



# Microsoft Authenticator Setup and Maintenance



**FHLBank**  
Chicago

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## Introduction

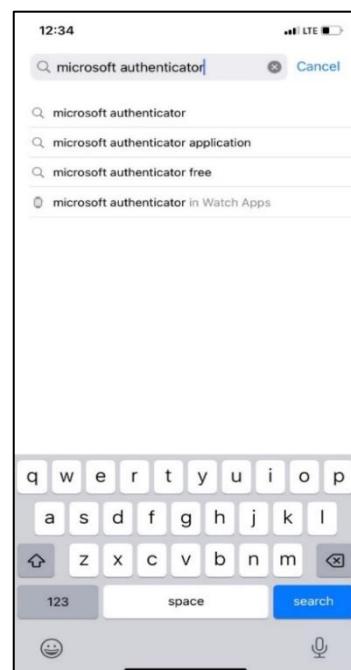
This step-by-step guide will walk users through how to download the Microsoft Authenticator app (also called Authenticator) and set-up their account for FHLBank Chicago's new security authentication platform.

## Microsoft Authenticator Security Requirements

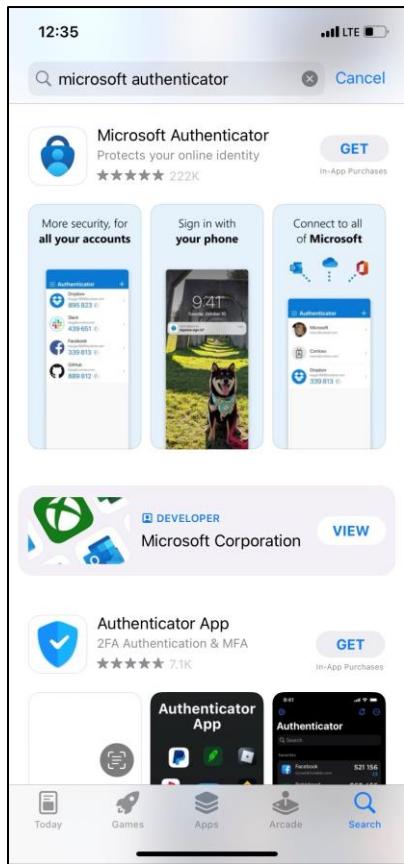
1. Soft tokens must use the official and most recent version of the Authenticator app available for your mobile device. Automatic updates should be enabled.
2. Soft tokens that are "jailbroken" or modified without permission from the developer will not be accepted.
3. Soft tokens may not be installed on desktops or laptops.
4. Ensure the smart device you are using requires a passcode.
5. Confirm the data on your mobile device is encrypted.
6. Ensure all apps installed on your mobile device came from approved app stores.

## Downloading Microsoft Authenticator – Apple/iPhone

1. On your iPhone, navigate to the App Store.
2. Click "search" in the bottom left-hand corner.
3. In the search bar, type in "Microsoft Authenticator."
4. Click on the "search" on the button right-hand side of your keyboard.



5. Select the Microsoft Authenticator app and click the "GET" button.

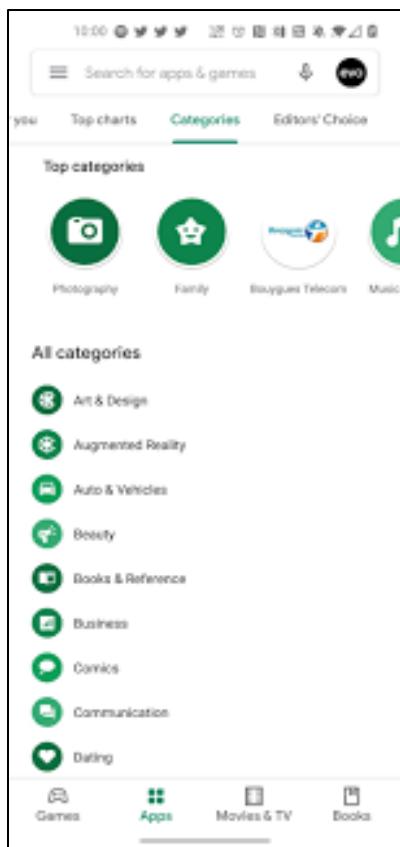


6. Tap the "Install" button. Since you are already signed into iCloud, you will only need to put in your Apple ID password.
  - a. If it is your first time using the App Store with a newly created Apple ID, you will need to press "Review" to allow your account to be used in App Store.
7. After the app has successfully downloaded, it will be visible on your home screen.

