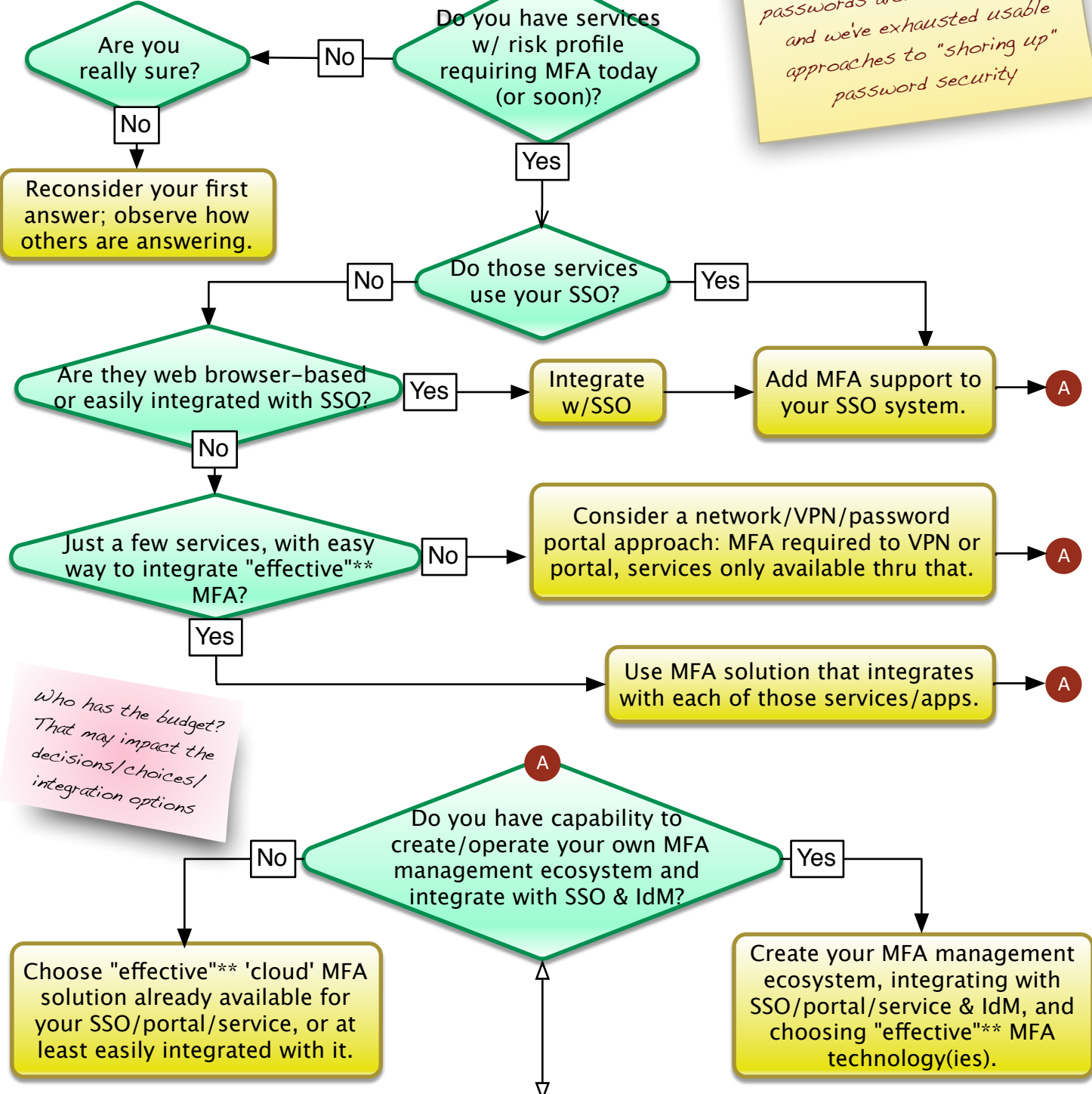


Institutional perspective

Posit: Security effectiveness of passwords alone is diminishing, and we've exhausted usable approaches to "shoring up" password security



Who has the budget? That may impact the decisions/choices/integration options

**** "Effective" MFA solution:** *Usable, affordable, manageable, secure, reliable*

Consider options for who/what/where requires MFA:
* Service-driven requirement
* Required for given user
* Required for given role
* Opt-in/user choice for MFA