Security concerns—Due to Apple's iCloud hacking scandal in August, which resulted in hundreds of nude pictures of celebrities being leaked online, it's no wonder consumers would balk when contemplating handing their financial information over to Apple. Despite this, Wester thinks we have nothing to worry about. "You have a small plastic card with 16 digits that don't change, and the moment it's out of your sight somebody can write them down, swipe your card, or clone it. It's not a very secure form of payment. On the other hand, you have this tiny little computer that can be locked, even with your fingerprint. It doesn't actually hold the credit card numbers themselves, it holds a token. It has uniquely identifiable information, and if lost, it can be wiped clean. You can also find it if you need to using Find My iPhone. The idea that a tiny little computer is somehow less secure than a piece of plastic is a little backwards." When paying via iPhone, "There's no way to clone a card. There's no way to take that token and enter it into an ecommerce site. It has no value outside of the phone, so there's nothing you can really do to steal it."

In regard to the iCloud hack, he adds, "The way that the information for a payment is stored and the way photos are stored in the cloud are two totally different ways of storing information, two totally different way of securing information, and two totally different types of information."

Privacy concerns—Consumers have had a growing concern over privacy amidst the 2013 National Security Agency (NSA) scandal. We're warned that Big Brother is always watching and companies such as Google are recording our every keystroke, but Apple made it clear that it wasn't interested in tracking us. During the Apple Pay announcement, Eddy Cue, Apple's SVP of internet software and services, said, "We are not in the business of collecting your data. So, when you go to a physical location and use Apple Pay, Apple doesn't know what you bought, where you bought it, or how much you paid for it. The transaction is between you, the merchant and your bank." The question is will consumers, with a growing level of skepticism, trust Apple?

news & product briefs

Financial Times Refreshes for a Digital World

The Financial Times (FT) launched a refreshed newspaper. designed with the modern reader in mind—who consumes journalism in a variety of formats and values the editorial judgment and serendipity of a newspaper. As a result of extensive user testing and feedback, the new look incorporates several changes and additions.

Changes include a new custom typeface—Financier developed with Kris Sowersby; new color graphics and data that translate seamlessly between print and digital formats; a new-look front page that aims to make navigation easier; an index that lists companies, sectors, and people mentioned in the companies section; a spotlight on the people behind U.K. corporate news in a Friday people column; a new trends feature that will guide readers to emerging themes; and a new Monday sports column that will alternate between Sporting View (in which Matthew Engel and Jurek Martin will cover the business and management of sport) and a data-driven feature looking at the numbers behind the news.

Hugh Carnegy is the executive newspaper editor overseeing print production to run alongside the FT's 24-hour, multimedia publishing schedule.

(ft.com)

Kenshoo Acquires Adquant

Kenshoo, a provider of predictive marketing software. acquired Adquant, a Facebook Preferred Marketing Developer (PMD); it is a SaaS platform that powers social campaigns for many top grossing mobile apps and games. Kenshoo and Adquant share an engineering-driven approach to innovation, and the combined offering provides solutions for advertisers, agencies, and developers around the world.

Adquant delivers advanced solutions for mobile applications and customer lifetime value optimization, and it boasts deep penetration within the gaming vertical. These attributes complement Kenshoo's enterprise software, global footprint, and operational scale.

As part of the acquisition, Adquant executives and other key personnel will join the Kenshoo team. Adquant clients will continue to manage their programs through Adquant's platform for gaming and mobile as well as take immediate advantage of Kenshoo's scale and cross-channel marketing solutions. Over time, the Adquant and Kenshoo products will be integrated to provide clients with holistic digital marketing capabilities.

(kenshoo.com)

Writers Reach Out to Amazon Board to End **Hachette Feud**

Amazon and Hachette Book Group are still battling over ebooks, and Authors United—a group of authors from Hachette and other publishers—has reached out to Amazon's board of directors. During the course of

trending topics

were removed only after the sites received copyright takedown notices."

On YouTube, the TOS lists several things a user agrees to avoid when uploading videos or making comments. Most of this covers content with copyrights and trademarks, which have clear legal guidelines, but for other content, it asks you follow "common-sense rules that will help you steer clear of trouble." Fail to follow the rules, and your content may be deleted.

Eric R. Chad, of the intellectual property law firm Merchant & Gould, says there are exceptions to First Amendment protections of free expression, including restrictions on obscenity and the distribution of stolen media, which might subject people sharing the stolen pictures and videos of celebrities to criminal and civil liability. Alternatively, according to Chad, from a legal perspective, social media sites aren't required to take anything down and have no responsibility to protect users from potentially troubling or offensive material.

In the Foley case, Twitter deleting images and videos of the beheading may be understandable. However, many argue that because more and more people are getting their news from social media sites, social media sites need to err on the side of free speech. But that doesn't seem to be the norm yet.

In September, the pastor of a Baptist church in Georgia had his video banned from YouTube after he posted his Sunday sermon about the persecution of Christians in the Middle East. His entire account was terminated, which he told his congregation had to do with what the site mistakenly believed to be "hate speech."

"YouTube has clear policies that prohibit content like gratuitous violence, hate speech and incitement to commit violent acts, and we remove videos violating these policies when flagged by our users," the social media site said in a statement. "We also terminate any account registered by a member of a designated Foreign Terrorist Organization and used in an official capacity to further its interests."

Robert Quigley, senior lecturer for the School of Journalism at the University of Texas-Austin believes that if corporate offices, worried about ad sales, adopt the News & Product Briefs continued from page 5

negotiations, Amazon refused to let users preorder Hachette books and has been slow to fill orders. Meanwhile, it says that all it wants is for Hachette to sell its ebooks for \$9.99, but Hachette disagrees.

Authors United has been vocal throughout the standoff, but now it has reached out to Amazon's board with a letter that says, "Efforts to impede or block the sale of books have a long and ugly history. Would you, personally, want to be associated with this? We, the undersigned, feel strongly that such actions have no place in a common commercial dispute. Amazon has other negotiating tools at its disposal; it does not need to inflict harm on some of the very authors who helped it become one of the largest retailers in the world."

The letter points out the obvious concerns, while also appealing to the human decency of the board, and has managed to—in some ways—change the narrative of this story from Amazon versus Hachette to Amazon versus authors. Authors United also points out that the retailer has all the power in this situation, writing, "Amazon chose to involve 2,500 Hachette authors and their books. It could end these sanctions tomorrow while continuing to negotiate." (amazon.com; authorsunited.net; hachettebookgroup.com)

Kaltura's New End-to-End OTT TV Solution

Kaltura, a video technology company, unveiled Kaltura OTT (over-the-top) TV, its next-generation, end-to-end pay OTT TV solution. The result of integrating pay OTT technology from the company's acquisition of Tvinci with Kaltura's video platform, Kaltura OTT TV is an advanced and comprehensive pay OTT solution. It includes advanced monetization, social, and personalization features; innovative tools for improving user acquisition and retention; and multiscreen, multidevice support.

The monetization tools allow different business models to be used simultaneously, providing service providers flexibility. The tools support server-side and native ad insertion technology for live and video-on-demand (VOD) content, in-app purchases, a range of payment options, and discounts for introducing friends. Digital rights management (DRM) support provides content protection.

By allowing each viewer in the household to set up an individual profile, the service delivers a personalized experience. Kaltura OTT TV provides a consistent crossdevice experience that allows users to take their favorite content wherever they go and interact between screens with TV-control and synced second-screen metadata. The new social features allow users to log in to their TV service using Facebook to engage with friends and receive recommendations based on what their community is watching.

(kaltura.com)

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