

EDITOR'S NOTE



Welcome dear readers to our fourth quarter issue of SHOUT! and our last issue for 2014. We would not have made it this far if not for the ardent support of all of you out there, our dear readers. Since our revamp earlier this year, we have gradually expanded the breadth and scope of our offerings with the inclusion in our third quarter issue of Bahasa Malaysia alongside our English version. Stay tuned as we plan to add in more relevant and exciting content that will excite and inform you in equal measure.

In this issue, we share with you the nitty gritty behind the gremlin of modern telecommunications – the dropped call. Discover why it happens and how you can highlight your grievances for effective resolution on p8. That's all for now and we wish all our readers a Happy New Year!

Mediha Mahmood
Editor

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MOBILE COMMERCE

Malaysia 2014

Retailers have always had different channels to reach consumers. As mobile devices outnumber PCs, the inclusion of mobile poses fundamental challenges for every business; how to create, nurture and sustain profitable customer relationships. What is the new shopping experience?

ONLINE SHOPPING GROWS

78% SHOP ONLINE

MOBILE IS PREFERRED
4 IN 10 SHOP ONLINE WITH MOBILES

PC'S REMAIN RELEVANT
17%

19% MOBILE BROWSING DRIVES IN-STORE SHOPPING

ALL-ROUND GROWTH!

- 13% BUY COMPUTERS ELECTRONICS**
- 13% BUY CLOTHES ACCESSORIES**
- 12% BUY TICKETS HOTELS**

THE SHOPPING EXPERIENCE

1 IN 5 CHECK ONLINE BEFORE VISITING STORES

WHEN IN STORE...
13% CHECKED ONLINE REVIEWS
25% CHECKED FOR COMPETING OFFERS

9% CALLED FRIENDS FOR ADVICE

20% DID NOT LIKE IN-STORE CHOICES

23% FOUND A BETTER DEAL ONLINE

TRUSTED CONTENT IS THE BASIC ON WHICH THE CONNECTED CONSUMER IS INFORMED IN THE SALES CYCLE





● CFM JOINS ICT CARNIVAL

The Consumer Forum of Malaysia (CFM) livened up the festivities as an exhibitor at the Seremban ICT Carnival that took place from the 12th to the 14th September at the Majlis Perbandaran Seremban located right in the heart of town. Puan Normazalila Abu Bakar, one of CFM's eminent councillors also gave a talk at the event. At the booth set up by CFM, visitors were also able to find out more about current communications and multimedia issues by playing exciting and entertaining games that were a great hit with both adults and children alike.



● CFM HITS LANGKAWI

On the 14th to 15th September 2014, CFM participated in the 1Malaysia Broadband Carnival at the Mahsuri International Exhibition Centre on beautiful Langkawi island. Officiated by Prime Minister, Datuk Seri Mohd Najib Tun Abdul Razak, the 1Malaysia Broadband Carnival was held to increase awareness to the people of Langkawi on the usage and possibilities of high speed broadband services as well to educate them on their rights in the communications and multimedia industry. At the carnival, CFM hosted a booth where visitors were able to play games and win prizes throughout the course of the two day event.



● CFM BROADENS MINDS AT KL CONVERGE 2014

As one of Kuala Lumpur's most eagerly anticipated events, KL Converge! 2014 is a creative nexus that draws in the movers, shakers and everyone who's anyone in the creative content industry. CFM was right in the middle of the action with an exhibit area at KL Converge! that enlightened the public on their rights as well as encouraging self-advocacy in the industry. The three-day event from 17th to 19th September saw over 3,000 visitors along with a packed crowd as CFM Deputy Chairperson En.Megat Ishak and CFM Director En. Ahmad Izham Khairuddin took the lectern to give a talk to the public at the event.



● A MEETING OF MINDS

In an exclusive one day event on 26th September 2014, the CFM held an Industry Knowledge Sharing Session with representatives from consumer associations from the southern regions of Malaysia. At the meeting were elected representatives from the Persatuan Pengguna Bumiputera Johor, the Persatuan Penggerak Pengguna Johor and the Persatuan Pengguna Bestari Malaysia association. Through the course of the session, CFM shared industry issues and organised a recruitment drive for new members that saw an excellent response from gathered association members at the session.

● EAST COAST NGOS BRIEFED BY CFM

Over 70 participants from different Non-Government Organisations (NGOs), agencies, media and students from the Giat MARA college attended a one-day Industry Knowledge Sharing Session organised by CFM. Held at the Zenith Hotel on 30th October, the event saw noted industry experts such as Director of CFM Mr Ahmad Izham Khairuddin, Deputy Chairman Mr. Megat Ishak, Maxis Representative Mr Azmi Jalal and TM representative Mr Mansor Afan take the stand and share among participants a number of important industrial issues such as dropped calls, high international roaming charges and poor services. Users were also taught the procedures to channel their complaints for more efficient resolution.



