

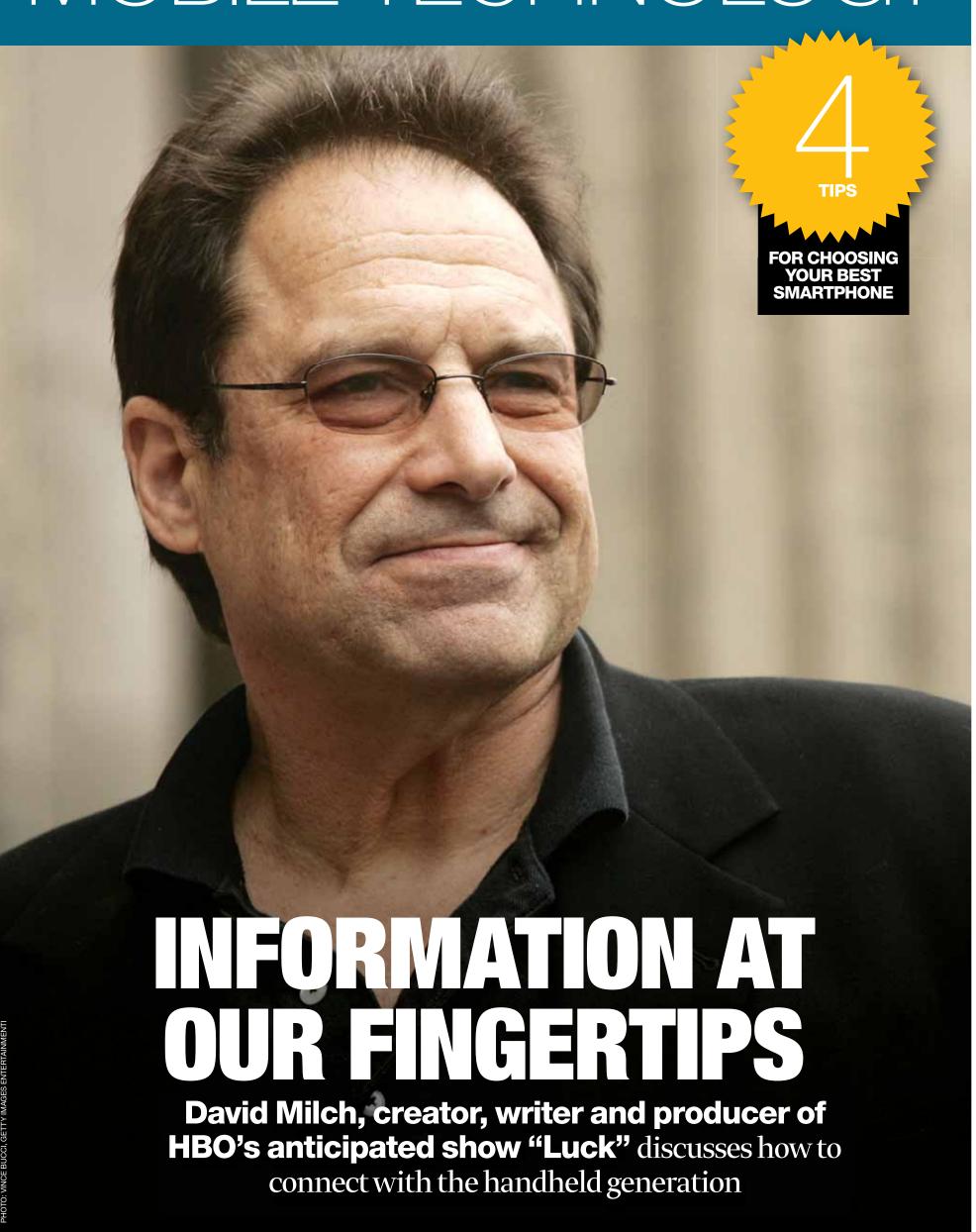
In case of emergency Smartphones can do more than just dial 911





September 2011

# ADVANCEMENTS IN MOBILE TECHNOLOGY





FILES SO FAST IT'S PRACTICALLY SCI-FI.

Find out more on page 3.



The latest phones aren't just smart—with the futuristic features offered in abundance by developers, they're absolute brainiacs. Consumers are now faced with a hard choice—which one to pick?

# Smart moves for

What's the most important thing a company should think about when they're developing a new smartphone/tablet?

**KG:** It's a very competitive and fast changing market, and consumers can be very fickle about what they want. Make sure you have a welldesigned product that's easy to use, offers what people want, and provides high-performance. The market changes so quickly that the manufacturer needs to keep up with what people want.

