

CHECKLIST · SCAMS & SECURITY

Passkeys explained for small business: what they replace, where they work and where they don't

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- ☐ **Create a passkey for your main email account.** Open your Google or Microsoft account security settings and add a passkey, on a phone or computer with Android 9 or later, iOS 16 or later, Windows 10 or later or macOS Ventura or later.
 - ☐ **Keep a second sign-in method on that account.** Leave an authenticator app or backup option in place until you've signed in with the passkey on more than one device.
 - ☐ **Ask your IT provider or Workspace or Microsoft 365 administrator whether passkeys are allowed for staff.** Google says Workspace users may not be able to sign in with only a passkey, and Microsoft Entra lets administrators choose which passkey types are permitted.
 - ☐ **Check where each passkey is stored.** For each business-critical account, record whether its passkey is in iCloud Keychain, Google Password Manager, Microsoft Password Manager or a hardware security key, and name the person whose device or account unlocks it.
 - ☐ **Buy or nominate a hardware security key for owners and administrators (our suggestion).** Google lists FIDO2 hardware keys as supported, and Microsoft Entra supports them as device-bound passkeys.
 - ☐ **Write down the lost-phone steps.** Sign in from another device and remove the lost device's passkey (Google's stated step), then confirm the account's recovery phone number and recovery email are current.
 - ☐ **Turn on two-factor authentication where a service has no passkeys.** Set up an authenticator app on each account that has no passkey option.
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- ☐ **Protect the account that syncs your passkeys.** Apple says iCloud Keychain needs two-factor authentication on the Apple Account. Confirm 2-Step Verification (Google) or two-step verification (Microsoft) is on, and that the recovery phone number and email are current, for the account that holds your synced passkeys.
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