# The Delightful Risk of Account Sharing

It’s easy to think of ways account sharing is a good idea. In fact it’s more than a good idea, it’s a marketing strategy. Some of the major streaming services provide multiple users under a single account. Netflix allows you to have up to four users on a single account. Of course it’s a little bit more expensive than a single user account, and it’s marketed as a multiple *device* account not a multiple *user* account. You have to be careful with the language. But in this case for good reason; it’s liability.

The streaming service is available twenty-four hours a day. No single user with a full life of work and responsibilities around work is going to have more than a fixed amount of time per day to watch Netflix. Why not maximize the service? It’s the old economic rule of economy of scale — the more units you buy, the cheaper the cost per unit. But what about the liability?

## Risks of Account Sharing

It’s almost impossible offer any account sharing without some form of security. Account sharing is a risk. Most people who are digital consumers have bad habits where security is concerned. How many of us use the same username and password for multiple accounts? Now think for a moment about sharing a Netflix account, or HBO, or Hulu, or Amazon Prime. How can you be responsible for all the users?

All of these services are accessible through devices now. This means you can kick back and have a latte at a public Wi-Fi coffee shop and watch Netflix on a phone or tablet. But that public Wi-Fi is a digital predator’s killing field. Public Wi-Fi is one of the most oft-used places for low-end hackers to gain passwords and usernames.

Most public Wi-Fi providers don’t bother to invest in any security. So you gave your friend your Netflix username and password. He or she goes to their local Starbucks and logs into their Wi-Fi and starts to watch Netflix. Any low-end hacker in the place could gain access to the username and password for Netflix. So what, you might think. It’s not the end of the world if some hacker gains access to your Netflix. Sooner or later you’ll figure it out, change the password and username, inform your friend and everything will be okay, right? No. Everything might not be okay.

Remember that earlier point about most people using the same username and password for multiple accounts? What if you’re one of those people? What do you think that low level hacker from Starbucks can do with your username and password to Netflix? What if, God forbid, you use the same username and password for your Google account? And what if, God forbid, you have password saving enabled on Google? That’s jackpot for the hacker. They can look at your browsing history, which you probably haven’t cleaned because you’re a lazy internet user, and we know that already because of your security protocols, and there’s your bank URL sitting in the history list, probably easily identifiable by the tiny bank logo at the beginning of the URL. All they do is click on that bank link. and because you use Google save on passwords, the username and password to access your bank account automatically populates in the fields. Now sharing your Netflix has just cost you a breach in your bank account.

## Account Sharing Protection

It’s impossible to share accounts without protection. The most common form of security is discouragement. Most companies discourage their users from sharing their accounts. The most common form of protection is device limitation based on IP address or some other identifiable attribute. Two-factor authentication is popular as well. Machine learning (ML) and artificial intelligence (AI) are rising on the technology horizon as a means to monitor the behavior of an account. Once the fundamental behavior of a single user account is understood in the aggregate, anyone violating those behavioral norms can be easily identified by various ML and AI methods.

Those are the ways to manage security from the corporate perspective. For users there’s a whole other set of regulations. They’re fairly routine and pedestrian but they have to be followed with a kind of devotional practice. The first thing to note is that any password sharing compounds your risk of identity theft.

If there’s no way around it and you have to share an account, then use a very strong password. It’s best to allow a random generator to choose the password. These passwords can be very difficult to remember. It’s highly recommended that you use a password manager. Most operating systems have one for free now. As a general rule, don’t share accounts and passwords unless it’s absolutely necessary. Keep the number of people with access to an account to the absolute minimum. Set strict criteria and hold to that criteria. Do not become lax in your diligence. Regularly monitor your account activity. Keep on top of it all the time. Watch for anything suspicious. Respond to any emails immediately when you get a geographic warning, which usually takes the form of an unknown user logged in on an unknown operating system in the specified location. If you’re in the United States and the login took place in Nicaragua, you can be pretty sure somebody’s up to no good.

There are ways to [mitigate the risk of sharing an account](https://www.hcaptcha.com/enterprise). Sometimes the simplest ways are the best. If the account service allows separate login to access the same account, then definitely choose that option. See if the account allows for limited access. Set access limitations on what the second login can access. These typically revolve around user privileges. Hands down the best thing you can do if the account allows it is two-factor authentication. It adds the best possible second layer of security. There are vendors and accounts that do allow two-factor authentication for multiple logins to the same account. It has to be configured by the person with administrative privileges.

These are your best options for security if you want to share an account. It may seem excessive, but you don’t want to check your bank account one day and find out you bought a fifty-two inch television that you don’t own, and all because a friend asked for your Netflix login.