



Two-Factor the Simple Way — App, Text, or Email?

App, text, or email — which to choose, and why

————— An Extended Guide · No. 1649 · PASSWORDS & SECURITY —————

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1. What two-factor really means

A second check, so a stolen password isn't enough.

Two-factor — you'll see it written 2FA, two-step, or two-step verification — simply means a website asks for a second proof it's really you, on top of your password. The password is the first factor, something you know. The second factor is usually something you have, like your phone. With both required, a crook who steals your password still can't get in, because they don't have your phone.

It's one of the most powerful protections you can turn on, and it's the reason a leaked password often does a thief no good at all. The catch is that there are several kinds of second factor — a code from an app, a code by text, a code by email, or a tap with a passkey or physical key — and they're not equally strong. This guide helps you choose.

GOOD TO KNOW

The good news up front: every one of these second factors is far better than a password alone. So if choosing feels hard, know that turning on any of them is a big win. We're just sorting better from best.

I'll keep this plain and practical. By the end you'll know which kind to use for your important accounts, which is fine for everyday ones, and how to set up the one I most often recommend.

2. Why a password alone isn't enough

The problem two-factor was invented to solve.

Passwords leak. Big companies get breached and spill millions of them, people reuse the same one across sites, and scammers trick folks into typing them on fake pages. Once a password is loose, anyone who has it can sign in as you — unless there's a second lock on the door. That second lock is exactly what two-factor provides.

- A password can be guessed, leaked in a breach, or phished out of you.
- With two-factor on, the password alone is useless to a thief.
- They'd also need your phone, your app, or your key — which they don't have.

Think of your password as the key to your front door and two-factor as the deadbolt that needs a second, different key. A burglar who copies the first key still can't get in. That's why security experts urge two-factor on anything that matters — and why it's worth a little effort to set up well.

TIP

If you do nothing else after reading this, turn on two-factor for your email and your bank. Those two protect the most and are the most tempting targets.

3. The four kinds, at a glance

A quick map before we go deeper.

There are four common second factors, and it helps to see them lined up before we examine each. They run from lighter to stronger, and the stronger ones resist cleverer attacks.

- Email code — a code sent to your email inbox. The lightest option.
 - Text message code — a code texted to your phone number. Convenient, but has a weak spot.
 - Authenticator app — a code made by an app on your phone. Strong and practical.
 - Passkey or hardware key — a tap on your phone or a physical key. The strongest.
- You won't always get to choose — some sites offer only one or two of these. But where you do have a choice, knowing the order helps you pick the best available. We'll take them one at a time, with the plain pros and cons of each.

GOOD TO KNOW

A single account can often have more than one second factor set up at once — say, an app as your main one and a text as a backup. That combination is both strong and forgiving, and we'll come back to it.

4. Text message codes

The familiar one — convenient, with one real weakness.

The most familiar second factor is the text message: you sign in, and the site texts a short code to your phone, which you type in. It's easy, it needs no setup, and nearly everyone already knows how to receive a text. For those reasons it's extremely common, and it genuinely does protect you far better than a password alone.

But it has one real weakness worth understanding: a scam called SIM-swapping. A determined crook can call your phone company, impersonate you, and talk them into moving your phone number onto a phone the crook controls. From that moment, your text

codes go to the thief, not to you. It's not common, but it does happen, and it targets exactly the high-value accounts you most want to protect.

WATCH OUT

Because a SIM-swap redirects your text codes to a criminal, text is the weakest of the serious second factors for your most valuable accounts — your email, your bank, your password manager. For those, prefer an app or a key.

None of this means text is bad. For everyday accounts, and as a backup method, it's perfectly reasonable, and it always beats having no second factor at all. It's just not the one to lean on for the accounts a thief would most love to reach.

5. Understanding the SIM-swap risk

What it is, and how worried to be.