## Downloading Microsoft Authenticator - Android

1. On your Android device, navigate to the Google Play Store.
2. In the search bar, type "Microsoft Authenticator."





3. Click on the "Install" button.



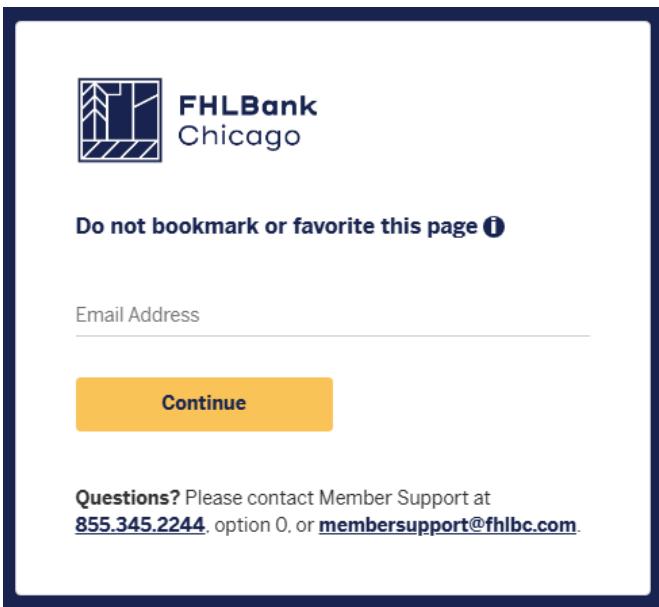
4. After the app has successfully downloaded, it will be visible on your home screen.

# Registering Microsoft Authenticator

1. Open a web browser on a computer.
2. Navigate to [fhlbc.com](http://fhlbc.com) and click the "Login" button in the upper right-hand corner.



3. Enter your e-mail address (e-mail address listed in eBanking under your user profile). Each user in eBanking will need to have a unique email address.
4. Click the yellow "Continue" button.

A screenshot of the FHLBank Chicago login page. The page features the FHLBank Chicago logo at the top left. Below it, a note in bold text says "Do not bookmark or favorite this page" with an info icon. A text input field for "Email Address" is followed by a yellow "Continue" button. At the bottom of the page, a note says "Questions? Please contact Member Support at [855.345.2244](tel:855.345.2244), option 0, or [membersupport@fhlbc.com](mailto:membersupport@fhlbc.com)." The entire form is enclosed in a dark blue rectangular border.

5. Navigate to your e-mail inbox
6. Open the e-mail from Microsoft on behalf of "FHLBC B2C" with the subject line "FHLBC Customer Login."

## Verify your email address

Thanks for verifying your [example@b2c.com](mailto:example@b2c.com) account!

**Your code is: 163103**

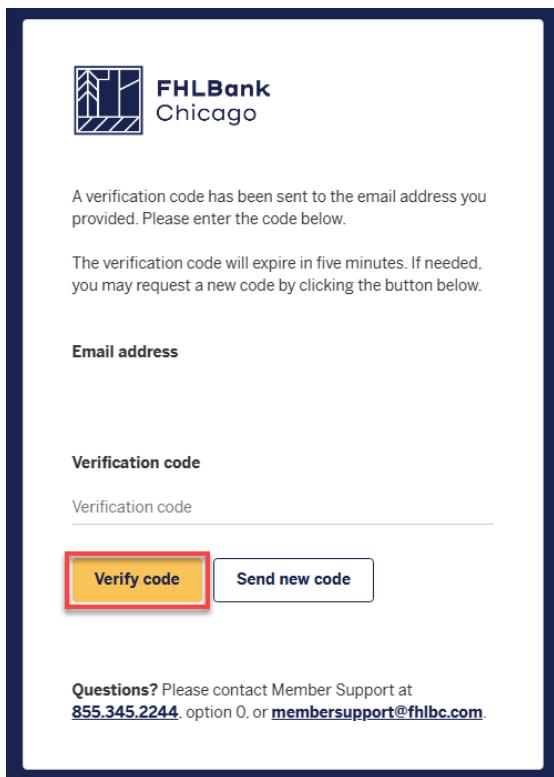
This message was sent from an unmonitored email address. Please do not reply to this message.



