



## Introduction

Passwords are the most common way of proving the identity of an individual before allowing them access to private information. So, if all that stands between you and your fortune is your mother's maiden name you may soon be parted from it. Your password may be the only way of proving you are who you say you are, which means it is a secret worth keeping.



*"HALT! Who goes there? Friend or foe?"*

## Learning Points

### Keep your secret



Under no circumstances should you tell your password to anyone. It's all too prevalent these days for someone purporting to be from say, your telephone provider, asking you to qualify your personal account details. Why? Don't they have them already? Don't tell them.

How do you know it really is them? If you act suspicious, quite rightly, they are known to give you a number to call to verify their authenticity – don't do this, it's yet another con to keep you on hold whilst you reveal your personal details to someone you shouldn't.

It should never be necessary to share your password with anyone, not even your partner. If access to information needs to be shared then permission should be granted through allocating your family, friends or colleagues their own passwords, ensuring you always enforce a change of password at first login, and set the password to be changed regularly.

### Make it difficult



The expertise of hackers and evolving technologies makes it very easy for passwords to be guessed. So make it difficult by having a strong password and enforce this across all circumstances in your life. A

strong password would normally be a minimum of eight characters, contain upper and lower case letters and include numbers and symbols.

Have one pin for all your credit cards? Yes, it does make it easier to remember, but it also makes it real easy for the hackers to clear out all your accounts in one foul swoop.

### Immutable Law of Password Security



If a bad 'guy' can log on as you, as far as the system is concerned 'he' is you. Whatever you can do on the system 'he' can do as well, because 'he' is you.

...and, maybe 'he' wants to do something malicious and blame it on you.

### Tips

- If you receive an eMail or text asking you to verify your account details – don't reply. Call the provider who is allegedly asking for this information on their publicly known number and verify the request
- Never divulge any of your personal details over the phone
- If you setup passwords for others, always ensure you set the password to be changed at first login, and thereafter regularly changed
- Create passwords that are difficult to guess, but easy for you to remember. E.g. replace letters for numbers or use a passphrase, e.g. 'My daughter Amanda was born on 4<sup>th</sup> July!' could equate to MdAwb04J!
- Never write your password down where others could read it
- Don't use the same password for other systems, or keep the same PIN number across all your money cards

### Next Steps

- Change all your passwords if they are more than a month old. Yes, you can do it!