

Financially Speaking . . .

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CERTIFIED PUBLIC ACCOUNTANTS

STRONG PASSWORDS HELP PROTECT IDENTITIES AT TAX TIME AND BEYOND



Your password serves as the first line of defense to stop hackers and identity thieves from accessing your computer, mobile phone and other internet-accessible devices. Here are a few basic steps to making passwords better and stronger:

1. Add password protections to all devices. You should use a password to protect any device that gives you that opportunity. Not only your computer, tablet or mobile phone but also your wireless network. The password is your first line of defense.
2. Change all factory password settings. If your device comes with factory password settings, for example the camera on your laptop, change it immediately.
3. Longer is better. A password should be a minimum of eight digits but 10 to 12 is even better. It should be a combination of upper case and lower case letters, numbers and special characters. Do not use your name or birthdate.
4. Do not repeat passwords. These days, people often have multiple password-protected accounts. Do not use the same password repeatedly. Should a thief steal your password, he immediately will have access to other important accounts. Use different passwords, especially on important financial or tax accounts.
5. Use two-factor authentication options. Many social media and financial institutions now give you the option of setting up a two-factor or two-step authentication process. A two-factor process involves a security code being sent to your registered mobile phone. This means if a thief manages to steal your user name and password, he will be blocked from accessing your accounts.

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