BROWSER NO. 229

APRIL 2026

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Web maintained by kg@kgweb.au

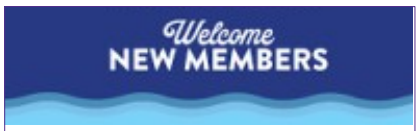
The Busselton Constitution is available on the Busnet website: busnet.org.au

This is a very useful and interesting site with lots of up to date information about our Club.

Busnet Clubroom Opening Hours:

Monday, Wednesday, and Friday afternoons from 1:00 to 3:30 PM

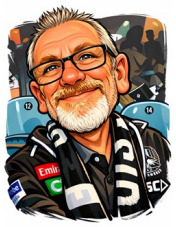
(Except Public Holidays)



Pauline Bryson Darell Chaplin
Cleone Hopkins Jeremy Whiting

Your club is run by dedicated volunteers, if you have some spare time why not consider volunteering.

Editorial:



Alex (a.k.a. Grumps)
Editor

Welcome to the April 2026 edition of your Browser.

I'm sure you remember that days when you had a stuffed wallet or purse full of all that important stuff (*I still have one, just can't let go*), but today we are continually being moved down a technology path with the physical wallet being replaced with a digital one.

The Microsoft platform never stands still for too long with Windows 10 now at end of life. A cynic may suggest it is probably to get you to dip into those wallets.

Digital Wallets

The days of carrying your wallet or purse stuffed with cash, cards and other things for convenience seen to numbered with the rise of digital wallets. Digital wallets like Apple Wallet and Google Wallet make it easy to spend online and in person with just your smartphone, smartwatch or other compatible device. …..Read More

Windows 10 End Of Life

The end is here—at least, it is for Windows 10. Microsoft officially stopped supporting the decade-old operating system on October 14, 2025. Windows 10 will not just suddenly grind to a halt but if you are still using Windows 10 and wondering what to do next….. Read More

Club News

Over the last month your club has been very active with Easter approaching. We have held one of our major fundraising events with our Easter Raffle, there was also an opportunity for members to catch up over a morning tea, and lets not forget a very special birthday for one of our members…. Read More

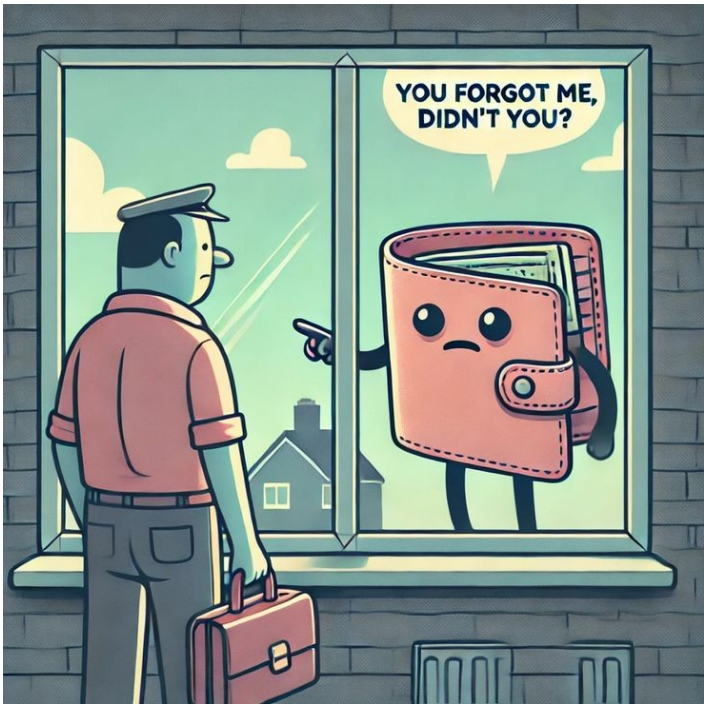
View our April 2026 Volunteer Roster

The Browser is open to suggestions on topics to include in future editions so if there is something you would liked covered drop us a line at:

publicity.busnet@gmail.com

Digital Wallets

Digital wallets like Apple Wallet and Google Wallet make it easy to spend online and in person with just your smartphone, smartwatch or other compatible device. If you'd prefer not to need to carry your bank cards with you when you go to the store - or if you're looking for ways to make online shopping easier - a digital wallet may be a perfect choice.



