User authentication levels

| | | Blocks Basic Phishing | Blocks SIM Swapping | Blocks MFA Fatigue | Blocks Social Engineering phishing | Blocks AiTM attacks | Is called Phishing resistant MFA? |
|----|---|--------------------------|------------------------|-----------------------|--|------------------------|-----------------------------------|
| 1 | Passwords(PWD) (whatever the complexity is) | | | | | | |
| 2 | PWD + MFA (Email) OTP number | | | | | | |
| 3 | PWD + MFA (sms/voice) Accept/Deny or Enter your PIN | | | | | | |
| 4 | PWD + MFA (sms/voice) OTP number | | | | | | |
| 5 | PWD + MFA (App) Accept/Deny or Pick the right number or Enter your PIN | | | | | | |
| 6 | PWD + MFA (App) OTP number | | | | | | |
| 7 | PWD + Conditional Access(CA) + MFA (sms/voice) OTP number | | | | | | |
| 8 | PWD + CA + MFA (App) OTP number | | | | | | |
| 9 | Passwordless with Authenticator Phone Sign In | | | | | | |
| 10 | PWD + CA including Managed Device(MD) + any MFA (App OTP preferred (AOTPP)) | | | | 1 | 1 | |
| 11 | PWD + CA including trusted lps(TIP) + any MFA (AOTPP) | | | | | | |
| 12 | PWD + CA including "Token Binding" (CAE) + any MFA (AOTPP) | | | | 2 | 2 | |
| 13 | CA including MD or TIP or CAE + Passwordless with Authenticator Phone Sign In | | | | | | |
| 14 | Passwordless with Fido 2 (Fingerprint, PIN) | | | | | | |
| 15 | Passwordless with Certificate based Authentication (CBA based on X509) | | | | | | |
| 16 | Passwordless with Windows Hello for Business (WH4B based on TPM) | | | | | | |

Legend:

Nope, you are at risk with these attacks.

Yes, you are protected from those attacks.

Yes, these can be called and accepted as **Phishing Resistant MFA under conditions**: search for: "Memo 22-09 multifactor authentication requirements overview - Microsoft Entra | Microsoft Learn" as an example.

1: MANAGED Devices, or AUTHENTICATED devices (Entra ID Join/Registered) + Device filters

2: CAE LIMITATIONS - only works on specific applications - https://learn.microsoft.com/en-us/azure/active-directory/conditional-access/concept-continuous-access-evaluation
Can work with Workload identities as well: https://learn.microsoft.com/en-us/azure/active-directory/conditional-access/concept-continuous-access-evaluation-workload?WT.mc_id=Portal-Microsoft_AAD_IAM