



2FA in 2020 ...and Beyond!

 @kelleyrobinson





@kelleyrobinson



@kelleyrobinson





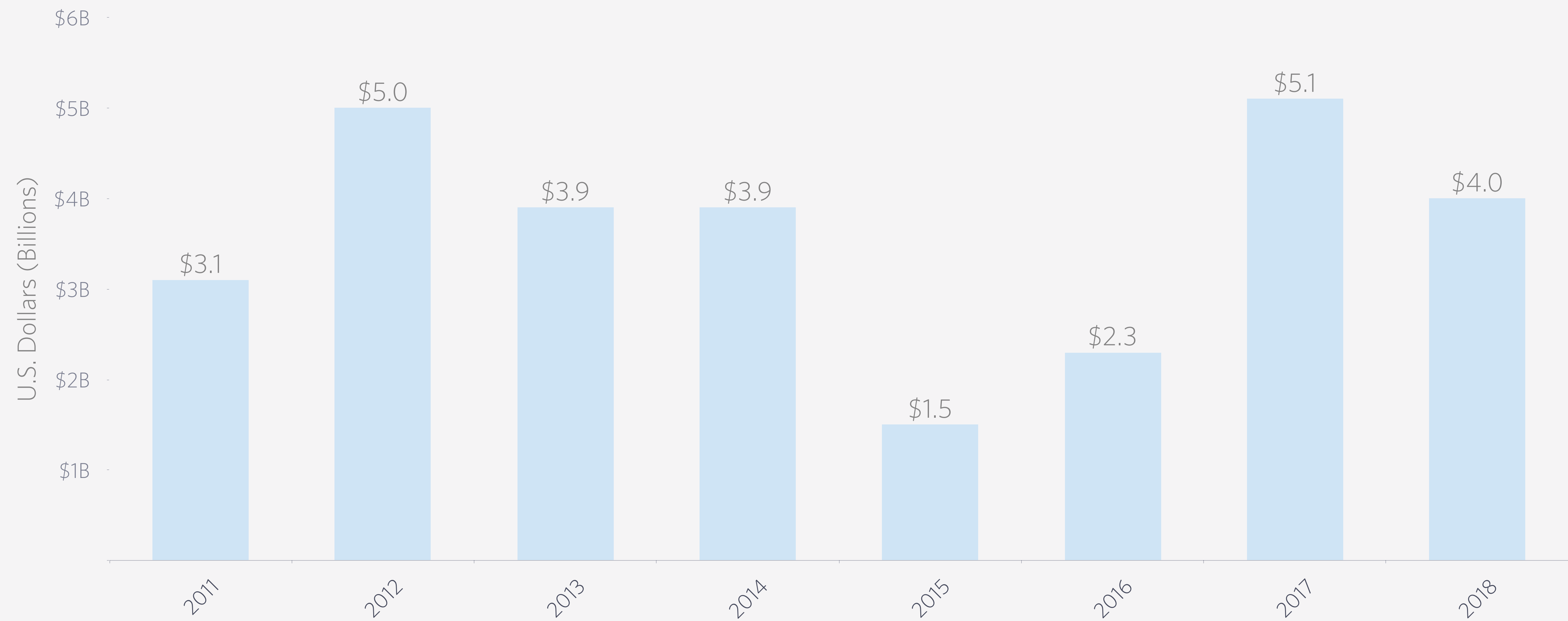
@kelleyrobinson



TWILIO
Authy



COST OF ACCOUNT TAKEOVER (ATO)



Source: Javelin Strategy & Research, 2019



COST OF ACCOUNT TAKEOVER (ATO)



Source: Javelin Strategy & Research, 2019

© 2019 TWILIO INC. ALL RIGHTS RESERVED.

My
Password
123456

Pwned Passwords

Pwned Passwords are 517,238,891 real world passwords previously exposed in data breaches. This exposure makes them unsuitable for ongoing use as they're at much greater risk of being used to take over other accounts. They're searchable online below as well as being downloadable for use in other online system. [Read more about how HIBP protects the privacy of searched passwords.](#)

pwned?

Oh no — pwned!

This password has been seen 22,390,492 times before

This password has previously appeared in a data breach and should never be used. If you've ever used it anywhere before, change it!