It's worth a plain explanation, because the name sounds technical but the idea is simple. Your phone number lives on a little chip — a SIM — or its newer built-in equivalent. A SIM-swap scam is when a crook convinces your phone carrier to move your number to their device, usually by impersonating you with stolen personal details. Once they hold your number, any code texted to you lands on their phone.

- It requires the crook to fool your phone company, not just steal a password.
- It mostly targets people with something valuable to take, like crypto or large bank accounts.
- You can make it harder by adding a PIN or passcode to your phone-carrier account.
- Using an app or a key instead of text removes the risk entirely for that account.

How worried should an ordinary person be? Mildly. It's not something to lose sleep over, but it's a good reason to put an app or a key on your few most important accounts rather than relying on text there. For everything else, text remains a fine and convenient choice.

GOOD TO KNOW

Call your phone carrier and ask them to add a security PIN or passcode to your account. It's free, takes a few minutes, and makes a SIM-swap much harder to pull off.

6. Email codes

The lightest option, and where it fits.

Some sites send your second-factor code to your email instead of your phone. You sign in, check your inbox, and type the code. It's simple and needs no app. But it leans entirely on your email being secure — if someone can get into your email, they get your codes too, and your email is often the very thing a thief is trying to break into.

That circular weakness is why email codes are the lightest of the options. They're fine for low-value accounts — a shopping site, a newsletter, a forum — where the stakes are modest. They're a poor choice for anything important, and they make no sense at all as the second factor on your email account itself.

- Fine for: low-value accounts where convenience matters more than maximum security.
- Weak for: anything valuable, because it all rests on your email's own security.
- Never for: your email account's own second factor — that's circular.

GOOD TO KNOW

This is one more reason your email deserves the strongest protection of all your accounts — an app or a key. So much else, including other accounts' email codes, depends on it staying locked.

7. Authenticator apps

The everyday pick for most people, most accounts.

An authenticator app is a small app on your phone that generates a fresh six-digit code every thirty seconds for each account you've linked to it. When a site asks for your second factor, you open the app, read off the current code, and type it in. The codes are made right on your phone, so there's nothing for a crook to intercept in transit — and crucially, they can't be stolen by a SIM-swap, because they have nothing to do with your phone number.

- Codes are generated on your phone, not sent anywhere a thief could grab them.
- Immune to SIM-swapping, unlike text codes.
- Works even with no signal or no internet — the codes are made locally.
- One app can hold the codes for dozens of accounts.

For the great majority of people and accounts, an authenticator app is the sweet spot: markedly stronger than text or email, yet simple to use once set up. It's the one I most often

help folks turn on, and we'll walk through setting one up shortly.

TIP

Many password managers can also generate these codes for you, filling them in automatically. If you've set up a password manager, check whether it offers this — it can make authenticator codes even more effortless.

8. A note on real-time phishing

Why even app codes aren't perfectly phish-proof.

Here's an honest wrinkle. An authenticator app is far stronger than text, but it still isn't perfectly phish-proof, and it's worth understanding why. In a clever scam called real-time phishing, a crook lures you to a fake login page, and the moment you type your password and your app code, their page instantly relays both to the real site and signs in as you. The code was genuine — it just got handed to the wrong hands in real time.

- The scam works only if you type your code into a fake page.
- It needs you to be fooled into visiting that page in the first place.
- Passkeys and hardware keys can't be tricked this way — they check the real site's identity for you.

This isn't a reason to distrust authenticator apps — they stop the overwhelming majority of attacks, including every stolen-password and SIM-swap attempt. It's a reason to stay alert about where you type codes, and a reason the very strongest option, a passkey or key, exists for the accounts that most need it.

WATCH OUT

Never type a password or a two-factor code into a page you reached by clicking a link in an email or text. Reach the site by typing its address yourself. That one habit defeats real-time phishing cold.

9. Passkeys and hardware keys

The strongest second factors, for your crown jewels.