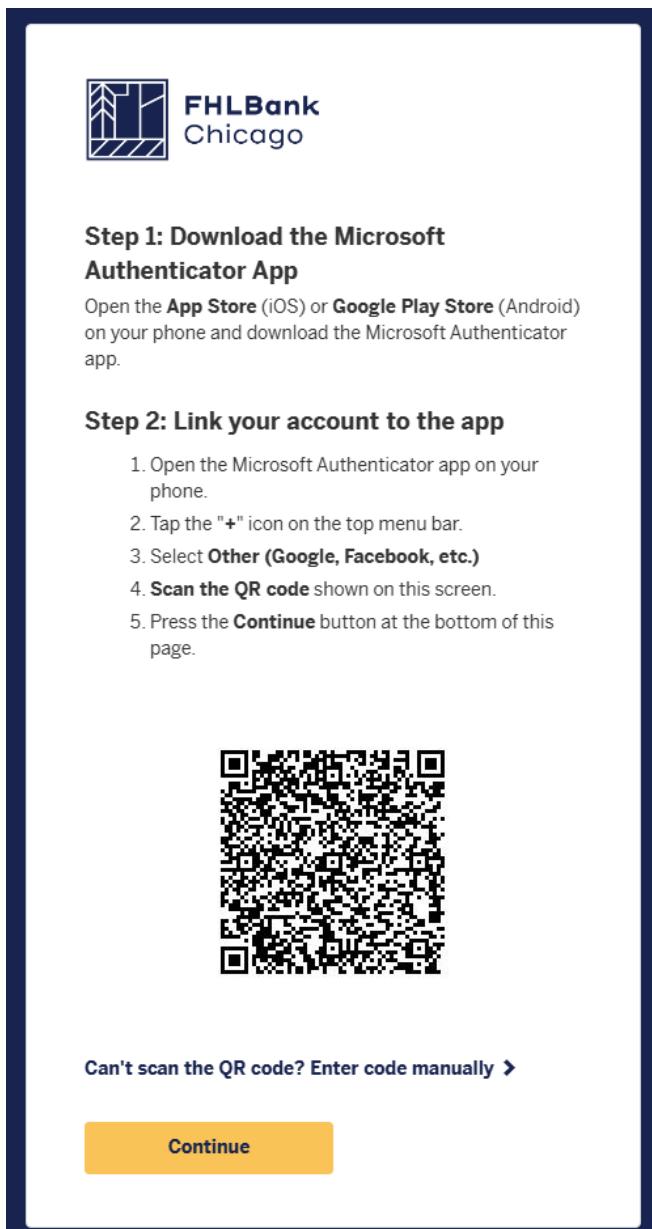
7. Copy the code from the e-mail and paste into the field on the web browser.

**Please Note: The verification code will expire after 5 minutes. If the code expires, click the "Send new code" button, which will send a new verification code to your inbox.**

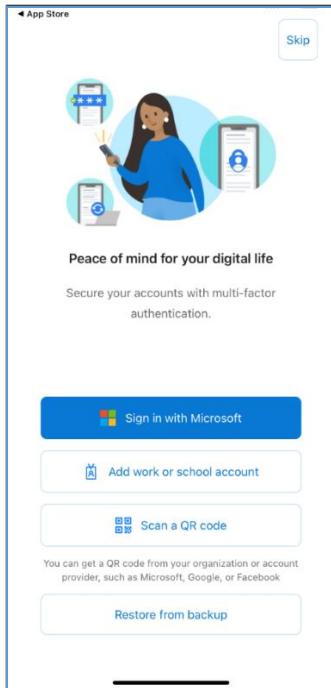
8. Click "Verify code" button.

A screenshot of an email verification form. At the top is the FHLBank Chicago logo. Below it is a message: "A verification code has been sent to the email address you provided. Please enter the code below." Underneath is another message: "The verification code will expire in five minutes. If needed, you may request a new code by clicking the button below." Below these messages are two input fields: "Email address" and "Verification code". At the bottom are two buttons: "Verify code" (which is highlighted with a red box) and "Send new code". At the very bottom, there is a link: "Questions? Please contact Member Support at [855.345.2244](tel:855.345.2244), option 0, or [membersupport@fhlbc.com](mailto:membersupport@fhlbc.com)".

9. The screen will refresh and a QR code will appear on the screen.

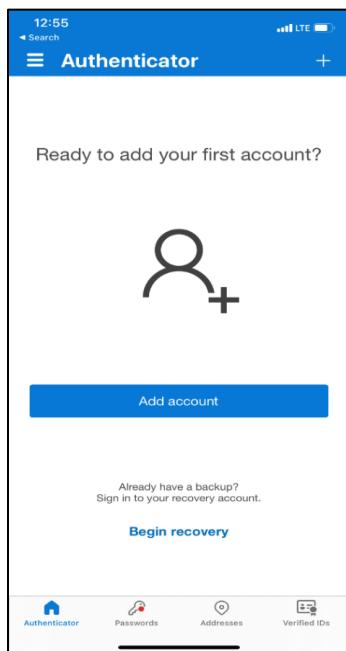


10. Open the Authenticator app on your mobile phone.
11. When opening the app you may receive a prompt asking if you want to share your app use data with Microsoft Authenticator. Please indicate your choice by the toggle and click the Accept button.
12. You will be brought to the screen below, select the "skip" button in the right hand corner.

