

For the Underbanked, Online Banking Comes to Tablets

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By Daniel Wolfe

In this exclusive story, American Banker magazine discusses the tablet app landscape in light of DataArt's recent completion of a mobile banking Kindle Fire app for Plastyc, a prepaid card marketer, with commentary from Alexei Miller, Executive Vice President at DataArt and Patrice Peyret, CEO of Plastyc.

"The Kindle Fire isn't as capable as the iPad and it isn't as connected as a smartphone — but its mix of price and features makes it extremely well suited to serve the underbanked. Tablets like the iPad and the Kindle use variants of the iOS and Android software, which were originally designed for smartphones. These operating systems naturally lend themselves to a mobile experience, but WiFi tablets like the Kindle Fire aren't replacements for phones, Peyret says — they're replacements for desktop and laptop computers, even among the underbanked.

It's easy to create an app for the Kindle Fire once a company already has an app for Android smartphones or tablets, says Alexei Miller, an executive vice president and partner at DataArt Solutions, the New York vendor that built Plastyc's Kindle Fire app.

"Because the Kindle Fire is basically [using] a modified version of the Android [operating system], you wouldn't believe how little of an effort it is to release a Kindle Fire application once you have an Android application," Miller says. "It is remarkably inexpensive and not time-consuming at all." And many programmers are already starting to think of the tablet space as being more than just the iPad ecosystem, Miller says. "They're trying to ride the next wave, which is HTML5," the latest version of the HTML markup language used for creating Web pages. Some companies' iPad apps are just shells for an HTML5 application, which can be used on multiple devices. These companies "develop for an iPad but they do not develop an Apple app," he says."

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