

SPARKLING 18

Payment Gateway + Digital Commerce + Adaptive Analytics = **1APP8**

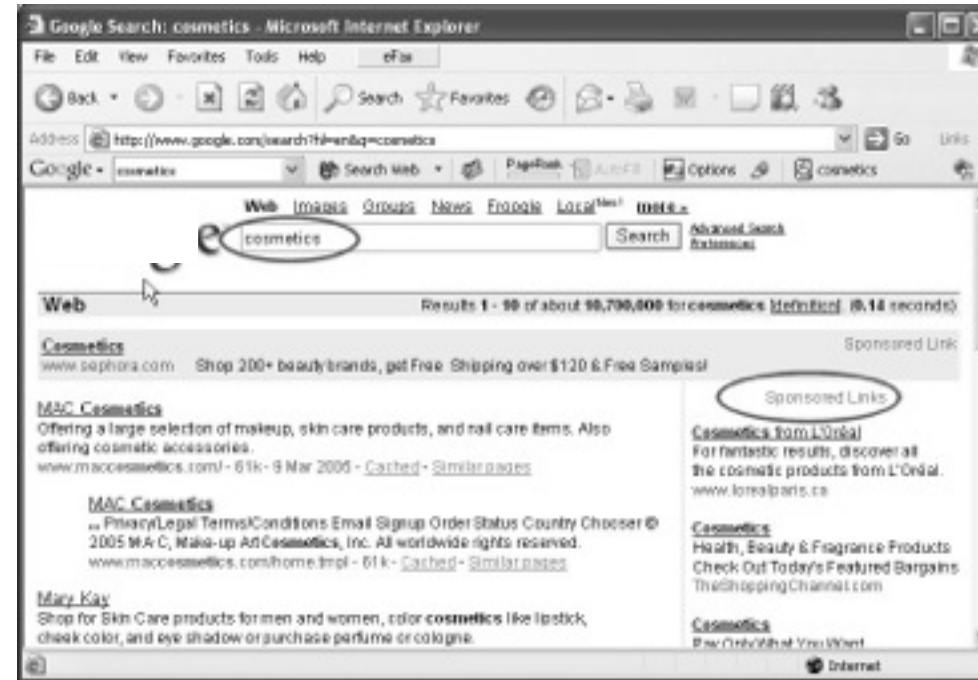
Due anelli della catena del valore sono vulnerabili alla disruption: produttori di hardware (casse e POS) e vendor di payment service ai merchant.

I circuiti internazionali come Visa e MasterCard rimarranno parte integrante della catena del valore poiché di fatto non processano in prima persona pagamenti..

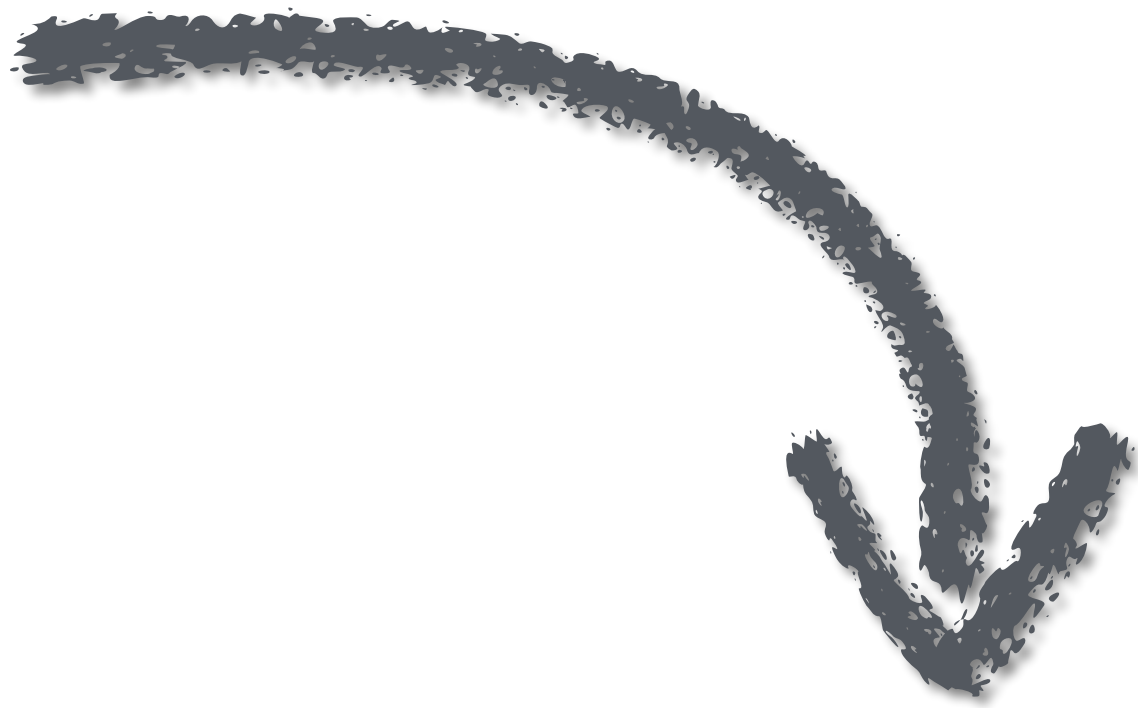
Tablet e smartphone uniti a piccoli lettori di carte andranno a sostituire presso merchant medio piccoli i POS tradizionali.

