

All clients

|             |             |                        |                      |
|-------------|-------------|------------------------|----------------------|
| PREPARED BY | DATE        | DATA COLLECTED         | MICROSOFT 365 TENANT |
| Harbour IT  | 13 Oct 2026 | 12 Oct 2026, 17:16 UTC | 3 clients            |

Who has set up MFA, who is required to use it, and where the two don't match.

How MFA is required 13 2 to review

Setting up MFA and being required to use it are separate. Both are needed.

| Flag | Client                | Setting                                   | Value                                                                          |
|------|-----------------------|-------------------------------------------|--------------------------------------------------------------------------------|
|      | Contoso Legal LLP     | Security Defaults                         | Off                                                                            |
|      | Contoso Legal LLP     | Conditional Access policies requiring MFA | CA001 — Admins: Require phishing-resistant MFA, CA002 — All users: Require MFA |
|      | Contoso Legal LLP     | Legacy sign-in blocked by                 | CA003 — Block legacy authentication                                            |
|      | Contoso Legal LLP     | Per-user MFA                              | Not read: Conditional Access is the way to require MFA on this tenant          |
|      | Fabrikam Dental Group | Security Defaults                         | Off                                                                            |
|      | Fabrikam Dental Group | Conditional Access policies requiring MFA | CA001 — Admins: Require phishing-resistant MFA, CA002 — All users: Require MFA |
| High | Fabrikam Dental Group | Legacy sign-in blocked by                 | Nothing                                                                        |
|      | Fabrikam Dental Group | Per-user MFA                              | Not read: Conditional Access is the way to require MFA on this tenant          |
|      | Northwind Traders     | Security Defaults                         | Off                                                                            |
|      | Northwind Traders     | Conditional Access policies requiring MFA | Require MFA for all users                                                      |
| Low  | Northwind Traders     | Report-only MFA policies (not enforced)   | MFA for admins (report only)                                                   |
| High | Northwind Traders     | Legacy sign-in blocked by                 | Nothing                                                                        |
|      | Northwind Traders     | Per-user MFA                              | Not read: Conditional Access is the way to require MFA on this tenant          |