● EGYPTIAN NTRA DELEGATION VISITS CFM

On 15th October, the National Telecommunications Regulatory Authority (NTRA) of Egypt organised a study visit to CFM's headquarters where they were able to learn more about CFM's fight to defend consumer rights. During the visit, the NTRA was briefed in detail on the Malaysian perspective on consumer protection. Represented by NTRA Executive Director Societal Interactors Mr Aly. Anis and Director Consumer Protection Mr Samad Saied, the Egyptian delegation was also briefed in depth on efforts undertaken on 'online child safety' in Malaysia.



● ASTRO FETES CFM DELEGATION

The All Asia Broadcast Centre (ASTRO) warmly hosted a delegation from CFM on 28th October at their headquarters. The CFM delegation was given an extensive introduction to ASTRO's operations as well as insight into issues befalling consumers from staff from ASTRO's Regulatory and Industry Affairs team.

● A FAIR DAY AT PIKOM FAIR, JB

The Johor Bahru Pikom Fair which offers some of the best bargains in the country was graced by the presence of CFM who set up a booth at the three day fair. Taking place across three days from 26th to 28th September, the CFM booth saw a highly positive response from the public and received excellent feedback from visitors to the fair.

● CFM DRIVES HOME THE POINT

Driving safely took centre stage at the Kejohanan Sampai Dengan Selamat carnival where CFM set up a booth to share the word. The event took place on 1st and 2nd of November at the Metro Driving Academy, Pulau Meranti, Puchong, Selangor where workers in the postal and courier industry were feted for their contributions to society.



SUPER SMARTPHONE SNAPPERS

Once considered an afterthought in times of yore, the camera on a smartphone today is often regarded as one of, if not the most sought after feature when selecting your next handset. Check out this quartet of the latest devices that pack some of the most powerful cameras ever crammed into a smartphone...



1



APPLE IPHONE 6 PLUS

From RM2,749, www.apple.com/my

If big is best, Apple's iPhone 6 Plus has you sorted out. Apple's largest phone ever comes with a 5.5-inch Full HD display crammed into a casing that's but 7.1mm thin. The main draw here though is its 8-MP rear iSight camera that comes with the works. It integrates an f/2.2 aperture, optical image stabilisation to deal with camera shake, a sapphire crystal lens and automatically integrates HDR for better shots whenever you snap a pic or capture 1080P video. The end result? Awesome snaps everytime you press the virtual shutter release.

SAMSUNG GALAXY NOTE 4

RM2,499, www.samsung.com/my

A potent rear 16-MP camera takes point with an LED flash, built-in optical image stabilisation for judder free snaps and video that can be captured in stunning 4K resolution. Both snaps and movies are framed on the luscious and sharp 5.7-inch Quad HD Super AMOLED display and if you're a selfie fan you'll appreciate the front 3.7-MP camera that has an F/1.9 lens along with a wide 120-degree angle selfie mode for epic group shots.



2

3



XPERIA Z3 COMPACT

RM1,899, www.sonymobile.com

The Z3 Compact comes with a potent 20.7-MP camera that has a 25mm wide angle Sony G Lens, Sony's Exmor R sensor and as an enhanced 12,800 ISO rating for low light shots. Throw in a 4.6-inch 720P display, exceptional battery life, waterproofing, a dedicated camera button and you have one robust and capable camphone indeed.

4



HTC BUTTERFLY 2

RM2,399, www.htc.com/sea

Where the Butterfly 2 impresses is its unique 13-MP rear camera that comes with an f/2.2 lens and the unique ability to create nifty depth of field shots 'after' you take a shot and manually adding or deleting people from a shot without tedious cropping. A 5-MP selfie camera sweetens the pot.

SAY CHEESE!

Take smartphone photography to the next level with this handpicked selection of apps that enable you to give your pictures that little extra creative touch. From apps that let you jazz up your shots after the fact to apps that let you take a beautiful 360-degree swatch of the area around you, these awesome camera apps are the key to unlocking the power of your smartphone's camera. Now, say cheese!



CAMERA APPS



AFTER FOCUS

Free for Android, USD0.99 for iOS

This particularly useful app does just one thing and does it exceptionally well. With this, you can create nifty DSLR-style background defocus 'bokeh' shots with ease after taking a snap. Unlike baked-in smartphone camera apps, you're able to manually delineate which areas are in focus and which areas are defocused for more natural results. You're even able to apply an array of filters to add some creative zing to your shots.



GOOGLE CAMERA

Free for Android

With a bungleproof interface and loads of features for those willing to dig a little deeper, Google's Camera app comes with a background defocus mode that's great to get a 'bokeh' effect for selfies and portraits. It also has the ability to shoot simultaneous video and stills in addition to a Photosphere mode to capture a 360-degree swatch of the landscape around you for posterity. You'll need Android 4.4 KitKat for it to run though...



