BERRY & OAK
CHARTERED FINANCIAL PLANNERS

How to add Two-Factor authentication to your Personal Finance Portal at Berry & Oak

We are **recommending that all clients** add "Two-Factor authentication" (2FA) to their Berry & Oak Personal Finance Portal (PFP) to enhance the security. By adding this extra layer of security, it would make it much more difficult for anyone to access your account, as they would not only need your user name & password, but they would also need access to either your mobile phone or computer/laptop/tablet in order to obtain an additional passcode.

Setting up Two-Factor Authentication (2FA) is quite straightforward.

1. The first step is to download a Two-Factor Authentication app to either your mobile phone or your computer (we have found that using your mobile phone is the most accessible device).

    There are several apps available and the Berry & Oak team have found **an app called "Authy"** to be very easy to use. But there are other two-factor authentications apps such as Microsoft and google available. Links to each authentication app are shown below:-

	Authy (https://authy.com/) For iPhone, iPad, Android, Mac computers and Windows computers
	Google Authenticator For Android devices, iPhone, iPod Touch, iPad, and BlackBerry devices
	Microsoft Authenticator For android devices and iPhone

2. Once you have chosen and downloaded a suitable app to your chosen device, the next step is to log on to your Berry & Oak Personal Finance Portal (PFP) in the normal way. If you do not already have Two-Factor authentication set up, the following prompt will appear: -
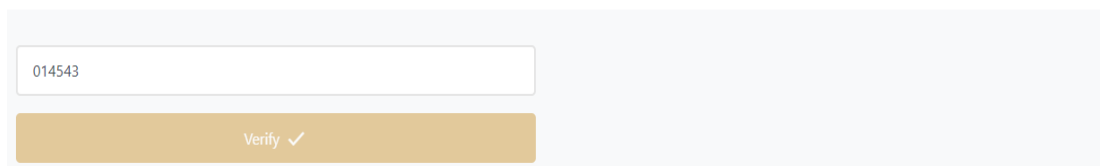

3. Click on "get started" and a screen containing a bar code personal to you will be displayed (see example below).

4. Open your "Two-Factor Authentication" app on your chosen device and select "add account". At this point you get the opportunity to add a logo by typing in the name you require e.g. "PFP" and you can also change the background colour of your logo if you wish.

   On the Authy app, the "add account" button can be found by clicking on the 3 dots in the top right-hand corner of the screen then select "add account" from the dropdown list. This may be different if you choose to use a different authentication app.

5. You will then be presented with a barcode screen where you will be asked to "scan QR Code".

6. Using your chosen device, scan the bar code which is showing on your Berry & Oak Personal Finance Portal (see example above) and this will generate a six-digit unique code.

7. Enter your unique 6-digit code as shown below and click on verify.

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3. Once the code is scanned or entered, your two-factor authentication app will provide you with a unique code. Enter the code in the confirmation box below.

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Verify ✓

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8. **A series of recovery codes will then be displayed** which can be up to 10 sets of 8 numbers.

These should be kept in a safe place, preferably with your normal log in details, as if you lose your device and do not have the recovery codes, you will lose access to your account. If you already use a password security device such as "LastPass" for example, you could save the security codes in the same location as your normal log in details. Once you have copied the codes, click on "continue" and you will be taken into your Personal Finance Portal account.

You have now set up two factor authentication for our personal Finance Portal.

What to do each time you login

Each time you log on to the Personal Finance Portal, (whether from your phone, tablet, laptop or desktop) you enter your normal username and password.

You will then be prompted to enter your authentication code. To obtain this, open your chosen authentication app and select PFP account where a six-digit code will automatically display (it usually changes every 30 seconds, so you need to be quick).

Enter this code in the Berry & Oak Personal Finance Portal page and click login and you will be taken into the Portal as normal.

What else can you use the authentication app for

You can add other accounts to your authentication app such as bank accounts, Amazon, all the social media channels such as Facebook and Instagram and an ever increasing list of other websites you use, which will enhance all your security settings.

You can easily switch between these accounts on your authenticator app when you use it, so that you can use the right code with the right account.

Please do not hesitate to contact us should you require any help setting up Two-Factor authentication.