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Keystone MacCentral Macintosh Users Group ❖ <http://www.keystonemac.com>

Educate Yourself Using Your iMac or iPad

Our November 18th meeting at Bethany Village West will demonstrate various ways we can be better informed and educated using our Macs. Among other things, you will learn how to save installer files for Mac OS upgrades and why this can be important.

We will try to educate you on ways to detect and avoid scams. For online learning we will highlight several good sites and podcasts. Many offer free learning tools.

The meeting should be informative and we welcome you to attend. Entrance to the Educational Training Room is through Door 21. The meeting starts at 6:30 PM. 🗺

**Check page 17 for maps to
Bethany Village Retirement Center**

Meet us at

Bethany Village Retirement Center

Education Room

5225 Wilson Lane, Mechanicsburg, PA 17055

Tuesday, November 18, 2014 6:30 p.m.

Attendance is free and open to all interested persons.

Keystone MacCentral Minutes

October 21, 2014

Business Meeting

President Linda Cober welcomed us to the October meeting of Keystone MacCentral, held at Bethany Village West's Educational Training Room. Check our web site for a map if you need directions to the next meeting. She invited members to bring their leftover Halloween candy to the November or December meetings. Outside food and drinks are permitted at Bethany Village and we plan to have a holiday party in December, inviting members to bring goodies like we used to do.

Eric Adams asked members for names of any vendors he could contact for our next auction.

Q&A & Comments

When Time Machine needs to perform its backup to a hard drive that is about 75% full, it will default to overwrite older files as necessary. Someone asked about M-Discs. Dennis McMahon has been using them successfully for a while now.

Sandy Cober asked about upgrading to Yosemite. Linda suggested she wait until other users report on their experiences with the new operating system. Yosemite can be installed onto a USB drive.

Dennis McMahon has a Mac that can't run anything later than Snow Leopard. He reported problems syncing mobile devices that had two step authentication turned on.

Program Notes

Jim Carey showed us a few minutes of video describing some features of Yosemite. A number of bugs were mentioned. Yosemite was described as a RAM hog, not running well with less than 8 GB of RAM. Other users were successfully running it with only 2 GB. A look at the memory pressure chart showed RAM allocated to Yosemite that was not being actively used. David Pogue's review of Yosemite noted less clutter than with previous operating

systems. David noted the ability to send large (5 GB) files by email and the ability of Messages to send and receive text messages. David likes iCloud Drive and the day view available in Notification Center.

Jim uses Reflector to display an iPad or iPhone screen onto a projection screen for demonstrations. You need a network to use Reflector. Linda Cober logged on to display her iPhone's screen after using the control panel to set things up. Reflector allows for more than one device to be simultaneously displayed, which was demonstrated. You can record a session with Reflector. Jim noted that you should set up a password for any presentations you are making, so only people with access permitted can display their screen. Reflector is available from Air Squirrels for \$12.99 for a one computer license. Another product from Air Squirrels, AirParrot, allows you to wirelessly mirror an OS X device onto an Apple TV.

Dennis McMahon showed us his iPod Touch screen using Reflector, demonstrating how Air Drop can help transfer files between devices. Dennis mentioned that making the switch from iOS 7 to iOS 8 slowed things down on his iPad 2. He said the 8.1 patch fixed some of those issues. Using his iPod Touch, Dennis showed us several of the keyboard layouts he uses. Additional keyboards can be added.

Jim Carey mentioned that transferring photos from iPhoto in iOS 7 to the new Photos app in iOS 8 does not work and that backups are a must. Yosemite allows iPhoto and Aperture to work, but no new features will be added.

Tom Owad demonstrated 1Password, a robust password manager with features not available from Keychain. 1Password integrates with popular browsers. It has a password generator that creates secure passwords that are stored in the program for recall when needed. 1Password will notify you of any weak passwords it finds. It can also store secure notes, software license information, and credit card information. You just have to remember the one secure password you will use to access the program. Watchtower, included in version 5 of 1Password, looks for the Heartbleed vulnerability and can tell you which sites need a new login password. The Take Control of 1Password ebook written by Joe Kissell shows how to use all of its features. You can look online for a MacVoices video (#13184) with Joe hosted by Chuck Joiner. ☺

Quicken 2015: Close, But Not Yet Acceptable

What I wanted out of [Quicken 2015 for Mac](#) wasn't improvement so much as a path forward: I wanted to know that when OS X 10.10 Yosemite shipped, I wouldn't be waiting for Intuit to issue yet another extension on life for Quicken 2007. I pictured myself setting up (as I had before) a virtual machine running an older version of Mac OS X just to keep Quicken 2007 alive. Horrors.

I have tried nearly every Quicken alternative over the last five years, including Mint and the terrible Quicken Essentials, and none suited me. Some couldn't import the full 15 years of data from my Quicken file; others lost valuable information in conversion; and many just didn't match the way I thought about recording transactions and running reports, something that Quicken had certainly shaped. (Quicken emulates the approach of paper accounting ledgers in terms of how transactions are entered and discretely represented as line items, but it isn't skeuomorphic — no torn page edges or leather stitching.)

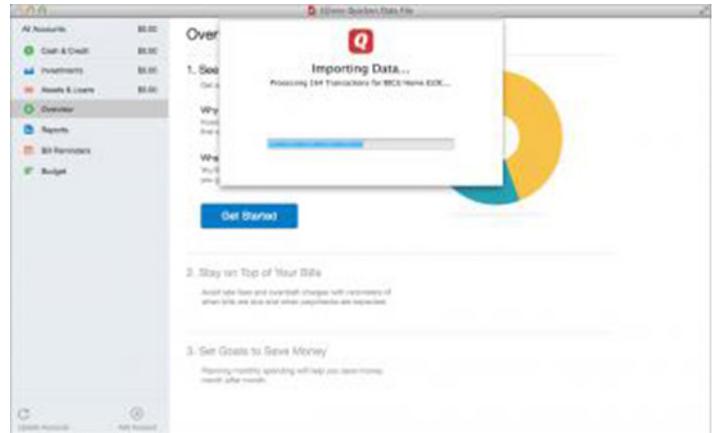
Quicken 2015 isn't awful. That's great praise given how bad Quicken Essentials was and Intuit's long-running inability to update its flagship financial software for a platform of customers who desperately wanted a new version. At \$74.99, Quicken 2015 is also not cheap, but given the small amount I've paid for minor updates to 2007 over the years, I was willing to plop my money down.

But for my purposes, Quicken 2015 still isn't fully baked. After finding much to like about it, including a crisp interface, a better way to specify transaction details, and good connections to online financial accounts, its failure to import my Quicken 2007 reports (honed over 15 years for business and personal tax and other reporting) and its lack of report customization makes it a non-starter.

Quicken 2015 could be adequate if you don't rely on its reporting or don't mind its simple set of reports. That could be true if you don't need detailed itemization and summation reports for tracking income and expenses as a sole proprietor or small corporation. Some people use Quicken just to enter or download transactions and then check them off, keeping their budget in line and ensuring there are no illegitimate charges. Because I use a large set of custom reports to manage my business — from tracking income to filing city, state, and federal taxes — I'm holding out to see if Intuit addresses the reporting limitations.

A bit later in this review, I'll get into the missing features of importing and reconciling. (I didn't test the mobile app, as I don't plan to use this release, and the mobile app has extremely limited features.)