OPEN CAMERA

Free for Android

This fully featured camera app comes with quite a few tricks over a stock camera smartphone app that include the ability to tinker with ISO, auto stabilisation, in a slew of colour effects and filters, enable burst mode and even trigger face detection too. Your mileage may vary though as some features may not be available depending on how powerful your phone is and what version of Android you're running. Still, one can't quibble at its asking price.



SNAPSEED

Free for iOS and Android

This handy photo-editing app gives you a wealth of options to enhance your shots ranging from the usual array of filters to jazz up a snap all the way the ability to tweak your colour and exposure, rotate, crop and straighten your shots as well as adding in a bit of a tilt-shift 'miniature scene' mode and arty looking borders for added aesthetic zing. There's even an Auto Correct mode that cleans up a shot for you with just one press of a button.

HELLO? HELLOOO?!?

Dropped Calls - The what, the why and who is to blame



In all likelihood, you'll have experienced this unfortunate problem yourself, with your phone call disconnected in mid-call or worse, not even getting through at all without rhyme or reason. Following Murphy's law, this situation invariably occurs right when you need to make that call the most. Welcome to one of, if not the most vexing of problems occurring in modern telecommunications today: **the dropped call.**

To the layman, a dropped call is, minus the tech speak, an incident where a line from one caller to another gets disconnected before either side has finished the call. As frustratingly obscure as the problem is, a dropped call can be narrowed down to either your telco provider, your device or the area that you're using said device from.

When you make a call, your smartphone connects to the nearest base station. From there, your call gets passed on through the base station to the recipient number that you wish to contact and a constant signal is maintained for the duration of the call. Here's where things get interesting – if you're in between base stations or moving fast, like say when you're driving, the signal gets handed over to another closer base station. So far, so good. Unfortunately, any of several things can happen to your signal in mid-call.

The most common reason for a dropped call is that you wandered into a blind spot – an area with low or no coverage like an underground carpark. The next reason, while uncommon is that a base station may suffer a hardware failure and be unable to pass any signals. Another possible occurrence is that the signal handover from one base station to another gets botched, resulting in a dropped call. These situations are as a result of the operator dropping

the ball in some fashion. The next most common situation though is that your phone is unable to sustain a consistent signal from the base station, known as call handover failure. Ergo, some smartphones are better than others.

While telco operators all endeavour to have the best coverage possible, often this may not be the case due to an oversight or Murphy's law. After all, with a nationwide telecommunications network that sees thousands of calls a day, something occasionally falls through the gaps. However, you can do your part to make it better by highlighting where exactly you got a dropped call by lodging a complaint to the CFM Complaint Online Portal (CoP) at www.complaint.cfm.org.my or calling **1 800-18-2222**.

COMPLAINT STATISTIC

Year	Total of Complaint
2013	5,666
2014 (as of October)	6,257

STATISTIC – DROPPED CALLS

Year	Total of Complaint on Dropped Calls
2012	31
2013	22
2014 (as of October)	15

FILING A DROPPED CALL REPORT

Getting constant dropped calls? Frustrated with dodgy call quality? You can air your grievances with your telco provider first. If the complaint remains unresolved or you remain unsatisfied, you may file a report with the Complaint Portal (CoP) of the Consumer Forum of Malaysia (CFM). When filing your complaint, please have the following information ready for prompt resolution:

- The exact location where you experienced the dropped call. A post code or address will be helpful
- The date, time and duration of the call that you received or made
- The smartphone model that you are using
- The telco provider and number of signal bars during the call
- Specify if the dropped calls happen at certain times or every time
- Any other mobile numbers that experience the same issue



COMPLAINT PORTAL
www.complaint.cfm.org.my

The CoP stands for Complaint Online Portal which is a self-managed complaint portal designed to allow you the consumer to monitor for yourself the status of your complaint, whether your file has been looked at or responded to by complaint officers. It gives you a transparent access to the status of your complaint.

Lodge a complaint directly to the Complaint Online Portal (CoP)
www.complaint.cfm.org.my

Fax in to **Fax: +603-2693-2288** Write in to **Email: aduan@cfm.org.my**

Walk-in or write to **Communications & Multimedia Consumer Forum of Malaysia**
6-02, 6th Floor Wisma Straits
Trading No. 2, Lebuhr Pasar Besar 50050 Kuala Lumpur Malaysia

TOP TELCO DEALS

We've done the legwork for you to scout out the best prepaid, postpaid and data plans in the market. Come on in and have a gander at the best telco deals in town...

