

|             |             |                        |                          |
|-------------|-------------|------------------------|--------------------------|
| PREPARED BY | DATE        | DATA COLLECTED         | MICROSOFT 365 TENANT     |
| Harbour IT  | 12 Oct 2026 | 12 Oct 2026, 06:36 UTC | fabrikam.onmicrosoft.com |

How people sign in and how strong that is: methods by strength, admins without phishing-resistant MFA, the methods policy, and password age and expiry.

Filtered view. Strongest method: 1 of 4 rows, Strength is Authenticator app or token, 1 column hidden. The headline figures cover every row.

|                                                                                                            |                                                                                                                   |                                                                                          |                                                                                               |
|------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| <p>Phishing-resistant</p> <p><b>9 of 54</b></p> <p>Passkey, security key, Windows Hello or certificate</p> | <p>Admins without phishing-resistant</p> <p><b>2</b></p> <p>Admin roles should need a passkey or security key</p> | <p>Phone is the only second factor</p> <p><b>4</b></p> <p>Text message or voice call</p> | <p>Passwordless ready</p> <p><b>0 of 54</b></p> <p>Can sign in without a password</p>         |
| <p>No self-service reset</p> <p><b>1</b></p> <p>Can't reset a forgotten password themselves</p>            | <p>Password never expires</p> <p><b>0</b></p> <p>Fine with MFA: expiry is no longer advised</p>                   | <p>Password over a year old</p> <p><b>0</b></p> <p>Matters most without MFA</p>          | <p>Never signed in, old password</p> <p><b>0</b></p> <p>Probably still the first password</p> |

Strongest method 1

Each enabled member counted once, by the strongest method they have.

By strength

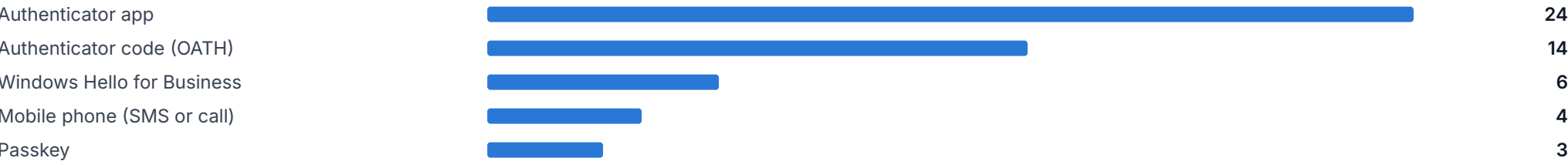
|                            |  |
|----------------------------|--|
| Authenticator app or token |  |
|----------------------------|--|

| Strength                   | People | Share of members | What it means                                                                 |
|----------------------------|--------|------------------|-------------------------------------------------------------------------------|
| Authenticator app or token | 15     | 28%              | Strong, but a convincing fake sign-in page can relay a code or push approval. |

Methods registered 5

How many enabled members have each method. People usually have more than one.

By method



| Flag  | Method                     | Strength                   | People | Admins |
|-------|----------------------------|----------------------------|--------|--------|
|       | Windows Hello for Business | Phishing-resistant         | 6      | 0      |
|       | Passkey                    | Phishing-resistant         | 3      | 0      |
|       | Authenticator app          | Authenticator app or token | 24     | 1      |
|       | Authenticator code (OATH)  | Authenticator app or token | 14     | 0      |
| ● Low | Mobile phone (SMS or call) | Phone (SMS or voice call)  | 4      | 0      |

## Sign-in methods by person 54 31 to review

Enabled members and what they can sign in with, weakest first and admins at the top. Who hasn't set up MFA at all, and whether it's required, is in MFA coverage.