Nuove Payment Company — PayPal, Revel Systems, Square ecc. — tentano di fare da ponte fra l'universo offline e online.

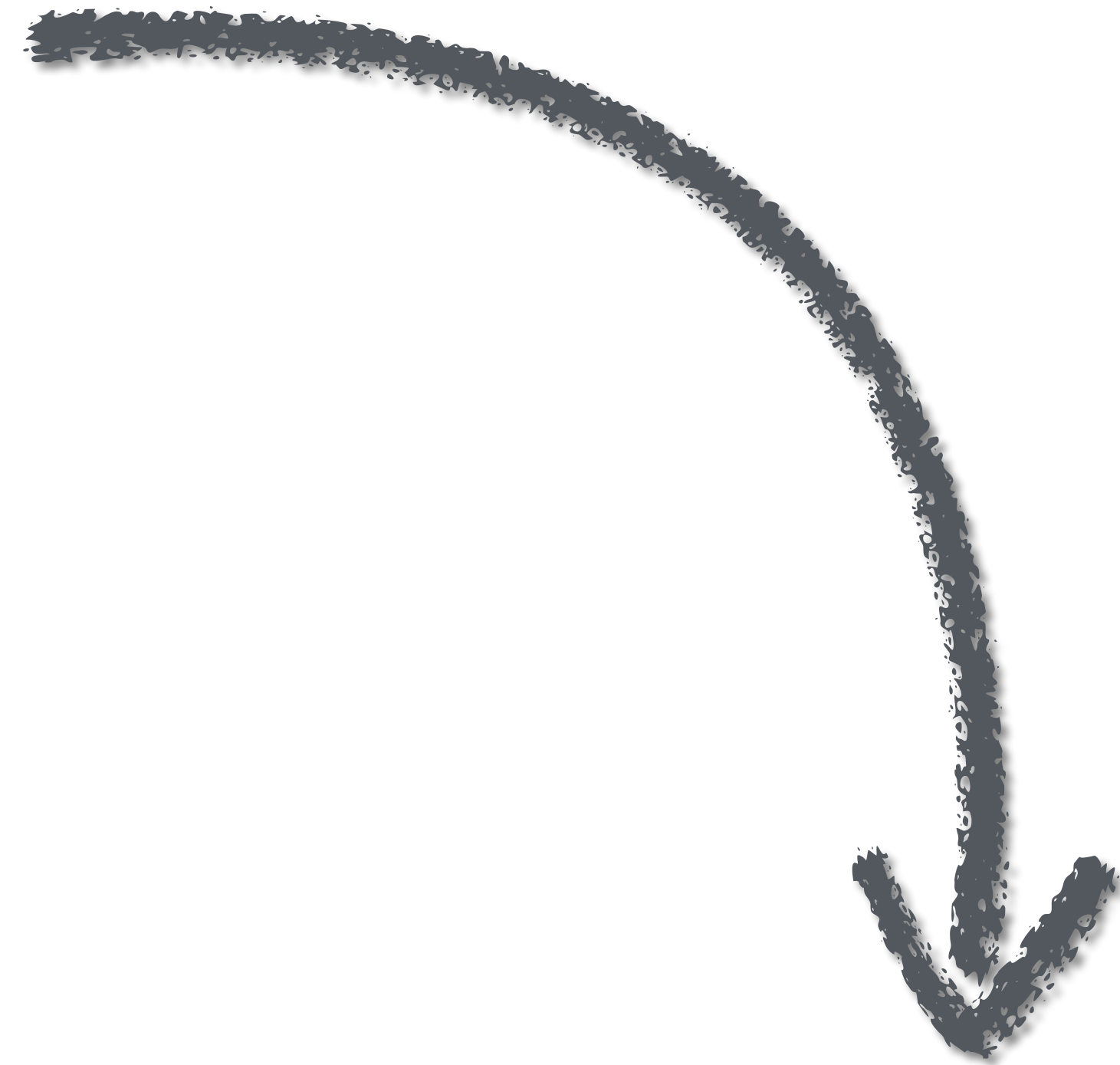
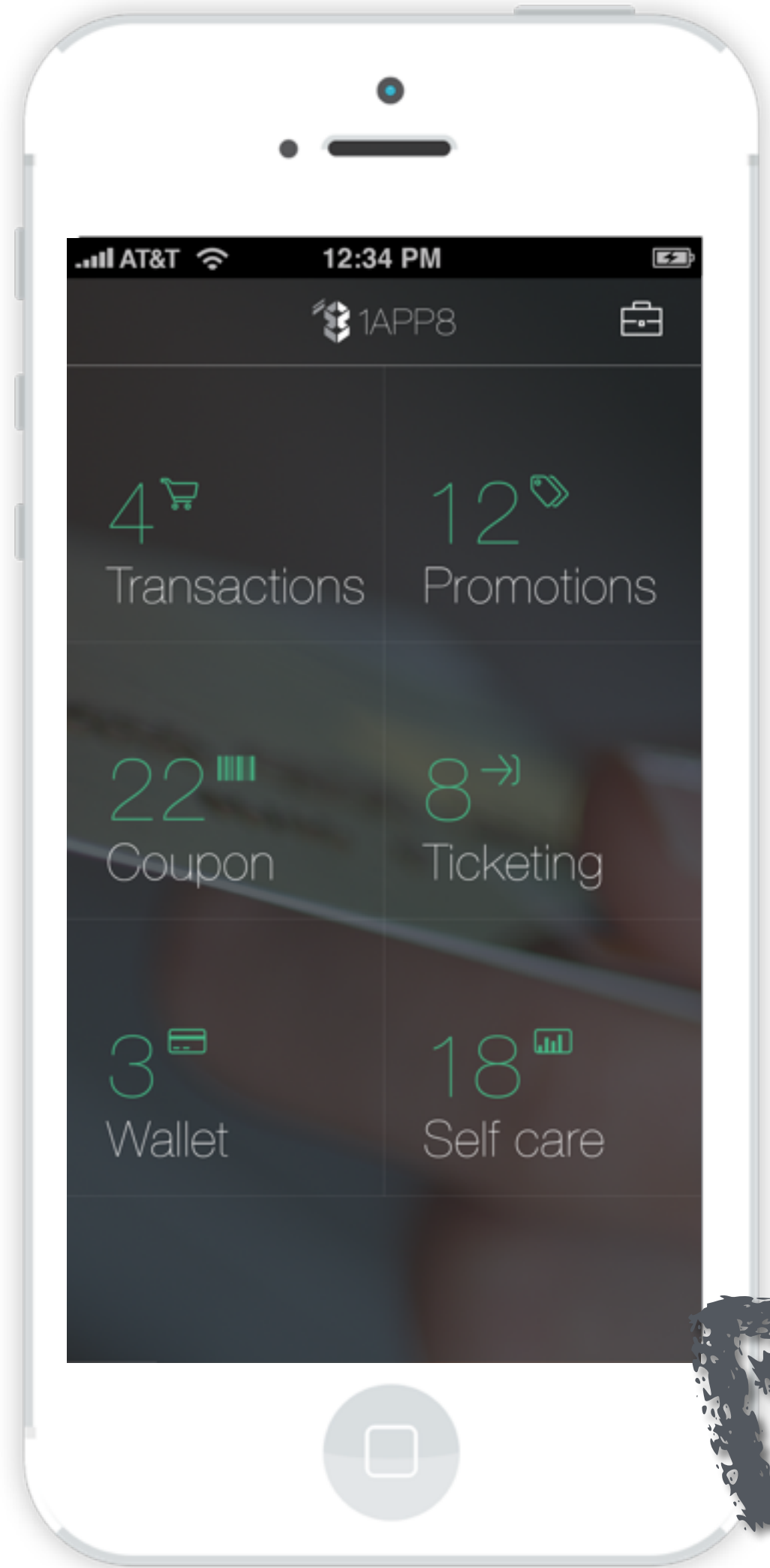
Opportunità