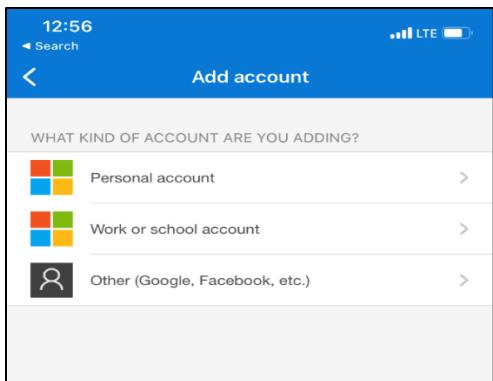


13. Click on “+” icon in the right hand corner of the app.

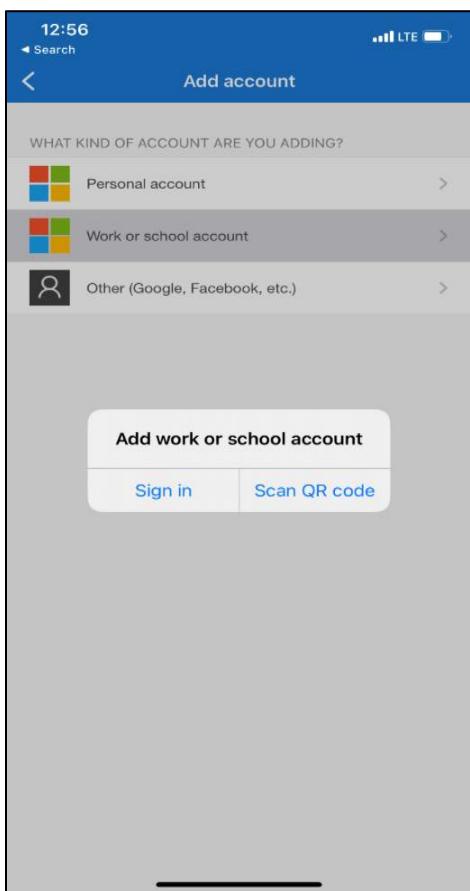
- Click this icon if you are adding a new account for the first time or if you are already using the Authenticator app for another account.



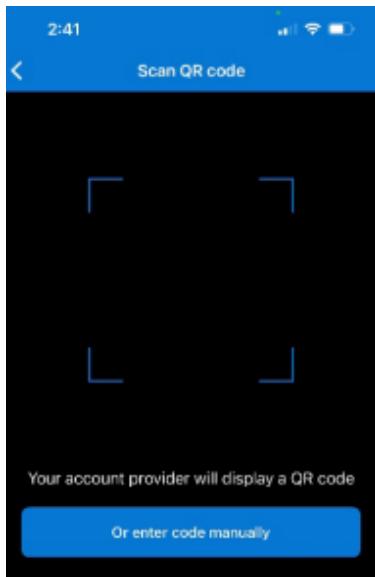
14. Under “Add account,” select the “Other (Google, Facebook, etc.)” option.



15. Allow access to your mobile device's camera.

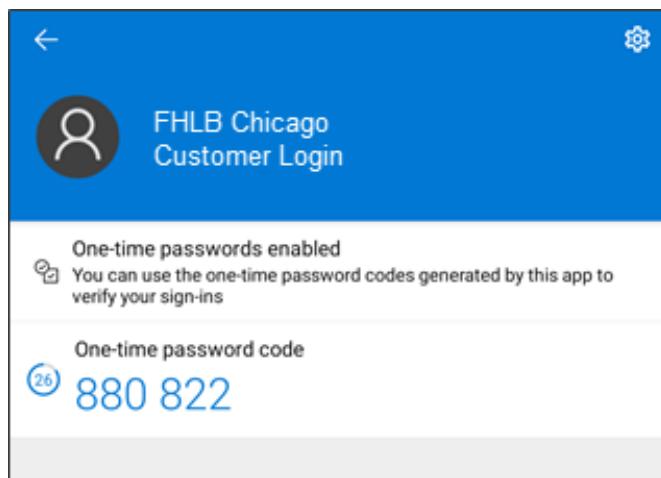


16. Scan the QR Code on the screen with your mobile device camera.



**Please Note: If you unable to scan the code, please navigate to the section on page 12 titled "Manually Importing QR Code"**

17. An account will be listed in your Authenticator app called "FHLBank Chicago Customer Login."
18. On your mobile device, click on that account to see a six digit code.



19. On your computer, click the "Continue" button.
20. The page will refresh and show the screen below.
21. Enter the six digit code from authenticator then click the "Verify" button.



**FHLBank**  
Chicago

In the Microsoft Authenticator app, select the account labeled "**FHLBank Chicago Customer Login**." Enter the six digit code on this screen and click the Verify button.

**First-time setup?** You will be prompted to verify twice. Enter the first six digit code and click Verify. **Wait for the code in the app to refresh** (it changes every 30 seconds). Enter the new six digit code and click Verify again.

Six digit code

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**Verify**

**Questions?** Please contact Member Support at **855.345.2244**, option 0, or [membersupport@fhlbc.com](mailto:membersupport@fhlbc.com).

22. The screen will refresh to the new screen below.
23. You must wait for the six digit code to change in Authenticator, then enter the new set of digits, then click the "Verify" button.



**FHLBank**  
Chicago

In the Microsoft Authenticator app, select the account labeled "**FHLBank Chicago Customer Login**." Enter the six digit code on this screen and click the Verify button.

**First-time setup?** You will be prompted to verify twice. Enter the first six digit code and click Verify. **Wait for the code in the app to refresh** (it changes every 30 seconds). Enter the new six digit code and click Verify again.

Six digit code

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**Verify**

**Questions?** Please contact Member Support at **855.345.2244**, option 0, or [membersupport@fhilbc.com](mailto:membersupport@fhilbc.com).

24. The page will refresh to the page below to create your password.
25. Create a password and re-enter the password
  - a. Please ensure your password meets the password requirements.
26. Click on the "Continue" button.



