BILL'S HOME TECH

Home & Small Business Tech Solutions

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Passkeys: The No-Password Login, in Plain English

The newer, safer way to sign in with your face or fingerprint — explained gently

Plain-English account help from:
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Tech Made Simple. Service Made Personal.

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SUMMARY

The 60-Second Version

A passkey lets you sign in with your fingerprint, face, or device PIN instead of a password — easier and safer, because there is no password to mistype, forget, phish, or steal in a breach. Your device keeps a private half of the key behind your fingerprint; the website keeps a useless-on-its-own public half. Passkeys sync across your Apple or Google devices, and on a borrowed computer you just scan a barcode with your own phone.

If you lose your phone, your passkeys come back when you sign in on a new one. Try one on an account you use often, keep your password and backup codes as a fallback for now, and adopt them at your own pace.

1 The Short Version

A passkey lets you sign in to a website the same way you unlock your phone — with your fingerprint, your face, or your device's PIN. There is no password to type, remember, or lose, because your device itself vouches that you are you.

Passkeys are not only easier, they are safer: there is no password for a scammer to trick out of you or steal in a data breach. You do not have to switch everything over — you can try a passkey on one account and keep your password as a backup.

- A passkey signs you in with your fingerprint, face, or device PIN — no password to type.
- It is safer because there is no password to steal or be phished.
- It is tied to your device, and syncs across your Apple or Google devices.
- You can try it on one account first and keep your password as a fallback.

WATCH OUT

You do not need to understand the technology to benefit from it. If a site you use offers to 'create a passkey', try it on one account you sign in to often — the ease of signing in with just your fingerprint usually wins people over quickly.

2 What a Passkey Actually Is

In plain terms, a passkey is a secure digital key stored on your device that works hand-in-hand with the website. Half the key stays on your phone and never leaves it; the other half sits with the website. Neither half alone is useful to a thief.

- Your device keeps a private half of the key, locked behind your fingerprint or face.
- The website keeps the matching public half, which is useless on its own.
- Signing in simply proves your device holds the private half — confirmed by your fingerprint.
- There is no shared secret password that can be stolen from either side.

GOOD TO KNOW

The clever part is that nothing worth stealing ever travels or gets stored in a guessable form. Even if a website is breached, its half of your passkey is useless to the thieves — which is why passkeys sidestep the whole problem of leaked passwords.

3 Why Passkeys Are Safer

Passkeys solve the two biggest ways accounts get broken into: stolen passwords and phishing. Because there is no password, there is nothing to steal and nothing to be tricked into typing on a fake page.

- Nothing to phish: there is no password to type into a fake look-alike site.
- Nothing to leak: a website breach cannot expose a password you never had.
- Nothing to guess: there is no weak or reused password to crack.

- Nothing to forget: your fingerprint or face is always with you.

> **WATCH OUT**
> Passkeys defeat the fake-login-page trick that fools even careful people, because a passkey only works on the genuine website it was made for. A scammer's look-alike page simply cannot use it — a real, built-in protection you get for free.

4 What You Need to Use One

Passkeys work on the devices most people already own. If your phone unlocks with a fingerprint or face, you are ready.

- A reasonably recent iPhone, iPad, Android phone, Mac, or Windows PC.
- A screen lock set up — fingerprint, face, or a PIN.
- An Apple Account or Google Account to sync the passkey across your devices.
- A website or app that offers passkeys — more do every month.

> **GOOD TO KNOW**
> If your phone already unlocks with your face or fingerprint, you have everything you need — passkeys simply extend that same convenience to signing in to websites. There is usually nothing new to buy or install.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

5 Creating Your First Passkey

Setting up a passkey takes about a minute, and the website walks you through it. Here is the general shape, which is similar everywhere.

1. Sign in to the account the usual way, then open its security settings.
2. Look for 'Create a passkey', 'Set up a passkey', or 'Sign in faster'.
3. Confirm with your fingerprint, face, or device PIN when prompted.
4. The passkey is saved to your device — next time, you sign in with just that.
5. Keep your password in place too, as a backup, until you are confident.

> **TIP**
> Create your first passkey on an account you sign in to regularly, so you get comfortable using it quickly. Google, Apple, Microsoft, Amazon, and many banks now offer them — pick one you visit often and try it there.

6 Signing In With a Passkey

Once created, using a passkey is the easy part — it is often quicker than you expect, with no typing at all.

1. Go to the website or open the app and choose to sign in.
2. It offers to use your passkey instead of a password.
3. Confirm with your fingerprint, face, or PIN.
4. You are in — no password typed, no code awaited.

> **GOOD TO KNOW**
> Because the passkey confirms with the same fingerprint or face you already use to unlock your phone, signing in becomes almost invisible — a glance or a touch. Most people find it the single most pleasant upgrade to their daily tech.

7 Do They Work Across My Devices?

A common worry is being tied to one device. In practice, passkeys sync across the devices signed in to your main account, so a passkey made on your phone works on your tablet and computer too.

- Passkeys saved to your Apple Account sync to your other Apple devices via iCloud.

