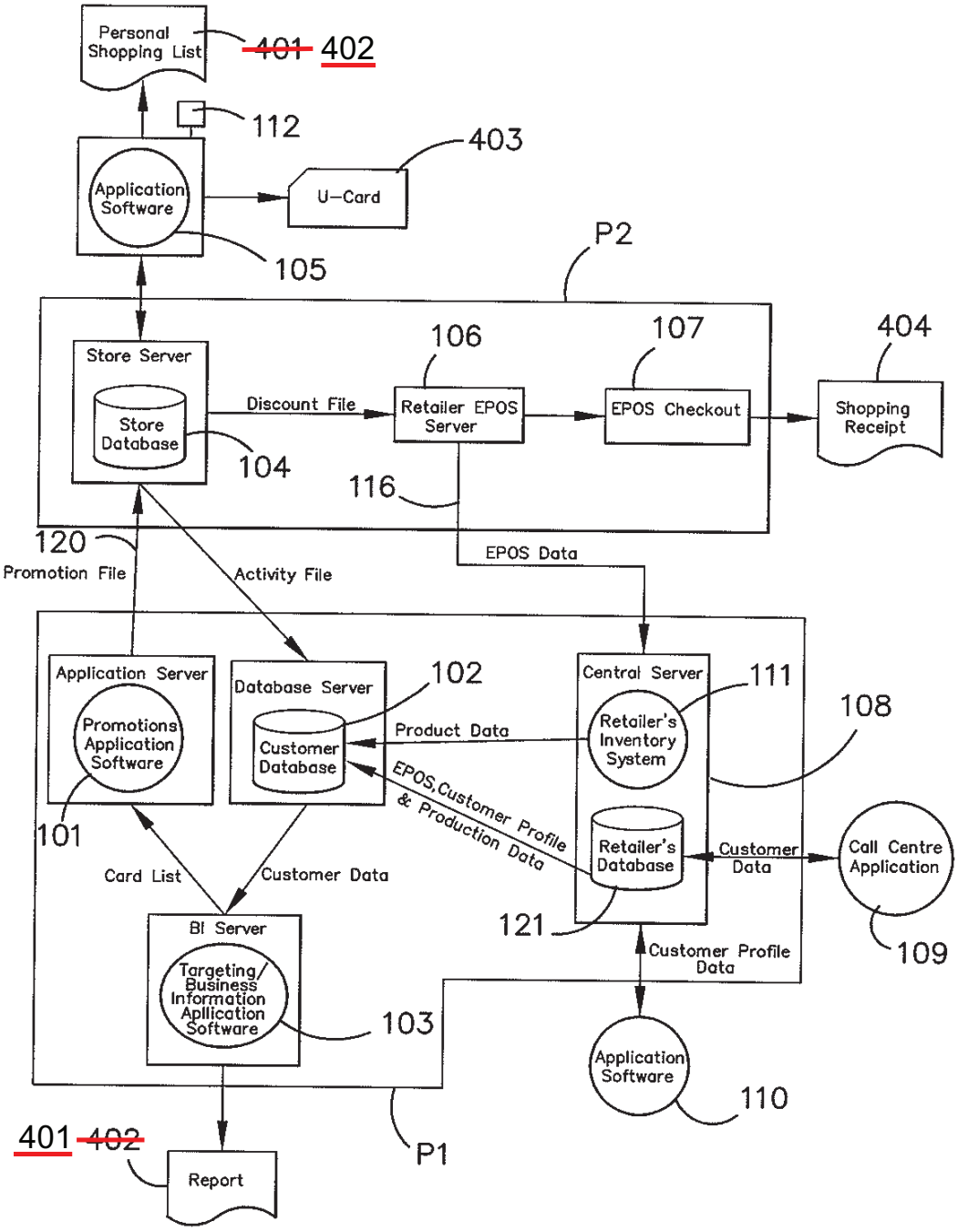

Personal Shopping List
401 402
112
403
Application Software
U-Card
105
P2
Store Server
106
107
404
Store Database
Discount File
Retailer EPOS Server
EPOS Checkout
Shopping Receipt
104
116
120
Promotion File
Activity File
EPOS Data
Application Server
Promotions Application Software
Database Server
102
Customer Database
Product Data
Central Server
111
Retailer's Inventory System
108
EPOS,Customer Profile & Production Data
Retailer's Database
Customer Data
Call Centre Application
101
Card List
Customer Data
121
109
BI Server
Targeting/ Business Information Apllication Software
103
Customer Profile Data
Application Software
110
401 402
P1
Report