So - what is a digital wallet and how do they work? Let's take a look at popular wallets in Australia, and how to set up a digital wallet once you've decided which option is right for you.

What is a digital wallet?

A digital wallet is an app which sits on your smart device, and which allows you to link your debit and credit cards to make mobile payments. This means you can simply tap and pay with your phone or smartwatch at the checkout instead of using the physical cards you would normally carry in your physical wallet or purse.

Digital wallets can also hold other types of cards, such as loyalty cards and travel cards, and tickets for travel, events and more. Popular digital wallet examples in Australia include Apple Wallet and Google Wallet for phones, and wearable options like Garmin Pay for use with your smartwatch.

Today, more and more customers use digital wallets in Australia either by choice or by necessity.

Benefits of digital wallets

There are many benefits of digital wallets, mainly sitting around convenience and security.

The following are some of the potential benefits of a digital wallet.

- Digital wallets offer secure shopping online, in app and in person.
- You can use your digital wallet to hold loyalty cards, healthcare cards, tickets, boarding passes, gift cards, and more
- You can start to use a digital card immediately, even before your physical card has been mailed to you.
- Digital cards have different card numbers to your physical card - so you can use a digital card if you need to block or cancel your physical card, without compromising on security
- On top of all this, there's the convenience that you can leave your physical wallet or purse at home for small purchases, and simply pay with your smart watch or mobile phone instead.

How does a digital wallet work?

Digital wallets use NFC - near-field communication - similar to your physical card when you use it to tap and pay in a store.

You need to link your preferred card to the wallet app, but the app can then use your phone's technology including bluetooth and wifi, to process the payment contactlessly. This works in Australia and abroad, even if you do not have roaming enabled on your phone, wherever contactless payments on your card network are offered.

You can also use your wallet to shop online. Often this means you don't need to enter your full card information and shipping address when buying something, as the form will auto populate. You just check and confirm the details are correct.

Popular digital wallets in Australia

There are quite a few popular digital wallets in Australia. Our banks for example, support wallets for smartphones and wearables like smart watches. The 2 most popular are Apple Wallet and Google Wallet. However there are others like Samsung Wallet and Garmin Pay.

Popularity of digital wallets does vary based on country and region, but most of these popular options can be used outside of Australia very broadly, making them suited to local and international use.

How to set up a digital wallet

The Apple Wallet app is automatically installed and comes pre-installed on most iPhone and Apple Watch models. It is a default app used to manage credit cards, tickets, and passes on apple devices.

For Android phones a wallet app is typically, but not always pre-installed on most modern Android phones in Australia.

- **Google Wallet** (formerly Google Pay) comes pre-installed on the vast majority of Android devices (such as Pixel, Motorola, Oppo, etc.).
- **Samsung Wallet** (formerly Samsung Pay) comes pre-installed on almost all recent Samsung Galaxy phones.

If not pre-installed, you can easily download the wallet for free from the Google Play Store.

Adding a card to your digital wallet

To set up a digital wallet you'll need to pick the wallet you prefer, and link your debit or credit card to it. There's usually a security step which your card provider uses to confirm the card can be safely added.

The exact process to add a card to a digital wallet to use does vary depending on the wallet and the device you want to use. As an example, here's the basic steps for adding a card to Apple and Google Wallets.

<u>Apple Pay</u>

- Open the Apple Wallet app
- Tap Add Card, then Debit or Credit Card
- Tap or hold your card close to your iPhone, or scan it with the camera app to add it
- Complete the security step to verify your information with the bank or card issuer

If you prefer you can also manually add your card by adding the card number, expiry and CVV code.

