

*Narrator:* Let us explore authentication a little more. Many of us are already accustomed to different ways of proving who we are, and we do it perhaps without even knowing it.

Usually, we are asked to authenticate our identities by using something that we know, such as a password or pass phrase. That is one factor of authentication. Then we use something that only we have, such as a token or card. That gives us two different factors of authentication.

When you go to the bank and use your ATM card, you may have a username and password or a specific code, such as a PIN. You **HAVE** the card, and you **KNOW** the PIN. So that is one form of multifactor authentication. Someone with just the card cannot access the money.

Then, increasingly, we also provide something that we are, with biometrics. This can be a fingerprint or another type of measurable characteristic, such as facial recognition or an iris scan. We see these elements of the authentication process on a daily basis. This adds another layer of multi-factor authentication.