# HYPR

# Getting Started With Passkeys

Crawl, Walk, Run



## What Are Passkeys?

/ˈ**pasˌkēs/** noun



[We've] known that at some point "traditional MFA" would become "legacy MFA" and need to be reassessed or even replaced... I urge every CEO to ensure that FIDO authentication is on their organization's MFA implementation roadmap."

Jen Easterly
Director, CISA

Based on FIDO standards, passkeys are a replacement for passwords that provide faster, easier, and more secure sign-ins to websites and apps across a user's devices. Unlike passwords, passkeys are always strong and phishing-resistant.

Passkeys simplify account registration for apps and websites, are easy to use, work across most of a user's devices, and even work on other devices within physical proximity.

## Flavors of Passkeys



- A FIDO2 credential that's synced to a user's devices. Can be shared with others using Airdrop or a QR code.
- Passkey syncing between devices is via your iCloud, Google, or Microsoft accounts.
- Passkeys are not copied between different platforms (e.g. iCloud ⇒ Google).



#### **DEVICE-BOUND PASSKEY**

- A FIDO2 credential that stays on a user's device on which it was created. Largely supported by Apple (iOS), Microsoft, and Google (Android).
- Can be used on the device's mobile apps and browsers that support the WebAuthn/CTAP APIs.
- Not automatically synced to your other devices.



## APP-LEVEL PASSKEY (fka FIDO UAF)

- Like a device-bound passkey but dedicated to a specific mobile app and not provided by the platform (Google, Microsoft, Apple). Mobile browser capability is unavailable with this type of credential.
- Passkey is not managed by Google, Microsoft, Apple.
- Useful for high value transactions but limits UX.



## Top Two Benefits of Passkeys

1. Password management headaches virtually go away.



Users no longer need to enter a password when they get a new phone. This solves a major UX problem.

2. Fastest & easiest way to reducing ATO Fraud by way of phishing resistant authentication.

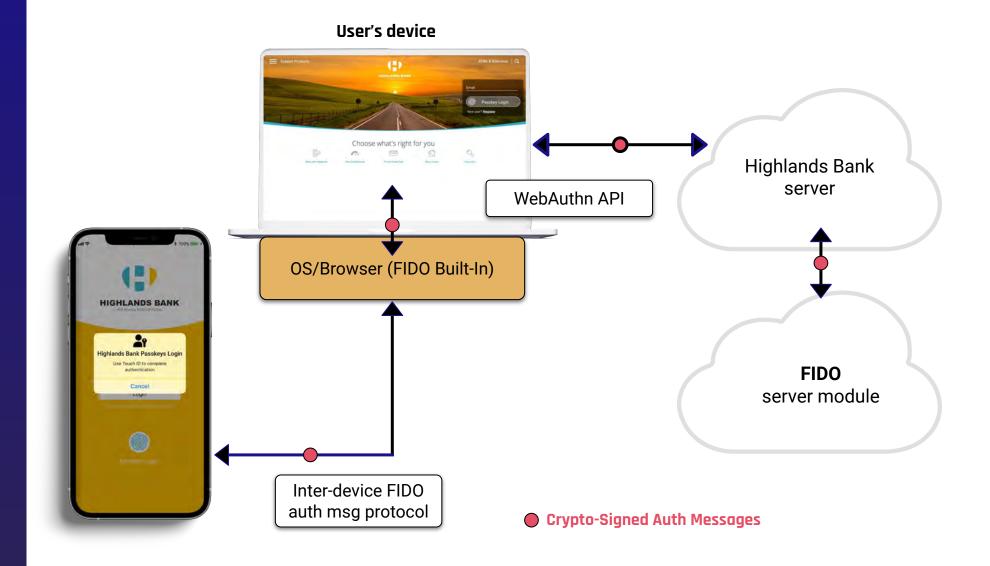




## Passkeys & Phishing Resistance

#### **FIDO Ensures:**

- ✓ Right user present
- No phisher in the middle



### **Are Passkeys Considered MFA?**

The answer is that it depends. Here's why...