AUTHENTICATION FACTORS



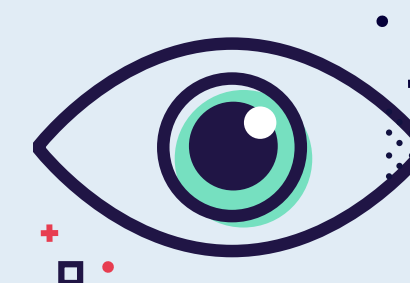
KNOWLEDGE

i.e. password



POSSESSION

i.e. mobile phone



INHERENCE

i.e. face ID



AUTHENTICATION FACTORS



KNOWLEDGE

i.e. password



POSSESSION

i.e. mobile phone



INHERENCE

i.e. face ID



2FA CHANNELS

SMS One-time Passwords

✓ Easiest user onboarding

✓ Familiar

✗ SS7 attacks

✗ SIM swapping

Your Owl Bank
verification code is: 7723

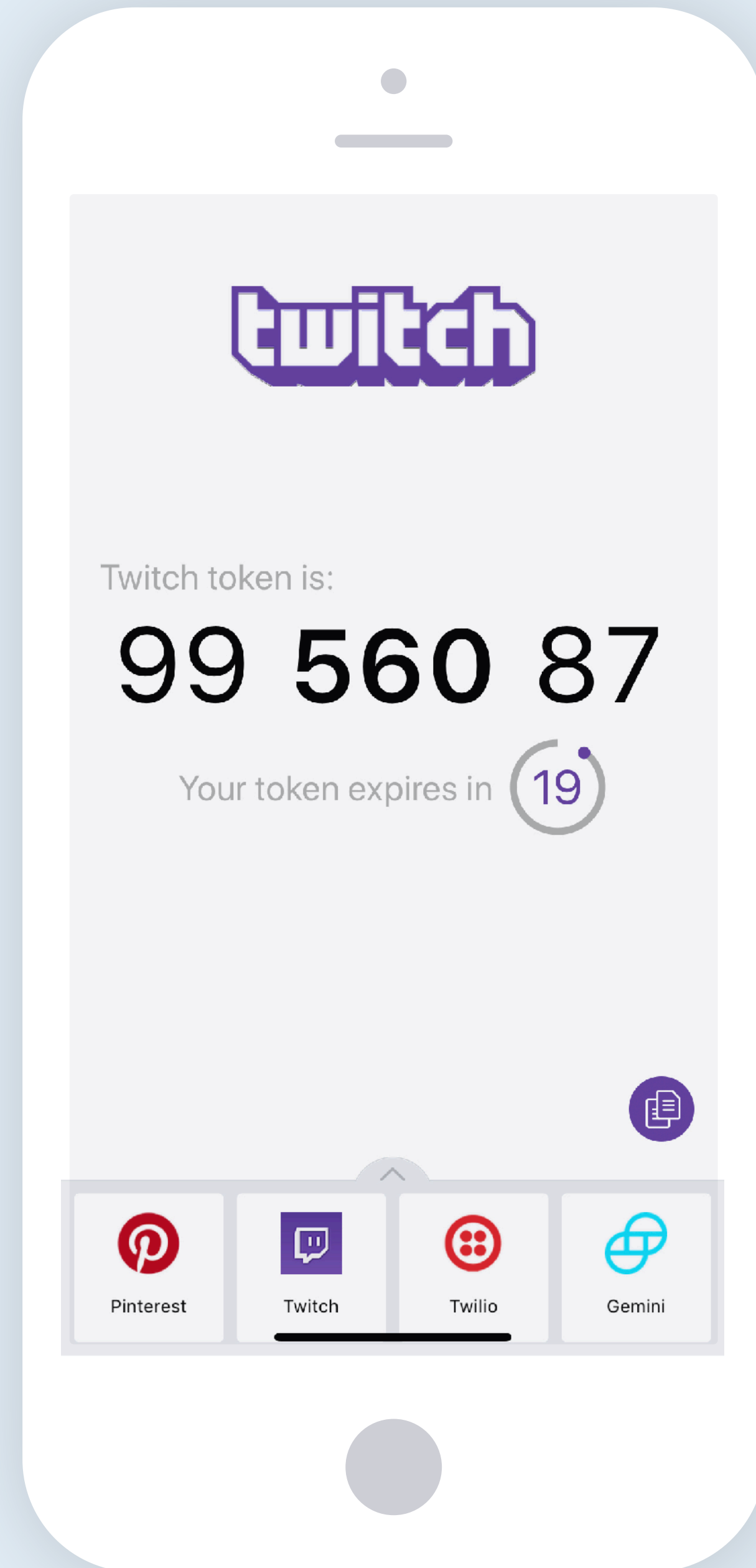
SMS One-time Passwords

Convenient but insecure

Your Owl Bank
verification code is: 7723

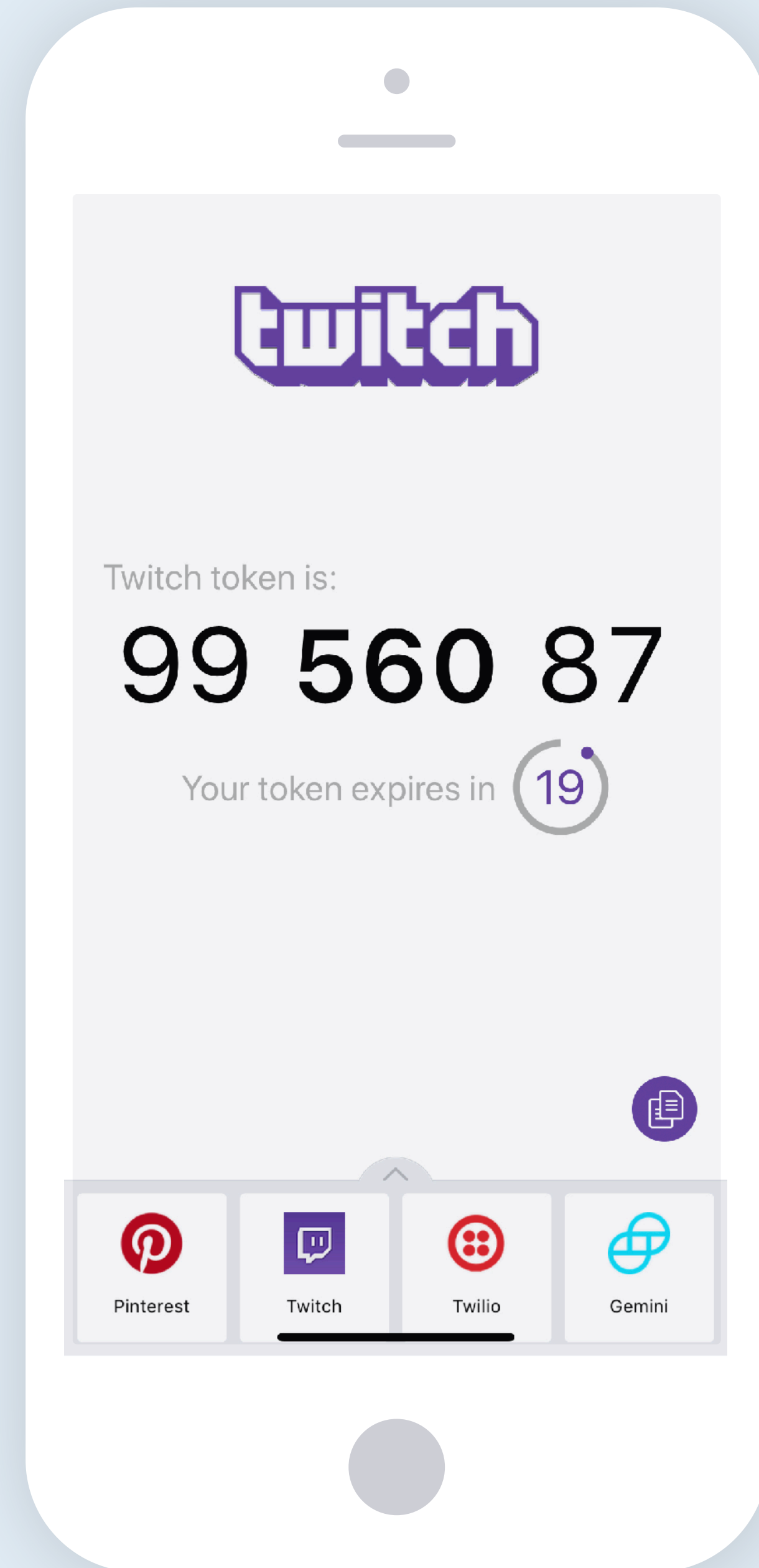
TOTP

- ◆ Symmetric key crypto
- ✓ Available offline
- ✓ Open standard
- ✗ App install required
- ✗ Expiration UX