## ■ What do users seem most concerned with when buying a particular smartphone?

**KG:** Something that people care about that we often discuss in our reviews, but is often not discussed in promotions, is call quality. Obviously smart-phones can browse the web, search for a restaurant, and play games—and those things are all great—but if there's not great call expensive? What about data quality then the phone isn't really doing its job. Also, battery life is a major concern that people discuss.

How can the average user glean more out of their phone? **KG:** The higher end phones have a

MICSO CENTER

great number of features, from the basics to playing music, watching videos, using it as a data organizer to keeping calendars and contacts, and you can jot notes down. There are many resources out there that can help you to understand how to get the most out of your particular device.

## ■ What's the average lifecycle of a smartphone? How long before a newer version comes out?

KG: Usually we see a manufacturer release a product, and somewhere between six months and a year they will release a second version of the product. Apple tends to release on a yearly cycle, but most Android based products are updated between six to nine months.

# Are all smartphones plans?

**KG:** Data is something you are going to have to pay for. Not all of them are expensive, nor are all smartphones expensive. Android in particular has quite a few devices that are under \$100-



BEST TIPS

# Take charge

To get the most out of your battery, make sure your brightness level on your display is set to a low level. Also be sure different apps are off when you aren't using them, limit your GPS-use time, and keeping your phone in a locked position when you aren't using it.

# **Beyond the keypad**

Want a full keyboard when typing? Virtually every handheld device has the capacity to be hooked up to a keyboard and docking station.

they may not have all of the best features, but they are certainly available and will provide what most users would want. Most carriers provide data plans that can be increased incrementally, depending on how much data you use, from 1GB to unlimited data. Some carriers provide prepaid options as well, so once you've used a certain amount, then you would need to refill that. The cost of service is certainly something one needs to consider when buying a phone.

# What does the future hold for smartphones and tablets?

KG: We will see more and more people from diverse backgrounds using these devices, and we will see that trend continue to grow. I expect to see the smartphone and tablet products begin to merge. I'm hoping we'll see some consolidation in the space. but I'm also hoping we'll see some new players as well. I hate to see choice taken away from

> **KENT GERMAN** editorial@mediaplanet.com



WE RECOMMEND



A call for aid, answered How one Alabama family weathered tornado aftermath

"It's a really scary thing. You take certain things in life for granted... The entire city didn't know how to react."

It's hip to be square Bob Bentz discusses the ins and outs of QR Codes.

NFC: The next big thing? p. 10 How your smartphone and your wallet are becoming interchangeable.

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Upon surviving the Huntsville, Alabama, tornado that destroyed her home and community, Dominique Jones-Christopher was faced with picking up the pieces—a daunting challenge that was aided by the invaluable use of a smartphone.

# A call for aid, answered

# CHANGE

It's been nearly five months since tornados ripped across Alabama, killing 238 people and injuring hundreds more.

Displaced Huntsville, Alabama, native Dominique Jones-Christopher, 35, still thinks about the devastation on a daily basis. Jones-Christopher's destroyed house is a constant reminder of what occurred on April 27.

Jones-Christopher, an employee of the US Army, recalls the apocalyptic day in somber detail.

"I vividly remember hearing tornado siren warnings blaring through my department. Everyone was rushed into the basements where we told to wait until further instructed. We were locked in the basement for over two hours—everyone desperately trying to reach their spouses and children... the sirens kept ringing."

Terror before the storm

A mother of three, Jones-Christopher, grew anxious as fear mounted.

"School buses were not running. All of the kids were stuck at school, and the school was requesting that if parents were able to pick up their children, to please do so. For me, it was extremely difficult to travel, so I had contacted family to see if they were able."

Jones-Christopher waited for what seemed like an eternity for the sirens to stop and buses to resume schedule. She headed for home. "We all made it home within 10 minutes of each other." Unbeknownst to Huntsville residents, the final and most lethal tornado was hurdling towards them.

"Power had been knocked out in the city, so as the final tornado was coming, no sirens sounded. We were completely unprepared. It practically wiped out the entire area."

Huddled in her basement with her family, the last tornado wiped out home after home. The roof to Jones-Christopher's home was completely ripped off. Floods pursued, and her house sustained heavy water damage. After the tornado, the



"It's a really scary thing. You take certain things in life for granted.... The entire city didn't know how to react.

Dominique Jones-Christopher entirety of the city was without power for over a week—her neighborhood nearly three weeks. Food and shelter were scarce.

# The aftermath

"It's a really scary thing," she explains. "You take certain things in life for granted. You take for granted being able to walk into a house and flip a switch, or take a hot shower... the entire city didn't know how to react. There was no gas—cars were literally abandoned on the sides of streets because they had run out of gas. This wasn't just a localized thing—the entire city was affected."