At the strong end sit passkeys and hardware security keys. A passkey uses your phone or computer to prove it's you — you unlock it with your fingerprint, face, or PIN, and it signs you in with no code to type. A hardware key is a small physical device, often like a little USB stick, that you plug in or tap. Both share a superpower: they quietly check that the website is the real one before they'll work, so they simply refuse to help a fake page.

- Nothing to type, so nothing a scammer can capture.
- They verify the real site for you, defeating even real-time phishing.
- Immune to SIM-swaps, leaked passwords, and fake login pages alike.
- A hardware key is a physical object you keep, like a car key.

These are the right choice for your most valuable accounts — your main email, your bank, your password manager. Passkeys are increasingly offered and are wonderfully easy once set up; hardware keys suit the especially cautious. I have separate guides on both if you'd like to go deeper.

GOOD TO KNOW

A passkey is really both factors in one — something you have, your phone or key, unlocked by something you are or know, your fingerprint or PIN. That's why it can replace the password entirely rather than just adding to it.

10. So which should you use?

A simple rule you can apply everywhere.

Here's the plain rule I give folks, and it covers nearly every situation. Match the strength of the second factor to the value of the account, and always set up a backup method so a lost phone can't lock you out.

- Email, bank, password manager — use an authenticator app or, better, a passkey or key.
- Everyday accounts — an authenticator app is plenty; text is acceptable.
- Low-value accounts — any second factor, including text or email, is fine.
- A site offering only text — turn on text anyway; it still beats nothing.
- Always — add a second method as backup where the site allows it.

That's the whole philosophy. You don't need the strongest factor everywhere — that would be exhausting. You need strong where it counts, convenient where it doesn't, and a backup

so you're never stranded.

TIP

If you remember just one line from this guide, make it this: app or key for your email, bank, and password manager; anything is fine elsewhere; and text-as-fallback always beats nothing.

11. Why any second factor beats none

Don't let 'best' crowd out 'good'.

It would be a shame if all this talk of weaker and stronger left you hesitating to turn on anything at all. So let's be clear: the biggest leap in safety is from no second factor to any second factor. The differences between text, app, and key are real but small next to that first step.

If a site offers only text codes, turn on text codes — gladly. If you find authenticator apps confusing today, use text while you learn, then upgrade later. The thief's easiest target is an account with nothing but a password, and almost any second factor takes you off that list.

- No second factor — the easy target. Avoid being here.
- Text or email — big improvement; handles the common attacks.
- App — stronger still; handles SIM-swaps too.
- Passkey or key — strongest; handles clever phishing as well.

GOOD TO KNOW

Perfect is the enemy of good here. Turning on text two-factor today and upgrading to an app later is a fine plan. What matters is not staying stuck at nothing.

12. Choosing an authenticator app

Any reputable one works — here's how to pick.

If you decide on an authenticator app — a sound choice for most people — you'll need to pick which one. The good news is that they all follow the same standard, so the codes work the same everywhere; the differences are in convenience features like whether they back up your codes. Pick a reputable one and you're fine.

- Your password manager's built-in authenticator, if it has one — the most seamless option.
- The big-name standalone authenticator apps from well-known makers — reliable and free.
- Your phone maker's own option, where offered.

The feature most worth looking for is a backup: an app that can save a copy of your codes to the cloud or sync them to another device, so a lost phone doesn't mean lost codes. We'll talk about backing up in its own chapter, because it's the part people most often overlook.

GOOD TO KNOW

If you already use a password manager that generates codes, use that and skip a separate app. One place for your logins and your codes is tidy and convenient, and it fills the codes for you.

13. Setting up an authenticator app, step by step

The same four steps work on every website.

Setting up an authenticator for an account is the same simple dance everywhere, once you've seen it. You'll do it on two screens at once: the website's security settings on your computer, and the authenticator app on your phone. Here's the whole thing.