Critical Advice before Starting — Before I start on the review proper, if you're converting from Quicken 2007, *please read the following advice*. I made mistakes so you don't have to.



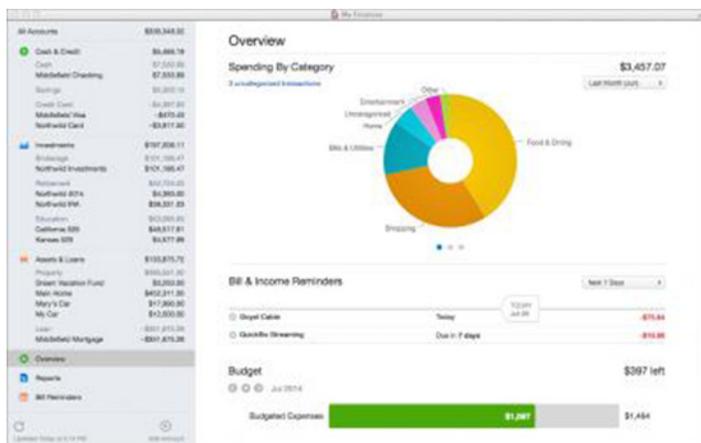
- Don't leave Quicken 2007 running. I know Intuit already tells you that, but you really must close it or the import will mess up completely.
- Have patience. It can take 30 minutes (with mobile sync) to import a large Quicken 2007 file and then sync everything. Intuit has done a lousy job with threaded and asynchronous operations. Despite many spinning rainbow cursors and apparent freezes, the program is working — I never saw it actually crash during multiple import tests.
- Be careful when you set up connections to online banking, credit card, and other accounts. Quicken attempts to match up accounts you already have with ones on the financial server, but I found a number of mismatches. Had I clicked to proceed, I would have wound up with transactions imported into the wrong account and then had to back those out and relink. (Quicken 2015 offers multiple levels of undo, but not for every operation, and you can break the chain of undos across accounts and launches.)
- Match transactions with care. If you create an online linkage in accounts that already have manual entries, you may be flooded with duplicates. I spent almost two hours manually matching transactions to be sure that my records corresponded.

Now on to the meat.

A Random Walk Down Quicken 2015 — This new release is crisper and cleaner than Quicken 2007. Intuit has created an up-to-date Mac program that looks like it was written this year, and that acts as expected. It's

generally stable, and clearly has some auto-save capability. After a crash — the only one across many hours of imports and intensive use — all my data changes were saved, but changes to the default column view in every account were gone. Clearly, Intuit needs to auto-save preferences, too. Also missing from Quicken 2007 is automatic backup on quit — you’ll need to rely on Time Machine, other backup software, or Dropbox to retrieve older versions of your financials.

Quicken 2007 made heavy use of palettes and windows and menu items, which was common in older Mac apps. The 2015 version integrates the Accounts view directly into the main window, as well as reports, bill reminders, investment views, and budget. It’s a good approach, because you rarely need to see those elements in multiple windows at once. However, if you do want to bring up multiple items at once, you can right-click on any item in the list on the left of the main screen and duplicate the view into its own window.



Preferences are similarly slimmed down: many options are now gone and others are neatly integrated into contextually appropriate places. For instance, right-click anywhere on the header bar of any view and you can choose columns to show or hide. (You can also click a Columns button at the bottom right of the view.)

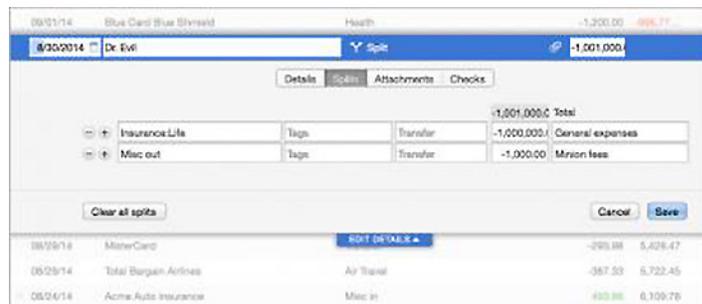
Entering and reconciling transactions in Quicken 2015’s simplified view is much the same as in the 2007 edition, but Intuit has made improvements in the amount of detail you can attach in this update. Click the New button to create a transaction or double-click on an existing transaction, and you can modify simple details: date, payee/payer, category, amount, and any other editable columns you choose to display.

(Massive irritant: the default view doesn’t show the Reconcile column, which would seemingly be the point of integrating online accounts with a financial app. And after this many years, there is still no keyboard shortcut to mark an item reconciled, my single most common mouse action in the program?)

Click Edit Details, and you get a four-tab view containing:

- Details, which provides more information

- Splits, a feature carried over from earlier Quicken versions to break a transaction into pieces
- Attachments, for adding photos of receipts and tying into the mobile version
- Checks, which let you set up check printing for transactions



Altogether, transaction entry and editing is improved, but it often requires more clicks or pressing Return than should be necessary. If I press Return, that signals “I’m done editing” in most software; in Quicken 2015, it advances to the next field if the cursor is in the date or payee/payer field, and accepts the transaction and records it only when the focus is on the category field.

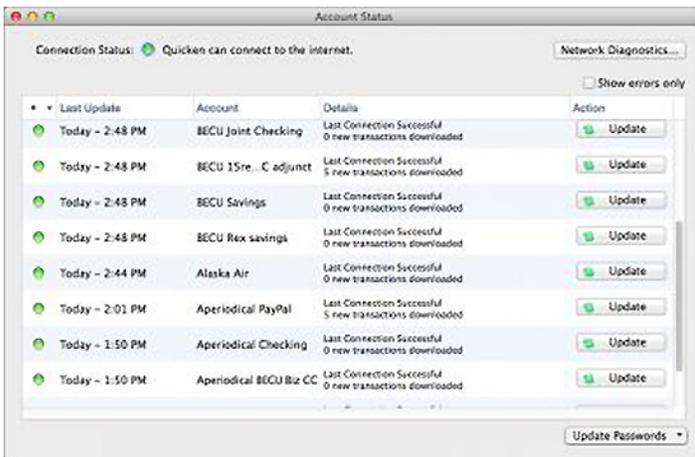
If you’re familiar with Smart Payees from Quicken 2007, the change in Quicken 2015 may be maddening. Smart Payees used patterns or partial matches to identify similar items or rewrite them from imported online transactions or imported data files to improve reporting. For instance, one grocery store chain in Seattle shows up on my credit card bills as several because each store has a unique number. Quicken 2007 had “learned” all these, and they all collapsed on entry to a single line item.

In Quicken 2015, the Smart Payees set of rules has disappeared, and you’re left with a simple text entry. If there’s a way to edit these rules I haven’t found it, and if it’s really gone, that would mean that all imported entries from 2007 would have changed from storing both the original data and the display/report name to just the plain text of the matched name — reducing utility in my older records!

The category entry has also been simultaneously improved and made worse. Start typing in the field, and it pre-fills matching entries and also provides a useful pop-up menu with all the matching options. However, unlike in Quicken 2007, you can’t type a colon to jump to the next level in hierarchical category. For instance, if I have “Business:Hardware:In-State” defined, I can pull reports for Business, Business + Hardware, and Business + Hardware + In-State. In the past, I could type bus and then a colon to leap to the end and start autofilling the next level. Not so in Quicken 2015, which dramatically reduces my manual entry efficiency.

