

No 124

October/November 2021

Official Newsletter of SeniorNet Mac Inc. Christchurch

Telephone 03 365 1979

http://seniormac.org.nz









From the President

—Barbara Blowes

like this time of the year seeing all the movement in the plants and the warmer weather; its nice taking Honey out for her walks.

I hope you have checked and updated your devices if you are able to do this. I haven't had a lot of time to play, but Safari has a lot of differences. Honestly, I do wish it wouldn't happen so quickly and there was another update today for the iPad OS15.0.1. I must admit the camera on my iPhone 11+ takes super photos especially when I want to photograph my mini dolls. I do this as I can then see that my painting is ok on them.

How many of you are fed up like me having to wear a mask fogging up your glasses; it's an utter humbug. I avoid going out shopping till I really have to. Hopefully, it won't go on for ever; but I think we are going to be like this unfortunately for ages.

My watch has a few new features with the latest update; fun seeing what they all are.

I asked Siri to set an alarm for me tonight and even she has a new vocabulary, she even said Good Evening to me! New technology is very interesting.

—Barbara Blowes, President







SeniorNet Mac Inc. PO Box 475 Christchurch 8140 41 Essex Street, Christchurch

Web: http://seniormac.org.nz/

Morning Sessions

Monday, Wednesday and Friday 10.00 am to 12 noon

Afternoon Session

Wednesday, 1.00 pm to 3.00 pm

Pop in and have a cuppa in the learning centre. You can get answers to computer problems, ask questions and get advice.

If you need to bring in your computer please ring:

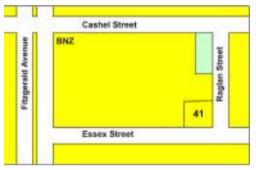
03 365 1979 and leave a message

Items that can be solved quickly will be \$5 but problems requiring significant time will attract up to \$20 workshop charge.

The SeniorNet Mac Apple NEWS is distributed bimonthly on 10th April, June, August, October, December and February. You will be kept updated on important matters with a Mini Newsletter by email every week, in between times.

The Learning Centre





SeniorNet Mac Executive and Committee

John Hampton Patron

Committee Members for 2021/22 are:

Barbara Blowes President president@seniormac.org.nz Vice President Charlie Millar vice.president@seniormac.org.nz Secretary /Treasurer Elizabeth Chesney secretary@seniormac.org.nz

Brian Henderson Trustee

Erika White Events Manager events@seniormac.org.nz Barbara Robinson Customer Services services@seniormac.org.nz Bruce Perkins **Memberships** memberships@seniormac.org.nz Wendy Perkins Social/Raffle ssocial@seniormac.org.nz Trustee/Fundraising **Robin Harrington** funds@seniormac.org.nz Grace Adams **Bookings** bookings@seniormac.org.nz

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hen I designed the cover of the February/March Apple NEWS it was titled"2021 A New Dawn and the hope for a brighter better future". Unfortunately that hasn't eventuated. There is an old saying "gone" to hell in a handcart" unfortunately at times this year I have felt that is an apt description of the world this year—Covid and now Delta, Afganistan, World Climate disasters; Flooding, Eruptions, Earthquakes etc. Let's hope that things improve dramatically in the foreseeable future. Though today is not a particularly nice day—cold and wet, it is nice to see in our garden the Japanese weeping cherry Falling Snow in blossom and the Japanese Maples coming into leaf. Apple NEWS this time is 48 pages and includes the new Apple products that were announced in mid September, they are iPhone 13 and iPhone 13 Pro, Apple Watch Series 7, iPad Mini and iPad. There is a Review of the iPad Mini, an Article on Online Security, an Article on a copy of Apple II Manual selling for \$800.000. Cookin' with Apple, Tips from across the Ditch (*Pam Doughty*), Brian says...How2 (*Brian Henderson*) and the Guest Speakers for October and November. Please take care and scan, wear a mask — and you have my sympathy if you have the same mask wearing problems that I have, Spectacles fogging up, Hearing Aids becoming tangled in the elastic bands around your ears. Fortunately my vision is reasonable without having to wear my spectacles except for driving the car when I can then have my mask down. So until next time—Zàijiàn

—Ross Beach, Editor





DIEAIDILINIE

Deadline for December/January Apple NEWS 28th November 2021

Please have your copy for the next Apple NEWS to me by the above date.

Copy can be either typed straight into an email, as a Word file or as Rich Text Format.

Digital images need to be at least 220dpi or higher (72dpi will not reproduce well)

Please no hard returns except at the end of a

Our Sponsors



















Also in association with: The Federation of NZ SeniorNet Societies



SeniorNet Mac Inc. Christchurch Learning Centre OUR PRIVACY POLICY

- We collect information for lawful purposes so we can communicate with our members. We collect information so we can ensure we are providing you with relevant courses, news about technology and invitations to events.
- We also provide demographic information to our funders, sponsors and to government agencies but this information does not include personal identification. While we appreciate this demographic information, it is not compulsory to provide it.
- We may share your contact information with our national body, The Federation of New Zealand SeniorNet Societies Inc, so that in the event of the closure of our Learning Centre, for any reason, we can keep in touch.
- We will be happy to show you whatever information we have about you on our membership files and we will endeavour to keep that information up to date at your request.

IMPORTANT

INTERNET BANKING

Our Direct banking number is 020816-0376043-00 PLEASE when paying monies to SeniorNet Mac, include as reference either your Name or Membership Card number. We are receiving credits from time to time from unknown members. We have no way of telling who they are from. Your Membership Number is a unique number and has 4 digits beginning with the figure 4

Elizabeth Chesney

Treasurer@seniormac.org.nz



Canterbury Apple Users

is a subgroup of Christchurch SeniorNet Mac Inc. and meets on the last Wednesday of each month at

7.30 - 9.30pm in the SeniorNet Mac Rooms,

41 Essex Street, Christchurch.

A heated room with all conveniences, tea/coffee and bikkies. FREE to SNM members. General public \$4.00

Meetings will discuss users' problems and review recent announcements and news relating to Apple products. All welcome.





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Need to upgrade Want your Apple to know more Need **Device?** about tuition? **Apple TV?** We can Need How to use HELP help with Skype and **Online** email: **Face Time? Banking?** bookings@seniormac.org.nz New to What is **Apple Devices** How to iCloud and and stay safe and **Dropbox? Programmes?** not be **Scammed?**





Cookin with

TARTA DE MANZANA (Spanish Apple Tart)

INGREDIENTS

- 1 sheet puff pastry, thawed
- 4 Granny Smith Apples
- 1 Lemon, juice only
- 1 teaspoon ground cinnamon

Apricot Jam, for glaze

DIRECTIONS

- Preheat oven to 200°C
- Peel, core and slice apples.
- Roll out puff pastry on a floured surface and place in a 9-inch pie dish.
- Trim any pastry that hangs over the edges.
- Arrange apple slices in pastry shell; pour lemon juice over apples.
- Place tart in its pan on a baking tray and place on middle of oven rack.
- Bake for about 30 minutes, covering pastry edges with foil if browning too quickly.
- Remove from oven
- Spread softened apricot jam over apples and sprinkle over cinnamon.
- Cool for 10 minutes
- Serve with whipped cream and/or yogurt.







Online Security

The following two articles appeared on line a month apart.

—Fditor

Newshub !4/9/2021

Apple users urged to update software immediately after new iMessage vulnerability found

Mike Kilpatrick



Photo credit: Getty Images

All Apple users are being told to ensure their software is up to date after a cyber surveillance company based in Israel developed a tool to break into Apple iPhones.