After a week in Birmingham, Jones-Christopher and her family returned to the wreckage in Huntsville, the power still out in her neighborhood. Friends and neighbors relied on one another for what food and shelter remained. Money became

Jones-Christoher's bank, USAA, set up mobile stations in the largely military employed city for their members. "I do all of my banking through USAA, I don't have a local bank. USAA is the only way I can access my money, and they don't have a

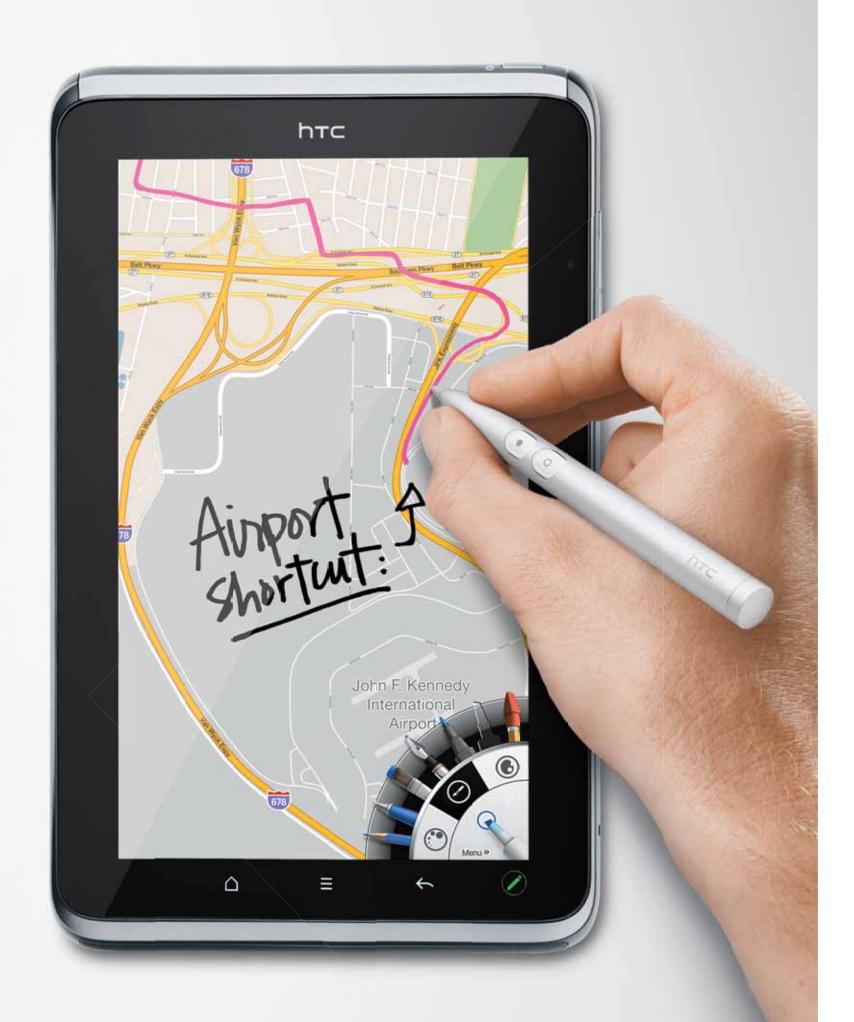
local branch—so I was unable to deposit or access any money at this time." USAA set her up with a smartphone that enabled her to scan checks she received during the disaster. "Through my smartphone, I was able to scan and deposit checks that I had. It was a life saver."

Had this disaster occurred before the smart-phone era, she would not have been able to access her funds and deposit the money that she desperately needed to survive. Elizabeth Gulick, executive director of catastrophe operations at USAA, explains, "Taking a couple of minutes to update your mobile devices with key information can provide an invaluable lifeline and peace of mind in [the catastrophe's] aftermath."

Months later, Jones-Christopher and her family are resuming their lives in Huntsville and her house is slowly being rebuilt. "We were very blessed and fortunate that we were able to walk away without any injuries. Many were not so lucky, and we always keep them and their families in our prayers."

MATTHEW HERSCHELL editorial@mediaplanet.com





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# Keep an ear on child safety

## Check parental controls

Many times, a phone will Many times, a rcome with parental controls already available on the device. Open the "settings" icon in your child's phone, click restrictions, then choose to enable them. You'll then have to set a passcode, and from there you can choose to disable features like Safari Internet, iTunes, YouTube, and/or app installation.

