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WINDOWS XP HELPS YOU "DO MORE WITH LESS". ADOBE IS "SIMPLICITY AT WORK" AND APPLE MAKES YOU "THINK DIFFERENTLY". BUT IF IT'S AS "EASY AS DELL" AND "EVERYTHING IS POSSIBLE" WITH HP, IT'S ANYONE'S GUESS WHY LIFE IS STILL SO COMPLICATED! TECHNOLOGY EXISTS TO MAKE LIFE SIMPLER, RIGHT? NOT ALWAYS. BUT IT CAN, IF YOU ONLY LET IT. HERE ARE SOME TECH TOOLS — PRODUCTS AND SERVICES — THAT WE STILL DON'T USE ENOUGH...

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M-payment (mobile payment):

Simply put, it is the payment of bills through one's mobile phone. Not satisfied with replacing your landline, the mobile phone has long had its eyes on replacing the wallet. Leading service providers have options that allow one to pay the mobile bill by just making a call and entering one's credit card details through an automated menu. It saves you the time and the hassle of the trip to the nearest store.

Elsewhere in the world, mobile phone manufacturers are making phones that can be used as a payment device by simply swiping it across a reader. Imagine paying the restaurant bill directly from the table without having to use sign language to let your waiter know that you want the cheque. All you would need to do is connect to the restaurant's cash register wirelessly.



Internet banking:

Still standing in queue being *bheja*-fried by droopy public-sector bank officials who start their afternoon siesta at 10am? Enter the era of Net banking. Account-to-account transfer, loan application, paying of bills, getting a bank statement — it's all just a click away. Get savvy, save time and experience the can't-remember-the-last-time-I've-been-to-a-bank feeling. It's heavenly.

Blu-ray:

This next-gen optical disc format stores large amounts of data and boasts better quality and sound. It looks just like any other CD but has five times the storage capacity of a standard DVD. Used for storing games and high-definition movies, seamless menus allow you to navigate the disc without ever leaving the movie. Blu-ray players or gadgets that support Blu-ray can also "upscale" DVDs to a higher resolution so that they look better than before.

Mobile updates:

Most cellphone updates are released on the company's websites and it's important to keep checking for them. Updates keep your cellphone virus-free and up-to-date with the latest services. You don't need to visit the nearest store, either. Just connect your mobile to the PC with a USB and follow the steps.

Mobile features:

Someone once said that the mobile phone is like a Swiss Army knife, except without the sharp edges. When was the last time you used your constant handheld companion for anything apart from dialling, texting, or at the very most, emailing? And you aren't alone: apparently only 10 per cent of mobile-phone users utilise all the phone's facilities. Here are five most ignored mobile features:

- GPRS: It all but guarantees access to the Internet anytime, anyplace. Your service provider will set it up on your mobile at the nearest store. It's practically free if you use GPRS only to check mail. For downloading, it costs some more. You can also share the connection with your laptop. Plus, once India has 3G technology, it will only get better.
- USB cable: A genius wire that connects the PC or printer to the mobile. If not for creating a back-up of contacts, use it to transfer Mp3 ringtones stored on your comp's hard drive, for free!
- Mobile blogging: It took Aamir Khan, Big B and Karan Johar to turn online blogging into a rage. And mobile blogging makes it so much more fun, making possible minute-by-minute updates. Upload and share a picture as soon as you click it. It can't get faster than this. You will need GPRS.
- RSS reader: Get up-to-date news on your cellphone. They use small file sizes and consume less bandwidth.
- Conference calling: Even if your phone doesn't support it, most cell service providers do.

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VoIP:

Voice Over Internet Protocol. In English, that means talking for free using the Internet! Make calls — and video calls — from your computer through sites like www.skype.com, Yahoo! Voice or Google Talk. Plus, make cheap calls to mobiles and landlines across the world. You will need a headset and Net connection on your PC/laptop and a webcam for a video call. Start downloading.

