Achieve Assurance Level
MFA Decision Tree

Start

Is being able to achieve/assert a Silver or higher Level of Assurance important/ required for at least some users within your institution?

Yes

Would it take significant effort/ cost (time and/or money) to retrofit your password ecosystem -- policies, processes, access protocols, guessing controls, etc. -- to satisfy Silver-level requirements?

No

Yes

But will it take significant effort/cost to retrofit your identity vetting, IdM policies, processes, and documentation, etc. to achieve Silver, and do you have just a limited population today that needs it? (Or will you need Level 3/Gold in the near future?)

Yes

Consider adding a Silver-compliant "what you have" authentication technology to your Federated SSO, and having the processes & policies around managing/assigning the MFA-related devices start at a Silver-compliant level.

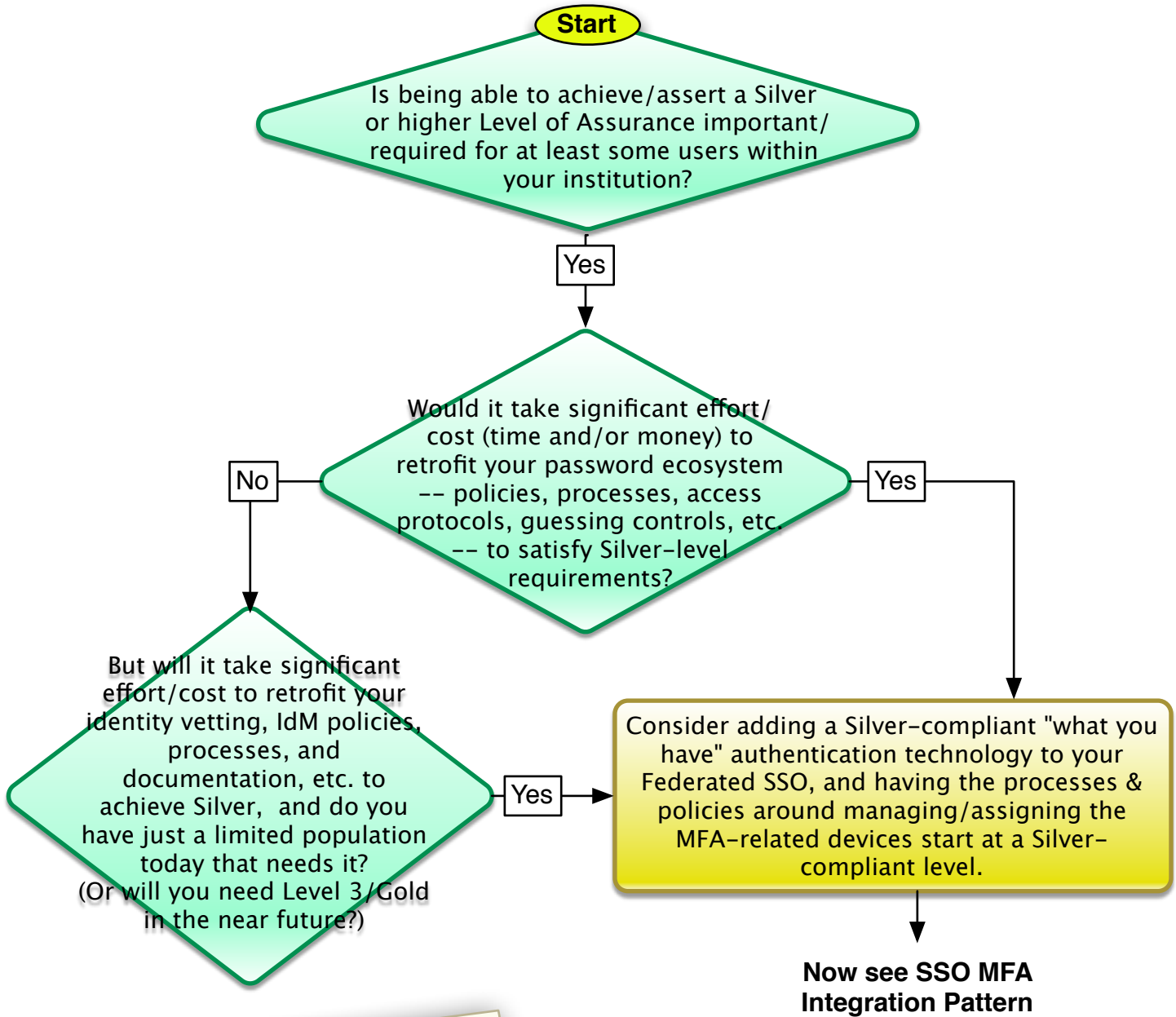**Now see SSO MFA Integration Pattern**

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 that when Level 3/"Gold" becomes important to you, you may ultimately need to have your password credential satisfy the Level 2 criteria for a password, if intended to be one of the "multi" factors.