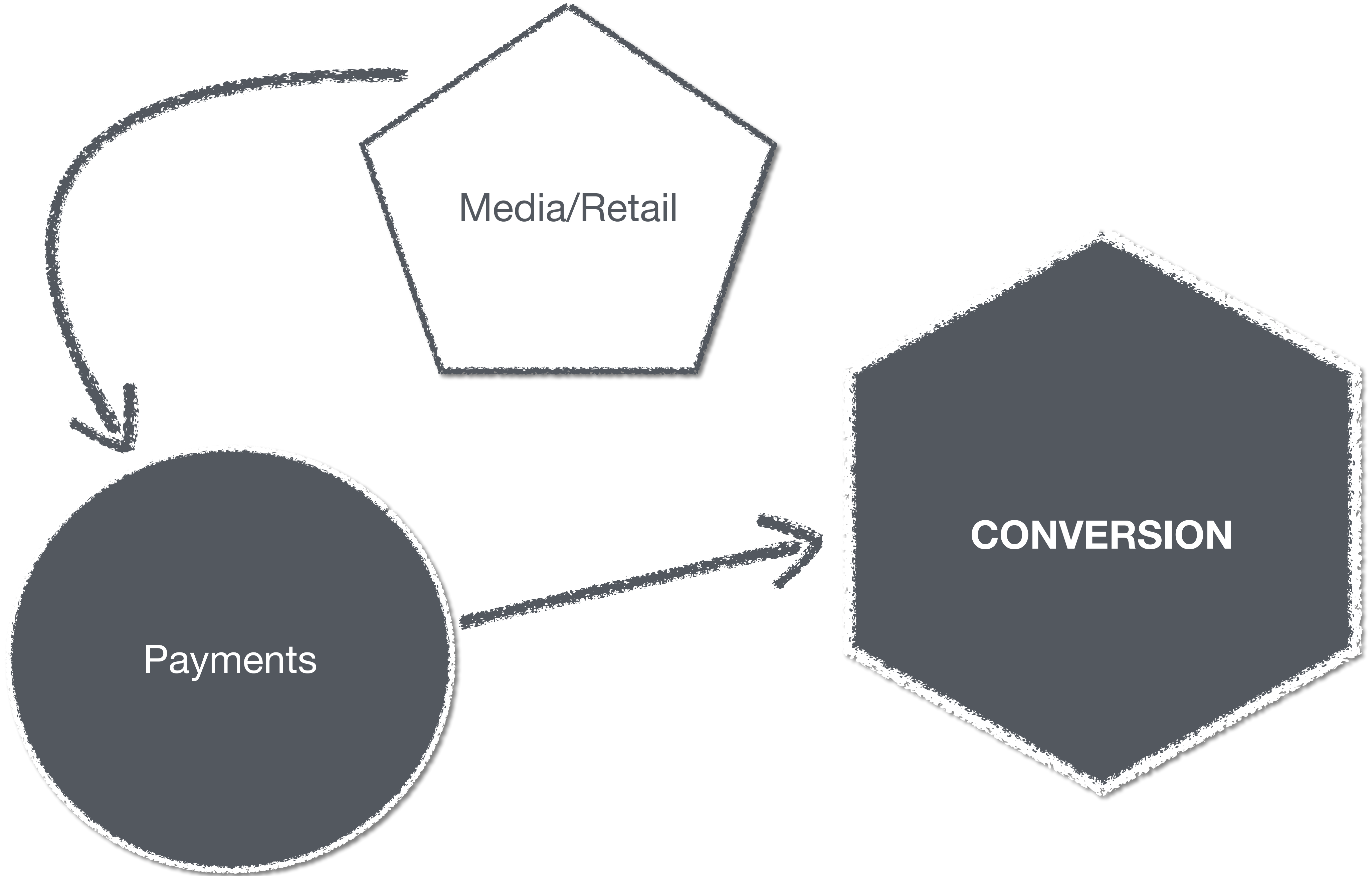
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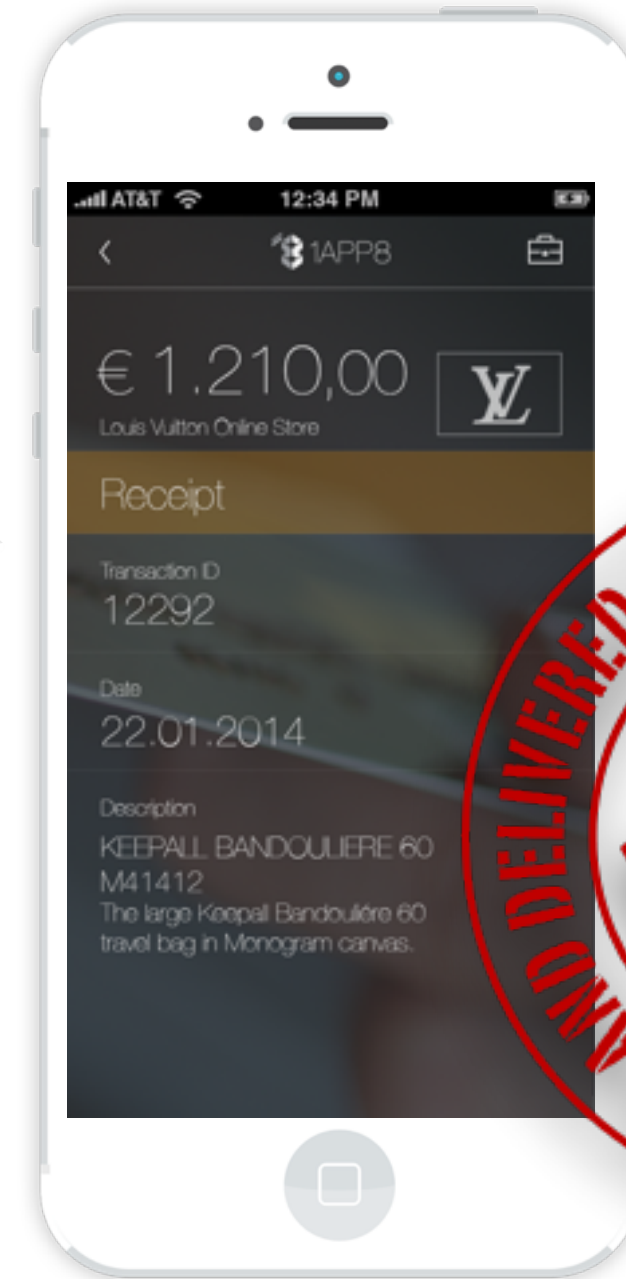