#### SYNCED PASSKEY

- Automatically synced across Apple/Google/MS accounts
- Can be exported and shared by tools such as AirDrop
- Recoverable via Google, iCloud, etc.
- Utilizes OS and browser-based
   UI



#### **DEVICE-BOUND PASSKEY**

- Cannot be exported
- Not recoverable if lost or when users get new devices
- Utilizes OS and browser-based UI



#### **APP-LEVEL PASSKEY**

- Support for transaction signing
- Key generation independent of device type
- Support for custom authenticators
- Customizable user experience

Common Passkey Attributes

**Bound to Origin** 

Cryptographic Key Pair

**Phishing Resistant** 

Attestable

Recoverable via Relying Party

Is It MFA?

No, at least not by itself.

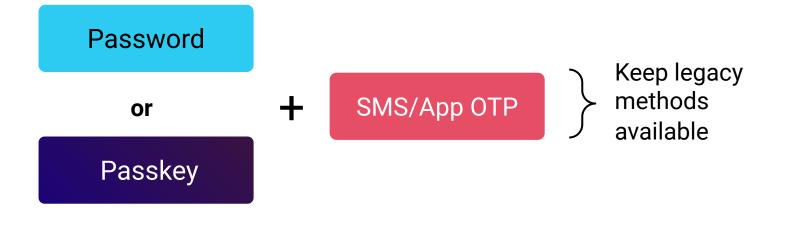
Yes

Yes

## **Deploying Passkeys: Crawl**

#### **RECOMMENDATION:**

Deploy passkeys as an alternative, more user friendly second factor of authentication.



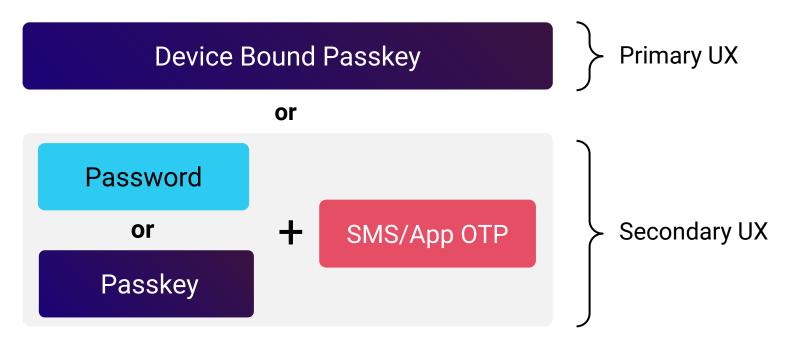
- ✓ Monitor and measure usage of passkeys for 30-90 days carefully.
- ✓ Passkeys will provide a phishing resistant option to users.



## **Deploying Passkeys: Walk**

#### **RECOMMENDATION:**

Deploy single device passkeys as alternative, user friendly primary method of authentication.



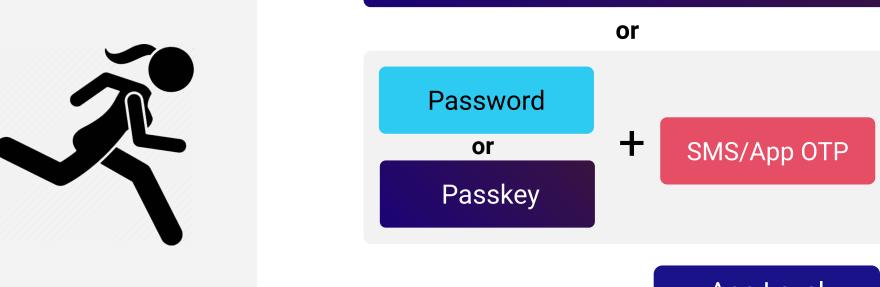
- Will result in fewer password reset requests to service desk, especially when users get new devices.
- ✓ Users have multiple phishing resistant methods of authentication.

