

14 April 2020

## Welcome to the Virtual IT Club!

Hope you are fit and well and staying safe as we head into the 4th week.



## Information

A reminder that Age Concern Epsom and Ewell are offering a prescription pick-up and delivery shopping service. This is a service for those who really don't have any support from family, neighbours or friends.

Please ring Age Concern Epsom & Ewell on 01372 732 456 Mon – Fri 9 – 4pm for more information.

Most important! Here is our website: <https://ageconcernepsom.org.uk>

Here are the links I posted last time:

Government advice: <https://www.gov.uk/coronavirus>

Age UK: <https://www.ageuk.org.uk/information-advice/coronavirus/>

The NHS has lots of information: <https://www.nhs.uk/conditions/coronavirus-covid-19/>

111 phone line website: <https://111.nhs.uk>

Livi information: <https://www.livi.co.uk>

## News

The national newspapers have different approaches to the internet - here is a quick summary.

### The Times



The Times has a very successful online version which has all the paper version has and more. It even has crosswords! I have taken it for many years and it arrives on my iPad early every morning. Look for it in the Apple App Store or Google Play. You do pay a subscription for it.

<https://www.thetimes.co.uk>

### Mail Online

This website is free but there is lots of advertising. It is one of the most viewed news websites in the world, apparently.

<https://www.dailymail.co.uk/home/index.html>



## The Guardian

The website is free: <https://www.theguardian.com/uk>

## The Telegraph

Like the Times, the Telegraph has an App in Apple App Store and Google Play and you pay a subscription. <https://www.telegraph.co.uk>

## The Sun

Part of the Times Group it has an app like The Times. The website is here and appears to be free: <https://www.thesun.co.uk/news/>

## The Mirror

The Mirror has an App but the website seems to be free: <https://www.mirror.co.uk>

## The Star

Has an app but the website is better, apparently: <https://www.dailystar.co.uk>

Have I missed any?

# Contactless Pay

The current situation has resulted in more contactless payments being made and even less cash being used, being seen as less hygienic. Furthermore banks don't like cash and neither do retailers so cash hasn't got a very bright future. In fact since the lockdown (ie less than a month ago) 850 cashpoints in remote areas have closed. However there will be some cash machines for a few years yet but it would be worth investigating the options sooner rather than later.

## Contactless cards

The limit has just been raised to £45 to encourage use. There is a limit because the banks have promised to cover any fraudulent loss, which means we, the users, would not ever have to pay if our card was stolen. There were scare stories about criminals reading your card with a scanner but a) that is highly unlikely b) the bank would cover any loss. So go ahead and use contactless!

Here is a useful article from The Halifax :

<https://www.halifax.co.uk/bankaccounts/debit-cards/contactless/articles/5-contactless-myths-debunked/>

## Apple Pay and Google Pay

Contactless cards allow payments of up to £45 but what happens if you need to pay more? Increasingly shops will allow Apple Pay and Google Pay (both contactless) to pay more. Certainly supermarkets, petrol stations and John Lewis do.

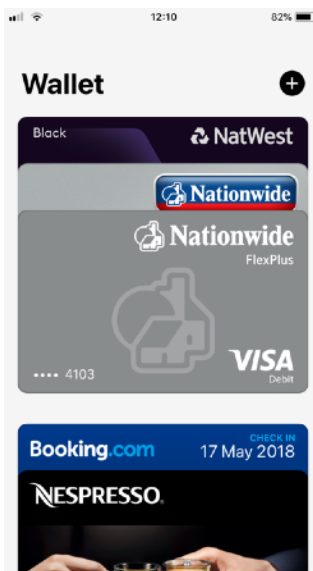
The fundamental reason that retailers and banks are willing to allow higher payments is that Apple Pay and Google Pay are extremely secure. They use your phone and you have to **physically present** (unlike a contactless card which could be stolen and used). Apple Pay, for example, will not work if it cannot recognise your fingerprint or, in newer phones, your face! Google Pay works in a similar way.

So, how do you use it? An example would be at the supermarket check-out. I have a bill of £80 so I cannot use contactless card (limit £45). I get my phone out and put my finger on the fingerprint reader on my phone, it recognises me so then I put the phone near the checkout terminal and it reads that I need to pay £80. The phone is satisfied I am present so payment is authorised. Simple and quick and I have a record on my phone of my expenditure (as well as a paper receipt if I want it).

## How to set it up

You have to have a iPhone or Android phone to use this method of payment.

For Apple iPhones:



Have the existing card you want to use ready. Find the Wallet on your phone (you don't have to download it). Touch the + sign at the top and follow instructions to add card. You will have to take a picture of your card (or enter manually), then your bank is contacted and there is an authorisation procedure. Its very well designed and makes it very secure.

