

CMF announces two-factor authentication for Individual Password to access “Know Your Debt” website

- Starting on December 15, 2025, access to the “Know Your Debt” website will involve the 2FA implemented and managed by the Ministry of Finance’s Digital Government Secretariat for Individual Passwords.
- This 2FA is a verification code sent to users’ emails and part of digital security strengthening measures across public institutions that use the Individual Password.

November 25, 2025 – The Financial Market Commission (CMF) announces that **two-factor authentication (2FA) will be required to access the “Know Your Debt” website with the Individual Password issued by the Civil Registry starting on December 15, 2025.** This adds a second security layer to protect users’ digital identities and strengthen security.

The Ministry of Finance’s Digital Government Secretariat drives this development by implementing 2FA in public sector services and procedures. This measure is already in place at institutions such as the **Unemployment Fund Manager, the Public Defender’s Office, and the complaint system of the Chilean Police.** It will be progressively extended to additional public entities over the coming months.

How Does 2FA Work?

The new 2FA system works by sending a verification code to the email address registered by the user for their Individual Password. Only people with access to that email address can complete the login process, thus preventing unauthorized access. The CMF recommends citizens to review and keep their contact information (especially their email address) up to date on the [Individual Password website](#).

Key Benefits

2FA provides greater security by protecting personal data, is easy to use (you just need to enter the code received by email), and does not require downloading applications or additional configurations. It also prevents

unauthorized access, even if the Individual Password is compromised. It is a simple, fast, and effective tool for strengthening users' digital security.

It is also recommended to keep an updated phone number, as it will soon become available for use as an additional 2FA method.

What if I Have Login Issues?

Any problems with 2FA or the verification code should be handled directly through the [**official Individual Password support service**](#) managed by the Digital Government Secretariat. The CMF has no control over the Individual Password system nor its means of authentication.

Alternatives if Unable to Complete 2FA

If users cannot enable or use 2FA for any reason, they can still access their information through the following alternatives:

- Certificate or Debt Report available at the CMF Public Service Office (1449 Libertador Bernardo O'Higgins Avenue, Tower I, 1st floor, Santiago – Moneda Metro Station).
- Procedure management at ChileAtiende offices, where in-person assistance is also available.

The CMF reaffirms its commitment to digital security and modernization of its services, safeguarding the protection of personal data and public trust in its electronic platforms.

Communication & Image Area — Financial Market Commission (CMF)

Contact: prensa@cmfchile.cl | [Press Room](#) | [Subscribe to Relevant CMF Information](#)