to Add a Delegate **13-18**

- How to Remove a Delegate **18-20**

- Multi-function Authentication FAQ **21**

- Adding/Removing a Delegate FAQ **21**





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.

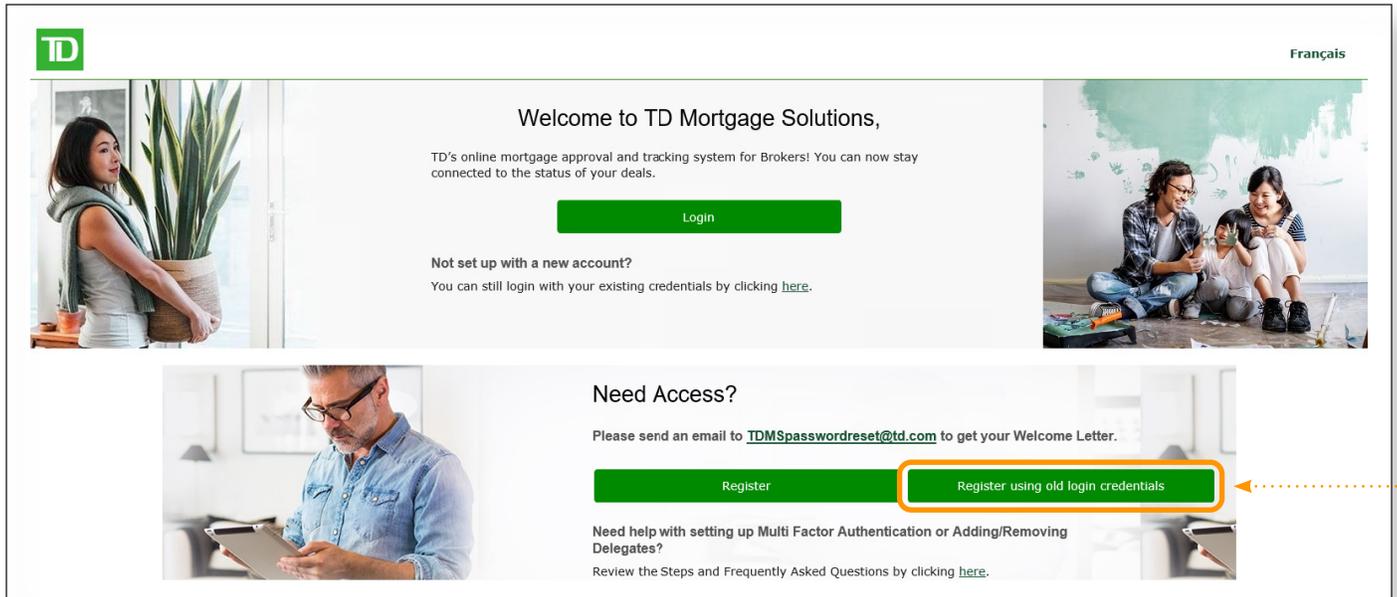
Let's Get Started!

How to Register for MFA: Existing Users

Notice: As of December 8, 2023, Brokers will not be able to register for MFA using existing credentials and will have to register as a new user. Please refer to Pages 7-10.

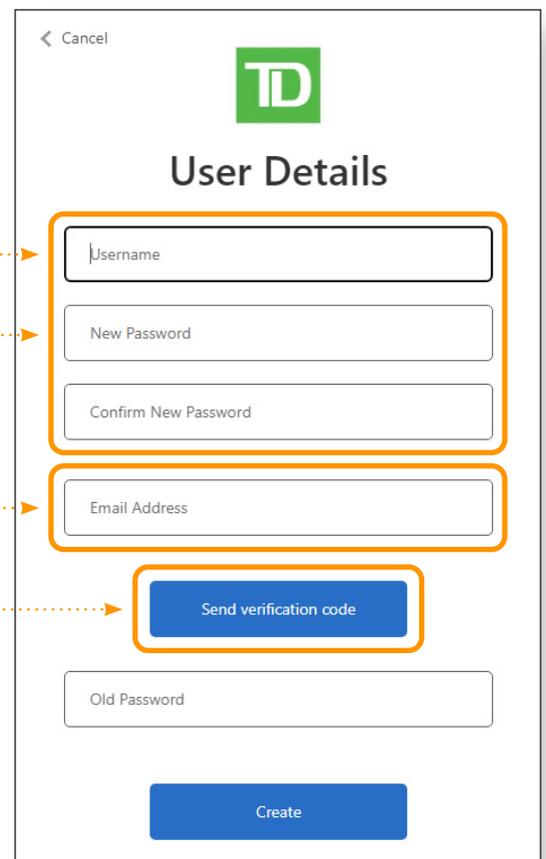
Step 1:

- 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

TD

User Details

TD57

.....

.....

