

# Four Levels of Authentication

**Bare-bone security**

**Improved security**

**High security**  
(optimal usability)

**1**

**Simple sign-on**

Business drivers:



Built-in

**2**

**Two factor authentication**



Compliance/  
breaches

**3**

**Business-weighted multi-factor authentication**



Reducing  
business impact

**4**

**Frictionless multi-factor authentication based on risk**



Customer  
and users