The never-before-seen technique has been in use since February, internet security watchdog group Citizen Lab has said. The discovery is important because of the critical nature of the vulnerability, which requires no user interaction and affects all versions of Apple's iOS, OSX, and watchOS, except for those updated today.

The vulnerability developed by the Israeli firm, named NSO Group, defeats security systems designed by Apple in recent years.

Apple said it fixed the vulnerability in the latest software update, confirming Citizen Lab's finding.

An Apple spokesperson declined to comment regarding whether the hacking technique came from NSO Group.

An NSO spokesperson did not immediately respond to a request for comment.

Citizen Lab said it found the malware on the phone of an unnamed Saudi activist and that the phone had been infected with spyware in February. It is unknown how many other users may have been infected.

The intended targets would not have to click on anything for the attack to work. Researchers said they did not believe there would be any visible indication that a hack had occurred. The vulnerability lies in how iMessage automatically renders images. iMessage has been repeatedly targeted by NSO and

other cyber arms dealers, prompting Apple to update its architecture. But that upgrade has not fully protected the system.

"Popular chat apps are at risk of becoming the soft underbelly of device security. Securing them should be top priority," said Citizen Lab researcher John Scott-Railton.

The US Cybersecurity and Infrastructure Security Agency had no immediate comment.

Citizen Lab said multiple details in the malware overlapped with prior attacks by NSO, including some that were never publicly reported.

One process within the hack's code was named "setframed," the same name given in a 2020 infection of a device used by a journalists at Al Jazeera, the researchers found.

"The security of devices is increasingly challenged by attackers," said Citizen Lab researcher Bill Marczak.

A record number of previously unknown attack methods, which can be sold for US\$1 million or more, have been revealed this year. The attacks are labeled "zero-day" because software companies had zero days' notice of the problem.

Along with a surge in ransomware attacks against critical infrastructure, the explosion in such attacks has stoked a new focus on cybersecurity in the White House as well as renewed calls for regulation and international agreements to rein in malicious hacking.

As previously reported, the FBI has been investigating NSO, and Israel has set up a senior inter-ministerial team to assess allegations that its spyware has been abused on a global scale.

RNZ 14/08/2021

Kiwis urged to take notice when Apple texts about passwords being compromised



Photo credit: Getty Images

Take these warnings seriously if you want to be confident your online information is safe, says Auckland cybersecurity expert Daniel Watson.

Treat pop-up warnings about your internet security as suspicious but don't disregard warnings from your own service providers, he told RNZ.



These alerts are a legitimate warning that your online credentials may have been stolen, Watson says.

"Apple is going 'Look, if you're using a password that is already well known then you shouldn't be using it, you need to change it."

Kiwis tend to use the same passwords over and over again and be logged into dozens of websites at once, Watson says.

"Not every website has great levels of password security themselves so when somebody does get into them they can crack it open and they sell the database on the dark web, make a bit of money from it, or use it for further attacks themselves." Watson recommends going with a 'pass phrase' rather than a password as they're easier to remember and harder to crack. "A password like 'We all love Jacinda Ardern' is quite a long set of characters which can be hard for anybody to guess but

The Chrome web browser has a password management tool that's safe enough for individual users, but if you're running a business, investing in company-wide password management software is a good idea and quite affordable, Watson says. It's also handy, really handy when people leave, Watson says. "You'll reset [the former employee's] work server password but there's a whole burseh of other watsites that they've legged on

it's really easy for you to remember."

there's a whole bunch of other websites that they've logged on to as part of their day to day business which you probably also need to go out there and disable.

"If you're running a company you don't want people saving their

"If you're running a company you don't want people saving their work passwords in a tool which is going to walk out of the organisation attached to their Gmail account."

Weddings in 2021 will soon be like....















iPhone 13

A dramatically more powerful camera system.

A display so responsive, every interaction feels new again. A lightning-fast new chip. Exceptional durability. And a huge leap in battery life.

> **Available starting 24 October 2021** From NZ\$1,799







Super Retina XDR display with ProMotion

Available in these colours



Surgical-grade stainless steel



6.7"



Ceramic Shield, tougher than any smartphone glass





Industry-leading IP68 water resistance2

Our Pro camera system gets its biggest upgrade ever. With next-level hardware that captures so much more detail. Superintelligent software for new photo and filmmaking techniques. And a mind-blowingly fast chip that makes it all possible. It'll change the way you shoot.



Macro photography comes to iPhone.



With its redesigned lens and powerful autofocus system, the new Ultra Wide camera can focus at just 2 centimetres — making even the smallest details seem epic. Transform a leaf into abstract art. Capture a caterpillar's fuzz. Magnify a dewdrop. The beauty of tiny awaits.



Macro video, anyone?

Macro stills are just the beginning. You can also shoot macro videos including slow motion and time-lapse. Prepare to be mesmerised.

Bring on the night.



iPhone 13 Pro was made for low light. The Wide camera adds a wider aperture and our largest sensor yet — and it leverages the LiDAR Scanner for Night mode portraits. Ultra Wide gets a wider aperture, a faster sensor and all-new autofocus. And Telephoto now has Night mode.



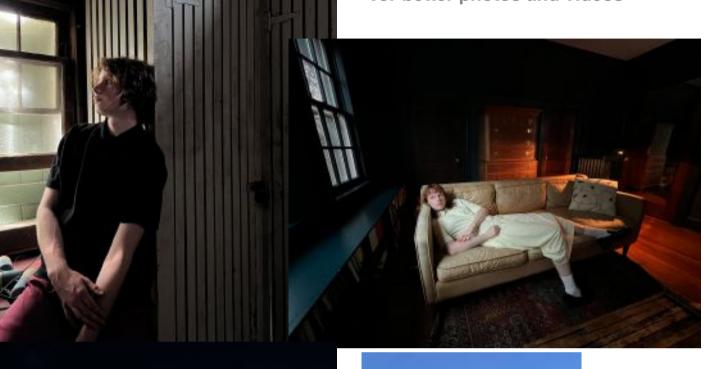
The Wide camera captures up to 2.2x more light for better photos and videos





The Ultra Wide camera captures 92%more light

for better photos and videos





Night mode now on every camera Sharper, more detailed photos and videos in any light



The new Telephoto camera features a 77-millimetre focal length and 3x optical zoom — great for classic portraiture or shooting clearer photos and videos from far away. For closer subjects, try Portrait mode, where you can dial in the bokeh and experiment with studio-quality lighting effects.







3x optical zoom on Telephoto for closer close-ups.

6x optical zoom range across the system

for more framing options than ever.

Customise your camera to

lock in your look.



Introducing Photo graphic Styles.

Photographic Styles apply your preferred Tone and Warmth settings to your photos. But unlike filters, they keep things like skies and skin tones natural. Choose an Apple-designed preset — Vibrant, Rich Contrast, Warm or Cool — and if you want, fine-tune it even further. Set your style once to get the look you love every time.



Our advanced image pipeline renders your customised style in real time.





Tone

Increase for brighter, more vivid colours. Decrease for stronger shadows and contrast.





Apple Watch Series 7

Available later this year

The largest, most advanced Always-On Retina display. The most durable Apple Watch ever. Breakthrough health innovations. Up to 33% faster charging.









Tap. Type. Swipe.

Easy on the eyes. Easy on the fingers.