Photo-printing:

Many would argue that digital photos have put an end to the era of photo-printing. But for those who like to preserve hard evidence of their memories without having to depend on old-school set-ups, photo-printing now balances the best of both worlds. Some reliable sites are ZoomIn and www1.snapfish.in. Each four-inch-by-six-inch print costs less than Rs 3. On ordering 10 prints, you pay a courier charge of Rs 4.4 for each print but if you order 60 prints, the courier charge on each print falls to 73 paise. www.taspeer.com is another site set up by four ex-IIT-ians from Delhi.

Online trading:

Online trading sites don't exactly get rid of the middleman but at least you know you aren't getting taken for a ride. Some sites like sharekhan.com, indiabulls.com, kotaksecurities.com, icidirect.com and motilaloswal.com are reliable sites to trade online. The procedure is simple enough. You need to have a reliable Internet connection. You will need to pay a fee to get started (or per transaction, depending on which site you choose) and then download or install the trading software the company sends you. It is always linked to a bank account and money is transferred online. At last, if you lose your money, you have only yourself to blame!

TECH SERVICES WE USE TOO MUCH!

Calling customer care service: Dialling 111 or 123 to your mobile service provider for every tiny verification that is anyway probably available on the company website.

Old-fashioned email: Age-old email accounts created during school days and gleefully jotted down in autograph books are still shamefully used by many of us. Like iamsweetie@yahoo.com, loveu4ever@potmail.com and honey_17@mediffmail.com, even if honey is not 17 anymore. Time to change your email address!

Internet: Undoubtedly, a good thing. But whatever happened to the good ol' dictionary, encyclopaedia and even doctor! Now, Google is our dependable search engine and Wikipedia is the answer to all of our questions. Social net-



working sites like Orkut and Facebook have replaced phone calls, texts and sometimes, emails. Google your symptoms and dispense with the doctor. And then of course there are the matrimonial sites. Who needs face-to-face interaction anyway?

Mobile phone: If some features of the cellphone remain unexplored, there are others that are used far too often. Switch it off for a change to enjoy the sound of silence.

File-sharing:

Receive or send digital files over a network. File-sharing is important, particularly when large-sized files need to be shared. Most chat sites like Google Talk or Skype have file-sharing options. Social networking site Facebook also has this cool FreeDrive application by which files can be shared online and kept private or public. There's also LimeWire, KaZaA, eMule, BitTorrent and Filehippo. MobileMe is another cool application introduced by Apple which gives users a virtual and personal 20GB hard disk on its iDisk — and for a change you don't have to own a Mac! All you need is Safari 3 or Firefox 2 for the Mac, plus Internet Explorer 7 for Windows.

Online shopping:

Why stop at flowers and chocolates? Pile up your virtual shopping cart with almost anything imaginable as you make your way through cyberspace. Tech tools sell the most on sites like eBay. An iPhone 3G is already up for sale on eBay India but its listed price is Rs 36,000 and an additional 2,000. Not a good bargain. Moral of the story? Do some research before you buy. Or, to make some cash instead of spending it, try selling instead of buying. E-commerce has become a secondary source of income for housewives and students on sites like Rediff and futurebazaar.com.

Portable hard discs:

And we mean beyond the pen drive and the CD. Extended hard discs start at 120GB and go up to 1 terabyte, which is enough to store your life's work and play! If only there were virtual wardrobes, life would be so much more spacious! A 120GB hard disc comes for around Rs 4,000. The use of SSD memory cards for laptops has also picked up in recent times but there is scope for plenty more.



Wi-Fi:

Welcome to the sheer magic of mobility! This simple technology allows you to log on to the Internet anywhere. Make your home a Wi-Fi zone by investing in a wireless router, easily available from a service network provider for Rs 3,000-4,000, depending on the plan. Choose an unlimited connection or pay downloading charges — a couple of GBs come free, depending on the plan you opt for. Or buy your own set from a tech peripherals shop and hook it up to your broadband connection.

Of course, to make full use of this, you need a Wi-Fi-enabled laptop. It is also supported by most modern PCs, game consoles and printers, allowing you to print, play games, listen to music and surf wirelessly, endlessly. Say goodbye to wires!

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Which tech tools do you make the most use of? Tell t2@abpmail.com