# Monitor your child's use

a history of hiding their Sometimes, if your child has activity, monitoring this behavior from afar might be the best bet. Parental Control software is everywhere, and can be well worth the purchase. Phone Sheriff, for example, allows parents to block texts and calls from certain numbers, implement time restrictions, block the Internet and app usage and monitor content. Once PhoneSheriff is installed, it is hidden to the child. It works on Android, Blackberry, iPhone, Windows, and Symbian devices. While software such as this can make it easy for parents to check in on their children's behavior, it's important to talk to your children about why certain actionslike "sexting," for exampleare harmful to the child's wellbeing.

# **Limit or block users**

There are a .....
apps that allow parents to There are a number of block unsolicited messages from unscrupulous users. "Bully Block" for the Android Platform lets users record verbal threats and harassment, block inappropriate texts and "sexts." and allow users to email/text this behavior to parents, teachers and law enforcement.

# Use a time manager

The American Academy of The American ...

Pediatrics recommends that parents limit screen time to no more than two hours per day. Applications are available where parents can set the number of minutes they'll allow their child to play on the device, then start the timer before giving it to the child. An alarm will then appear on the screen and prevent the child from playing the game any-

# Lost phone software

Should your child lose his or her phone, a lost/stolen phone app should help them locate it or erase the data remotely.

BlackBerry Protect, for example, is a software service by Research In Motion that allows wireless backup, password locking, cell tower tracking, and secure wiping of the phone. You just need to download Blackberry Protect to your smartphone-you'll have an Internet dashboard to control in case something goes wrong. If your child has an iPhone, the "mobile me" app will also let you remotely wipe private data stored on it. Useful tracking apps include the following: For Android platforms there is "Android Lost" and "Where's my Droid?"

STEVE FONTANA

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# When traditional brilliance meets modern convenience

Question: How can smartphone use close the generational gap?

**Answer:** Finding a way to access interests aids in the transition.

Perhaps you don't recognize the name, but if you've turned on a television over the past 25 years you undoubtedly know the work of David Milch.

Writer, creator, producer Milch is the mind behind such Emmy Award winners as "Hill Street Blues," "NYPD Blue," and HBO's critically acclaimed "Deadwood." Milch has hopped back in the saddle for HBO's highly anticipated series coming out in January, titled "Luck" (alongside director Michael Mann and star Dustin Hoffman), which chronicles the culture of horse racing.

The winner of two Breeders' Cup events, Milch is no stranger to the racetrack. By his own admission, Milch, a recovering gambling addict, could undoubtedly navigate the famed Santa Anita Park better than he could a smartphone. If you hadn't guessed it from the settings of his work (think Deadwood, South Dakota, in the late 1800s), Milch's subject matter suggests a man who's nostalgic for a pre-tech savvy

# **Getting up to speed**

Like 62 percent of Americans, Milch was not using a smartphone until his 25-year-old son, Benjamin, began showing him the benefits of one.

"At first, my dad [a Buffalo, New York native] wanted to know which Yankee was on the mound that day, so I'd send him updates on the roster, scores, and so forth," Ben recalls. "Eventually, as he became accustomed to my being able to access real-time information, I found myself using my phone to update him more and more frequently, he knew he could get information fast through me, everything he'd want." Ben continues, "In these tumultuous times it's important for him to keep an eye on his stock market portfolio, but even if its just a yankee game or the results in a horse race—for me I'm thankful to be able to continue the conversation with mv dad."

It's not entirely surprising that Milch, 66, would have reservations about using a smartphone. Given that the first computers weren't available until he was 30, in 1975, and that "The New York Times" didn't begin using computerized word processors until 1978—and email didn't begin

until the early 1990s-even the most tech-savvy person can empathize with someone whose craft took several handwritten drafts before sending it to a typewriter for completion. Further, for someone "suffering the accumulating indignities of old age," as Milch comically describes it, vision and dexterity can be obstacles in the way of technology.

# **Keeping tabs on the track**

Milch, however, would be hard-

pressed to argue the benefits that smartphones' ability to access information provide. While most people use them for a variety of reasons, whether it be checking in on work emails from the beach, to controlling the temperature of your house from your child's school play, Milch keeps up with the ponies. Most sports fan request alerts on how many points LeBron James is scoring, or who has the most home runs in The National League, but amongst

other things, Milch stays current on the condition of the racetrack, horses, and range of minutiae the average person couldn't grasp. In some ways, it is therapeutic; precisely the catharsis that keeps Milch away from the track and from betting. For the average person that cannot grasp that, just tune in to "Luck" In January, 2012. Check your smartphone for the release date.

