

THE TABLET THAT MEANS BUSINESS

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There's no denying that the world is going mobile. Consumers are conducting more and more business from their mobile devices. Lenders are also looking to make the move to mobile. As a software vendor, one of the first questions that we get asked is whether our products will work on a tablet. Although Data-Vision specializes in utilizing the Internet for our Software as a Service applications, this question was not always easily answered. While our LoanQuoter point-of-sale product is browser based and will run from virtually any platform, our RemoteDoc document delivery product was a different story. RemoteDocs utilizes a virtual printer to create packages and that printer was designed specifically to run on Windows devices. This dichotomy is the biggest hurdle that lenders face in trying to make the move to mobile. Although many new products are being designed with mobile in mind, the majority of legacy applications still need to be run on a desktop. On February 9, 2013 Microsoft bridged that gap when they released the Microsoft Surface Pro. The Surface Pro is a fully functional Windows 8 machine with the form factor and touch screen of a tablet. But don't let looks fool you. With an Intel i5 processor, 4GB of Memory and 128GB of storage space this new device is more of a PC or ultrabook than it is a tablet.

By **Randy Schmidt**

The timing was perfect for me. My aging laptop was in need of replacement and I was intrigued by the possibility of moving to a single mobile device for both office and travel. So I took the plunge and ordered the Surface Pro 128. Upon unpacking my new device I was pleasantly surprised by the quality of it. The Surface Pro is made from a magnesium alloy and has a very sturdy feel. There is also a kickstand on the back that flips out to allow you to place the tablet on a desktop or table. At two pounds, it was a little heavier than my current tablet but far lighter than the laptop I have been carrying around. The dimensions of the Surface are also a little unique. At 10.8 x 6.8 by .53 inches the Surface Pro looks more like a small widescreen monitor or television than a traditional tablet. But as soon as I clicked on the magnetic full touch keyboard, it began to resemble a smaller version of my laptop.

I turned on the device and was immediately impressed with the stunning display. Although the 10.6 inch display is a little small for full time use, the 1,920 x 1,080 pixel resolution delivers true HD quality making all text and graphics crisp and bright. The touch screen was quick and responsive incorporating all of the swipes and gestures that I have come to know

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from my phone and other tablets. By hooking up a docking station through the USB 3.0 port on the Surface, I was able to attach a full size keyboard, mouse, Ethernet connection, printer, scanner, speakers and dual monitors making this a true desktop replacement machine for my office environment. When it comes time to leave the office, all I have to do is unhook one cable and attach the magnetic keyboard and I have a portable device, which can function as both laptop and tablet.

My next order of business was to start adding all of my software. Since the startup brings you to the Windows 8 start screen utilizing live tiles, I decided to visit the Windows store and see if my favorite tablet ap-

plications were available. Although the Windows store isn't as robust as either the Apple or Android stores, I was able to find many of the tablet applications that I use when travelling. I downloaded and installed tablet applications for my Kindle reader, Pandora, USA Today, Facebook, Twitter, ESPN, Netflix, Hulu Plus, Skype and a couple of games.

With the personal stuff out of the way, it was now time to get down to business. I switched over to the desktop view and began to install and configure my daily applications. Internet Explorer was already installed as the default web browser but I also installed Firefox and Chrome to allow for full testing of our Web applications. I then installed Microsoft Office (including full versions of Word, Excel, PowerPoint and OneNote), Outlook, Project, GoToMeeting, and a host of other software. They all seemed to install fine and run as expected.

With all of the standard software loaded the only thing left was to try our own software. I figured that if anything could go wrong, now would be the time for it to happen. As I mentioned earlier, our RemoteDocs document delivery software creates a virtual printer that you can use to print documents from within your Loan Origination System or any other Windows application and send those documents to anyone through our secure servers. Given that the underlying operating system was Windows 8 I felt fairly confident that everything would work but I held my breath anyway as I started the install. A few clicks later everything was installed and worked perfectly.

After a short learning curve of figuring out the nuances of the touch interface of Windows 8, I spent the next week happily using my new device as my only machine. By totally replacing both my previous laptop and tablet, I figured I could quickly determine the strengths and weaknesses of the Surface Pro. While the Surface Pro isn't the best tablet or for that matter the best laptop that I have ever used, it is the only device that lets me do both

with the power and speed to which I have become accustomed.

As a desktop device I have absolutely no complaints. When hooked to my docking station, I have a powerful office computer that makes me forget its diminutive size. But the main reason I purchased this wasn't to leave it sitting on my desk. I wanted to see how it would perform out in the real world. I unhooked the USB cable, attached the magnetic keyboard and headed out the door.

As a tablet or mobile device, the first thing I noticed was my lack of Internet connectivity. My previous tablets all had cellular data connections that allowed me to use them anywhere. The Surface Pro on the other hand only connects through Wi-Fi. Luckily my phone has the option of doubling as a Wi-Fi hotspot. After a few taps on my cell phone, I was back in business. I'm still trying to decide if this is a benefit or drawback. On one hand there are a few extra clicks on my phone that are needed whenever I want work somewhere there isn't a Wi-Fi connection. On the other hand by connecting through my phone there is only one data plan that I have to be concerned with.

While out of the office, I put the Surface through its paces. I checked and replied to e-mails, worked on a couple of spreadsheets, got caught up on the daily news and even read a chapter of my favorite eBook on my Kindle reader. Everything worked flawlessly. My only concern going forward is the Surface Pro's battery life. Because of its full-blown processor and HD display, I was only averaging about four and a half to five hours of work before I needed to reconnect the power cable. While that was slightly better than I was getting out of my previous laptop, it was far short of what I was getting from my tablet. Given all that I was able to do with this device, I suppose that's a tradeoff I can live with.

At \$999 for the 128 GB model and another \$129 for the magnetic keyboard cover, the Surface Pro is a little pricier than either a comparable laptop or tablet. But given that it is a reasonable replacement for both it is

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actually less expensive than buying one of each.

In conclusion, I am very happy with my purchase. I honestly believe that the Surface Pro could be a real game changer for the Mortgage industry. By equipping their loan officers with Surface Pro tablets, lenders can give their originators the convenience and portability of a tablet while still maintaining the power and ability to run all of their legacy applications. By not having to learn different versions of their software, loan officers can be much more productive and offer borrowers a much more personalized level of service. It also makes sense from an IT perspective. The Surface

Pro will work seamlessly with your existing infrastructure and your IT department won't have to worry about maintaining security across multiple platforms. Disk encryption, password rules and other security features are already in place. And the best part is

that by utilizing your existing programs you won't have to worry about how to transfer data from one device to another.

From my perspective, the Surface Pro is a tablet designed with business in mind. ❖

ABOUT THE AUTHOR

Randy Schmidt is President of Data-Vision, Inc. and is responsible for overall operation and strategic planning for the company. In 1993, Randy co-founded Data-Vision, Inc., in Mishawaka, Indiana as a Web design company. He then combined his previous mortgage experience with Internet knowledge to bring the speed, power and availability of the Internet to the Mortgage industry. He can be reached at rschmidt@d-vision.com.



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