

So, what is ubiquity really?

I remember an experiment that I had to do in high school, and to tell you the truth, it was a tough one. Not for what I had to do as much as what I couldn't do. Our math teacher was trying to convince us of how important numbers really were, but as young adolescents we weren't buying it! So, he devised a challenge.

We were to go through one day without using numbers at all! We were to journal our experiences and submit the journal. He would grade the journal and it would be our choice to use the journal grade or our mid-term grade. The class jumped all over the challenge, but Mr. Sonicsohn was quick to point out that our journal was to be about not using numbers. His objective was for us to realize the importance of numbers by not using them.

I can still hear the class cheering. All of us confidently voiced a "no problem" — an "A"; is in the grade book already! To say we did not get it was an understatement!

Walking home, I began to realize that the challenge was greater than it seemed in class. I could not use my alarm clock to get up in the morning for school, and not being a farmer, I had no idea how to correlate the position of the sun with morning, lunch and bed-time. No matter how hard I tried, numbers and my life itself were inseparable.

Back in class, the teacher asked us how we were doing with our experiment and several of us lamented about the assignment being way harder than we originally thought. We couldn't buy a soft drink, watch T.V. or give simple directions such as, "at the second light take a right." Everyone complained that numbers were in everything and everywhere! Hey; would this be ubiquity?

Moving the calendar forward to the 21st century let's replace the "numbers" challenge with the internet. Now the challenge is to identify all of the things that you do in a day that use internet access. How about VoIP, this is a new generation phone service that is called Voice over Internet Protocol. This process uses your cable modem or broadband service for making phone calls. VoIP is just starting to go mainstream. More obvious are Google or Yahoo search engines that your kids use for homework research and Facebook and YouTube that they use when they're supposed to be doing their homework. All require use of the internet, of course, as, does checking your banking account balance. But what about those things that we do not know about, such as buying gas at the pump, making document copies with a debit card, checking in for a flight, or using an internet-enabled ATM (you didn't know that, did you?). Next is the video game the kids play all weekend in the basement, or that pay-per-view movie you just ordered, and the new security system you just installed at home. They all use the internet.

So what is ubiquity really? I guess it is realizing that the internet is there, even though you don't know it is there.

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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.

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