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# R codes: It's hip to be square

**Bob Bentz** 

Advanced Telecom

Services (Wayne,

Pennsylvània)

You've definitely seen them - perhaps on a business card, an M&M's magazine ad, in Times Square or even on the bikini bottoms of a British beach volleyball team.

They are those little square boxes with the black and white squiggly patterns inside of them. They look like a miniature crossword puzzle on steroids.

Scan them with your smartphone and bingo—you get something back immediately on your cell phone. It's the latest mobile marketing craze and they are called QR Codes.

A QR Code is a specific matrix barcode that is readable by bar code readers that are easily downloaded to smartphones.QR Codes have been popular in Japan and Korea for many years, but marketers in North America are just beginning to realize their potential.

# Maximizing the message

When a user scans a QR Code with his smartphone, he might receive a video about the product, more detailed information than is avail-

able on the packaging, or even a shortcut to download an app. Virtually anything that you can put on a web site can be received when a consumer scans the QR Code. It's easy to see why savvy marketers are using them.

According to the first ever study of their use by ComScore, 14 million Americans used a QR Code in a recent month. That's 6.2 percent of the total American mobile phone population. Users tend to be young adults (53.4 percent), male (60.5 percent), and high income (36.1 percent earn \$100,000+). Simply put: QR Codes are most likely to be used by the market segment that advertisers covet the most.

While QR Codes are certainly sexy

and fun to use, marketers should not rely on them exclusively for their promotion. For most marketing efforts, it is important to also offer a text message marketing promotion as well since texting provides far greater penetration, at least for now.

One of the other raps against QR Codes is that ordinary black and white codes don't provide sufficient branding. One company's QR Code, therefore, looks like all of the others. Some companies are alleviating this concern by the use of "Custom QR Codes" which provide the company logo or brand within the QR Code

**BOB BENTZ** 

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# Try explaining this one to the returns desk.



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**Question 1:** 

**Sharon Cuppett** Vice President Marketing and Product Management, Wi-Ex



Anne-Marie Rouse Director of Interactive Services, **ADT** 



Chief Marketing Officer, Motorola Mobility



Is the "PC Era" over?

The PC era may be over for consum**ers.** But it may not be over for business users, although its market share is shrinking. Businesses are waiting for the mobiles and devices to become more "business" friendly, before they exchange their laptops. Whether due to software availability, processing power or the feel of a real keyboard, there are still certain departments in a company that will choose a PC over the tablet or mobile devices.

**Not quite.** PC sales are estimated to grow over the next few years and are still widely used in business environments, so they aren't going anywhere, anytime soon. The way people connect to the Internet, however, has changed. With WiFi almost everywhere, and as surfing on tablets, smart phones and other mobile devices becomes more prevalent, it's all about mobility and accessing information instantly. PCs and mobile devices will co-exist for a while as they do serve different purposes.

Yes, I think it is. We've heard over and over that people would rather lose their keys than their mobile phone. That says a lot. And it's because the mobile phone has become the central hub of our digital life. We are at the point where wireless has become ubiquitous, and people expect access to their docs, photos, videos, email and music from their devices—whenever, wherever. PCs have become just a part of the overall network of connected devices—one that can be left behind.

## **Question 2:**

In what ways has your mobile device improved your personal life?

It makes my life more enjoyable. Communication is easier-whether texting, talking or emailing. In addition to making it easier to stay in touch with loved ones, using a smartphone on the go allows me to be more efficient and saves me time and money. The apps are amazing—whether scanning barcodes or dropping my landline to save money, mapping addresses to save time or checking reviews for restaurants, the smartphone makes my life more enjoyIt's made it easier! Thanks to mobile apps, no matter where I am I can find the nearest retail store, restaurant or movie theater in seconds. I can stay connected with family and friends 24/7. With built-in cameras, I can capture precious moments on the fly and share them instantly. With my mobile security app, I can even turn my security system on or off, adjust the lighting or temperature in my home and check on the kids.

My phone is a huge part of my personal life—it's my lifeline. I'm checking the news in line at Starbucks, making a dinner reservation while watching a game or catching up with friends and family on the way home (hands-free of course). And my wife is ecstatic that I can get turn-by-turn directions to wherever we are driving. This means we don't argue in the car anymore because I never get lost-win-win!

# **Question 3:**

In what ways has your mobile device improved your professional life?

Some people say the smartphone has tethered them to work. I feel just the opposite. As a teleworker, I feel the mobile has freed me. I no longer wait for calls or emails in the office. I can approve a purchase order or answer an email while in line at the bank. I can also listen to emails (text to voice app) while exercising. This "away from the office" availability works great when dealing across time zones.