Verification code has been sent to your inbox. Please copy it to the input box below.

muhammad.majeed@firstnational.ca

Verification Code

Verify code Send new code

Old Password

Create

Step 4:

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

TD

User Details

TD57

.....

.....

E-mail address verified. You can continue now.

muhammad.majeed@firstnational.ca

Change e-mail

Old Password

Create

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

The screenshot shows the TD mobile app interface for Step 5. At the top left is a back arrow and the word "Cancel". The TD logo is centered at the top. Below the logo is the instruction: "Enter a number below that we can send a code via SMS or phone to authenticate you." There are two input fields: "Country Code" with a dropdown menu showing "Country/Region" and a downward arrow, and "Phone Number" with a text input field containing "Phone number". Below these fields are two blue buttons: "Send Code" and "Call Me". Orange dashed lines with arrows point from the list items to the corresponding UI elements: the first list item points to the Country Code dropdown, the second list item points to the Phone Number input field, and the third list item points to both the "Send Code" and "Call Me" buttons.

Step 6:

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

The screenshot shows the TD mobile app interface for Step 6. At the top left is a back arrow and the word "Cancel". The TD logo is centered at the top. Below the logo is the instruction: "Enter a number below that we can send a code via SMS or phone to authenticate you." The phone number "+16474542660" is displayed above the input field. The input field is labeled "Enter your verification code below, or [send a new code](#)". Below the input field is a blue button labeled "Verify Code". Orange dashed lines with arrows point from the list items to the corresponding UI elements: the first list item points to the verification code input field, and the second list item points to the "Verify Code" button.

How to Register for MFA: New Users

Step 1:

- Obtain a Welcome Letter (sample below) by sending an email to:
 - TD.MortgageSolutionsCentral@td.com
 - TD.MortgagesolutionsWestern@td.com
 - TD.Solutionshypothecaires@td.com



Welcome
Agent!

Ready to help you
move forward



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.

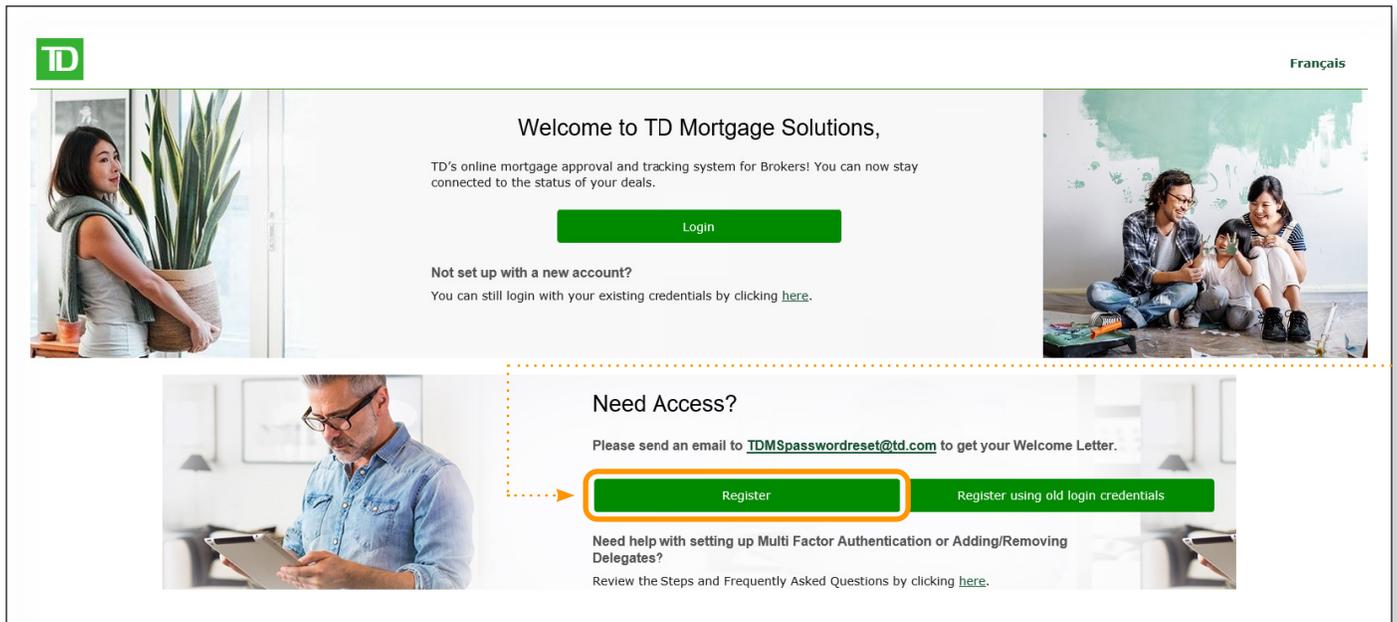
NOTICE: Confidential message which may be privileged. Unauthorized use/disclosure prohibited. If received in error, please go to td.com/legal for instructions.

