NOT ALL TWO-FACTOR IS EQUAL.

KNOW THE DIFFERENCE BEFORE YOU PICK ONE.

Method	Rating	Phishable?	SIM Risk	Best For
SMS / Text Code	Weak	Yes	High	Low-value accounts only
Email OTP	Weak	Yes	Medium	Only when nothing better exists
Authenticator App	Good	Harder	None	Email, banking, social media (recommended default)
Push Notification	Good	Harder	Low	Work accounts, enterprise apps
Hardware Security Key	Best	No	None	High-value accounts: email, banking, password manager, crypto

SMS / TEXT CODE. Easy setup. Works on any phone, but a SIM swap defeats it completely.

EMAIL OTP. No extra app needed, but if your email is compromised, this factor is compromised too.

AUTHENTICATOR APP. Works offline, not tied to your phone number. Lose the phone and you'll need backup codes.

PUSH NOTIFICATION. One tap to approve, shows context like location and device. Vulnerable to "MFA fatigue" spam attacks.

HARDWARE SECURITY KEY. Cannot be phished. Costs $25 to $50 (YubiKey and similar). Losing the key means a recovery process.

If you only do one thing today: move email and banking off SMS codes and onto an authenticator app. That single switch closes the SIM-swap door.

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