TOP 5 PREPAID DEALS

Provider	Monthly Commitment	Call Cost (RM/Min) to all network	SMS Cost (RM/Min) to all network	Cost per 1 GB (RM)
Altel	RM28.00	RM0.16	RM0.05	RM28.00
Tune Talk	RM28.00	RM0.16	RM0.05	RM28.00
U Mobile	RM28.00	RM0.20	RM0.08	RM28.00
Maxis Hotlink	RM30.00	RM0.12	RM0.07	RM30.00
DiGi Best Prepaid	RM30.00	RM0.20	RM0.08	RM30.00

TOP 5 POSTPAID DEALS

Provider	Monthly Commitment	Call Cost (RM/Min) to all network	SMS Cost (RM/Min) to all network	Add-on Cost per 1 GB (RM)
Redone	RM8.00	RM0.15	RM0.10	RM25.00
U Mobile	RM28.00	RM0.20	RM0.12	RM6.67
Maxis	RM28.00	RM0.15	RM0.15	RM48.00
Celcom	RM38.00	RM0.15	RM0.15	RM40.00
DiGi	RM50.00	RM0.15	RM0.10	RM28.00

TOP 5 BROADBAND DEALS (DONGLE & USB MODEM)

Provider	Monthly Commitment	Data Volume (GB)	Speed Mbps	Cost per 1 GB (RM)
DiGi Broadband 25	RM25.00	1	21	RM25.00
P1	RM39.00	2	1	RM19.50
UMobile MB40	RM40.00	2	21	RM20.00
Maxis Light User	RM48.00	3	7.2	RM16.00
Yes	RM48.00	2	20	RM24.00

TOP 3 BROADBAND DEALS (WIRELESS BROADBAND)

Provider	Monthly Commitment	Data Volume (GB)	Speed Mbps	Cost per 1 GB (RM)
Yes Super 48	RM48.00	2	10	RM24.00
UMobile MB68	RM68.00	10	21	RM6.80
Maxis	RM68.00	8	21	RM8.50

TOP 3 BROADBAND DEALS (WIRED BROADBAND)

Provider	Monthly Commitment	Data Volume (GB)	Speed Mbps	Cost per 1 GB (RM)
Maxis Light User	RM49.00	3	7.2	RM16.33
Unifi VIP 5	RM149.00	60	5	RM2.21
P1 Fibre OnePlan	RM169.00	53	5	RM3.12

*Rates are current as of December 2014 and are subject to change at operator discretion. SHOUT! bears no legal nor fiscal responsibility as to the stated rates in this article. Users should conduct their own research before selecting a phone plan.

CHANNELLING YOUR INNER KID

One of Asia's most renowned wedding photographers and a bestselling author, Kid Chan boasts of a client list that's literally a who's who of Malaysia's rich and famous. He chips in about the latest technology that turns everyone into a photographer – the smartphone.

I have practised my craft for some 13 years now and I got my big break in the industry when I was apprenticed to the famous T.S Lim of Studio 88. It wasn't an easy path to follow but it was a fulfilling one. My first assignment as an apprentice was to clean the toilets! Years later, T.S Lim told me that it was a test of character. He said, "Because you were willing to learn I am willing to teach". I've learned a lot since then and I still have more to go as I believe that learning is a lifelong process.

It has been said that the best camera you have is the one on you and in that regard, the smartphone fits the bill. While they won't supplant professional grade cameras, they have made great inroads towards making photography accessible for all. If you go through Flickr and see the most popular cameras used on the site, you'll noticed they're mostly made up of smartphones. While I hesitate to generalise, the cameras on many mid-tier to flagship smartphones today are great for casual photography.

For a novice photographer, a smartphone is a great way to start as you can focus on getting the basics right without worrying about the technicalities in getting a good shot. If you're aware of the capabilities of your phone you can get some pretty good shots. I have done photo exhibitions with images captured with just a smartphone and I recently conducted a class on how to take better smartphone pictures.

As to which smartphone is the best, it's a very personal thing. You'll be having in constantly on your person so you'll have to factor in the design, user interface, look and feel of the phone. While smartphone cameras are convenient and, for casual use, excellent, it's not about the gear. It's about your skill as a photographer and practice makes perfect. To connect with me and to discover more of my work, do visit www.instagram.com/iamkidchan



Photo courtesy of Kid Chan Studios

“FOR A NOVICE PHOTOGRAPHER, a smartphone is a great way to start as you can focus on getting the basics right without worrying about the technicalities in getting a good shot...”

SOUND BITE



ADOPT THE RULE OF THIRDS

Imagine a virtual grid that divides what you see onscreen into a 3x3 grid. An ideal image will have the focus points at the intersections to make it look more exciting and better composed.



KEEP PRACTISING

Someone once said "Your first ten thousand photos are your worst." Keep shooting and you can see yourself getting better over time.



MASTER THE LIGHT

Be mindful of lighting when framing your picture. Try having the light behind you shining on the subject for best results.

A DANGEROUS CATCH

Today's cybercriminals are not only more sophisticated, they're more devious than ever before. Find out how they can steal every single sen you own in one fell swoop with a phishing attack.