**FHLBank**  
Chicago

Create Password

Confirm Password

**Continue**

## Password Requirements

Your password must meet **all** of the following criteria:

1. Minimum **12 characters**
2. **Cannot reuse** any of your last 12 passwords
3. Includes at least one character from **each** of the following categories:
  - Uppercase letter (A-Z)
  - Lowercase letter (a-z)
  - Number (0-9)
  - Special character (e.g., !, \$, #, %)
4. **Must not contain** 3 or more consecutive characters from your email address

### Tips for Creating a Strong Password

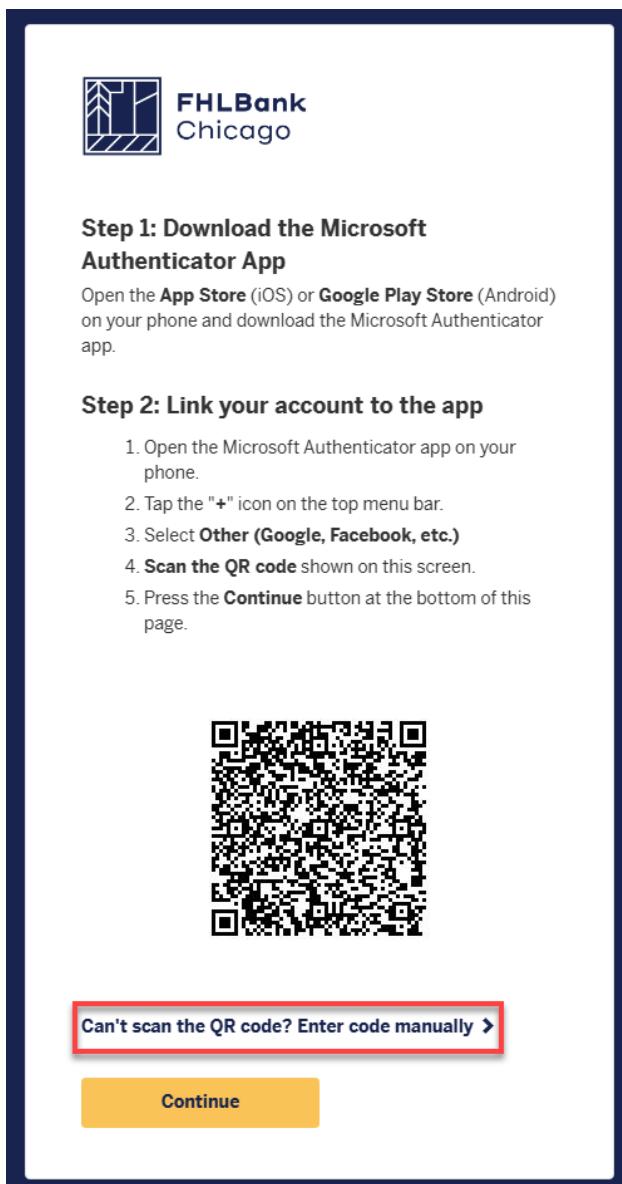
- Avoid common words or predictable patterns (e.g., Password123!)
- Use a memorable phrase with a mix of character types (e.g., Coffee\$Mug2025!)

27. You have successfully setup your eBanking login credentials! For questions or token inquiries, please reach out our Member Support team at [membersupport@fhlbc.com](mailto:membersupport@fhlbc.com) or 855.345.2244, option 0, or contact your Sales Director.

## Manually Importing QR Code

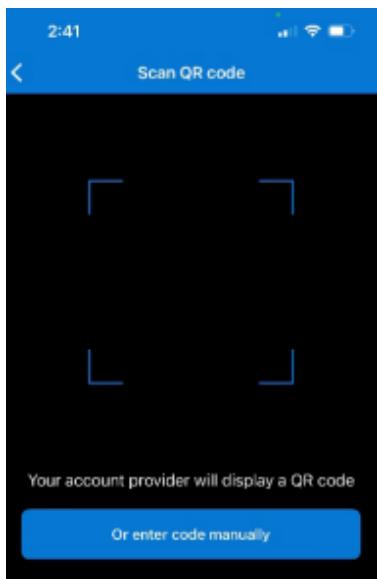
1. If you are unable to scan the QR code, click the "Can't scan the QR code? Click here" button at the bottom of this page. It will display an account key and secret key like

what is shown below.

