



UPXP

Let's create a breakthrough in the point of sale business

No commission paid by the point of sale

Crypto earned by the customer

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UPXP PROJECT

Is presented as a breakthrough in the current business model of commissions that have a big impact on the turnover.

The current diagram is made up out of three parts:

- Points of sale (Restaurants, Hair salons, Retail, etc.)
- Customers
- Intermediaries (Service providers in return for a subscription and commission)

UPXP will eliminate the financial burden represented by subscriptions and commissions paid by points of sale to intermediaries who bring them customers.

In exchange, the points of sale will return one-third of the money saved to their customers in UPXP cryptocurrency and keep two-third to increase their profits.

UPXP will give more autonomy and independence to points of sale, instead of depending on third parties who take advantage of their dominant position.



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3. INTRODUCTION

The concept of decentralization data makes it possible to invent new economic models. More democratic and economically better distributed, projects that use blockchain technology make it possible to more fairly reward those who participate in the development of these projects.

Each actor in the ecosystem, developers, customers, investors or even partners can benefit equitably from these new ways of working together. The philosophy that gave birth to blockchain technology is that of decentralization, we have the ability to put an end to monopolies and their abuse, whether in the creation of money, services or the dissemination of information and data.

UPXP has developed B to B and B to C applications that connect points of sale and their customers for free. Points of sale use a part of the savings to reward customer loyalty. The points of sale make more margins and invest in their customer relationship rather than commissioning intermediaries. Customers who receive their UPXP can keep them to see their value increase or make purchases from merchants in the UPXP network. The first points of sale that will benefit from the technology developed by UPXP are restaurants; other applications will be offered on the same model for other markets. Another important value for us is the confidentiality of data, each user has a customer code, restaurateurs will be able to consult consumption statistics, attendance or link orders to a customer via the customer code, but they will not need to know that it is Madame Dupont who ordered 2 bottles of wine, same goes for the personal information; they will not have access to the telephone number or email address of customers. Communication will be done through the UPXP applications.



4. OUR VISION

Facilitate access to the world of blockchain and cryptocurrency, reward restoration actors, those who work and those who consume.

Using conviviality and the pleasure of eating to spread the good word to as many people as possible, the UPXP project aims to become one of the easiest and most enjoyable ways to earn, grow or spend your crypto.

Speculation, the apprehension of an unknown world and the volatility around cryptocurrency still frightens the majority of people, while table reservation or delivery apps have become the mainstream. The UPXP project creates a bridge between cryptocurrency and the restaurant world. The UPXP project reconnects the value of an asset with the economic world, only 20% of the total supply chain is open to investors via the whitelist, the two private sales of the UPXP project will only be accessible to users of the first hour. 60% of the total supply chain will be in the hands of restaurateurs and their customers. The more users and restaurants that adopt the UPXP project, the more the value of UPXP token increases independently on the exchanges. The customers who will have acquired UPXP token via the AIRDROP, the two private sales, by the rewards received will be the only ones able to exchange them for their consumption in fiat currencies. The success of the UPXP project depends on the community, not on speculation. The UPXP token will therefore not be impacted by the bear market!



5. LEXICON

- UPXP PROJECT: All the projects include the token, web application, mobile application, website, wallet, rewards.
- UPXP TOKEN: is a utility, rewards & payment token created on the Stellar blockchain.
- UPXP PRO: are all the free tools developed by UPXP Ltd to help restaurants / point of sale to manage and to do the promotion of their business.
 - RESERVATION: Web and mobile application to book a table in real time.
 - POS: Application to take an order in a point of sale or a restaurant.
 - WEBSITE: Website designed and hosted by UPXP for the restaurants.
 - MANAGEMENT: Web application to manage their stock, customers, articles, suppliers, orders.
 - TABLE ORDER: Application to let the consumer order by himself from his smartphone
 - CLICK & COLLECT: Web and mobile application to order food from the UPXP restaurant ecosystem.
 - DELIVERY: Web and mobile Application to order and be delivered.
- UPXP REWARD: Get 10% of the amount spent in a restaurant in UPXP crypto or the equivalent of \$ 1 in UPXP.
- UPXP WALLET: Web and mobile application to buy or exchange the UPXP.
- UPXP MARKETPLACE: Web application that connects partners and UPXP restaurants via API.