Like many Malaysians, John (not his real name) is used to e-banking to pay his bills. After all, it's a whole lot easier than having to queue for hours. One fine day, he gets an e-mail that tells him he needs to reset his bank password or he may lose access to his account. Looking exactly like his bank's website, he clicks the provided links and inputs his personal details to reset his password. A few hours later when he attempts to pay his bills, horror of horrors, his account was wiped clean of money. Welcome to

the blight of modern day e-commerce – phishing attacks.

For the uninitiated, phishing refers to an attempt by someone to divulge your personal details like your credit card number, passwords or whatnot so that they can access your bank account or credit card, swipe everything you own or rack up a huge bill at your expense.

Some phishing attempts are sophisticated, with criminals building facsimiles of actual banking websites in the hope you'll login (the 'bait' so to speak) and then reveal your passwords

to them (effectively 'fishing' for user data). Others are confidence scams conducted on the phone threatening legal action unless you transfer your funds to a holding account or some such trickery. To avoid being the next victim of a phishing attack, follow these six crucial steps and stay up to date on the latest developments by following the MCMC's official website at www.skmm.gov.my as well as the Malaysian Computer Emergency Response Team (MyCert) at www.mycert.org.my Be safe, be vigilant!

6 STEPS TO PROTECTING YOURSELF FROM A PHISHING ATTACK

1. You're who again?

Never reveal personal details or passwords to anyone via e-mail or the phone regardless of who they claim to be. A legitimate financial institution will never ask for these details.

2. You're from where, again?

Scrutinise e-mails carefully. If it says that you need to update your account details, has odd grammar or asks you to download files: beware. It's possibly a phishing attempt and those files can infect you with a virus or worse.

3. When In Doubt...Don't

If you are uncertain of a website in an e-mail, open up a separate browser and type it in manually. Phishers can spoof a website and the link, making it look legitimate when you click on it.

4. Is this secure?

Scrutinise the letters, hyphens or dots of a website address. It may entirely lead somewhere else. Also ensure that the website in question is secure with a **https** and not just **http** in the address bar with a visible padlock icon.

5. Don't Call Us, We'll Call You

If you are in doubt about an e-mail, call the phone number of the institution in question from another **verified source**, not from the e-mail you got it from. The word: do your own background check.

6. Review Your Details Regularly

Check your credit card and bank statements regularly and carefully for any discrepancies. If you encounter oddities like transactions you didn't conduct, make a report to your bank immediately and change your passwords.



PERSONAL ONLINE SECURITY – KEEPING YOUR IDENTITY SAFE ON THE WORLD WIDE WEB

The horror stories of people having their e-mail or their personal Facebook account hijacked before being used for all manner of mischief can literally fill a library's worth of woe, more so the lawyers tasked to clean up the mess afterwards. Most online services like e-mail and, of course, Facebook, by and large have a single initial level of security. You login to their website, input your password and you're in. Unfortunately that means anyone else who knows your password also has access to your account. That's where you need an

additional layer of security – two-step authentication. Basically, this works by having two layers of authentication - you need a physical authenticator (something you have) that only you have access to like your smartphone and a password (something you know). Without both, you don't get in. While it's a tad more inconvenient, this makes it a lot harder for hackers to get access even if they manage to snag your password. Here's how to enable two-step authentication for the most popular online services...



STEP 1

Login to Facebook and click on the chevron in the upper right corner. Click on the **Settings** tab.

STEP 2

In the **Settings** menu, click on the **Security** tab. Select and activate **Login Approvals**. Then select and enable the **Code Generator** option.

STEP 3

In your mobile Facebook app, under the **Help & Settings** menu click on the **Code Generator** option to get your verification code when you next login. Your Facebook account is now secure!



STEP 1

Two-factor authentication for your Microsoft account covers all the services under them, not just Outlook. Logon to your Microsoft account as normal.

STEP 2

Under the **Security and Privacy** tab, look at the Account security list and click on **Manage advanced security**.

STEP 3

Select **two-step verification** in the menu. Adjust preferences if you want to receive your verification code via an app, phone or back-up e-mail address. Follow the prompts and you're done!



STEP 1

Login to your Google Account. Click your profile icon and then click on the **Account** tab in the menu.