Linking to Online Accounts — One of the hardest parts of sticking with Quicken 2007 is that banks and other institutions gave up supporting it over time. My credit union dropped its legacy support two years ago, insisting

that I could just switch to Quicken Essentials. No thank you. Happily, Quicken 2015 supported six different institutions that I entered, which reduces a lot of the manual work I've had to do.



The online connection seems to be among Quicken 2015's strongest new components, although Intuit removed the familiar reconciliation screen in the interest of simplicity. That's a good choice, but it means retraining this old dog.

Each Quicken account, like a bank account or loan, can be linked directly to an institution, but the first time you connect to a site at which you have multiple account numbers associated with a single login, the software prompts you to associate all accounts. You can opt to create a new Quicken account to associate, ignore it, or link it to an existing local account.

After a first failed attempt to set up Quicken 2015 and deal with duplicated transactions (the ones I had entered manually and those downloaded from my various accounts), I discovered that the app offers drag-and-drop transaction matching. You drag a downloaded transaction onto a manually entered one, and it merges the information into a single, confirmed entry. This is nifty, but because Quicken 2015's online help is so terrible and there is, so far as I could find, no manual, I learned this only after complaining on Twitter and then searching the Web.

Intuit advertises this as a feature, too, but it's unclear what the utility is until you drill down into what the company means by "drag-and-drop transaction matching." This drag-and-drop interface replaces Quicken 2007's wonky transaction-matching window, in which you viewed downloaded items and accepted them one at a time, as a whole, or worked to match them against manual entries. This new method is far superior, and if your accounts actually sync, you should need to use it only rarely.

With my accounts — including separate business and personal accounts at my credit union — I found that it wasn't always possible to get everything to line up. This surely has something to do both with the cruft of previous data imported from Quicken 2007 and varying levels of support for Intuit's online banking standards.

For instance, I was unable to get a home equity line of credit to match up until I realized that it probably had outdated information already stored. Even though I hadn't linked it in Quicken 2015 and had been unable to sync for years in Quicken 2007, the account remained set to sync. Once I disabled and re-enabled online syncing for it, I was able to create the linkage. However, I was never able to get my home mortgage account to link correctly in all my testing, though I don't know whether to blame the bank or Quicken.

The online sync, which is modal and cannot be canceled, includes a transaction upload stage if you have mobile access enabled. For some reason, on every sync, it wanted to upload thousands upon thousands of my transactions, even if none had changed. I didn't put the time into figuring out which account was causing the error, or if the problem was with Quicken 2015 or the remote institution.

What's Missing and What's to Come — To Intuit's credit, the company has been completely up front about what's not yet in Quicken 2015 and how it may add popularly requested features. One expects, based on my testing, bug fixes and feature adjustments as well. A ["compare" page](#) at Intuit's site shows two lists: at the top, it's a "positive" list showing every major feature across current and past flagship products (Quicken 2015 for Mac, Quicken Essentials for Mac, Quicken 2007 for Mac, and Quicken Premier for Windows).

It's odd to note when releasing new software, as Intuit does in the top item, "free feature improvements included," but the company backs it up with a second list on that page which shows all the lacunae! These proposed features include everything that was dropped or needs to be added, most of which was found in Quicken 2007 and all of which is already in the Windows release.

This is bold and honest, and with the Vote buttons next to each item, I hope Intuit is serious about moving forward. Given that Quicken 2015 dropped amortization support (calculating loan principal for you), advanced reporting, and bill-pay support, there's plenty of room to grow.

This is an idiosyncratic review, I admit. I have my set ways, which are undoubtedly different from how others have used Quicken over the years. Quicken 2007 was sufficiently rich and robust that everyone was able to choose a different approach, and thus some people will find this new release adequate.

People like me, however, need Intuit to bring Quicken 2015 into closer feature parity with Quicken 2007 so it's not just a compatibility upgrade with fewer capabilities, but a full-featured financial package that allows us to move forward. For now, I'm sticking with Quicken 2007 as Quicken 2015 is not ready for my version of prime time, but I'll be keeping a close eye on updates to see when it will meet my needs. If you're in that subset of users who just need sophisticated tracking and reconciliation, but not reporting, Quicken 2015 may work for you as it currently stands.

Perhaps I am too forgiving. After so many years and so many missteps since Quicken 2007's initial release, I should have given up on Intuit. (Do all Quicken users feel like Charlie Brown, taking yet another run at Intuit's football?)

But since I still can't find a comparable package that meets my modest needs for entry, sync, and reporting, I have to hope Intuit succeeds in rebuilding a full 2007 house on 2015's new foundations. 🍷

by Josh Centers

U2 Giveaway Shows We've Entered the Age of Digital Consent

After breathlessly introducing the iPhone 6, the iPhone 6 Plus, and the Apple Watch, Apple CEO Tim Cook "negotiated" with U2 lead singer Bono to give every iTunes customer a free copy of the band's new album, "Songs of Innocence." (See "[How to Get \(or Delete\) Your Free U2 Album](#)," 10 September 2014.)

A slam-dunk move, right? U2 makes a lot of money, Apple's customers get a free album, and Apple scores points with both customers and the music industry. Yes, but...

Apple didn't just offer the album as a free download, but instead added it to every iTunes user's account. For users with automatic downloads enabled, that meant that the album may have been automatically placed on their devices (reports vary). Similarly, iTunes Match subscribers found it in their cloud libraries, and for everyone else, the album appeared in purchase histories, ready for download.

Initially, this approach caused confusion about how to obtain the album, prompting my article. That was followed by a surprising amount of backlash. iTunes customers took to social media to ask why a U2 album had suddenly appeared in their music libraries (apparently, not everyone watches Apple keynotes), to complain how much they hate U2, and even to ask who U2 is (come on, folks, you know about Wikipedia by now).

My initial reaction was laughter. How spoiled, how privileged, to be complaining about a free album from one of the world's most popular musical acts of the last 30 years? Even I, ambivalent about U2, was curious to give the album a listen. I was also struck by the irony of how we'd moved on from concern over people sharing music illegally to complaining about being given music for free.

But after more thought, I started to understand the complainers' point. You can feel oddly violated when receiving something of value for free, if it's done wrong.

Digital Intimacy — I like Scotch whisky. But imagine that one day, while I'm home alone, I leave the house to check the mailbox. I come back in to find a bottle of Lagavulin 16 — a not inexpensive Scotch — on my kitchen table.

Replace the Scotch with your treat of choice. Would you feel elated? Curious? Maybe a bit creeped out?

Now let's say it was something you did not ask for and do not want — perhaps a truly horrific Christmas sweater with a chorus line of fluorescent pink dancing reindeer. Whatever elation you might have felt when finding a treat is probably replaced by fear. What is this thing? Who's been in my house?

Let's take out the mystery factor. A stranger knocks on your door and offers you the sweater for free, no strings attached. Are you likely to be appreciative of the addition to your wardrobe, or annoyed at the intrusion?

This might seem like a silly analogy, but our devices are our digital homes. They contain our deepest secrets: private messages, email, photos, passwords, browsing history. Even the apps we choose to install say much about us. Look into someone's phone, and you'll see her hopes, dreams, aspirations, fears, whims, and secrets. Like any home, most of us paid dearly for them, and most of us are paying a mortgage of sorts. Like any home, we furnish them to match our tastes, choosing custom wallpaper for the home screen and cases to protect the finish.

