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Erin Nealy Cox: You need to be as smart as your smartphone



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If the people behind the iPhone, Dallas-based Nokia and service providers such as AT&T are correct in their predictions, the close attachment we already enjoy with our smartphones is headed quickly to new and unprecedented territory.

Technology rolling out this year will have us reaching for the phone instead of a credit card to pay for everything from a latte or a DART fare to the monthly mortgage. On phones enabled with “near field communication” technology, a tap of the touch screen will replace the swipe of the credit card.

Progress? Sure, but there’s something inherently terrifying about the prospect of transforming a smartphone into a digital wallet — just ask anyone who’s left an iPhone in a cab or any parent who’s discovered that children are capable of making purchases within an app.

Will the marriage of payment card and mobile phone make us even more vulnerable to cyber thieves and offer a new avenue for our personal information to wind up in the hands of global crime syndicates? Perhaps yes, but I prefer to look at this as an opportunity for all of us to clean house and fix what is too often the weakest link when it comes to cyber security — our own lazy online habits.

Sloppy password habits have led to some of the largest and costliest data breaches. When hackers breached Gawker’s databases this year, they revealed that the most common passwords were ridiculously predictable strings such as “123456” and “password.”

Sure, it’s hard for busy people to keep track of all of those passwords and log-ons. A recent survey found that three-quarters of consumers have five or more accounts with

online services that require log-ons and passwords and that only one in 10 of us use different passwords for each account.

The stakes are extremely high for businesses and individuals, and it's way past time to change habits. How many of us have shared a password with someone or used the same password for multiple sites? How many have a password for a social media site that is the same as your password for an email account? My advice: Don't do it.

With so much at stake, we should all be embracing some basic behaviors:

A password should be unique and include numbers, characters and letters.

Passwords should be specific to a single site — at the very least, make sure that email accounts and financial sites have unique and secure passwords.

Are you like many I encounter who scribble your passwords on a piece of paper and keep it in your desk drawer? Don't.

Change passwords periodically and say "no" when browsers ask if you want your password to be remembered. Inconvenient? Yes, because better security almost always comes at a price to convenience. Worth the headache? Absolutely.

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