| Flag     | Account                          | Admin | Admin roles                                                | Strongest method           | Methods           | Asked for first   | Passwordless | Self-service reset | What to do                                                                     |
|----------|----------------------------------|-------|------------------------------------------------------------|----------------------------|-------------------|-------------------|--------------|--------------------|--------------------------------------------------------------------------------|
| ● High   | breakglass@fabrikam.example      | Yes   | Global Administrator                                       | None                       | –                 | –                 | No           | No                 | No second factor. Set up MFA first (see MFA coverage).                         |
| ● Medium | anna.kowalski@fabrikam.example   | Yes   | Global Administrator, Groups Administrator (limited scope) | Authenticator app or token | Authenticator app | Authenticator app | No           | Yes                | Admin without a phishing-resistant method: register a passkey or security key. |
| ● Medium | aaron.smith@fabrikam.example     | No    | –                                                          | None                       | –                 | –                 | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage).                         |
| ● Medium | aisha.brown@fabrikam.example     | No    | –                                                          | None                       | –                 | –                 | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage).                         |
| ● Medium | amelia.khan@fabrikam.example     | No    | –                                                          | None                       | –                 | –                 | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage).                         |
| ● Medium | arthur.williams@fabrikam.example | No    | –                                                          | None                       | –                 | –                 | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage).                         |
| ● Medium | ava.jackson@fabrikam.example     | No    | –                                                          | None                       | –                 | –                 | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage).                         |
| ● Medium | ava.moore@fabrikam.example       | No    | –                                                          | None                       | –                 | –                 | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage).                         |

| Flag     | Account                          | Admin | Admin roles | Strongest method | Methods | Asked for first | Passwordless | Self-service reset | What to do                                             |
|----------|----------------------------------|-------|-------------|------------------|---------|-----------------|--------------|--------------------|--------------------------------------------------------|
| ● Medium | ava.thomas@fabrikam.example      | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | chloe.jackson@fabrikam.example   | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | george.williams@fabrikam.example | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | henry.roberts@fabrikam.example   | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | isla.scott@fabrikam.example      | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | jack.lee@fabrikam.example        | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | jack.roberts@fabrikam.example    | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | lily.khan@fabrikam.example       | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | lily.watson@fabrikam.example     | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | lily.white@fabrikam.example      | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |

| Flag     | Account                         | Admin | Admin roles | Strongest method | Methods | Asked for first | Passwordless | Self-service reset | What to do                                             |
|----------|---------------------------------|-------|-------------|------------------|---------|-----------------|--------------|--------------------|--------------------------------------------------------|
| ● Medium | megan.king@fabrikam.example     | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | noah.wood@fabrikam.example      | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | olivia.taylor@fabrikam.example  | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | owen.scott@fabrikam.example     | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | rhys.walker@fabrikam.example    | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | ruby.davies@fabrikam.example    | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | ruby.wood@fabrikam.example      | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | thomas.johnson@fabrikam.example | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
| ● Medium | zara.edwards@fabrikam.example   | No    | –           | None             | –       | –               | No           | Unknown            | No second factor. Set up MFA first (see MFA coverage). |
|          |                                 |       |             |                  |         |                 |              |                    |                                                        |