- 1 On the website, open its security settings and choose to add two-factor using an 'authenticator app'.
- 2 The site shows a square code — a QR code — on the screen.
- 3 In your authenticator app on your phone, choose to add an account and scan that square code.
- 4 The app starts showing a six-digit code for that site.
- 5 Type the current code back into the website to confirm it worked.
- 6 Save the backup or recovery codes the site offers.

That's it. From then on, when that site asks for your second factor, you open the app, read the current six-digit code, and type it in. The code changes every thirty seconds, so you always use whichever one is showing.

WATCH OUT

Don't close the website's setup screen until you've both confirmed a code and saved the backup codes. Those backup codes are your lifeline if your phone is ever lost, and the site usually shows them only once.

14. Backing up your authenticator codes

The step that saves you if your phone is lost.

Here's the part people most often skip, and most often regret. Your authenticator codes live on your phone. If that phone is lost, broken, or stolen and you've made no backup, you can be locked out of every account the app protected. A few minutes of backup planning prevents that completely, so please don't skip this.

- Save each site's backup codes when you set up two-factor — print them or write them down.
- Keep those backup codes with your other important papers, in a safe or locked drawer.
- Choose an authenticator app that syncs or backs up its codes to the cloud, if you can.
- Consider setting up the authenticator on a second device, like a tablet, as a spare.

The backup codes are the surest safety net: a short list of one-time codes that get you in even with no phone at all. Treat them like spare keys — kept safe, not shared, but there when you need them. I have a separate guide devoted to recovery and backup codes if you'd like the full picture.

WATCH OUT

An authenticator with no backup plus a lost phone equals a genuine lockout. The backup codes or a cloud backup are what turn a lost phone from a crisis into a minor annoyance. Set one up before you need it.

15. Setting up on an Android phone

The idea's the same; the wording varies by maker.

On an Android phone, turning on two-factor and using an authenticator works just as described, but the exact words and menu locations vary depending on who made your phone. Samsung phones, Google's own Pixel phones, and others each arrange their settings a little differently, so the safest approach is to look for the idea rather than an exact label.

- For a website's two-factor, you set it up on the website itself — that part is the same on any phone.
- To add your Google account's own two-factor, look in your Google account's 'Security' area.

- Samsung and Pixel phones word their settings differently — search settings for 'two-step' or 'authenticator'.
- Any standard authenticator app works on any Android phone, whoever made it. Because the wording shifts between makers, don't worry if a menu name here doesn't match what you see. Look for a 'Security' or 'Sign-in' area and for the words 'two-step' or 'authenticator', and you'll find your way. When in doubt, the site's or app's own help pages show the exact path for your phone.

GOOD TO KNOW

This maker-to-maker variation is normal on Android and nothing to fret about. The underlying steps are identical; only the labels and locations move around. An iPhone, by contrast, puts these in one consistent place.

16. Setting up on an iPhone

One consistent place, and a handy built-in option.

On an iPhone, the settings live in one consistent spot, which makes things a touch simpler than the Android variety. For a website's two-factor, you still set it up on the website itself. But the iPhone also has a pleasant surprise: its built-in Passwords app can act as an authenticator, generating and filling your codes for you.

- For any website, set up two-factor in that site's own security settings.
- The built-in Passwords app can store your authenticator codes and fill them automatically.
- To add two-factor to your Apple ID itself, look in Settings under your name, then 'Sign-In & Security'.
- Any standalone authenticator app also works perfectly on an iPhone.

Using the built-in Passwords app for your codes is the smoothest route on an iPhone, because it fills the code at sign-in the same way it fills your password — no flipping between apps. If you prefer a separate authenticator, that works just as well.

TIP

If you use an iPhone and the built-in Passwords app, let it hold your authenticator codes. Having your password and your code filled together, in one tap, is about as easy as two-factor gets.

17. Turning it on for your email first

The single most important account to protect.

