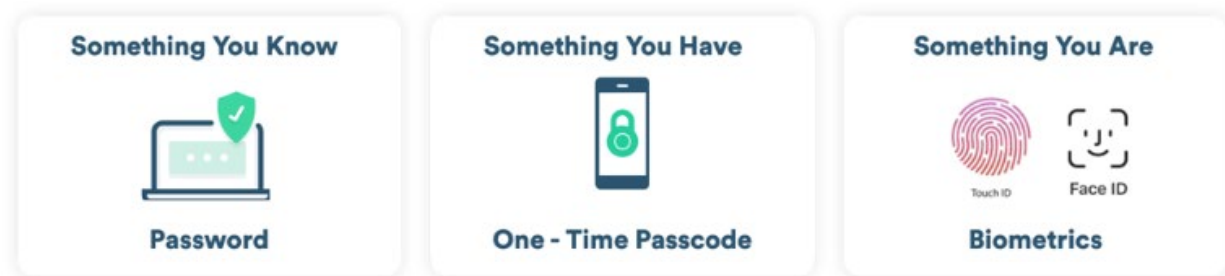# Multi-Factor Authentication – Frequently Asked Questions

What Is Multi-Factor Authentication?

Multi-factor authentication is a method of account security that ensures only legitimate users can access accounts. This is achieved by requiring that they provide at least two factors to verify their identity.
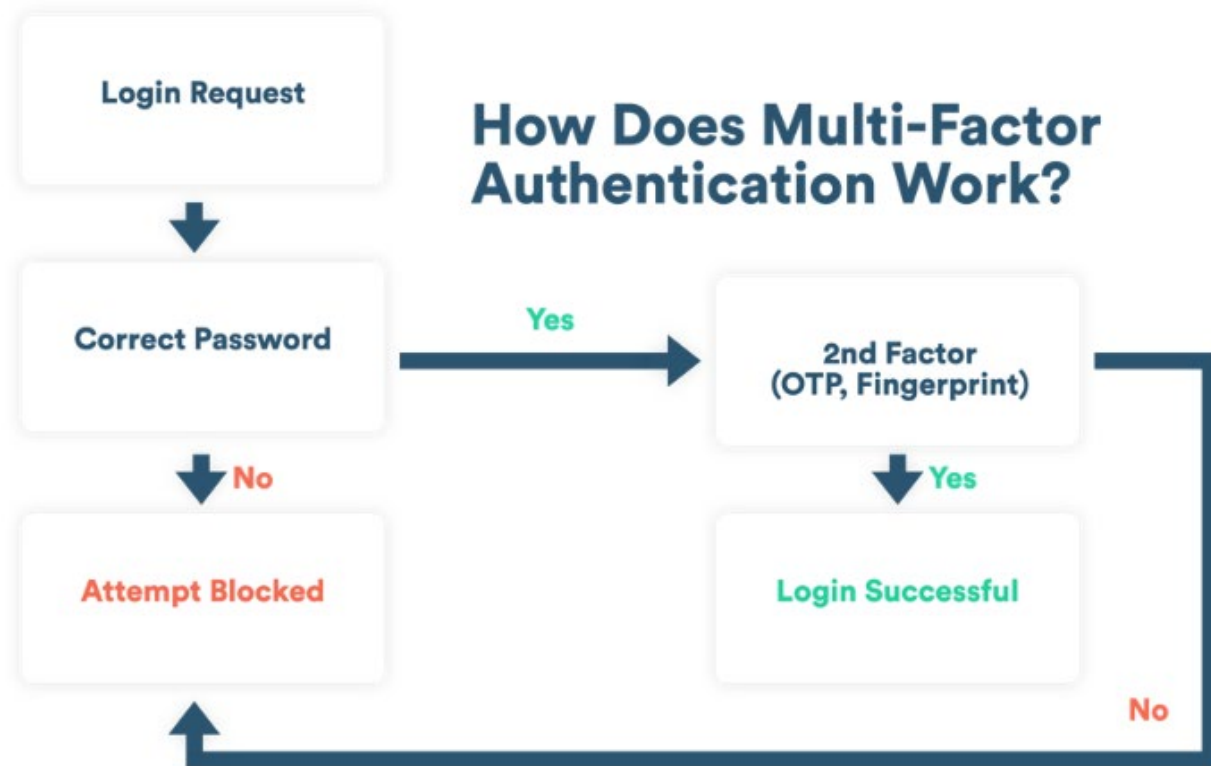

Traditionally, accounts are secured with just one authentication factor, something the user knows: normally an account password. To improve security, MFA means the user has to also provide something that they have, like a one-time-passcode sent to a smartphone, or something that they are, like a biometric scan.

How Does Multi-Factor Authentication Work?

When an end-user logs into an account, they will input their username and password as normal. They will then be asked to verify their identity, usually with a couple of options available as to how to do so.

This can include being sent a one-time password (OTP), via SMS or an authenticator app, or using an authenticator app to input biometric information, such as a fingerprint or face scan. Some organizations may wish for users to authenticate using a physical token.

How Does Multi-Factor Authentication Work?

Login Request → Correct Password → Yes → 2nd Factor (OTP, Fingerprint) → Yes → Login Successful

Correct Password → No → Attempt Blocked

2nd Factor → No → Attempt Blocked

Why Is Multi-factor Authentication Important For Your Business?

Over the past few years there has been a revolution in the way that business work. Businesses now rely on cloud applications to utilize their powerful features, be more productive and collaborate with virtual teams. This has become even more important during the Covid-19 pandemic as, for many teams, remote collaboration has become absolutely essential for continued business success.

As we rely more on these accounts, it's critical that organizations ensure they are secure. Verizon's recent 2020 Data Breach Investigations Report found that stolen credentials and account compromise are the number one cause of data breaches against the organizations.

https://expertinsights.com/insights/what-is-multi-factor-authentication-how-does-it-work-and-should-your-organization-be-using-it/