

ICICI BANK CUSTOMER FIRST SERIES

TIMES BUSINESS ASSOCIATE COMMUNICATION

A consumer education initiative

TIPS AND TRICKS FOR SECURE PASSWORDS

Your Internet bank account is only as safe as the password. Choose carefully and change regularly.

Are you one of those wizards whose Internet banking password is 'Password123'? You are in august company. Most don't seem to have the patience to create an elaborate password. Your Internet banking account is only as secure as its password. A weak password exposes itself to strangers and hackers. If you love the ease of online transactions, you have to learn the ropes of basic online security, in your own interest.

Here are some tips for creating - and more importantly, remembering - secure passwords:

LAZY DAISY

Your name, surname, pet name, names of your kids, your birthday, your employee number, your car's number plate, and your account number, are all easy to guess. Avoid them completely. Don't create lazy passwords. To make passwords strong, complicate them with capitals and small letters; use numbers and characters (!@#\$%^&*()).

ALGO IT

Create an algorithm. It could be important dates, the first line of your favourite song or your favourite movie. 'One Flew Over The Cuckoo's Nest', will get you '1F^TCNest'. Don't scramble around wondering if F was capital or if it was 'o' or '0' or '1'. Have an algo and

always apply it. For example, one number, one character, beginning with caps and ending with the last word in full. Use the algo to reset and change passwords. Don't discuss your algorithm, it is the formula to your password.

LOST IN MEMORY

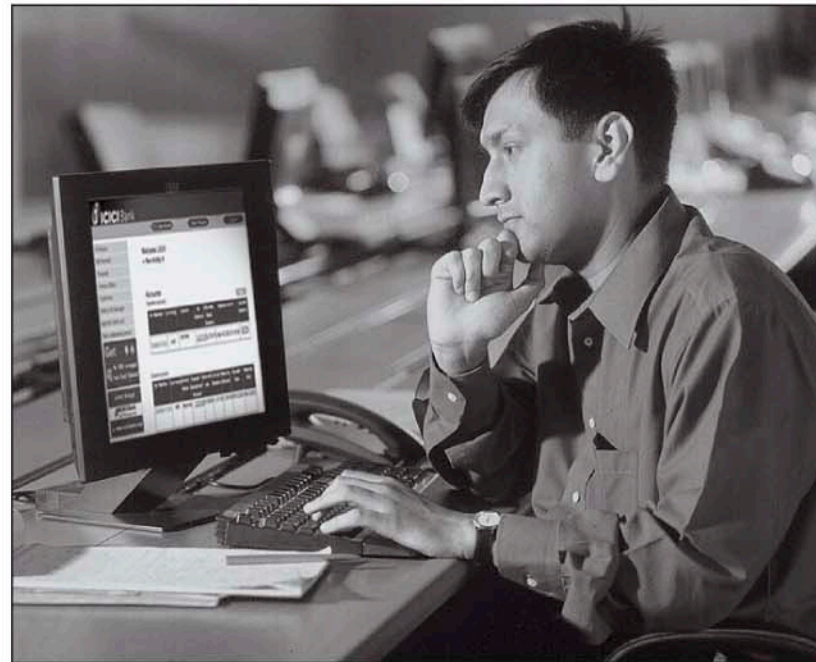
Don't make the password so complicated and bizarre that you cannot remember it unless you wrote it down somewhere. That defeats the purpose. Commit your password to memory with a key word or picturisation. Imagine for example, a cuckoo clock striking one, on the top of your bank building.

GET SET KNOW CONTEST
100 holidays to be won.

Question
Which one of the following passwords is relatively more secure?

Answer
A. Scrabble
B. \$cr@bble
C. Elbbarcs

To answer SMS DISHA A, B or C to 53030 and win a 2N 3D holiday*.
*Terms and conditions apply.
Visit www.dishafc.org for details and winners.



STORED AWAY

If you don't leave your house key below the door mat, you don't leave your password below the keyboard, mouse pad, in your diary, or on a post it slip stuck to your monitor. If you have to store it, make it a sentence only you understand. For example, cuckoo clock above the bank strikes one. Never keep the user name and password together.

PRIORITISE, PRIORITISE

There are passwords to your Yahoo and

Hotmail accounts and there are passwords to your bank account. Don't sweat over the small stuff. If your friend logged in to read your mail, you may lose a friend; if he logs in to sweep off your cash, you lose both the money and the friend. Keep your critical passwords strictly confidential.

PEEPER'S DELIGHT

Avoid typing a password in front of someone. Passwords like 'qwerty123456' are so easy for peepers to figure. Avoid

strokes to adjacent keys that can be cracked by mere observation.

LENGTH IS STRENGTH

Short passwords are easily assaulted. Hackers routinely crack up to six characters. If your algo is a good one, remembering may not be tough. 'Raindrops keep falling on my head and I want to steal your umbrella' can become a superb password - RkFoMh&lw2SyU. Let your imagination run.

SYSTEM SAFEGUARDS

Online banking comes with some pre-set safeguards. Your password is masked when you type it - it is not displayed on the screen. You are required to reset passwords periodically. When you reset, you are asked for the old password for authentication. Your new password has to be typed twice, so that you don't inadvertently set a password with a typo and are unable to retrieve it. Your account is locked after a few attempts at guessing the password. You can ask for resetting if you have genuinely lost the password.

As most writers on the subject say, a password is like your toothbrush: choose carefully, change regularly, and never share it with anyone.

Centre for Investment
Education and Learning

P.S. Passwords in this write-up are in the public domain and therefore not safe; don't use them.

We welcome your suggestions and feedback on this column. Please use the 'Email Us' link at www.icicibank.com or send <CF your comments> as an SMS to 53030.

DID YOU KNOW?

If you use 26 lowercase letters of the alphabet and a password length of 7 characters you will have $26^7 = 8.03$ billion combinations to choose from. This may appear large but it will be cracked in 45 minutes by the common computer. Passwords longer than 7 characters, using non-dictionary words are therefore to be preferred in an attempt to use 'good' passwords.

FAQs

Thinking beyond simple words is so tough. How does one create a password then?

Simple English words that can be found in a dictionary are easily hacked. A simple English word can be twisted a bit to make it secure. Slaughter can be written as '\$1@uGhTeR' to make it tough to guess. You can also use the English version of a vernacular word, give a spin to it and make it tough to guess.

What if I have genuinely forgotten the password?

Some sites enable you to reset your password, if you are able to answer a personal question (such as the maiden name of your mother). More secure sites will ask for additional account information, which only the user may know. If an account is locked for multiple unsuccessful trials, you can apply for and receive the new password at your postal address.

Why can a password not have a space between characters?

Most systems do not recognise the space as a valid character for password. Some also do not allow full stops, hyphens and other punctuation marks. Some symbols may clash with other configurations on a system. It is safe to work within the scope of the alphabets, numbers and characters to set a secure password.

SMART
BANKING

Protect
your money.



Never reply to
e-mails asking
for your password
or PIN.

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