If you turn on two-factor for just one account, make it your email — and use a strong method, an app or a key, not just text. Your email is the master key to your digital life, because nearly every other account can be reset through it. Lock your email well, and you've protected everything that depends on it, which is almost everything.

- 1 Sign in to your email on a computer and open its security settings.
- 2 Find 'two-factor', 'two-step verification', or '2-step verification'.
- 3 Choose an authenticator app, or a passkey or key, rather than text if offered.
- 4 Complete the setup and save the backup codes.

Once your email is well protected, work outward to your bank, your password manager, and your other important accounts. But email comes first, every time, because it's the account a thief most wants and the one that guards all the others.

GOOD TO KNOW

I have a separate guide all about why your email is the master key and how to lock it down. If you read only one companion to this guide, make it that one — the two work hand in hand.

18. Keeping a backup method on every account

So one lost phone is never a disaster.

The flip side of two-factor is this: if your only second factor is your phone and you lose it, you could be locked out. The fix is simple — give each important account more than one way in. Most sites let you add a backup, and setting one up turns a lost phone from a catastrophe into a shrug.

- Save the backup codes each site gives you, and store them safely.
- Add a second method where allowed — say, an app as primary and a text as backup.
- Register a second device or a spare key if the account supports it.
- Keep your account's recovery email and phone up to date and under your control.

This little bit of forethought is what separates people who shrug off a lost phone from those who spend a frantic weekend locked out of everything. Set the backups up calmly now, while you have access, and future-you is covered.

TIP

I have a separate guide on setting things up so a lost phone isn't a disaster. Pairing good two-factor with good backups is the combination that lets you relax about your phone.

19. What happens when you lose your phone

A calm walkthrough of the worst case.

Let's walk through the scenario people dread, so it loses its teeth. Your phone is gone, and it held your authenticator codes. If you prepared, this is a minor inconvenience. Here's the calm path back in.

- 1 Use your saved backup codes to sign in to your important accounts from a computer.
- 2 If your authenticator backed up to the cloud, restore it onto your new phone.
- 3 For each account, turn off the old phone's two-factor and set it up fresh on the new one.
- 4 Generate new backup codes and store them safely again.

Notice that every step here depends on something you set up in advance — the backup codes, the cloud backup, the recovery methods. That's the whole reason we fuss over backups. Done ahead of time, losing a phone is a Tuesday-afternoon chore, not a crisis.

WATCH OUT

If you lose your phone and a 'support' caller offers to help you recover your accounts, be very wary. Real recovery happens through the sites themselves using your own backup codes. A caller asking for codes or passwords is a scammer exploiting your panic.

20. Two-factor and scam calls

How crooks try to talk the code out of you.

Here's a scam that two-factor itself can't stop, because it attacks the person, not the technology. A crook who already has your password triggers a login, which sends you a real code. Then they phone you, posing as your bank or a company's 'security team', and smoothly ask you to read them 'the code we just sent to verify your identity'. If you read it out, they're in.

- A real company will never call and ask you to read back a security code.
- A code is for you to type into the site yourself — never to tell anyone.
- If someone asks for your code, it's a scam, full stop. Hang up.

- Being asked for a code you didn't expect means someone has your password — change it.

WATCH OUT

Your two-factor code is like the PIN for your bank card: you type it in yourself and you never, ever tell it to a caller, no matter who they claim to be or how urgent they sound. Anyone asking for it is trying to rob you.

This is the one gap no second factor closes on its own — it needs you to know the rule. Learn it, tell the people you help, and the scam falls flat every time.

21. Managing codes for many accounts

Keeping it tidy as your list grows.

As you turn on two-factor across your accounts, your authenticator app fills with entries. That's a good sign — it means you're well protected — but a little organization keeps it manageable. A few habits stop the list from becoming a jumble.

- Let the app label each entry clearly with the site's name.
- Remove entries for accounts you've closed, so the list stays honest.
- If your password manager generates codes, keep them there to avoid scattering across apps.
- Keep your saved backup codes organized in one safe place, labeled by site.