- UPXP ECOSYSTEM: All the parties that will act in the UPXP project
 - RESTAURANT: Point of sale that will use our applications to reward the community.
 - THE CUSTOMER: The UPXP users that use UPXP application to consume in the UPXP restaurant network.
 - SUPPLIER: All the partners that want to provide food, goods or services to the UPXP restaurants Network.
 - THE DELIVERY GUY: The users that want to deliver the customer of the UPXP restaurant network.
- LIQUIDITY POOL: Liquidity pools are a mechanism by which users can pool their assets in a DEX's smart contracts to provide asset liquidity for traders to swap between currencies. Liquidity pools provide much-needed liquidity, speed, and convenience to the DeFi ecosystem.
- DISTRIBUTION ACCOUNTS
 - TEAM DISTRIBUTION ACCOUNT: The token reserved for the team.
 - PARTNER DISTRIBUTION ACCOUNT: The token reserved for the partners.
 - AIRDROP DISTRIBUTION ACCOUNT 1: Token reserved to be given for free to encourage people to create an UPXP account.
 - AIRDROP DISTRIBUTION ACCOUNT 2: Token reserved to be given by the restaurant for free to encourage people to create an UPXP account.
 - LIQUIDITY POOL DISTRIBUTION ACCOUNT: Token reserved for the Liquidity pool.
 - PRIVATE SALE 1 DISTRIBUTION ACCOUNT: Token reserved for the Whitelist investors private sale 1.
 - PRIVATE SALE 2 DISTRIBUTION ACCOUNT: Token reserved for the Whitelist investors private sale 2.
 - RESTAURANTS DISTRIBUTION ACCOUNT: Token reserved



for the Whitelist restaurant private sale 3.

6. THE MARKET

UPXP PRO is a B TO B TO C ecosystem. We provide applications to professionals to manage their business, improve their customer service, bring them visibility and new customers through general public mobile applications.

The UPXP ecosystem will be developed in several markets, restaurants, beauty salons, boutiques, e-shops, etc.

The first market in which UPXP PRO will be available is the restoration.

6.1. The catering market

With a turnover of more than 428 Billion € in Europe and \$ 659 Billion in the USA, the global food service market size was worth US\$ 3.4 Trillion in 2018 and is expected to reach a value of \$ 4.2 Trillion by 2024, registering a CAGR of 3.6% during 2019-2024. By 2025, experts anticipate that 70 to 80 percent of restaurant sales will be placed digitally. [source 1](#)

We must distinguish between two market segments: home consumption and out of home consumption.

6.1.1. Home consumption

The delivery and click and collect providers are the traditional restaurants, dark kitchens and fast food restaurants, they use



third-party applications to gain visibility and generate customer orders. Some restaurateurs have implemented independent delivery and click and collect solutions via their website in order to avoid commissions taken by the main market operators.

These solutions force the restaurant owner to have his own delivery service, which is very difficult to manage, especially when demand fluctuates, personnel management becomes complicated. These alternatives are not favored by consumers who prefer to choose from a large list of restaurants and offerings.

The main market operators are UberEats, Deliveroo, GrubHub, Just Eat... who bill on average for their services between 25% and 30% of the turnover brought to the restaurant owner. From his side, the restaurateur does not take care of anything, delivery and payment are managed by these service providers.

6.1.2. Out-of-home consumption

The on-site catering offer is characterized by the different services offered:

- With or without reservation (traditional catering)
- Exclusively without reservation (traditional catering and fast food)
- Table service (traditional catering)
- Order at the counter (fast food)

Many restaurants also added delivery services during the pandemic and plan to continue investing in the service. In 2019 revenues of the global restaurant-to-consumer delivery segment amounted to \$53.6bn. This figure jumped by 22.5% to \$65.7bn in 2020. The increasing trend is set to continue in the following years,



with revenues rising to \$85.5bn by 2024. [source 2](#)

6.2. The touch-screen checkout business

To work efficiently, a restaurateur needs a cash register system. It could be a computer or a tablet on which one installs a software or an application allowing to take the orders of the customers. There are a significant number of providers and solutions around the world, although there are leaders, there is room for innovative solutions that offer more attractive prices and increased ease of use.

