



PosGate UOPP is enabling Public Terminals Shopping, providing the possibility to make a purchase directly from a public terminal (kiosk), which can be very simple and does not necessarily need to be equipped with any payment card reader.

Today, what depicted above is not manageable mainly because of the complexity related to secured payments and the impossibility to sell on behalf of a third party company.

PosGate allows the creation of a new marketplace, able to realize and bring on the market a service allowing direct public terminal shopping, overcoming the mentioned limitations, i.e. allowing for selling of third companies goods and services in a full managed process, from order entry to payment to order delivery.

In this platform are accommodated both selling companies and registered users, being the Media Payment Provider (MPP) the platform service provider, running the directory holding the items of the enrolled merchants, showed in the kiosk main screen, which can be organized by category or any other criteria.

### **Targeted companies**

Web e-commerce is a public environment open to any company in which there is a one-to-one relationship between the merchant and the customer. By the way, web e-commerce has showed many issues about security wrecks and payment frauds (i.e. stealing of credit cards numbers, fake companies, fake customers and so on). Unlike web e-commerce, this platform is a secured environment allowing for many-to-many relationships between trusted customers and trusted merchants and real time POS payments.

The Public Terminal Marketplace brings selling companies numerous advantages, such as:

1. the possibility not only to advertise in public areas, but to sell directly on that kiosk, avoiding the need of running their own organization.
2. the access to a pool of registered public terminal users.
3. delivery of goods / services purchased by customers is done when order has been already paid, thus avoiding frauds and financial losses.

The possible applications are numerous (sales of goods and services, ticket shows and concerts, pay utilities, various types of subscriptions, donations, etc. ...).

### **Targeted Public Terminal registered customers**

It is estimated that over 131,000 kiosk terminals already exist in the U.S. alone. Groups who use kiosks in their business environment include: McDonalds, Delta Airlines, United Airlines, Future Shop, The Home Depot, and Wal-Mart. BUT each one of them uses kiosks for the delivery of their own services.

The opportunity offered by the PosGate platform is to create a broad range of services to be made available to the public, on behalf of different merchants, in different locations and different types of locations.