The aim is that when a site asks for a code, you can find the right one in a couple of seconds. A tidy authenticator, or codes living neatly inside your password manager, makes two-factor feel effortless rather than like rummaging through a drawer.

GOOD TO KNOW

Having your codes inside your password manager is the tidiest arrangement of all, because the manager fills both your password and your code together. One place, one tap, everything handled.

22. Common worries, answered

The things that make people hesitate.

A few worries keep people from turning on two-factor. Here they are, with plain answers, because none should hold you back.

- 'It'll slow me down every time.' Only when signing in on a new device; most sites remember yours and rarely re-ask.
- 'What if I lose my phone?' Backup codes and a cloud backup get you in — set them up when you set up two-factor.
- 'It's too complicated.' Once set up, it's reading a six-digit code or a single tap. Simpler than it sounds.
- 'I'll get locked out of my own account.' That's exactly what backups prevent. With them, you won't.

Every one of these has a reassuring answer, and the protection two-factor buys is more than worth the small effort. The folks who were most hesitant are usually glad afterward that they turned it on.

TIP

Start with one account — your email — and see how gentle it is. Once you've done one, the rest feel familiar, and you can add them at your own pace.

23. Turning it on for your bank

The account thieves most want to reach for money.

After your email, your bank and credit-card accounts are the next to protect with strong two-factor. The stakes are obvious — this is where the money is — so a stolen password here should never be enough on its own. Most banks now offer two-factor, though some still lean on text codes, and you take whatever strong option they give you.

- 1 Sign in to your bank and look for a 'Security' or 'Sign-in' area in settings.
- 2 Turn on two-factor, choosing an authenticator app if the bank offers one.
- 3 If only text is offered, turn that on — it still protects you well.
- 4 Add a phone-carrier PIN to make a SIM-swap on your bank's text codes harder.
- 5 Save any backup codes the bank provides.

Banks vary a lot in what they offer, and you can't always get the strongest option. Use the best they have, and pair text-based bank codes with a carrier PIN so the SIM-swap weak spot is covered. Turn on transaction alerts too, so you'd spot trouble fast either way.

TIP

While you're in your bank's settings, switch on alerts for sign-ins and large transactions. Two-factor stops most break-ins; alerts catch anything that slips through, so the two work as a pair.

24. When a site offers several options

How to read the menu and pick well.

Some sites, when you turn on two-factor, present a menu of methods and let you choose. Knowing the running order makes this easy: pick the strongest one you're comfortable using, and add a second as backup. Here's how the common choices tend to appear, and what to do with each.

- 'Security key' or 'Passkey' — the strongest; choose this for valuable accounts if you can.
- 'Authenticator app' — the strong, practical everyday pick; a fine default.
- 'Text message' or 'SMS' — convenient; good as a backup, or when it's the only option.
- 'Email' — the lightest; fine only for low-value accounts.

A good pattern is to set your main method to an app or a key, then add text as a backup so you're never locked out. The site will use your main method normally and fall back to the backup only if you need it. That combination is both strong and forgiving.

GOOD TO KNOW

Setting a strong primary method and a convenient backup isn't hedging — it's the recommended setup. You get the strength of the app or key day to day, and the safety net of a backup if your phone goes missing.

25. Helping someone you care for set this up

Two-factor for a spouse or parent, done kindly.

If you help a spouse or an aging parent with their accounts, two-factor is one of the best protections you can set up for them — but it needs a little extra thought, so they're never locked out and you can help if something goes wrong. The key is choosing methods that suit them and keeping the backups where a trusted helper can reach them.

- Pick a method they can manage — text or a built-in authenticator is often gentler than a separate app.

- Write down and safely store their backup codes, where a trusted family member can find them.
- Make sure the recovery phone and email on their accounts are ones that can be reached.
- Teach them the one firm rule: never read a code aloud to anyone who calls.