6.2.1. Checkouts by online subscription

The market for tablets and smartphones has paved the way for innovative business models in the B2B world. After the SAAS (software as a service) revolution where companies pay a subscription to access online solutions rather than 'investing in the purchase of outdated software after one year', companies have taken advantage of the equipment already in place with professionals to sell them their cash register solutions. This material is already in place on tablets and smartphones. Today, a restaurant no longer needs to use a cash register sales representative who will come and sell their cash register solution. The new generation of restaurateurs will go to the Appstore or Play Store to install a mobile restaurant cashier application.

6.2.2. Cash systems sold and installed

Restaurant owners who need to be reassured by an interlocutor who comes to their restaurant in order to install the equipment, provide training and troubleshoot if necessary, will have to pay a



minimum of \$2,000 plus a maintenance contract that varies between \$ 50 and \$ 100 / per month.

6.3. The reservation business online

In order to promote their restaurant or facilitate access to reservations, restaurant owners have created professional accounts on applications such as: The fork (European leader) or Opentable (American leader). These intermediaries respectively claim 20,000,000 users and generate 23 million reservations per month.

This service has a cost, in the form of a monthly subscription in order to have access to the CRM for booking and customer relationship management on one hand, and on the other hand in the form of a commission billed per cover. [Source3](#)

- Thefork

Monthly subscription between € 29 and € 89 depending on the features / country and € 2 per cover.

- Opentable

Monthly subscription between \$ 29 and \$ 449 depending on the features and \$ 1 per cover.

Despite a large number of users and restaurants, TheFork is struggling to find profitability, the covid crisis has not helped. One of the main reasons is the share of income invested in communication.

The OpenTable business model seems more profitable by charging subscriptions at \$ 449 / month and taking commissions of \$ 1 per



cover while Thefork charges cheaper subscriptions at € 89 / month and the commission on reservation at € 2 per cover.

A significant portion of European restaurant owners are forced to make numerous promotions to attract bargain hunters and be highlighted on the Thefork app. Unfortunately, customers who are only looking for a 40% reduction in a restaurant, are not the customers that will create a sense of loyalty with the restaurant. As soon as there is no more reduction offered, these customers will find another restaurant that does offer a promotion.

6.4. The click and collect

The Click and collect turnover has increased by 50% in two years. It now exceeds the home delivery figures. Meals delivered or taken away represent 5% of the meals sold by restaurants.

Restaurant owners take orders by phone or use professional solutions to manage their click & collect. Most reservation or delivery management providers have added click & collect to their services.

6.5. Home delivery

The home meal delivery sector is disrupting consumption habits and delighting investors.

In a report published in February 2019 by Research and Markets, it was estimated at \$ 84.6 billion, with average annual growth estimated at 10% between 2018 and 2026.

Home catering delivery opens up a new field of growth and income, at the same time as it changes the consumers relationship with catering. It has



also caused the emergence of players in the value chain such as order and / or delivery aggregator platforms (Uber Eats, Deliveroo, Glovo, OpenTable, etc.)

To appear on their application, it will cost the restaurateur between 25% and 30% of his turnover.

The delivery is ensured by delivery men, underpaid micro-entrepreneurs, who take reckless risks in traffic. A few, depending on Deliveroo, have started to protest against the lower prices inflicted by the platform which they depend on. Others delegate their work to poorer, more fragile than them: undocumented immigrants, who are willing to do the work for 50% of the earnings.

6.6. Payment systems

When you make a payment by credit card to pay for a purchase at a merchant, up to 4% of the amount of the purchase is charged to the merchant.

These commissions and fees are the sum of 3 costs which reduce the merchant's margin accordingly:

- the interbank payment commission or CIP;
- fees charged by networks such as CB, VISA, Mastercard;
- the commission charged by the merchant's bank.

On average, these costs represent between 1.5% and 3% of restaurant owners' turnover. [source 4](#)



7. THE WEAKNESSES OF THE CURRENT ECONOMIC MODEL

7.1. The cost of solutions

Between subscriptions to different services and commissions on turnover, a restaurant that has entered digitalization and offers table service, must pay between 7% and 15% of its turnover. For a fastfood restaurant it is between 10% and 20 %. For example, take a restaurant with revenues of \$ 1,000,000 per year, the amount to pay, to these service providers, is between \$ 70,000 and \$ 200,000.

