Time Factor

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Time Factors are part of Multifactor Authentication (MFA) and includes using the time of a sign-on or transaction to help verify the identity of the user. Time, as with the Location Factor, is not by itself useful to determine the identity of a user, but adding it with location is a powerful tool. For example, two transactions are requested about an hour about and in geographic locations that would take more than an hour to travel between the two locations. Also, based on a person's history such as they never perform transactions during normal working hours or after 11:00 pm local time is useful. Another use of the Time Factor is the notification by the user of travel schedule including date, times, and location. Transactions requested outside the itinerary are rejected.

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

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Last update: **2021/08/09 14:30**