That's no accident. Apple has long designed its devices to be intimate. The [company's description](#) of the Apple Watch is explicit about this: "And since Apple Watch sits on your wrist, your alerts aren't just immediate. They're intimate." For now, you can't get much more intimate than an iPhone in your pocket or a MacBook on your lap. These devices are in a way extensions of our selves.

You may be giggling, but you're a savvy TidBITS reader. You knew about the free album, so a sudden, unexpected gift wasn't a surprise. But put yourself in the shoes of the average Apple customer. Technology is not your hobby, so you don't keep up with the latest tech news. Suddenly, a mysterious album appears in the Music app. You might even think someone hacked into your iTunes account, and given recent events, that wouldn't be an unreasonable assumption (for background, see "[iCloud Flaw Not Source of Celebrity Photo Theft](#)," 2 September 2014).

But even if you knew what was happening, I can see why you might not appreciate it. For one thing, it raises the question of who owns your device. Is it truly your iPhone, or are you merely leasing it from Apple, which is free to act like a capricious landlord installing an ugly couch

unasked? It was bad enough when Apple forced the 666 MB iOS 7 download on even those iOS 6 users who had no interest in upgrading (see ["Unwanted iOS 7 Occupying Space on iOS 6 Devices,"](#) 14 October 2013). But at least that was within Apple's sphere of influence. The latest album from U2 is not.

What Apple should have realized, especially given the company's long history with music, is that music is special, and is core to many people's identities.

The Identity of Music — People have undoubtedly been arguing about music since some biped long ago figured out that banging rocks together makes an interesting noise. That's because music is a personal reflection of taste.

Music isn't just noise coming from an instrument or a speaker, it's a part of our very being. Classical, punk, country, metal, hip-hop, and others aren't just genres of music, they each have an ethos, an underlying philosophy that espouses or at least correlates with a particular lifestyle. For instance, I live in Tennessee, a part of the world that holds dear the country music way of life, which rejects essentially everything U2 represents.

What does U2 represent? To its fans, U2 stands for quality pop-rock with a social conscience. But to its detractors, it may stand for something else. A pierced and tattooed punk might call U2 "corporate sellouts." To a country music fan in his pickup, U2 may instead be "preachy, liberal, big-city music."

Regardless of your feelings about U2, my point is that our choices in music reflect both what we stand for and what we reject. There's even infighting among fans of sub-genres. A thrash metal fan might argue bitterly with a death metal fan. Even in the big tent of pop, modern idols like Justin Bieber and Lady Gaga have their own personal fanboy armies who inveigh against the music of competitors. (It's akin to how the fanboys go on about Apple and Google, or Apple and Microsoft.)

With our music collections being a sort of mirror-filled museum of our personalities, it's no wonder that some people are up in arms about Apple pushing on them an album from a band that stands for things they flat out reject.

Ultimately, it's still very much a first-world problem that's easy to laugh off, but Apple could have done this in a better way.

Could This Have Been Avoided? What's the difference between spam and an email list you opt into, like your weekly dose of TidBITS? Consent.

Instead of ham-fistedly adding "Songs of Innocence" to every user's iTunes account, Apple should have merely made it free in the iTunes Store for a limited time and promoted the dickens out of it.

Why did Apple choose to force the album on every iTunes user? I can only guess, but let's follow the money. U2 stands to gain both directly — Apple paid the band [upwards of \\$100 million](#) according to the New York Times — and from exposure to 500 million iTunes customers. Apple has said that [33 million iTunes customers have "experienced" the U2 album](#). That's less than 7 percent of the installed base, which is pretty good for a marketing campaign, and well above the 25 million sales that the band's top-selling album, 1987's "The Joshua Tree," racked up. Voluntary downloads would likely have been far lower, so it's possible U2 required distribution to all iTunes customers to justify the \$100 million fee. Plus, the mere fact that many younger iTunes users hadn't even heard of U2 shows the possible promotional value of the giveaway, although giving music away for free certainly hasn't helped all the indie acts that can't swing exclusives with Apple.

For Apple, the giveaway was an opportunity to make a huge promotional splash, associate the company even more with the reflected cool of rock stars, and maybe pick up some more iTunes accounts with the limited-time nature of the offer. Apple certainly hasn't been shy about [telling the world](#) about its largesse. Remember too that Apple has a position to protect with the iTunes Store, and if it can dangle even the hint of such massive promotion in front of other bands and record labels, that has to be worth something in future negotiations.

Regardless, I think Apple learned that pushing the album on everyone was the wrong choice, given that the company quickly released [a special tool to scrub the offending album](#) from users' accounts.

As a one-off event, it's easy to chuckle about the complaints. But it should be taken by Apple and other tech companies as an important lesson: while many won't look a gift horse in the mouth, others will be angry about it marking up the kitchen floor. ☹



by Tim Sullivan

Apple Pay and CurrentC

Apple Pay and CurrentC have been the subject of a lot of reviews, investigations, and discussions on the internet lately. This is my distillation of pages and pages of explanations.

Apple Pay

Apple has introduced what they consider to be a secure and convenient system for making payments at checkout and online. They do not retain any data from the transaction. (So there! government agencies.)

The entire system relies on two new pieces of hardware: the secure element and the NFC chipset. So far these are found only in the iPhone 6's — and probably the iWatch.

To get started, you next need to load your iPhone with a credit card, either by taking a picture of your credit card or by approving an existing card that's already tied to your Apple Store account. Apple is the first vendor to support this loading system—possibly because it may be the first to get permission from the credit card brands to do so.



With other tap-to-pay mobile payments systems such as Google Wallet and Softcard, the user (usually) enters a second passcode to unlock the card number from the secure element. Apple skips all this thanks to Touch ID. Just hold your phone near an NFC reader, approve with your fingerprint via Touch ID, and the Device Account Number (not your credit card number) is used for payment. This is dramatically faster and easier than entering passcodes.

When using the system, Apple mediates a connection to the payment network or issuing bank associated with your card, which then provides a Device Account Number. This technique is known as tokenization.

Tokenization is typically handled by the payment network, which (in some implementations) encrypts the credit card number right when you swipe it, sends it back for the token, and then provides that to the merchant to keep for

things like refunds or customer tracking. If the merchant's system is breached, no real numbers are exposed; the tokens can also be merchant-specific for any given credit card, making them useless anywhere else.

Tokenization also works for online payments.

Using per-device tokens means that only the bank that issued the card (or its payment network) ever has your card: You don't have to trust Apple with it.

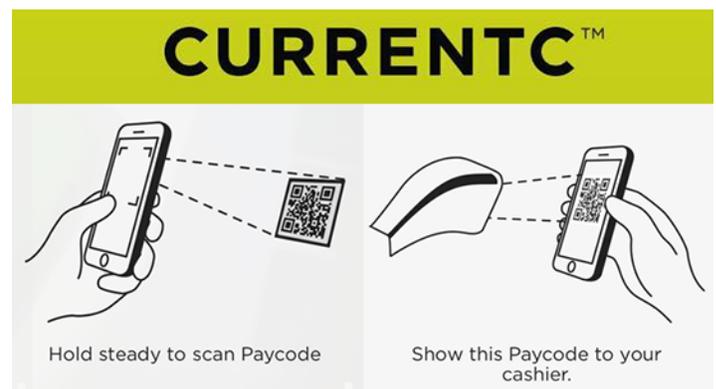
While this certainly seems like something I could embrace (when I get an iPhone 6) there are some possible downsides. While the system is secure, I'm sure hackers will consider this a challenge. Now card issuers are responsible for fraud. It is unclear who will take the responsibility going forward.

