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Passwords: No Fooling Around

With more and more of our life tied up in the digital clouds, it is more important than ever to secure your logins and personal and business information as strongly as possible.

Lame passwords are a thing of the past – and you should be flogged if you continue using them.

TWO-FACTOR AUTHENTICATION (known at parties as 2FA)

Two-factor authentication is a method of confirming your identity (upon sign-in to a site or program) by using *two* forms of identification (to prove it really is YOU): not just a (strong) password – but also having to use a secondary way of identifying yourself via something currently in your possession. This secondary identifier could be something like: a code texted to your registered cell phone, or a question that only you should know, or a PIN number. Basically, 2FA is a combination of two out of these three things: something you *know* (ie, your PIN number), something you *have* (ie, your bank card), something you are (ie, a biometric like a voice print or fingerprint).

If, when signing up for a service, you are asked if you want to use two-factor authentication – click YES.

NEVER RE-USE A PASSWORD

Data breaches are more common than you think. If the bad guys have breached a company where you used the same password that you are once again using...

CHOOSE A LONG AND STRONG PASS *PHRASE* – INCLUDE ODD CHARACTERS

Instead of a pass*word* – think of a *phrase* that you'll always remember...and *use the first letter from each word* in that phrase. For example:
My little sister Leslie is 8 years younger than me!   *would translate into the password*: MlsLi8yytm!

It uses all the juicy tidbits that passwords should (uppercase, number, special character).

Myself? I use a password algorithm that changes for each website that I use:
  • The number that represents the first letter of the website (or organizer) name; followed by
  • A loved-one's (let's say George Clooney) birthdate (month reversed); followed by
  • A special character
So, George's birthday is May 6, 1961 – and the website that I'm creating the password for is Amazon – then my password would be: 16yaM61! (Why? 1 is for the 1st letter of the alphabet (because that's what Amazon starts with); 6yaM61 is the medium date (that I prefer) style with the month reversed; and exclamation mark...because it's easy. So, my password for – Facebook...which starts with a F (the 6th letter) – would be different (66yaM61!) This way, most of my passwords are different – and I never have to write them down!

DON'T CHANGE YOUR PASSWORD TOO OFTEN

Unless you are forced to – keep a good strong password.

SKIP THE SECRET QUESTION

Was my first dog's name Silver? Or Silver Chief? Who cares! If given the option, use the same (weird) answer for every question (on the same site). For example, my bank asks me five security questions (favourite restaurant, first dog, first car, etc). To avoid locking myself out – and enabling someone to guess – I just use the same one-word answer for each question. In my case, BUTTERCUP (what else?) I always get a chuckle when the site asks "What was your spouse's father's first name?" and I answer BUTTERCUP ...and it accepts it. But I never have to worry about getting it wrong or forgetting it.