It has changed the way I do my job and significantly improved my productivity. Now I can take meetings from anywhere, check email, send and receive files on the go, and even use virtual airline tickets with no worry of misplacing a paper ticket. I can rest assured that everything is fine at home when I am traveling on business because I can use my mobile security app to log in to my home and check everything out.

I can't remember a time when my mobile device was not critical to my workday. I haven't had to take my laptop out of the office in two years. My DROID 3 is a world phone with a full keyboard. No more lugging around heavy devices. No more waiting until I get to my PC to edit documents. No more worrying about being connectedwhether in Beijing or London.

# **Question 4:**

What does the future hold for mobile technology?

Better apps that increase the usability of the devices. The apps will push valuable "individual" information to the user-they'll go beyond "there is a police speed trap a mile up the road," (I love that app.) On the input side, voice recognition and translating from text will get better. Also, there will be a huge increase in machine to machine (M2M) use, beyond the current uses like remotely starting your car or opening your front door for a repairman.

We will continue to see an increasing array of mobile apps that can do anything from checking your vital stats to calling an ambulance for you if you are in accident. Users will depend more and more on these devices and they will evolve to fill the bill. With that, more and more personal information will be stored on mobile devices, which may increase privacy concerns and the need for enhanced security such as biometrics or voice-activated security.

I see our home and mobile lives converging. Devices will connect and communicate with each other seamlessly. Your content will exist in one place—but will be accessible from your smartphone, tablet,TV or PC—from wherever you are.The stage is set, and I am more confident than ever that Motorola products will be leading the way.

# BEHIND-THE-WHEEL TECHNOLOGY

## What role do smartphones play in the automobile industry?

Smartphones continue to surge as the connected device of choice, with some industry analysts estimating sales will exceed those of PCs in 2012. What makes this stat compelling for automakers is the growing number of these owners who regularly use their devices while in the car. Recent reports have been as high as 86 percent. Ford wants drivers to keep their hands on the wheel and eyes on the road at all times, which is why Ford uses the most advanced handsfree voice-activated technologies in the industry to connect drivers with their devices while in the car. The marriage of smartphone and car is inevitable—and happening now. Automakers that embrace this union and develop smart ways for the two to communicate with each other will lead the next evolution of the driving experience.

## ■ People's personal and professional lives are increasingly shifting toward mobile technology. What have you created to address these increased demands?

Mobile device users expect full functionality no matter where they are. Ford SYNC® is our Bluetooth®-enabled in-car con-

nectivity system that allows Ford owners to seamlessly connect to their mobile devices while in the car so they can make hands-free calls, control music, access cloudbased services, hear text messages and much more using voice commands. We have also developed a hands-free connection to the exploding world of apps that live on your smartphone with SYNC® AppLink™.

# What is the future of this

technology? The SYNC platform and app ecosystem offers up virtually unlimited opportunities to add more customer convenience to the driving experience. We envision a mash-up of data and apps that can produce a new dimension of connectivity, knowledge, productivity and community to drivers. What's unique about the Ford approach is that we have created an agnostic platform that allows us to invite the crowd—from successful industry outsiders to individual app developers-to join us in shaping the next frontier of in-car connectivity. It's an open-innovation business model that oozes endless possibilities.

### **JULIUS MARCHWICKI** Product Manager

SYNC® AppLink™, Ford Motor Company editorial@mediaplanet.com

# Safeguard your smartphone

Today's mobile devices are like pocket computers, as they can perform many of the same tasks as your PC or Mac-including accessing email, browsing the web and playing games, music and TV shows.

In fact, they can do things your computer probably cannot, such as taking pictures, shooting video and providing GPS navigation.

Smartphones are also great for getting work done as there are powerful word processors, spreadsheet tools, presentation software, voice recorders and calendars,to name a few productivity applications.

So with all this data you're likely carrying around, it's important to protect it from falling into the wrong

Shield your device-and thus, yourself-from scams, viruses and identity theft with these following smartphone safety tips.

# Back it up

The first line of defense is to back up your smartphone regularly in case it's lost, stolen or compromised. The easiest and least expensive way to do it is to connect the smartphone to a computer, via USB cable or wireless Bluetooth, and synchronize the data between the two devices. Should you need a new smartphone, all the info will be copied back onto the new

There are also many "cloud" services that can wirelessly back up your contacts and other information to a password-protected website.

# Lock it out

Speaking of passwords, ensure you've set up a 4-digit PIN (personal identification number) to use your smartphone-and don't use 0000, 1111 or 1234 or any other numbers easy to guess.Sure, a PIN is a bit inconvenient, but you'll get used to it quickly and will be thankful if you can't find your

mobile phone. "Take it to the second and third level by using password protection on any applications that contain personal or confidential information," advises Chris Stier, managing director for NetQin Mobile, one of the world's leading mobile security providers with roughly 10 million registered users. For example, those who do mobile banking on their phone should create a password that's at least seven characters long and contains letters, numbers and symbols.

