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information update

Tuesday, May 26, 2009

## SafeMLS Token Based Security and Tokenless Options

### ***SafeMLS: True Two-Factor Security***

To address the concerning amount of password sharing seen at a national level in the MLS industry, MRMLS deployed the SafeMLS Two-Factor Authentication system in October of 2008. This system brings “something you know”, your password or PIN, and “something you have”, your token, together to stop those who should be members, but used a password of a college instead, and to block those who had no business in the Matrix system at all. As a result we saw a sizable number of those who should have been members joining their local Association of REALTORS as well as a dramatic drop in cases of those who should never have been in Matrix.

### ***Tokenless: Easily Shared and Not Always Two Factor***

A new “tokenless” system has emerged which uses a software certificate, which is installed on your computer. Because so many of us use more than one PC, these certificate based systems have to allow you to install the certificate on more than one machine. This is almost like having the ability to make copies of your SafeMLS Token and rekindles the concerns of account sharing. Further many offices in our industry have shared office computers used by any number of agents in that office. By installing your certificate on a shared PC you are no longer retaining control of your token and thus it is no longer “something you have”. In this common scenario certificate based systems are no longer true two-factor authentication. It is for these reasons that the MRMLS Board of Directors feels strongly that the physically held token, such as the SafeMLS system and others like it, are the only truly secure authentication systems today.

### ***A Secure Tokenless Future***

The future of tokenless systems is bright and the folks who brought us SafeMLS are working with industry leading technologists to bring us a system that doesn't work from an easily shareable certificate, but something that is very hard to share, your behavior. This new system leverages the location, time of day and typing rhythm to establish your identity. These three elements are very hard to share and we feel may be the future of strong authentication. We at MRMLS are watching this technology closely and will bring it to our membership as it becomes a proven and viable solution without risking the security of our precious listing data.