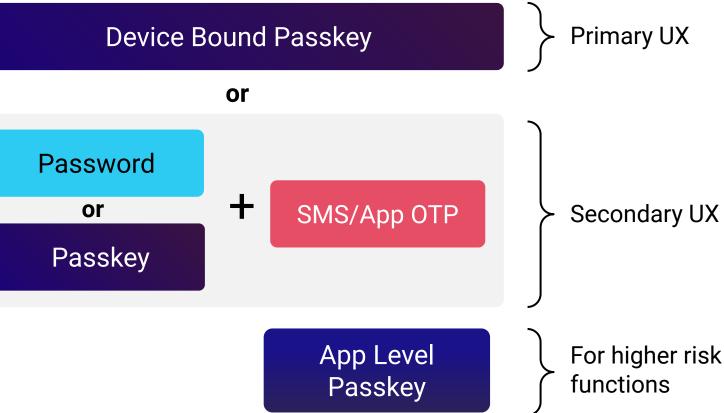


## **Deploying Passkeys: Run**

#### **RECOMMENDATION:**

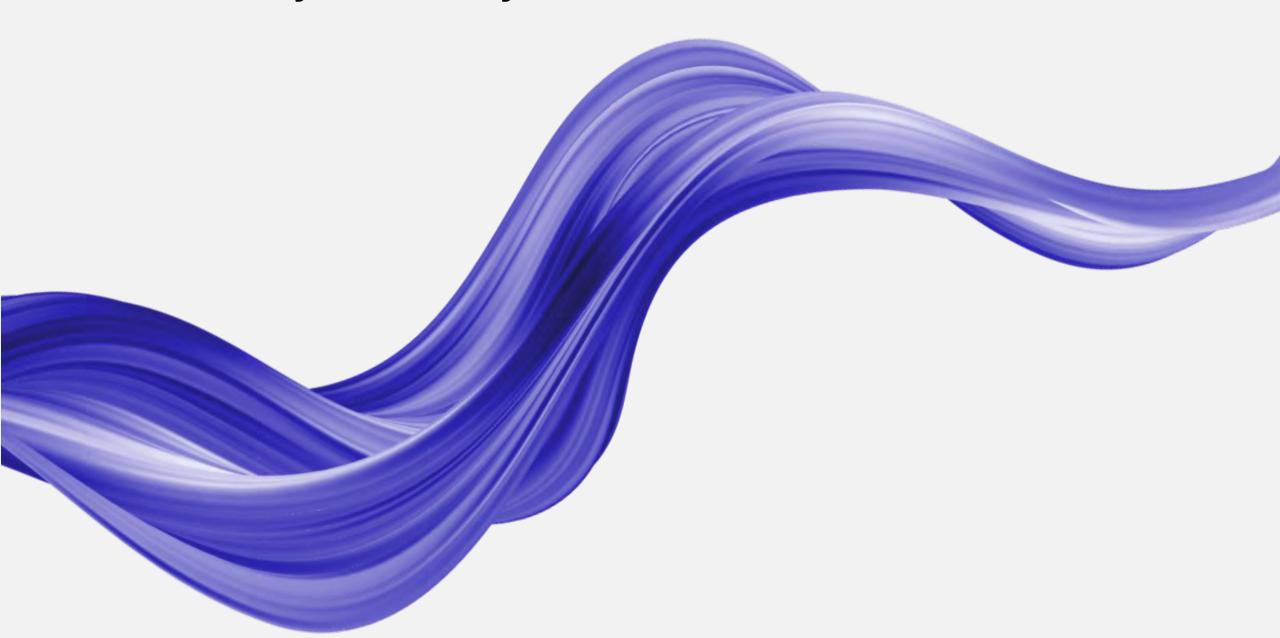
Require phishing-resistant authentication methods and layer in higher assurance credential for high risk transactions.