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



Welcome to TD Mortgage Solutions,

TD's online mortgage approval and tracking system for Brokers! You can now stay connected to the status of your deals.

Login

Not set up with a new account?
You can still login with your existing credentials by clicking [here](#).

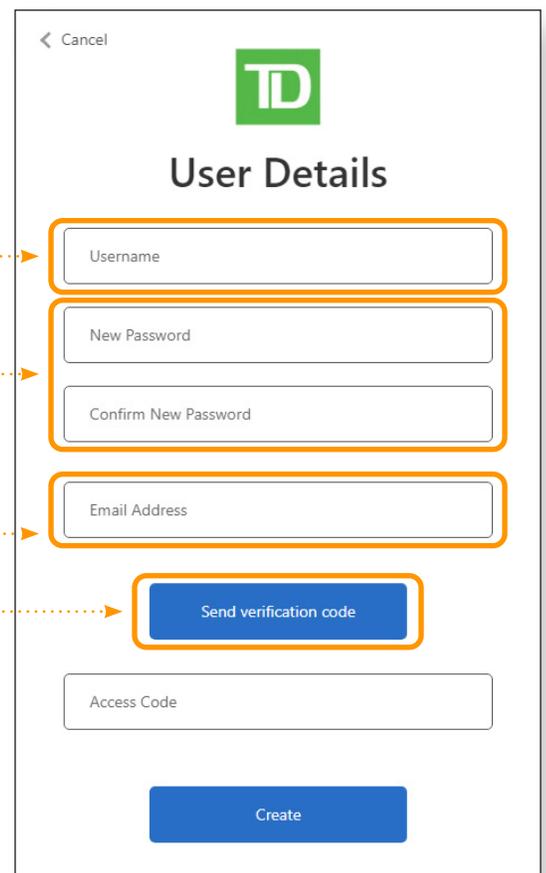
Need Access?
Please send an email to TDMSPasswordreset@td.com to get your Welcome Letter.

Register Register using old login credentials

Need help with setting up Multi Factor Authentication or Adding/Removing Delegates?
Review the Steps and Frequently Asked Questions by clicking [here](#).

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



Cancel

TD

User Details

Username

New Password

Confirm New Password

Email Address

Send verification code

Access Code

Create

Step 4:

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

TD

User Details

TD53

.....

.....

Verification code has been sent to your inbox. Please copy it to the input box below.

muhammad.majeed@firstnational.ca

Verification Code

Verify code Send new code

Access Code

Create

Step 5:

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

TD

User Details

TD53

.....

.....

E-mail address verified. You can continue now.

muhammad.majeed@firstnational.ca

Change e-mail

Access Code

Create

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

The screenshot shows the TD mobile app interface for Step 6. At the top left is a back arrow and the word "Cancel". The TD logo is centered at the top. Below the logo, the text reads: "Enter a number below that we can send a code via SMS or phone to authenticate you." There are two input fields: "Country Code" with a dropdown menu showing "Country/Region" and a downward arrow, and "Phone Number" with a text input field containing "Phone number". Below these fields are two blue buttons: "Send Code" and "Call Me". Dotted orange arrows point from the list items to the corresponding UI elements: the first arrow points to the Country Code dropdown, the second to the Phone Number input field, and the third to the Send Code button.

Step 7:

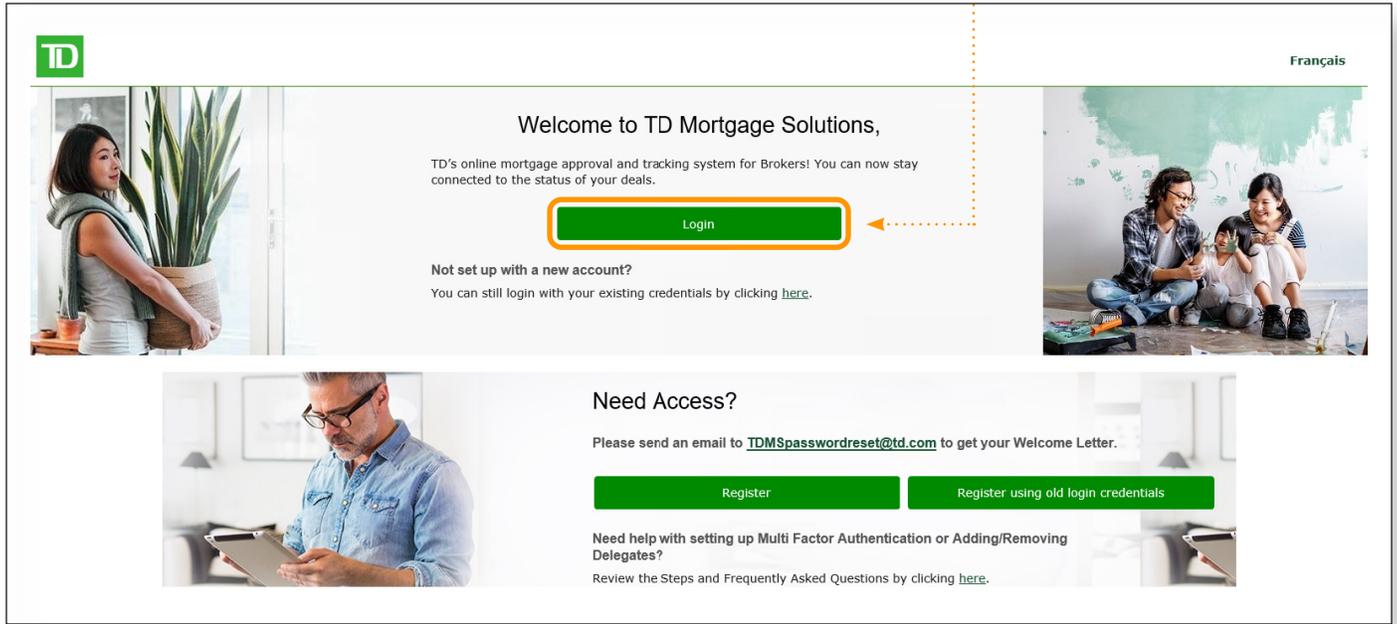
- Enter the verification code received
- Click on the **Verify Code** button

