

1.Use strong, unique passwords for important accounts

If you have used the same password across different accounts, cyber criminals only need one password to access all of them. Use strong and separate passwords for your important accounts, such as financial services, social media and email. Try a 15 character combination of three random words, such as RocketBookPenny as these can be more difficult for criminals to crack.

2.Turn on two-step verification (2SV)

Also known as two-factor authentication (2FA), 2SV is the most powerful tool you have to protect your digital accounts. It helps keep cyber criminals out even if they know your password. 2SV requires two separate steps for you to access to your accounts, instead of just one. This could be a combination of a password and a one-time code, or a password and an authentication app prompt, fingerprint, or facial scan on your phone or computer. If 2SV is available, the option to switch it on is usually found in your account's security settings.

3.Use a password manager

A password manager can generate and securely store strong and unique passwords for your important accounts, so you don't need to remember them. Password managers are available as desktop apps, browser plug-ins and mobile apps, and can synchronise across all your devices, to ensure you have access to all your passwords no matter where you are. The password manager will need to be protected with a strong, unique "master" password such as the "three random words" option explained in point 1, and with 2SV where possible.

4.Be careful what you share and who you trust online

Do not share anything via social media or email you would not want the whole world to see. It is impossible to control how far information travels, once shared online. Be mindful of social media: never share sensitive information like credit card details, when you will be away from home, or where your children go to school. When interacting with people online, be cautious and ask for additional verification (e.g. a phone call) before taking actions such as transferring money or signing contracts.

5.Check if your accounts have been compromised

Check if your email account and password has been leaked as part of any known data breaches via haveibeenpwned.com. If you do find that your email address was exposed, you should urgently change your passwords on all accounts that use that email and/or use the same password.

We will never ask you for your password, or pressure you into transferring money to us or to another account. If in doubt, call us on 01483 600995





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