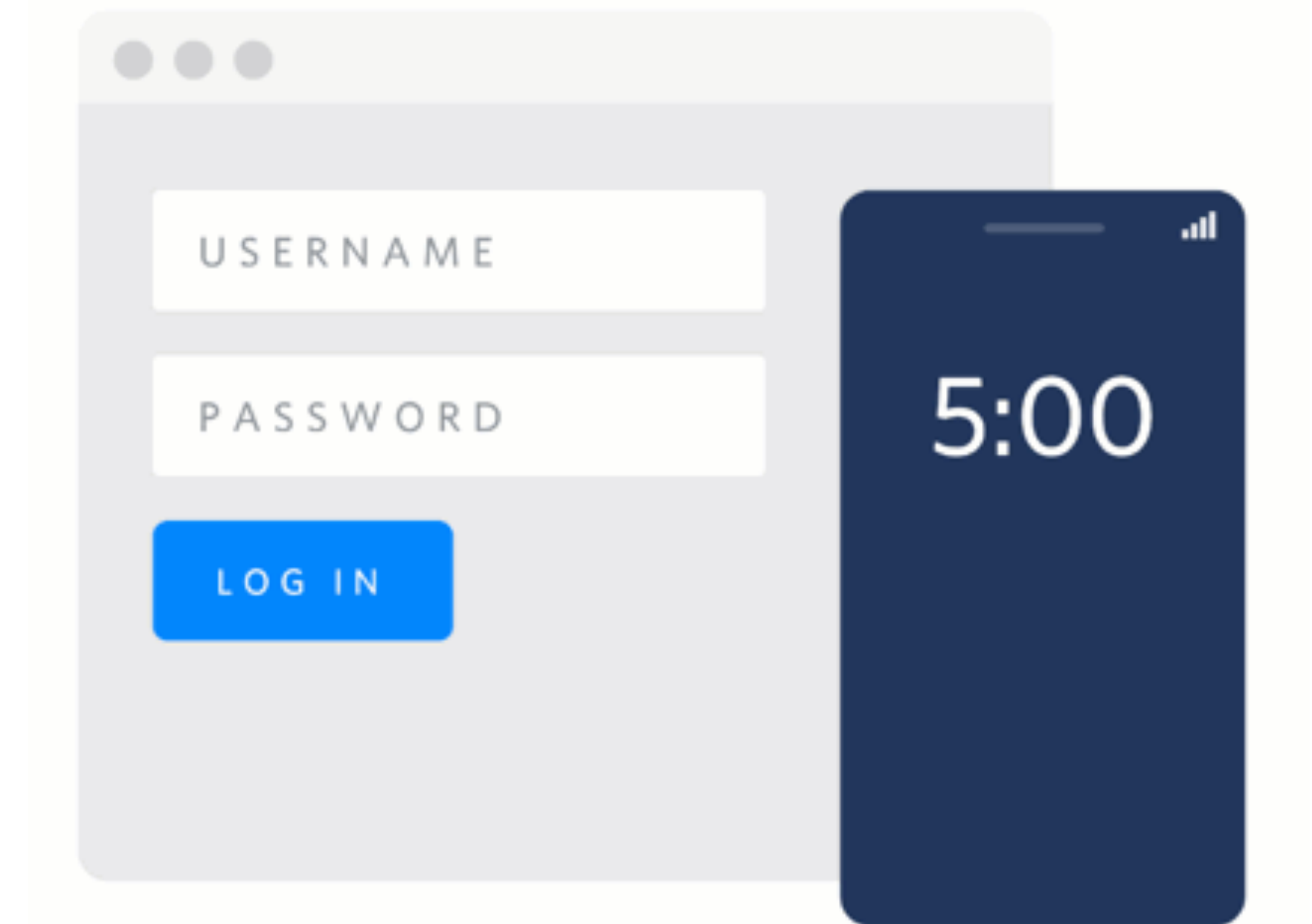
TOTP

Pretty good option but
not perfect



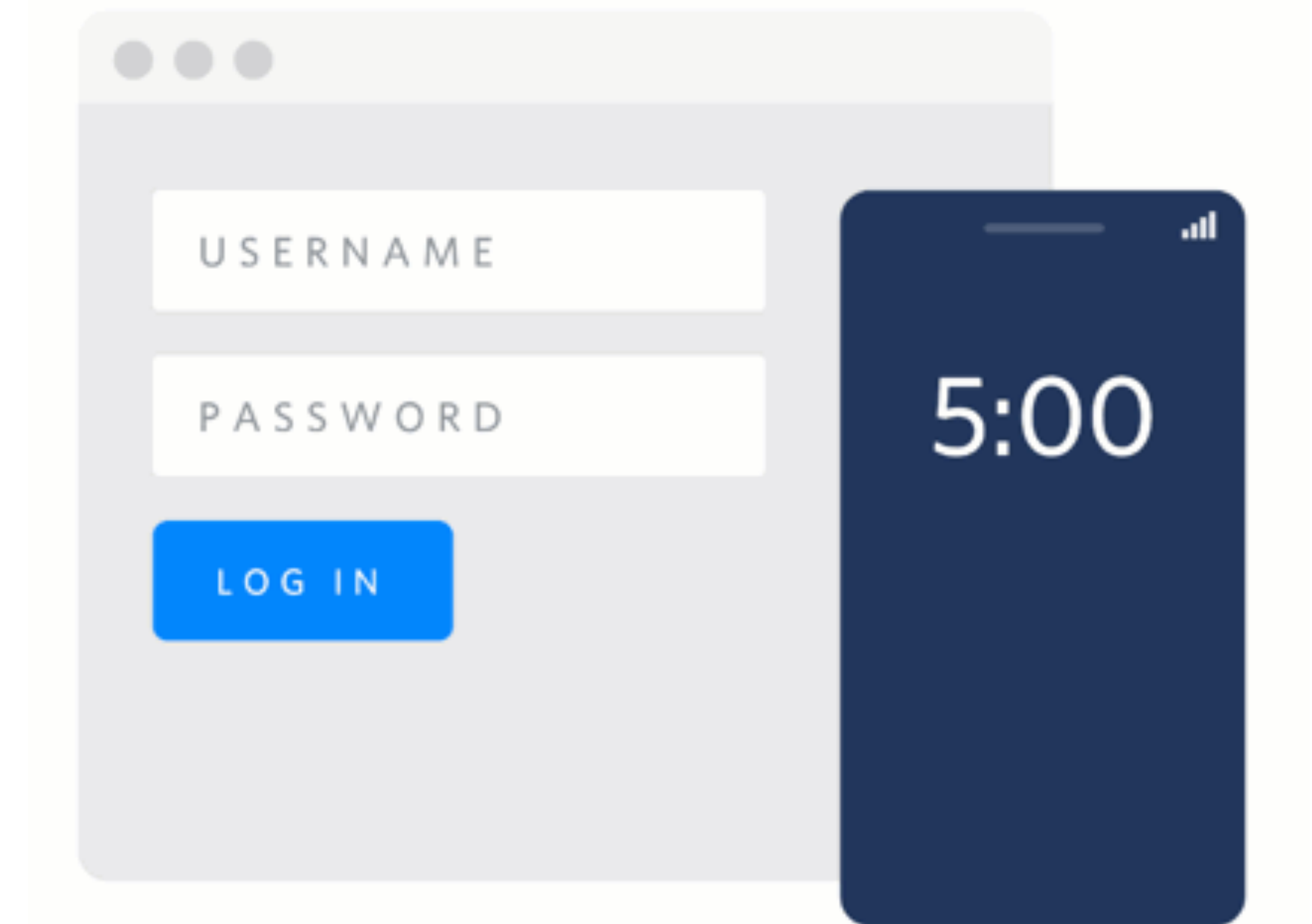
Push Authentication

- ✓ Action context
- ✓ Denial feedback
- ✓ Asymmetric key crypto
