**What the Heck is Two Factor Authentication and Why You Need It**

**Male Speaker:** Welcome to Build Your Tribe with your host, Chalene Johnson.

**Chalene Johnson:** Hey, there. Thanks so much for joining me on this episode of Build Your Tribe. As a very special treat, today, I'm sharing with you one of the specialized lessons that I’ve created for the academy members in the Virtual Business Academy. Now, you may know that I’ve created a program specifically for entrepreneurs that is all about getting your digital life organized.

It shocks me that there are people out there who are running a business based on technology, from their phones, from their laptops, their desktops, sharing files, social media, offering academies, connecting with people online, using their phones in their computers all day, every day and they really have no idea how to protect that information and more importantly how to organize it. How to keep it safe? How to make sure other people don't get access to it? Most notably, how to make it simple to outsource?

So, in the Virtual Business Academy, we're going all the way back to the basics and one of the things that we are covering in our accountability group at the moment, is doing just that, protecting your online identity. Making sure that even if somebody finds out your password that they can't take over your accounts. A very important way, and incredibly useful tool for everyone to start using is two-factor authentication. But it's a really fancy word and it confuses a lot of people. So, I thought, you know what? Why not share this with my Build Your Tribe family? So, without further ado here is what you need to know about two-factor authentication. Before you think, "Oh, this sounds really boring. I don't want to do it." You better do it. You better do it because if you don't, it's like leaving your cash, your assets and all of your valuables out on the front lawn. Onward and upward with two-factor authentication.

In today's lesson, you're going to learn everything you need to know about two-factor authentication. Sometimes, called two-step authentication. The most important thing that you will understand is why this is so important? How easy it is to get in the habit of setting it up on absolutely every important website and app? Why this is your best line of defense when it comes to protecting your digital assets?

Imagine you lived in a really nice studio apartment in downtown New York City. Let's imagine at the entrance to your building, there isn't a doorman but instead a digital keypad. To enter the building, you have to enter a specific series of numbers. Of course, you could share these numbers with your roommate or friends and family members.

Think of that first place where you're entering a number or a code as the first layer of protection. The first layer of security. In other words, the first factor of security. Now, we're in the building and once we're in the building, we make our way up to your apartment door. Once we are at your apartment door, there's another keypad where I have to enter a code that would be the second factor of security or the second layer of security, if you will.

Let's just pretend that it was a bad guy that found his way into the building and somehow, he's figured out the access code to the lock on your door, your apartment door. Well, that's okay, because you have a third factor of security or a third way to authenticate who it is that wants to come in and now that third layer of security is going to protect you. You’ve looked through the peephole. You don't know who that is. Your door stays locked, you’re safe and secure and the bad guy goes back to the drawing board.

So, if you understand factors as layers of security, I'm sure you've already decided that you are most comfortable with at least two-factor authentication. Back in the old days, we didn't even have to have locks on our doors. But as times changed, People realized that security was pretty important and they moved from just having a simple lock on their door to having a dead bolt or high tech security and the same is true of the internet.

Our passwords used to afford us enough protection. Now, passwords can be easily retrieved through social engineering and other means. So, if someone were to get your password which is not that difficult to do, that's just one factor of security. By using two-factor authentication, or two-step sign in process, what you're doing is creating the extra layer of protection.

Here's how it works. I have a password for say, Twitter and when I sign in with Twitter, it now will say, "Okay, great you signed in and we're going to auto-generate a code which no one has." It's generated the moment you enter your password and that code will be sent to a device. Only one device. A device that I registered to my phone number. That's a second factor of security. So, it's not just me entering my password, but I’ve also enabled two-factor authentication. In other words, I’ve given Twitter or whatever platform you're doing this on, I've given them permission to say yes, I would like for you to require a second layer to authenticate the fact that it's me.

So, just in case someone has my password, they would get this code automatically generated, but it would only be sent to the place that I've determine it to be sent which ninety percent of the time is going to be your singular cellular device.

The steps that I’ve just described create two-factors of security or two-factors of authentication. You might be wondering, "Well, what if somebody has your phone, Chalene? What if you're in an airport and somebody sees your phone is sitting there in this code just pops up on your phone?" Well, that's why I personally choose to have a third factor of authentication and that's my fingerprint.

Now, even if you have my password and you have my phone, you can't see the code on my phone, unless you have my fingerprint that allows you to open my phone. You can't open my phone unless you have my fingerprint or my security code that I used to lock my phone. All the more reason why you must lock all of your devices. That includes desktops, laptops and your smart phones. Where it's available, use a fingerprint detection.

Now, are there ways around this is there obscure stories of somebody being able to hack that particular system, it's possible the same way that it's possible somebody could break into a bank with twenty layers of security. It's possible. Our job is to make it more difficult. To make it tougher to get in. To create as many layers of authentication or security as we feel are necessary to make us feel comfortable. Do you have to use two-factor authentication in all of these sites? You don't, but you're leaving your front door wide open.

Your action step today is to take a look at every one of your important accounts. Social media, banking, e-mail, you name it. Log in and set up two-factor or two-step authentication. Now, keep in mind that many sites call this something different. They might call it two-step verification, two-step authentication, two-factor authentication. Doesn't matter what they call it, you want to make sure if they offer it, you're using it. For a list of websites that offer two-factor authentication, you can go to this web address: 2FactorAuth.org. There you can type in the name of the web address or software program that you are using to quickly find out if they offer two-factor authentication.

As just an extra third layer or third factor of safety for you, make sure, of course, you're using a pass code on your phones and all other devices. Not one that people can guess, like "1111", "1234" or your birthday. Make sure it's auto generated and it's random, otherwise, people can figure it out.

Perhaps a fourth layer of verification is this. Many sites now give you the ability to actually see log in activity. This gives me the ability not only to see where the person might be logging in from but what type of device they're using. This is great even when somebody on my team upgrades their phone, they have permission to log in to a particular account, I still get a notification letting me know a new device in a new location is currently logged in and that gives me peace of mind.

Of course, we have to consider convenience. But when in doubt, create as many layers of protection, security authentication as is still reasonable and convenient and secure for you.

This episode has been sponsored by courageousconfidenceclub.com. It’s a club that I’ve created specifically to help people who struggle with confidence and insecurities in social settings, and just standing up for themselves. Being yourself and feeling good about it. All of us could benefit from having more confidence. I’d love for you to just experience a taste of it, so please be my guest by going to chalenejohnson.com/confidence tips. Now, if you don’t feel like writing that web address down or remembering to go there later, all you have to do is, while you’re listening from your phone, send me a text message. The number is 949-565-4337, and that is for US residents. Then just send me the word confidence and I will send you access to this video.

This video will help you to eliminate self-doubt and just feel more confident in any situation, whether it’s work or personal, or just your social interactions. Every one of us can benefit from having more confidence. There you’ll submit your e-mail address and I will immediately send to your inbox my latest training video. Where I teach you step by step how to feel more confident in just about any social setting. I think you’ll find this incredibly useful, whether it’s business, or personal, or just in your everyday interactions.

Confidence is something that makes life easier. It helps you to raise more confident, self-efficient children. It allows us to speak our minds, to stand up for ourselves, to do the things that otherwise we are paralyzed by fear and we just allow our own thoughts to stop us. By learning how to overcome self-doubt and fear of success, you can become that confident person that others are attracted to. The person you want to be. The person you deserve to be. The person you know is inside of you. So thank you for checking out my free tools by going to chalenejohnson.com/confidencetips.