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Use strong passwords for online accounts, digital devices

Security Summit recommends ways to prevent identity theft

PROVIDENCE — The Rhode Island Division of Taxation, the Internal Revenue Service, and other partners in the Security Summit remind taxpayers that using strong passwords and keeping those passwords secure are critical steps in preventing thieves from stealing identities or money – or using the information to file fraudulent tax returns.



“Taking a few simple steps to protect your passwords can help protect your money and your sensitive financial information from identity thieves, which is critically important as tax season approaches” said IRS Commissioner Chuck Rettig. “Protecting your information makes it harder for an identity thief to file a fraudulent tax return in your name.”

Strong passwords protect online accounts and digital devices from data theft. But there have been some important changes many people can overlook, said Rhode Island Tax Administrator Neena Savage.

In recent years, cybersecurity experts’ recommendations have changed as to what constitutes a strong password. The experts now suggest that people use word phrases that are easy to remember rather than random letters, characters, and numbers that cannot be easily recalled.

For example, experts previously suggested something like “PXro#)30,” but now suggest a longer phrase like “SomethingYouCanRemember@30.” By using a phrase, users don’t have to write down their password and expose it to additional risk. Also, people may be more willing to use strong, longer passwords if it’s a phrase rather than random characters that are harder to remember.

Protecting access to digital devices is so critical that some now feature fingerprint or facial recognition technology, but passwords remain common for many people.

Given the sensitivity of many of these online accounts, people should consider these passwords tips to protect devices or online accounts:

- Use a minimum of eight characters; longer is better.
- Use a combination of letters, numbers, and symbols in password phrases, such as the following: UsePasswordPhrase@30.
- Avoid personal information or common passwords; use phrases instead.
- Change default or temporary passwords that come with accounts or devices.
- Do not reuse or update passwords. For example, changing Bgood!17 to Bgood!18 is not good enough; use unique usernames and passwords for accounts and devices.
- Do not use email addresses as usernames if that is an option.

- Store any password list in a secure location, such as a safe or locked file cabinet.
- Do not disclose passwords to anyone for any reason.
- When available, a password manager program can help track passwords for numerous accounts.



Whenever it is an option for a password-protected account, users also should opt for a multi-factor authentication process. Many email providers, financial institutions, and social media sites now offer customers two-factor authentication protections.

Two-factor authentication helps by adding an extra layer of protection. Often two-factor authentication means the returning user must enter their credentials (username and password) plus another step, such as entering a security code sent via text to a mobile phone. Another example is confirming “yes” to a text to the phone that users are accessing the account on.

The idea behind multi-factor authentication is that a thief may be able to steal usernames and passwords, but it’s highly unlikely they also would have access to the mobile phone to receive a security code or confirmation to actually complete the log-in process.

About the Security Summit

The Security Summit consists of the IRS, state tax agencies, and the tax community -- including tax preparation firms, software developers, processors of payroll and tax financial products, tax professional organizations, and financial institutions.

Partners in the Security Summit work together to combat identity theft and fight other scams to protect the nation’s taxpayers. To learn more, click [here](#).

The Rhode Island Division of Taxation office is at One Capitol Hill in Providence, R.I., diagonally across from the Smith Street entrance of the State House, and is open to the public 8:30 a.m. to 3:30 p.m. business days. To learn more, see the agency's website: www.tax.ri.gov.