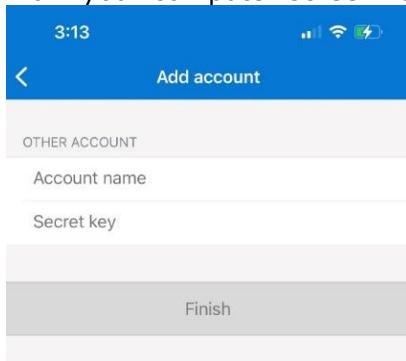


The screenshot shows a setup screen for the Microsoft Authenticator app. At the top left is the FHLBank Chicago logo, which consists of a stylized geometric icon followed by the text "FHLBank" and "Chicago". Below the logo, the text "Step 1: Download the Microsoft Authenticator App" is displayed in bold. A sub-instruction follows: "Open the App Store (iOS) or Google Play Store (Android) on your phone and download the Microsoft Authenticator app." The next section, "Step 2: Link your account to the app", is also in bold. It lists five steps: 1. Open the Microsoft Authenticator app on your phone. 2. Tap the "+" icon on the top menu bar. 3. Select Other (Google, Facebook, etc.). 4. Scan the QR code shown on this screen. 5. Press the Continue button at the bottom of this page. Below these instructions is a large QR code. At the bottom of the screen are two buttons: a red button with the text "Can't scan the QR code? Enter code manually >" and a yellow button with the text "Continue".

2. Follow steps 13-18 in Registering Microsoft Authenticator section.
3. Instead of scanning the QR code, select the "Or enter code manually" on your mobile device.



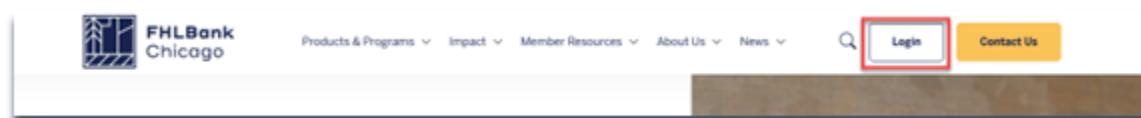
4. A screen will appear on the app for you to add your account name and secret key from your computer screen. Click "Finish" once entered.



5. On your computer, click the "Continue" button.
6. Continue to Step 19 in the "Registering Microsoft Authenticator" section of this guide.

## eBanking or AHP Online User Sign-In

1. Open your web browser and navigate to [fhlbc.com](http://fhlbc.com).
2. Click the 'Login' button on the upper right-hand corner of your screen.



3. Enter your email, password, and six-digit code from your Microsoft Authenticator app.



**FHLBank**  
Chicago

Do not bookmark or favorite this page [!](#)

Email Address

**Continue**

Questions? Please contact Member Support at  
**855.345.2244**, option 0, or [membersupport@fhilbc.com](mailto:membersupport@fhilbc.com)



**FHLBank**  
Chicago

E-mail Address

Password

[Forgot your password?](#)

**Sign in**  **Re-enter email**

Questions? Please contact Member Support at  
**855.345.2244**, option 0, or [membersupport@fhilbc.com](mailto:membersupport@fhilbc.com)



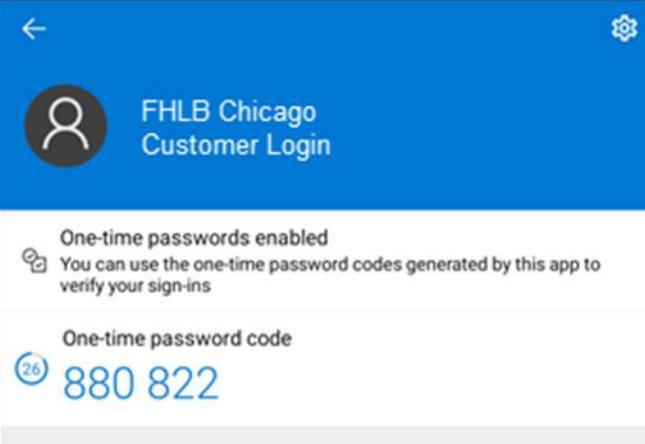
In the Microsoft Authenticator app, select the account labeled "**FHLBank Chicago Customer Login**." Enter the six digit code on this screen and click the Verify button.

**First-time setup?** You will be prompted to verify twice. Enter the first six digit code and click Verify. **Wait for the code in the app to refresh** (it changes every 30 seconds). Enter the new six digit code and click Verify again.

Six digit code

**Verify**

Questions? Please contact Member Support at  
**855.345.2244**, option 0, or [membersupport@fhilbc.com](mailto:membersupport@fhilbc.com)

