

Introduction

TabbyPOS is a mobile and convenient checkout payment system solution that includes hardware, software and ecosystem. It is mainly composed of the components below:

1. Cashier system
2. Ergo payment system
3. Ecosystem
4. Terminal

Cashier System

- Allow you to set different prices for your different customers;
- Allow you to manage your customer data and product data;
- Allow you to print receipts and invoices; and
- Support the tax code and tax rate of different countries.

Ergo Payment System

- Support ERG (native token of Ergo Platform) and SigUSD (an ERG-backed algorithmic stable coin in the Ergo ecosystem) as payment currencies; and
- Support other current mainstream cryptocurrencies in the market including BTC, ETH, USDT, USDC, ADA, DOT, etc.

Ecosystem

A platform and API will be provided for interfacing with local service providers so that the users of TabbyPOS will be capable of paying for utilities, insurance, mobile top-ups, etc. in ERG or other cryptocurrencies supported by TabbyPOS. Furthermore, we are also seeking for cooperation with some dApps in the Ergo ecosystem to provide micro-loan, micro-investment and fiat currency exchange services. Such dApps may include Ergolend serving as a P2P lending platform on the Ergo blockchain, ErgoDEX serving as the first eUTXO cross-chain DEX on Ergo and Cardano networks, and ErgoPad serving as a launch platform for offering token IDOs within the Ergo ecosystem, etc.

Terminal

- Equipped with Android system
- Provided with a 58mm wide thermal printer function

- Featuring a camera head that can scan QR codes

Markets and Issues

As blockchains are becoming increasingly common and cryptocurrencies are gradually going into the real life, the point of sale (POS) system will play an important role in the consumer market because the POS system is one of the systems that almost everyone must use and participate in and all kinds of receipts and bills are around you from the moment you were born.

However, there are very few POS terminals that support cryptocurrencies in the market. Do you know who are the big players behind those POS terminals that support Visa/Master? You answered correctly, yes. They are the mainstream banks of each country. These centralized financial institutions will never enable their POS terminals to accept decentralized cryptocurrencies.

Vision

We have a simple vision, that is, we hope to develop and popularize cryptocurrency payment through our efforts so as to enrich the Ergo blockchain ecosystem. This will also potentially bring good returns to our team and \$EPOS holders.

Generally speaking, we really want to see such a scenario that one day you wake up and go to the street to buy some bread and milk with your Ergo wallet.

Background

In fact, prior to developing TabbyPOS, our team have been fully devoted to the traditional POS sector locally for over 17 years. Merchants frequently inquired us about the possibility of adding cryptocurrency payment. We also fed back this requirement of these merchants to the manufacturers of the traditional POS terminals, but the answer we got was that it was impossible because the players behind such terminals are traditional banks.

Over the years, cryptocurrencies have become increasingly popular. According to an authoritative survey, currently, 3.1% (3) of adults in Malaysia own cryptocurrencies and the figure is increasing at a very fast rate.

We believe that the launch of TabbyPOS will encourage more people to contribute to the blockchains and also help Ergo to promote Ergo's advantages and benefits.

Target Market

We will initially launch the TabbyPOS in Malaysia as our starting point, because the country is a place that is quite friendly to blockchains and cryptocurrencies. Once we get a firm foothold in that country, we will penetrate into the neighbouring Southeast Asian countries and regions and then go beyond Asia. Following Malaysia, our next target markets are Singapore, Thailand and Indonesia because we currently have a good and full understanding of how the market works in Southeast Asia, especially Singapore, Thailand and Indonesia.

Market Demand

As blockchains and cryptocurrencies are becoming increasingly common, we believe that every merchant will have to own at least one POS terminal that supports cryptocurrency payment. There are approx. 650,000 merchants in Malaysia. MasterCard had a goal of selling 800,000 POS terminals nationwide in that country by 2020. This shows that POS terminals have a very huge consumer market.

Target Audience

Outdoor Merchants

TabbyPOS will be an ideal choice for the merchants who provide outdoor sales and services because they cannot take a bulky cash register out of their houses. These outdoor merchants will constitute the most important portion of the TabbyPOS user base. Examples of these merchants include the merchants who sell merchandises around by driving their vans and the technicians who provide on-site maintenance service, etc.

Retail Stores & FnB Outlets

Retail stores and food & beverage (F&B) outlets often hold a variety of events involved in different themes to catch the eye of potential customers. However, blockchains and cryptocurrencies are excellent themes that may attract a huge community of blockchain and cryptocurrency enthusiasts and supporters to visit and spend money in these stores and outlets. If they are equipped with the TabbyPOS terminals, their customers can easily pay the bills in ERG or other cryptos supported by TabbyPOS. This will not only bring a good traffic to the merchants but also will provide convenience for the consumers in carrying out payments.