| Flag     | Account                         | Admin | Admin roles | Strongest method           | Methods                                      | Asked for first | Passwordless | Self-service reset | What to do                                                                                          |
|----------|---------------------------------|-------|-------------|----------------------------|----------------------------------------------|-----------------|--------------|--------------------|-----------------------------------------------------------------------------------------------------|
| ● Medium | george.baker@fabrikam.example   | No    | –           | Phone (SMS or voice call)  | Mobile phone (SMS or call)                   | –               | No           | Unknown            | Only a phone: set up the Authenticator app (or a passkey), then keep the phone as a backup at most. |
| ● Medium | owen.robinson@fabrikam.example  | No    | –           | Phone (SMS or voice call)  | Mobile phone (SMS or call)                   | –               | No           | Unknown            | Only a phone: set up the Authenticator app (or a passkey), then keep the phone as a backup at most. |
| ● Medium | owen.turner@fabrikam.example    | No    | –           | Phone (SMS or voice call)  | Mobile phone (SMS or call)                   | –               | No           | Unknown            | Only a phone: set up the Authenticator app (or a passkey), then keep the phone as a backup at most. |
| ● Medium | thomas.allen@fabrikam.example   | No    | –           | Phone (SMS or voice call)  | Mobile phone (SMS or call)                   | –               | No           | Unknown            | Only a phone: set up the Authenticator app (or a passkey), then keep the phone as a backup at most. |
|          | amelia.jackson@fabrikam.example | No    | –           | Authenticator app or token | Authenticator app, Authenticator code (OATH) | –               | No           | Unknown            | Nothing                                                                                             |
|          | ella.hughes@fabrikam.example    | No    | –           | Authenticator app or token | Authenticator app, Authenticator code (OATH) | –               | No           | Unknown            | Nothing                                                                                             |
|          | ethan.jones@fabrikam.example    | No    | –           | Authenticator app or token | Authenticator app, Authenticator code (OATH) | –               | No           | Unknown            | Nothing                                                                                             |
|          | jack.ward@fabrikam.example      | No    | –           | Authenticator app or token | Authenticator app, Authenticator code (OATH) | –               | No           | Unknown            | Nothing                                                                                             |
|          | leo.harrison@fabrikam.example   | No    | –           | Authenticator app or token | Authenticator app, Authenticator code (OATH) | –               | No           | Unknown            | Nothing                                                                                             |

| Flag | Account                          | Admin | Admin roles | Strongest method           | Methods                                       | Asked for first | Passwordless | Self-service reset | What to do |
|------|----------------------------------|-------|-------------|----------------------------|-----------------------------------------------|-----------------|--------------|--------------------|------------|
|      | megan.green@fabrikam.example     | No    | –           | Authenticator app or token | Authenticator app, Authenticator code (OATH)  | –               | No           | Unknown            | Nothing    |
|      | noah.harris@fabrikam.example     | No    | –           | Authenticator app or token | Authenticator app, Authenticator code (OATH)  | –               | No           | Unknown            | Nothing    |
|      | owen.patel@fabrikam.example      | No    | –           | Authenticator app or token | Authenticator app, Authenticator code (OATH)  | –               | No           | Unknown            | Nothing    |
|      | owen.smith@fabrikam.example      | No    | –           | Authenticator app or token | Authenticator app, Authenticator code (OATH)  | –               | No           | Unknown            | Nothing    |
|      | rhys.scott@fabrikam.example      | No    | –           | Authenticator app or token | Authenticator app, Authenticator code (OATH)  | –               | No           | Unknown            | Nothing    |
|      | ruby.clark@fabrikam.example      | No    | –           | Authenticator app or token | Authenticator app, Authenticator code (OATH)  | –               | No           | Unknown            | Nothing    |
|      | thomas.robinson@fabrikam.example | No    | –           | Authenticator app or token | Authenticator app, Authenticator code (OATH)  | –               | No           | Unknown            | Nothing    |
|      | william.lewis@fabrikam.example   | No    | –           | Authenticator app or token | Authenticator app, Authenticator code (OATH)  | –               | No           | Unknown            | Nothing    |
|      | william.wood@fabrikam.example    | No    | –           | Authenticator app or token | Authenticator app, Authenticator code (OATH)  | –               | No           | Unknown            | Nothing    |
|      | arthur.lee@fabrikam.example      | No    | –           | Phishing-resistant         | Windows Hello for Business, Authenticator app | –               | No           | Unknown            | Nothing    |

