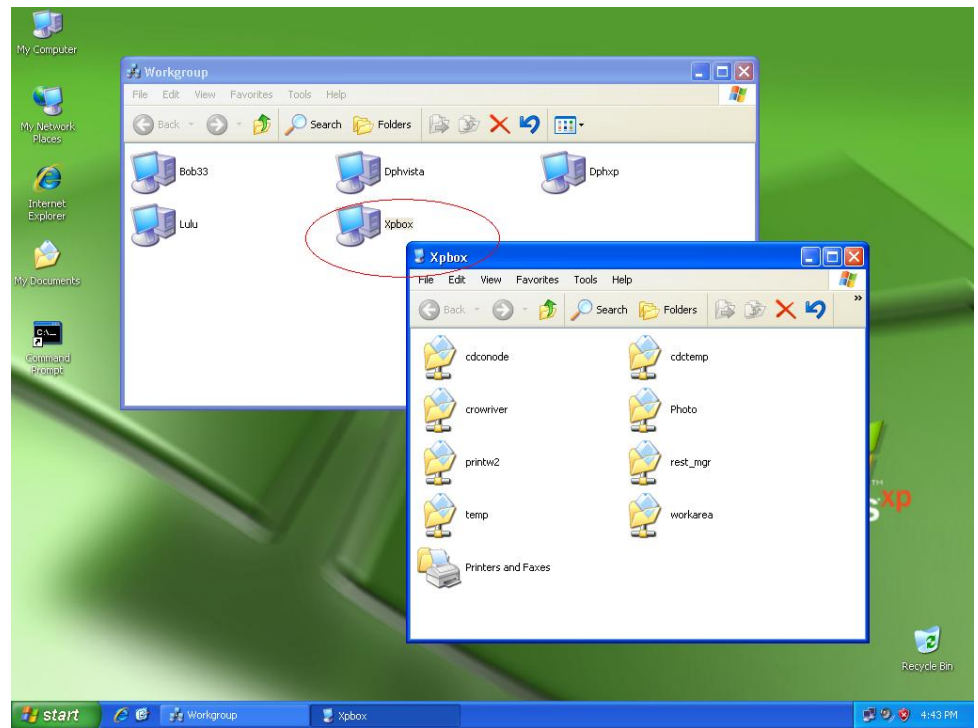When connecting an XP computer to another XP computer that is sharing folders, the shared folders appear on a list. Whether one has access to the folder is dependent on whether the folder was shared as read only or as read/write.

When connecting the same XP computer to a Vista computer that is sharing folders, you must satisfy a user ID and password before you can even view the shared folders. After gaining access, other user permissions apply to whether you may read or write to the shared folder.

Creating a generic "user" account on every computer helps simplify this to some degree, but if the share isn't set up properly, the "user" may still be unable to access the shared resource.