

TWO SIDES OF TECH: *WINDOWS 10* - Part 2 and *APPLE PAY*



As an update to **Windows 10** info last time, something must be clarified to all potential users. Lots of people think that this upgrade from **Windows 7, 8** or **8.1** is FREE, but it is not. If you own a legal W7, 8, or 8.1 **Home Edition** version, the upload and install is free for 2 years. Then you must PAY for every update, which can no longer be switched off or avoided. With the **Professional** version, the free period is for 4 years. Updates are Microsoft's way of ensuring that all your systems and software programs will work without a hitch, (e.g. your photo or Word programs suddenly do not function properly) and to issue system security updates, so nothing comes free. Users should beware that a new icon has appeared on your 8.1 taskbar, urging you to download **W10**....it may be a good idea and if you opt to go for it, we recommend waiting a few months until most of the bugs are out of the systems. We'll give you our assessment in Part 3.

And because there is more to life than **Windows**, we see the cash-free system of **APPLE PAY** being a real viable concept. Prerequisites are that you must own an **iPhone 6** or higher that includes this software, have the **PASSBOOK** app, and your bank must have this system available to its customers...at present only some U.S. and U.K. banks are on board. The way it works is simple: you add the credit/debit

card from your *iTunes* account to *Passbook* by entering the card security code where it then becomes the default payment method. When at a retailer that is part of the **APPLE PAY** system, you scan your phone on their device which reads your purchase and one “beep” later, your transaction is completed.

Advantages to this payment system? Your personal security is heightened by not carrying cash or credit card, nor having to whip out that card at the register; *Passbook* assigns a unique Device Account Number that is encrypted and securely stored on the iPhone’s dedicated chip. Of course there will always be concerns about hackers, identity theft, and so on...this is with us to stay. But the idea of a cashless day is rather appealing: no bulging wallets or handbags, no searching for that card, no card to be pickpocketed. Basically, as we become more connected wirelessly it appears that we can also spend money hands-free.