SECURITY NOTE · NOVEMBER 2026

Best practices as AI agents arrive

Four habits that U.S. security agencies and the FBI recommend, with our own suggestions marked.

1 Use sign-in that cannot be phished

WHAT THE AGENCIES SAY

CISA: turn on FIDO sign-in. Hardware security keys are the most effective and passkeys are an acceptable alternative. Do not use text messages as a second factor.

OUR SUGGESTION

Start with your main email, password manager, bank and investment custodian.

2 Confirm through a different channel

WHAT THE AGENCIES SAY

FBI: confirm any request to transfer funds by phone, using a number you already knew. Join video calls through the official app, confirm the meeting another way, and never run a "fix" during a call.

OUR SUGGESTION

Make it a standing rule for the family and the firm, so nobody has to feel rude enforcing it.

3 Keep one clean place for money

WHAT THE AGENCIES SAY

FBI, Secret Service and the banking industry's security group: do online banking and payments from a dedicated computer that is not used for browsing, email or social media. CISA: vet any browser extension before installing it.

OUR SUGGESTION

A separate browser profile or tablet used only for banking, payroll and custodian logins.

4 Limit what AI tools are allowed to do

WHAT THE AGENCIES SAY

U.S. and allied cybersecurity agencies: give AI agents only the access a task needs, never broad access to sensitive data, and require a person's approval before any high-impact action.

OUR SUGGESTION

Let these tools read and draft. Do not let them move money, export client records or change software on their own. Use AI to design the work, and keep people and fixed rules running it.

Sources: CISA, Mobile Communications Best Practice Guidance (Dec. 2024); FBI FLASH AC-111226-MS (Nov. 12, 2026) and IC3 PSA I-050417 (2017); Secret Service, FBI, IC3 and FS-ISAC fraud advisory (2010); CISA browser guidance; joint guidance "Careful adoption of agentic AI" (2026).

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