

What is MFA?

MFA is a combination of two or more authentication factors used to access a system. For example:

- Something you know: like a password or Personal Identification Number
- Something you have: like a code from an authenticator app, text message, or key fob
- Some form of biometric factor: like a fingerprint or facial recognition

Why is MFA important?

MFA makes it more difficult for criminals or other malicious bad actors to access your accounts, even if your password is compromised. They are unlikely to be able meet the second authentication requirement, which ultimately stops them from gaining access to your accounts in most cases.

How does MFA work?

MFA requires users to present two or more authentication factors at login to verify their identity before they are granted access. Each additional authentication factor added to the login process increases security.

For example, users might log in with their password, and then be prompted to enter a code from their authenticator app on the next screen before being granted access.

If you've used an ATM machine, you've used MFA.

An ATM machine requires something you have (your debit card) combined with something you know (your PIN).

Two locks are better than one.