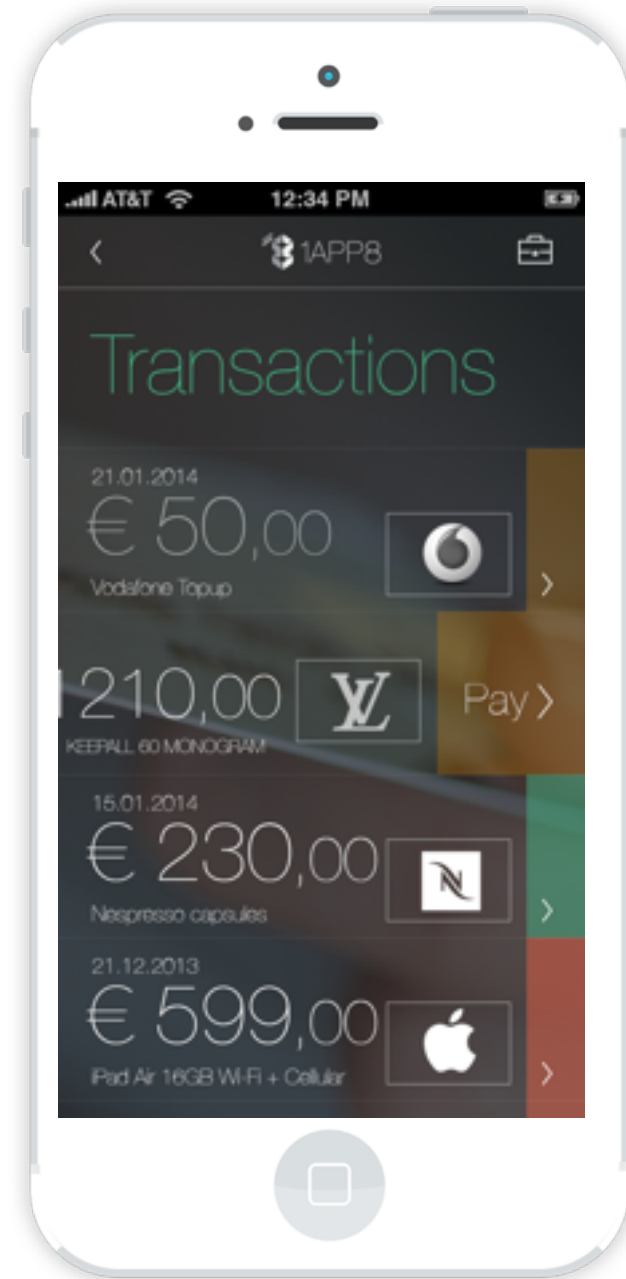
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