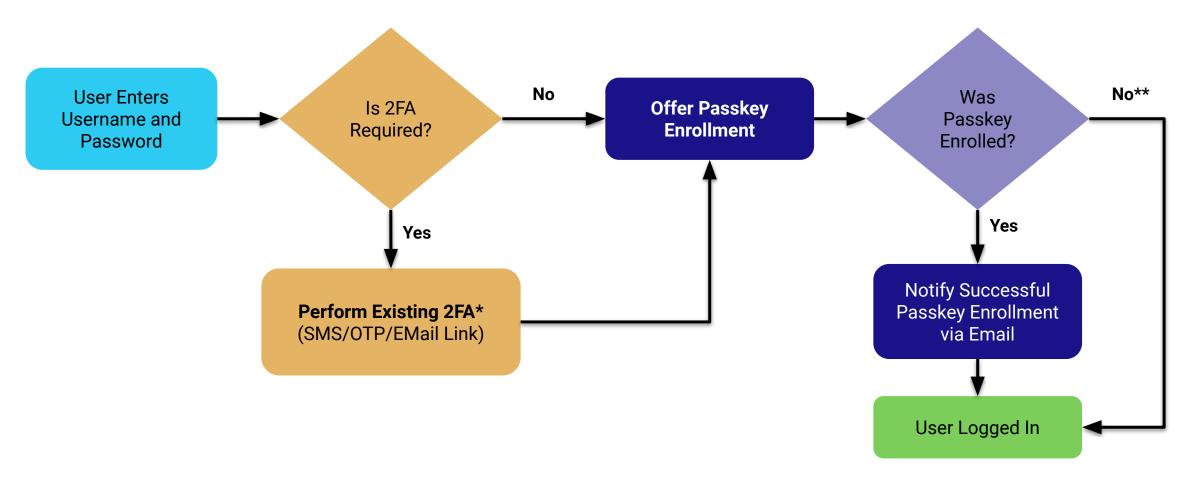




## User Flows for Synced Passkeys



## User Flows: Enrolling Synced Passkey for Existing User Account

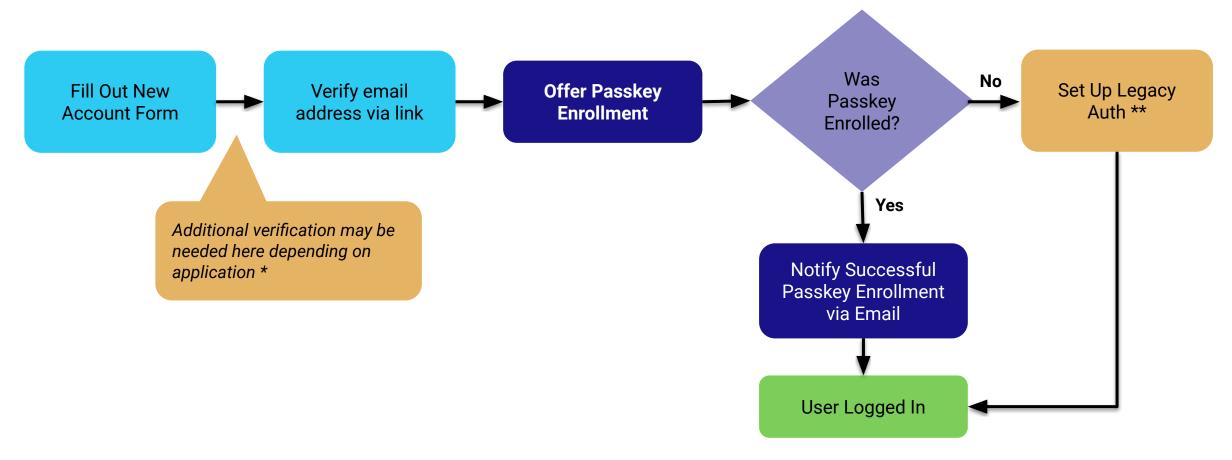


<sup>\*</sup> Your 2nd factor may differ depending on application type. The most common 2nd factors today are SMS/OTP/email Link. Note that all of these are easy to phish which is why we're adding passkeys!



<sup>\*\*</sup> If a user does not enroll a passkey, it is helpful to show them a message explaining the value of passkeys.

