

## Brain banking is just a thought away!

The Voice Response Unit, or VRU, will soon be replaced by the Brain Response Unit, or BRU! Brainfingers, a product of Brain Actuated Technologies, has developed a hands-free computer access application that uses a headband, called a Cyberlink, to detect changes in brainwaves and facial muscle movements. The Cyberlink sends the information to the Brainfingers software installed on a desktop computer via an interface with the software executing the desired commands.

This goes beyond the concept of a game and into the mind-space of an individual that has difficulty communicating due to an injury or a chronic disease. Brainfingers has been used to help individuals with Traumatic Brain Injuries (TBI) Cerebral Palsy, ALS (or Lou Gehrig disease), and spinal cord injuries. The technology is evolving into an almost fully functional keyboard with typing, a mouse, and access to the function-keys, referred to in the program as EZ-keys.

What is exciting about this technology are the unlimited possibilities. Picasso said, "Everything you can imagine, is real." Bill Gates wrote a book in the '90s titled, "Business @ the Speed of Thought," about how we could exploit the emerging digital nervous system." Now, through Brainfingers, we truly can.

Customers that are confined today to an existence that requires continual assistance to complete even the basic tasks of life have been given a new way to communicate, and the experience has to be tremendously liberating on a personal scale. Imagine the possibilities in banking when the TDD (used by the hearing impaired) and VRUs are replaced with a Brainfingers Brain Based Banking unit that can do all of the tasks that seem simple to those who do not have a mobility or communication limitation. That's right, get your brain online and make an account-to-account transfer, pays bills, and send gift cards to a high school graduate.

Wow, that really is Business @ the Speed of Thought. Brainfingers, I want that, Think! Pay! Done!

[www.brainfingers.com](http://www.brainfingers.com)

— Dan Fisher, The Wombat!

### About the Author

Dan Fisher is president and CEO of The Copper River Group, a consulting firm headquartered in Fargo, N. D., that focuses on technology and payment systems research and consulting for community financial institutions. For nearly 30 years, Fisher has worked in the financial industry using technology to improve the bottom line. He was CIO of Community First Bankshares (now part of BancWest), has served as a director of the Federal Reserve Board of Minneapolis, the chairman of the American Bankers Association Payment Systems Committee, and was a member of the Independent Community Bankers of America Payments Committee. Fisher has written numerous articles on banking technology and the payments system. He has authored or co-authored six books and recently published a book titled, "Capturing Your Customer! The New Technology of Remote Deposit." You can contact Fisher at [dan@copperwombat.com](mailto:dan@copperwombat.com).

P.S. To understand Dan's nickname, check out "About the Wombat" on his website, [www.copperwombat.co](http://www.copperwombat.co)