The screenshot shows the TD mobile app interface for Step 7. At the top left is a back arrow and the word "Cancel". The TD logo is centered at the top. Below the logo, the text reads: "Enter a number below that we can send a code via SMS or phone to authenticate you." Below this text is the phone number "+16474542660". There is a text input field with the placeholder text "Enter your verification code below, or send a new code". Below the input field is a blue button labeled "Verify Code". Dotted orange arrows point from the list items to the corresponding UI elements: the first arrow points to the verification code input field, and the second to the Verify Code button.

How to Register for MFA: After You Register

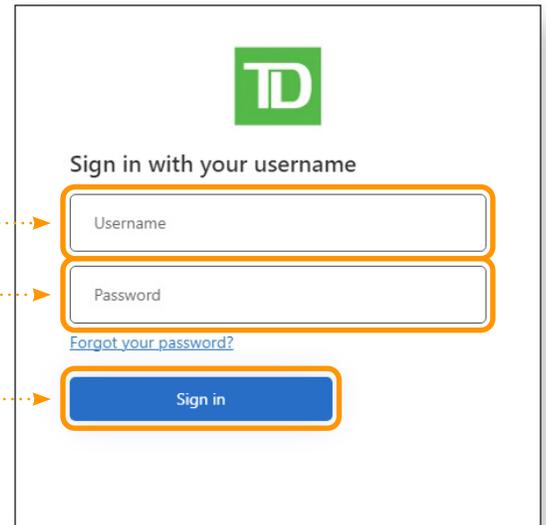
Step 1:

- 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

A screenshot of the TD mobile app interface. At the top left is a back arrow and the word "Cancel". In the center is the TD logo. Below the logo, the text reads "Please select your preferred multi-factor authentication method." There are two radio button options: "Phone" (which is selected with a blue dot) and "Email". Below these options is a blue button with the text "Continue". Dotted orange arrows from the text in Step 3 point to the "Phone" radio button and 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

A screenshot of the TD mobile app interface. At the top left is a back arrow and the word "Cancel". In the center is the TD logo. Below the logo, the text reads "We have the following number on record for you. We can send a code via SMS or phone to authenticate you." Below this text is a white box containing the text "XXX-XXX-2660". Underneath the box are two blue buttons: "Send Code" and "Call Me". Dotted orange arrows from the text in Step 4 point to the "XXX-XXX-2660" box and the "Send Code" button.

Step 5:

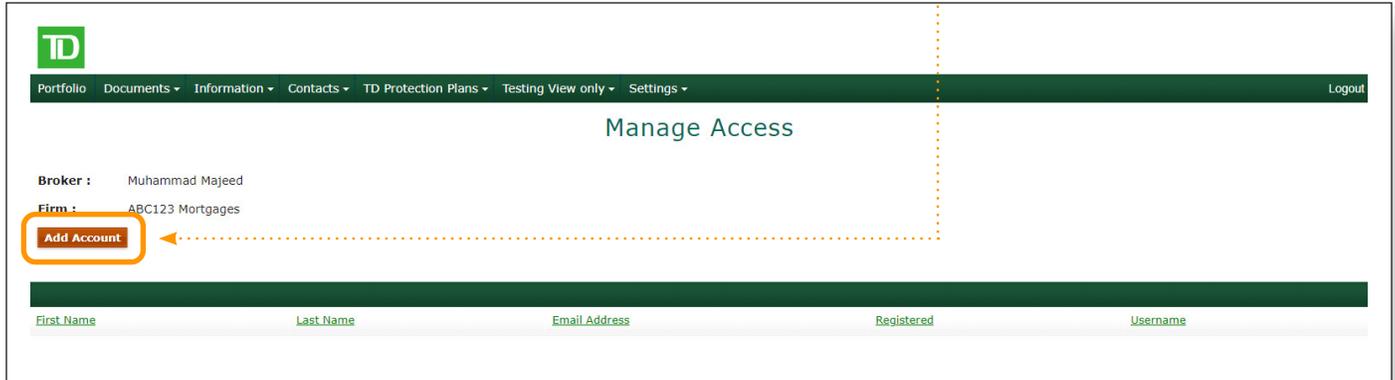
- Enter the verification code received
- Click on the **Verify Code** button