| Flag | Account                         | Admin | Admin roles | Strongest method   | Methods                                       | Asked for first | Passwordless | Self-service reset | What to do |
|------|---------------------------------|-------|-------------|--------------------|-----------------------------------------------|-----------------|--------------|--------------------|------------|
|      | callum.turner@fabrikam.example  | No    | –           | Phishing-resistant | Passkey, Authenticator app                    | –               | No           | Unknown            | Nothing    |
|      | ella.evans@fabrikam.example     | No    | –           | Phishing-resistant | Passkey, Authenticator app                    | –               | No           | Unknown            | Nothing    |
|      | freya.evans@fabrikam.example    | No    | –           | Phishing-resistant | Passkey, Authenticator app                    | –               | No           | Unknown            | Nothing    |
|      | george.walker@fabrikam.example  | No    | –           | Phishing-resistant | Windows Hello for Business, Authenticator app | –               | No           | Unknown            | Nothing    |
|      | oscar.smith@fabrikam.example    | No    | –           | Phishing-resistant | Windows Hello for Business, Authenticator app | –               | No           | Unknown            | Nothing    |
|      | owen.khan@fabrikam.example      | No    | –           | Phishing-resistant | Windows Hello for Business, Authenticator app | –               | No           | Unknown            | Nothing    |
|      | priya.williams@fabrikam.example | No    | –           | Phishing-resistant | Windows Hello for Business, Authenticator app | –               | No           | Unknown            | Nothing    |
|      | rhys.hall@fabrikam.example      | No    | –           | Phishing-resistant | Windows Hello for Business, Authenticator app | –               | No           | Unknown            | Nothing    |

## Sign-in methods policy 12

Which methods people may register and use, from the tenant's authentication methods policy, against what's recommended for a small business.

| Flag  | Setting                                                                | Current                                                    | Recommended                                  | Why                                                                      |
|-------|------------------------------------------------------------------------|------------------------------------------------------------|----------------------------------------------|--------------------------------------------------------------------------|
|       | Passkeys and security keys (FIDO2)                                     | On for Break glass                                         | On                                           | Needed for phishing-resistant sign-in, which admins should use.          |
|       | Microsoft Authenticator                                                | On for All users                                           | On                                           | The second factor most people should use.                                |
|       | Authenticator shows which app is signing in                            | Microsoft managed                                          | On (Microsoft managed turns it on)           | Helps people spot a sign-in that isn't theirs.                           |
| ● Low | Authenticator shows where the sign-in is from                          | Off                                                        | On (Microsoft managed turns it on)           | Helps people spot a sign-in that isn't theirs.                           |
| ● Low | Text message (SMS)                                                     | On for All users except Break glass                        | Off, once people use Authenticator           | Texts can be intercepted or moved to another SIM.                        |
|       | Voice call                                                             | Off                                                        | Off                                          | Calls can be redirected, and are easy to approve by mistake.             |
|       | Email one-time passcode                                                | On for All users                                           | Off, unless guests or password reset need it | Not a second factor for members; only for password reset and guests.     |
|       | Temporary Access Pass                                                  | Off                                                        | On, for setting up passkeys                  | A time-limited pass for setting up a new phone or passkey.               |
|       | Registration campaign (asks people to set up Authenticator at sign-in) | Microsoft managed, for All users, can be skipped for 1 day | On, or Microsoft managed                     | Moves people off text messages and calls.                                |
| ● Low | System-preferred MFA (asks for the strongest method a person has)      | Off                                                        | On, or Microsoft managed                     | Otherwise people are asked for their own default, often a text message.  |
|       | People can report an MFA prompt they didn't expect                     | Microsoft managed                                          | On                                           | A reported prompt blocks the account's risky sign-ins and alerts admins. |
|       | Methods managed in this policy (not the old MFA and SSPR settings)     | Yes                                                        | Yes                                          | Microsoft has retired the old per-user MFA and SSPR method settings.     |

Authentication strengths in Conditional Access 0

Conditional Access policies that require a particular strength of MFA rather than any MFA. Requiring Phishing-resistant MFA for admin roles is the usual first step.

No Conditional Access policy requires an authentication strength. Start with one requiring Phishing-resistant MFA for admin roles, once admins have a passkey.