STEP 2

In **Account** go to the Security tab and click on **2-step authentication**

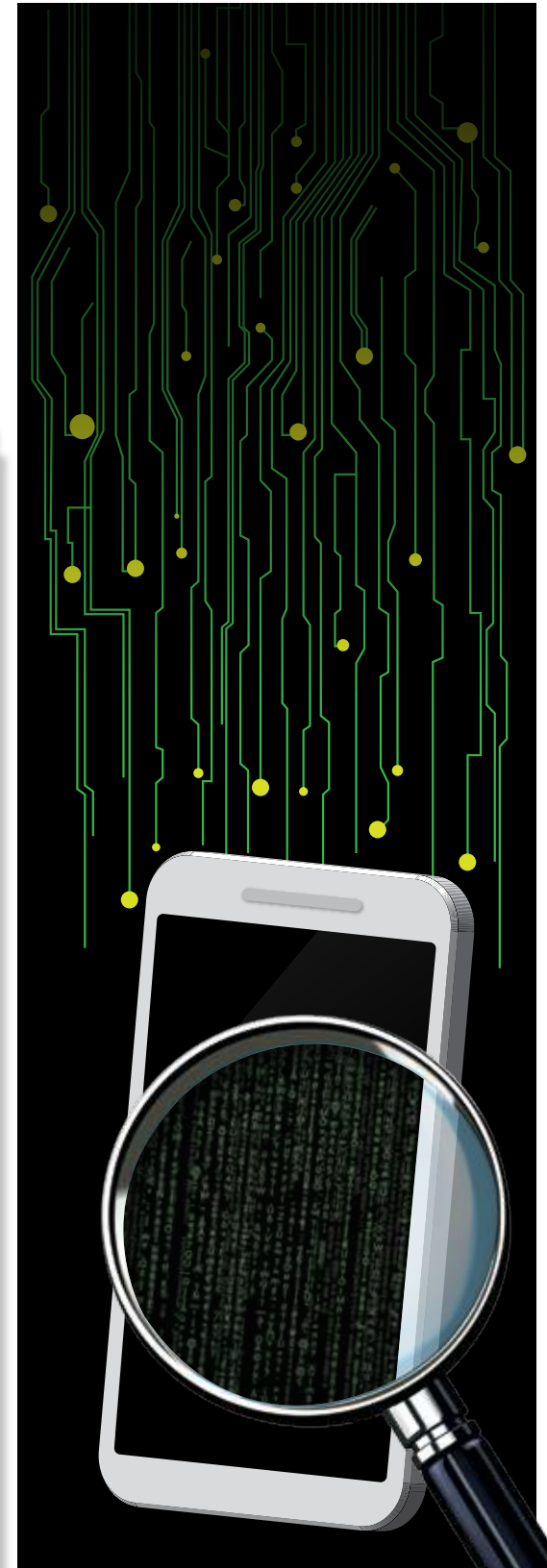
STEP 3

Follow the step-by-step process. If you're on an Android phone, you can install Google's Authenticator App so it can generate codes in lieu of getting them via SMS. The next time you login, you'll have to snag a code via SMS or from the app. You're now secure!

THE SMARTPHONE PRE-REPAIR CHECKLIST

Your smartphone is one of the most valuable things in your possession, not just because it's a cutting edge piece of hardware. It contains your social media accounts, e-banking access, your personal pictures, favourite music and more. If you have to hand it in for repairs, you may end up presenting an unprecedented security risk as well as a field day for an unscrupulous repair technician if they want to see what you're up to on the weekends. Before you even consider sending your smartphone in for repair, go through the following checklist first to save yourself a ton of worry, woe or embarrassment.

1 Do You Trust Your Technician?	2 Have You Documented Your Device?
If you can, opt for an official repair centre that has been authorised by the brand to repair your phone. While needs must and you may have to opt for a non-official repair technician in an emergency, you'll have to ask yourself how much you trust them. How long have they been in business? What policies do they have regarding customer data?	Before you hand over your phone, note down the IMEI (International Mobile Equipment Identity) number. If your smartphone's battery is removable, mark it with an ink marker or a sticker. Press *#06# to get your phone's unique IMEI number. This is to ensure they don't swap your phone for another though this doesn't quite resolve the possibility of someone swapping parts of your smartphone for inferior ones. Also, remove your SIM card and microSD card if your phone has one.
3 Have You Secured Your Passwords?	4 Have You Secured Your Data?
You'll likely have stored passwords to your social media, e-mails and apps on your smartphone's browser or apps. Logout of your social media and e-mail apps and then wipe your browser history and saved passwords settings clean to prevent possible tampering or identity theft. If you have two-step authentication enabled for any apps, temporarily revoke them until you get your phone back.	In all likelihood, you'll have texts, photos and videos on your smartphone. For iOS devices, you can back all this up with iCloud (www.icloud.com). For Android devices, you can back-up images by going to your Photos app and activating Auto Backup or transfer them out to your PC. For contact details, go to your phone Settings, select Backup and Reset and tick the Back up my Data option. This is contingent on you owning a Google account of course. Once all the above is done, factory reset your phone and restore it from the back-up after you get it back.



JUST WHAT ARE BITCOINS?

