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What to Do With Passwords When You Get a New Phone

Carry your logins, codes, and passkeys to the new phone without the headache

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 new phone goes smoothly if you do things in order and, above all, keep the old phone working until the new one is fully set up and tested. Use the built-in transfer (iPhone Quick Start or Android's setup transfer) to carry apps, settings, and saved passwords across. The tricky part is two-factor codes: move your authenticator app deliberately — Microsoft, Apple, and Google can sync codes, others need each account re-added — and confirm they work before retiring the old phone, which is your safety net.

Sign in to banking apps fresh while the old phone is still handy for codes. Only then sign the old phone out of your account and erase it fully.

1 The Short Version

Moving to a new phone means bringing three things with you: the passwords you use, the two-factor codes that protect your important accounts, and the accounts your phone itself signs in to. Most of this travels automatically if you use the built-in transfer — but two-factor codes are the part that trips people up.

The golden rule is to set up the new phone while you still have the old one working and in hand. Almost every snag in a phone switch comes from letting go of the old phone too soon, before its codes and apps have made the journey.

- Keep the old phone working until the new one is fully set up and tested.
- Use the built-in transfer to carry most apps, settings, and saved passwords across.
- Two-factor codes are the tricky part — move your authenticator app deliberately.
- Sign in to your main account (Apple or Google) first, and the rest follows.

WATCH OUT

Do not trade in, wipe, or give away the old phone until the new one has been running happily for a few days. It is your safety net for any login or code that did not come across — and it costs nothing to keep it in a drawer a little longer.

2 Before You Start: A Short Checklist

A few minutes of preparation before the switch saves hours of frustration after it. Gather these first.

- Know your main account password — your Apple Account or Google Account.
- Know your old phone's unlock passcode.
- Have your Wi-Fi password handy, and plenty of battery on both phones.
- Make sure your old phone is backed up, so nothing is lost in the move.

GOOD TO KNOW

A fresh backup of the old phone is your insurance policy for the whole switch. If anything goes sideways, a backup means you can restore to exactly where you were — so taking one before you begin is always worth the few minutes.

3 The Easy Part: Transfer Most Things Automatically

Both Apple and Android offer a guided transfer during setup that carries the bulk of your digital life across, often including your saved passwords. This does most of the heavy lifting.

- iPhone to iPhone: 'Quick Start' brings apps, settings, and iCloud Keychain passwords across.
- Android to Android: Google's setup transfer brings apps, settings, and saved passwords.

- The transfer usually happens by holding the two phones near each other, or over Wi-Fi.
- Saved passwords stored in iCloud or your Google Account come along with your account sign-in.

> **TIP**
> Start the new phone's setup with both phones side by side and well charged. The side-by-side transfer is the smoothest path and brings the most across — including, on most phones, the passwords your browser had saved.

4 The Tricky Part: Two-Factor Codes

Here is where people get caught. Your authenticator app — the one showing six-digit codes — does not always come across in the standard transfer, and if it does not, you can find yourself locked out of accounts the new phone now needs codes for.

- Microsoft Authenticator can back up and restore your codes when you sign in to it.
- Apple's built-in codes (in the Passwords app) travel with your iCloud sign-in.
- Google Authenticator can sync codes to your Google Account if you turned that on.
- Some authenticator apps need you to move each account over by hand.

> **WATCH OUT**
> Do NOT wipe or return the old phone until you have confirmed your authenticator codes work on the new one. The classic disaster is a traded-in old phone taking the only copy of your codes with it — leaving you locked out of your own accounts.

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 Move Your Authenticator App Deliberately

Because codes are the risky part, give the authenticator app its own careful moment rather than trusting it to the bulk transfer.

1. On the old phone, open the authenticator app and look for a 'transfer' or 'export' option.
2. Follow its steps to move your accounts to the new phone, often by scanning a code.
3. If it has no transfer, re-add each account on the new phone using that account's security settings.
4. Confirm each important account's code works on the new phone before retiring the old one.

> **TIP**
> If moving the authenticator app feels daunting, use your saved backup codes as a bridge: sign in to each account on the new phone with a backup code, then set up fresh two-factor there. It is a reliable fallback when the app will not transfer cleanly.

6 Your Saved Browser Passwords

The passwords your browser remembered should come across with your account, but it is worth confirming so auto-fill keeps working on the new phone.

- On iPhone, saved passwords live in Settings under Passwords, synced by iCloud.
- On Android and in Chrome, they live in your Google Account's password section.
- After the switch, open a familiar app or site and check it offers to fill the password.
- If passwords did not come across, confirm you are signed in to the same account as before.

GOOD TO KNOW

If your new phone is not filling in passwords, the usual cause is simply not being signed in to the same Apple or Google account the passwords were saved under. Signing into the right account reconnects them — nothing was lost.

7 Sign In to Your Important Apps

Even with a good transfer, some apps — especially banking and secure ones — deliberately make you sign in fresh on a new device. This is normal and a good sign they take security seriously.

- Expect banking, payment, and some health apps to ask you to log in again.
- Have your passwords and a code method ready as you go through them.
- Do the most important ones first, while the old phone is still handy for codes.
- Some may send a verification to confirm the new device — approve it from the old phone.