Across the system, buttons have been redesigned to take advantage of the larger display. So using apps like Calculator, Stopwatch and Timer is easier than ever. Across the system, buttons have been redesigned to take advantage of the larger display. So using apps like Calculator, Stopwatch and Timer is easier than ever.



An Apple Watch first — a new QWERTY keyboard lets you tap or slide from letter to letter with QuickPath. It uses machine learning to predict the word you're typing.



Use Scribble to write letters on your screen and compose a text message or email. The larger display makes it faster and easier for all finger types.





Breaking news: Series 7 is the most durable Apple Watch ever built.

Fundamental design changes were needed to achieve the vision of the larger Always-On Retina display. These same innovations also helped make the most crack-resistant front crystal yet.

Crack-Resistant

Our strongest front crystal ever.

Dust-Resistant

IP6X certification.1

Water-Resistant

Swim-proof with WR50 water resistance.

Tougher around the clock.

50 per cent thicker front crystal. The front crystal is over twice as thick at its tallest point compared to Apple Watch Series 6, adding strength and durability.

Robust geometry. The front crystal has been redesigned with a flat base, creating a sturdier shape more resistant to cracks.

OLED display. The touch sensor has been integrated onto the OLED panel, creating one unified component and reducing display thickness and borders

The future of health. On full display.

Measure your blood oxygen level with a revolutionary sensor and app. Take an ECG at any time, anywhere. Check your heart rate. Along with other innovations like mindfulness and sleep tracking to keep you healthy from head to toe. Series 7 puts more health insights in sight.

Measure your blood oxygen. It's a breathtaking innovation. Your blood oxygen level is a key indicator of your overall wellness. It can help you understand how well your body is absorbing oxygen, and the amount of oxygen delivered to your body. The remarkable sensor and app in Apple Watch Series 7 allow you to take on-demand readings of your blood oxygen as well as background readings, day and night.



Take an ECG at any time. With the ECG app, Apple Watch Series 7 is capable of generating an ECG similar to a single-lead electrocardiogram. It's a momentous achievement for a wearable device that can provide critical data for doctors and peace of mind for you.

Your finger can tell you a lot about your heart. Electrodes built into the





Digital Crown and the back crystal work together with the ECG app to read your heart's electrical signals. Simply touch the Digital Crown to generate an ECG waveform in just 30 seconds. The ECG app can indicate whether your heart rhythm shows signs of atrial fibrillation — a serious form of irregular heart rhythm — or sinus rhythm, which means your heart is beating in a normal pattern.

8 sec

Dream machine. The Sleep app doesn't just keep track of your sleep. It also helps you create a schedule and a bedtime routine so you can meet your sleep goals. It even tracks your respiratory rate while you're sleeping. How refreshing.



Charges in no time. The entire charging system for Apple Watch Series 7 has been rethought to get you up and running faster than ever. With an updated charging architecture and fast-charging USB-C cable, it takes about 45 minutes to go from 0 to 80 per cent charge.



faster charging than Series 6

8mins

provides 8 hours of sleep tracking

Stay centred. Move ahead. Taking a moment throughout the day to pause and breathe can reduce stress. The new Reflect feature in the Mindfulness app helps you set an intention and centre yourself with a beautiful animation. And new audio and video guided meditations in Apple Fitness+ focus on improving your overall wellbeing with specific themes such as calm, gratitude or kindness.







Massively motivating.

Tap into dozens of workouts. Track all the ways you move. Advance your goals with Apple Fitness+.

Apple Watch Series 7 gives it everything. And thanks to the larger display, you'll see all your progress and metrics more quickly and clearly, in and out of the water. Let's go — there's more in there.

Fitness that revolves around you.
Squat, serve, stride, you name it —
Apple Watch has a workout for it. And
now, there are Tai Chi and Pilates
workouts to get your endorphins
going. The starting line is on your
wrist.



Cycling finds a whole new gear.

Apple Watch now automatically detects when you begin pedalling and reminds you to start a workout. Fall detection, now optimised for cycling

and other workouts, can call emergency services if you take a spill. And to help you keep your eyes on the road, a voice feedback feature announces workout milestones, like speed, distance and more. For ebikes, an improved algorithm more accurately calculates calories.

H2O. You're good to go. Apple Watch is water-resistant to 50 metres. So whether you're in open water or tracking your splits and sets at the pool, you're covered

Motivation from start to finish line.



Activity Rings.
Move, Exercise and
Stand. Three rings
that show all the
ways you move
throughout the day.



Activity Sharing.
Share your Activity rings with friends and family to encourage each other.



Competitions.
Invite friends to
compete in a
seven-day Activity
challenge.



Music, Podcasts and Audiobooks.

With Apple Music, you've got 75 million tracks of musical motivation on your wrist. There are also podcasts and audiobooks to help you lose calories and yourself along the way.





ÉFitness+

The first fitness service powered by Apple Watch.

Apple Fitness+ is a different kind of fitness experience.

There are new workouts every week, from five to 45 minutes. 11 workout types, including HIIT, Strength, Pilates and Yoga. Guided meditations to help you focus on your overall wellbeing. And personal metrics from Apple Watch synced to your iPhone, iPad and Apple TV. Get three months on us when you buy an eligible Apple Watch.





Everything you need.

Everywhere you go.

Just put on your Apple Watch and take off. Series 7 keeps all the things you care about front and centre with its larger screen. And with available cellular, you can stay connected to your family, friends, music, notifications, photos and more — even when you don't have your phone.

Freedom calls. Take a call from the park.

Text a smiley face to your friends stuck in the office. Apple Watch with cellular gives you all the right connections. Feel free to leave your phone at home.



Wallet keeps it all in one place. Start your car. Board your plane. Pay for just about anything. And that's only the start. With the Wallet app, you've got everything important in one location. Perfect when you're all over the place.



Siri. An answer for life's big questions. Where's the closest service station? What's that song? Ask away. Siri can even translate foreign languages in real time. That's fantástico.

Maps. Your guiding hand. Whether you're walking, driving or catching public transport, Maps makes it easy every step of the way. Gentle taps from the Taptic Engine let you know when it's time to turn left or right, so you don't have to look at your watch.

Apps specifically designed to do everything.

With access to thousands of apps from the App Store right there on your wrist, Apple Watch is the perfect personal device for whatever you love to do. Surfing, photography, astronomy, you name it. Just download the app straight to your Apple Watch and you've got everything you need close at hand.





Available starting 24.9

iPad mini

Powerful A15 Bionic chip. New all-screen design. Superfast 5G.

Ultra Wide front camera with Centre Stage. Now in four gorgeous colours.

The magic of iPad. In the palm of your hand. Mega power. Mini sized.

Apple Pencil attaches magnetically to the side of iPad mini, so it's always with you and ready for a spur-of-the-moment sketch or spontaneous brainstorming session.



New all-screen design. Powerful A15 Bionic chip. Superfast 5G. Support for Apple Pencil. Now in four gorgeous colours.

A device unlike any other.



Touch ID is integrated into the top button for fast, easy and secure authentication. Use your fingerprint to unlock your iPad or quickly and securely make a payment.

Small is the new Powerful

The new A15 Bionic chip makes iPad mini just as powerful as it is portable. Whether you're tearing through your inbox or editing photos with Photoshop, it has the power to do everything. Use advanced apps, capture brilliant content and bring your creative projects to life, anywhere.







Delivering up to 40 per cent faster CPU performance and, with the Apple Neural Engine, up to 2x faster machine learning. So you can fly through your workday, studio session and more.

