

**MBA's 97th ANNUAL**  
**CONVENTION & EXPO**  
**OCTOBER 24-27 ATLANTA**

**Applying Today's Technologies to  
Real Life Business Challenges**

*A Panel Discussion*

2010

## Panelists:

- **Harry Gardner, SigniaDocs**
- **Jordan Brown, MarketWise Advisors**
- **Greg Alvord, Optimal Blue**

## Moderator:

- **Harry Gardner**

- **Overview of leading technologies**
  - Smart Devices
  - Social Networking
  - Data Resources
  - Cloud Computing
  - Open Source
- **Impact of new technology devices – Game Changers**
  - Portable devices
  - eMortgages
  - Advanced LOS
- **Overview of industry standards**
  - Business impacts of MISMO V3
- **Goals:**
  - Provide you with the key business-related information on today's technologies
  - Leave you with useful references

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Harry Gardner

**THE HIGH-TECH LANDSCAPE**

2010

- **Hardware**
  - Laptop
  - Netbook
  - Pad
  - SmartPhone
- **Operating Systems**
  - Apple – iOS
  - Google Android
  - Microsoft Windows 7 Mobile
  - Nokia Symbian
- **Networks**
  - GSM
  - CDMA
  - 3G vs. 4G

	Laptops	Netbooks	Pads
Screen	13 – 17”	10 – 12”	7 – 10” Touchscreen
CPU	Fastest	Medium	Medium
Memory	2 – 4 GB	1 – 2 GB	16 – 64 GB
Hard drive	300 – 500 GB	200 – 350 GB	None
Optical Drive?	Internal DVD/CD Read-Write	No internal External via USB	None
Portability	Fair to Good (Depends on CPU power, screen size)	Very Good (Typically 2-3 lbs)	Excellent
Extensibility / Accessories	USB, HDMI video out, etc	USB, sometimes HDMI	Varies
Important	Cheaper / faster / lighter – constant trend iPad has a big lead, but competition is coming Potential security risks / data exposure		

**Every generation provides greater speed, power and storage in more compact sizes**



**Osborne 1 (1981)**

**24.5 lbs, A/C power**

**4 MHz Z-80 CPU, 64KB RAM**

**5" screen: 24 lines of text with 52 characters per line**



**Apple iPad**

**0.5" thick, 1.5 lbs, 10-hour battery**

**1 GHz CPU, 16 - 64GB RAM**

**10" screen, 1024x768 pixels**

	iPhone	Android	Windows	Blackberry
Source	Apple	Many	Many	RIM
Operating System	iOS	Android	Windows Phone 7	Blackberry OS
Voice Network	AT&T (GSM)	All carriers	All carriers	All carriers
Data Network	AT&T 3G	3G and 4G	3G and 4G	
Security	Good	Fair	Promising	Excellent, but...
Applications	Tightly controlled by Apple	Open environment	Open environment	Not the main focus
Business Use	Good	OK	Promising	Excellent
Important	iPhone is great, but many report call problems Android apps can be brought to market faster – no Apple review/approval cycle Windows Phone 7 early reports are very positive RIM may compromise security to appease some countries			

	<b>CDMA</b>	<b>GSM</b>	<b>3G</b>	<b>4G</b>
Used by:	Verizon Sprint Virgin	AT&T T-Mobile	All major providers	All carriers – rollouts in progress
Overview	Dominant in US	Worldwide standard	Third-generation data network	LTE – Verizon WiMax - Sprint
Important	CDMA does not support simultaneous voice & data AT&T's network overloaded by iPhone users Verizon widely regarded as best voice coverage 4G rollouts accelerating, Sprint leads right now			

- **Categories**
  - Friends and socialization
  - Business networking
  - Location-based services
  - News updates
- **Facebook**
- **Twitter**
- **LinkedIn**
- **Foursquare**
- **Yelp**
- **Blogging**
- **CRM tools – close customer touch**

- **US Government – [www.data.gov](http://www.data.gov)**
- **World Bank – [data.worldbank.org](http://data.worldbank.org)**
- **Wolfram Alpha – [www.wolframalpha.com](http://www.wolframalpha.com)**
- **Search – Google, Bing, Yahoo**
  
- **Mashups – create new views into existing data**
  
- **Smartphone apps**
  - **Washington DC Metro real-time arrival information**

- **Pad Computing**
  - iPad has “exploded” this category
  - Initial forecasts were dubious
  - Far more than just “a big iPod Touch”
  - Competition scrambling to catch up; many plan for 2011 release
- **Open Source Software**
  - Reached tipping point – solid business applications
  - [www.openoffice.org](http://www.openoffice.org)
  - [www.sourceforge.net](http://www.sourceforge.net)
- **Cloud Computing**
  - Scalable resources, outsourced IT support
- **Crowd-Sourcing**
  - [www.cloudcrowd.com](http://www.cloudcrowd.com)

- **Perfect security: Disconnect from all networks**
  - Everything else is a compromise
- **Facebook**
  - Constantly changing their security framework
  - Their goal is to get as much of your personal information as possible (also Google, Amazon, etc)
- **Phishing**
  - Social engineering
- **Data security**
  - Encrypt your laptop and portable hard drives
  - Corporate policies are critical for employees
  - Major penalties for data breaches
- **Backup**
  - Local
  - Cloud
  - Sync