

## Community Payment Platform

Governments, NGOs, local municipalities and business entities are building **technology-driven community centers, public internet access points** around the world. These **often target rural or underdeveloped communities**, eventually minorities, where this **infrastructure is essential to have access to elementary services and information, create jobs, enable regional development or increase local competitiveness**, thus prevent the escalation of sociological and economic problems. On the other hand, efforts to improve social cohesion have their greatest impact and are most cost-effective at the level of neighborhoods and small communities.

The drawback is always **the rentability of such an investment**, dubbed the "last mile problem", and how to make **efficient use of such infrastructure**, given the low level of computer literacy in target communities, the "digital gap". Apart from the original investment, such **networks usually need permanent financing to operate**.

One **answer** to this complex situation is

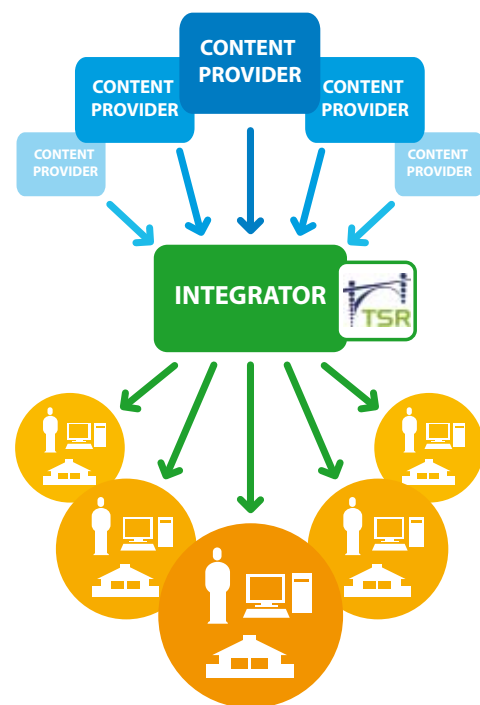
- to bring valuable and useful **content** to this platform, that **matches local needs**, including government services, home deliveries, financial and postal services, e-learning, cultural and touristic services, health and minority programs, prevention campaigns etc, thus leveraging the investment made and **assuring long-term financial stability**,
- build the service infrastructure that may truly deliver the above content, "better than internet": a **trusted environment with registered users in the network, trusted and low-commission payment solution, e-invoicing, digital signatures, logistic support, helpdesk assistance, quality management...**

The end result is a **network infrastructure partly/ fully financed by commissions taken on enabling retail services; while government agencies, service and content providers have a cheap access to new segments of the market/population**. All in a trusted environment, where user identification, payment and accessory services are handled in a cost-effective way.

Given their nature, these community centers may host either e-services or traditional, paper-based ones aided with IT and human presence.

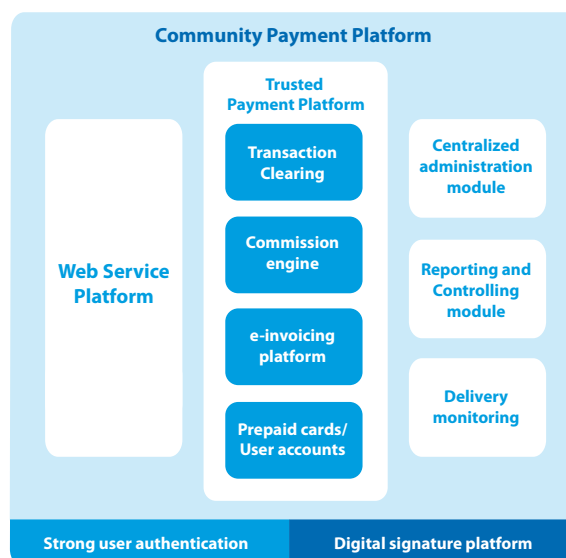
In such a model four distinct layers can be identified:

- **the network of community centers**, with their local infrastructure (housing, computers, internet connection, office equipment...), preferably with human assistance,
- **the network operator**, that builds and operates the service infrastructure
- **the many content providers**, that make use of this platform to access their target clients.
- **the user/client itself**: a private person, local entrepreneur, SMEs, local civil organizations, municipalities, schools etc. with their particular needs



**The Community Payment Platform** designed by E-Group offers a flexible, scalable solution to the network operator, that includes:

- **Strong user authentication** – User login based on strong authentication (smartcard or other); registration facility; enables government aid programs or commercial loyalty schemes to selected target groups.
- **Trusted Payment Platform** – Payment solution based on prepaid cards/user accounts; enables micropayments
- **Commission engine** – Calculation and clearing of commissions to all parties. Immediate or scheduled transfer of commissions.
- **Transaction Clearing** – Clearing engine between content providers and network service points (community centers); clearing of commercial transactions; bank interfaces.
- **Digital signature platform** – Compliant with local regulations; can be integrated and customized to individual services offered by content providers (eGovernment)
- **e-invoicing platform** – Producing legal and accounting documents required by law; archiving solution
- **Web service platform** – E-business framework, hosting and/or channeling content provider services to end users; Centralized user identification and payment processes; Service and payment interface to content providers
- **Centralized administration module** – Administration functions at service center, content providers and community centers / retail outlets. Several access levels defined.
- **Reporting and controlling module** – Generation of various reports; Clearing controls and reconciliation functions.
- **Delivery monitoring** – Monitoring and administration of delivery of goods to sales points.



**Human aided, "traditional" commerce over a trusted e-commerce platform.**