Password age 54

When each enabled member's password was last set. An old password matters most without MFA; an account that has never signed in may still have the password it was created with. Problems first, then oldest first.

| Account                          | Password last changed | Never expires | Synced from on-premises | Last sign-in | MFA set up | What it means |
|----------------------------------|-----------------------|---------------|-------------------------|--------------|------------|---------------|
| zara.edwards@fabrikam.example    | Unknown               | No            | No                      | 8 Jul 2026   | No         | –             |
| aisha.brown@fabrikam.example     | Unknown               | No            | No                      | 7 Mar 2026   | No         | –             |
| jack.lee@fabrikam.example        | Unknown               | No            | No                      | 3 Jun 2026   | No         | –             |
| aaron.smith@fabrikam.example     | Unknown               | No            | No                      | 22 Apr 2026  | No         | –             |
| rhys.walker@fabrikam.example     | Unknown               | No            | No                      | 5 Jun 2026   | No         | –             |
| noah.wood@fabrikam.example       | Unknown               | No            | No                      | 7 Feb 2026   | No         | –             |
| ruby.clark@fabrikam.example      | Unknown               | No            | No                      | 10 Oct 2026  | Yes        | –             |
| thomas.robinson@fabrikam.example | Unknown               | No            | No                      | 12 Oct 2026  | Yes        | –             |
| ava.thomas@fabrikam.example      | Unknown               | No            | No                      | 6 Oct 2026   | No         | –             |
| thomas.allen@fabrikam.example    | Unknown               | No            | No                      | 5 Oct 2026   | Yes        | –             |
| george.walker@fabrikam.example   | Unknown               | No            | No                      | 10 Oct 2026  | Yes        | –             |
| ella.hughes@fabrikam.example     | Unknown               | No            | No                      | 11 Oct 2026  | Yes        | –             |
| william.lewis@fabrikam.example   | Unknown               | No            | No                      | 9 Oct 2026   | Yes        | –             |
| owen.smith@fabrikam.example      | Unknown               | No            | No                      | 12 Oct 2026  | Yes        | –             |

| Account                          | Password last changed | Never expires | Synced from on-premises | Last sign-in | MFA set up | What it means |
|----------------------------------|-----------------------|---------------|-------------------------|--------------|------------|---------------|
| amelia.jackson@fabrikam.example  | Unknown               | No            | No                      | 12 Oct 2026  | Yes        | –             |
| rhys.hall@fabrikam.example       | Unknown               | No            | No                      | 12 Oct 2026  | Yes        | –             |
| george.williams@fabrikam.example | Unknown               | No            | No                      | 10 Oct 2026  | No         | –             |
| owen.scott@fabrikam.example      | Unknown               | No            | No                      | 11 Oct 2026  | No         | –             |
| ava.moore@fabrikam.example       | Unknown               | No            | No                      | 9 Oct 2026   | No         | –             |
| isla.scott@fabrikam.example      | Unknown               | No            | No                      | 12 Oct 2026  | No         | –             |
| priya.williams@fabrikam.example  | Unknown               | No            | No                      | 10 Oct 2026  | Yes        | –             |
| leo.harrison@fabrikam.example    | Unknown               | No            | No                      | 8 Oct 2026   | Yes        | –             |
| william.wood@fabrikam.example    | Unknown               | No            | No                      | 10 Oct 2026  | Yes        | –             |
| george.baker@fabrikam.example    | Unknown               | No            | No                      | 9 Oct 2026   | Yes        | –             |
| megan.king@fabrikam.example      | Unknown               | No            | No                      | 11 Oct 2026  | No         | –             |
| arthur.lee@fabrikam.example      | Unknown               | No            | No                      | 9 Oct 2026   | Yes        | –             |
| freya.evans@fabrikam.example     | Unknown               | No            | No                      | 30 Sep 2026  | Yes        | –             |
| arthur.williams@fabrikam.example | Unknown               | No            | No                      | 12 Oct 2026  | No         | –             |
| ava.jackson@fabrikam.example     | Unknown               | No            | No                      | 8 Oct 2026   | No         | –             |
| jack.ward@fabrikam.example       | Unknown               | No            | No                      | 11 Oct 2026  | Yes        | –             |
| owen.khan@fabrikam.example       | Unknown               | No            | No                      | 10 Oct 2026  | Yes        | –             |
| noah.harris@fabrikam.example     | Unknown               | No            | No                      | 29 Sep 2026  | Yes        | –             |
| megan.green@fabrikam.example     | Unknown               | No            | No                      | 12 Oct 2026  | Yes        | –             |
| amelia.khan@fabrikam.example     | Unknown               | No            | No                      | 12 Oct 2026  | No         | –             |
| ethan.jones@fabrikam.example     | Unknown               | No            | No                      | 29 Sep 2026  | Yes        | –             |
| lily.khan@fabrikam.example       | Unknown               | No            | No                      | 11 Oct 2026  | No         | –             |
| rhys.scott@fabrikam.example      | Unknown               | No            | No                      | 12 Oct 2026  | Yes        | –             |
|                                  |                       |               |                         |              |            |               |