# **Software protection**

"Threats like malware, hacking and spamming have always existed for traditional PCs, but a smartphone attack can be even more damaging," cautions Stier. "You likely have personal and business information stored on it, personal conversations and messages that can be recorded and your location can be also tracked." As such, software to protect against

malware(malicious software) is "critical" for a mobile device today, says

# **Remote control**

Stier.

retrieve it.

If your smartphone is lost or stolen, there are free mapping tools to remotely track the GPS-enabled device on a computer, smartphone or tablet. Note: if your phone was stolen it is recommended to give this info to authorities rather than you trying to

These same tools, such as Apple's Find My iPhone and BlackBerry Protect, can also remotely wipe the smartphone clean, making it ring loudly (if, say, left under the cushions) or display a message on the screen (such as "Please call me").

You need to set up these tracking apps ahead of time, so be sure to do that before it's too late.

# **Check your statement**

Finally, it's recommended to check your monthly statement carefully for suspicious calls and SMS (text messaging) charges.

"Comb through your bill closely because you might find charges made without your consent," says Stier. "If you find any, contact your carrier immediately to dispute the charges and they'll identify the company or service for you."

MARC SALTZMAN

editorial@mediaplanet.com

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# QUESTIONS & ANSWERS Sr. Director, IP Communications

# Mobilize your workforce

Product Management, Cisco

### What differentiates enterprise tablets from consumer tablets?

They are different on a couple of fronts.

- Customer support: Whenever an enterprise buys a product, they expect a level of support because that product can make or break the productivity of a company. Troubleshooting support around the clock is a necessity for businesses, whereas a consumer's tablet would generally be fixed during normal operating hours at a local retailer.
- Consolidation of programs and documentations: Consumer tablets can do that to an extent, but enterprise tablets are specifically designed to consolidate all documents, programs and information a company shares.
- Security is a major factor: For consumer tablets, security is an additional feature that one procures after purchase in most cases. For enterprises, security is one of the first concerns that designers take into account.

## If your business is not going mobile, will it be left behind?

That's a big question. It's really about what the company envisions for their business. I think every business will have to have some aspect of mobility, and there are varying degrees of what that is. The basics—notebooks, cell-phones—are pretty much standard, but what businesses should look towards now are collaborative devices. So at some level, you need to engage in the mobile space because if not, you will suffer against your competition. The question is how deeply.

# How can a workforce be mobilized, and what are some of the early benefits of that?

Make sure that the software platforms you are using your programs on are readily available wherever you go. Access to your documents from anywhere in the world is critical. It is also fundamental to make the transition into the mobile space as easy for the user as possible.

## What is "CRM," and how can mobilizing information improve that concept?

"CRM" is the acronym for "Customer Relationship Management." Mobilizing information is extremely useful and valuable for this notion, from cramming information just before entering a business meeting on the road, to having the ability to have realtime collaborative information with your company or, in many cases, your potential customers. The speed of closing business and CRM go hand in hand.

# What does the future hold?

I think what we have come to know as the "PC Era" over the past 10 years is over. With the technology available for us now, I think the level of connectivity between businesses will be huge moving forward.



# NFC: THE NEXT BIG THING?

**Question:** How will the next generation of smartphone technology cut down on small change?

**Answer:** With just a tap, your phone and wallet can become interchangeable.

# You've heard of GPS, BBM, LED and MP3, but there's yet another high-tech acronym for your Geek-to-English dictionary: NFC.

Short for "Near field communication," this hot buzzword refers to a short-range wireless radio technology that can turn a smartphone or tablet into a digital wallet, of sorts among many other uses.

For example, imagine one day you'll walk into a store to purchase a few items. When you've found what you're looking for, bring it to the cashier and simply swipe your mobile device on a small terminal to complete the transaction. The money is then debited out of your bank as if you used a card. As they do in Japan and parts of Europe, you can also tap your mobile phone on a vending machine to pay for a midday treat, perhaps.

Think of NFC like Bluetooth, but devices need to be less than a couple of inches apart for it to work.

Other applications for NFC include tapping your smartphone with another and your contact information is immediately exchanged between the two. Or use your device to get onto public transit, against a movie poster to download the trailer, or at your condo's front door or parking garage to gain

This is the promise of smartphones with Near field communication, and while there are a few wrinkles to iron out, it's poised to be a big deal for consumers and businesses alike.

