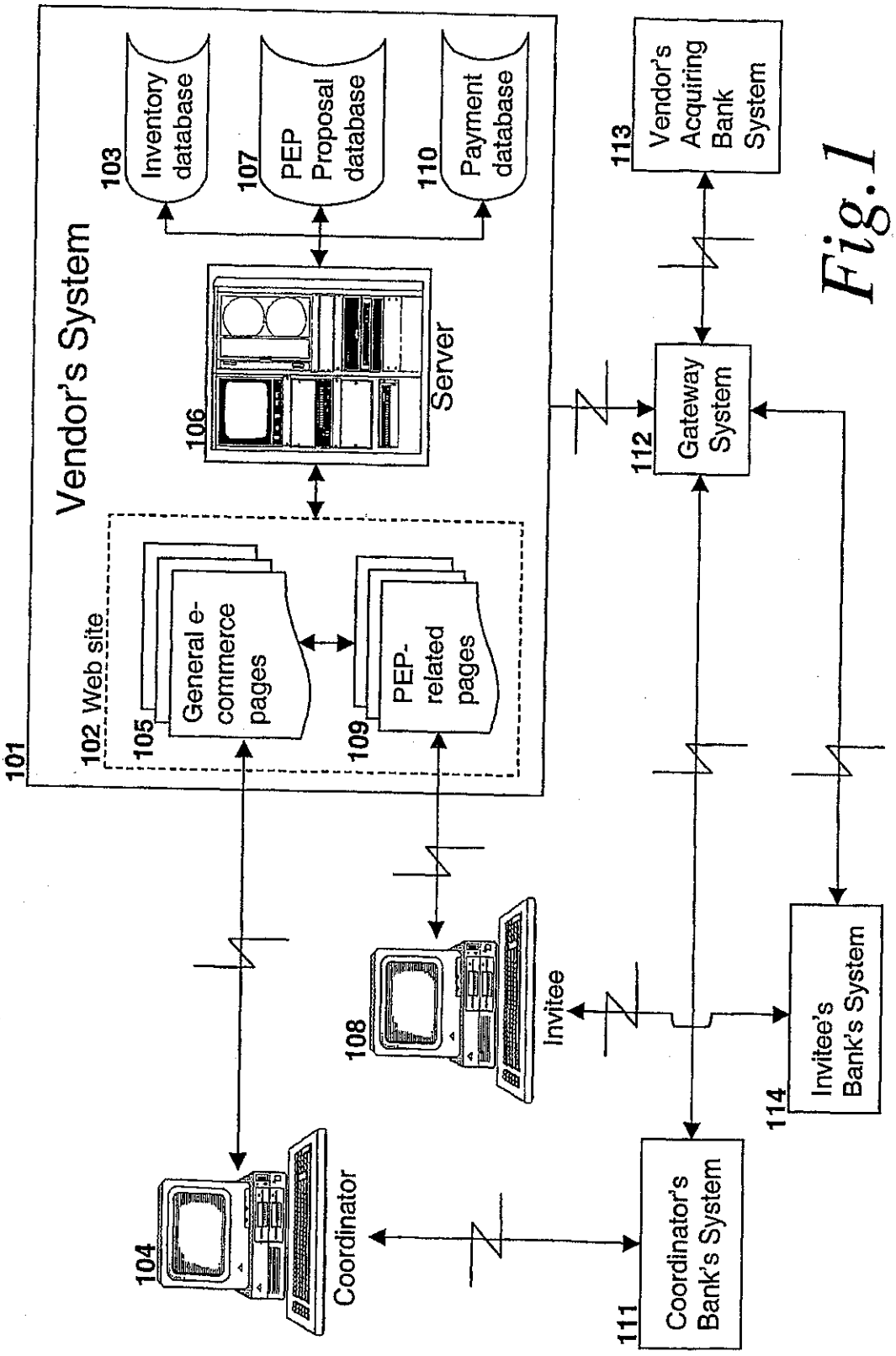

Vendor's System
101
102 Web site
103
Inventory database
107
PEP Proposal database
110
Payment database
106
Server
105
General e-commerce pages
109
PEP-related pages
104
Coordinator
108
Invitee
111
Coordinator's Bank's System
112
Gateway System
113
Vendor's Acquiring Bank System
114
Invitee's Bank's System

