



Multi-Factor Authentication: Simple, Flexible & Strong Security

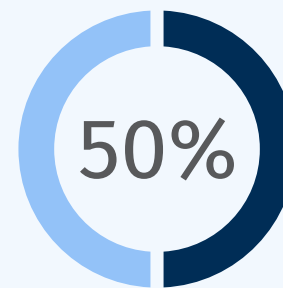
Essential Protection for Small
and Medium Businesses



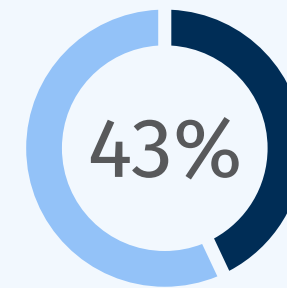
The High Cost of Low Security

Cyberattacks grow more sophisticated every day, with savvy cybercriminals taking advantage of weak, outdated security methods and standards to access accounts and sensitive information at an alarming rate.

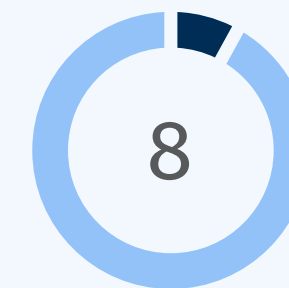
The dramatic increase in cyberattacks means increased security measures are not just recommended, they're critical — especially for small and medium-sized businesses (SMBs) experiencing the financial, reputational and operational effects now more than ever.



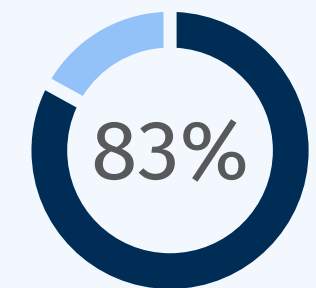
**Increase in
cyberattacks in the
past year¹**



**Of cyberattacks
aimed at
small businesses**



**Hours of wasted
downtime after a
typical breach**



**Of SMBs not financially
prepared to recover
from an attack ²**

These statistics are scary, but there is a solution: **80-90%**³ of all cyberattacks can be prevented with the use of multi-factor authentication (MFA).

¹<https://www.forbes.com/sites/chuckbrooks/2022/01/21/cybersecurity-in-2022--a-fresh-look-at-some-very-alarming-stats/?sh=5cdc68866b61>

²<https://cybersecurity-magazine.com/10-small-business-cyber-security-statistics-that-you-should-know-and-how-to-improve-them/>

³<https://www.infosecurity-magazine.com/news/tech-execs-mfa-prevent-90-of>

Understanding Multi-Factor Authentication (MFA)

Instead of using a single authentication factor, multi-factor authentication solutions verify identity using a combination of at least two different methods, including:

SOMETHING YOU HAVE

- Smart card
- Security key
- Access badge
- OTP token
- Mobile phone

SOMETHING YOU KNOW

- PIN
- Password
- Security questions

SOMETHING YOU ARE

- Fingerprint
- Faceprint
- Voice recognition

Businesses can choose to require any combination of authentication methods in any order.

Card + Password + Fingerprint

Mobile phone + PIN + Security question

FIDO-enabled security key + PIN

These layers of authentication work together to reduce the level of risk. Even if one authentication factor is compromised, the user needs to provide another before being granted access — the protected data and assets remain safely secured.

Faster With FIDO

Fast IDentity Online (FIDO) replaces password-only logins with safe and simple authentication experiences across websites and apps. It leverages free and open standards to increase security and convenience for consumers and organizations alike. Find more information at fidoalliance.org/how-fido-works





MFA: Securing What Matters to You

MFA can and should be utilized everywhere access to sensitive resources needs to be protected against cyber breaches and human error. Small and medium businesses are using MFA to secure things like:

- **Databases and Applications** — Secure access to databases, accounting and HR software, cloud, web and on-premise applications using smart cards, security keys, OTP tokens or mobile authenticators
- **Employee Computers and Devices** — Safeguard devices at home and remote offices by adding a second layer of authentication with a security key or smart card, in addition to the traditional password
- **Multi-User Devices** — Enable employees to rapidly and securely log in to shared computers and devices in environments such as retail, manufacturing, healthcare and more
- **Networks and Servers** — Secure VPNs and servers make it easy for employees to access the resources they need to work from anywhere — even when using a public network

MFA Is the Gold Standard, but Adoption Is Lagging

With high risks and straightforward solutions, you'd imagine that most small and medium-sized businesses would be taking advantage of MFA. In fact, a recent study by the Cyber Readiness Institute (CRI)⁴ found that only 46% have implemented a policy because:

1. THEY'RE NOT AWARE IT EXISTS

55% of SMBs remain unprotected because they're simply not aware of MFA and its benefits.