The goal is protection that doesn't depend on them remembering how it all works. A simple method, backup codes kept safe, and a trusted helper who knows where they are — that combination keeps them secure without leaving them stranded.

WATCH OUT

Older adults are prime targets for the 'read me your code' phone scam. Drill this one rule until it's second nature: a real company never calls asking for a code. Hang up and, if unsure, call the number on their card or statement.

26. Putting it all together

The whole decision in one breath.

Let's bring it home. Two-factor adds a second lock so a stolen password isn't enough. Use an authenticator app or a passkey or key for your email, bank, and password manager; an app is plenty for everyday accounts; and if a site offers only text, turn on text — it still beats nothing. Then make sure every account has a backup way in.

- 1 Turn on two-factor for your email first, with an app or a key.
- 2 Add it to your bank and password manager next, the same way.
- 3 Use an authenticator app for everyday accounts; text is fine where that's all there is.
- 4 Save backup codes and set up a cloud backup or spare device.
- 5 Never read a code aloud to a caller — type it in yourself, always.

That's the whole plan. A little setup, a simple rule for what goes where, and a backup so a lost phone can't strand you. In return, your accounts shrug off stolen passwords, SIM-swaps, and most phishing — a huge gain for modest effort.

GOOD TO KNOW

If any step here feels like one too many, you don't have to do it alone. Turning on two-factor together — on your email first, then outward — at your table or over a screen-share, is one of the most common things I help folks with.

27. Frequently asked questions

Quick answers to the things people ask most.

Is text two-factor safe? It's far safer than no second factor, and fine for everyday accounts. Its one weak spot is SIM-swapping, so for your email, bank, and password manager, prefer an app or a key.

Do I need the internet for an authenticator app? No. The app makes the codes right on your phone, so they work even with no signal or wifi.

What if I lose the phone with my codes? Your saved backup codes get you in, and a cloud-backed authenticator restores onto a new phone. That's why saving backups matters.

Should I ever tell someone my code? Never. A code is for you to type in yourself. Anyone who phones asking for it is a scammer, no matter who they claim to be.

What's the strongest option? A passkey or a hardware key. They can't be SIM-swapped and resist even clever phishing, which makes them ideal for your most valuable accounts.

TIP

If any part of this feels like one step too many, that's exactly the kind of thing I can sit down and do with you — in person or remotely — in under an hour.

CHEAT SHEET

Your Two-Factor Cheat Sheet

Keep this page by the computer. It's the whole decision, boiled down to what to turn on where.

The choices, weakest to strongest

- Email code — lightest. Fine for low-value accounts.
- Text message code — convenient, but can be stolen by SIM-swapping.
- Authenticator app — strong, can't be SIM-swapped. The everyday pick.
- Passkey or hardware key — strongest, resists even clever phishing.

What to use where

- Email, bank, password manager — an app or a key.
- Everyday accounts — an app is plenty.
- A site that only offers text — turn on text; it still beats nothing.

- Always add a backup method so one lost phone can't lock you out.

Setting up an authenticator app

- 1 Install an authenticator app on your phone.
- 2 On the website, choose 'authenticator app' as your second factor.
- 3 Scan the square code with the app.
- 4 Save the backup or recovery codes somewhere safe.
- 5 Type in a code to confirm it works.

If you get stuck

- Lost your phone? Your saved backup codes get you back in.
- Call Bill's Home Tech at (330) 200-8042 for a hand.

WORDS TO KNOW

Plain-English Word List

Two-factor (2FA) — A second check beyond your password when you sign in — a code or a tap — so a stolen password alone isn't enough to get in.

Authenticator app — A phone app that generates a fresh six-digit code every thirty seconds for each account. Strong, and can't be stolen by SIM-swapping.

SIM-swap — A scam where a crook tricks your phone company into moving your number to their phone, so your text codes go to them instead of you.

