



## ***Currents* Technology**

As part of our ongoing commitment to bring *Currents* readers pertinent, useful and thoughtful editorial about the financial service industry and the forces shaping our future, we have focused on the importance of recent technological advances in this issue.

There is clearly no doubt that technological change is a driving force in our industry. While in many ways these changes promise a rewarding future, the fact is that without consideration and control, we can just as easily set a “fox loose in the hen house.”

Our lead article, entitled “Technology Solutions Create Industry Opportunities—The cost of doing nothing may be the most expensive option,” explores innovations that FiSCA members wanted Jim Wells, an authority on technological developments, to explain. Jim clarifies how recent technological advances work, their impact on our industry and the payoffs we can derive from them.

You’ll also find discussions with second-generation check cashers and their views on the world of technology; an interview with Roberto Herencia, President of Banco Popular North America, and an article on FiSCA’s recent adaptation of a Military Ethical Code.

Plus, using FiSCA board members’ vast knowledge and experience, we’ve included a wide range of practical information and advice designed to help you better understand, implement and control technological change in day-to-day operations.

We also take an in-depth look at current developments in FiSCA’s ongoing battle with bank discontinuance and our efforts to create a more receptive atmosphere among regulators and banks. As Gerry Goldman says in his commentary: There may be light at the end of the tunnel—it’s up to us to make it so.

In closing, I’m very pleased to say that initial support for *Currents* from both readers and advertisers has been extraordinary. The feedback we have received to date has been extremely positive and we welcome any thoughts or suggestions you might have on how we might make *Currents* even better.

Sincerely,

A handwritten signature in black ink, appearing to read "Gary A. Dachis". The signature is fluid and cursive, with the first name being the most prominent.

**Gary A. Dachis**  
Chairman