Universities

TabbyPOS will be brought by us to the universities because they have always been the best places where creative ideas and novel innovations are incubated and we believe that

innovative blockchains and cryptocurrencies will be more easily recognized and accepted by the university students along with TabbyPOS that supports cryptocurrency payments. When all kinds of events are held by the students in the campuses, the checkout payment terminals like TabbyPOS terminals may be used by them to receive payments. In this case, we will catch every opportunity to promote TabbyPOS at such events, thus producing great marketing effect on TabbyPOS.

Cab Drivers

Every day, cab drivers serve different passengers including a variety of foreign tourists from different countries and regions across the globe. Now, the foreign tourists have to pay the bills in local fiat currencies. However, this situation will be changed if the cab drivers are equipped with TabbyPOS terminals that support cryptocurrency payment. TabbyPOS will provide a new payment option to the passengers and avoid the trouble that the foreign tourists have to exchange their own fiat currencies into local fiat currencies. Instead, passengers can directly carry out payments in ERG or other cryptocurrencies supported by TabbyPOS.

Terminal Cost

The cost of this terminal is 120USD per unit. If we buy them in large quantities, the cost per unit will be reduced by 5-10%.

Selling Price

The selling price of this terminal is temporarily set to 240USD per unit.

Sales Target

Our short-term goal is to sell 1000 TabbyPOS terminals within 1 year. Within one year after launching the terminals to the market, we have adequate time to improve the entire system. Our long-term goal is to sell 1 million TabbyPOS terminals around the world.

Q&A

Technically, how do you solve the problem of too long "transaction confirmation time" ?

Actually, TabbyPOS will not only be applied in supermarkets and fast food restaurants but also can be applied in outdoor sales and service. In our opinion, it is okay to wait for transaction confirmations for tens of seconds or even until next day in most cases, especially in outdoor sales transactions. Additionally, our TabbyPOS terminals will integrate with both

Ergo blockchain and rapid BSC blockchain and the merchants will choose the blockchain that is acceptable to them at their own discretion.

Technically, we also believe that the transaction speed in the Ergo network will be faster and faster and we can also develop the L2 payment model together with other communities in the future.

How do you exchange other currencies into USDT for merchants?

We will design a back-end that will observe the withdrawal requests submitted by the merchants. After these requests are successfully audited, USDT tokens can be sent from our pool to the merchants.

Where are your devices sourced from?

Our terminals are made in China.

\$EPOS Token

Withdrawal Option

TabbyPOS doesn't enable its users to withdraw local fiat currencies at this stage but we are seeking for cooperation with local currency exchange institutes in order to provide more convenient services. However, the users can withdraw the following cryptocurrencies using TabbyPOS:

- ERG
- SigUSD
- USDT
- EPOS

Merchant Withdrawal

Whenever a merchant makes a withdrawal, a certain amount of \$EPOS must be paid as a withdrawal fee. The transaction fee is tentatively set to be 0.25% of the total withdrawal amount.

Example:

\$EPOS current price: 0.05USDT

Merchant withdrawal amount: 1000USDT

Withdrawal fee: $1000 \text{ USDT} * 0.25\% / 0.05 \text{ USDT} = 50 \text{ \$EPOS}$

Benefits of Holding \$EPOS Tokens

1. Liquidity farming rewards: \$EPOS token holders may choose to contribute their holdings to the \$EPOS liquidity pool in exchange for more \$EPOS tokens as liquidity farming rewards.
2. Withdrawal fees: The withdrawal fees in \$EPOS tokens produced from each merchant withdrawal will be returned to the liquidity pool so that the holders earn these withdrawal fees paid by merchants in \$EPOS tokens through providing liquidity.

How to generate profits from TabbyPOS?

TabbyPOS's profits come from four major sources:

1. Profits from selling TabbyPOS terminals.
2. Income from merchant withdrawal fees
3. Earnings from providing blockchain TabbyPOS customization service to merchants or businesses.
4. Commissions from cooperation with third-party service providers. For example, integrate TabbyPOS into their in-house system, sales force, enterprise resource planning (ERP) etc.

Roadmap

July 2022

Create an TabbyPOS official website.

August 2022

Develop a new UI suitable for accepting cryptocurrency payments

September 2022

Integrate with Ergo blockchain.

October 2022

Create a portal for merchants to withdraw collected payments.

November 2022

Integrate with Cardano and BSC blockchains.

December 2022

Prepare some user manuals and video tutorials about TabbyPOS

January 2023

Release TabbyPOS beta version to invited merchants.

February 2023

Busy in APP improvement and solving issues.

March 2023

Enhance business model on stable coin exchange

April 2023

Officially launch TabbyPOS terminals to the open market.

May 2023

Explore the possibility of integration with ErgoDex, ErgoLend and ErgoPad.

June 2023

Seek for possible cooperation with external third parties like large-scale wholesalers to enhance the ecosystem.