Possession Factor

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A **Possession Factors** is part of Multifactor Authentication (MFA) and includes things users must have in their possession in order to log in. This includes One-Time PIN (OTP) tokens, key fobs, smartphone apps, and employee ID using Smart Cards and Europay, MasterCard® and Visa (EMV). These all work well until those things go missing as a result of negligence, lost baggage, direct or indirect theft. Direct theft is when the Possession Factor is taken directly (i.e., the intent of the theft), indirect is when the Possession Factor is taken collaterally (i.e., handbag theft). Additionally, any changes in computers, networks due to upgrades, etc. would change the Possession profile for the individual. See Physical Security.

Source: https://searchsecurity.techtarget.com/definition/multifactor-authentication-MFA

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