

# Multi-factor authentication

## A guide for advisers and clients

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This guide is designed to help you set up multi-factor authentication on Transact Online

Multi-factor authentication (MFA) is an extra security step that keeps your account safe by confirming it's really you logging in.

MFA is comprised of:

- your username and password, and
- a one-time security code sent to a trusted device (typically your mobile phone or computer).

You can receive your one-time security code via:

- authenticator application (app)
- email
- SMS text message.

This guide provides step-by-step instructions to setting up and using MFA.

If you have any questions, or would like help setting up MFA, please call our dedicated Log in Support team:

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Telephone: 020 7063 8070

# Setting up MFA on Transact Online

## Log in to Transact Online

Visit <https://www.transact-online.co.uk> and log in using your Transact number and password.

You may be asked to update your password if it is less than 12 characters.

## Enable MFA

Once you have logged in to Transact Online (TOL), you will be prompted to set up MFA (if you haven't already).

You can reach this screen via *Account Settings > Security* in the top right corner.

The screenshot displays the Transact Online user interface. At the top, there is a navigation bar with the Transact logo and menu items: Home, Reports, Transactions, Housekeeping, Information, and Contact. A user profile dropdown menu is open, showing the name Roger Redfearn, ID 000-223-145, and the last login time of 23 October 2025 3:59pm. The dropdown menu includes options for Account Settings, Change Password, Personal Details, Preferences, Bank Accounts, Security, and Log Out. Below the navigation bar, there is a 'LATEST NEWS' section with a headline 'Transact have moved!'. The main content area is divided into several sections: 'MY PORTFOLIO: VALUE' with a line chart showing values from May to Sept; 'FAMILY VIEW: OFF' with a 'Manage Family View' link; 'MY PORTFOLIO: LARGEST INVESTMENTS' with a donut chart and a legend for 'Dimensional World Allocation 60/40 GBP (A...'; and 'RECENT TRANSACTIONS' with a list of transactions including Trades, Deposits/Withdrawals, Transfers, and Declined/Failed Transactions. A table on the left lists portfolio components: GIA (£0.00), ISA (£7,567.31), Pension (£0.00), Bonds (£0.00), AssetMemo (£0.00), and Total Value (£7,567.31). A status indicator shows 'ISA BELOW SUBSCRIPTION LIMIT' as 'YES'. The bottom section is labeled 'MY PORTFOLIO: WRAPPER'.

Choose your MFA method

Follow the instructions on your *Security* page to enable MFA.

We recommend choosing the authenticator app method, as it is the most secure, and does not need an internet connection or mobile phone service to work.



## Security

From December 2025, Multi-Factor Authentication (MFA) must be enabled. You can enable it now should you wish.

### Multi-Factor Authentication

Adds an extra layer of login security by requiring a security code in addition to your Password. [Learn more](#)



**Multi-Factor Authentication** Disabled

### Trusted Devices

Manage and view trusted devices. [Learn more](#)

Multi-Factor Authentication must be enabled.

## Downloading authenticator apps

Transact doesn't have its own authenticator app, but Google Authenticator and Microsoft Authenticator are trusted authenticator apps. You can find these in the Apple Store or the Android App Store.



Once you've downloaded an authenticator app, you will follow the instructions on the Transact Online 'Setting Up Your Authenticator App with Transact' page as shown below.

You'll be prompted to scan a QR code. At this point, a 6-digit one-time security code will appear in your authenticator app.

Enter the 6 digits into the 'Security Code' box on the screen.

You will then see the confirmation page ('Your changes have been saved'). You will be asked to provide the MFA security code next time you log in to Transact Online.

## Email code

Verify your account via email. A 6-digit code will be sent to your email address.

Please enter the code into the 'Security Code' box provided within 10 minutes.

## SMS code

Verify your account via SMS. A 6-digit code will be sent via SMS to your mobile phone.

Please enter the code into the 'Security Code' box provided within 10 minutes.

## Backup codes

A backup code lets you log in to Transact Online when you cannot receive a security code via an authentication method.

We recommend enabling and storing backup codes as a recovery method. You can enable backup codes in *Account Settings > Security*.

To use one of the backup codes, click 'use another method' and select the 'use backup code' option. You can then use one of the codes you originally noted down. Once a backup code has been used, it can be discarded.

If you misplace your backup codes, you can view these in Transact Online in *Account Settings > Security*. You will need to click 'show' next to the backup codes section.

If it's possible your backup codes have been compromised, please reset to generate new backup codes.

## Trusted device

Cyber threats are constantly evolving, and protecting portfolios is more important than other.

Once you have enabled MFA, you can 'trust' a particular device (e.g., your mobile phone), so you won't need to enter your MFA code on every login. Assigning a trusted device makes logging in easier and faster.

The first time you log in to Transact Online after setting up MFA, you will be asked if you want to 'Trust this device for 30 days'. This is how you assign a trusted device. You can then manage and view your trusted devices on Transact Online via *Account Settings > Security*.

If you don't recognise one of your current trusted devices, you can check the 'last logged in' section on your Transact Online Security page.

If in doubt, you can 'forget' the device and contact Transact for further assistance on 020 7608 5350, message us via Live Chat, or send us an email via the platform.

You'll be asked to re-enter your MFA code when logging in from a different device, or 30 days after you assigned a device as trusted.

Multiple devices can be set up as 'Trusted Devices'.

## Questions and answers

### How can I disable MFA?

MFA is mandatory for all user accounts from 1 December 2025, so you will not be able to turn off MFA past this date.

### What MFA methods are available for child and joint accounts?

Child and joint accounts will default to the authenticator app method. SMS and email options will only be available once details have been verified under registered contact (child) and individual accounts (joint).

If clients do not hold individual accounts on the platform, the authenticator app will be the only option available.

### What MFA methods are available for trust and corporate accounts?

Trust and corporate accounts will need to select the 'authenticator app' method for MFA. SMS and email methods are not available for trust and corporate account types. This is because the authenticator app can be used to facilitate multiple users.

## Why is the authenticator app recommended by Transact?

While all methods will significantly improve security on the account, the authenticator app tends to be the most reliable (as you do not need to rely on mobile phone signal or internet connection to receive the MFA security code).

## Which authenticator app should I choose?

Many of the large technology companies have free versions available. Some commonly used authenticators in the UK include Google Authenticator and Microsoft Authenticator.

## What devices can I setup the authenticator app on?

This will vary depending on the app provider, but some will support access via mobile, tablet, laptop, and desktop. We recommend installing and using the authenticator app on a mobile phone.

## Can I change my MFA method?

Yes. You can edit the 'enabled method' via *Account Settings* > *Security* in TOL.

## How to contact us

If you have any questions about MFA, or require further information, please contact us on our dedicated Log in Support team:

Telephone:	020 7063 8070
Email:	<a href="mailto:salesupport@integrafina.co.uk">salesupport@integrafina.co.uk</a>



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"Transact" is operated by Integrated Financial Arrangements Ltd, 4th Floor, 2 Gresham Street, London EC2V 7AD | Tel: (020) 7608 4900 | Email: [info@transact-online.co.uk](mailto:info@transact-online.co.uk) | Web: [www.transact-online.co.uk](http://www.transact-online.co.uk) | (Registered office: as above; Registered in England and Wales under number: 03727592) | Authorised and regulated by the Financial Conduct Authority (entered on the Financial Services Register under number: 190856)