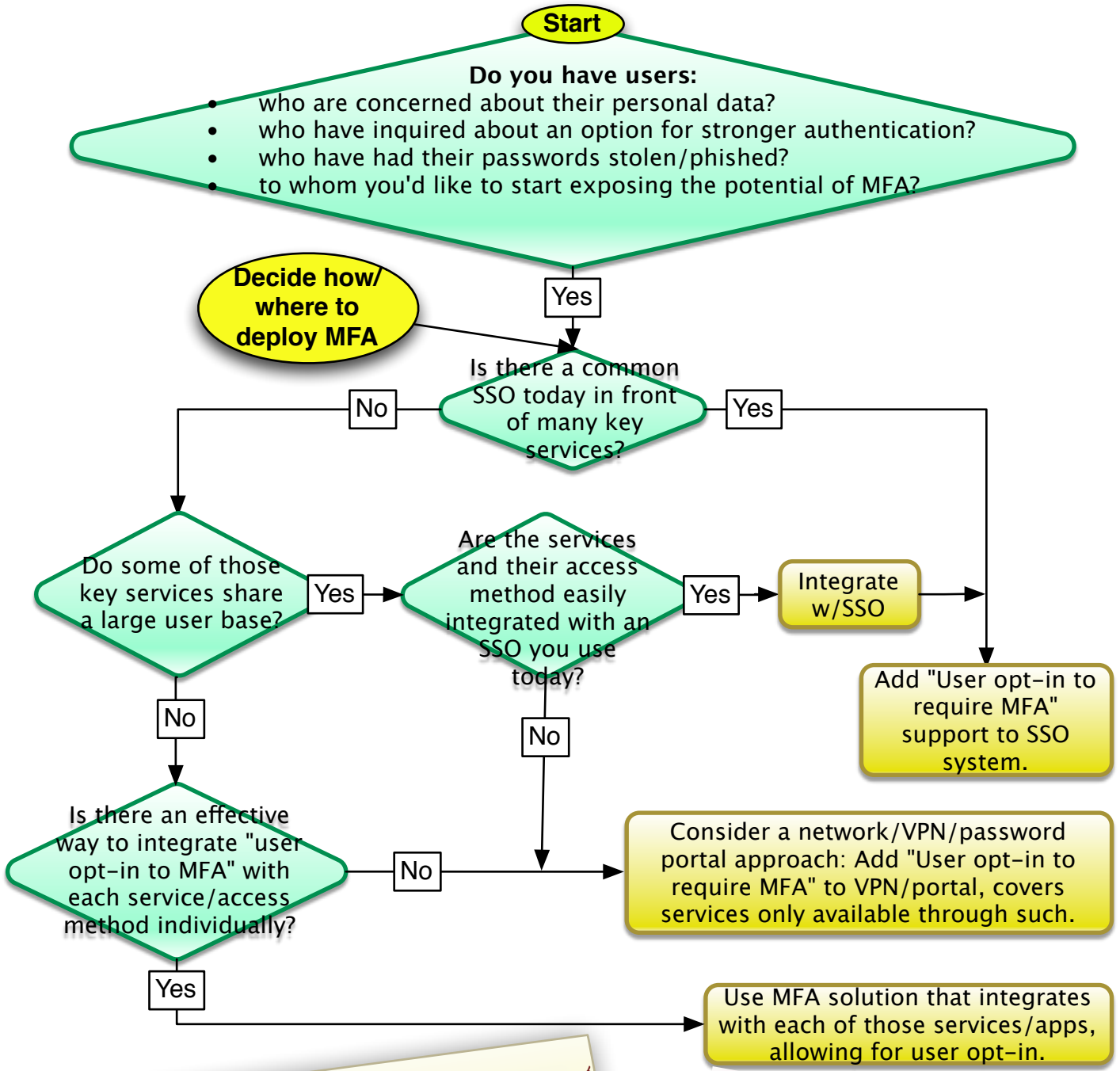


User-driven MFA Decision Tree



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 institutional 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.