

## Don't Lose Access to Your Online Web Site Accounts

Pat Barclay

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Computers can make our lives easier, auto-filling our account information and passwords when we access internet sites: financial institutions, shopping web sites, e-mail, etc. And it usually works well – until it doesn't. Computer files do get corrupted sometimes, and when they contain your passwords you can find yourself locked out and unable to access your accounts. You can usually recover if you have that information recorded in a safe place, which is highly recommended. But if you don't, you'll need to PROVE to the web site that you are who you say you are. And with security features that continue to evolve, that process can be easier said than done – and can cost you.

Most web sites where you have an account have security options that allow you to change forgotten passwords and account information if you have completed what they refer to as recovery data, typically a different (recovery) e-mail address, a phone number, and – for some sites – answers to security questions that you create. But what happens when you change your e-mail address, or phone number, or forget the answers to the security questions? That can create problems since you can't prove you own the account. And for sites where you can't talk to a real person, like Google, Yahoo, and Amazon, proving it's your account can be daunting or even impossible.

Google and Yahoo are good examples. Due to the sheer of users they handle, you cannot talk to a real person. Instead you'll have to navigate their web site and go through what they refer to as account recovery. Google offers a way to recover your account and set a new password but the process is somewhat convoluted, takes time, and can still be unsuccessful. Yahoo is similar, but the recovery option they've implemented requires you to sign up for a paid subscription service!

The bottom line: Keep track of e-mail addresses, phone numbers, usernames, and passwords. You may not remember setting up recovery options for your on-line accounts but trust me, you more than likely did. And it is critical that you keep that information current. You can find these settings in the security or account areas of the web sites you routinely visit. Take the time to review them and update as necessary. You will save yourself a headache, and maybe even some money.

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