

# UnderstandIT

From **MAY DAY CONSULTING LIMITED** in association with **Facilitators International LLP**

A publication designed to inform and enable businesses to understand the implications, costs and advantages of using Information and Communications Technology. Distributed through Chambers of Commerce.

## **BANKING FRAUD FALLS, OR DOES IT?**

In a recent report, the Association of Payment and Clearing Services (APACS) has stated that online banking fraud incidents have fallen dramatically in the past year - down to £22.6 million in 2007 from £33.5 million in 2006. This compares with an increase in the number of us who use internet banking services over the past 7 years (from 3.5 million to 21 million).

At the same time, the number of reported incidents of "phishing" has increased 200% in the first quarter of this year. Phishing is the term used to describe the attempt to dupe unsuspecting users to enter personal banking details into a fake web page via an email link. The good news is that the number of users ignoring or deleting such overtures has increased to 82%.

You can of course, prove almost anything by throwing such statistics around to prove almost any particular stance. At the same time, KPMG announced that their own research, based on data obtained from court cases, showed that fraud committed against banks had increased to a record high of £630 million in the first six months of 2008. This compares with the previous record high of £200 million for the whole of 1998.

On the whole though, at an individual level, it would appear that many more people are aware of the dangers in using the Internet and e-mail scams. At the same time, none of us should be complacent. By continuing to educate users - publicising best practice, is important. APACS themselves have launched two web sites aimed at increasing public awareness of fraud and how to understand, identify and report incidents.

The two sites are:

<http://www.banksafeonline.org.uk>

and

<http://www.cardwatch.org.uk>

The first site offers information, guidance and a reporting point for incidents of fraud in using online banking, whereas the second provides the same features for plastic card fraud of all types.

## **A NEW MONOPOLY FOR BT?**

A statement recently emanating from OFCOM, the IT regulatory body, appears to indicate that it could be considering the handing of a monopoly to BT to provide the next generation of fibre broadband network infrastructure in the UK.

The statement that they favoured regulations that "encourages operators to make risky investments" could be a signal to BT, since they are the only operator that would have the resources to deploy a national fibre network. BT has denied any wish to once again become a monopoly supplier of services, but the CMA (Communications Manager's Association feels that OFCOM could be playing, perhaps unwittingly, into BT's hands.

The CMA maintains that the most cost-effective roll-out is for council-maintained fibre optic broadband networks.

The CMA comment was made following the release of its research which showed that a third of British businesses were dissatisfied with the speed of Broadband in the UK. This research was designed to counter-act another piece of research published by the Broadband Stakeholder Group which recently advised the Government and Infrastructure providers to postpone any investment in next generation broadband networks!

## **BACK-UP AND SYNCHRONISE BOOKMARKS**

The Mozilla Firefox web browser continues to grow its share of the market and the release of the latest version 3 continues this trend. One of the interesting features of Firefox is the large number of "Add-ons" (optional extensions to the main program). One of these extensions is extremely useful if you use different computers in different locations, and have a long and complex list of favourite web site addresses (bookmarks). It is also useful for when you purchase a new computer and wish to transfer the favourites to the new computer. The extension is called Foxmarks.

Foxmarks, produced by Foxmarks Inc. allows you to set up an account on the Foxmarks server (for free), and back-up a copy of your bookmarks to this account. Firefox then, either manually or automatically (at intervals determined by the user) synchronises the bookmarks stored on your computer, with those saved on the server. This means that you can access and synchronise your favourite bookmarks no matter where you may be and with any number of PCs.