2. THEY DON'T UNDERSTAND IT

30% of business owners said they don't utilize MFA because they don't know how it works. Actually, there are many different types of MFA, from simple, easy-to-deploy, plug-and-play options to more complex embedded modules. In addition, businesses can choose from a variety of form factors (like cards, keys and mobile apps) and methods (like FIDO, PKI, OTP, push notifications or biometrics).

3. THEY THINK IT'S INCONVENIENT

20% of SMBs believe MFA is too inconvenient. In reality, we're all more familiar with it than we think. After all, everyone who has ever used a PIN and card at an ATM has used MFA. The whole process takes a handful of seconds and can prevent costly cyberattacks that could ruin a business's reputation or even require it to close entirely.



⁴<https://cyberreadinessinstitute.org/resource/global-small-business-multi-factor-authentication-mfa-study/>



MFA as an SMB Solution: The Benefits

MFA can serve as the cornerstone of a strong cybersecurity program for businesses of all sizes, but particularly for small and medium businesses with unique challenges and conditions. Implementing it allows organizations to increase security and convenience in a variety of ways.

GO PASSWORDLESS

The average person has to keep track of over 100 passwords⁵ in their personal and professional lives. To make life easier, many users resort to using passwords that are easy to remember or use the same password in multiple places — from their work network log-in to their personal bank accounts. Unfortunately, this also makes life easier for those trying to steal information. Also, forgetting passwords means resetting passwords, and resetting passwords costs time and resources.

With MFA, you can eliminate the reliance on passwords and keep your data safe — while simultaneously enhancing the user experience.

ENCOURAGE SAFER REMOTE WORK

The modern workforce works from anywhere, at any time. Now more than ever, employees often use personal and business devices to access networks and applications, sometimes from less secure internet connections. Since even the savviest cybersecurity team can't always control where people log in, the next best thing is to set up security measures that make it safer no matter where employees are.

THWART BAD ACTORS

Multi-factor authentication makes it more difficult for potential cybercriminals to steal company data by gaining access to critical software and hardware, including network devices. It seals all weak entry points of an unsecured system and can prevent 99.9% of account compromise attacks, according to Microsoft⁶.

Finding the Perfect-Fit Solution and Provider

Deciding to employ MFA is easy; selecting the right solution and provider can seem daunting. MFA is not a one-size-fits-all solution and there are many variables in the selection process. Be sure to partner with a provider offering everything you need, including:

- **Ease of Use** — Your MFA solution should not only offer a choice of authentication methods, including passwordless and phishing-resistant options based on FIDO or PKI, but it should also be easy to adopt and use. After all, this protective measure is there for your assurance and user convenience — not to make life more complicated.
- **Multiple Methods and Form Factors** — Don't be tied to a small selection of authentication methods (like OTP and push notifications) or form factors (like cards or mobile phones). Opt for a provider offering a variety of both and the ability to use different options for different users and security needs.
- **Easy Deployment and Management** — Some solutions take months to deploy; your security can't wait that long. Other solutions require extensive training, new server installation or code changes to existing applications. Select a solution that can be up and running in days, not months.
- **A Complete Solution** — Make sure your new security setup covers all your assets, from your PCs to your phones and all integrated applications and networks.
- **Compliance** — Especially in regulated industries, compliance is key. Select a solution and provider capable of meeting continuously evolving industry mandates and regulations, including data protection such as GDPR and CCPA.
- **Adaptability** — Your security needs are likely to change over time, and some users or parts of your business may require higher security than others. Make sure your provider allows you to adjust accordingly.



Advanced Authentication: Important criteria to consider when choosing a vendor

For an in-depth look at selecting the right provider, check out HID's white paper, [Advanced Authentication Buyers Guide](#).



Balance Security and Usability With Strong Multi-Factor Authentication From HID, Brought to You by [Partner Name]

As the world leader in powering trusted identities, HID offers a broad and robust portfolio of MFA solutions, including FIDO and PKI-enabled Crescendo® smart cards and security keys as well as MFA software, such as DigitalPersona®.

Award-winning [DigitalPersona](#) helps businesses in healthcare, manufacturing, retail, call centers, law enforcement and more to secure logins to desktops, websites, VPNs, networks, and cloud and on-premise applications. This easy-to-deploy and manage multi-factor authentication solution enables compliance with evolving security standards, mandates and regulations and supports the broadest array of authentication methods and form factors, including biometrics, mobile devices, access badges, smart cards and security keys.

In addition to securing access to sensitive data, applications and email, [HID Crescendo](#) high-security smart cards can also serve as an employee visual ID badge to secure access to buildings — helping business owners to converge physical and logical access and protect both facilities and data with a single authenticator.

Ready to upscale your security? Contact us to request a trial today and discover how MFA can work for your business.



hidglobal.com

North America: +1 512 776 9000
Toll Free: 1 800 237 7769
Europe, Middle East, Africa: +353 91 506 900
Asia Pacific: +852 3160 9800
Latin America: +52 55 9171-1108

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