- ✓ ✗ Low friction
- ◆ Proprietary



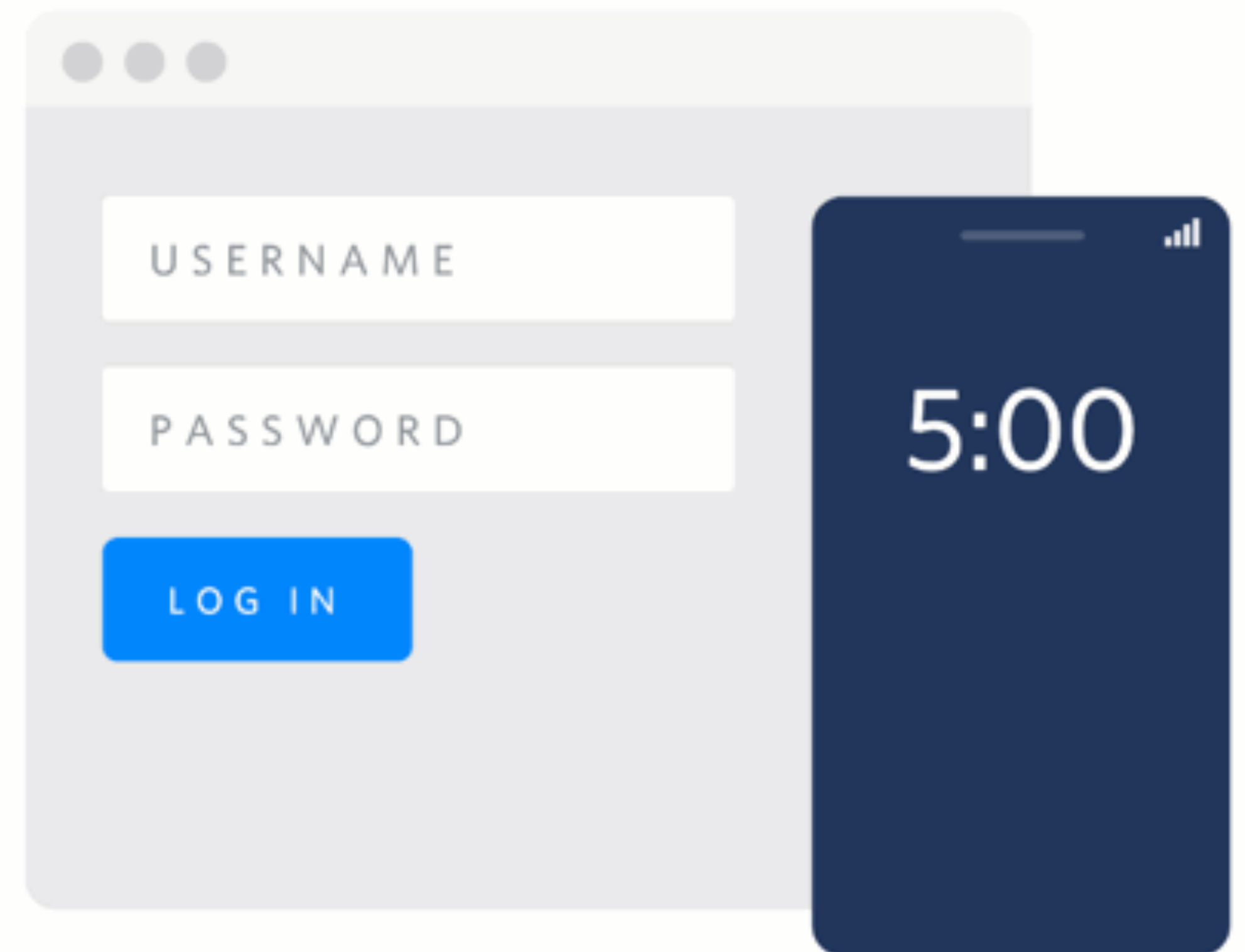
Push Authentication

- ✓ Action context
- ✓ Denial feedback
- ✓ Asymmetric key crypto
- ✓ ✗ Low friction
- ◆ Proprietary