<u>Google Wallet</u>

- Open the Google Wallet app
- You'll be prompted to add your card - scan your card with the camera or enter the details manually
- Set up a screen lock if you don't already have one, for extra security

Keeping your digital wallet safe

Digital wallets are convenient, and safe to use with sensible precautions. Here are a few pointers:

- Use a screen lock so your phone can't be used without your permission
- Keep your phone PIN or passcode secret and enable 2 factor authentication if you can
- Update your phone's software when prompted as this will ensure the latest security features are installed
- Set up transaction notifications in your phone so you can see when a payment is taken
- Review your bank account and card statement frequently to check there are no unauthorised transactions

Windows 10 End Of Life

The end is here—at least, it is for Windows 10. Microsoft officially stopped supporting the decade-old operating system on October 14, 2025.

Still use Windows 10?

I'm sure if you are still on Windows 10 you have realised by now that your Windows 10 computer is still working and hasn't suddenly grind to a halt! But as your machine will be using an unsupported version of Windows, it'll be more vulnerable to security risks and viruses.

What to should consider if remaining on Windows 10:

- No More MS Updates: Microsoft will stop providing security patches, bug fixes, and feature updates for Windows 10.
- Your PC Will Still Work: Windows 10 won't suddenly stop functioning. You can continue using it, but it will become increasingly vulnerable to cyber threats as new vulnerabilities emerge.
- Security Risks Increase: Without updates, Windows 10 systems will be more exposed to malware, ransomware, and other attacks. Cybercriminals are likely to target these systems due to their large install base.
- Software Compatibility Will Decline: Over time, third-party software vendors will stop supporting Windows 10, leading to potential issues with newer applications and services.

What are your options?

1) Upgrade to Windows 11

If your PC allows it, you could try upgrading to Windows 11. Trouble is, Microsoft's latest OS will only run smoothly with the right hardware backing it up and Windows 11 specs and requirements are quite specific.

That's why Microsoft recommend downloading their PC Health Check app on your Windows 10 machine first. This will then assess eligibility and identify components in your device that don't meet the Windows 11 minimum requirements.

If your computer doesn't tick all the boxes, then it's probably best not to try forcing it onto the latest OS as you'll get all sorts of errors. But the PC Health Check app will link you to some handy info that'll help you upgrade your device so it can run Windows 11.

Although you can find hacks on the internet to force upgrades to Windows 11 these won't guarantee future version upgrades of Windows 11 will be successful so unless you are technically proficient and willing to navigate future challenges this is not the best option for most of us.

2) Pay for extended security updates (ESU)

If you're not ready to upgrade from Windows 10 just yet, Microsoft are offering a temporary safety net of sorts known as Extended Security Updates - or ESU for short.

Windows 10 Extended Security Updates (ESU) provide critical, paid security patches for computers after the official end-of-support date on October 14, 2025, lasting until October 13, 2026. The program ensures continued security for devices ***running Windows 10 version 22H2, costing AU$44.95 per device for one year***.

But it doesn't give you access to them forever. So, it's only a stopgap.

Further information on the ESU can be found at https://www.microsoft.com/en-au/windows/extended-security-updates.

3) Upgrade to Windows 11 with new devices

Are your devices more than 3 years old and you want to stay with Windows? Your best option is probably to replace them with new devices, with Windows 11 pre-installed.

While this may be sooner than you'd planned, and at a cost you hadn't planned for it's still likely to save you money in the long run, And not only will you benefit from faster processing and memory, but you will also get the security and performance improvements that come with Windows 11

4) Try an alternative operating system

If you really want to hang onto your hardware, you could replace Windows 10 with a different operating system like Linux. It's a popular, free open-source OS that's used widely in servers, supercomputers, and mobile devices — plus, it's regularly updated. There are a number of different instances of Linux like Linux Mint, Zorin, and Ubuntu just to name a few.

Whichever version of OS you may choose expect there to be a bit of a learning curve for most people, but we have moved with the changes over the years so change is something we are all getting used to.

It is important to obviously back up all your important data first!

5) Continue using Windows 10 (with caution)

Now, we wouldn't recommend this as you'll be vulnerable to security threats beyond October 2025 without those Microsoft updates covering your back. That is unless you pay for those extended security updates we just mentioned. Or, you could rely on some third-party antivirus software to keep your system safe post-2025.

Need help to consider your next step.

Why not reach out to your Busnet Technical experts. Drop into the club rooms and have a chat with them, they will be more than happy to walk through the potential options with you and provided guidance to help you make a smooth transition.