6-core CPU

Up to 40% faster performance



And with up to 80 per cent faster graphics, iPad mini lets you immerse yourself in whatever you do. Use realistic brushes to create a watercolour, experience unreal AR and play graphics-intensive games.

5-core GPU

Up to 80% faster graphics



iPad mini has all-day battery life, so it's always ready for any task or project.3 Keep working, creating and playing — without missing a beat.



Upload. **Download**. On the road.



With ultrafast connections and the new 5G capabilities of iPad mini, you can get on the fastest available wireless networks when you need to download files, stream movies and check in with friends on the go

5G connectivity

Superfast downloads and high-quality streaming

Wi-Fi 6

Fastest Wi-Fi available

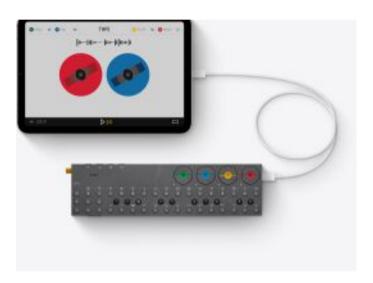
Fast wireless connections are critical to getting things done. With Wi-Fi 6 now on iPad mini, rest assured that you have the fastest Wi-Fi available.







Connect and charge with the versatile USB-C port. Plug in accessories to make music, run your business and more



The Wide camera on the back of iPad mini features a 12MP sensor with Focus Pixels and a large aperture to capture sharp, vivid photos. And the new ISP in the A15 Bionic chip enables Smart HDR 3, for capturing even higher-quality images.

12MP

Wide back camera

True Tone flash

Improves photos in low light

The back camera also has a True Tone flash, so you can take great photos in any light, or scan documents and then mark them up. And iPad mini can now record in 4K, making it your mobile movie studio.





Apple Pencil. Smart Folio. Everyday essentials.

iPad mini now supports the secondgeneration Apple Pencil.2 It attaches magnetically and charges wirelessly, so it's always with you when inspiration strikes. And you can double-tap the barrel to quickly switch between tools like a highlighter and an eraser.







With Apple Pencil, iPad mini transforms into a mobile sketchbook and the world's best note-taking device. You can write, draw and mark up with ease.





A new set of slim Smart Folio covers in beautiful colours complement the new iPad mini finishes. You can protect iPad mini and even prop it up in a flash.





with ease.

iPad mini is powered by iPadOS, enabling you to do so much, so easily. Get things done with the simplicity of Multi-Touch gestures, use multiple apps at once, and write in any text field with Scribble.







And with new features in iPadOS 15, iPad mini is even more versatile. You can jot down your thoughts with Quick Note, translate a conversation with Translate, and connect withfriends and family using SharePlay.







Easy does it all.

From NZ\$569

Powerful. Easy to use. Versatile. The new iPad is designed for all the things you love to do.

Available starting 24.9





Power through ask. Use Multiple APPS AT ONCE









The A13 Bionic chip makes everything more responsive, from messaging to web browsing to using multiple apps at once



Up to 20 per cent faster GPU gives you the graphics performance you need. Perfect for playing immersive games and more.







A more powerful Neural Engine drives machine learning-based features like Live Text in iPadOS 15.



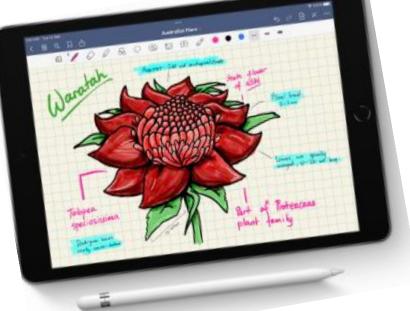
The A13 Bionic chip effortlessly powers advanced apps like Procreate, with its ultrarealistic watercolours.



With all-day battery life, iPad is ready to work or play for as long as you need it.

















With incredible detail and vivid colours, the 10.2-inch Retina display is perfect for watching movies, working on a project or drawing your next masterpiece.



True Tone adjusts the display to the colour temperature of the room to make viewing comfortable in any light.

Shoots, edits Shares. Ond show.



Centre Stage makes video calls more engaging by automatically adjusting to keep you centred in the frame.

And it lets you create fun videos you can post to popular social apps.



In addition to Centre Stage, the 12MP Ultra Wide front camera brings a huge boost in image quality for even better selfies and group shots.



The 8MP Wide camera on the back of iPad captures sharp, vivid images and video.



The versatile back camera also lets you scan documents and experience immersive AR apps.

> SHOOT AND EDIT PHOTOS AND VIDEOS







Go limitless With wireless.







Download files, stream movies, collaborate with colleagues and upload content from just about anywhere.



Fast Wi-Fi lets you stay connected at home, work, school or wherever you go with iPad.





With Gigabit-class LTE, you can connect even when you can't access Wi-Fi.





Write it down Type it up.





Using Apple Pencil is as natural as putting pen to paper, but with capabilities that make handwriting as powerful as typed text.



Take unforgettable notes, create a work of art, mark up screenshots and much more.



Attach a thin and light Smart Keyboard for comfortable typing — perfect for writing your novel or crafting your business plan.



The Smart Keyboard folds up into a slim, lightweight cover for portable protection.



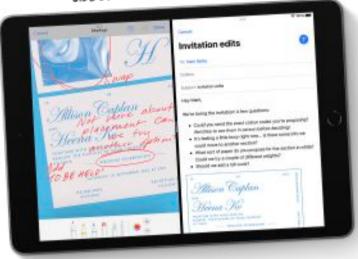


smoothing Smoothing

Designed for the large Multi-Touch display, iPadOS is powerful and easy to use.

iPadOS 15 pushes the capabilities of iPad further with more discoverable multitasking, new ways to find and organise information, and enhanced note-taking.

USE TWO APPS -SIDE BY SIDE











ANYWHERE

Apps for everything-you love.

iPad comes with powerful Apple designed apps like Photos, Maps, Messages, Mail and Safari. And with over a million apps on the App Store designed just for iPad, you'll find the right app for anything you want to do. Make a beat, get a workout in or join a battle royale with friends.



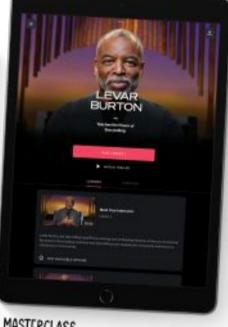
ADOBE FRESCO



Fantasian



BOOKS



MASTERCLASS



GOODNOTES 5







Like every Apple product, iPad was designed with your privacy and security in mind. It's not always easy.

But that's the kind of innovation we believe in.

Designed for everyone.

Technology is most powerful when everyone can use it. That's why iPad comes with accessibility features that support vision, hearing, mobility and cognitive needs. Like sign language prominence in FaceTime, which can detect when a participant is using sign language and make the person prominent in a Group FaceTime call.







Review

Newshub 24/9/2

Review: Apple's iPad Mini delivers style, functionality and good looks in a tiny package

Mike Kilpatrick



Photo credit: Newshub

Up until this week I had never seriously considered the iPad Mini as a gadget I needed to own. They were barely even on my radar.

I have various computers, ebook readers, a large-screened phone and an iPad Pro that allows me to write on the move - what would I need with another gadget, besides more space on my bedside table?

And yet the announcement last week had me intrigued. It's clear from the upgrades the Mini is something Apple wants to be taken seriously, so maybe it was time for me to reconsider my position.

