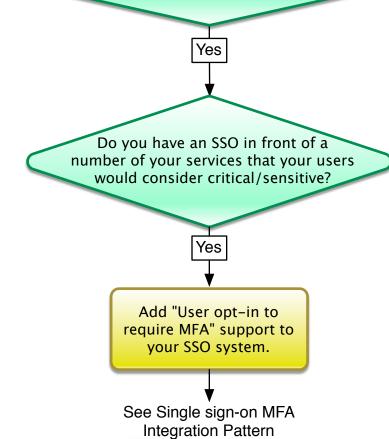# User-driven Perspective
MFA "Decision Tree"

Do you have users:
- who are concerned about their personal data?
- who have inquired about an option for stronger authentication?
- who have had their passwords stolen?
- to whom you'd like to start exposing the potential of MFA?

Yes

Do you have an SSO in front of a number of your services that your users would consider critical/sensitive?

Yes

Add "User opt-in to require MFA" support to your SSO system.

See Single sign-on MFA Integration Pattern

Advantage to institution: start getting the concept out in front of many of your users, but give them control over when to start using MFA. This will also begin to build institutional capabilities to support. Basics are there for when institution/services decide MFA is critical

With an "opt-in" strategy, be sure to allow for one or more "Alternative Strategies" in case given user has trouble using MFA when they need to access a service.