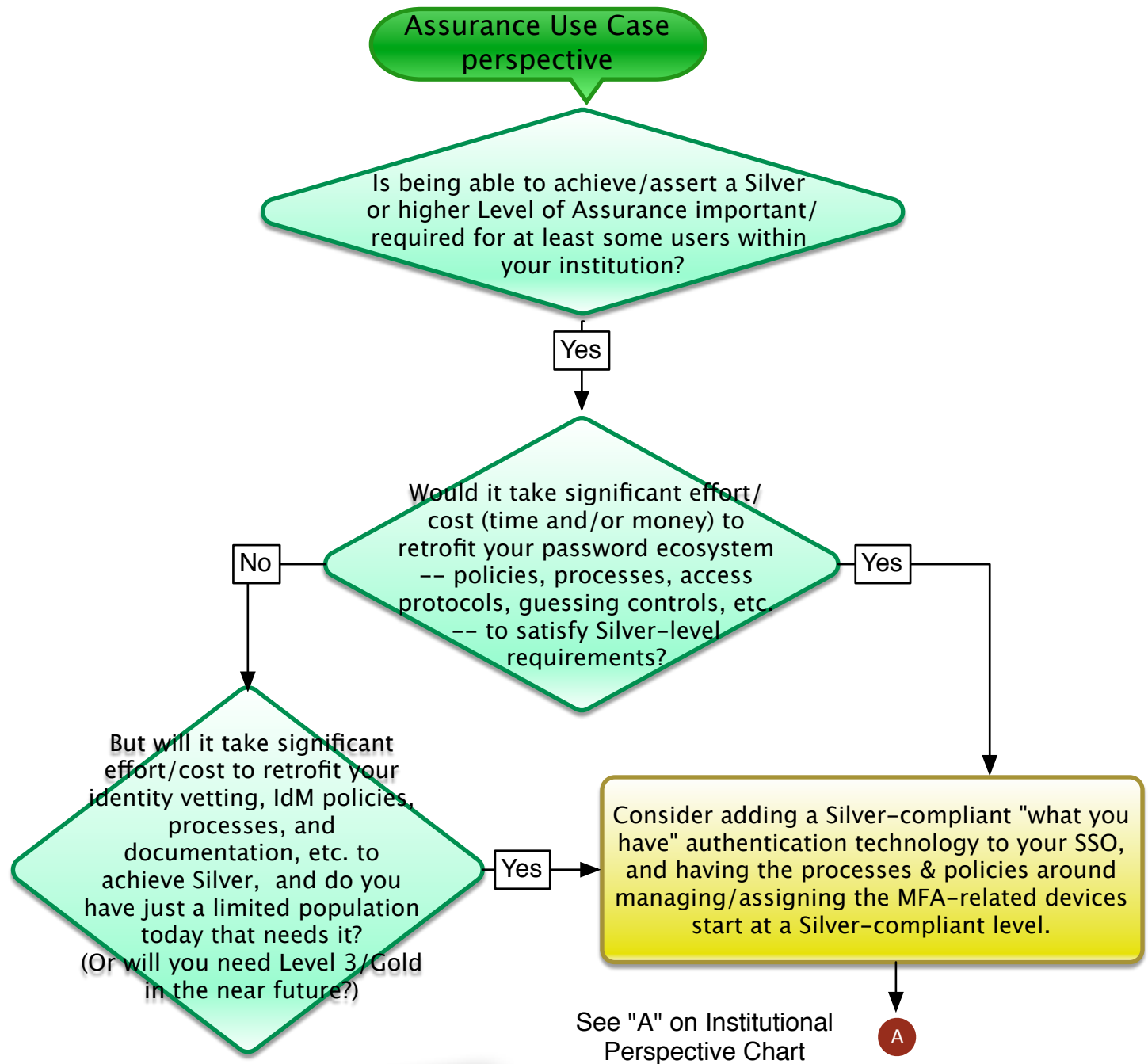


Assurance Use Case perspective



Advantage to institution: start getting the concept out in front of some of your users, the ones with the highest assurance requirements. This will also begin to build institutional capabilities to support, so basics are there for expanded MFA when needed.

Note though, if Level 3/"Gold" becomes important, and you want to use password as one of the factors, it will still need to be a password that satisfies Level 2 criteria.