7.2. Non-synchronization of data

A restaurant that works with cash register software X and that uses Ubereats for its delivery service will have to record all the orders that arrive in their Ubereats dashboard into their cash register. This leads on one hand to sources of error and on the other hand it is unnecessary, time consuming work.

7.3. Online booking

The problem of data not being synchronized between the cash register software and the online reservation application reduces the ability of restaurateurs to optimize the customer relations, for example knowing your favorite wine in order to have it in stock during your visit.

In view of the budget represented by subscriptions and commissions to be paid to online reservation operators, restaurant owners prefer to take reservations directly via their website or by telephone. For the same



reason, a restaurant owner will not promote operators in his restaurant to prevent their acquired customers from using booking applications rather than booking directly.

7.4. Home delivery

Despite large commissions billed to restaurateurs, big players like Uber Eats, Deliveroo, The fork, Open table are struggling to be profitable. Marketing campaigns eat up a big chunk of their margin.

Restaurateurs have become accustomed to impacting the amount of commission they pay to these big players on the price paid by the consumer. So when you order via a home delivery application, the price of your meal can increase up to 40%! Another part of the ecosystem who suffers from the commercial policy of the big players are the delivery people who receive a small part of the delivery costs, their average income would be around \$ 1400 per month gross, an amount on which they must pay their health insurance, taxes and levies. [source 5](#)

8. UPXP REVOLUTIONIZES THE BUSINESS MODEL

8.1. A new economic model

The UPXP Project is a disruption in the current business model of paying commissions on turnover.

UPXP will eliminate the financial burden represented by subscriptions and commissions paid by points of sale to intermediaries who bring them customers.

In return, the point of sale will give back one-third of the money saved in UPXP cryptocurrency to their customers and keep two-thirds to increase their profits.

UPXP will free the point of sale from third parties who take advantage of



their dominant position.

8.2. How it works

For restaurateurs, UPXP PRO provides a suite of free professional applications allowing restaurateurs to manage their activity. All the tools a restaurant needs are provided by UPXP PRO.

The restaurant will not pay any subscription fee to use the UPXP ecosystem, all the applications are free, POS, reservation solution, website, CRM, Digital menu, click & collect, delivery.

All UPXP PRO management or promotion solutions are linked to a common database, from visits to their website to ordering at the table, including stock management, the restaurateur optimizes his working time while taking advantage of a detailed customer database.

The UPXP reservation and ordering application for consumers will be present on the App Store and Play store, and restaurant owners who have UPXP token to offer to their customers will be visible on these applications. The cost for the restaurateur will be limited to the UPXP rewards token he gives to his customers, which will be the equivalent of \$1 for a reservation and 10% of the order for a home delivery. In addition to the savings it will make by abandoning solutions such as Uber-Eats, Deliveroo, Thefork or Opentable, the UPXP rewards token given to their customers will be considered as an investment in loyalty and not as a promotional expense. More info on <https://upxp.pro>

Consumers will earn UPXP token each time they order food or book a table through the UPXP app. The UPXP PRO management system used by the restaurant owner automatically credits the consumers wallet with the UPXP token.

Over time consumers will accumulate UPXP tokens. They can keep them



to make a profit and exchange them, against another cryptocurrency or against fiat currencies, but they can also use them to pay their bill in restaurants that are part of the UPXP ecosystem.

8.3. Transaction fees

UPXP token is hosted on Stellar blockchain, to be able to secure all the transactions, use the blockchain and do the maintenance of our services we have to charge a very small transaction fee.

| | |
|-----------------|---------|
| Payment in UPXP | 0,1 XLM |
| Rewards in UPXP | 0,1 XLM |

9. THE UPXP ECOSYSTEM

A virtuous circle between the various actors of the restoration; the restaurateur, the suppliers, the customers and the delivery guys.

9.1. Restaurant

The restaurant owner who uses the UPXP PRO solutions for the management and promotion of his consumption activities on site, take out or home delivery will benefit from free applications. If he wants to be visible on the general public UPXP reservation and ordering application, he must fund his account with UPXP token. He will be able to obtain UPXP token from the company UPXP Ltd during the entire distribution phase of the tokens issued (40,000,000) from the "Private sale Restaurant" account. When the restaurant distributor account is empty, they can be obtained



from customers who have accumulated UPXP tokens, thanks to the UPXP rewards program or receive them as a payment when customers pay their bill.

