FDonline Password Creation Guidance

As a part of our ongoing efforts to improve system security around your financial information, FDonline has stronger rules around passwords and account resets:

1. Passwords expire after 90 days. Since most filers only access the system one time per year, when you log in next year you will need to change your password. If you have forgotten your old password, you will need to use the "Forgot Password?" link on the log in page.

2. When you click "Forgot Password", the email that is sent to you with the new temporary password will be delayed for up to 5 minutes before it is generated and delivered.

3. *After 3 failed login attempts, your account will be locked*.

4. Your FDonline administrator will not be able to unlock your account if it is locked by failed logins. Instead, you must use the "Forgot Password" function to generate a new temporary password that will unlock the account.

Helpful Hints for Password Creation

Requirements for Creating Acceptable Passwords in FDonline

Your password must be between 12 and 20 characters in length and must contain the following:

- At least one upper case letter
- At least one lower case letter
- At least one number
- The allowable special characters are: ~!@#$%^&*()_-+={}[]\|\:;'<,>.?/
- Passwords must be at least 50% different from the previous password.
- Passwords may not contain portions of associated account names (e.g., user ID, login name).
- Passwords may not contain dictionary words (e.g., computer, work) or common names (e.g., Betty, Fred, Rover, Tom)
- Passwords may not contain consecutive character strings (e.g., abcd, 1234) or simple keyboard patterns (e.g., QWER, asdf).
- Passwords may not be generic passwords (i.e., password consisting of a variation of the word "password" [e.g., P@ssw0rd1]).
- Reuse of the previous eight passwords is not allowed.

Helpful Hints to Meet These Requirements

As you are creating the password in FDonline, pay attention to the color of the font in the rules. As you are typing in your password, the color of the text for these rules will turn *green for items that are met* or *red for items that are not met* to help you create a conformant password.

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Username *	
Password *	••••••••
Re-enter to confirm *	

Tricks for Manually Creating Your Conformant Password

You can use your keyboard (and its non-sequential arrangement of letters) and a pattern that you develop to create multiple passwords that you can remember.

- For example, a simple pattern would be to pick a number at random on the keyboard of your computer (below we have selected 2) and go diagonally down to the right.

First time hit the 4 keys going down right diagonally (2wsx). Second time, hold the shift key and hit the same 4 keys (2WSX). Third time, hit the same 4 keys without the shift (2wsx)

Result = 2wsx@WSX2wsx

- As indicated below, a variation would be to pick a number at random on the keyboard of your computer (we have selected 4) and go diagonally down to the left.

First time hit the 4 keys going left diagonally (4esz). Second time, hold the shift key and hit the same 4 keys ($ESZ). Third time, hit the same 4 keys without the shift (4esz)

Result = 4esz$ESZ4esz

- As shown below, other variations would be to go right (or left) one (or two or three) and down one:

First time hit the 4 keys going right one and down one 3 times (1wdv). Second time, hold the shift and the same 4 keys (!WDV). Third time, hit the same 4 keys without the shift (1wdv)

Result = 1wdv!WDV1wdv

Each of these examples provide the minimum 12-character password required to use FDonline. You can add more characters if desired. There are endless variations. The trick is to make up a pattern that works for you and to use it to create different passwords you can easily remember based on different starting points.