## User Flows: Enrolling Synced Passkey for New User Account

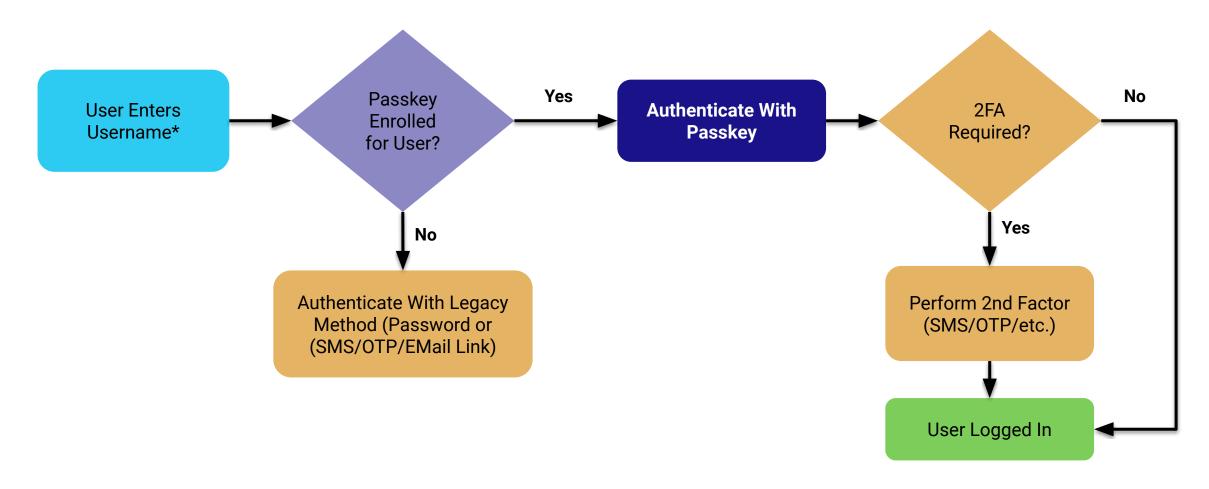


<sup>\*</sup> Many financial services new account flows include additional user verification such as ID scan or even in-person document verification. Other apps such as Uber require users to verify their phone number via SMS. E-Commerce apps usually only require email address verification.

<sup>\*\*</sup> This would most likely result in the user setting up a password or other legacy and easily phishable authentication factor. It is recommended that once a user enrolls a passkey, that this option goes away.



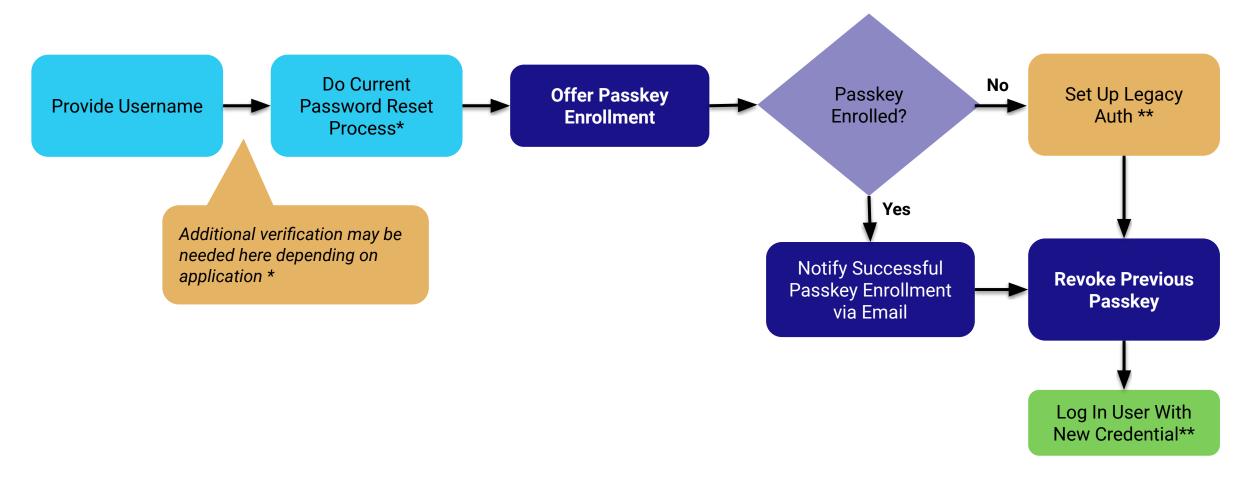
## **User Flows: Authenticating With Synced Passkeys**



<sup>\*</sup>Note that the username is usually remembered by the user's browser so they may not need to enter it if they're coming from a known device. Passkeys can also be invoked without the entry of a username but the experience may vary across platforms.



## User Flows: Dealing With Lost Passkeys (Synced)



<sup>\*</sup> Your current password reset process is most likely a email/SMS link. For more critical applications a digital document verification or service desk process may be required.

<sup>\*\*</sup> The new credential will either be the passkey that was created or the legacy (less secure) method.



## **Companies Using Passkeys**

HYPR Accelerates
Passkeys Deployments

Fortune 10 Healthcare Corporation

## 1,000,000+

Passkey Users
Deployed in 10 Weeks
With HYPR

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