Passkey — A modern, phish-proof sign-in that uses your phone or computer to prove it's you. It replaces the password rather than adding to it.

Hardware security key — A small physical device, like a USB stick, that you tap or plug in to prove it's you. The strongest second factor there is.

Backup codes — A short list of one-time codes a site gives you when you turn on two-factor, so you can still get in if you lose your phone.

QR code — The small square of black-and-white dots you scan with your phone's camera or an app to link an account quickly.

Real-time phishing — A scam where a fake page captures the code you type and uses it instantly on the real site. App and text codes can be caught this way; passkeys and keys can't.

Recovery method — A backup way into an account — a second factor, backup codes, or a trusted device — so losing one method doesn't lock you out.

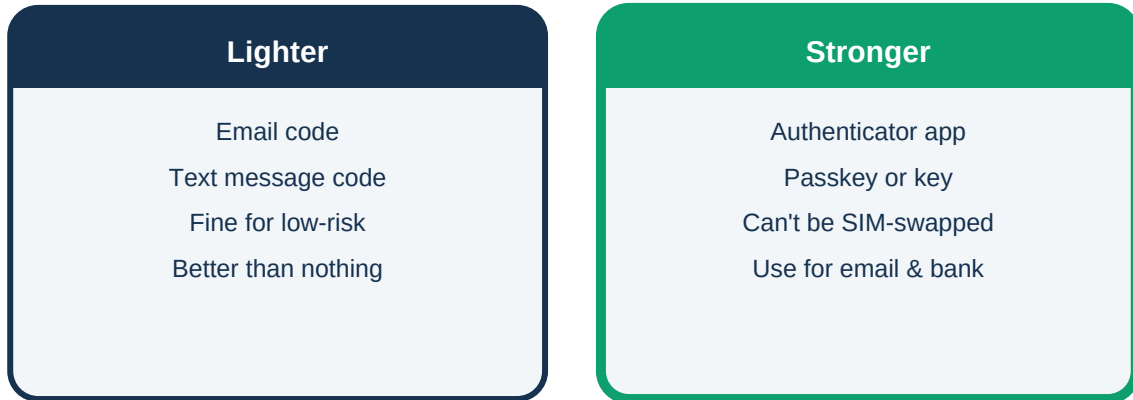
Authenticator backup — A feature that saves a copy of your authenticator codes to the cloud or another device, so a lost phone doesn't lose your codes.

AT A GLANCE

A Picture to Follow Along

Second Factors, Weakest to Strongest

All of these beat a password alone. Some beat others.



Any second factor beats none - but aim for an app or a key where it counts.

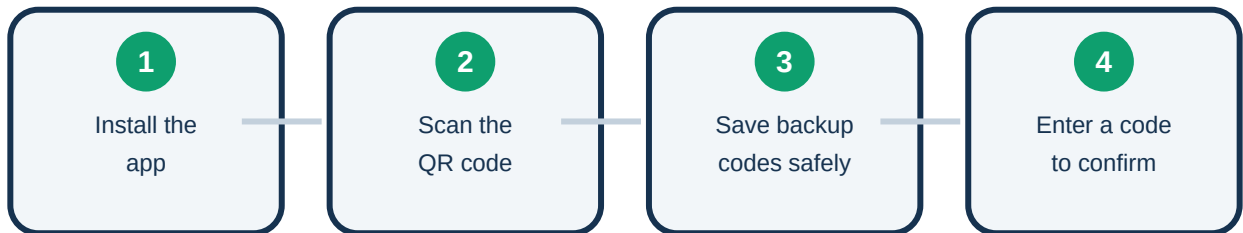
Illustration - the gap grows with how valuable the account is.

AT A GLANCE

A Second Look

Setting Up an Authenticator App

Four steps from installed to codes that just work.



Scan, save the backup codes, confirm - that's the whole job.

Illustration - the same four steps work on every site.

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

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

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.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.