

Computer and Phone Password Security

John Tan

This is one of a series of articles provided by the Oakmont Technology Learning Center on the use of technology by seniors.

Do you remember your passwords or make note of them or use a password manager? In the past many people had simple passwords to remember because it didn't matter as much. Today we do so much electronically from bank accounts to retail to logging into your computer. Risks are higher these days from hackers and spammers with topics ranging from software license expiration to credit card overcharges; anything and everything that may affect your financial safety and security.

Using strong passwords is a must! A good password consists of: an uppercase character (A-Z), a lowercase character (a-z), a number (0-9), a symbol (such as !, \$, #, or %), and has ten characters or more in total. Do not use the same password for every account!

Some people use passwords that are given automatically when you open a new online account from a bank or credit card service, usually having a mix of letters, numbers, and special characters. These should be written down along with usernames in someplace safe and keep them up to date. If you open accounts on any web sites, make sure you keep track of all usernames and passwords along with any account PIN numbers. There are password books for sale on Amazon. If you use one, keep it safe and remember to grab it in a fire evacuation emergency.

If you have an Android phone, make sure you know your Google/gmail account name and password associated with the phone. You will need it for any tech support or to sync the account with your computer.

Commandeering of cell phone accounts is beginning to be a problem. For more information on what commandeering is and how to boost your security, Google "commandeering cell phones". Cell phone companies require having a PIN number if you want any customer service from them, either on the phone or in-store. Did you know this PIN is used by many technology companies to verify who you are and to make changes to your accounts including if you've forgotten your e-mail or wireless passwords? Even though you had your verified home and email address, your last 4-digits of your social security number, your telephone number, special security reminder "where were you when you met your wife or husband" questions, all cell providers seem to require the last secured step, the pin code. Based on new FCC regulations they cannot go any further with your account until you give them this PIN.

For an electronic copy of this article and other tech articles, visit oakmont-learning.org.