

# Spend Control

One-Time Passwords (OTP) – Overview



TREASURY SERVICES

# One-Time Passwords in Spend Control

## Frequently Asked Questions?

### **What is an OTP?**

An OTP is a 6-digit numeric code sent to users (via email) to authenticate their access to Spend Control.

### **Which users will require an OTP?**

Once OTP is enabled for a company, all users that log in with ID and Password will be required to use OTP.

### **How is the OTP received?**

Currently, email is the only delivery method

### **When will OTP become mandatory?**

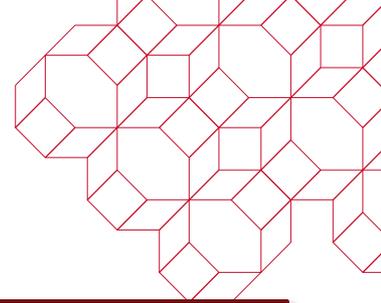
OTP is scheduled to become required approximately two weeks after the February 2026 release (02/22/2026).

### **Why is OTP being mandated for Spend Control?**

PCI 4.0 requirements now require multi-factor authentication (MFA).



# OTP – User Experience on Website



Sign In to Spend Control

\*User ID  
MyUserID

\*Password/Passcode  
.....

\* All fields required

**Sign In**

[Forgot Password/PIN?](#)  
[Cardholder Self-Registration](#)

User enters their ID and PW (as they do today).

Enter code

A six-digit verification code has been sent to  
\*\*\*@\*\*.COM. This code is valid for 15  
minutes.

**Sign In**

User is prompted for a 6-digit verification code.

Verification Code from online application

sdg2@mastercard.com  
To

Your verification code is:

**438602**

Enter this code on your two-step verification screen to verify your identity. This code will expire in **15 minutes**.

This is an automatically generated message. Please do not respond to this address.

User receives verification code via email and enters this in previous prompt.

Once the verification code is entered, user clicks "Sign In" button to complete login.



# OTP – User Experience on Mobile App

11:28 5G

Spend Control

Sign In to Spend Control

\*User ID  
MyUserID

\*Password/Passcode

\* All fields required

Sign In

[Forgot Password/PIN?](#)  
[Cardholder Self-Registration](#)

Language

User enters their ID and PW (as they do today).

11:29 5G

Spend Control

Enter code

A six-digit verification code has been sent to \*\*\*@\*\*\*.COM. This code is valid for 15 minutes.

Sign In

User is prompted for a 6-digit verification code.

Verification Code from online application

sdg2@mastercard.com  
To

Your verification code is:  
**438602**

Enter this code on your two-step verification screen to verify your identity. This code will expire in **15 minutes**.

This is an automatically generated message. Please do not respond to this address.

User receives verification code via e-mail and enters this in previous prompt.

Once the verification code is entered, user clicks "Sign In" button to complete login

**Note:** When biometric login is enabled, OTP on mobile will not be required

