JSL
Engineered to Execute™

How JSL Secured Millions of Student Accounts with Multi-Factor Authentification

WHAT YOU'LL LEARN

✓ **How Jazz Solutions, Inc. (JSL) implemented a multi-factor authentification (MFA) solution for millions of users.**

✓ **How to balance security and user experience in large-scale projects.**

THE CHALLENGE

The U.S. Department of Education's Federal Student Aid (FSA) platform serves more than 85 million users. To improve the security of their Person Authentication Service (PAS), also known as the FSA ID, FSA needed to upgrade to higher Authenticator Assurance Levels (AAL) without compromising usability or incurring high costs. Given the large user base, the task was to ensure the solution enhanced security while maintaining a seamless user experience for millions of logins each week.

Our goal at JSL was to implement a more secure, yet user-friendly multi-factor authentication (MFA) process. We knew the solution needed to protect against phishing attacks, comply with the latest cybersecurity requirements, and be cost-effective given the vast number of users.

The key question was: How do we deliver heightened security without creating hurdles for users?

THE SOLUTION

To achieve this, JSL began by evaluating a dozen time-based one-time password (TOTP) products on the market, assessing them for security, usability, and seamless integration. Our front-end API team developed a proof of concept to demonstrate that our solution could scale across 4 to 5 million weekly logins.

We narrowed the MFA options down to three:

• **Secure codes via SMS**

• **Secure codes via email**

• **TOTP soft tokens through a third-party app**

Working closely with FSA, JSL decided on a phased rollout for MFA adoption:

Step 1: **Make MFA setup mandatory for all new user registrations.**

Step 2: **Gradually prompt existing users to comply with MFA over a four-month window.**

By structuring the implementation this way, we minimized disruptions to day-to-day operations and ensured the transition was virtually invisible to users.

CLASSIFICATIONS

8(a) Small Business

Woman-Owned

Economically Disadvantaged

SWaM (VA)

U.S. Small Business Administration

GSA Contract Vehicles

| MAS | 47QTCA20D00EA |
| STARS III | 47QTCB21D0418 |

NAICS

518210 · 541511 · 541512 · 541513 · 541519 · 541611 · 541690 · 561450

SIN54151   GSA Highly Adaptive Cybersecurity Service (HACS)

CAGE   82e52

UEI   CB3LFRNLMMM8

Facility Clearance   Top Secret for JSL Departments of Defense and Homeland Security Business Units

LEADERSHIP

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THE IMPACT

The result? A secure and seamless MFA rollout across the FSA platform. Even with millions of accounts affected, there was no noticeable uptick in support calls, nor were there disruptions to FSA's crucial deadline cycles.

Our MFA implementation not only improved the overall security of user accounts but also ensured FSA's compliance with government security mandates, bringing their platform in line with Executive Order 14028: Improving the Nation's Cybersecurity.

JSL's solution balanced advanced security with a frictionless user experience—something that's critical when working with such a diverse and expansive user base.

KEY OUTCOMES

- **A highly secure authentication process for millions of users.**
- **Successful implementation with no significant disruptions to users or support channels.**
- **Enhanced compliance with government cybersecurity standards.**

This partnership allowed FSA to continue safeguarding sensitive information effectively while maintaining the trust and usability that their users expect.
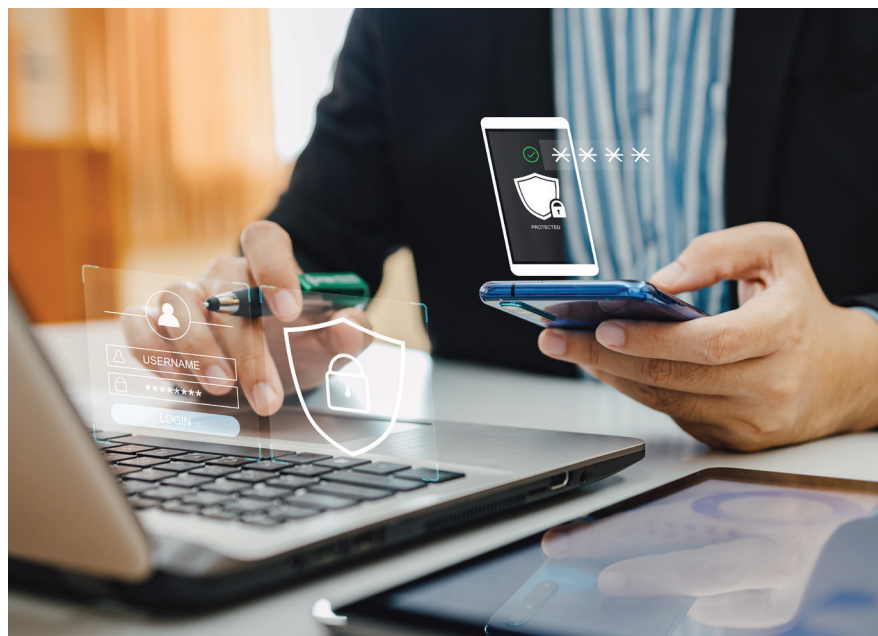
WHAT THE CLIENT SAID

Your dedication and effort are noticed at the highest levels of our agency.

— Customer Project Lead