A screenshot of the TD mobile app interface. At the top left is a back arrow and the word "Cancel". In the center is the TD logo. Below the logo, the text reads "We have the following number on record for you. We can send a code via SMS or phone to authenticate you." Below this text is a white box containing the text "XXX-XXX-2660". Underneath the box is a white input field with a blue border and a blue underline, containing the text "Enter your verification code below, or send a new code". Below the input field is a blue button with the text "Verify Code". Dotted orange arrows from the text in Step 5 point to the input field and the "Verify Code" button.

How to Add a Delegate

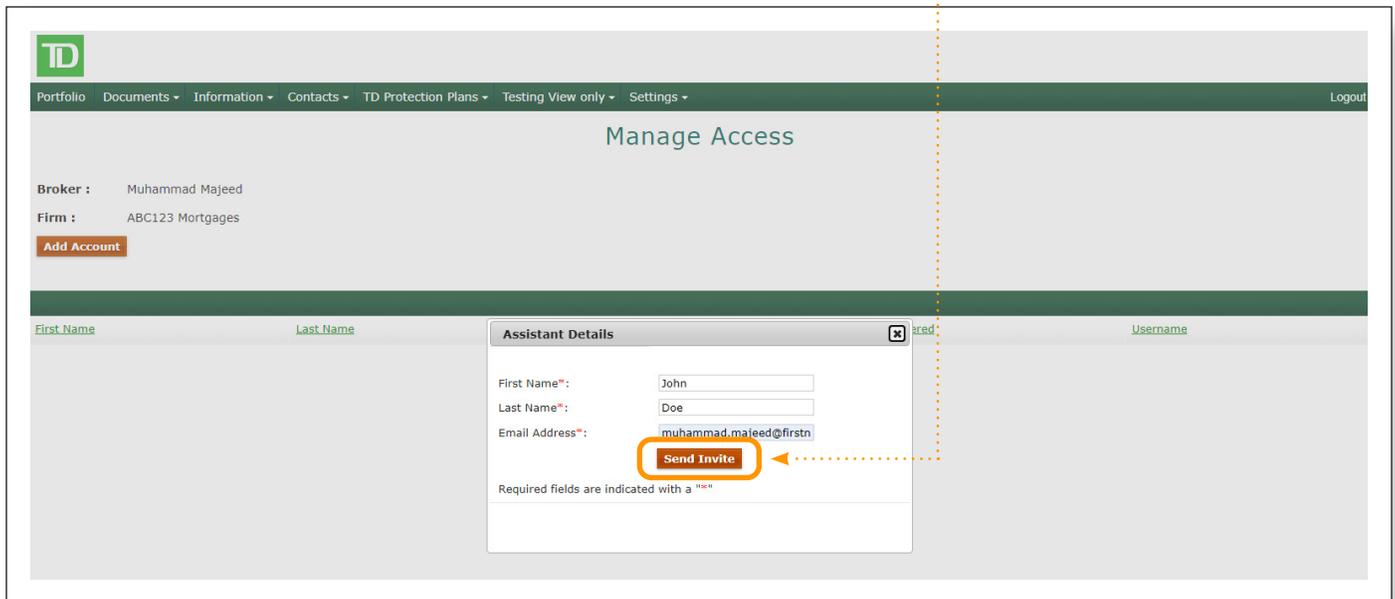
Broker Step 1:

- 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



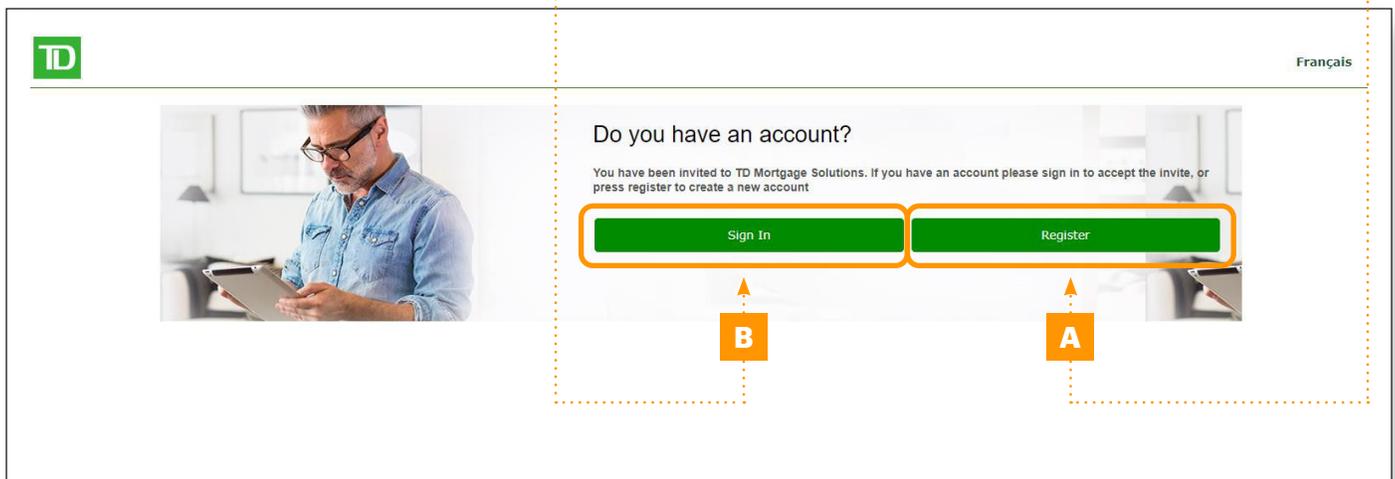
Delegate Step 1:

- 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

The screenshot shows the 'User Details' registration form. At the top is the TD logo and a 'Cancel' button. The form title is 'User Details'. Below the title are several input fields: 'Username', 'New Password', 'Confirm New Password', 'Email Address', 'Broker Code', and 'Access Code'. A blue button labeled 'Send verification code' is positioned below the 'Email Address' field. At the bottom of the form is a large blue 'Create' button. Orange dashed boxes highlight the 'Username', 'New Password', 'Confirm New Password', 'Email Address', and 'Send verification code' fields and button. Dotted orange arrows point from the list of instructions on the left to these highlighted elements.

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

The screenshot shows the 'Sign in with your username' login form. At the top is the TD logo. The form title is 'Sign in with your username'. Below the title are two input fields: 'Username' and 'Password'. A blue link labeled 'Forgot your password?' is located below the 'Password' field. At the bottom of the form is a blue button labeled 'Sign in'. An orange dashed box highlights the 'Sign in' button. A dotted orange arrow points from the list of instructions on the left to this button.

Delegate Step 4A (Register New Account):

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

TD

User Details

Assistant-5005

.....

.....

Verification code has been sent to your inbox. Please copy it to the input box below.

muhammad.majeed@firstnational.ca

Verification Code

Verify code Send new code

Broker Code

Access Code

Create

Delegate Step 4B (Login to Existing Account):

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

TD

Please select your preferred multi-factor authentication method.

Phone

Email

Continue

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

Cancel

TD

User Details

Assistant-5005

.....

.....

Verification code has been sent to your inbox. Please copy it to the input box below.

muhammad.majeed@firstnational.ca

Verification Code

Verify code Send new code

Broker Code

Access Code

Create

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

TD Français

Accept invitation

Please enter the following information to accept the invitation.

Broker Code

Access Code

Accept

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

Cancel

TD

Multi-factor authentication

Enter a number below that we can send a code via SMS or phone to authenticate you.

Country Code

Country/Region

Phone Number

Phone number

Send Code

Call Me

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

TD

Portfolio Documents Information Contacts TD Protection Plans Testing View only Settings Logout

Broker : Muhammad Majeed TD57

Firm : ABC123 Mortgages TDMS

TD57

Filter Records Search Reset

Start Date: 03/05/2023 End Date: 12/31/2024 Search by name or address

Status: Approved Closed Pre-Approval Pending Cancelled Declined

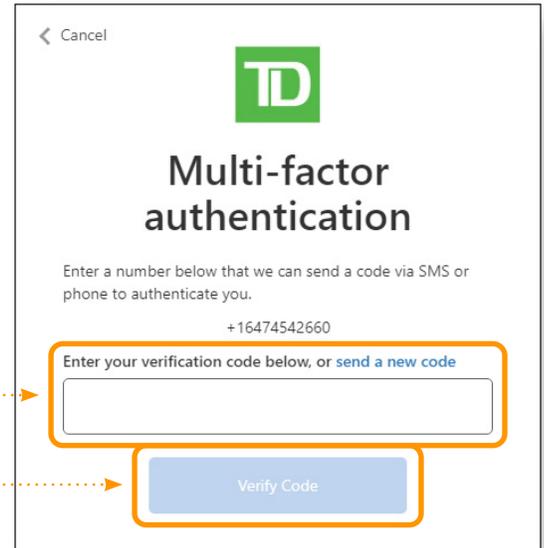
Protection Plan Referral Status: Referred Partially Referred Not Yet Started Not Interested N/A

No results were found.