9.2. The customer

By booking or ordering at restaurants in the UPXP network, customers will receive UPXP tokens for each interaction. Thanks to their tokens, they will be able to make profits by exchanging them with restaurant owners who will have a permanent need for a UPXP token or use them as a means of payment when they consume in restaurants or order food at home.

9.3. SUPPLIER

From the UPXP marketplace, food and equipment suppliers as well as developers will be able to offer their services and take advantage of a network of restaurateurs to make group sales. Each restaurant owner will be able to place a purchase order on a specific product or service, the supplier will be able to lower the price according to the volume ordered.

9.4. THE DELIVERY GUY

UPXP aims to provide additional compensation to deliverers without impacting customers. In addition to the price of their trip, delivery guys will receive UPXP tokens. These tokens will be sent by restaurateurs and UPXP Ltd, customers will be free to add a part of their UPXP tokens as a tip when placing an order. [source 6](#)

10. PROMOTING THE UPXP ECOSYSTEM

10.1. THE AIRDROP <https://upxp.io/airdrop>

An Airdrop is a free distribution of tokens that makes it possible to



publish a crypto project. UPXP Ltd has decided to offer 19% of all UPXP tokens issued to promote their project.

10.1.1. The goal

1. Create a first community of 500,000 users
2. Create restaurants users
3. Encourage users to grow the UPXP community by sharing their affiliate link with their friends

10.1.2. The distribution of the 200,000,000 UPXP tokens

1. 20,000,000 unrestricted UPXP

Our Airdrop will be visible on specialized sites that promote Airdrops

2. 80,000,000 UPXP via affiliate link

Early community users will be able to earn more UPXP tokens by referring their friends through their unique affiliate link. These links can be shared via their social media network, email, whatsapp, messenger etc.

3. 100,000,000 UPXP distributed by restaurateurs

In order to acquire user-consumers, 50% of the UPXP tokens will be offered to restaurant customers via a unique restaurant affiliate link.



11. DECENTRALIZED TECHNOLOGY

11.1. STELLAR BLOCKCHAIN

We chose to initiate our UPXP token on the Stellar blockchain for several reasons. Stellar is an open source network for currencies and payments. Stellar makes it possible to create, send, and exchange digital representations of all forms of money - dollars, pesos, bitcoin, just about any currency. It is designed so that all of the world's financial systems can work together on a single network.

Stellar has no owner; if anything, it is up to the public. The software operates on an open and decentralized network and handles millions of transactions every day. Like Bitcoin and Ethereum, Stellar relies on the blockchain to keep the network in sync, but the end-user experience is more like cash. Stellar is much faster, cheaper, and more energy efficient than conventional blockchain-based systems.

Our UPXP token is a payment token, in order to be adopted by points of sale, two conditions must be met:

- Low transaction cost (0.0001 XLM)
- Transaction speed (less than 4 seconds)

DECENTRALIZED DATA

UPXP will have a decentralized cloud, the data will be hosted on the terminals used by the points of sale to take orders related to their activity. The data will be hidden and encrypted to ensure the security and anonymity of customers.



12. TEAM AND CONSULTANTS

Founder and project manager: Richard Szewczyk

Marketing: Saliha Mejout

Designer: Anthony Bonnici

Finance:

Legal:

Blockchain Developer Consultant: Shellboxes

React nativ Team Manager: Soufiane Benoumi

13. ROADMAP

2020

Centralized UPXP App Specifications 100%

Centralized UPXP Dashboard 100%

2021

Centralized UPXP PRO App 100%

Centralized Booking solution 100%

Centralized POS 80%

Centralized B2B Website for restaurant 100%

Centralized Digital menu 100%

Centralized Click & Collect 100%

Centralized UPXP Wallet 100%

Decentralized UPXP token 100%

UPXP Airdrop 1.5%

2022

Community Private sale 1: 0%



Launch of all the free applications for restaurants: 0%

Centralized Delivery App 0%

Decentralized data Blockchain Specifications: 10%

Community Private sale 2: 0%

Restaurant Private sale: 0%

Listing on Exchange: 0%

2023

Decentralized data Blockchain Development

14. TOKENOMICS

On Stellar Blockchain

Total supply UPXP: 1,100,000,000

Team: 9%

Airdrop 1: 9%

Airdrop 2: 9%

Community Private sale 1: 9%

Community Private sale 2: 9%

Partners: 9%

Restaurant Private sale: 36%

Liquidity pool: 10%

15. REWARD TOKEN AND INVESTMENT

The UPXP token was issued on the Stellar blockchain

There are several ways to acquire UPXP tokens:

- By participating in the Airdrops
- By buying them during the private sales
- By consuming in restaurants that are part of the UPXP ecosystem



- By performing tasks for the UPXP project
- By completing missions for the UPXP project as a partner

The conditions for obtaining UPXP tokens distributed during the AIRDROP are defined in paragraph 10.

In order to participate in the private sales, consumer or restaurant users must have created their account and validated their telephone number no later than two weeks before the date of the private sale.

The price of the token will be:

- \$ 0.01 for the 1st private sale (100,000,000 UPXP) retention period 12 months
- \$ 0.05 for the 2nd private sale (100,000,000 UPXP) retention period 6 months
- \$ 0.1 for the 3rd private sale (40,000,000 UPXP, reserved for restaurateurs only) intended to reward customers

After the 3rd private sale, the UPXP tokens will be available on the Stellar exchange.

16. DISCLAIMER



You may lose all the money that you spend purchasing UPXP tokens. In the event that you purchase tokens, your purchase cannot be refunded or exchanged.

There is no guarantee that the goal described in the white paper will be reached.

You are waiving your rights by agreeing to these terms and conditions and participating in the UPXP Ltd private token sale. By participating in the UPXP private token sale you agree to have no recourse, claim, action, judgment or remedy against UPXP Ltd if the utility of the UPXP tokens or if the project described in the white paper doesn't reach the goal as expected

If you are uncertain as to anything in this white paper or you are not prepared to lose all the money that you spend purchasing UPXP tokens, we strongly urge you not to purchase any UPXP tokens.

We recommend you consult legal, financial, tax and other professional advisors or experts for further guidance before participating in the UPXP Ltd private token sale outlined in the white paper. You are strongly advised to take independent legal advice in respect of the legality in your jurisdiction of your participation in the private token sale.

UPXP tokens are not shares or securities of any type. They do not entitle you to any ownership or other interest in UPXP Ltd.

As a restaurant customer, buying UPXP tokens during the private sale is a way to increase your rewards value.

As a restaurant owner, buying UPXP tokens during the private sale is a way to reward your customers for a fixed price during a known period.

17. SOURCES



The catering market:

source 1:

- <https://www.statista.com/statistics/684150/turnover-of-the-food-beverage-service-industry-in-the-eu/>
- <https://www.forbes.com/sites/aliciakelso/2021/01/26/the-us-restaurant-industry-finished-the-year-240-billion-below-pre-pandemic-sales-estimates/?sh=53c4c71a4ebf>
- <https://www.foodabletv.com/blog/restaurant-revenue-to-hit-13-trillion-by-2023>

Out-of-home consumption:

source 2:

- <https://ajot.com/news/online-food-delivery-market-to-hit-151.5b-in-revenue-and-1.6b-users-in-2021-a-10-jump-in-a-year>

The reservation business online:

source 3:

- <https://www.theforkmanager.com/pricing>
- <https://restaurant.opentable.com/products/>

Payment systems

source 4:

- <https://www.fool.com/the-ascent/research/average-credit-card-processing-fees-costs-america/>

Home delivery

source 5:

- <https://www.capital.fr/entreprises-marches/deliveroo-uber-eats-toujours-plus-de-clients-sans-gagner-le-moindre-centime-1321990>
- <https://www.journaldunet.com/economie/transport/1499515-malgre-le-boost-du-covid-les-plateformes-de-livraison-cherchent-toujours-la-rentabili>



[te/](#)

The delivery guys

source 6:

- <https://lescoursiersfrancais.fr/comparatif/>
- <https://insideretail.com.au/business/ubereats-riders-protest-unsafe-and-unfair-working-conditions-at-parliament-202101>
- <https://newrepublic.com/article/162266/doordash-uber-eats-delivery-workers-bathrooms-employee-status>

Many thanks for your attention