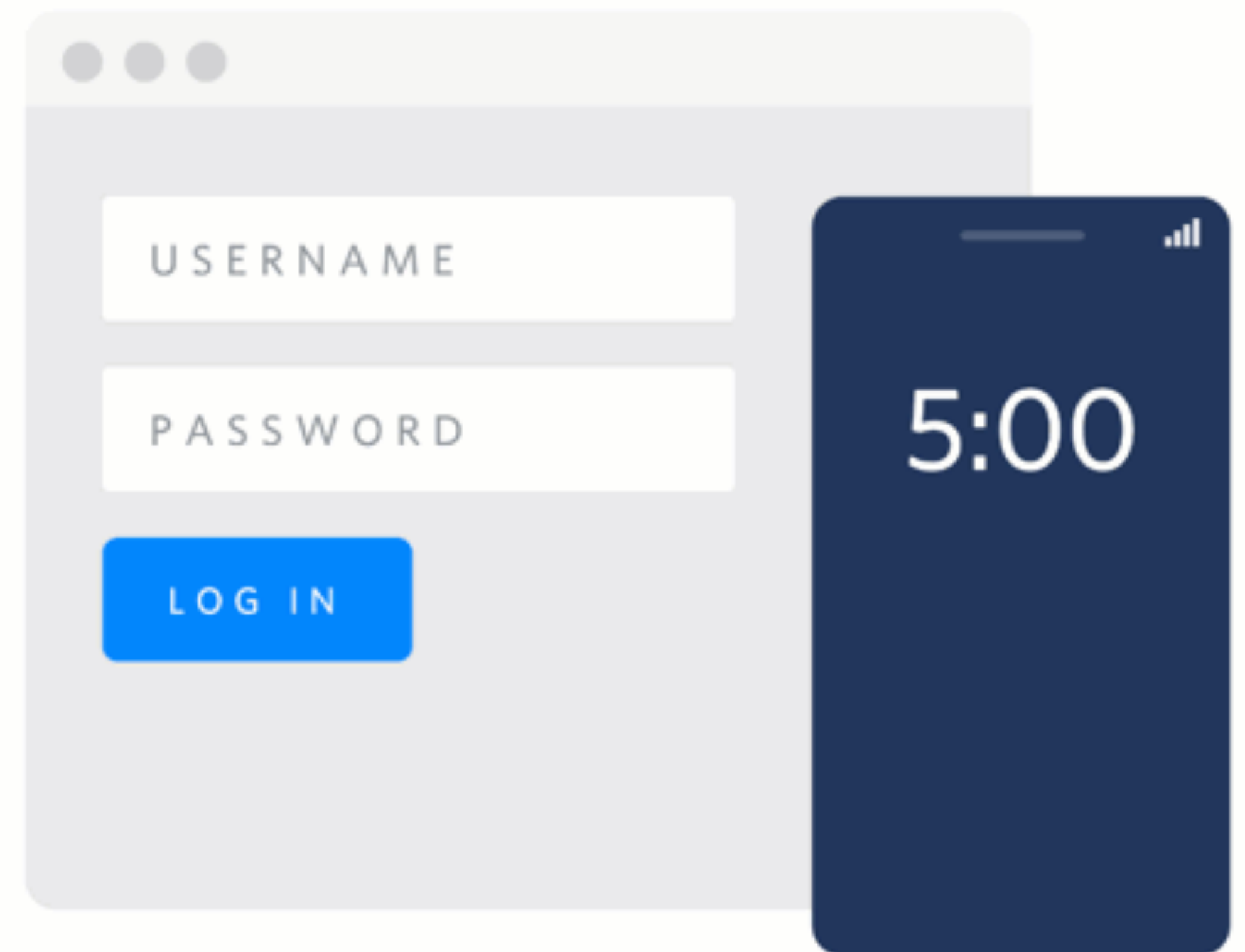
Push Authentication

Convenient and
cryptographically secure,
but maybe too convenient?



Push Authentication

Convenient and
cryptographically secure,
but maybe too convenient?



U2F / WebAuthn

- ✓ Phishing resistant
- ✓ Asymmetric key crypto
- ✓ Open standard
- ✗ Distribution & cost
- ✗ New technology



U2F / WebAuthn

Secure but not always convenient. Will become more common.





FACTOR USABILITY

A Usability Study of Five Two-Factor Authentication Methods (BYU 2019)

A Tale of Two Studies: The Best and Worst of YubiKey Usability (UIUC 2018)

State of the Auth Report (Duo Security 2019)



FACTOR SETUP (CROSS-PLATFORM)

YubiKey

Setup success varied a lot based on platform

More people locked themselves out of their computer than successfully set up YubiKey for Windows Logon Authorization Tool

74% requested better documentation

<https://isrl.byu.edu/pubs/sp2018.pdf>

	N=31	%
Google		
Success	26	83%
Correctly identified completion	22	70%
Failure	5	16%
Facebook		
Success	10	32%
Correctly identified completion	6	19%
Failure	21	67%
Registered YubiKey without enabling 2FA	12	38%
Windows 10		
Success	12	38%
Set up the <i>Windows Logon Authorization Tool</i>	5	16%
Set up <i>YubiKey for Windows Hello</i>	7	22%
Failure	19	61%
Failed to set up the <i>Windows Logon Authorization Tool</i>	9	29%
Failed to set up <i>YubiKey for Windows Hello</i>	5	16%
Locked out of the computer	6	19%