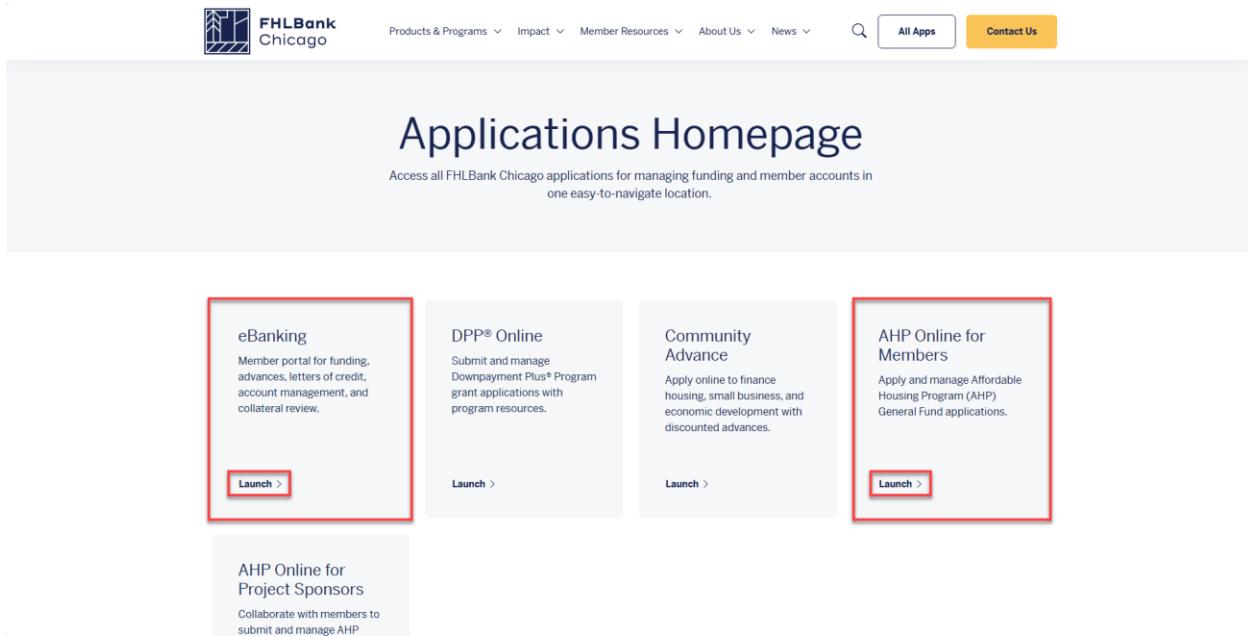


**FHLB Chicago Customer Login**

One-time passwords enabled

One-time password code **880 822**

4. On the Applications Homepage select your desired application and select “Launch”.



**Applications Homepage**  
Access all FHLBank Chicago applications for managing funding and member accounts in one easy-to-navigate location.

**eBanking**  
Member portal for funding, advances, letters of credit, account management, and collateral review.  
[Launch >](#)

**DPP® Online**  
Submit and manage Downpayment Plus® Program grant applications with program resources.  
[Launch >](#)

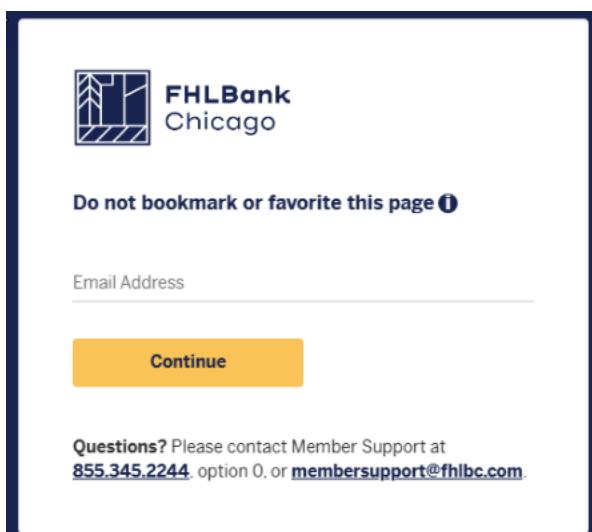
**Community Advance**  
Apply online to finance housing, small business, and economic development with discounted advances.  
[Launch >](#)

**AHP Online for Members**  
Apply and manage Affordable Housing Program (AHP) General Fund applications.  
[Launch >](#)

**AHP Online for Project Sponsors**  
Collaborate with members to submit and manage AHP

## Password Reset

1. The user must have a registered email account to Microsoft Authenticator and be able to receive temporary code via email link.
2. Navigate to [fhlbc.com](http://fhlbc.com).
3. Click on the eBanking button in the upper right-hand corner. For AHP Online, navigate to the [Community Investment page](#) > then click on the “AHP Online login” button in the upper right-hand corner.
4. Enter your email address then press “Continue.”



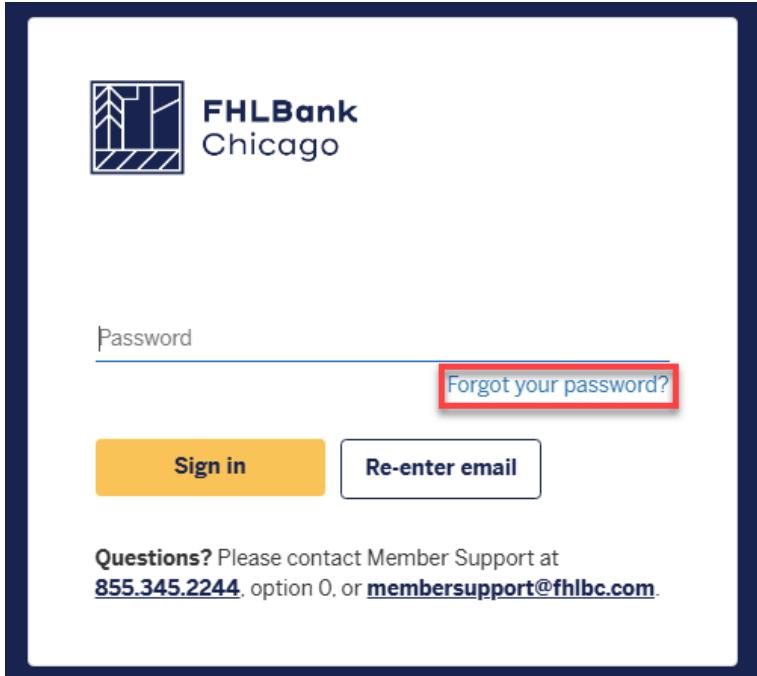
**Do not bookmark or favorite this page** ⓘ

