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# Multi-Factor Authentication: Added Protection from Cybercrime [1]

## Is MFA worth going through another verification step?

**Yes!** It makes it extremely difficult for cybercriminals to access your online accounts, even if they know your password. According to the Cybersecurity & Infrastructure Security Agency, implementing MFA can make you **99% less likely** to experience a compromise.

Multi-factor authentication (MFA), also known as two-factor authentication and two-step verification, is an additional security measure that authenticates or confirms you are who you say you are before access to an account is granted.

### How does MFA work?

Typically, when you sign into your online accounts, you are asked for your username and password. When MFA is enabled, your login process will require an additional verification. The most common type of MFA is a one-time-use code sent to your email or texted to your device that you must enter within a short span of time.

Other methods of MFA may include:

- An extra PIN (personal identification number)
- The answer to a security question such as your birth city
- A biometric identifier like facial recognition or a fingerprint
- A unique number generated by an authenticator application
- A secure token that verifies a person’s identity with a database or system

### What type of accounts offer MFA?

MFA is becoming more common every day. It is now often found in many workplaces and universities, including the University of Colorado. When available, use it for your personal online accounts such as banking, email, social media, and online stores.

Visit your IT department's website [2] for campus-specific guidance.

### More Information

- Cybersecurity & Infrastructure Security Agency [3]

**Attachments:**
tip-sheet-multi-factor-authentication.pdf [4]

**Groups audience:**
Office of Information Security

**Source URL:**https://www.cu.edu/security/multi-factor-authentication-added-protection-cybercrime

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