Imagine a currency that cannot be tracked, traced, frozen or controlled by any nation-state and is almost untraceable. Welcome to Bitcoin



First devised in 2009 by a programmer going by the pseudonym Satoshi Nakamoto, the Bitcoin is, in essence, a decentralised virtual currency that is not pegged to any real world currency nor is it regulated by any financial organisation. No one country nor authority regulates the supply or the value of the Bitcoin though it has, since its debut, gone significantly up in value. At its highest, one Bitcoin was worth US\$1,242 though the value fluctuates significantly from day to day. In total, the Bitcoin market is worth an approximate US\$5 billion dollars⁽¹⁾.

Boiled down, Bitcoins are chunks of code that are in themselves made up of complex mathematical algorithms that hold value. To invest in Bitcoins, you'll need to get a virtual wallet to store these codes be it a smartphone app or your PC. From there, you can buy Bitcoins with normal currency and then trade it in for goods and services via a simple transaction of codes. The transacting parties don't even have to know each others identities as it's purely a transaction of codes. Unfortunately, its anonymous nature has lead to it being the currency of choice to pay for less than legal goods and services.

To ensure that people don't counterfeit Bitcoins, the currency itself is encrypted. To retain value rather than having people just simply crank out more Bitcoins on

demand, the whole system has been designed with a finite limit of 21 million Bitcoins that will ever be created. Currently, there are about 13 million Bitcoins in circulation. Since there isn't a mint, those seeking to get more have to do what is known in the parlance as 'mining' Bitcoin. This involves using PCs – professionals use entire server farms – to crunch complicated algorithms. Once solved, you get a wad of Bitcoins. The clincher here is that it gets harder and harder as time goes on to mine Bitcoins as the algorithms get harder to solve, requiring miners to either work together or to get inordinate amounts - entire warehouses - of computing power.

Currently, it's accepted by many companies worldwide for goods and services ranging from massive companies like online retailer Amazon and gaming giant Zynga (of Mafia Wars and Farmville fame) all the way down to small-scale outfits like diners and coffee shops⁽²⁾. Its acceptance is slowly but gradually increasing with the state of California in the United States recently signing a bill rescinding a prior ban that disallowed its use as legal tender⁽³⁾.

While Bitcoin is clearly here to stay, the jury is out on its long term viability as an acceptable alternative to existing currency. The question that needs to be asked though is where its adopters will take it to in the future.

NOT HAPPY?

with your
COMMUNICATIONS & MULTIMEDIA
services?



**REDRESS YOUR
UNRESOLVED COMPLAINTS
ON COMMUNICATIONS
AND MULTIMEDIA SERVICES**

COMPLAINT PORTAL
cop
complaint.cfm.org.my



COMMUNICATIONS AND MULTIMEDIA
CONSUMER FORUM OF MALAYSIA



do you know? adakah anda tahu?

As a responsible consumer, get to know the right channels for addressing your complaints. Different agencies and authorities are appointed based on different type of services. Jurisdiction empowered to these agencies are also limited. So, be savvy and save time by complaining correctly.

Sebagai pengguna yang bertanggungjawab, mengenali saluran yang betul untuk menangani aduan anda. Agensi dan pihak berkuasa berlainan yang dilantik berdasarkan jenis perkhidmatan. Bidang kuasa untuk agensi-agensi ini juga terhad. Jadi, fahami dan jimatkan masa dengan mengadu dengan betul.

HOW TO MAKE A COMPLAINT | CARA MEMBUAT ADUAN

Masalah pengguna / Isu aduan / Complaint SKMM

Step 3

Complaint SKMM / Aduan SKMM
1800 888 030
Email: aduanskmm@cmc.gov.my
Portal: http://aduan.skmm.gov.my



Step 1

Problems with telecommunications, postal, internet & radio services?
Contact your service provider for resolution

Masalah dengan telekomunikasi, pesanan, internet & perkhidmatan radio?
Hubungi pembekal perkhidmatan anda untuk penyelesaian
Tiada penyelesaian/ Tiada maklum balas/ Complaint SKMM

Not Satisfied / Aduan SKMM

CFM Communication and Multimedia Consumer Forum of Malaysia (CFM)

Complaint On Services / Aduan Pada Perkhidmatan

Hotline : 1800 182 222
Complaint Portal: www.complaint.cfm.org.my
Email: aduan@cfm.gov.my
Portal: www.cfm.org.my

CMCF Communications and Multimedia Content Forum of Malaysia (CMCF)

Complaint Related to Content via medium electronic / Aduan berkenaan dengan kandungan melalui media elektronik

Hotline : 1800 182 222
Complaint Portal: www.complaint.cfm.org.my
Email: aduan@cfm.gov.my
Portal: www.cfm.org.my

cop COMPLAINT PORTAL
www.complaint.cfm.org.my

COP merujuk kepada Complaint Online Portal di mana portal aduan diuruskan sendiri direka untuk membenarkan pengguna untuk melaporkan status aduan anda, sama ada fail anda telah disemak atau dikenal pasti oleh pegawai aduan, ia memberi anda laluan terus kepada status aduan anda.

cop COMPLAINT PORTAL
www.complaint.cfm.org.my

The COP stands for Complaint Online Portal which is a self-managed complaint portal designed to allow you the consumer to monitor for yourself the status of your complaint, whether your file has been looked at or responded to by complaint officers. It gives you a transparent access to the status of your complaint.