# **Experts are optimistic**

"The appeal of NFC can be summarized in one word: convenience," says Sebastien Cano, senior vice president of telecommunications for Gemalto North America, a digital security solutions company. "Consumers experience great ease when paying with a mobile device, something they have with them at all times."

Cano says there are many opportunities for businesses that adopt NFC, including mobile couponing. "Imagine entering a store, tapping your phone at a counter kiosk and instantly receiving coupons on your mobile phone for the store you have entered. First NFC trials for coupons and loyalty programs are showing very high adoption and satisfaction rates around the world," Cano adds.

"Customer retention and loyalty benefits can be huge for retailers," confirms Mark Hung, research director at the Gartner research and consulting group. "Digital couponing can change consumer behavior [which] could lead to greater sales."

"Just like the capacitive touchscreen has enabled applications that were previously inconceivable, NFC's tap-to-connect paradigm could have a similar type of impact because it's so much more intuitive," adds Hung.

# A few challenges

Analysts agree there are a few hurdles that need to be bypassed in order for NFC to catch on.

"There is huge potential for mobile payments, but it's probably going to take a few years—perhaps

even five-for mass adoption here in the U.S.," predicts Hung. The infrastructure needs to be in place to support NFC, for example, including terminals at retailers, along with software and service support. Smartphones with NFC also must hit critical mass before retailers are willing to incur the expense.

"In the short term, we may be touching to exchange money between smartphone users before we're paying for items at retail," says Hung. "Eventually, people will expect to use it everywhere in lieu of cash."

Cano agrees: "Once NFC is deployed, it is in the best interest of businesses to support it because consumers will be expecting it."

Security issues must also be ironed out, to reduce the odds tech-savvy criminals will find a way to exploit the technology. For example, NFC technology doesn't require a PIN code to complete the wireless exchange but some providers will likely implement it to ensure the smartphone user is its rightful owner.

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# Stay safe, hands free

We love our mobile devices, but the smarter they get, the smarter we need to be when using them.

This is especially true while behind the wheel of a 5,000-pound car driving at 55 miles per hour.

Experts say drivers are four to six times more likely to get into an accident while holding a phone, which has led many states to ban talking on a handheld phone while driving.

Texting is even more dangerous, as you're using one or two hands to type and glance down at the screen. In fact, texting while driving is more hazardous than driving under the influence of alcohol—you're 23 times more likely to get into a crash while texting.

As of August, texting is banned for all drivers in 34 states and the District of Columbia, according to theInsurance Institute for Highway

To ensure you and your loved ones remain safe-and as the late Jim Morrison famously sang, "with your eyes on the road and your hands upon the wheel"—the following are a number of products and suggestions worth considering for drivers who want to remain connected to friends, family or colleagues.



- While many might refuse the option, the safest thing to do is put away the mobile phone while driving. If tempted, turn it off and put it in a glove box, purse or jacket pocket.
- If you must talk on a mobile device while driving, use a handsfree solution. Most mobile phones include a wireless technology called Bluetooth, which lets you pair the device with a Bluetooth headset or speakerphone. Many car stereos and GPS navigation units also offer Bluetooth connectivity.
- Some prefer Bluetooth headsets, worn in the left or right ear, as someone beside you can't hear the other side of the conversation. Plus, when you get out of

the vehicle, you can continue the conversation. A speakerphone is less private and you must stop the conversation when you exit the vehicle—but is a more ideal solution for those who don't want to wear a blue-flashing gizmo on their head.

Some speakerphones give you the option to mount to a windshield or dashboard. The latter is preferred, though, as a suction cup might easily fall off the windshield and pose as a distraction while driving. Better yet, secure it to your visor as you'll sound clearer to the person you're speaking with.

If cash is tight, you can always use a wired headset that plugs into your smartphone. Check the box your phone came in and chances are

it's in there. Otherwise you can pick one up for as low as a dollar at your local dollar store.

- For your safety and the safety of others, never text and drive. This includes email, SMS (text messaging) and instant messaging (e.g. BBM). Yes, it can wait until L8TR. Some people use smartphone applications that can read messages aloud in a human-like voice. In some cases you can respond and the recipient will get an audio clip as an attachment or a transcribed recording of what you said (though accuracy can be an issue).
- Some vehicles have robust voicepowered options to keep your hands on the wheel. The 2012 Ford Focus, for example, with SYNC technology, features more than 10,000 programmed voice-activated commands.
- For incoming calls, enter your mobile device's settings and choose "auto-answer." That way, your phone will answer right away when a call comes in and you won't have to press a button while driving. Or simply let your voicemail take messages for

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