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CHARTERED ACCOUNTANTS

Spring 2013

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In This Issue

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the newsletter of Prentice Yates & Clark

Apps

Apps can be very useful but be careful when you buy.

WHETHER YOU USE AN IOS, ANDROID, BlackBerry or Windows-based device, the proliferation of applications or apps, for short, (i.e., software designed and optimized for use on mobile devices) can provide significant opportunities to enhance your work and personal life by improving organization and productivity.

There are, in fact, well over one million apps available, spread across the various mobile platforms. While the larger platforms like iOS and Android each have over half a million apps, BlackBerry and Windows Phone still offer plenty of choice with more than 100,000 apps each.

While not all apps are practical or appropriate for personal or business use, there are many that may be very useful. The following categories are but a few you may want to consider as tools to be loaded onto your smartphone. Naturally, you won't need all of them all of the time, but when you do, they sure are handy.

BUSINESS CARDS AND CONTACT MANAGEMENT

With hundreds of contacts providing business cards, it's easy for the cards soon to get misfiled. With a business card scanner app, you simple take a picture of the card and the app puts it into a business-card file. In today's digital world, not everyone uses or even wants paper business cards anymore; an app that lets you create a digital contact card that can be traded wirelessly is invaluable. Simply tap your phones together to exchange your contact information. (Examples include: Bump for iOS, Android.)

PRODUCTIVITY SUITE

If you work on the go, you might want to consider getting a productivity suite that allows you not only to view, but also to edit documents, presentations and spreadsheets. Some productivity apps allow you to sync your documents across multiple devices, including your phone, tablet and main computer. While best for simpler tasks, it might be enough to let you leave your bulky laptop back on your desk! (These apps vary by platform. Examples include: Pages, Numbers and Keynote for iOS.)

> "Some file management apps can share data among several of your electronic devices."

FILE MANAGEMENT

Every platform treats stored data a little bit differently. However, there are many apps available that can help manage the data files your receive from different platforms. This is particularly important on iOS, because files cannot be stored outside an app. A file management app can store almost any kind of file, even if you don't have an app that can read it on your

mobile device (Example: Filer for iOS). Some file management apps also include the ability to sync data to your computer or other devices or share with others. Imagine being able to create a file on your desktop, pull it up later on your tablet to make revisions, then share it with a colleague or client who can make their own changes, regardless of where they are. (Examples include: Dropbox for iOS, Android, BlackBerry, Kindle Fire, PC and Mac.)

TRANSLATION

Translating different languages into or from English previously required the services of a professional translator. Translation apps can accept the input of text in one language and output it into another language. While machine translation is not perfect, it can at least quickly convey the concepts and intended meaning when accessing content or communicating with someone in a language different from your own. Some apps may also help you learn basic foreign-language phrases by producing a vocalization of the text. (Examples include: Google Translate.)

DATA USAGE

Unlike your voice allowance, which is usually measured in minutes, the amount of data included in your plan and the amount of work it can do (i.e., the number of emails, photos, documents, etc. that can be uploaded or downloaded) are much more abstract and can be harder to track. Many wireless carriers offer an app that includes a usage tracker. Third-party apps (i.e., apps offered by companies other than those that make the platforms) may also offer greater customizability and features, including real-time tracking, configurable alerts and even an app-by-app analysis to see which ones are the worst culprits. You may find, for instance, that some apps continuously check for updates in the background. Even if a single update is relatively small, collectively they can quickly add up! Once you get a clear picture of your data usage, you can adjust settings, as needed, to reduce it. (Examples include: My Data Manager, for iOS and Android.)

WEATHER

Most people will find weather apps a must. While a basic app is often preloaded onto the device, third-party apps may provide more detailed forecasts, links to related news, videos or radar images. If your business involves construction or delivery, for example, knowing the weather hour by hour as well as next week's forecast for the area where you're working can save countless dollars by allowing advance planning regarding workload, scheduling, routing of vehicles, supplies required or manpower. (Examples include: WeatherEye [by The Weather Network] for iOS, Android, BlackBerry and Windows Phone.)

QR CODE AND BARCODE SCANNERS

Barcode and Quick Response (QR) code scanners can be extremely valuable for both personal and business use. Some apps may only support a particular form of code, while others may support a variety; however, the premise is the same, regardless. The camera on the device scans the code, which is then

interpreted by the app. A scanned barcode may return search results, such as product details or competitive pricing, while a QR code may provide data or send you directly to a website. QR codes are becoming popular on business cards as a way of quickly importing details from the contact's website without having to key in anything. No more searching the Internet to find out about the product, the company or the contact information.

FLASHLIGHT

It's so simple, yet so very useful. Every platform has a wide range of flashlight or torch apps that allow convenient control of the screen brightness and/or camera flash. If you've ever dropped something under your desk and had to go groping around for it, you'll wish you had a flashlight app.

NOTES AND SKETCHES

Our phones and tablets have in many ways replaced the venerable notepad. You'll likely find that an app for taking and managing notes will help you keep organized, by assigning things like dates and categories. Similarly, an app that supports at least simple sketches will definitely be useful. Forget the back of the napkin; draw that sketch right on your phone and email it following the meeting.

AUTOMATION APPS

In the same way as you may use macros to automate tasks in a spreadsheet, apps are available (particularly for Android) that can customize your settings based on criteria such as time of day, or where you are. Imagine, you leave home in the morning with the WiFi radio automatically turned off to save your battery. If your hands-free device is also off, calls could go to voicemail when you are driving over a certain speed. When you arrive at the office, the WiFi re-enables to reduce your mobile data usage. If you have an offsite meeting during the workday, an autoreply is enabled to let your colleagues and customers know you might not be able to get back to them right away.