Fig. 1

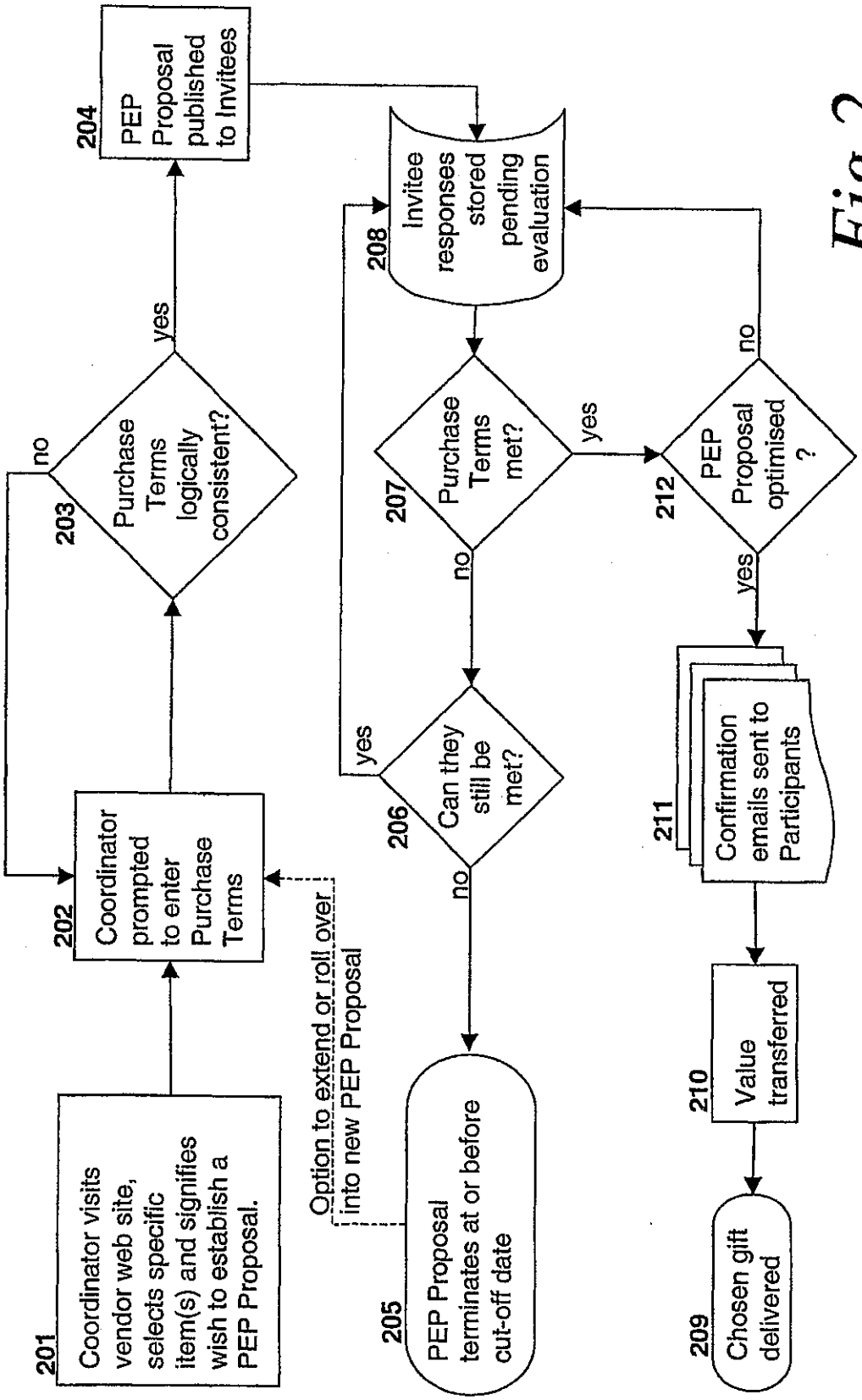

201
Coordinator visits vendor web site, selects specific item(s) and signifies wish to establish a PEP Proposal.
202
Coordinator prompted to enter Purchase Terms
203
Purchase Terms logically consistent?
no
yes
204
PEP Proposal published to Invitees
Invitee responses stored pending evaluation
208
207
Purchase Terms met?
yes
no
206
Can they still be met?
yes
no
Option to extend or roll over into new PEP Proposal
205
PEP Proposal terminates at or before cut-off date
212
PEP Proposal optimised ?
no
yes
211
Confirmation emails sent to Participants
210
Value transferred
209
Chosen gift delivered

