When should you not secure an IAM user with MFA?

Often the cloud can be extended by 3rd party services that are outside the cloud, these 3rd party services providers might not be running on the same cloud provider, thus they need to programmatically log in to AWS.

This login cannot be done with multi-factor authentication as you can't get the 3rd party service provider to physically activate the MFA.

In this situation, you can create a user with AWS credentials and without MFA only grant the minimum permissions needed by the service and rotate the credentials every 30 days