TABLE I
LABORATORY STUDY SUCCESS RATES



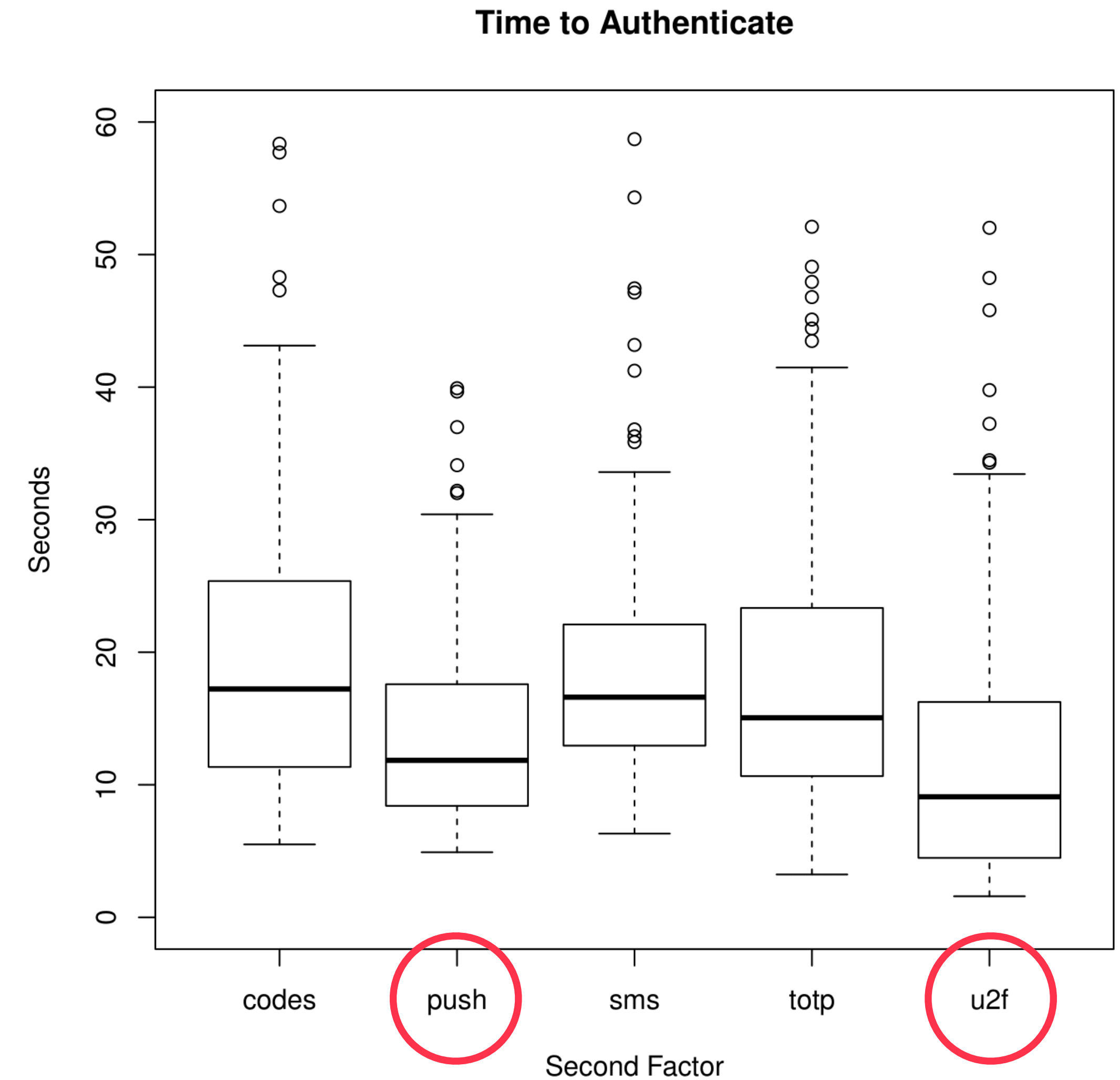
FACTOR USABILITY (GOOGLE)

U2F & Push

Had the fastest median authentication times

Compared to SMS [Duo research]:

- Push saves a user **13 minutes annually**
- U2F saves a user **18.2 minutes annually**



<https://www.usenix.org/system/files/soups2019-reese.pdf>

Duo 2019 State of the Auth Report

Figure 2: Time to authenticate for five 2FA methods

FACTOR USABILITY (GOOGLE)