0 Records Show 12 Records Per Page

Delegate Step 7A (Register New Account):

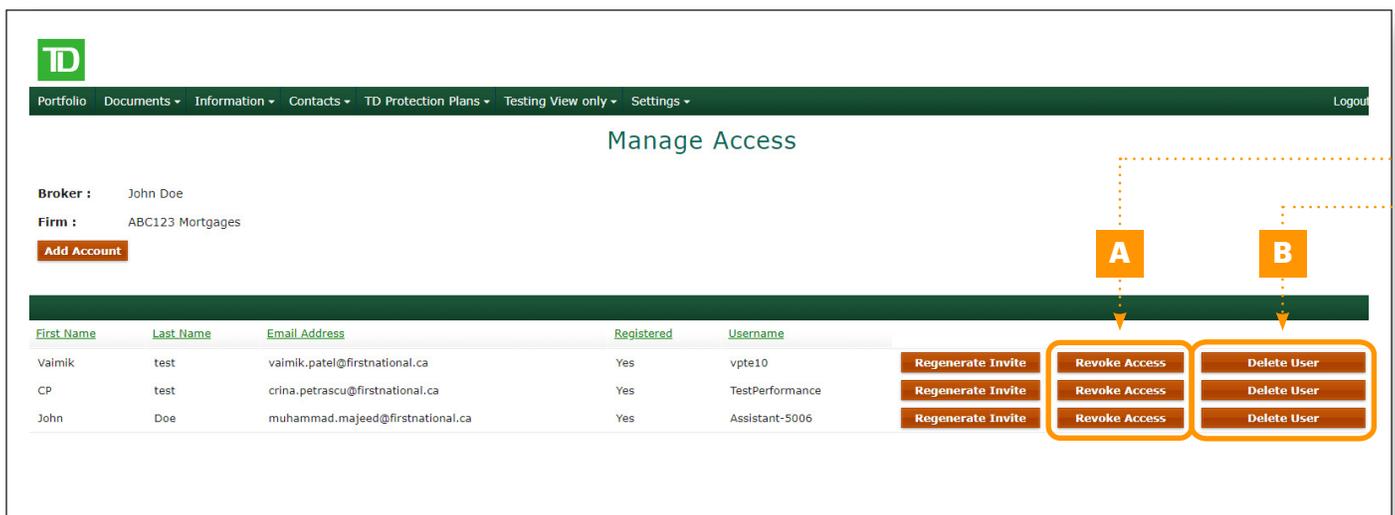
- Enter the verification code received
- Click on the **Verify Code** button



How to Remove a Delegate

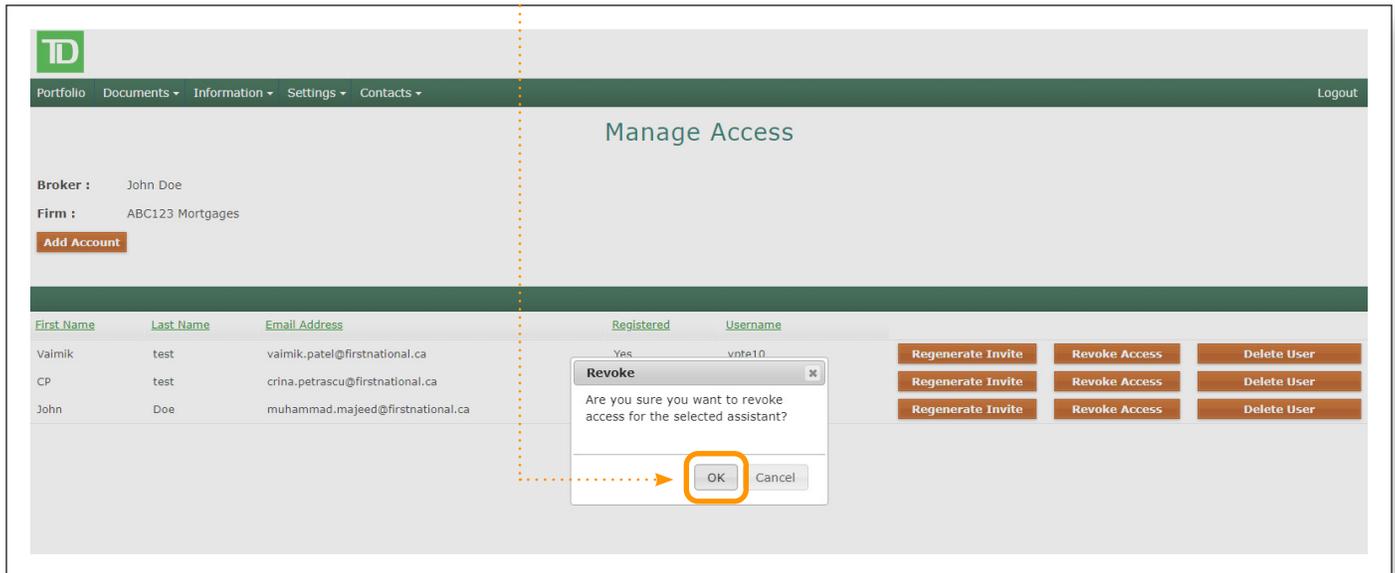
Step 1:

- 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

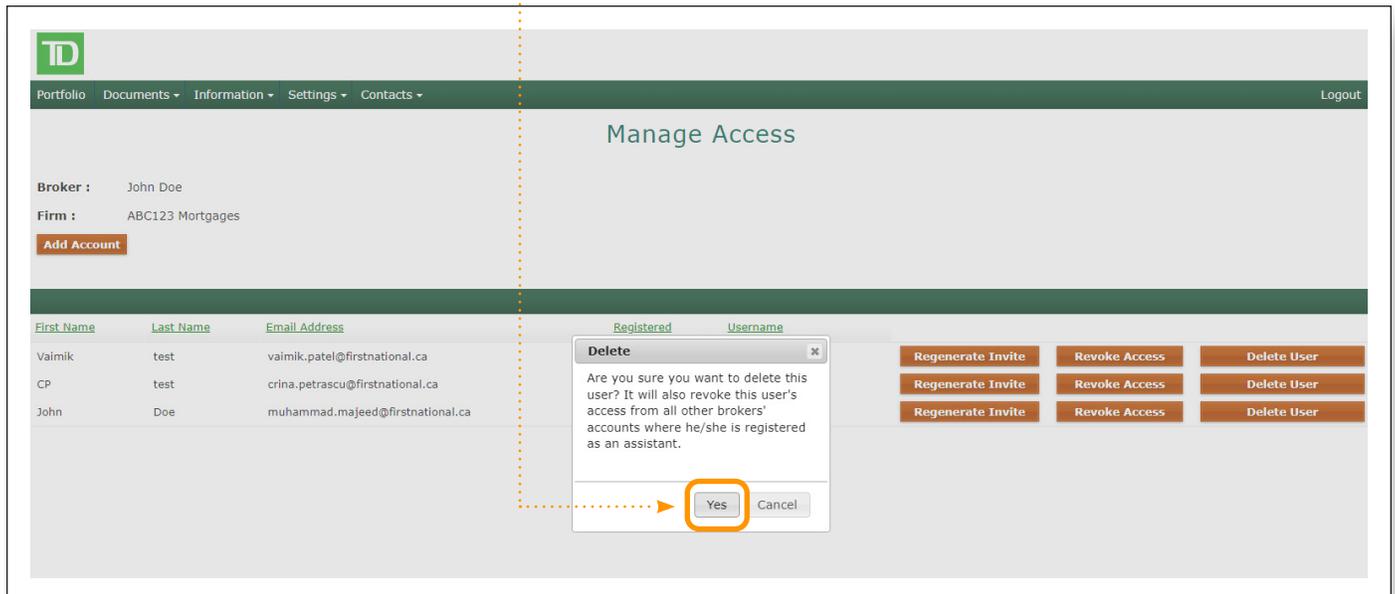


The screenshot shows the 'Manage Access' page in a TD web application. The page header includes 'TD', 'Portfolio', 'Documents', 'Information', 'Settings', 'Contacts', and 'Logout'. The main content area displays the broker's name 'John Doe' and the firm 'ABC123 Mortgages', along with an 'Add Account' button. Below this is a table of users with columns for 'First Name', 'Last Name', 'Email Address', 'Registered', and 'Username'. The table contains three rows of user data. To the right of the table are three columns of buttons: 'Regenerate Invite', 'Revoke Access', and 'Delete User'. A 'Revoke' dialog box is open, asking 'Are you sure you want to revoke access for the selected assistant?'. The 'OK' button in the dialog is highlighted with an orange circle, and a dotted orange arrow points from the 'OK' button in the list item above to it.

First Name	Last Name	Email Address	Registered	Username
Vaimik	test	vaimik.patel@firstnational.ca	Yes	vnta10
CP	test	crina.petrascu@firstnational.ca		
John	Doe	muhammad.majeed@firstnational.ca		

Step 2B:

- Click on the **Yes** button



The screenshot shows the 'Manage Access' page in a TD web application, identical to the previous one. A 'Delete' dialog box is open, asking 'Are you sure you want to delete this user? It will also revoke this user's access from all other brokers' accounts where he/she is registered as an assistant.'. The 'Yes' button in the dialog is highlighted with an orange circle, and a dotted orange arrow points from the 'Yes' button in the list item above to it.

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 December 7th, 2023.

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 MFA by December 7th, 2023.

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 TD.MortgageSolutionsCentral@td.com, TD.MortgagesolutionsWestern@td.com or TD.Solutionshypotheccaires@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**

