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# COCARD

80 Offices Nationwide

*"Your concerns are our priorities"*

***In the first quarter of 2012, Facebook Inc. (FB) is set to post another quarter of slowing revenue growth after struggling to wring money from advertisers seeking to connect with users of mobile devices. In the second earnings report since its May initial public offering, the company may say third-quarter sales rose 29 percent from a year earlier to $1.23 billion, the average of analysts' estimates (FB) compiled by Bloomberg. That's less than the 32 percent year-over-year rise it posted in the second quarter and a 45 percent gain from a year earlier in the first quarter.***

***A growing proportion of Facebook's 1 billion users are checking their accounts via tablets or smartphones instead of personal computers. That shift has helped send shares tumbling (FB) by almost half since the IPO on investor concern that mobile ads are less effective and bring in less revenue. And though Facebook has started sending more marketing messages to mobile users, it has yet to prove that ads on smaller screens are attracting attention without alienating their target audience.***

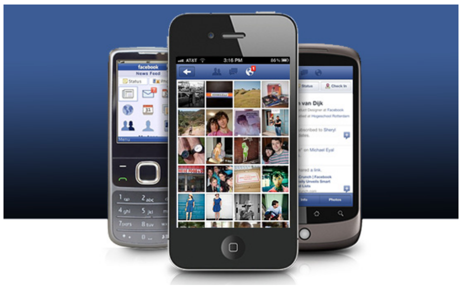
***Facebook, reports earnings profit excluding certain costs of 11 cents a share. In last year's third quarter, the company had $954 million in sales (FB). All Part of Mobile Marketing with earning coming out January 30th 2012.***

### *Mobile Market*

It's a big challenge. In its first year in the running, Facebook is likely to rank only sixth in U.S. mobile advertising revenue for 2012, with just 2.8 percent of the market, according to EMarketer Inc. Google Inc., which is No. 1, is estimated to hold 55 percent, up from 52 percent in 2011.

Yet Facebook users are increasingly moving to mobile. About 60 percent of the company's more than 1 billion users are accessing the service on mobile, compared with about 47 percent in the third quarter of last year. Ads that are popular on the desktop don't easily translate to mobile devices, where the smaller screens make it trickier to push marketing efforts, and therefore are less lucrative, according to EMarketer.

"There's always the question of real estate," said Debra Aho Williamson, an analyst at EMarketer. "For every ad that Facebook is selling on mobile, it's bringing in less money than it would, on average, on a desktop."



Receive $500.00 off a POS System

### *Promoted Content*

In March, Facebook rolled out Sponsored Stories as its inaugural mobile ad service, letting companies promote content that a user's friends have signaled they "like" or interacted with in some way. The social network then added Promoted Posts, in which companies can highlight marketing messages to their fans and friends of fans.

Kanter has tried to promote mobile ads throughout the company, helping woo more interest from other Facebook teams. At a recent "hack" session, engineers came up with a new ad product that may be rolled out next year, he said, "Facebook is a mobile-first company," said Gokul Rajaram, head of ad products at Facebook. "We want every monetization product to be mobile first as much as possible."

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Fab.com, an online marketplace for high-end goods such as furniture, clothing and artwork, will more than double ad spending on Facebook this year to at least $20 million and plans to spend $1 million or more on mobile advertising, partly because of the social network's new offerings, said Chief Executive Officer Jason Goldberg. The retailer, which tries to test early ad products, has found particular success with Facebook's new service that encourages members to download promoted applications, based on user targeting developed on the desktop, he said.

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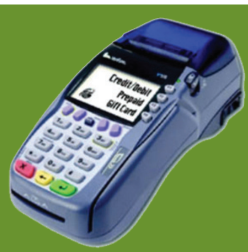

### *How to propel merchants to shed comfortable habits*

There is no doubt that mobile POS solutions, particularly when they involve neither a major outlay of upfront capital nor a high monthly fee, have advantages that can increase sales and efficiency and reduce costs for retail and restaurant operations.

### *Does this sound familiar?*

I'm reminded of how I felt way back in the dim, dark past when I was communicating by fax, and there was this new thing called email. It sounded exciting, but did I immediately jump on the email bandwagon? No, I clung to my trusty fax for a while longer even though I knew email was the future. I believe this is a similar moment. Merchants and restaurateurs can see that to "go mobile" is not only a good thing, it's inevitable. At some point in the future it will be the norm.

### *What's behind the resistance?*

So what is preventing a massive, rapid uptake? How can those of us who have good solutions to provide get customers to stop thinking about using our solutions and "just do it"? There has to be a way.

I go back to my former hesitation to use email. What held me back? Psychologically, I was comfortable doing what I was doing. I knew exactly how to do every step of what I needed to do, and it was working OK for me.

When I thought of switching to email, there were uncertainties. What was going to be the gain for me by using it?

I understood in principle how it worked, but there was that hesitation, that inability to easily visualize the steps I would need to go through first of all to set it up, then to use it. How much value would I really get out of using it? Something like that is in play here. When we talk to a prospective customer over the phone, the merchant gets the concept, but it doesn't break down that wall of not being able to visualize it.

### *What will help with visualization?*

So what is the best way to get someone to visualize how the solution works and how it provides value? On the web, we can put up short videos that give a flavor; we can even put up tutorials and a demo if we can get users to take the time to sit down and check them out. But increasingly, I see this is as a situation in which we need to provide something new. What could that new element be? We need to create personalized demos.

For example, let's say we've found a retail merchant in need of inventory control or noticed a QSR or casual dining eatery in our area that has all the elements that should make it a good choice for converting to an mPOS solution. What should we do? Make a phone call? What are the odds this will bear fruit?

We could do an in-person presentation with generic demo materials. That's better than no demo, but it isn't quite enough.

### *Why not customize your demo?*


What's stopping us from having a customized demo that shows prospects how the solution would work in their distinct retail or restaurant environments? After all, chances are excellent that their products or menu items are all online (at least they should be). So we have access to that information long before the presentation.

From a product list or menu, how hard is it to extrapolate at least the basic best-selling products or menu items for a given business?

And how much staff time would be involved in creating a streamlined, customized presentation that uses a simplified version of the prospect's product catalog or actual menu, as well as a simplified version of the inventory, and then shows the merchant or restaurateur how the system brings it all together and integrates with QuickBooks or other accounting solutions, as well?