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The Seattle Medium's Empowerment Series

Technology For Everyday Living

By Dr. Tracey Parrish

What Form of Payment Are You Using?

There are many options to pay for your morning cup of joe or to pay your portion of an office party gift. You can make sure you have cash on hand or you can pull out your credit card to complete your purchase. Let's not forget that you even have the option of writing a check. Did you know that with the advancements of technology, there are even more options for you to consider?

Mobile payments are a safe and secure way to handle monetary transactions. The security that is in place means that your exact credit card number is not shared with retailers in person or online. These forms of payments can make it very easy for someone, who like me, rarely has cash on hand and who also is becoming more protective of my credit cards. The encryption that takes place is layered multiple times over and in some cases, constantly changes with each transaction. I want to talk, at a very high level, about a few of these payment methods.

Using your mobile phone: This is not a new concept. There was a time, a few years back, when you were able to make limited purchases and have your cell phone provider add the cost to your phone bill. This was used if you were

interested in purchasing items through partners of the cell phone provider, something like ringtones, games or accessories to enhance your cell phone usage. These services have since been enhanced and are easier to use and have far greater reach as it pertains to where you can use your phone to make a purchase.

Services such as Apple Pay and Android Pay allow you to walk into a store, make a purchase, and use your phone to complete the transaction. With these services you literally can tap your phone on a 'reader' which is connected to a register. Information is then transferred between your phone and the register to complete your transaction. To initiate this type of transaction, you need to register a credit card in your phone settings. After you complete your credit card setup, when you tap your phone at a store, part of the information that is transferred is a unique 1-time encrypted number. Through many layers of encryption, the unique number and your actual credit card number are paired and the transaction is completed. What makes this a good option is that the business you are shopping at, never has access to your actual credit card number or personal information.

Using your email or

mobile phone number: As an individual or small business owner you can register your email or mobile phone number with your bank and your friends or customers will then be able to send you payments or transfer money directly to your bank account. Setting up is easy. On your end, you need to register your email or mobile phone number with your bank (this can be done through you bank's website). For your customer or friend, they need to register your email or mobile phone number with their bank.

Imagine being the lead person at work who is going to buy a gift for someone and needs to collect money from everyone who works with you. Once you let everyone know how much they owe you and provide them your registered email or mobile phone number, they can then log into their bank's website and send the money direct to your account. Instantly, you are notified that you have received money into your account. This type of transaction is possible without anyone knowing your bank name, account number or any personal proprietary information.

Using a mobile application: Most businesses have mobile applications and some of them even have the option

of accepting payment while you are in the application. My favorite application, because of the ease of use and the simplicity of account management piece, is one for a coffee shop. When I make a purchase in this coffee shop, I am able to open the application, select the 'pay' option and then a bar code is displayed which can be scanned in front of a 'reader' connected to a register that converts the bar code into my account information. Within minutes I am paid in full and provided my updated account balance. What is key here is that you have to have a store credit or credit card registered within the application.

With the security breaches and black hacks that are taking place, it's important for you to change your passwords to your online accounts on a regular basis and start considering using mobile payments which can offer you an additional layer of security.

Dr. Tracey Parrish manages Technology Development Programs for a large technology company. As a technology fanatic, she has a desire and passion for educating others on utilizing technology to make their personal and professional lives more productive.

City Of Seattle Seeks Volunteers To Serve On New Renters' Commission

Seattle Mayor Ed Murray and the Seattle City Council are seeking community members to serve on the Seattle Renters' Commission (SRC). Established by ordinance in March, the SRC will advise the City on policies and issues of interest to renters citywide.

The Commission will be composed of 15 members - six are

appointed by City Council, six are appointed by the Mayor, and one position will be filled by a young adult through the Get Engaged program. Two positions will be selected by the SRC once established. Commissioners will serve without compensation.

The SRC will consist of people living in an array of rental housing types, including students, low-

income renters, LGBTQ renters, people with past felony convictions, people in subsidized housing, and those who have experienced homelessness. It's also expected that members be geographically representative of Seattle. Commissioners will serve without compensation.

Those interested in being considered should complete the online

application by Monday, May 1 by 5 p.m. If you cannot submit the application online, contact Seferiana Day at (206) 684-8806 and an application will be mailed to you or you can pick one up at the Seattle City Council main office - Seattle City Hall, 600 Fourth Avenue, 2nd floor, between 8 a.m. and 5 p.m.

CBC

Continued From Front Page

offered to meet with the group on a regular basis, perhaps quarterly. The members noted that it would take more than scheduled meetings in the Oval Office to affect systemic change in the U.S. The members also

talked to the president about the impact of his recent budget blueprint that includes cuts to education and urban development.

With Republicans in control of the U.S. Senate, the House of Representatives and the White House,

the Black Caucus is gearing up for a series of tough legislative battles over the next 19 months, until the midterm elections in November 2018.

"We never thought we'd agree on everything in this meeting, but the one thing we did ask for is

[candor]," the CBC chairman told reporters at the White House after the meeting with Trump. "He listened, and we talked, and we proposed a lot of solutions, many of which, I think, he had not heard before, and we're going to keep advocating."

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