

## Ahh, the virtual life with a gap in the grid!

For most of us, the internet, email and Wi-Fi have become important features of our everyday lives. Home or office, Blackberry or iPhone, in today's 21st century context, web-based communications have truly replaced the microwave as technology that we can't live without! But there is a gap in the grid, however, or least in our assumption that the infrastructure is there to support our mobile and virtual lifestyle.

Recently I set off to fully test the virtual and mobile aspects of this lifestyle in the form of a family vacation. As we prepared to begin our journey across the country in an RV, weaving in and out of Canada, we opted to use the cell phone for voice and text messaging and our laptops (Wi-Fi enabled) for internet access, assuming that both of these would be available in an automatic sense no matter where we traveled.

The first observation is that once you exit population centers things begin to get iffy! Major interstate highways both in the U.S. and Canada have gaps where cell phone service is just not available. Internet access is even more inconsistent.

Learning quickly, we began to look for truck stops and restaurants that advertised internet access. Trying to stay electronically connected has become more of a challenge than finding an electrical hookup for the RV!

Looking for campgrounds that offered internet access, we quickly realized that just because they offer internet doesn't mean you will be able to connect to their network from your RV. I found myself reading my email in a variety of locations such as picnic benches, laundry rooms, campground offices, restaurants, and parking lots instead of in the comfort of our mobile condo. Oh well, I guess that was also a part of the adventure.

Another conclusion that can be drawn from this experience is that cellular communications has a greater presence than Wi-Fi even though there remain gaps in the cell grid. That means that more often than not, cellular access to the internet (if you have a wireless card in your laptop) is the most dependable means of remaining connected when travelling. Finally, security will always be an issue with Wi-Fi when connecting to networks that are not yours.

To conclude, exploiting cellular based communication infrastructure should play a central role, if not the foundation, for current and future product development. Wi-Fi, even though convenient and inexpensive, has a long way to go, and may never catch up.

## 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, 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.com](http://www.copperwombat.com).