So what is the iPad Mini? Previously I had thought of it as just a very limited tiny iPad or an extremely large iPhone. But could it be more?

It had taken quite a while to <u>convince the sceptic in me to fully</u> <u>embrace touchscreen technology</u> in devices other than phones, so maybe the upgraded Mini could do the same if I wiped away my preconceived notions.

I've been using the iPad Mini for a few days now and here are my thoughts ${\color{black} \centerdot}$



Photo credit: Newshub

É

The good

Despite knowing in advance the Mini has an 8.3-inch Liquid Retina display, nothing could prepare me for just how small it feels when you take it out of the packaging for the first time. All those doubts were coming flooding back. I just couldn't imagine how I could use such a tiny tablet as I used my iPad Pro

And then, after about an hour, it clicked - I'm not supposed to use it in the same way. They're not the same device and they have very different uses.

With that flash of inspiration - about five years too late - I was able to thoroughly enjoy using the sixth-generation of this device, the first upgrade it's had since the 2019 model.

Touch ID has been moved to the power button on the top of Mini, leaving an unadulterated screen to wow the eyes. And does it!

Thanks to Auckland's weather, I was able to test it's use it in bright sunshine and dark grey skies within a few minutes. The 500 nits peak brightness, anti-reflective screen and True Tone display meant the experience never wavered and the 2266x1488 resolution was just right for my aging eyesight.

Streaming *Coco* on *Disney+* and *The Office* on *Netflix* looked as stunning as I hoped it would - even if the black bars on top and bottom make the viewing area smaller than ideal. It's better to have the right aspect ratio than missing details, right?

It's the little things that really impressed me, though, from the dual speakers on both sides of the Mini so you get great sound in landscape mode, to asking me to set up a second finger to be able to unlock it.

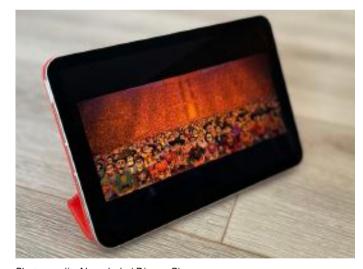


Photo credit: Newshub / Disney Pixar

I couldn't work out why I was being asked that until I was lying in bed and realised I used that secondary finger all the time in landscape mode. It saves me just a few seconds but it just makes the whole process seem more natural.

Of course, if it had FaceID then that wouldn't be necessary, but more on that soon...

The processor in the Mini is the same <u>as in the new iPhone 13 range</u>, the A15 Bionic, with a 6-core CPU and 5-core GPU here to make this as ridiculously fast as you would expect.



Photo credit: Newshub

I downloaded and played *Divinity*. *Original Sin 2*, released on the iPad earlier this year and designed for high-end versions only. It worked flawlessly here, with zero lagging issues, stutter or any other issues - besides my complete lack of gaming ability.

It even added a whole new dimension to games I've previously played on both my iPhone and iPad.

Layton's Mystery Journey and Pinball Party are so much better on the Mini than on the other two devices. The screen really is the perfect size for gaming on the go.

I found myself losing sight of the pinball on my phone so many times, to the point of frustration. And bigger devices are just too unwieldy to be used for handheld games like that.

It's not a coincidence I started setting all my best scores on those classic Williams Pinball machines in the last few days. Last, but certainly not least, it took just a few minutes late at night to realise I could replace the two eReaders at the side of my bed with this.



Photo credit: Newshub

Not only do I get access to my already existing Kobo and Kindle libraries on the iPad, I can also read my graphic novel collection in full colour and access all of Auckland Libraries' eBook collections though the Libby app.

Bigger tablets, I find, are just a wee bit too big and heavy to use in bed. I've fallen asleep with one previously, and it ended up smashing me on the nose.

The weight is perfect, the apps and screen combine to maximise your reading ability while minimising the impact on your eyes and I started re-reading *Y: The Last Man* because it looked so great and it was so convenient.

And with all day battery life, there was no worry I was going to run out of juice before finding out what Yorick and his monkey were getting up to next.

Throw in USB-C connectivity rather than Lightning, the easy to use, charge and store Apple Pencil 2 and decent, if not game changing, 12MP cameras front and rear then you've got a pretty damned good package.

The bad

There's really not much to dislike about the iPad Mini, not a sentence I was expecting to write.



Photo credit: Newshub

It was only when forced to use a button to unlock the Mini did I realise just how used to FaceID I've become. Even in pure darkness at 3am I know I can pick up my phone and it'll unlock straight away.

Whether it's cost-related or due to some issues with space, I really do miss the functionality more than I thought. The finger sensor is great, and works as expected, it's just that wee bit slower because it's not automatic. Maybe one for the next generation.

I was also ready to lambast Apple for the lack of type cover, until I realised there really was no use for one. Any keyboard would either stick out or be too small to be useful. And, frankly, if you're looking for a device for writing on, it's not this one. I was easily able to add an external Bluetooth keyboard to test it out, and it worked fine. But for short typewritten notes, I found two-finger typing on the on-screen keyboard more than adequate. If I needed to write more, I'd simply switch devices. Even with my aging eyesight, there were only a couple of occasions where the diminutive screen proved to be a little bit of an issue - and that's when I was multitasking.

With two different apps splitting the screen it just felt there wasn't quite enough room for both. It wasn't a terrible experience, it's just one I can't see myself using that much. To be fair, I haven't used it much on the iPad Pro either.

The verdict

I can't recall the last time a device went so quickly from 'hmmm, I'm not sure about this' to 'OMG, I need this NOW'. If I had to guess it was either the first generation Samsung Galaxy S phone I ended up parallel importing or the first iPad Touch. Regardless, in just a few short days I find it hard to imagine not having this beautiful wee device with me.







Photo credit: Newshub

Not only did it prove useful for note taking, watching movies and embracing my inner Picasso, it immediately replaced devices I previously used for gaming and reading. I've loved eBook readers since they first arrived on our shores, and recently I was seriously considering paying NZ\$699 for one with only reading/note taking capabilities.

The basic Wi-Fi iPad Mini comes in at \$849, with the Apple Pencil costing NZ\$239 and the Smart Folio case NZ\$109 on top if you want the full experience. If you want a cellular connection included then those models start at NZ\$1,099.

Even at those prices, the additional functionality offered means no more stand alone book readers for me.

The Mini is easy to hold one-handed, whether you're lazing on the couch or lying in bed - both of which I am incredibly proficient at - and, without wanting to anthropomorphise it too much, it's just so damned cute.

I can't wait for the current lockdown to be over so I can start travelling again, with my new best friend in my pocket. Okay, bag - it's not guite that small.

There are too many devices that are jacks of all trades and masters of none. It's never been more of a lie when applied to this device. So what is the iPad Mini? Simply it's the master of many.

Newshub was supplied an iPad Mini, Apple Pencil 2 and Smart Folio case for this review.

RANDOM THOUGHTS DURING LOCKDOWN

Day 27 at home and the dog is looking at me like, "See, this is why I chew the furniture".

Why is it that there is always one idiot who will spoil it for everyone else.

Remember when
you were little and all your
underwear had the days of
the week on them. Those
would be helpful
right now.

SILLY YOU!

You thought dogs were hard to train. Just look at all the humans who can't sit and stay.

Remember all those times when you wished the weekend would last forever. Well, Wish Granted. Happy Now?

If these last few weeks have taught us anything —it's that stupidity travels faster than any virus on the planet.





