EXCHANGE

GOOGLE SEARCHES FOR THE FUTURE

Failure is a key stop on the road to sucess

INSIDE
· Creative Enterprise Initiative
· Can you call your boss an ass?
· Media Man stirs it up

COLLABORATION IN THE CLOUD : A SPECIAL SECTION OF THE CTCA

Mobile Processing Service for Underserved Merchant Segment

Moneris Solutions has launched PAYD, offering Canadian small business owners – who have not historically accepted credit card payments – the ability to do so using their smartphone or tablet devices.

The decision to develop PAYD is in direct response to the needs of a large portion of Canadian small businesses currently not accepting credit card payments. According to Moneris, there are potentially over 1 million registered and unregistered businesses that do not process any form of card payments. PAYD provides this underserved segment an easy method to capture sales, in a secure and cost-effective way.

The PAYD card reader plugs into the audio port of most smartphones, including Apple iOS, Google Android and Research In Motion BlackBerry devices, allowing credit cards to be swiped on the spot for ease-of-use.
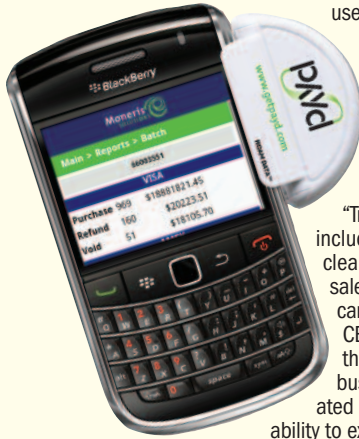
PAYD merchants can take advantage of simplified and upfront pricing. The service is backed by the security of Moneris' existing web-based payment processing platform, allowing merchants to access their accounts, transactions and history in a secure manner.

"Traditionally, many smaller entrepreneurs including artists, photographers, residential cleaners and artisans have missed out on sales because they could not accept credit cards," said Jim Baumgartner, President and CEO, Moneris. "PAYD offers this segment – that may have the perception that their business is too small or that costs associated with accepting cards are too high – the ability to expand the reach of their business."

maker's newest director and one of its biggest shareholders..

"Mr. Watsa, chief executive of Canadian investment giant Fairfax Financial Holdings Ltd., is often called Canada's version of Warren Buffett...

"As head of Hamblin Watsa Investment Counsel Ltd., Mr. Watsa owns about 11.8 million RIM shares, or a 2.3% stake, as of the end of September, according to FactSet Research. That makes the money manager the fourth-largest shareholder after RIM's former chief executives Jim Balsillie and Mike Lazaridis, who each own about 5.1%, and Primecap Management Co., a U.S. money management firm, which holds a 5.5% stake."

Financial Post:

"It's way too early to know whether the executive shuffle at Research in Motion Ltd. will help turn things around for the beleaguered BlackBerry maker, but if it does, investors should prepare for a very long recovery period.

"Ron Meisels, a technical analyst at Phases & Cycles in Montreal, suggests it could take several years – if ever – for RIM shares to gain back all of their lost value."

Vancouver Sun:

"Research In Motion Ltd. Chief Executive Officer Thorsten Heins is viewed by some analysts as unlikely to alter the BlackBerry makers course enough to stem its market-share losses.

"'There was enormous pressure for

the company to make a change, and Jim and Mike wanted to make as little change as possible,' Charlie Wolf, an analyst at Needham & Co., said in an interview. 'To me, this change looks largely cosmetic.'...

"'He's cut from the same cloth as the co-CEOs,' Mike Abramsky, an analyst at RBC Capital Markets in Toronto, said in an interview...

"'Historically, only an appointment of an outsider has helped companies recover,' Edward Snyder, an analyst at Charter Equity Research, said in a note to investors. 'There has never been a successful turnaround of a handset OEM without a wholesale change in management.'"

Finacial Post:

"Jim Balsillie may have lost his position of co-chairman of the board at Research In Motion Ltd., but he still holds the position of chairman at Igloo Inc., a Waterloo, Ont.-based company that is attracting lots of attention from Canadian venture capitalists...