Fig.2

17 NOV 2005

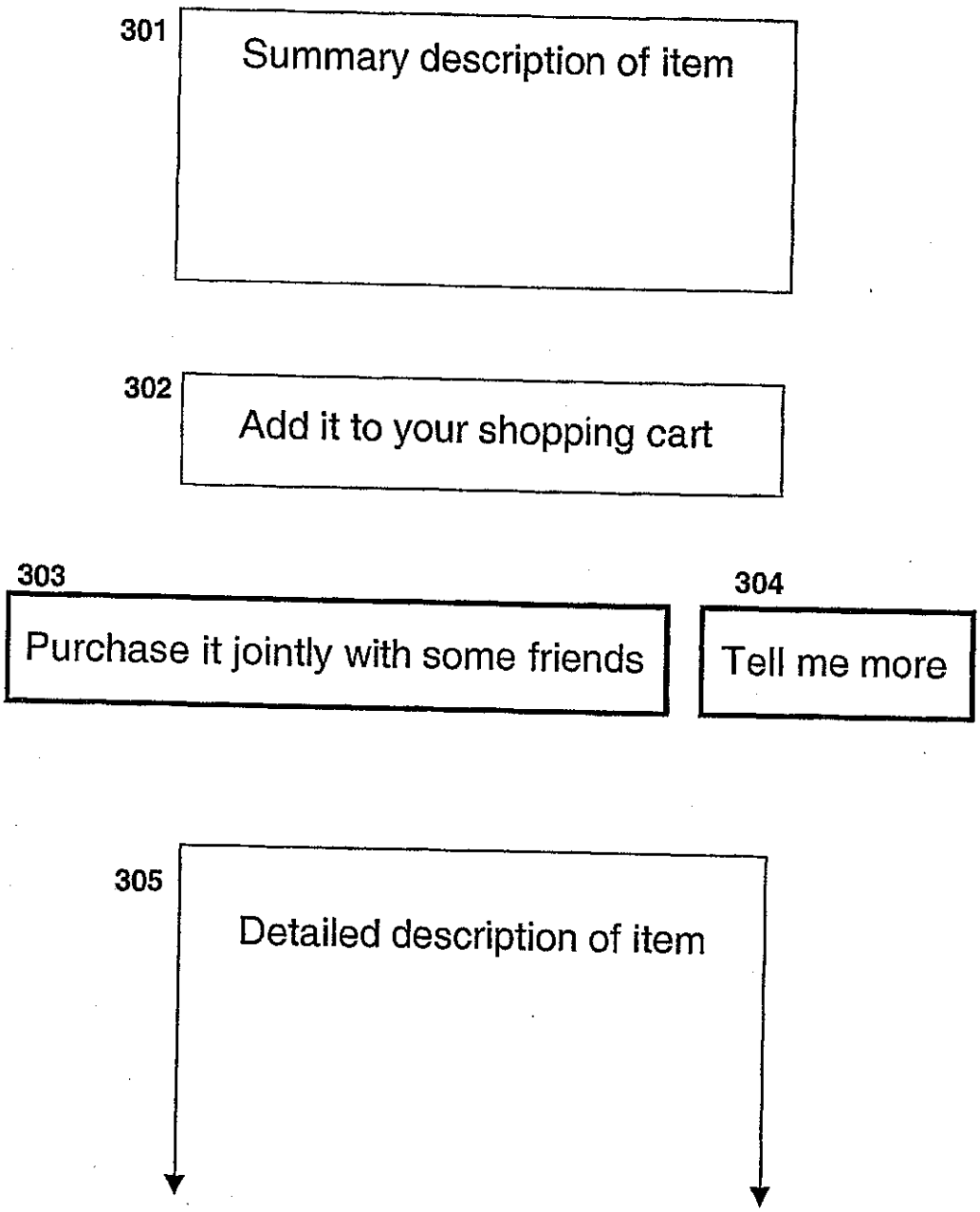


Fig.3

17 NOV 2005

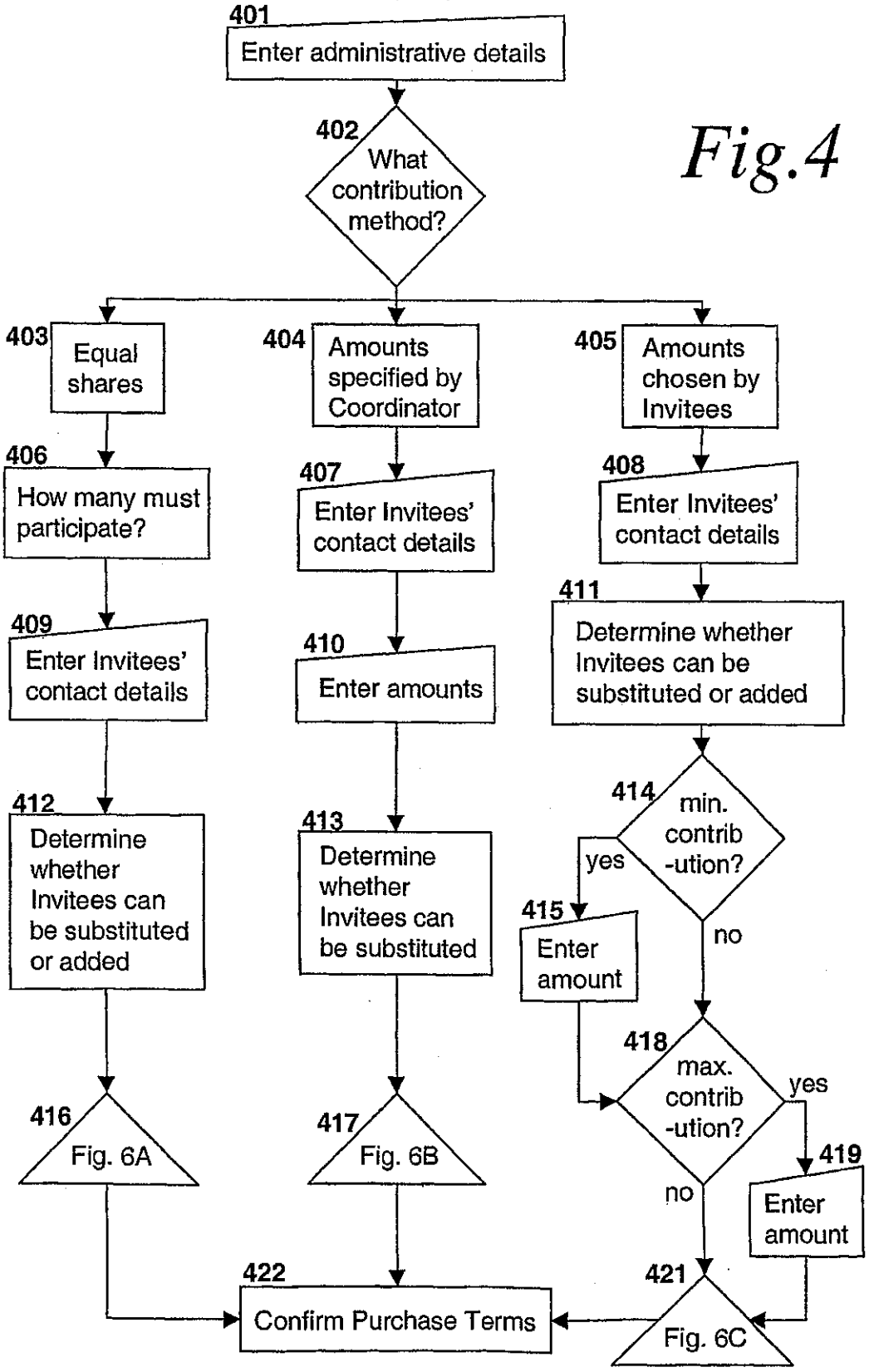


Fig.4

17 NOV 2005

501 Enter your details:

502 First name

503 Last name

504 Email

505 Will you contribute to the purchase?

506 (•) Yes ( ) No

507 How many people must participate?

Min. 508 2

Max. 509 2

510 This will mean individual contributions of:

511 $ [X.00] – [Y.00]

512 Who will you invite?

513 First name

514 Last name

515 Email

516 Add

517
[Invitee 1 details]
[Invitee 2 details]