Apple II Manual sold for \$800.000

An Apple II manual signed by Steve Jobs just sold for nearly \$800,000

By Alaa Elassar, CNN August 22, 2021





The Apple II manual signed by Steve Jobs and Mike Markkula, an early investor in Apple.

If you thought Apple computers were expensive, you haven't seen what their manuals go for.

Boston-based RR Auction on Thursday sold an <u>Apple II manual</u> signed by the company's late co-founder Steve Jobs for a whopping \$787,484.

The computer's 196-page manual is signed and inscribed opposite the Table of Contents: "Julian, Your generation is the first to grow up with computers. Go change the world! steven iobs. 1980."

It's also signed by Mike Markkula, an early investor in Apple and the company's second CEO.

The manual was signed while Jobs and Markkula were in the United Kingdom promoting Apple, RR Auction said in a statement announcing the sale. The recipient was Julian Brewer, the son of an entrepreneur who worked with Apple to distribute their products in the UK.

"I was sitting in my bedroom writing games on my Apple II when Dad called me down to meet some guests," Brewer said. "To my amazement it was Steve Jobs and Mike Markkula. I had the manual with me and only later understood how rare it was for Jobs to sign anything, let alone to write an inscription like this. He got on well with Dad, so I feel the inscription was made with care."

Launched in 1977, the Apple II was the company's first successful product and is generally regarded as one of the first computers made for the mass market. The first computer spreadsheet, VisiCalc, was written for the Apple II in 1979 and expanded the computer's popularity to the business market.



The manual detailed the Apple II's technical architecture and even featured a fold-out schematic of its main logic board. "Whereas the Apple I was primarily for hobbyists, with less than 200 units made, the Apple II truly 'changed the world' by giving around 6 million homes and businesses their first taste of personal computing. Apple II's revenues supported Apple's successful floatation, the biggest tech IPO of the time," RR Auction said.

Jim Irsay, owner of the Indianapolis Colts, placed the winning bid for the manual.

"When we think of the greatest, most innovative minds of the past two centuries, Steve Jobs must certainly be included among them," Irsay said in a statement provided to the auction house. "Jobs was a truly transformative figure who changed the way in which human beings think, do business and interact on a daily basis."

RR Auction also sold <u>other items</u> related to Jobs and Apple, including a <u>signed letter from Jobs</u> in which he ironically states: "I'm afraid I don't sign autographs."

It sold for \$479,939.



IF YOU THINK THAT
YOU ARE TOO SMALL
TO MAKE A
DIFFERENCE, TRY
SLEEPING WITH A
MOSQUITO.

—Dalai Lama











OCTOBER 19th

ABBAS NAZARI,
Fulbright Scholar Masters in Security
Studies, Georgetown University,
Washinton DC.

After The Tampa: From Afghanistan to New Zealand

When the Taliban were at the height of their power in 2001, Abbas Nazari's parents were faced with a choice: stay and face persecution in their homeland, Afghanistan, or seek security for their young children elsewhere. The family's desperate search for safety took them on a harrowing journey from the mountains of Afghanistan to a small fishing boat in the Indian Ocean, crammed with more than 400 other asylum seekers.

When their boat started to sink, they were mercifully saved by a cargo ship, the Tampa. However, one of the largest maritime rescues in modern history quickly turned into an international stand-off, as Australia closed its doors to these asylum seekers. The Tampa had waded into the middle of a national election, two weeks before the attacks of September 11, sparking Australia's policy of offshore detention. While many of those rescued by the Tampa were the first inmates sent to the island of Nauru, Abbas and his family were some of the lucky few to be resettled in New Zealand.

Twenty years after the Tampa affair, Abbas tells his extraordinary story, from living under Taliban rule, to spending a terrifying month at sea, to building a new life at the bottom of the world. Abbas will have copies of his book for sale and signature.

Abbas Nazari and his family have thrived since being resettled in New Zealand. After graduating from the University of Canterbury with a BA (Hons) in International Relations, Abbas began his career in the New Zealand public service, with a position at the New Zealand Treasury. In 2019, Abbas was awarded a Fulbright scholarship to the United States, where he obtained a Master's in Security Studies from Georgetown University, Washington DC. Abbas hopes to help children of refugee backgrounds build meaningful lives in their adopted homelands.



NOVEMBER 30th

JOSIE ODGEN-SCHROEDER
CEO, YMCA

"Myths and Legacies, Past and Future?

How is this community agency looking to the future
to support the next
generation of young New Zealanders"

Josie has lived in Christchurch 30 years since moving here from Auckland to go to University of Canterbury.

She is married with 3 children and lives near Governors Bay.

Josie is currently the Chief Executive Officer of the Christchurch

YMCA, and has worked for the YMCA fulltime in senior management
positions for 21 years, the past 13 in her current role.

Josie has work experience in youth work, health and fitness and outdoor education.

She has a Post Graduate Diploma in Not For Profit Management, a Bachelor of Arts, a Bachelor of Laws, and spent a period of time serving in the NZ Police.

Her main motivation is to make a difference to the lives of others, and the great thing about the Y is that the organisation does a lot of different things for a lot of different people.

The CEO responsibilities are focused on strategic leadership, guiding the executive management team, and financial sustainability. Currently, the Y is undertaking a major new development that will set the Y up for the next 150 years of serving the community.







iPadOS

Markup

Starting with a screenshot or an image within Photos on the iPad selecting Edit and accessing Markup can result in many hours of fun for children or adults.





You do need to look at the PDF version of AUSOM News to see the colours of the part-coloured image.

iPad0S

Markup Colours

On first glance, Apple's tools provided with Markup and for Drawing within Notes, Pages, Numbers and Keynote appear to allow selection of only a limited number of colours.

To change the colour for the selected tool you can tap a preset colour (the coloured circles near the RH-end).



Notice that one of those circles looks more like a colour wheel (circled above).

If you tap that you can choose a custom colour.



Once you have chosen a colour you can tap + to save the colour as a favourite.

To remove a favourite, touch and hold the colour dot then tap Delete.



macOS

Save As PDF

Many 'documents' being made available via eMail carry the reminder 'Please consider the environment before printing...'



Please consider the environment before printing this email



With this in mind it SHOULD be easier to save documents as PDFs.

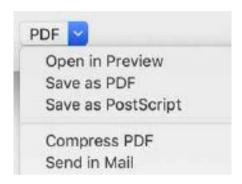
We all know that when using a Mac is PDF available near the lower-left of the Print dialog box.

AND

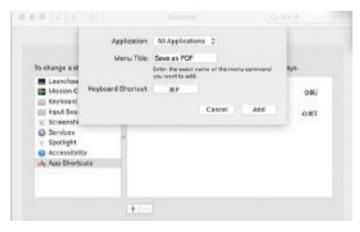
To obtain the Print dialog box most of us remember to Press Command + P

BUT

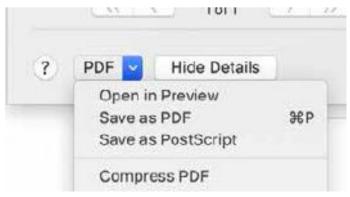
At that point we need to take our hands from the keyboard, locate and tap PDF and then scroll down to select Save as PDF.



Although Apple has not yet given us a menu item "PRINT TO PDF" or "SAVE AS PDF" we are able to make the above procedure quicker and easier by adding a keyboard shortcut to the above dialog.