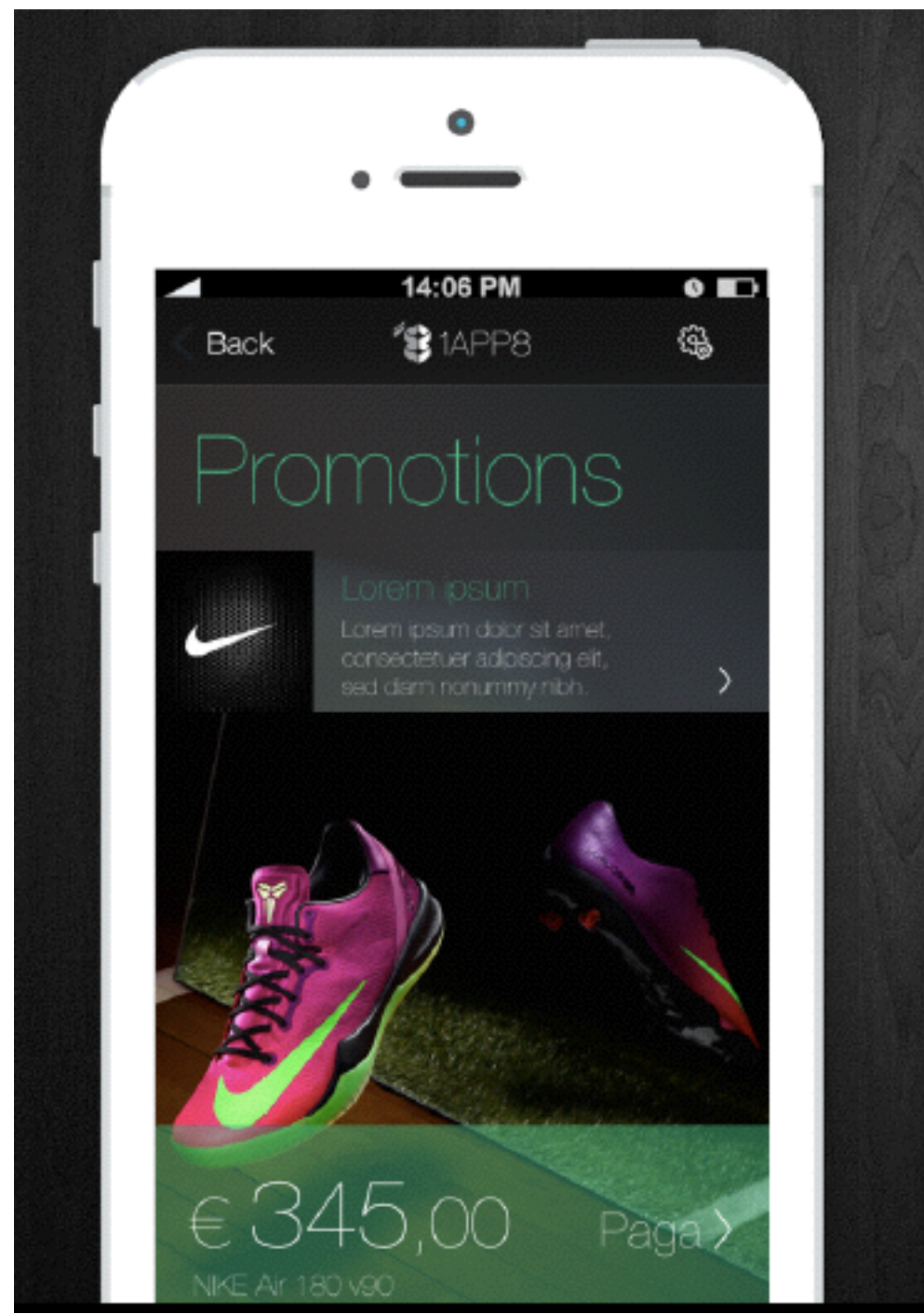
Business Model



Turning Tables



Turning Tables





1APP8

THANK YOU FOR YOUR ATTENTION