

# focus @ TECH

## Mobile banking, Windows 8 and Windows Blue, Supersized monitors in the news

By Art Snyder

Tech news is gratifying both inside and outside the walls of your rink. Inside, some excellent developments with high-efficiency monitors will make you happy, as will a freebie from Microsoft. Outside, mobile banking is taking center stage, and you need to check out all the latest happenings with this emerging opportunity to conduct your business. Details are below.

### Mobile banking

The explosive growth of smartphones and laptops is shaking up the finance industry, and that's good news. As a result, the world of business is moving toward mobile banking, as with depositing checks in your rink bank account as you sit in the comfort of your rink office or home during off-hours. This saves you a lot of time, and it speeds the check-cashing process so it's nearly instantaneous.

A check can be almost like cash in the hand, a plus in the world of accounting and accounts-receivable. And it's a stronger option for payments of all types, from most vendors and customers, to reduce the credit card industry's "skim" of several percentage points when MasterCard, Visa and Discover card transactions, typically, flow through them.

It's important to know you're not alone, either, in the transition to mobile banking. Most convenience stores, for example, have gone in this direction, according to Convenience Store News, and most of those small businesses — like rink businesses — insist that "mobile payment implementation will be inevitable in the future at their stores." Further, mobile payments are simpler than point-of-sale (POS) credit or debit card swipe transactions.

Some banks, like Fifth Third Bank, note that mobile check-deposits benefit from same-day status when you bank as late as 8 p.m. local time. That means if you get a check at 4:30 p.m., for example, you can deposit it with mobile banking and have the money credited to your account that same day. No rushing to the bank or holding a check until you manage to get to the bank in person, later in the week.

Mobile banking generally is done by using a smartphone or tablet computer. Going further, Bank of America, like many other banks, says customers can use an iPhone®, iPad®, Windows® Phone 7, Android™ handset and tablet, and Amazon® Kindle Fire™ device to conduct mobile banking. Large banks usually offer free software for mobile banking, and such software is proprietary to a particular bank.

Customers of Chase go to their website to download Chase-specific software for mobile banking, and customers with rink accounts at Wells Fargo, Huntington, Citibank, Citizens, SunTrust, KeyBank or PNC — as other regional or national examples — should go to each respective bank's website to download the needed software for mobile banking. These same banks also let you pay bills, check balances and transact other bank business with their mobile banking. If you have a payment due with a vendor, you can pay with mobile banking literally hours ahead of the due date, not several days.

Now that you probably use a smartphone or laptop to complement your business, you need to go online to learn the details of mobile banking at your rink's bank. Start by going to a search engine like Google and type

Windowsstore.com (not Windows Update) and look for details of the needed download.

### Supersized monitors

A key to office success at rinks small and large is having the right tools to maximize staff productivity. This can include such ordinary — and often overlooked — items as a comfortable chair, a full-featured telephone system and a well-lit environment. But arguably the heart of daily efficiency is a good-sized computer monitor. It allows comfortable viewing and greater keyboard accuracy, whatever the task. Compose media, school and church releases. Update tax records. Manage outreach like your rink's Facebook page, Twitter account and Internet blog. Or edit digital photos for your advertising.

Those are just a few of the reasons to

AOC are a micro USB cable and an HDMI connector.

Also, the AOC supports picture-in-picture mode, for an additional viewing option, as well as an included option of multiple screen zones, to give you four rectangular zones for a work screen, email and an Internet browser, for example. That's like having several resizable screens in front of you at all times, on one giant monitor, a big boost to staff efficiency. For adjustability, the AOC lets you tilt the screen, but without height, swivel or pivot adjustments, however. Speakers are included, though.

In contrast, the Dell lets you choose height, tilt and swivel settings, for the greatest ergonomic appeal, and the Dell offers similar DVI, HDMI, MHL, VGA and DisplayPort options as the AOC, but not an MHL choice. The Dell includes a welcome USB 3.0 hub, to connect a keyboard, a mouse, external hard drives and other peripherals, although no speakers are included; it's easy to attach any USB (or other) desktop speakers you might have on hand, though.

The big-screen LG monitor has attractive chrome accents, and its built-in speakers sound better than those of the AOC. Like the AOC, it doesn't swivel or pivot, and its height is not adjustable, although it does offer tilt adjustment. (To be frank, tilt adjustment is the most desirable ergonomics feature you'll likely need with a monitor, to address height differences of users, chairs and desks.)

The LG provides several connection options, like the AOC and Dell monitors. Through enhanced design features, the LG monitor offers the widest viewing angle of the three screens, a performance enhancement that benefits users who don't want to be confined to an optimal, straight-on viewing perspective (the AOC and Dell are still sufficient, however). The LG screen appears to have the deepest color saturation, for added satisfaction, and as with the AOC, the LG allows multiple screen zones.

The three monitors all have 2560 by 1080 resolution, for impressive, high-definition display of text and images. These supersized, premium monitors command prices in the \$500 range, which might make them seem pricy, but they're a solid productivity investment that should pay for itself in short order. To see which monitor looks best to your eyes and budget, visit your nearby tech retailers. You'll be glad you did.

Products mentioned in this column are widely available. Check local technology vendors and mail-order and online sources. Art Snyder is a regular RINKSIDER contributor who specializes in marketing and technology. He lives in Centerville, Ohio. Contact him at ArtSnyder44@cs.com.



The Windows 8 "Blue Screen" menu

in "mobile banking" and the name of your bank. Then click the search button to locate the website you need. It should be among the top two or three listings. Then visit the site to educate yourself. You're on your way!

### Windows 8.1 will be free

Microsoft has been wiggling away with Windows 8. This latest operating system is speedy and secure, with lots of capabilities "under the hood." But its success in replacing Windows XP and Windows 7 has stalled. Mostly because hot-shot designers ignored longtime Windows users and omitted the familiar Start button. No desktop, per se, either. The screen is simply a field of icons for a user's word-processing, email, graphics and other applications.

Dollars talk, though, and Microsoft has listened. To address customer resistance to Win 8, the company has officially announced that it will offer a free upgrade to all Win 8 users. Dubbed Windows 8.1 and called Windows Blue, this upgrade will sport a design that is much more heartening to users of previous versions of Windows, and that means a real Start button. To get the update, go to

trade up from a 19- or 20-inch monitor to a panoramic, eye-friendly 29-inch model. That screen size is set to become the office norm within the next year or so, as the many advantages of a supersized monitor become apparent to anyone who's tested or used one.

Fortunately, the Dell UltraSharp U2913WM, the AOC Q2963PM and the LG 29EA93P UltraWide IPS monitors have hit the marketplace. Each high-resolution monitor measures 29 inches diagonally, with a wide aspect ratio of 21:9. That's much wider than the standard 16:9 aspect ratio found on most conventional monitors today (or the nearly square 4:3 aspect ratio seen with typical displays and TVs in the 1990s). Each screen from Dell, AOC and LG uses LED backlighting, which meets modern environmental standards, reduces warm-up time and, significantly, lowers operating costs.

The AOC model is packed with features and offers DVI, HDMI, MHL, VGA and DisplayPort options, as well as MHL (Mobile High-Definition Link), which lets you connect your Android tablet or smartphone, to mirror the small screens on such tablets and smartphones. Included with the