Clicking PDF will result in the dialog:



To Save as PDF all you need to do is press Command+P TWICF

*NOTE: You should stop after the first Command+P if you don't want to save ALL the pages)0

macOS

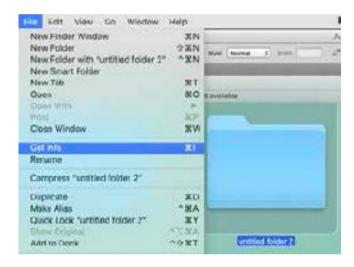
Creative Mac Folders

If you keep a set of 'Coloured Folders' on your Mac you can 'colour' any new folder you create to make it easier to identify. This procedure was discussed at a recent meeting of the Mac Beginners SIG and a few members haveasked for further information.

Changing a Folder icon

While in Finder select an existing file or folder that has the icon of your choice.

• Select File >Get Info.



• Click the icon near the top of the Get Info window.



- Select Edit >Copy
- Close that Get Info window
- Select the file or folder you wish to 'colour'.
- Select File >Get Info
- Click the icon near the top
- Select Edit >Paste





Creating coloured folder icons



I copied a plain folder icon from the Get Info window, opened Preview and selected File > New from Clipboard.



Next I selected Tools > Adjust Color.



One of my coloured folders was created by moving the Tint slider all the way to the left, another by moving the slider all the way to the right. Try other sliders—Sepia and Temperature are good choices—to see what other colours you can obtain. Yes, I used Preview—the Apple app. It came with your Mac system and yes, you probably use it most for viewing PDF files.

Adding images to folders

With a folder image open in Preview, go to Pages or Keynote and look for any shape that appeals to you.





Select it and Copy it to the Clipboard then paste it onto your Folder in Preview.



You may need to reduce the size of the shape to fit onto the folder. Do this by moving the tiny dots that will appear around the shape.

Click away from the shape and select File > Copy. Now you can Paste your folder with the shape on it onto any folder within Finder.



Almost anything that you have copied to your clipboard can be pasted onto the folder icon in the Get Info window. Give it a try. You really cannot 'break' anything. If you don't like the result all you have to do is select Get Info, click the folder icon and press 'delete' on your keyboard.

iOS

Drag and Drop

Using Slide Over or Split View on your iPad you can view multiple apps at the same time on the screen. One of my main reasons to do that is so I can use drag and drop to move objects between apps.

The Files app

Moving files around is one way to use drag and drop. In Files using Split View allows me to see more than one location on the screen.



- With Files open go to the bottom of the screen.
- Slide up the white bar to show the Dock.
- Select the Files app again and drag it to one side of the screen.

With the Files app displayed twice I could have 'On my iPad' showing on one side of the screen and 'iCloud Drive' on the other side. Now I can drag and drop files between these areas.

Keynote and Photos

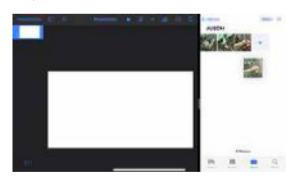
With Keynote on one side of my iPad screen and Photos on the other I can select the photos I want in my Keynote and drag them ALL onto the sidebar in Keynote. This adds one slide for each of the photos.

The photos can be moved, cropped or made any size I want. The following images and description show this.

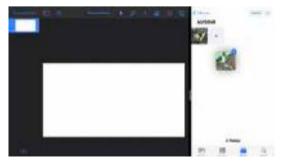
Make sure Photos is in the Dock. Open a document in Keynote and drag up from the bottom of the screen to display the Dock. Drag the Photos icon up and across to the left or right of the screen.



I have the Photos I want to use in an Album and have displayed that album in the Photos app on the RH-side of the screen. Tap one of the photos and move it a short distance from the others.

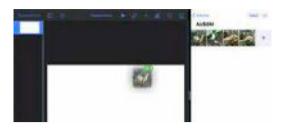


To select the other photos, keep one finger on the first photo then tap each of the other photos with another finger. The photos will jump beneath your first finger.



Drag ALL the photos across the Keynote Window. You MUST keep your finger on the photos all the time. If you let go

You MUST keep your finger on the photos all the time. If you let go too soon it would be best to start again selecting all the photos.



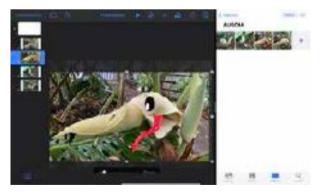
Keep dragging all the way across the Keynote document and into the sidebar. When you are beneath the first slide icon in the sidebar a small vertical line will appear. NOW you can drop your photos.



If all went well a new 'slide' will be created for each of the photos.



Placeholder text on the slides can be deleted and individual photos can be cropped and/or resized.



NOTES:

- 1. The processes described above are carried out in a very similar way in macOS.
- 2. Sometimes copying and pasting is easier than Drag and Drop because you can't always see both the origin and destination for the object on the screen. COPY when you can select the original object. Then go to another window/app and PASTE.





iPad0S

Screenshot on a Mac

First look at the Apple Support Document:

https://support.apple.com/en-au/HT201361

For additional features: With Mojave and later, the Grab app was replaced with Screenshot app. (Should be located in your Utilities folder).

See the Apple Support Document: https://support. apple.com/en-au/guide/mac-help/mh26782/mac

NOTE: The Screenshot app allows you to take screenshots or recordings of the screen. It also allows you to set a timer to give you a chance to ensure you are going to capture the correct information. Plus it allows you to include the pointer or clicks within the area captured.



The icons above are:

- 1. Capture the entire screen
- 2. Capture a window
- 3. Capture a portion of the screen
- 4. Record the entire screen
- 5. Record a portion of the screen

iPad0S

Quick Tips (iPadOS)

Quick Undo/Redo

Undo/Redo can usually be performed by locating the icon(s)



There are at least 2 other ways to Undo.

- three-finger double tap, or
- three-finger swipe left.

Redo is a three-finger swipe right.

(A handy way to remember Undo is swipe Left is to look at the way the Undo arrow icon points.) These methods are worth remembering if you make

use of the floating keyboard.



The floating keyboard is very useful when the larger onscreen keyboard is covering too much of your screen. It is obtained by placing two fingers on the keyboard and pinching to shrink it. (Use two fingers to pinch out to expand the keyboard again).

Scan a Document

This can be performed while using Mail, Files or Notes. (Maybe other iPad apps too!)

Notes app: Tap the camera icon in the top right



Choose Scan Documents and take a picture of your document. The iPad can detect the document automatically or you can adjust manually.

Files app: the scan option is found by tapping the three dots in the top right of the left-hand sidebar.



Mail app: the scan option will appear ONLY when your cursor is within the body of the Mail Message.

Quickly Type Symbols and Numbers

Using the onscreen keyboard it is easy to obtain the symbols and numbers that are shown on the keys.

Swipe down quickly on the corresponding key.

There are additional options accessible by tapping the symbols key (.?123). The primary punctuation keys are also available at (.?123) for those who find the swipe down option difficult.

Where is my Pages Document?

Pages, Numbers and Keynote automatically save your documents. From my experience it depends on the location you were looking at when you tapped the Create Document + symbol.

Assuming you have tapped Pages and are ready to create a new document ...







If you have On My iPad selected and tap Create Document your new document will be saved On My iPad and NOT in any of the folders.



If you have iCloud Drive selected your file will be on iCloud Drive and not in any folder.



If you have iCloud Drive selected THEN open the Pages folder THEN Create Document your document will be saved in the Pages folder on iCloud Drive.