Club rooms are open every Monday, Wednesday and Friday from 1:00 to 3:30 PM (except public holidays)

Club News

Birthday Wishes

Happy Birthday to the amazing Joan Harlow who turned 107 years young in March.

Fundraising Event

Our Easter raffle was run and won.

Wining Tickets:
First. Ticket No Orange S 19
Second. Ticket No Red A 97
Third. Ticket No Orange S 26

All winners notified and prizes collected by the lucky ones.

The Easter raffle is one of our main fund raisers for our club. So a very big thank you to all of those who provided the donations for the prizes.
These events could not be possible without your support which is very gratefully appreciated.

Social Event – Morning Tea

A social morning tea was held at the BSSC on Tuesday 10 March. It was great to catch up with other club members for a general chit chat over a cuppa and some very nice scones and cream. We don't always have to catch up when there is a problem to be solved so keep an eye out for future social events.

Busnet Volunteer Roster

BUSNET COMPUTER CLUB INC

April 2026 ROSTER

DATE	DAY	Reception & Technician	DATE	DAY	Reception & Technician	DATE	DAY	Reception & Technician
30/03/2026	Monday	Lois Ralph	01/04/2026	Wednesday	Peter Ralph	**03/04/2026**	**Friday**	**Public Holiday**
		Peter Quinby		Alex Ashton	Bill whipp			**Easter**
		Jake Challis			Tony Hill			**Good Friday**
06/04/2026	**Monday**	**Public Holiday**	08/04/2026	Wednesday	Heather Maclean	10/04/2026	Friday	Pamela Lee
		Easter Monday			Bill Whipp			Bill Whipp
					Tony Hill			Tony Hill
13/04/2026	Monday	Kerry Mclements	15/4/26	Wednesday	Pam Shanks	17/04/2026	Friday	Ursula Hillman
		Peter Quinby			Bill Whipp			Bill Whipp
		Jake Challis			Tony Hill			Tony Hill
20/04/2026	Monday	Alex Ashton	22/04/2026	Wednesday	Michelle Chaplin	24/04/2026	Friday	Jane Buckley
		Peter Quinby			Bill Whipp			Bill Whipp
		Jake Challis			Tony Hill			Tony Hill
27/04/2026	Monday	Lois Ralph	29/04/2026	Wednesday	Peter Ralph	01/05/2026	Friday	Trevor Gray
		Peter Quinby			Bill Whipp			Bill Whipp
		Jake Challis			Tony Hill			Tony Hill

Any changes to the Roster contact Peter on 0429 185 066 OR email treasurer.busnet@gmail.com

Coffee Break

SUDOKU

2		7					9	5
	5	8	2	1				4
1				5		6	2	8
					5	9		
		4	1		2	7		
		6	9					
4	1	5		3				9
3				2	1	5	4	
6	7					8		1

Fill the blank squares with the numbers 1 to 9 so that each row, each column and each smaller 3 x 3 block contains all the numbers from 1 to 9.

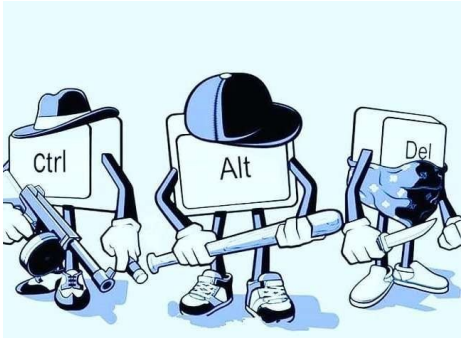
WORD MAKER

How many words of four letters or more can you make from the letters below, with each work containing the letter in the centre? Don't include proper names or plurals.

L	A	R
W	P	E
A	L	P

March 2026 Answer:
vain, vair, vars, vast, vatu, vina, visa, vita, ravin, varus, vaunt, virtu, virus, visit, vista, trivia, virtus, vitrain, ANTIVIRUS

"Okay your father managed to get a mouse. Now how do we use it?"



You always call them when you have a problem!

BROWSER NO 229

APRIL 2026

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