Human factors in Security:
1. Users ignore security functionality
2. Psychological Acceptability
3. Users are idiots
4. Security people are idiots
5. Security fail silently
6. User need good feedback
7. Daily fatigue

Bad lessons users learn:
1. Expired certificates
2. Unauthenticated emails/ phone calls
3. Random redirects
4. Random failures

Challenges:
1. Users untrained
2. Users may not care about security
3. Heterogeneous software
4. Different languages
5. Weakest link (Users)

Machine Registration / Authentication:
1. Answer security question  •  Click on line in the registration e-mail
2. Sets a cook  Phisher must capture email before use click on link
3. Can login, only with cookie and correct password

“Security Skins” are one way to alert the user.
When you open a website, check URL, lock. (Atleast, this is what generally happens)

**Password Hash:**

1. User enters password
2. Submitted password

    Hash( URL || password) is sent to the bank. So the bank cannot get your password.