Someone Stole My…

Careless personal habits can cause costly losses of information.

AS NEW ELECTRONIC DEVICES ARE DEVELOPED and our ability to send so many types of information increases, security becomes increasingly important. The need for owner-managers to be constantly on the move, however, can lead to casual and careless handling of electronic devices, such as smartphones, that carry important business information. Mobility plus familiar habits can lead to the following mistakes:

- leaving a purse or briefcase unattended just for a moment at a restaurant or retail store;

- forgetting a jacket or purse on the door of a bathroom stall or placing items on the floor of a stall in which the walls do not extend to the floor;

- hanging a jacket with a wallet or leaving a purse on the back of an office door and leaving the office to go down the hall;

- placing briefcases, purses, or computers in the back seat of a vehicle and forgetting about them;

- leaving the vehicle unlocked;

- keeping a paper record of your security access codes in your wallet or briefcase;

- failing to place briefcases or other office documents in the trunk of a vehicle;

- leaving a briefcase or purse on the top of the vehicle while loading the trunk with purchases;

- leaving vehicle keys easily accessible whether at the local restaurant or at the office. With today's smart keys it takes just a moment for a thief to go to the parking lot and find your vehicle;

- leaving purses, briefcases, or wallets easily accessible at workstations;

- propping doors open to avoid having to use pass cards or enter passwords;

- signing blank cheques for employees when they need supplies;

- hesitating to question "visitors" who show up at reception unannounced to visit "X". Thieves can take "X's" name from the company website or even a parking-spot name plate and use it to gain access to the office and pilfer laptops or other valuables;

- failing to lock up or secure laptops to the desk when leaving the office for lunch or at the end of the work day;

- failure to properly shield the keypad when keying in an access code at an ATM or when making a debit or credit card purchase. Thieves have been known to memorize the debit card numbers while shoppers made their purchases. The thief follows the mark and if the opportunity presents itself, lifts the wallet from the victim's purse or jacket. Once the pickpocket has the card, it is simply a matter of using it at a few stores or at the nearest bank machine;

- failing to adequately protect wallets from bump-and-grab techniques. The professional pickpocket chooses a target who has accidently shown cash or valuables stored in easily accessible back pockets, purses or backpacks. A partner distracts the target by spilling mustard or ketchup on them or colliding with them while the pickpocket lifts the item and the two of them disappear - all in a few seconds;

- carrying valuables in fanny packs or waist packs. In a crowded subway or store it takes but a second to cut through the belt of a distracted individual and make off with the item. (There are products in the marketplace that have incorporated ultra-thin stainless steel wires that run through the belt portion of these packs that will make it almost impossible to cut through the belt.);

"New smart cards and inexpensive readers present new security problems."

• exposing new credit cards and even an enhanced driver's licence or passport can put you at risk of a new type of identity theft. Newer credit cards are now using Radio Frequency Identification (RFID) chips. These "smart cards" simply need to be waved in front of a reader. Most of us are, by now, familiar with the tap-and-go app that allows you to pay for purchases by waving a smartphone in front of a reader. You can tell if any of your credit or debit cards have this feature. Visa has a)))) wave imprinted on its cards, MasterCard has a "payWave" icon and American Express has an "expresspay" icon. An inexpensive smart card reader purchased online can steal your credit card information if the thief can get close enough to your purse or wallet. Under normal circumstances the possibility of "stealing" the information is slim because extremely close contact is required; however, if the card is exposed, there is a possibility that your data could be compromised. If you want to be on the safe side, purchase a RFID blocking sleeve.

REDUCE OPPORTUNITIES FOR LOSS

The probability of personal items being stolen increases when opportunity avails itself. Taking the time to review your personal habits to reduce the risk will reduce the number of opportunities thieves try to exploit, reduce the probability of loss and thereby reduce the worry and stress that comes with losing pertinent personal or business information. ♦


BE CAREFUL WHEN YOU BUY AN APP

It is advisable to purchase apps directly from the store for your platform, such as the iOS App Store, Android Google Play, BlackBerry App World and Windows Phone Store. Apps in these stores have generally been tested prior to being certified for sale. Third-party app stores have also become popular. However, the apps in these stores may not have been tested and could present a security concern. Only buy apps you find useful. Certainly it is fair to download "free apps", but many free apps do not incorporate the full range of features found in the purchased version and may include advertising. It is worth the price to have applications that are updated as needed to ensure maximum efficiency.

IT'S WORTH THE EFFORT

To fully appreciate the applications available for your smartphone requires an investment of time browsing through the thousands of applications that are offered. Fortunately, the applications are categorized by topics to eliminate the games, gadgets and links that proliferate on all the sites. Locating an app and discovering that it performs as advertised and provides you, the user, with useful information or practical application is certainly worth the effort. ♦
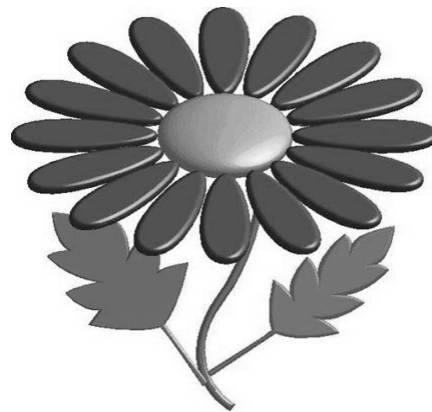
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