

# Technology Update

Carolinas Cash Adventure  
2017 Conference

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# Our Agenda

- It's an Unlimited Data Wonderland!
- Latest Samsung Phones and Apple Rumors
- Internet Security Updates – Traditional Computers
- Internet Security Updates – Mobile Devices
- Sending Secure Files, E-Mail and Encryption
- Connected Home – The Best Hubs
- The Cord Has Been Cut!



# Unlimited Data on Mobile

- I have been preaching this as a necessity for years
- Previously, only offered by T-Mobile or Sprint unless grandfathered
- Now AT&T and Verizon have joined the party
- Have you updated your plan?
- Which is best?
- Are there any gotchas (yes)?



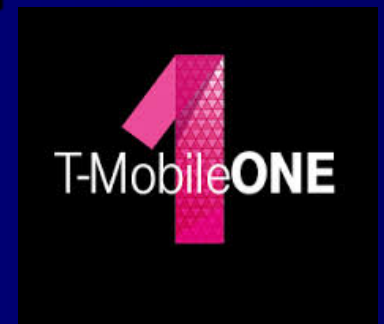
# Unlimited Data on Mobile

- These are the questions to ask as to “which is best”:
  1. Coverage.
  2. Does the price quote included all taxes and fees?
  3. At what point am I “throttled”?
  4. How much mobile hot spot data is included?
  5. Can I use data outside of the US?
  6. Is audio and video included in my cap?



# Unlimited Data on Mobile

- Why I Still Crown T-Mobile “The Champ”
  1. Coverage. They won the 600 MHz auction and paid \$7.99 billion for 45% of all 600 MHz coverage.
  2. Their prices include all federal, state and local fees of any kind. This “trick” alone can lead to considerable savings.
  3. 30 GB before congestion is “prioritized” (others 22/23 GB)
  4. 10 GB LTE mobile hotspot, then unlimited 3G
  5. Free overseas data roaming
  6. Binge On and Music Freedom
  7. Two lines unlimited for \$50 each



# Latest Samsung Phones

- Galaxy S8 and Galaxy S8+
- 5.8" or 6.2"
- Bixby (their Siri) although not quite ready
- Iris scan, bad fingerprint reader on the back
- All screen – no bezel



# Apple Phones - Rumors

- No one knows for sure fall
- 10<sup>th</sup> anniversary of iPhone
- Possibly three phones – iPhone 7S and 7 Plus S and iPhone 8 (iPhone X)
- iPhone 8 likely to have no bezel
- Switch to OLED, wireless charging, augmented reality



# Should You Buy a New Phone?

- Yes, if for no other reason:

New Apple phones, whatever these will be, new Samsung Galaxy 8 phones, new Google Pixel phones and most all other “high end” models will be able to pick up radio frequencies that current phones cannot.

Translation: New phones can make a dramatic difference in where and how your reception will work





# Internet Security Updates Traditional Computers

Every year I have told you to run two different programs:

- Malwarebytes
- Bitdefender (#1 rated 2017) or Kaspersky Total Security

This advice still holds, BUT:

Malwarebytes Premium 3.06 technically will do it all  
(Trust but supplement with Bitdefender)

- Anti-malware
- Anti-exploit (zero day vulnerability)
- Anti-ransomware
- Anti-virus
- Free, or \$2.50 per month



# Internet Security Updates Mobile Devices

Your primary risks on mobile devices are in two areas:

- Compromised while sending and receiving data
- Malware is stored on your device (primary risk Android)

To minimize or reduce the risk of data theft, breach and other security issues while using your device, always use a VPN on WiFi hotspots

To minimize or reduce the risk of malware downloading to your device (Android), or to clean, run:

- Bitdefender Mobile Security \$14.95



# Something New!

- Bitdefender Box
- Hardware based security
- Protects every device on your network, including IoT devices
- Includes VPN, Bitdefender software
- Do not buy now – wait until YE



# Sending Secure E-Mail

-E-Mail is not secure!

- Even large companies, such as my bank, think they are sending out personal financial statement information in a way that protects it from others
- The only true way to send secure e-mail is end to end encryption, and I recommend the "escrow method"

# Sending Secure E-Mail

## -Escrow Method

- You compose your e-mail on whatever device and attach any number of attachments
- Your e-mail and any attachments are encrypted at the source, uploaded to the cloud where they remain encrypted and no one has the key
- Your recipient receives a link which they click to download your message and attachments. They must have a way to know your password for that message which you should NOT send them in a separate e-mail!

# Tresorit

-\$20 per user per month

- End to end encryption
- They don't have the key!
- 1,000 GB Cloud Storage or backup
- Servers are based in Switzerland
- Available on all major platforms
  
- This is what I recommended last year



# Sync.com

-\$5 per user per month

- End to end encryption
- They don't have the key!
- 1TB or 2TB cloud storage and backup per user
- Servers are based in Canada
- Available on all major platforms
  
- Use to send encrypted e-mail
- Use to back your devices in the cloud
- Use to sync and collaborate
- Demonstration



# Connected Home – Best Hubs

-First we had smart TV's, then Nest, and now the explosion hits

- Home hubs tie together technology in a way that facilitates plug and play of everything
- Major players are Apple, Google, Amazon, Samsung, Wink
- My top recommendation is the Amazon Echo family, in particular the Echo Dot at \$49 or Amazon Tap at \$129
- Alexa Skills
- Privacy issues?





# Alexa – Privacy Issues

-Is Alexa always listening and recording?

- Amazon states that only key word activates cloud recording
- You can review your recording in Alexa Settings and delete them
- Saying the key word turns on the mic and turns the device blue.
- BitDefender Box V2 will be my solution
- Murder trial in Arkansas – Amazon protected



# The Cord Has Been Cut!

-DirectTVNow

\$35 for 64 channels  
\$5 for HBO (or free)

SlingTV

\$20/\$25 or \$40  
\$15 for HBO

SlingTV T-Mobile - \$14 for 30 channels

The logo for DIRECTV NOW, featuring the word "DIRECTV" in a bold, sans-serif font above the word "NOW" in a similar font. The "O" in "NOW" is stylized with a globe icon.

# Two Factor Authentication

A must for all of your financial accounts

- Bank accounts
- PayPal
- Investment accounts
- Credit card accounts

A must for companies from whom you frequently purchase

- Amazon
- Apple or Google Play Accounts

# Should You Buy These?

-Apple AirPods

\$159

- Auto On/Off
- W1 chip improves battery life and sound
- Double tap for Siri
- Senses when you talk to filter noise
- 5 hour / 24 hour charge
- Auto switch to any Apple device



# Credit Cards

## -Best Cash Back

1. Alliant Credit Union  
3% first year, then 2.5%  
No limits or categories
2. Fidelity Cash Back  
2% with no limits or categories  
Must deposit to Fidelity account
3. CitiBank Double Cash Back  
1% on charge, 1% on payment
4. USAA  
2% unlimited, but membership is restricted



# Credit Cards

## -Best Travel Rewards

1. Chase Reserve Card
  - \$450 annual fee
  - \$300 back on travel
  - 4.5% travel rewards
  - \$750 travel bonus to sign up
2. BarclaysCard Arrival Plus
  - \$89 annual fee
  - 2.1% travel rewards
3. Chase Sapphire card
  - \$95 annual fee
  - 2.5% travel rewards