The system does not generate a receipt for goods or services purchased. It will make returns problematic, unless the merchant can provide a usable receipt.

CurrentC

CurrentC is a competing system embraced by a consortium of retailers. The primary goals of CurrentC are first the elimination of credit cards. They would save the swipe fees they pay to the credit card companies now, which average about two percent of the cost of transactions. The payment is debited to the customer's bank account immediately. And second to make it easier to track customers by storing their receipts and other data on the service's cloud server. CurrentC is expected to roll out in stores some time in 2015,

To use CurrentC the payment terminal shows you a QR code (abbreviated from Quick Response Code) which you scan using your phone. The phone then presents a QR code, which the cashier scans using a separate QR code reader.



Expect the following stores to adopt the QR-code based system in lieu of Apple Pay or any other NFC payment system:

- 7-Eleven
- Bed, Bath & Beyond
- Best Buy
- Chilis
- CVS
- Dunkin Donuts
- K-Mart
- Lowe's
- Sears
- Target

- Wal-Mart
- Wendy's
- And about 46 others

I'm not sure why the CurrentC stores are forbidden to use the Apple Pay system too, although I bet prohibiting competition has a lot to do with it. Seen a similar situation a couple of times: VHS vs BetaMax and DVD vs Blu-ray.

I guess Apple Pay and CurrentC will be going head to head. I'm betting Apple Pay will come out on top. 🍷

October Software Review

1Password 5 Touches New Heights in iOS 8

by Glenn Fleishman

For years, 1Password has been a constant part of my workflow and security profile. The password creation and management software, first released for Mac OS X and later for iOS, makes quick work of creating a strong password for every site and retrieving it on request. The new 1Password 5 for iOS 8 unlocks the utility's full capability and makes iOS 8 itself much better. It's also now free, with an in-app purchase for a small set of Pro features. (1Password is also available for Windows and Android.)

As 1Password aged, it matured. In version 4, its improved browser integration in Mac OS X and interface overhaul on both platforms reduced the effort required to access passwords and other confidential data while also improving how categories of disparate things were organized and could be filed into folders or tagged with metadata. With 1Password 4 for OS X, I finally started filling in all my forms and credit card numbers from the program.

But 1Password integration in iOS suffered before iOS 8's release because of Apple's strict limitations on inter-application communication. While 1Password could (and still can) sync via Dropbox and iCloud to keep passwords and other data up to date between various installations on mobile and desktop systems, there was an awful lot of copying and pasting required, and that isn't one of iOS's strengths. An improved in-app browser in 1Password 4 was a big step up for accessing Web resources, but it carried a lot of compromises: cookies couldn't be shared between Safari and 1Password's browser, and so forth.

iOS 8 has given AgileBits the tools they needed to pull a lot of threads together. But because of Apple's requirements and how AgileBits adapted some of 1Password's current settings and thinking to iOS, how to make use of all the new options can be confusing. Here's some step-by-step advice.

What's New — You can read AgileBits' announcement, but the brief story is that 1Password 5 for iOS sports three key additions and two improvements, one of which has yet to be enabled. The additions are:

- Because of Apple's new support for extensions in iOS 8, 1Password can be used directly within Safari.
- You can unlock 1Password using Touch ID on the iPhone 5s, 6, and 6 Plus.
- Apps that use 1Password's framework can incorporate the extension in various ways, such as allowing login by unlocking 1Password, including via Touch ID. No round-trip is required. Instead it all happens within the other app.

The two improvements relate to syncing. AgileBits rewrote its iCloud sync to use Apple's overhauled CloudKit, and the company says it's fantastic compared to the previous set of tools, although it requires iCloud Drive, which in turn requires the upcoming OS X 10.10 Yosemite. AgileBits also made Wi-Fi sync automatic — you don't have to invoke it — but this change will come into effect only once 1Password 5 for the Mac sees the light of day.

The other major change is that 1Password for iOS is now free. The Pro upgrade to add some organizational features is a one-time in-app purchase of \$9.99. Existing 1Password 4 for iOS owners get these features unlocked without paying for them.

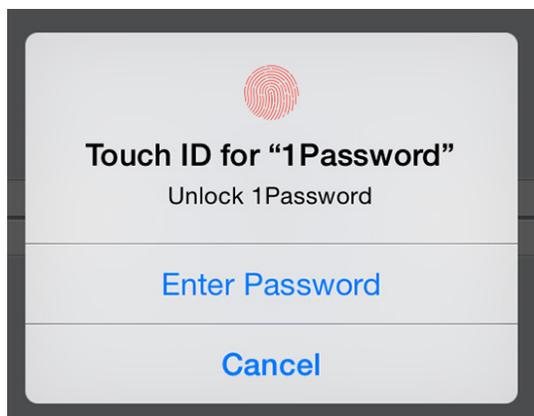
The freemium split is interesting, because I imagine most users won't particularly care about support for less common items (bank accounts, reward programs, software licenses, and so on), multiple password vaults, custom fields, and folder/tag organization, but they will want to sync with desktop versions of 1Password on the Mac or in Windows, both of which remain paid products. The freemium model is a great way to get new people using

1Password for iOS, and then either paying the in-app fee or buying desktop software licenses.

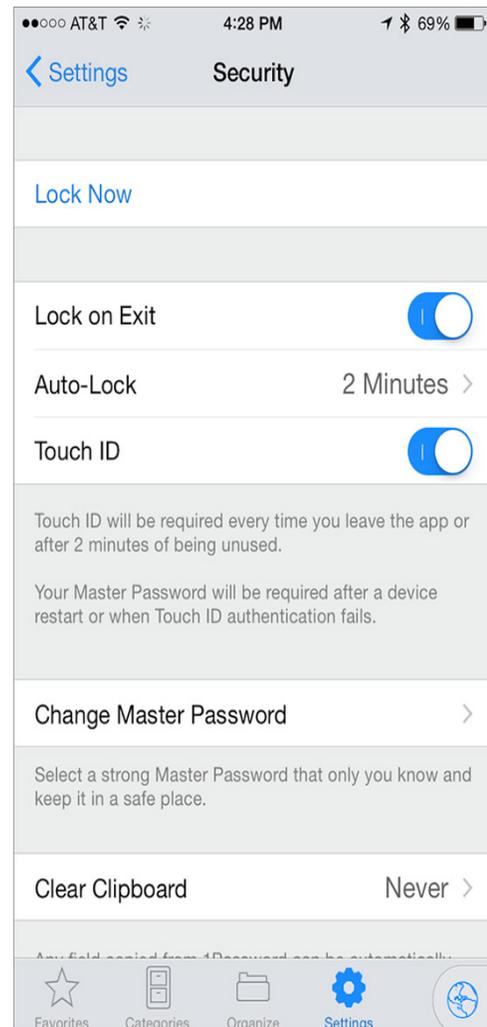
Turn On and Use Touch ID — All versions of 1Password rely on a master password, which unlocks your vault. The iOS version also has an option that lets you compromise between having to enter the full master password repeatedly — often a pain for a good password on the iOS keyboard — and leaving 1Password unlocked for extended periods of time. You can set a short PIN that you can use between times you're required to enter the full master password. The PIN unlocks the master password, and that unlocks the vault. Thus, you could have 1Password ask for the master password every 24 hours, but set it to require the PIN after a specified delay (like 2 minutes of idle time) or after switching away from and then back to 1Password.



