

Doing More with Your Cell Phone

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(PhysOrg.com) -- As technology shrinks, and as it becomes possible to unplug and still conduct all of your business from a hand-held device, we demand more convenience. And there are two entities leading the way in developing ways to make it easier to take care of business away from home: The International Air Transport Association and USAA. One is providing airline check-in standards for mobile phones, and the other is providing a way to deposit checks using images taken with a cell phone.

Back in 2007, the International Air Transport Association (IATA) announced that it would be developing a way for travelers to [use their cell phones as boarding passes](#). With next year's deadline for a switch

100% bar-code boarding passes industry-wide, it is little surprise that cell phones might be used as the boarding passes. Already, passengers can check themselves in and print out their own bar-coded boarding passes. (I do this regularly, especially when all I have is a carry-on.) With the IATA system, paper would be completely eliminated. Instead, the boarding pass, with bar-code, would be sent to the cell phone. The bar-code could then be scanned directly from the phone's display.

In addition to being able to check yourself in and use your cell phone as a boarding pass, it is now possible to deposit checks from anywhere using a cell phone -- assuming you are a customer of USAA. USAA is a bank and insurer based in Texas, in the United States. However, it boasts customers from around the world. USAA has been aggressive in making it convenient for customers to bank from anywhere, pioneering the Deposit@Home program, which allows customers to scan images of their checks and [deposit them remotely](#) over the Internet.

Now, USAA wants to let its customers deposit checks using their cell phones. Customers take pictures of both sides of their checks with the [cell phone camera](#), and then, accessing their accounts through USAA's mobile banking feature, [send the images](#) into the electronic check deposit system. Paper checks should be voided and then properly disposed of after the deposit goes through. This is an idea that other banks have been slow to grasp. While other banks offer remote check deposit, they require customers to purchase special equipment and pay monthly fees. USAA offers an example of what true customer-centered banking could be.

It is clear that technology is moving forward, and that we might soon be able to carry our entire lives in the palms of our hands. Of course, that brings its own risks -- especially if you misplace your [cell phone](#).

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