"The company's origins trace to 2004 when Dan Latendre, a former executive at local enterprise software giant Open Text Corp., and Mr. Balsillie together developed a software platform for researchers at the Centre For International Governance Innovation to collaborate with...

"About 500,000 employees working at 200 businesses around the world use the company's cloud-based collaboration software."

WHERE'S YOUR MOBILE PRESENCE?

BY ADAM SMITH

Is your business easily accessible by mobile users? Eight million people in Canada owned smartphones in September 2011, representing 40% of the mobile market in Canada (http://myitguy.ca/u/5b). Canadian's appetites for accessing content quickly and easily from their mobile devices are insatiable and will keep growing for the foreseeable future.
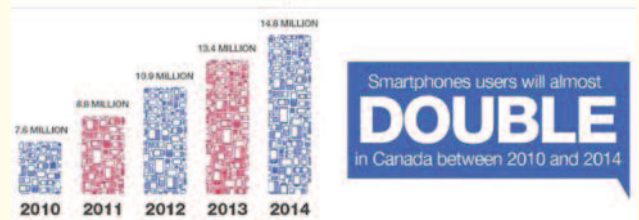
Is your business reaching out to those users?

"I have a web site. Smartphones can browse the web. What's the problem?"

There is of course a real difference between accessible, and easily accessible. All mobile screens (by comparison to our desktop computers) are downright tiny! Having to zoom in to read a page, zoom out again to see what else there is, only to have to zoom back in to scan further, is a hassle.

Rather than presenting your mobile users with the same view that your desktop users see, you can instead format it specifically for their smaller screens so they're greeted with the information that's most important to them. This might mean using smaller images, or removing them entirely. Reducing the volume of information thrown at the user can also be a huge benefit. No one wants to read "War and Peace" on a three inch screen. Paring down your content, using meaningful headings and bullet lists where appropriate can make mobile use much easier.

There are other aspects of web sites that we take for granted: the simple process of navigating a web site can be made wholly impossible when it comes to pop-out menus that activate when you put your mouse on top of them. There's no way for your phone to know your finger is hovering over a navigation button until you click on it, which of course opens that link rather than showing you the other links that may be hiding within it.

Leverage mobile to boost traffic to your site

One of the newer technologies you've likely heard of surrounding mobile accessibility is the QR Code. A QR code is like a two-dimensional barcode that can store more information than the few numbers you see along the bottom of a conventional barcode. The main benefit of this as far as mobile is concerned is that these scannable codes can be used to provide direct links to web sites.

Use QR codes:

· Flyers and posters: Give your customers instant access to more information with a custom, mobile-focused experience; Track the ROI of individual ad campaigns.
· Business cards: A quick scan and your contact details can be instantly saved.
· Menus: Provide customers with nutritional or dietary information.
· Web sites: If you have a mobile app download, a QR code displayed on the page can be a quick way for the user to get the app on to their phone..

A cautionary tale on not thinking through the experience of your mobile users:

Acme Corp. created promotional materials for a new ad campaign that included QR code. The code directed users to the company's web site where they could find more information. But the page they had directed the users to was Flash-based (Flash is a technology that is poorly supported, if at all, on most mobile devices). There's no telling how many of their users arrived at a page they couldn't see.

Mobile Applications: Instant interaction with your customers

Would it benefit your business if your customers could instantly interact with your company and its products or services? One great example: TimmyMe (http://myitguy.ca/u/5d) quickly shows users the nearest Tim Hortons location. The Canadian Tire app (http://myitguy.ca/u/5e) goes a step further by letting you search their catalog and see stock levels in your nearest store. Once you're inside the store, the app will let you scan a product barcode and retrieve additional product information.

As you can see, there are innumerable ways you can benefit from being accessible to your mobile users, and moving forward, this will only become more important. Stay ahead of the curve and review your own mobile presence today! The first step is easy: Try browsing your own web site on your phone.

- Adam Smith is CEO of My IT Guy Corp (www.myitguy.ca).