If you own an iPhone 5s, 6, or 6 Plus, Touch ID replaces the PIN option and must be enabled to be effective. Even if you'd prefer to use a PIN, it's not available.



Turning on Touch ID is simple: in 1Password, tap Settings > Security > Touch ID. (Note that this interface changed from 5.0 to 5.1, so be sure to update if you're not yet using 5.1.)



1Password will require a Touch ID scan whenever it locks. If you enable Lock on Exit in Settings > Security, it will lock whenever you leave the app. It will also lock after a set amount of time, which you can change in Settings > Security > Auto-Lock. However, you must enter your master password after a device restart, or whenever Touch ID fails. (AgileBits tells me that Apple won't let a developer replace a password with Touch ID entirely.)

I set Auto-Lock to 2 minutes, though conceivably I could have set it to longer, because my iPhone is rarely out of my control. But I also enabled Lock on Exit, which adds a little inconvenience in return for more peace of mind.

Once enabled, here is the super cool part: you can use Touch ID everywhere 1Password can be invoked, whether through its Safari extension or direct integration with an app! I'll explain that in a moment.

Sometimes, Touch ID doesn't appear as an option when you use 1Password, and it took me some back and forth with AgileBits to understand why. iOS 8 gives developers only a "yes" or "no" response from a Touch ID interaction.

If, when 1Password asks for your Touch ID, you tap Cancel or navigate away, iOS interprets that as a “no,” causing 1Password to see your action as an authentication failure and prompt you for your master password.

The one lingering issue with Touch ID isn’t limited to 1Password: physical coercion. Because you could be forced to use Touch ID by force (or even while unconscious), using it as a means to gain access to a password store could leave you vulnerable if you have concerns about potentially violent people having physical access to both you and your iPhone.

For most of us, that’s not an issue. Garden-variety muggers aren’t likely to know about Touch ID, and even if they do, access to someone’s passwords isn’t a guarantee of financial reward. If you live in a country or engage in a profession in which you might be physically compelled to unlock your secrets, Touch ID and 1Password may not be for you. Of course, your master password may not be much help then either.

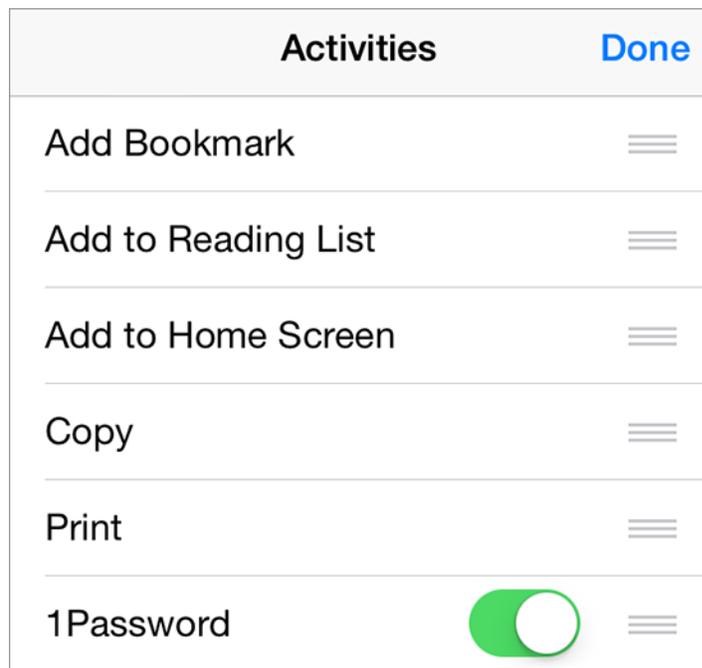
Use 1Password with Safari – “Oh, joy!” I exclaimed, when I first tried 1Password within Safari in iOS 8. Apple’s iCloud Keychain for generating, storing, and syncing passwords in Safari across mobile and desktop systems is good, but 1Password is great. Turning it on requires a few steps, after which you’ll never have to mess with setup again.

Somewhat counterintuitively (Apple’s fault, not AgileBits’), 1Password’s extension is accessible from the Share view in Safari, but getting it to show up requires a little work. After installing or upgrading 1Password and configuring your password preferences, open Safari.

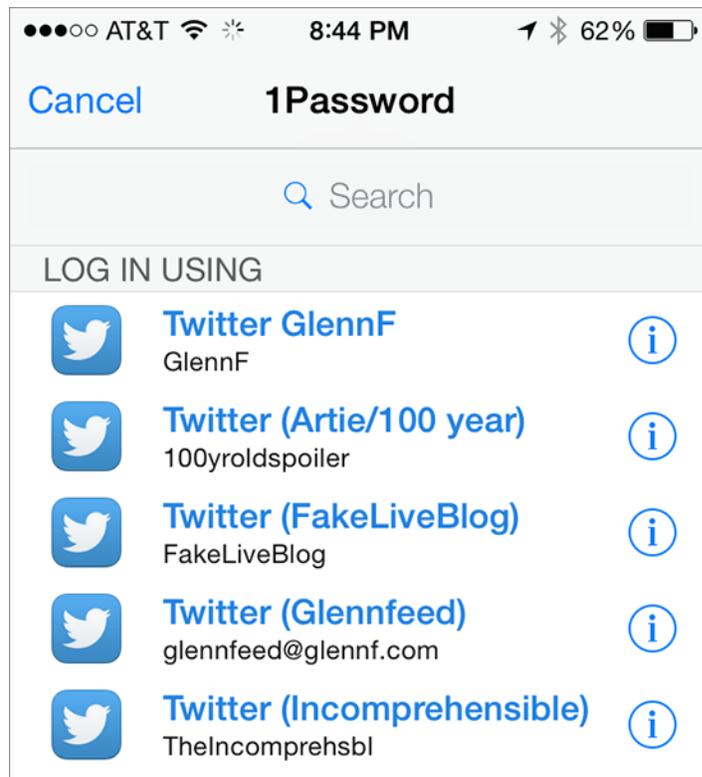
With any page open, tap the Share button. On the list of actions on the second row, which starts with Add Bookmark at the left, by default, slide right until you see More. Tap More.



At the bottom of the list you see 1Password (with an on/off toggle) and any other apps that have Safari extensions. Toggle 1Password on, and then drag the three-line handle at right to move it to the top. In testing, I found that re-ordering Share items doesn’t stick. I’ve had to re-do it (with Apple’s items as well as 1Password) multiple times.