FIGURE 1

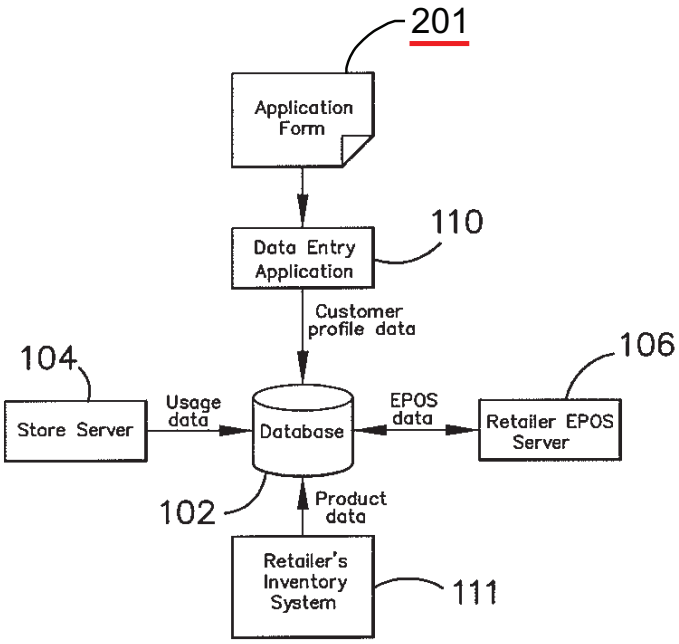


FIGURE 2

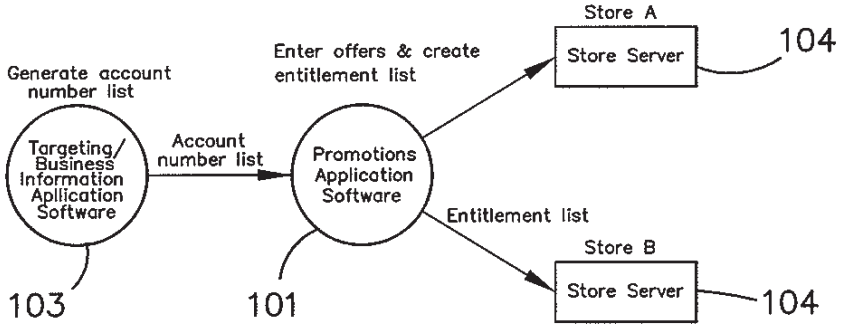


FIGURE 3

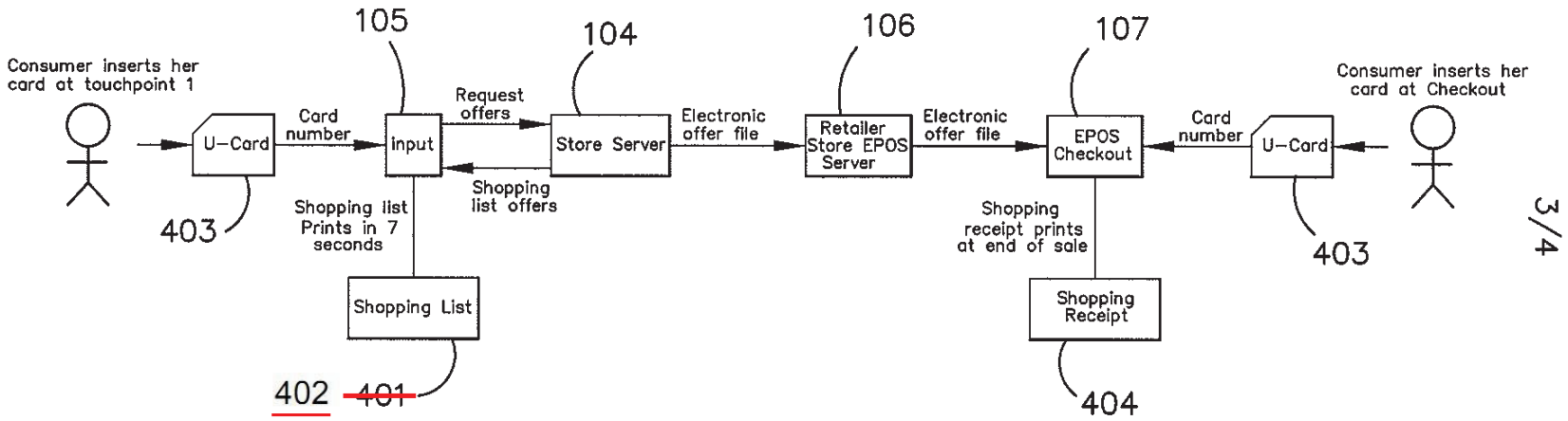

Consumer inserts her card at touchpoint 1
U-Card
403
Card number
105
Input
Shopping list Prints in 7 seconds
Shopping List
402
401
Request offers
Shopping list offers
104
Store Server
Electronic offer file
106
Retailer Store EPOS Server
Electronic offer file
107
EPOS Checkout
Shopping receipt prints at end of sale
Shopping Receipt
404
Card number
U-Card
403
Consumer inserts her card at Checkout

FIGURE 4