| Account                         | Password last changed | Never expires | Synced from on-premises | Last sign-in | MFA set up | What it means |
|---------------------------------|-----------------------|---------------|-------------------------|--------------|------------|---------------|
| callum.turner@fabrikam.example  | Unknown               | No            | No                      | 12 Oct 2026  | Yes        | –             |
| ruby.davies@fabrikam.example    | Unknown               | No            | No                      | 12 Oct 2026  | No         | –             |
| ruby.wood@fabrikam.example      | Unknown               | No            | No                      | 11 Oct 2026  | No         | –             |
| lily.watson@fabrikam.example    | Unknown               | No            | No                      | 11 Oct 2026  | No         | –             |
| henry.roberts@fabrikam.example  | Unknown               | No            | No                      | 6 Oct 2026   | No         | –             |
| lily.white@fabrikam.example     | Unknown               | No            | No                      | 11 Oct 2026  | No         | –             |
| olivia.taylor@fabrikam.example  | Unknown               | No            | No                      | 6 Oct 2026   | No         | –             |
| owen.turner@fabrikam.example    | Unknown               | No            | No                      | 12 Oct 2026  | Yes        | –             |
| jack.roberts@fabrikam.example   | Unknown               | No            | No                      | 12 Oct 2026  | No         | –             |
| owen.patel@fabrikam.example     | Unknown               | No            | No                      | 8 Oct 2026   | Yes        | –             |
| thomas.johnson@fabrikam.example | Unknown               | No            | No                      | 10 Oct 2026  | No         | –             |
| ella.evans@fabrikam.example     | Unknown               | No            | No                      | 9 Oct 2026   | Yes        | –             |
| chloe.jackson@fabrikam.example  | Unknown               | No            | No                      | 9 Oct 2026   | No         | –             |
| oscar.smith@fabrikam.example    | Unknown               | No            | No                      | 12 Oct 2026  | Yes        | –             |
| owen.robinson@fabrikam.example  | Unknown               | No            | No                      | 12 Oct 2026  | Yes        | –             |
| anna.kowalski@fabrikam.example  | Unknown               | No            | No                      | 30 Sep 2026  | Yes        | –             |
| breakglass@fabrikam.example     | Unknown               | No            | No                      | 30 Sep 2026  | No         | –             |

### Password expiry policy 3

How often cloud-only accounts on each domain must change their password. Microsoft and the NCSC now advise against regular expiry when everyone has MFA: forced changes lead to weaker, predictable passwords. Accounts synced from on-premises AD follow AD's policy instead.

| Flag  | Domain                   | Signs in with      | Passwords expire after | Reminder before expiry | Recommended                           |
|-------|--------------------------|--------------------|------------------------|------------------------|---------------------------------------|
|       | fabrikam.example         | Microsoft Entra ID | Never                  | –                      | Never, with MFA required for everyone |
|       | fabrikam.onmicrosoft.com | Microsoft Entra ID | Never                  | –                      | Never, with MFA required for everyone |
| ● Low | parked.example           | Microsoft Entra ID | 90 days                | 14 days                | Never, with MFA required for everyone |

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