Onscreen keyboard -> trackpad

Touch and hold the Space bar with one finger until the keyboard turns light grey. (Alternatively place two fingers anywhere on the keyboard). Move the insertion point by dragging around the keyboard.

iPadOS

JPG to PDF tips (iOS)

When collecting information from the Internet, parts of webpages are often saved by taking screenshots and saving them to Photos or Files.

You might want to convert these images to a PDF either individually or combine two or more images into a single PDF. On an iPad there are a few options available to do this without the need to purchase any additional apps.

Important Note

Creating PDFs often result in the PDF being opened in the Books app, making it difficult to share. While it is open in Books, tapping the screen will display a share icon with limited options.





Select Print (if this option is available even if you do not have a printer available).

With two fingers on the image preview, pinch outwards.



This will create a PDF that can be opened in the Book apps.

Option Two: Open in Books

This is easier than option one — if it is available. After selecting one or more images Books may be offered as an option within the Share menu — scroll all the way to the right or you may need to tap More (...) to find it.

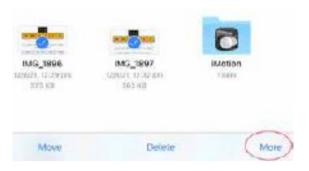
Option 3: Using the Files app

Open Files and locate the image or images. To convert a single image into a PDF: Long press on the image and choose Create PDF.





To convert several images into PDF: Tap Select and tap on multiple images. Tap More.



Choose Create PDF.



The Files app will create a PDF from the images. It will be saved in the same location as the original images and will have a similar file name. To save confusion it is advisable to rename or move the PDF.

iPadOS

Move an Object

Hold the object with one finger (left hand in diagram). Use another finger and swipe anywhere to one side in the direction vouwant to move.

You will see the number (circled) change by ONE point for each swipe. If you swipe with two fingers the object will move by 10 points.

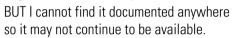


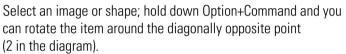
I leave it up to you to try swiping with three or more fingers!

MacOS

Rotate an Object

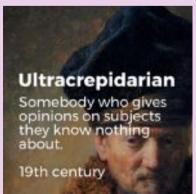
This 'shortcut' works in current versions of Pages, Numbers and Keynote.





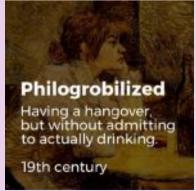
The documented method is to hold down Command resulting in rotation around the centre point (1 in the diagram).











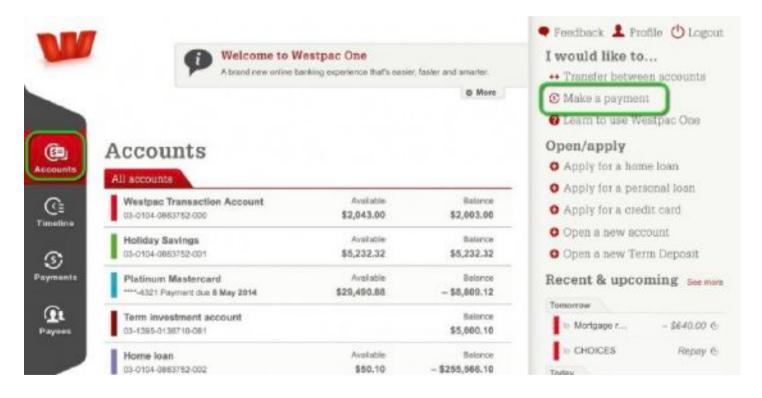






HOW2 Make a Westpac Payment

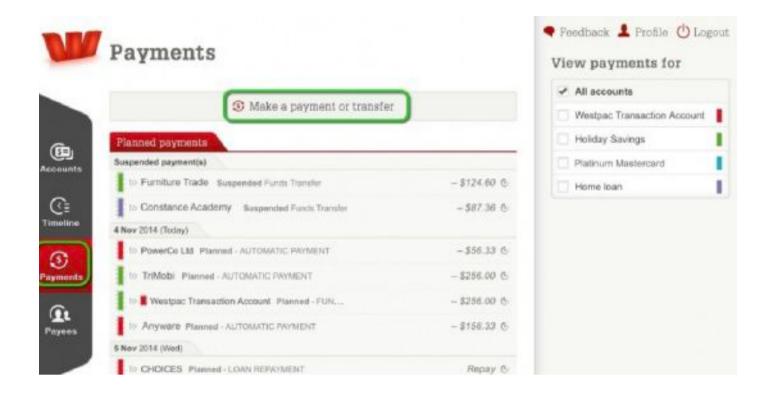
Paying someone has never been easier. Because now, you can do it all from the one place – regardless of the type of payment you want to make: one-off payment (guide below), automatic payment, pay multiple payees, bill payment, credit card payment, payment to Australia or tax payment. You can also transfer between accounts here. Here's how it works...



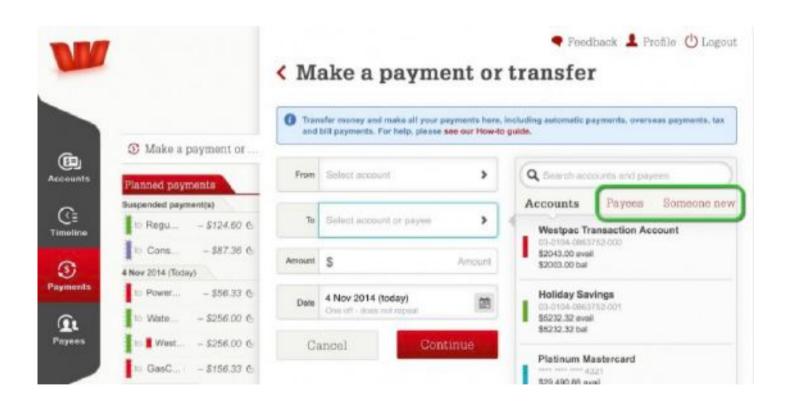
You can pay someone from two places: From the Accounts screen...

continued on next page





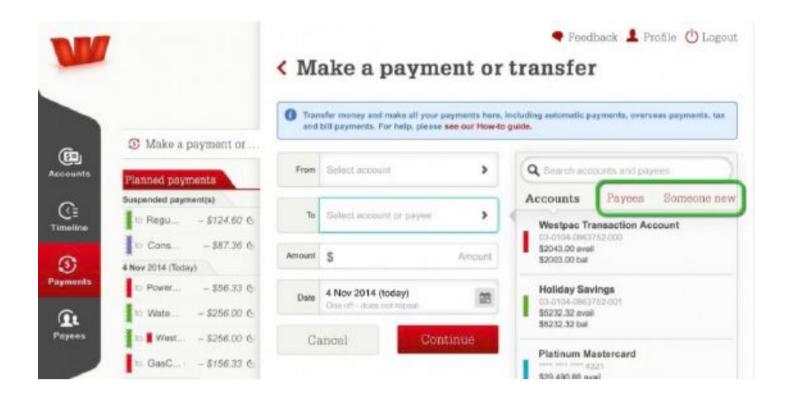
... Or from the Payments screen.



You can pay someone already saved as a payee, or pay someone new.

continued on next page





You can pay someone already saved as a payee, or pay someone new.

If it's someone new, this person will automatically be saved as a payee (if they're in NZ). If you don't want this, toggle 'Off'.

Related How-to's:



Make an automatic payment



Make a bill payment



Make a credit card payment



Make an Overseas Payment



Pay Multiple Payees



Make a tax payment