- Passkeys saved to your Google Account sync across your Android and Chrome devices.
- A password manager that supports passkeys can sync them across Apple and Android alike.
- So a passkey is not trapped on one phone — it follows your account.

> **TIP**
> If you mix Apple and Android devices, a password manager that handles passkeys keeps them available everywhere. Otherwise, passkeys stay within their family — Apple's together, Google's together — which is fine if you live mostly in one.

8 Using a Passkey on Someone Else's Device

Occasionally you will need to sign in on a device that is not yours — a library computer, a friend's laptop. Passkeys handle this gracefully without leaving anything behind.

1. Choose to sign in with a passkey on the other device.
2. It shows a square barcode on screen.
3. Scan that barcode with your own phone's camera.
4. Confirm with your phone's fingerprint or face — the sign-in completes, with nothing stored on the borrowed device.

> **GOOD TO KNOW**
> This barcode method means your passkey never has to live on a borrowed computer — your own phone does the vouching from across the desk. It is both convenient and safe, leaving no trace on the device you borrowed.

9 What If I Lose My Phone?

The natural worry is that losing your phone means losing your passkeys. Because they sync to your account, they are recoverable — and your backups cover the gap.

- Your passkeys are restored when you sign in to your account on a new phone.
- Your other devices (tablet, computer) still have the synced passkeys meanwhile.
- Keep your password or a backup code on important accounts as a fallback, at least for now.
- This is one more reason to keep recovery set up on your main account.

> *A passkey lost with a phone comes back the moment you sign in on the next one.*

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10 Keep a Backup Way In

While passkeys are maturing, it is wise to keep a second way into your important accounts. This is simply prudent, not a sign passkeys are unreliable.

- Keep your password in place on key accounts until you fully trust the passkey.
- Keep backup codes saved for those accounts.
- Make sure your recovery phone and email are current.
- That way, a passkey hiccup is never a lockout.

WATCH OUT

Do not delete the password on an important account the day you make a passkey. Give it time, keep a backup way in, and remove the password only once you are confident — the same careful approach that serves every security change well.

11 Common Questions

A few more questions come up often, and the answers are reassuring.

- 'Can someone use my passkey if they steal my phone?' — not without your fingerprint, face, or PIN.
- 'Do I need a different passkey for each site?' — the site makes one for you; you do not manage them.
- 'Are they free?' — yes, passkeys cost nothing.
- 'Do I have to use them?' — no; they are an option, and passwords still work where you prefer them.

> **GOOD TO KNOW**
> Passkeys are offered, not forced. You can adopt them for a few accounts, all of them, or none, at your own pace — and mix passkeys and passwords freely across your logins without any downside.

12 Where You Can Use Passkeys Today

Passkeys arrived gradually, so not every site offers them yet — but the list of those that do now includes most of the big names you use. It is worth knowing where to look.

- Your main accounts: Google, Apple, Microsoft, and Amazon all support passkeys.
- Many banks and financial apps have added them.
- Password managers increasingly let you store and use passkeys too.
- Smaller sites are adding them steadily; look for 'passkey' or 'sign in faster' in their settings.

> **GOOD TO KNOW**
> You do not need to hunt for passkey support — the sites that offer it usually prompt you to 'create a passkey' when you sign in. When you see that invitation on an account you use often, that is the easy place to start.

13 Passkeys and Your Password Manager

If you use a password manager, it can become the home for your passkeys too, which is especially helpful if you mix Apple and Android devices. This keeps everything in one familiar place.

- Managers like Bitwarden, 1Password, and others can store passkeys.
- This lets a passkey made on your iPhone also work on your Windows PC, and vice versa.
- You unlock the passkey with the manager, using its master password or your fingerprint.
- It keeps passwords and passkeys together as you transition gradually.

> **TIP**
>
> Letting your password manager hold your passkeys is the tidiest option during the in-between years when you still have some passwords and some passkeys. One tool holds both, and both follow you to every device.

14 When to Call Bill

Passkeys are genuinely one of the nicer changes in recent years, but anything new is easier with someone to set up the first one or two with you and answer the worries as they come up. There is no need to puzzle over it alone.

I come to you, set up passkeys on the accounts where they help most, show you how pleasant signing in becomes, and make sure you keep a sensible backup way in for each. You end up with sign-ins that are both easier and safer — the rare upgrade that is both.

- You have seen 'create a passkey' prompts and want to understand them.
- You would like your first passkeys set up on the right accounts.
- You are worried about losing access and want backups in place.

- You mix Apple and Android and want passkeys working across both.

CHEAT SHEET

Everyday Cheat Sheet

Keep this handy as you try passkeys.

I want to…	Do this…
Understand it	A passkey signs you in with your fingerprint/face — no password to type or steal
Make my first one	Account's security settings 'Create a passkey' confirm with fingerprint/face
Sign in with it	Choose sign in confirm with fingerprint, face, or PIN — no typing
Use it on a borrowed device	Scan the on-screen barcode with your own phone
Not lose access	Keep your password and backup codes as a fallback for now
Across Apple & Android	Use a password manager that supports passkeys
Get help	Call Bill: (330) 200-8042

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

HOW I CAN HELP

Your Visit — and My Promise

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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