scored the highest System Usability Scale (SUS) score for a 2nd factor

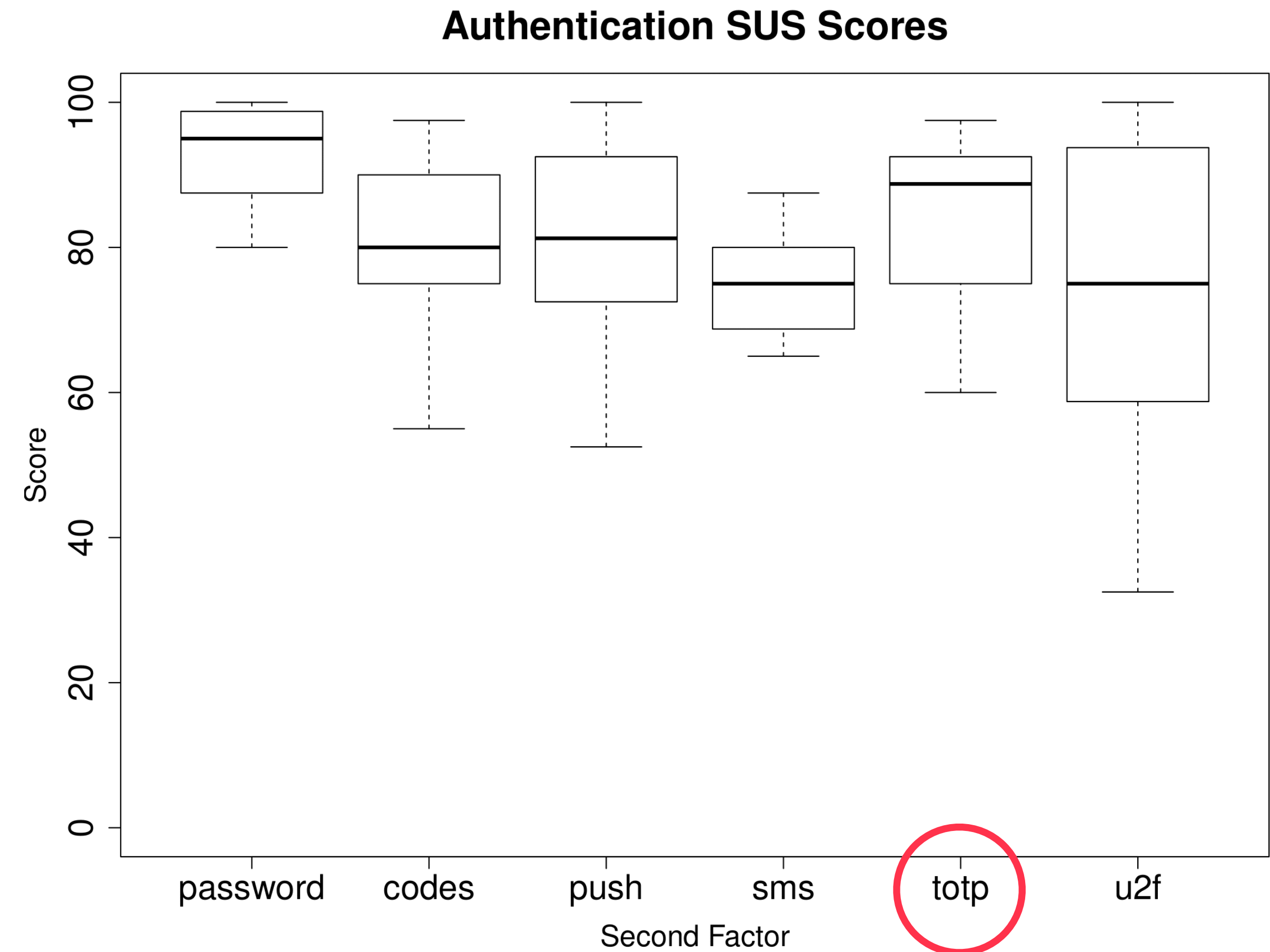


Figure 3: SUS scores for five 2FA methods.

FACTOR USABILITY (GOOGLE)

U2F & Push

"Faster authentication does not necessarily mean higher usability"

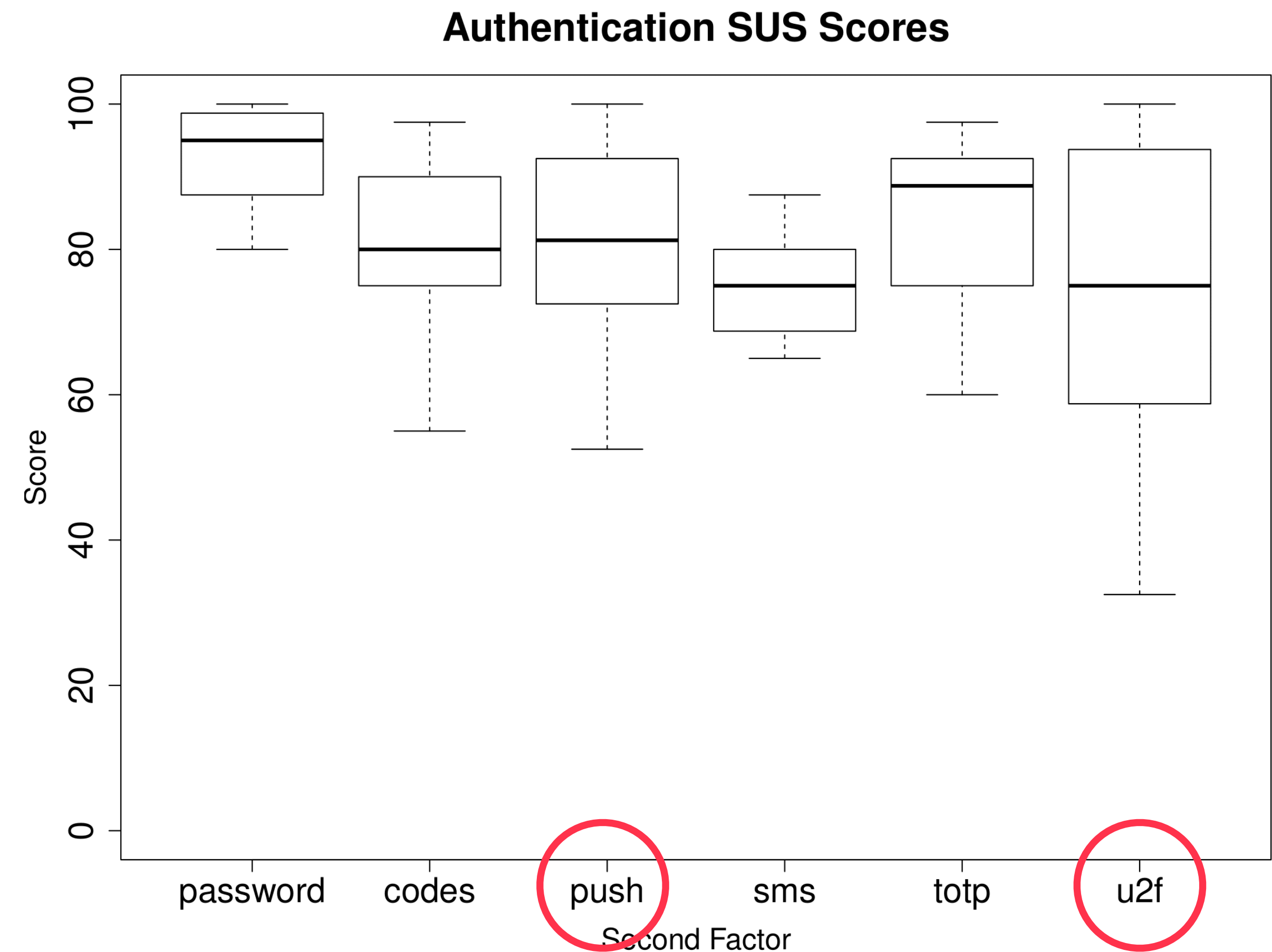


Figure 3: SUS scores for five 2FA methods.



