

# TOP 5 MFA CONSIDERATIONS

Answer These Questions When Evaluating Multi-Factor Authentication Solutions

## 1 Does it support flexible, risk-based step-up authentication?

Applying only the necessary amount of security depending upon the associated risk allows you to provide an optimal user experience, while controlling costs, improving fraud detection and creating an architecture that can flex to future demands.

## 2 Can it be extended with passive contextual authentication?

Utilizing passive user information—like geolocation, IP address, time of day and device identifiers—is the wave of the future. It provides better security and a better user experience, making it particularly suited to consumers.

## 3 How easy is it for your customers to use?

Providing a positive customer experience is key. Consider the limitations that your users may have, from non-smart phones to disabilities, as well as their potential resistance to new or invasive technologies.

## 4 How easy is it for your employees to use?

Employees can no longer be expected to go along with a less-than-optimal user experience, or one that is overly obtrusive. For customers and employees alike, be sure to balance usability with cost and security to increase adoption.

## 5 How can you mitigate the risk of opt-outs?

Having a choice of authentication methods—like voice, SMS and email—can mean the difference between adoption and abandonment. Anticipating objections is another important step in increasing adoption. Planning to maximize usability and flexibility will yield the best outcomes.



To learn more about MFA and how to successfully implement it, download our white paper.

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