Email Address

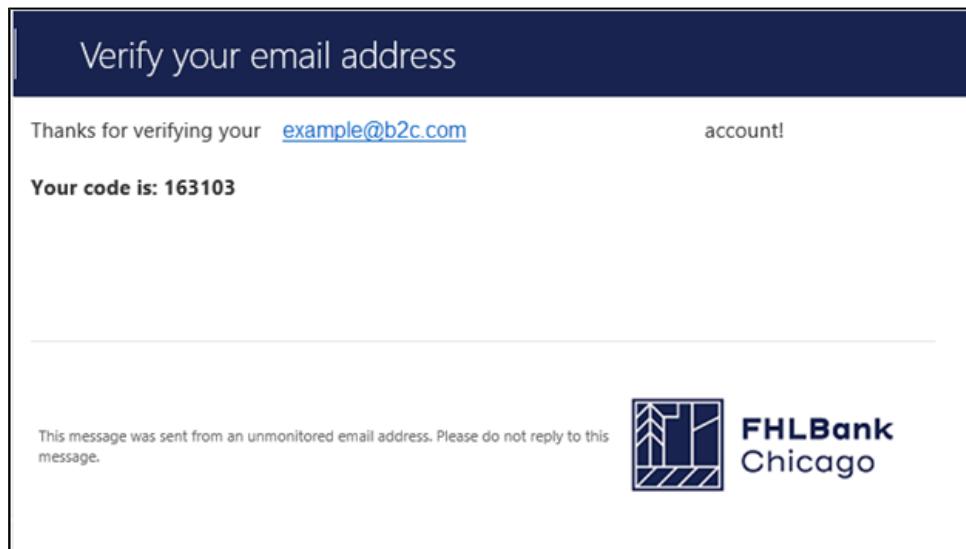
**Continue**

Questions? Please contact Member Support at [855.345.2244](tel:855.345.2244), option 0, or [membersupport@fhlbc.com](mailto:membersupport@fhlbc.com).

5. Click the "Forgot your Password?" link.



6. You will receive an email with a temporary code with subject line, "Microsoft on behalf of FHLBC" from Microsoft on behalf of FHLB Chicago Customer Login.



7. Enter the six digit code from the e-mail then click the "Verify code" button.



**FHLBank**  
Chicago

In the Microsoft Authenticator app, select the account labeled "**FHLBank Chicago Customer Login**." Enter the six digit code on this screen and click the Verify button.

**First-time setup?** You will be prompted to verify twice. Enter the first six digit code and click Verify. **Wait for the code in the app to refresh** (it changes every 30 seconds). Enter the new six digit code and click Verify again.

Six digit code

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**Verify**

**Questions?** Please contact Member Support at  
**855.345.2244**, option 0, or **membersupport@fhlbc.com**.

8. Enter the six-digit code from authenticator then click the "Verify" button.
  - a. In Authenticator, click on "FHLB Chicago Customer Login" on your mobile device to see a six digit code.



**FHLBank**  
Chicago

In the Microsoft Authenticator app, select the account labeled "**FHLBank Chicago Customer Login.**" Enter the six digit code on this screen and click the Verify button.

**First-time setup?** You will be prompted to verify twice. Enter the first six digit code and click Verify. **Wait for the code in the app to refresh** (it changes every 30 seconds). Enter the new six digit code and click Verify again.

Six digit code

**Verify**

**Questions?** Please contact Member Support at  
**855.345.2244**, option 0, or **membersupport@fhlbc.com**.

9. Create a password a new password and reenter the password.
  - a. Please ensure your password meets the password requirements
10. Click on the "Continue" button.



**FHLBank**  
Chicago

Create Password

Confirm Password

**Continue**

## Password Requirements

Your password must meet **all** of the following criteria:

1. Minimum **12 characters**
2. **Cannot reuse** any of your last 12 passwords
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  - Lowercase letter (a-z)
  - Number (0-9)
  - Special character (e.g., !, \$, #, %)
4. **Must not contain** 3 or more consecutive characters from your email address

### Tips for Creating a Strong Password

- Avoid common words or predictable patterns (e.g., Password123!)
- Use a memorable phrase with a mix of character types (e.g., Coffee\$Mug2025!)

11. You have successfully reset your password!

## New Mobile Device

If you have a new mobile device, please reach out our Member Support team at [membersupport@fhlbc.com](mailto:membersupport@fhlbc.com) or 855.345.2244, option 0.