

WINDOWS 8: A first look on how it relates to banking

By John Ginovsky

In October Microsoft unveiled its latest and, in some respects revolutionary, version of the Windows operating system, called Windows 8. The most noticeable new feature is its graphic user interface-the screen you first see when you boot it up.

Instead of the familiar logo and the little Start button at the bottom left, the first screen is a mélange of what Microsoft calls "live tiles" that the user selects, positions, and programs according to individual needs and preferences. The tiles are more than button-type icons that call up the related software applications-they themselves are dynamically and continuously updated with the specific type of information the user wants to be kept up to date on. That way, the user does not have to click and boot up the application just to get that particular information, but can see it right away.

Another Windows 8 feature is that it uses the same operating system no matter the device-desktop computer, laptop, tablet, or smartphone. Thus, Microsoft claims, it provides true mobility and portability, especially within an enterprise. Depending on the device, the user can interact both by touch access-as with a tablet-or keyboard and mouse controls.

For an article in its January print issue, ABA Banking Journal asked several experts and analysts to describe how this new operating system might manifest itself within a banking scenario. Here is a review of that article from the perspective of one Microsoft person and another expert from a bank technology company.

- First: Victor Dossey, industry technology strategist for banking, at Microsoft:

"We have a concept of how we present our application icons to launch them. It's called live tile. They help

Windows 8 differentiate [from other operating systems] from an efficiency standpoint.

"Before, if I wanted to see if I had any work to do in some line-of-business application, I'd log in, check, look around, spend some time, and then realize I had nothing. I'd close the application and go about my business.

"What live tiles do is they allow you to provide a bit of information to that icon that you launch the application with...So, with [certain] Windows 8 applications I can look at the icon, the tile, to see whether I have an alert. There would be some color coding, or a number. I could then tell how many issues I have to deal with, if any, and I'd go into the application and do my work when I needed to. I can do all of those things that would have taken me five minutes just to get in and realize I had nothing, and I can take that down to a glance while I'm on my start menu."

- Second, Scott Hansen, executive vice president for business development, Harland Financial Services:

"The Microsoft 8 tablet might be sitting in a little box, a dock. The tablet, when it's in the dock, is just like a desktop PC, with a keyboard and mouse. If you want to, you can use your finger right on the tablet's screen and expand and shrink and swipe and do all the cool things that a touch screen does.

"You also have the added benefit that when the bell rings and the person at the front of the branch says 'Mr. Johnson is here to see you,' without a shutdown procedure or any kind of complexity, you grab the tablet and yank it out of the dock. The minute the tablet is yanked out it knows it needs to establish a wireless connection to the bank's network. It knows that it's not going to have the keyboard and mouse anymore. It intuitively changes its behavior of what it's expecting you to do in order to interact with it, because you're going to be using the touch screen only.

"You walk over and you talk with the customer and because the tablet is a real PC, it's running whatever software that would normally run on the desktop. It could allow you to open up new accounts, a teller transaction. Anything that the bank applications are

doing on a desktop hooked up to the core, the tablet does, but now it's wandering around the branch.

"That's one of the things Windows 8 can do for banking. It provides representation for the bank with a single device that can sit at the desktop, can sit in the branch lobby, or can sit in the office of the customer's own business."

About the Author

John Ginovsky is contributing editor of ABA Banking Journal and editor of the publication's TechTopics e-newsletter. For more than two decades he has written about the commercial banking industry. In particular, he's specialized in the technological side of banking and how it relates to the actual business of banking. He previously was senior editor for Community Banker magazine (which merged with ABA Banking Journal) and was a staff writer for ABA's Bankers News. You can email him at jginovsky@sbpub.com

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