PASSWORDS AND SIGN-IN METHODS

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Harbour IT

PREPARED BY	DATE	DATA COLLECTED	MICROSOFT 365 TENANT
Harbour IT	28 Nov 2026	28 Nov 2026, 04:00 UTC	contoso.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. Methods registered: 1 of 6 rows, Method is Passkey. Password age: 18 of 20 rows, Password last changed: older than 30 days. The headline figures cover every row.

Phishing-resistant
5 of 20
Passkey, security key, Windows Hello or certificate

Admins without phishing-resistant
1
Admin roles should need a passkey or security key

Phone is the only second factor
3
Text message or voice call

Passwordless ready
1 of 20
Can sign in without a password

No self-service reset
0
Can't reset a forgotten password themselves

Password never expires
20
Fine with MFA: expiry is no longer advised

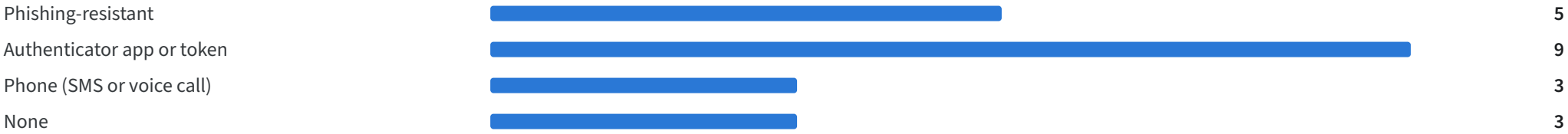
Password over a year old
4
Matters most without MFA

Never signed in, old password
1
Probably still the first password

Strongest method 4 2 to review

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

By strength



Flag	Strength	People	Admins	Share of members	What it means
	Phishing-resistant	5	1	25%	Bound to the real Microsoft sign-in page, so a fake page can't relay it.
	Authenticator app or token	9	1	45%	Strong, but a convincing fake sign-in page can relay a code or push approval.
Medium	Phone (SMS or voice call)	3	0	15%	Weakest second factor: texts and calls can be intercepted or moved to another SIM.
Medium	None	3	0	15%	No second factor: the password alone gets in.

Methods registered 1

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

By method



Method	Strength	People	Admins
Passkey	Phishing-resistant	1	0

Sign-in methods by person 20 7 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
Medium	annabel.fraser@contoso.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.
	breakglass@contoso.example	Yes	Global Administrator	Phishing-resistant	Security key or passkey (FIDO2)	–	Yes	Yes	Nothing
Medium	joseph.morris@contoso.example	No	–	None	–	–	No	Unknown	No second factor. Set up MFA first (see MFA coverage).
Medium	lily.harrison@contoso.example	No	–	None	–	–	No	Unknown	No second factor. Set up MFA first (see MFA coverage).
Medium	reception@contoso.example	No	–	None	–	–	Unknown	Unknown	No second factor. Set up MFA first (see MFA coverage).
Medium	rhys.evans@contoso.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	sophie.taylor@contoso.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	william.allen@contoso.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.
	evie.davis@contoso.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
	jack.white@contoso.example	No	–	Authenticator app or token	Authenticator app, Authenticator code (OATH)	–	No	Unknown	Nothing
	megan.smith@contoso.example	No	–	Authenticator app or token	Authenticator app, Authenticator code (OATH)	–	No	Unknown	Nothing
	oliver.hill@contoso.example	No	–	Authenticator app or token	Authenticator app, Authenticator code (OATH)	–	No	Unknown	Nothing
	olivia.ward@contoso.example	No	–	Authenticator app or token	Authenticator app, Authenticator code (OATH)	–	No	Unknown	Nothing
	olivia.wilson@contoso.example	No	–	Authenticator app or token	Authenticator app, Authenticator code (OATH)	–	No	Unknown	Nothing
	owen.taylor@contoso.example	No	–	Authenticator app or token	Authenticator app, Authenticator code (OATH)	–	No	Unknown	Nothing
	william.clark@contoso.example	No	–	Authenticator app or token	Authenticator app, Authenticator code (OATH)	–	No	Unknown	Nothing
	ella.thomas@contoso.example	No	–	Phishing-resistant	Windows Hello for Business, Authenticator app	–	No	Unknown	Nothing
	jacob.johnson@contoso.example	No	–	Phishing-resistant	Passkey, Authenticator app	–	No	Unknown	Nothing

Flag	Account	Admin	Admin roles	Strongest method	Methods	Asked for first	Passwordless	Self-service reset	What to do
	noah.clark@contoso.example	No	–	Phishing-resistant	Windows Hello for Business, Authenticator app	–	No	Unknown	Nothing
	priya.hughes@contoso.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.

Flag	Setting	Current	Recommended	Why
	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 18 1 to review

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.

Flag	Account	Password last changed	Never expires	Synced from on-premises	Last sign-in	MFA set up	What it means
Medium	reception@contoso.example	3 Apr 2024	Yes	No	Never	No	Never signed in, and the password was set over a month ago: it's probably still the one the account was created with. Block sign-in if it isn't needed, or reset the password.
	jack.white@contoso.example	25 Sep 2025	Yes	No	28 Nov 2026	Yes	Unchanged for over a year; MFA protects it.
	william.clark@contoso.example	24 Oct 2025	Yes	No	28 Nov 2026	Yes	Unchanged for over a year; MFA protects it.
	olivia.wilson@contoso.example	22 Nov 2025	Yes	No	26 Nov 2026	Yes	Unchanged for over a year; MFA protects it.
	olivia.ward@contoso.example	21 Dec 2025	Yes	No	27 Nov 2026	Yes	–
	ella.thomas@contoso.example	19 Jan 2026	Yes	No	26 Nov 2026	Yes	–

Flag	Account	Password last changed	Never expires	Synced from on-premises	Last sign-in	MFA set up	What it means
	sophie.taylor@contoso.example	17 Feb 2026	Yes	No	25 Nov 2026	Yes	–
	owen.taylor@contoso.example	18 Mar 2026	Yes	No	27 Nov 2026	Yes	–
	oliver.hill@contoso.example	16 Apr 2026	Yes	No	27 Nov 2026	Yes	–
	lily.harrison@contoso.example	15 May 2026	Yes	No	26 Nov 2026	No	–
	noah.clark@contoso.example	13 Jun 2026	Yes	No	27 Nov 2026	Yes	–
	joseph.morris@contoso.example	8 Jul 2026	Yes	No	28 Jul 2026	No	–
	jacob.johnson@contoso.example	12 Jul 2026	Yes	No	21 Nov 2026	Yes	–
	breakglass@contoso.example	21 Jul 2026	Yes	No	16 Nov 2026	Yes	–
	megan.smith@contoso.example	10 Aug 2026	Yes	No	27 Nov 2026	Yes	–
	annabel.fraser@contoso.example	30 Aug 2026	Yes	No	30 Sep 2026	Yes	–
	rhys.evans@contoso.example	8 Sep 2026	Yes	No	22 Nov 2026	Yes	–
	evie.davis@contoso.example	7 Oct 2026	Yes	No	28 Nov 2026	Yes	–

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
	contoso.example	Microsoft Entra ID	Never	–	Never, with MFA required for everyone
	contoso.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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