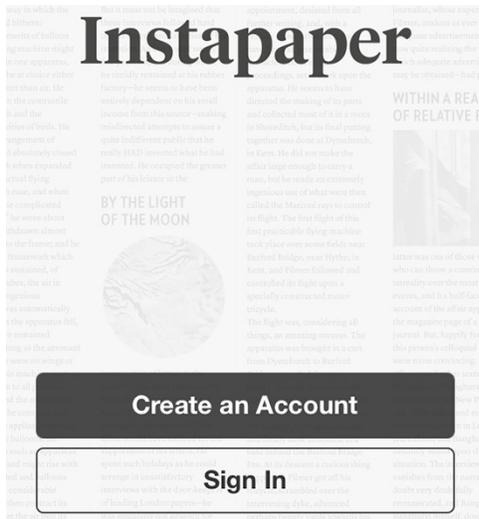
Now, when you visit a site that requires a log in, tap the Share button, tap 1Password, use Touch ID or the master password to unlock if necessary, and then you should see any matching logins. Tap the i icon to make changes or review or copy individual settings, or tap the item to fill. You may need to also tap a Login button.



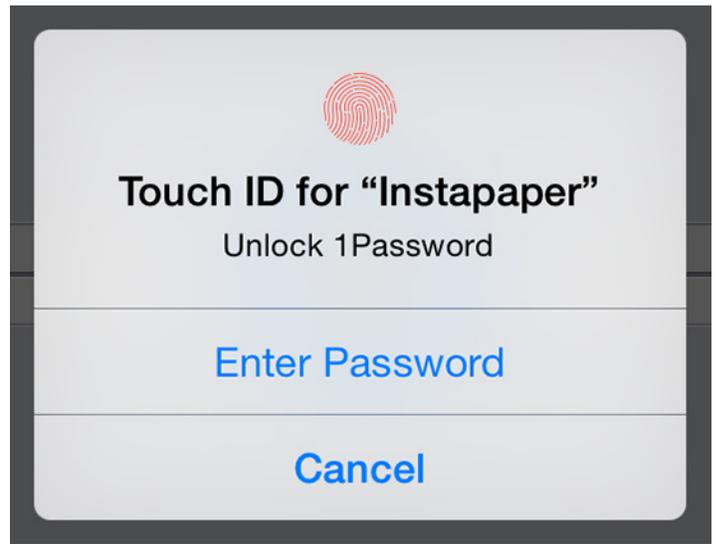
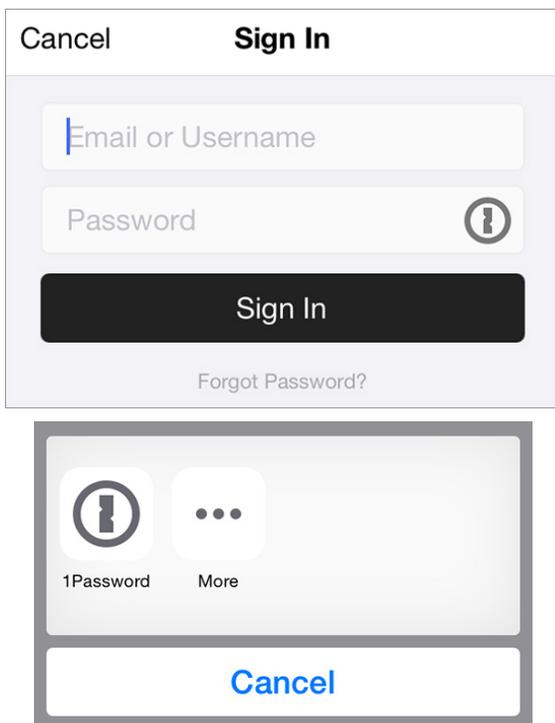
For now, 1Password can fill in only login details; AgileBits says support for filling in street address and credit card information is in the works.

Use 1Password within an Integrated App — AgileBits says that 100 developers are integrating 1Password’s iOS 8 extension directly into their apps. A few are ready now, including the latest release of Instapaper.

The process of logging into an app using 1Password requires a few steps, none of which is onerous, especially on devices with Touch ID. In Instapaper, for instance, when not logged in, tap the Sign In button on its home screen.



With 1Password installed, the Password field shows a 1Password logo at the far right. Tap it, and in a pop-up menu that shows extensions, you can select 1Password. Unlock 1Password, including with Touch ID, and then tap the correct Instapaper login entry — the sole entry for most people. The app handles the rest.



You can also create a new login within apps that support 1Password, something that’s not yet available when using 1Password within Safari.

Seamless Security without the Pain — The new release of 1Password dramatically improves my overall iOS experience without compromising security. It’s more likely that I and other users of 1Password will become even more dedicated users of the software, because of its wider availability in Safari and apps, and its far easier use.

The more that regular users can be encouraged to create a unique, secure password for every site, the less likely a single site’s password breach will be seriously problematic. Combining passwords with Touch ID reduces friction even more.

The main missing piece, apart from filling in contact and credit card information, and something that AgileBits may not be able to do within Apple’s parameters, would be to let people create Web logins within Safari. But that’s minor, in the scope of things. 🍷

Apple Updates

iTunes 12.0.1
Oct 16, 2014 – 222.4 MB

System Requirements

- OS X 10.7.5 or later
- 400MB of available disk space
- iTunes in the Cloud, iTunes Match, and iTunes Radio availability may vary by country
- iTunes Radio requires OS X 10.7 or later
- iTunes Extras requires OS X 10.9.3 or later

This update includes many design and performance improvements that make iTunes easier and more enjoyable to use.

Designed for OS X Yosemite. iTunes has been refined throughout. It now includes translucency to give it a sense

of depth, a streamlined toolbar to give you more room for exploring or experiencing your content, and a more elegant use of color and textures while browsing albums within your library.

Family Sharing. You can now share your purchases from iTunes, iBooks, and the App Store with up to six people in your family — without sharing accounts or passwords. To start sharing, setup your iCloud Family by choosing iCloud in System Preferences on OS X Yosemite or Settings on iOS 8.

Faster access to all of your favorite media. iTunes now includes dedicated icons for music, movies, or TV shows, which make it easier to get to wherever you want to go in your library with a single click.

Seamless browsing between Store and library. The iTunes Store is now a part of the music, movies, or TV shows views of your library — making it simple to jump between your personal collection and what’s new for each category in the Store.

Recently Added. iTunes puts recently added albums, movies, or TV shows at the top of your library — making it effortless to find something new to play.

Improved playlist editing. You can now see your full music library and playlists side-by-side, making it easy to browse your music and drag your favorite songs into any playlist.

Improved Get Info. The all-new Get Info has been completely redesigned to focus your attention only on what’s necessary for the selected item.

Security Update 2014-005 Mavericks

Oct 16, 2014 – 7.2 MB

System Requirements
– OS X Mavericks 10.9.5

Security Update 2014-005 is recommended for all users and improves the security of OS X.

Security Update 2014-005 (Mountain Lion)

Oct 16, 2014 – 159.5 MB

System Requirements
– OS X 10.8.5

Security Update 2014-005 is recommended for all users and improves the security of OS X.

Gestetner Printer Drivers 2.5 for OS X

Sep 30, 2014 – 14.2 MB

System Requirements
– OS X 10.6 or later

This download includes the latest printing and scanning software for OS X 10.6 or later.

HP Printer Drivers 3.0 for OS X

Sep 30, 2014 – 564.6 MB

System Requirements
– OS X Lion or later

This download includes the latest HP printing and scanning software for OS X Lion or later.

Savin Printer Drivers 2.5 for OS X

Sep 30, 2014 – 15.2 MB

System Requirements
– OS X 10.6 or later

This download includes the latest printing and scanning software for OS X 10.6 or later.