Lodge a complaint directly to the Complaint Online Portal (CoP) / kemukakan aduan terus ke Complaint Online Portal:
www.complaint.cfm.org.my

Write in to / Laporkan ke:
Email: aduan@cfm.org.my

Walk-in or write to / Hadir atau lapor ke:
Communications & Multimedia Consumer Forum of Malaysia
6-02, 6th Floor Wisma Straits
Trading No. 2, Lebuhr Pasar Besar 50050 Kuala Lumpur Malaysia

Fax in to / Faks ke:
Fax: +603-2693-2288

GET HELP FROM CUSTOMER SERVICE / DAPATKAN BANTUAN DARIPADA PERKHIDMATAN PELANGGAN

TELECOMMUNICATIONS / TELEKOMUNIKASI

celcom
Calls to 1300-111-000 from your Celcom numbers
Dial 1111 if you're calling from your Celcom mobile
http://www.celcom.com.my
https://www.celcom.com.my/personal/helpsupport/contactus/contactus-form

Tune
+603-79490000
customer.care@tunetalk.com

clixster
+6011-2211 2211
http://www.clixster.net/support@clixster.net

ALTEL
+603- 2613 3888 or dial 13388 from Altel line
http://www.altel.my/

maxis
Hotline: 1-800-82-1123
Or dial 123 from your Maxis mobile.
International calls: +60374922123
Fax: +603-7492-2950
http://www.maxis.com.my
http://www.hotlink.com.my

DiGi
+6016-2211-800
http://www.digi.com.my/custsvc@digi.com.my

u mobile
Hotline +6018-388-1318 / UMI318
customer.service.@u.com.my

yes
www.yes.my
+6018-333-0000
yescare@yes.my

red ONE
back to basics
+6018-0011-0800
careline@redone.com.my
www.redone.com.my
https://www.facebook.com/RED1Mobile

TIME
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+603-5021-2122 (Oversea)
customerservice@time.com.my

Buzz me
+603-2303 4988
http://www.buzzme.com.my/content/default
https://www.buzzme.com.my/content/contact-us

JARING
+603-8991-7080
+6015-4815-5515
onehelp@jaring.my

P1
1-300-03-1300
+603-8800-8888 (kl)
+604-722-8888 (penang)
+605-811-8888 (perak)
+606-733-8888 (melaka)
+607-293-8888 (JB)
+609-293-8888 (kuantan)
http://www.p1.com.my/
http://www.p1.com.my/customer-care/form/careline@p1.com.my

MMCP
Tel: +6019-388-0632 (Joe)
Tel: +6016-915-8281 (Sandra)
aduan@mmcp.org.my

PAY TV / TV BERBAYAR

astro
+603-9543 3838
wecare@astro.my

HypTV
Call 1-300-88-1222
Call 100 (Malaysia)

eTV Holding Sdn Bhd (eTV)
+6018-0087-9993
http://www.etv.my/etv/index_en.html
info@etv.my

ABN
Asian Broadcasting Network (M) Sdn. Bhd. (ABN)
Tel: +603-8947-0222
http://www.abnxcss.com/
http://www.abnxcss.com/enquiry/cust.service@abnxcss.com

B TV
Pertubuhan Berita Nasional Malaysia (Bernama)
support@bernama-tv.com

FREE TO AIR TV / SIARAN TV PERCUMA

MEDIA PRIMA BERHAD
Sistem Televisyen Malaysia Berhad (TV3)
+603-7726-6333
contactus@altmedia.my

Metropolitan TV Sdn Bhd (8TV)
+603-7726-6333(Alt Media)
+603-7728-8282(8TV)
contactus@altmedia.my
chinese@8tv.com.my
8tv.urban@gmail.com

Ch-9 Media Sdn Bhd (TV9)
+603-7726-6333
contactus@altmedia.my

Nat Seven TV Sdn. Bhd. (NTV7)
+603-7726-8777
feedback@ntv7.com.my

AL HURAHMEDIA CORPORATION
TV AL Hijrah (TWAH)
+603-226-01600
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RADIO

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era +603-9543-8888
webmaster@era.fm
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Fly FM +603-7724-1144 (studio)
+603-7710-5022 (office)
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+603-7710-5022 (Office)
One +603-7710-0110 (studio)
+603-7710-5022 (office)

STAR RFM SDN. BHD.
988 +603-7885-1188 (Office)
+603-7710-3988 (Hotline)
feedback@988.com.my
RED FM +603 7885-1885
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webmaster@xfm.com.my

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+603-7885-1188 (Office)
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BFM 89.9 +603-2035-5900

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