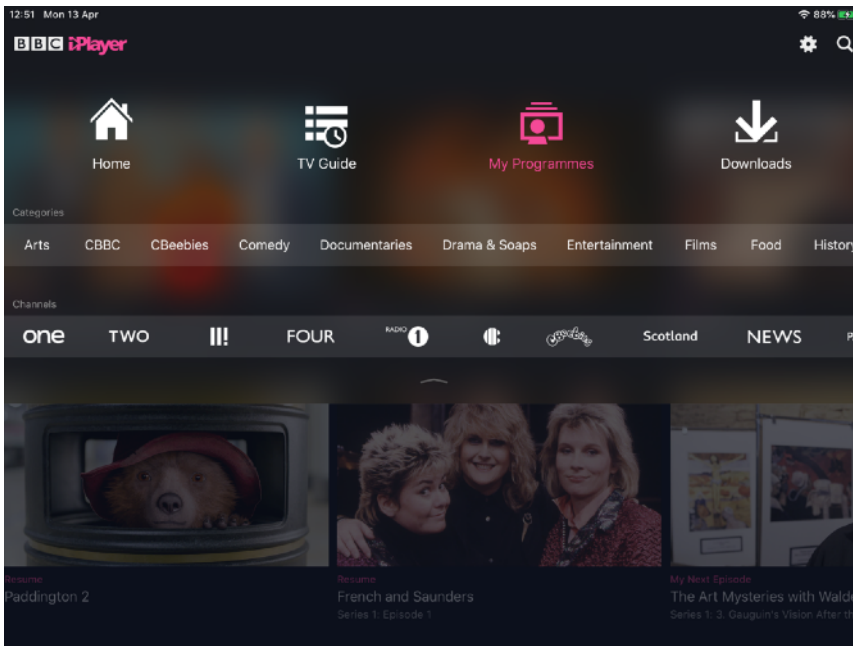
For Google Pay on Android phones: Go to Google Play and download Google Pay App then follow the instructions. I have not had experience of GooglePay, has anybody?

Once set up it makes payment very simple and fun! And secure!

## Entertainment

### BBC iPlayer.

In this country we are lucky to have the free BBC iPlayer (my sister in Canada has to pay!) It can be downloaded to iPads and tablets from the App Store and Google Play. On PCs it is at [BBC.co.uk](http://BBC.co.uk). If you have a smart TV it will probably be there as well. You have to register with your email and a password but it is worth it!



### Home screen

Shows programmes which are popular and new. Not sure what the difference between *Promoted* and *Featured* is though. A really useful feature is the *Continue watching...* section which is where it remembers what you were watching and most importantly, where you have reached.

As you scroll further down there is *BBC Three* which seems to be for under 30 year olds!

*If you liked* section tries to show you programmes you might want to watch. For example I had watched Top Gear so I was presented with

lots of car programmes. It can be quite useful. Or not.

*Most Popular* is as it says. 2nd most popular today is yesterday's news!

*Recommended for you* may be based on programmes you have watched but the link seems to be pretty tenuous

*Binge-worthy series* are complete series you may want to watch in one go.

As you scroll further down there are categories: Drama, Comedy, Documentaries, Entertainment and so on.

### TV Guide

This is a grid of all the BBC channels, with a line to indicate the programme currently playing. Simply tap or click on the programme to play it (if it is greyed it will not play).

What is more useful though is that you can scroll left to view programmes in the past, so you can catch up on programmes you may have missed. At the top of the guide you can go directly to previous days, so if you missed a programme on Saturday you do not have to scroll through 4 days, simply tap or click on *Saturday* at the top.

You can even go into the future! The BBC have put some programmes available they are yet to show on standard television.

If you tap on a current programme that is half way through, you can slide the progress bar to the left and the current programme will play from the beginning.

## My Programmes

When you click or tap on a programme, before it plays there will be an option to *Add*. If you select this it will put the programme in *My Programmes* so then in the future you do not have to hunt around for your favourite programmes because they will be there in *My Programmes*. **This does not put the the programme onto you iPad, tablet or PC so no storage space is used up.**

## Downloads

Alongside *Add* before you play a programme is *Download*. This puts the whole programme onto your iPad. Useful if you are going somewhere without a wifi connection, a train or airplane. **It will eat up storage space on you iPad**

## Notes about watching.



When playing a programme, tap or click the screen to display options.  
The four arrows pointing out at top left expands the picture to fill the screen.  
The X closes the programme.  
The pink progress bar can be moved along to go to any place in the programme.  
The two vertical bars bottom left will pause and the arrow will play.  
The ball on the thin pink line is the volume.

If you have a smart TV and an iPad/Tablet you can start watching on one and resume at the correct place on the other - assuming you have signed in on both.

There is a lot of information here, please ask for any clarification!

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## Games

### Solitaire

Solitaire is hugely popular and The Apple App Store and Google Play have many solitaire games for your iPad or Tablet. Why play on a tablet? Convenience, play in bed, doesn't take up space and so on! Most are free to download and do not cost anything to play but if you want to do more, you may have to pay.

I downloaded "Solitaire" because it had a rating of 4.7/5 from 160,000 reviews! It plays very well and is worth a look.





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## Scam

There is an email going round from British Gas telling the recipient that the last direct debit payment did not go through and they are at risk of having the gas cut off. A link in the email goes

to a fake website where they want the recipient to “update” bank details. Of course they just want your bank details and other personal data to exploit. Beware!

## Finally

Its good to see the police taking the lockdown seriously!



If you have any ideas, comments, suggestions please email them to [steven.p.dow@me.com](mailto:steven.p.dow@me.com)

See you next week!