518 Edit

519 Remove

520 View address book

521 Can Invitees be substituted?

522 (•) Yes ( ) No

523 Can Invitees be added?

524 (•) Yes ( ) No

525 << Go back

526 Help

527 Continue >>

Fig.5A

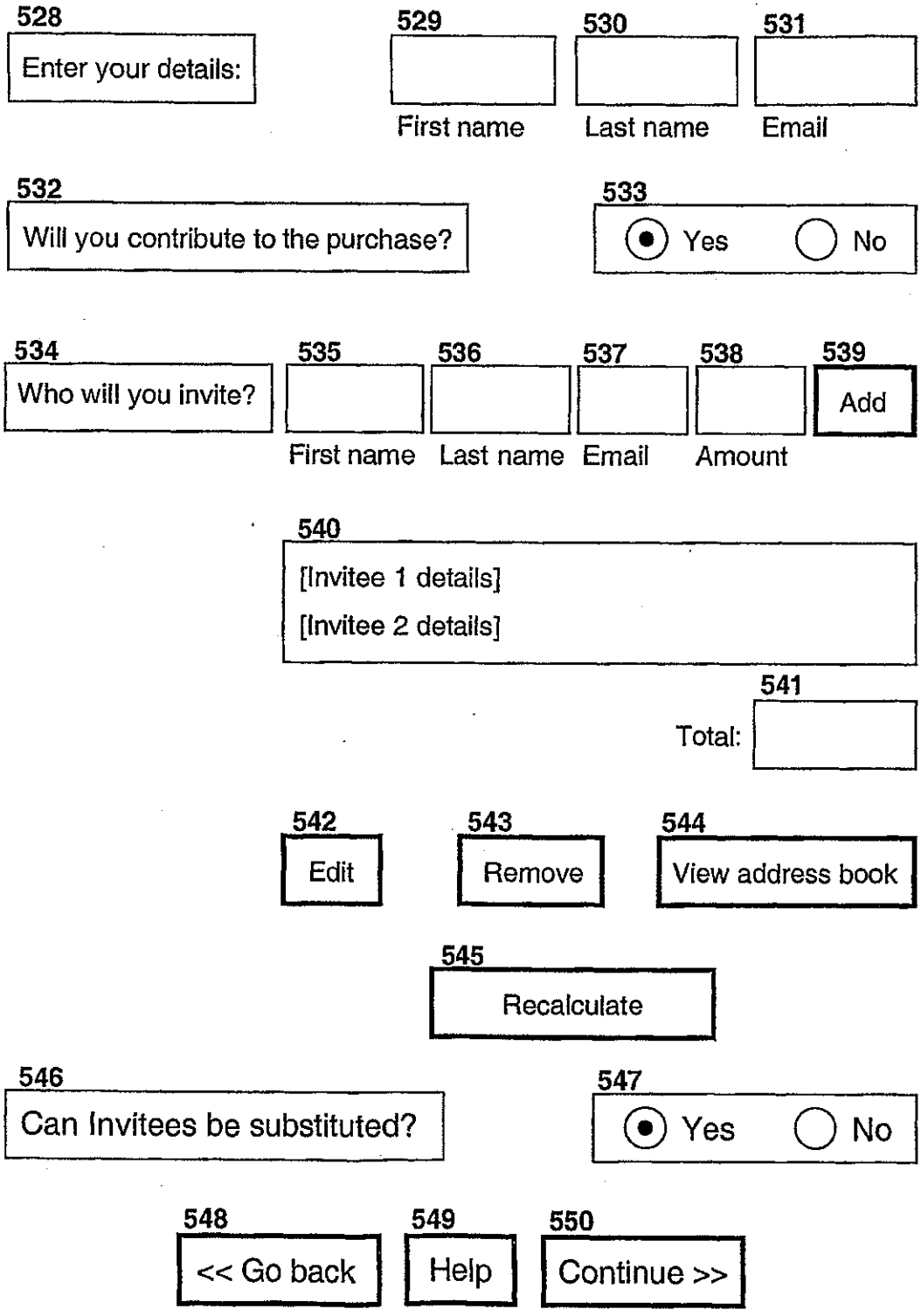

528
Enter your details:
529
First name
530
Last name
531
Email
532
Will you contribute to the purchase?
533
Yes
No
534
Who will you invite?
535
First name
536
Last name
537
Email
538
Amount
539
Add
540
[Invitee 1 details]
[Invitee 2 details]
541
Total:
542
Edit
543
Remove
544
View address book
545
Recalculate
546
Can Invitees be substituted?
547
Yes
No
548
<< Go back
549
Help
550
Continue >>