Ricoh Printer Drivers 2.5 for OS X

Sep 30, 2014 – 28.8 MB

System Requirements
– OS X 10.6 or later

This download includes the latest printing and scanning software for OS X 10.6 or later.

Infotec Printer Drivers 2.5 for OS X

Sep 30, 2014 – 12.7 MB

System Requirements
– OS X 10.6 or later

This download includes the latest printing and scanning software for OS X 10.6 or later.

Lanier Printer Drivers 2.5 for OS X

Sep 30, 2014 – 15.9 MB

System Requirements
– OS X 10.6 or later

This download includes the latest printing and scanning software for Mac OS X v10.6 or later.

InfoPrint Printer Drivers 2.5 for OS X

Sep 30, 2014 – 999 KB

System Requirements
– OS X 10.6 or later

This download includes the latest printing and scanning software for OS X 10.6 or later.

NRG Printer Drivers 2.5 for OS X

Sep 30, 2014 – 15.3 MB

System Requirements
– OS X 10.6 or later

This download includes the latest printing and scanning software for Mac OS X 10.6 or later.

OS X bash Update 1.0 – OS X Mavericks

Sep 29, 2014 – 3.4 MB

System Requirements
– OS X Mavericks 10.9.5 or later

This update fixes a security flaw in the bash UNIX shell.

**OS X bash Update 1.0 – OS X Mountain Lion
Sep 29, 2014 – 3.3 MB**

System Requirements
– OS X Mountain Lion 10.8.5

This update fixes a security flaw in the bash UNIX shell.

**Security Update 2014-004 (Lion)
Sep 17, 2014 – 144.5 MB**

System Requirements
– OS X 10.7.5

Security Update 2014-004 is recommended for all users and improves the security of OS X. 🗑

by Linda J Cober

President's Corner

Wow, time sure flies when you are having fun! We are already well into November and our third KeyMac meeting since our summer hiatus. If you were at our October meeting, you are familiar with our new meeting location, the Education Training Room at Bethany West, the newer part of Bethany Village. The room is great, with a good projector and three internet connections, two that can be used by members and one dedicated to the presenter, so if you want to bring along your iPad or laptop, you can access the internet to check out what we are showing you. We also have a small kitchen area and permission to bring in food, so start making plans for our big Christmas party meeting in December! Everybody can once again bring in his/her favorite food item, and we will have a good time sampling the bounty!

Speaking of bounty, if you have any leftover Halloween candy and want to contribute to the KeyMac candy tin, please bring it with you to the November meeting. I mentioned this at the October meeting and said to wait until December to bring it in, but Tim Sullivan has kindly offered to collect your candy and, hopefully, give it to me for the candy tin when I return from sunny Florida. Unfortunately, that will be after our November 18th meeting, but I promise to think of you all as I enjoy the warmth in Florida! As I write this, it is sunny and 72 degrees outside with a light breeze. Once I turn in my column, we are heading for the beach, so please excuse the brevity of this month's President's Corner and have a good KeyMac meeting on November 18th and a wonderful Thanksgiving! 🗑

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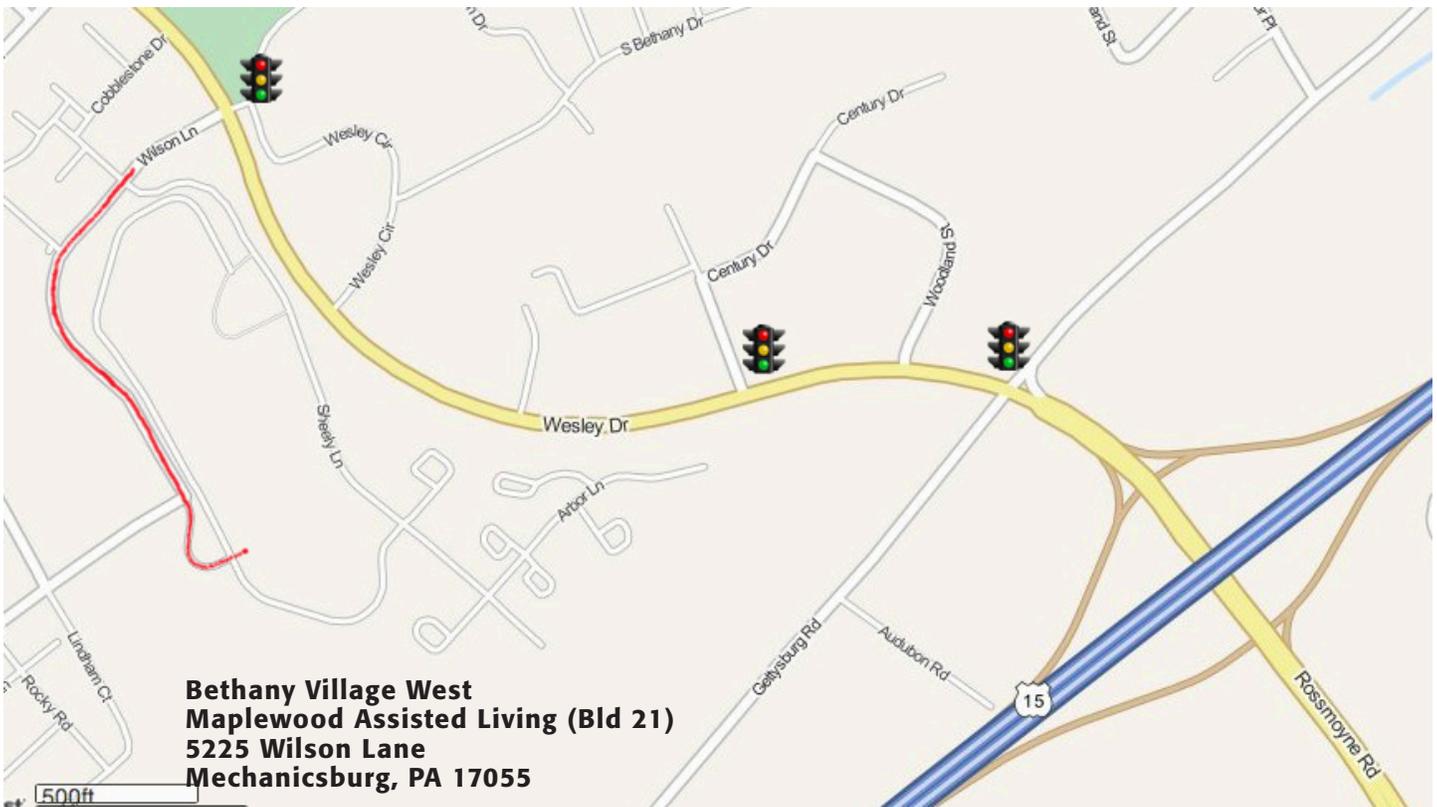
Dues for one person are \$20/yr.

Family or Corporate dues are \$30/yr.

To join Keystone MacCentral, mail this form with your membership dues (payable to Keystone MacCentral) to:

**Keystone MacCentral
Membership Chair
310 Somerset Drive
Shiresmanstown, PA 17011**

Keystone MacCentral meetings are held at 6:30 p.m. on the 3rd Tuesday of the month at Bethany Village Retirement Center, 5225 Wilson Lane, Mechanicsburg, PA 17055



If the doors are locked, press the "Intercom" button.
Tell them you are attending the Keystone MacCentral computer meeting.
We will be in the Education Training Room.