TIP

Tackle your bank and other sensitive apps while the old phone is still beside you. If one sends a verification code or prompt, the old phone can receive it — a convenience you lose the moment you let that phone go.

8 What About Passkeys?

Newer accounts may use passkeys — a password-free sign-in tied to your phone, face, or fingerprint. These travel with your account too, but it is worth knowing how so you are not caught out.

- Passkeys saved to your Apple Account sync to a new iPhone via iCloud.
- Passkeys saved to your Google Account sync to a new Android phone.
- If a site uses a passkey, signing in to your main account first brings it across.
- Our 'Passkeys' guide explains these in plain English if they are new to you.

GOOD TO KNOW

Passkeys are designed to follow your Apple or Google account rather than live only on one phone, so a well-handled switch carries them automatically. The key, as always, is signing into the same main account on the new phone.

9 Don't Retire the Old Phone Too Soon

This deserves its own reminder because it is the single biggest mistake in a phone switch. The old phone is your safety net until you are sure everything made it across.

- Keep it charged and in a drawer for at least a few days.
- Use it to retrieve any code, password, or app that did not transfer.
- Only wipe it once every important account works on the new phone.
- When you do retire it, erase it fully before trading or recycling.

> *The old phone in your drawer is the cheapest insurance a phone switch can buy.*

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10 Wiping the Old Phone Safely

Once the new phone is fully settled, erase the old one properly so none of your logins or photos go off with it. A clean wipe protects you whether you sell, gift, or recycle it.

1. First sign the old phone out of your Apple Account or Google Account.
2. On iPhone: Settings General Transfer or Reset Erase All Content and Settings.

3. On Android: Settings System Reset Erase all data (factory reset).
4. Confirm it is signed out, so it does not stay locked to your account.

> **WATCH OUT**
> Signing the old phone OUT of your account before wiping matters — otherwise a security lock can leave the phone tied to your account and useless to its next owner. Sign out first, then erase.

11 Switching Between Apple and Android

Moving from an iPhone to an Android phone, or the other way, is a bigger jump than staying in the same family, because the automatic transfer does less. Your passwords and logins can still come across, with a little extra care.

- Your passwords live in your Apple or Google account — both have apps on the other platform to reach them.
- Install the other side's password app, or export and import your saved passwords deliberately.
- Two-factor codes almost always need to be re-added by hand when you cross platforms.
- Our 'Keep Your Logins When You Switch From Android to iPhone' guide covers this crossing in full.

> **GOOD TO KNOW**
> Crossing between Apple and Android is where the built-in transfer helps least, so plan to move passwords and codes more deliberately. It is entirely doable — just allow a little extra time and keep the old phone close throughout.

12 Set Up Face or Fingerprint Again

Your face scan or fingerprint does not transfer — for good reason, since it is tied to the physical sensors of each phone. You will set it up fresh on the new phone, which takes only a minute.

1. In the new phone's Settings, find Face / Touch ID or Fingerprint.
2. Follow the prompts to register your face or finger.
3. This re-enables quick unlock and lets apps and your password manager use it.
4. Set up an alternate appearance or a second finger if you like, for reliability.

> **TIP**
>
> Registering your fingerprint or face on the new phone also lets your password manager and banking apps unlock with a touch again — restoring the day-to-day convenience you had before, which many people miss most in the first hours with a new phone.

13 Reconnect Your Watch, Earbuds, and Gear

Your phone is the hub for a lot of other gadgets, and they often need a quick reconnection to the new phone. A short sweep gets everything talking again.

- A smartwatch usually needs to be paired to the new phone, sometimes re-set-up from scratch.
- Wireless earbuds and speakers reconnect via Bluetooth in the new phone's settings.
- Your car may need the new phone added for hands-free and music.
- Smart-home apps simply need you signed in on the new phone to work again.

> **GOOD TO KNOW**
>
> A smartwatch is the one accessory that can be fiddly, since some must be unpaired from the old phone first. If your watch will not connect, that is usually why — unpair it from the old phone, then set it up on the new one.

14 When to Call Bill

A phone switch goes smoothly with a bit of order, and this guide lays out that order. But the two-factor codes and the sign-ins to banking apps are exactly where people get stuck — and getting stuck mid-switch, with the old phone half-retired, is stressful.

I come to you and handle the whole move: transfer your apps and passwords, carry your two-factor codes across safely, sign you back into your important apps, and only then help you wipe the old phone cleanly. You end up on the new phone feeling settled, with nothing left behind.

- You are nervous about losing access to accounts during the switch.
- Your authenticator codes did not come across and apps now want codes.
- You want your banking and secure apps set up properly on the new phone.
- You want the old phone wiped safely once everything is confirmed.

CHEAT SHEET

Everyday Cheat Sheet

Keep this beside both phones during the switch.

I want to...	Do this...
Protect myself	Keep the OLD phone working until the new one is fully set up and tested
Move most things	Use the built-in transfer (iPhone Quick Start / Android setup transfer)
Carry my codes	Move your authenticator app deliberately; confirm codes work before retiring the old phone
Bring my passwords	Sign in to the same Apple/Google account; check auto-fill works
Handle bank apps	Sign in fresh while the old phone is still handy for codes
Retire the old phone	Sign it OUT of your account, then erase it fully
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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