

CES is here as so are we!

On Sunday, Jan. 8, the International Consumer Electronics Show pre-conference press events begin and ABA Banking Journal will be there covering them. CES is always a great place to restore your vision because of all of the innovation present.

• • •

Disney is known as the happiest place on Earth, and CES, to me, is the most creative place on Earth! CES can truly inspire the imagination of the attendee. One thing to consider is the context of re-engineering and banking. Most of us, in one way or another, have experienced re-engineering in our careers. That is, staff reduction, corporate reorganization, and the introduction of new concepts or new ways of doing things, and ultimately doing more with less.

CES, however, goes way beyond the sequential aspect of re-engineering. Attendees are exposed not only to innovation—what is now possible—but to learning how to re-innovate! Attendees can leap over the next logical technology and land in the future. The not-too-distant-future in many cases. Most of what is seen at the giant show will be on the store shelves and in the hands of your customers sooner than you think. Why not get an advanced look and be ready for the future rather than simply react to it? Re-innovating is going beyond the obvious. Hmm… Beyond the Bank?

On Sunday, the Wombat will begin wandering the floor of the show and interacting with some of the innovators, but we will not be alone. This year, a two-person film crew will be working with me (courtesy of Myriad Devices and The Copper River Group). The crew, Simon Fisher and Jake Joraanstad, will be filming interviews and product demonstrations. We will not only blog from CES, but we will produce and post significant video content on the innovative products and new ideas to ababj.com. Check the site beginning Jan. 10.

Two scheduled interviews/demos focus on emerging card strategy. First is the CSI Virtual MasterCard that can be loaded onto a smart phone, and second is the NagraID Security product that creates a one-time password display on a MasterCard debit card. Both of these innovations have far-reaching implications for banking and the digital native. There is so much more! We will be posting as much as we can.

The emphasis this year will be on bank-relevant innovation, smartphones, and tablets. It’s all about MObility—the new MO in MOJO. And we are on the MO!

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@copperrivergroup.com.

P.S. To understand Dan's nickname, check out "About the Wombat" on his website, www.copperrivergroup.com