SMS 2FA is still
better than **no 2FA**

SMS 2FA

2019 Google study found **SMS 2FA effectively blocks:**

100%

**AUTOMATED
BOTS**

96%

**BULK PHISHING
ATTACKS**

76%

**TARGETED
ATTACKS**



Troy Hunt 

@troyhunt



Controversial thought of the day: how effective is opt-in 2FA when adoption rates are so low that the people turning it on are probably more security conscious in the first place and chose better passwords hence reducing the usefulness of the second factor?

♡ 618 5:34 PM - Apr 14, 2020 · Gold Coast, Queensland



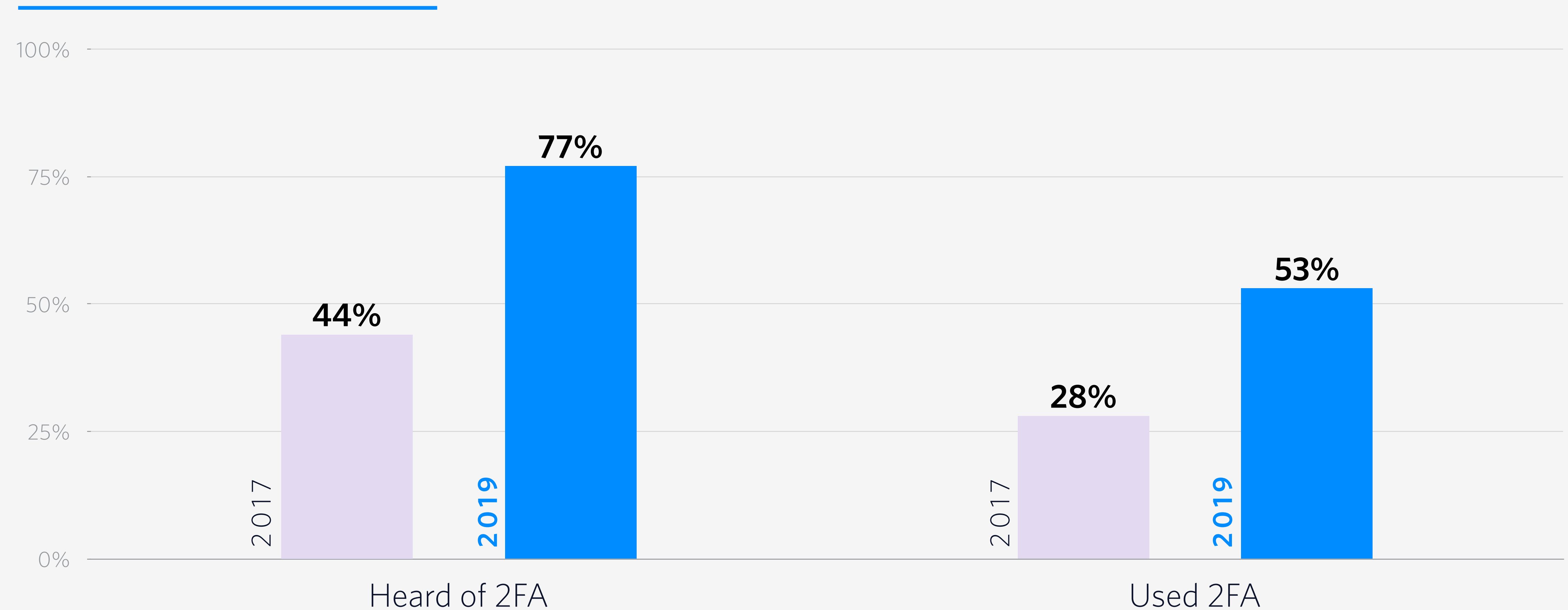
<https://twitter.com/troyhunt/status/1250175511952683008>

Perceived value of 2FA

“ I just don't think I have anything that people would want to take from me, so I think that's why I haven't been very worried about it.”

Research participant | **A Usability Study of Five Two-Factor Authentication Methods**

2FA ADOPTION (2017 VS. 2019)



Source: Duo 2019 State of the Auth Report

How to drive adoption of MFA



2FA GOOGLE SEARCH INTEREST OVER TIME (US)



Source: [Google Trends](#)

2FA GOOGLE SEARCH INTEREST OVER TIME (US)

Epic Games just gave a perk for folks to turn on 2FA; every other big company should, too

Jonathan Shieber, Zack Whittaker / 6:10 pm PDT • August 23, 2018



Source: [Google Trends](#)

TechCrunch: [Epic Games 2FA](#)

2FA GOOGLE SEARCH INTEREST OVER TIME (US)

Epic Games just gave a perk for folks to turn on 2FA; every other big company should, too

Jonathan Shieber, Zack Whittaker / 6:10 pm PDT • August 23, 2018



Source: [Google Trends](#)

TechCrunch: [Epic Games 2FA](#)

ENABLE 2FA

Two-Factor Authentication (2FA) protects your account. Enable 2FA to get the Boogie Down emote!

Enable 2FA Now 

Remind Me Later

Related queries 

1 fortnite 2fa

2 fortnite

3 enable 2fa

4 enable

5 epic 2fa

Never Show Again



MEASURING SUCCESS



MEASURING SUCCESS

💰 Losses due to account takeover ↓

😈 Number of compromised accounts ↓

ℹ Support costs relative to losses ↓

😊 User satisfaction ↑



Delight your most security conscious users.
Provide options for the rest.

“When we exaggerate all dangers we simply train users to ignore us.”

Cormac Herley, **The Rational Rejection of Security Advice by Users (2009)**

THANK YOU

@kelleyrobinson





References

[A usability study of five two-factor authentication methods](#)

[A Tale of Two Studies: The Best and Worst of YubiKey Usability](#)

[Javelin Strategy & Research, 2019](#)

[Duo 2019 State of the Auth Report](#)

[New research: How effective is basic account hygiene at preventing hijacking](#)

[Google Trends: 2FA \(US\)](#)

[TechCrunch: Epic Games 2FA](#)