It is a simple, but very useful feature and well worth downloading it if you are a Firefox user. This and many other useful extensions can be found here:

<https://addons.mozilla.org/en-US/firefox/browse/type:1/cat:22>

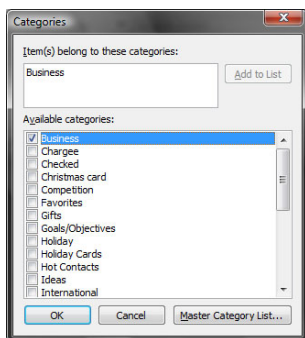
## MANAGING CONTACTS IN MS OUTLOOK

You probably have an address book for maintaining information about all your business or personal contacts – it may be within one of the online email systems (yahoo, Google mail or one of the many others), it may be in a database that you have created on your PC using something like MS Access, or even one of the many package Customer Relationship/Information Management systems. What many users do not realise is that the Contacts feature within MS Outlook is extremely good at maintaining information and sorting and displaying it in many different ways.

The contacts database feature within Outlook is easy to use and once the data has been entered, can be sorted and displayed using any number of views, each of which can be saved and displayed at the click of the mouse.

Firstly - the data entry. If you have not used Contacts very much, or even at all (many users do not), then there are a number of pages of that can be used for entering a contact's details. To add a new contact in Outlook, make sure you are displaying Contacts by clicking on Contacts from the favourites bar at the bottom of the left hand pane. Then simply click on the NEW button in the toolbar. This will bring up a blank contact form. You can enter as much or as little information as you wish on any one of the five tabbed pages.

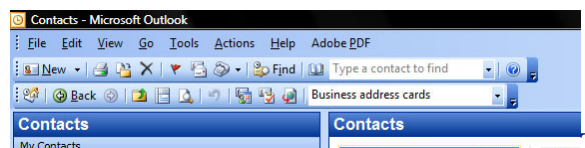
One field in your contact form that can be useful when organising your contacts is at the bottom of the GENERAL page - CATEGORIES. If you click on the CATEGORIES button, it will display a dialogue box - see below:



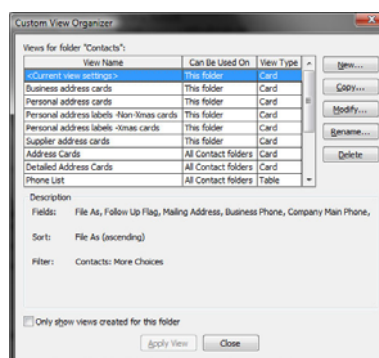
From here you can apply a descriptive category to your contact using one of the built-in categories or by clicking on MASTER CATEGORY LIST you can add your own category. Check the category or multiple categories to apply to this contact.

Then click on SAVE & CLOSE.

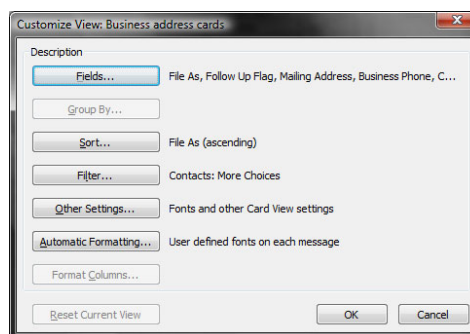
Once you have populated your contacts database using the entry form, you can sort and display your contacts using the VIEWS feature – this is available on the Advanced toolbar (see below) – here it shows the Business address cards view. This particular view has been created and will display only those contacts to which the BUSINESS category has been applied.



If you click on the down arrow to the right of this box, it will display a list of views currently available. At the bottom of the list is DEFINE VIEWS... Select this and you will enter the wizard that will take you through the process of either, copying an existing view, creating a view from a blank template or modifying the current view.



It is probably simpler to highlight the current view and COPY it and choose an appropriate descriptive name for the new view. You can then make appropriate changes to the new view. The following dialogue box (see below) allows you to select the specific fields you want displayed, to sort the contacts, filter them (this is where you can specify a CATEGORY or other criteria), and apply formatting to the resulting view.



Once you have finished, click on OK and the new view will be displayed and listed in the available views available in the left hand panel of the Outlook screen.

We wish to acknowledge with thanks that some of the material contained within this publication has been sourced from Computer Weekly, PC Pro, BBC and other reputable sources..

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