MFA COVERAGE

# Northwind Traders

Harbour IT

PREPARED BY
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28 Nov 2026

DATA COLLECTED
28 Nov 2026, 04:00 UTC

MICROSOFT 365 TENANT
northwindtraders.onmicrosoft.com

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

**Filtered view.** Accounts with a gap: 13 of 14 rows, Admin roles is blank. The headline figures cover every row.

| Fully protected | No MFA at all | MFA not required | Required, not set up | Admins with a gap |
|---|---|---|---|---|
| **23 of 37** | **1** | **1** | **13** | **1** |
| 62% of enabled members | Not set up and not required | A password alone gets in, whether or not MFA is set up | Anyone with the password can set it up | Fix these first |

## How MFA is required 5 1 to review

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

| Flag | Setting | Value |
|---|---|---|
| | Security Defaults | Off |
| | Conditional Access policies requiring MFA | Require MFA for all users |
| Low | Report-only MFA policies (not enforced) | MFA for admins (report only) |
| High | Legacy sign-in blocked by | Nothing |
| | Per-user MFA | Not read: Conditional Access is the way to require MFA on this tenant |

## Accounts with a gap 13 13 to review

Enabled members who either haven't set up MFA or aren't required to use it. Admins first.

### By gap

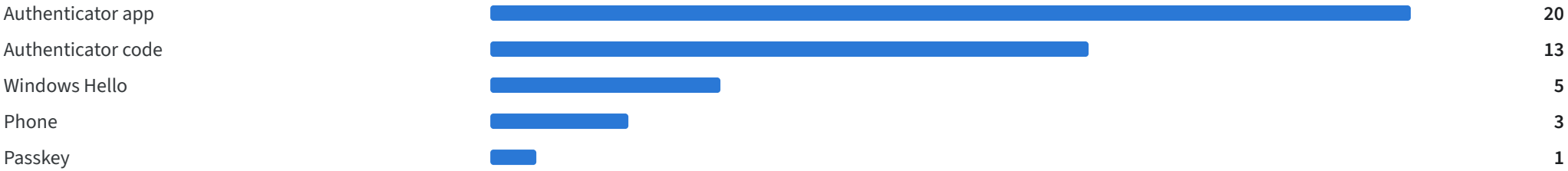
Required, not set up  13

| Flag | Account | Admin roles | Gap | MFA set up | Required by | Excluded from | What it means |
|---|---|---|---|---|---|---|---|
| Medium | alfie.roberts@northwindtraders.example | – | Required, not set up | No | Require MFA for all users | – | Will be asked to set up MFA at next sign-in. Until then, anyone with the password can set it up in their place. |
| Medium | alfie.scott@northwindtraders.example | – | Required, not set up | No | Require MFA for all users | – | Will be asked to set up MFA at next sign-in. Until then, anyone with the password can set it up in their place. |
| Medium | grace.wilson@northwindtraders.example | – | Required, not set up | No | Require MFA for all users | – | Will be asked to set up MFA at next sign-in. Until then, anyone with the password can set it up in their place. |
| Medium | hannah.robinson@northwindtraders.example | – | Required, not set up | No | Require MFA for all users | – | Will be asked to set up MFA at next sign-in. Until then, anyone with the password can set it up in their place. |
| Medium | leo.morris@northwindtraders.example | – | Required, not set up | No | Require MFA for all users | – | Will be asked to set up MFA at next sign-in. Until then, anyone with the password can set it up in their place. |
| Medium | leo.wright@northwindtraders.example | – | Required, not set up | No | Require MFA for all users | – | Will be asked to set up MFA at next sign-in. Until then, anyone with the password can set it up in their place. |
| Medium | maya.martin@northwindtraders.example | – | Required, not set up | No | Require MFA for all users | – | Will be asked to set up MFA at next sign-in. Until then, anyone with the password can set it up in their place. |
| Medium | olivia.scott@northwindtraders.example | – | Required, not set up | No | Require MFA for all users | – | Will be asked to set up MFA at next sign-in. Until then, anyone with the password can set it up in their place. |
| Medium | owen.taylor@northwindtraders.example | – | Required, not set up | No | Require MFA for all users | – | Will be asked to set up MFA at next sign-in. Until then, anyone with the password can set it up in their place. |
| Medium | reception@northwindtraders.example | – | Required, not set up | No | Require MFA for all users | – | Will be asked to set up MFA at next sign-in. Until then, anyone with the password can set it up in their place. |

