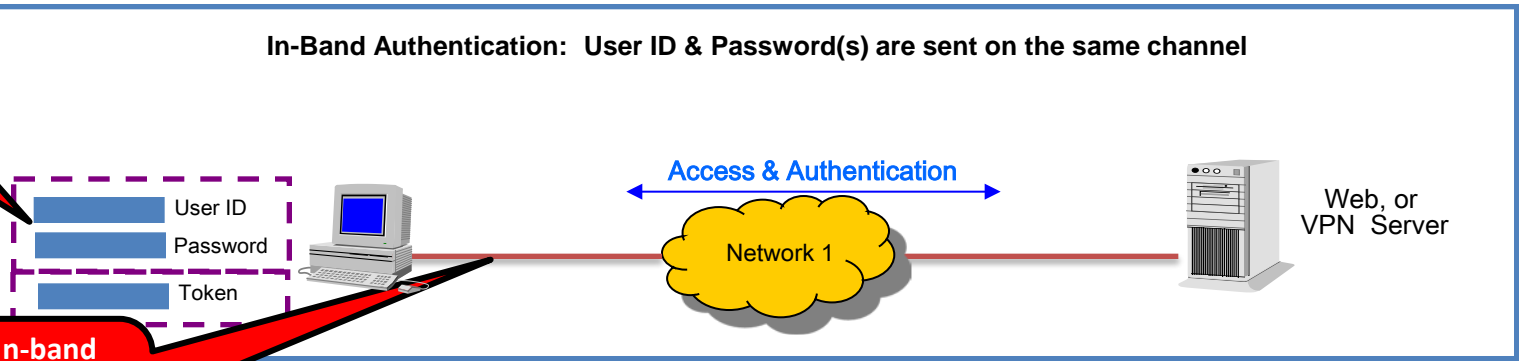


In-Band vs Out-of-Band Authentication:

In-Band Authentication: User ID & Password(s) are sent on the same channel

Hacker is given a chance to keylogg the credentials



Two-Factor In-band token authentication can be beat by a Man-in-the-Middle Attack

Out-of-Band Authentication: User ID & Password sent on separate networks

Hacker is not given a chance to steal credentials because they are sent on two separate channels

