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TD Bank Authenticate App

- latest “SIM swap scam” had me worried about using SMS as 2FA to log in to my TD bank account (if a thief with access to my TD bank account swapped my SIM card they would get my TD login codes on their phone)
- was unsuccessful at “locking” my cell phone number against **over-the-phone** or **online** porting/swapping (this would have required me to be physically present at a Koodo counter to move my phone number to another SIM card). (Note that locking the SIM card on your phone with a PIN does not protect against SIM swapping; it will only protect against it being copied if your phone is stolen.)
- found out that TD has a “TD Authenticate App” that will generate one-time-use 6-digit codes to log in to its accounts (download from Google Play or Apple Store)
- download this app to your smartphone or tablet; you must link it to your TD bank account by logging in to your bank account from within the app



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TD Bank Authenticate App

- while setting up the app, it will give you the option of using a code/password or your fingerprint to generate the codes
- after linking the app to your bank account, log into your TD account as you usually would from any device (including PC); click on the option to use the TD Authenticate app.
- Open the TD Authenticate App on your smartphone or tablet and click on “Generate Verification Code”. Use this code to gain access to your bank account.
- once you have successfully logged in with the app-generated security code, **you must delete your cell phone number** so that it is not presented as an option to a SIM thief trying to log in to your bank account

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TD Bank Authenticate App

- go back to: *My Profile and Settings > Password and Login Settings* and in *Security Code Phone Number List* click on the green crayon to edit
- find your cell phone number and delete it (garbage can icon)

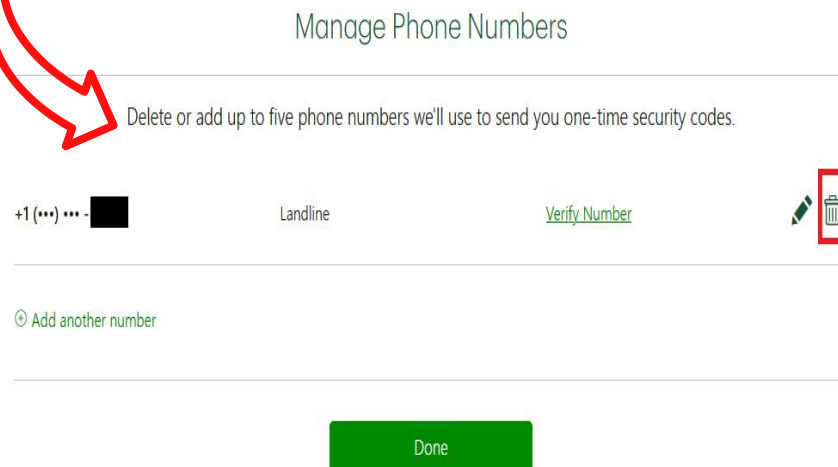
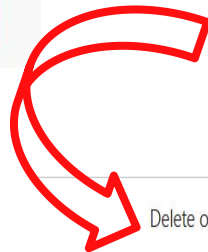
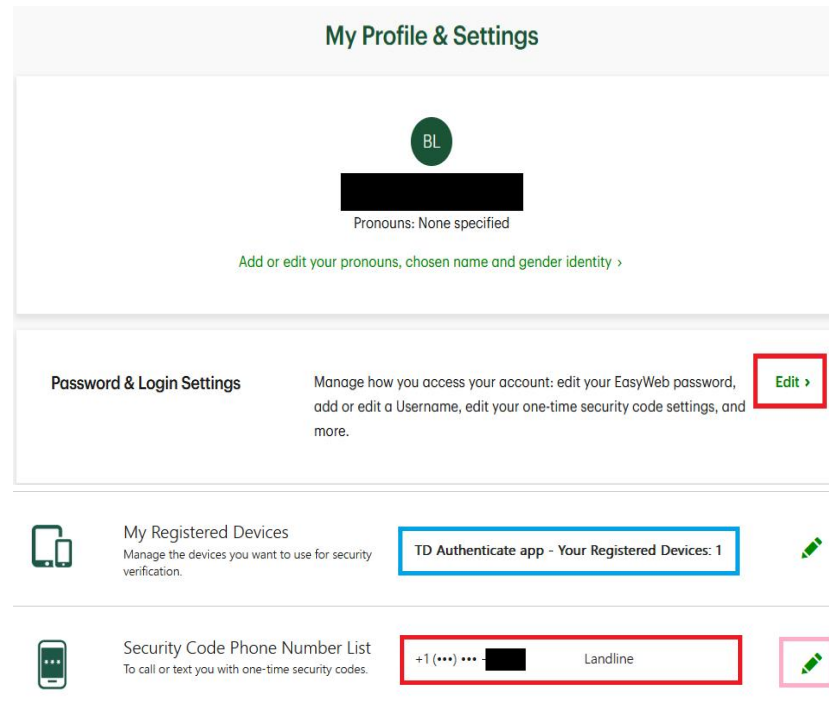
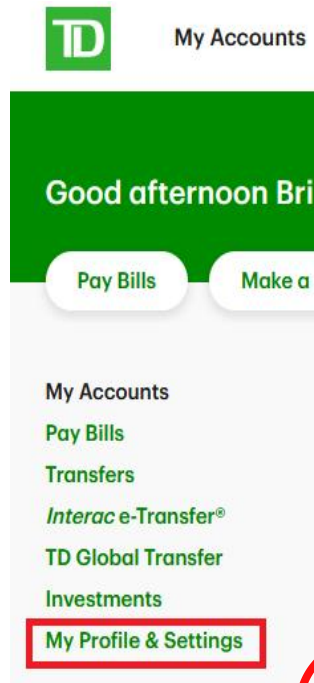
To avoid losing access to your bank account should you lose your smartphone or tablet:

- add a landline phone number
- if you do not have a landline, install and set up the app on a second device (or more). At the time of this writing, the TD Authenticate App is not available for Apple or Windows laptops/desktops, but should run on a Chromebook.

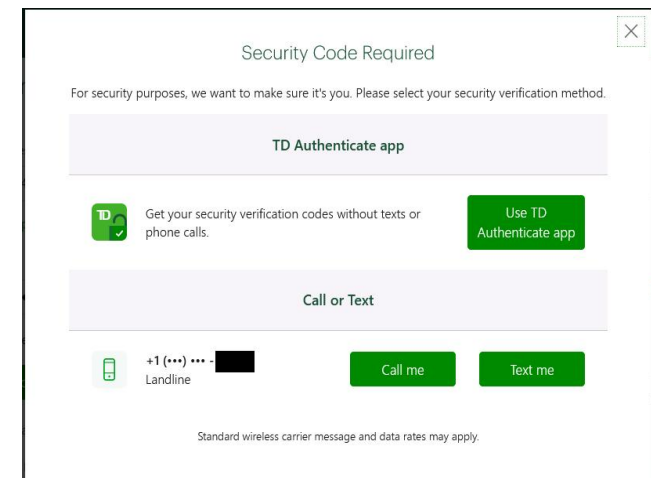
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Below: dialog box asking me to use the app to generate a security code or for TD to call my landline with a code.



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Resources:

SIM swap scam

https://en.wikipedia.org/wiki/SIM_swap_scam

2FA (or MFA)

https://en.wikipedia.org/wiki/Multi-factor_authentication

How your personal info is collected by criminals:

<https://blog.mozilla.org/en/privacy-security/mozilla-explains-sim-swapping/>

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