| Flag | Account | Admin roles | Gap | MFA set up | Required by | Excluded from | What it means |
|---|---|---|---|---|---|---|---|
| Medium | rhys.clark@northwindtraders.example | – | Required, not set up | No | Require MFA for all users | – | Will be asked to set up MFA at next sign-in. Until then, anyone with the password can set it up in their place. |
| Medium | sophie.smith@northwindtraders.example | – | Required, not set up | No | Require MFA for all users | – | Will be asked to set up MFA at next sign-in. Until then, anyone with the password can set it up in their place. |
| Medium | thomas.clarke@northwindtraders.example | – | Required, not set up | No | Require MFA for all users | – | Will be asked to set up MFA at next sign-in. Until then, anyone with the password can set it up in their place. |

## Protected accounts 23

### By method




| Account | Admin roles | Methods | Required by |
|---|---|---|---|
| aaron.watson@northwindtraders.example | – | Authenticator app, Authenticator code | Require MFA for all users |
| amelia.watson@northwindtraders.example | – | Authenticator app, Authenticator code | Require MFA for all users |
| ann.patel@northwindtraders.example | Global Administrator, Groups Administrator (limited scope) | Authenticator app | Require MFA for all users |
| arthur.evans@northwindtraders.example | – | Phone | Require MFA for all users |
| ella.baker@northwindtraders.example | – | Authenticator app, Authenticator code | Require MFA for all users |
| ethan.green@northwindtraders.example | – | Authenticator app, Authenticator code | Require MFA for all users |
| george.roberts@northwindtraders.example | – | Authenticator app, Authenticator code | Require MFA for all users |
| george.robinson@northwindtraders.example | – | Authenticator app, Authenticator code | Require MFA for all users |
| grace.taylor@northwindtraders.example | – | Passkey, Authenticator app | Require MFA for all users |

| Account | Admin roles | Methods | Required by |
|---|---|---|---|
| hannah.patel@northwindtraders.example | – | Authenticator app, Authenticator code | Require MFA for all users |
| harry.lee@northwindtraders.example | – | Authenticator app, Authenticator code | Require MFA for all users |
| imogen.edwards@northwindtraders.example | – | Authenticator app, Authenticator code | Require MFA for all users |
| isla.evans@northwindtraders.example | – | Windows Hello, Authenticator app | Require MFA for all users |
| jacob.hughes@northwindtraders.example | – | Windows Hello, Authenticator app | Require MFA for all users |
| leo.evans@northwindtraders.example | – | Windows Hello, Authenticator app | Require MFA for all users |
| megan.lee@northwindtraders.example | – | Authenticator app, Authenticator code | Require MFA for all users |
| mia.hughes@northwindtraders.example | – | Phone | Require MFA for all users |
| olivia.smith@northwindtraders.example | – | Authenticator app, Authenticator code | Require MFA for all users |
| owen.white@northwindtraders.example | – | Windows Hello, Authenticator app | Require MFA for all users |
| rhys.moore@northwindtraders.example | – | Authenticator app, Authenticator code | Require MFA for all users |
| ruby.hill@northwindtraders.example | – | Windows Hello, Authenticator app | Require MFA for all users |
| ruby.taylor@northwindtraders.example | – | Authenticator app, Authenticator code | Require MFA for all users |
| zara.jackson@northwindtraders.example | – | Phone | Require MFA for all users |

## Guests 4

Guests set up MFA in their own organisation, so only whether this tenant requires it is shown.

| Guest | Required by | Excluded from |
|---|---|---|
| accounts_hollis-partners.example#EXT#@northwindtraders.onmicrosoft.com | Require MFA for all users | – |
| d.mason_mason-legal.example#EXT#@northwindtraders.onmicrosoft.com | Require MFA for all users | – |

| Guest | Required by | Excluded from |
|---|---|---|
| j.okafor_brightpath-consulting.example#EXT#@northwindtraders.onmicrosoft.com | Require MFA for all users | – |
| sam.carter_consultants.example#EXT#@northwindtraders.onmicrosoft.com | Require MFA for all users | – |

Prepared by Harbour IT (help@harbourit.example · 0161 496 0000). Read from Microsoft 365 with read-only access; nothing was changed. Data collected 28 Nov 2026, 04:00 UTC.