Fig.5B

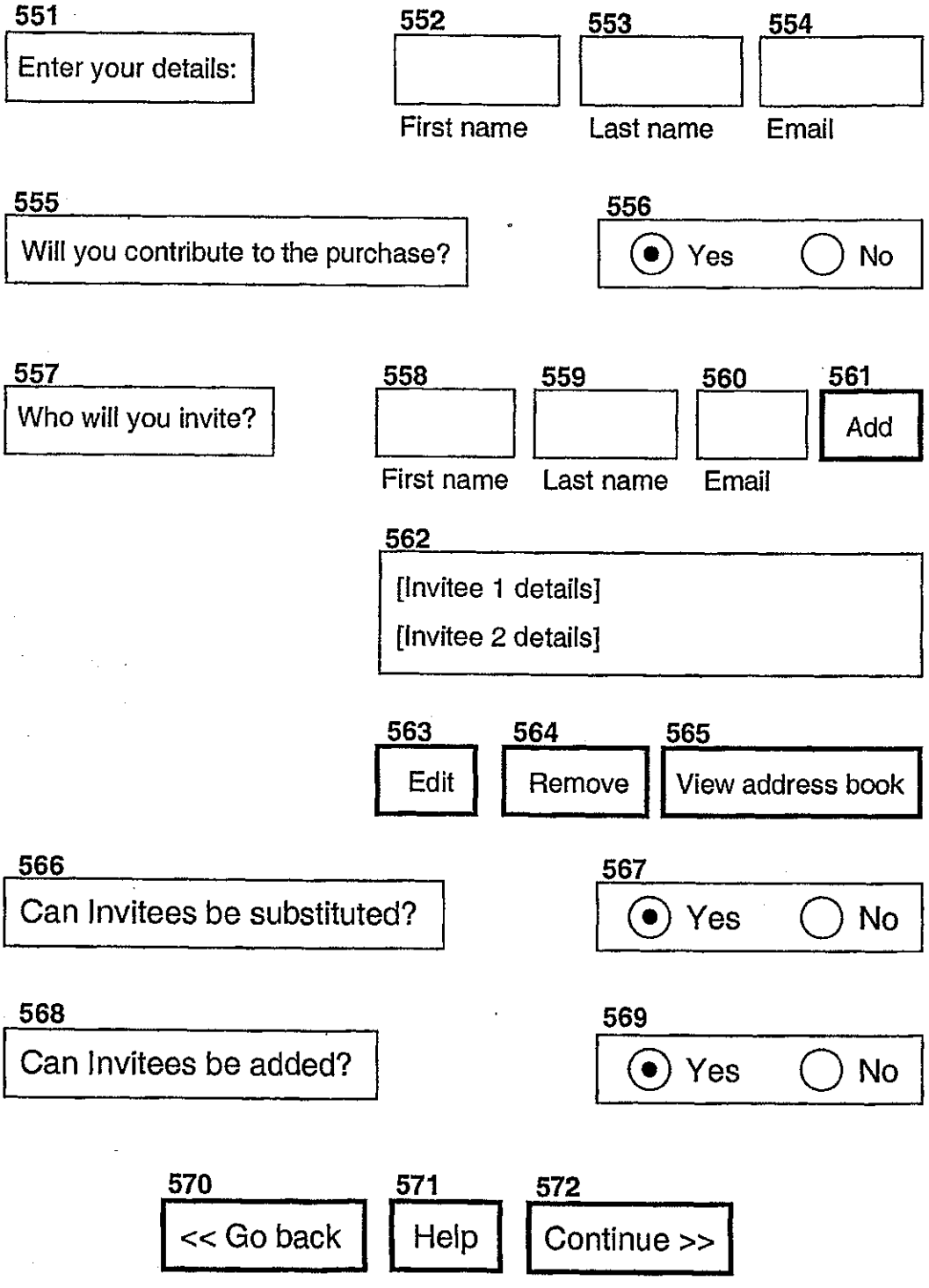

551
Enter your details:
552
First name
553
Last name
554
Email
555
Will you contribute to the purchase?
556
Yes
No
557
Who will you invite?
558
First name
559
Last name
560
Email
561
Add
562
[Invitee 1 details]
[Invitee 2 details]
563
Edit
564
Remove
565
View address book
566
Can Invitees be substituted?
567
Yes
No
568
Can Invitees be added?
569
Yes
No
570
<< Go back
571
Help
572
Continue >>

Fig.5C

Fig.6A

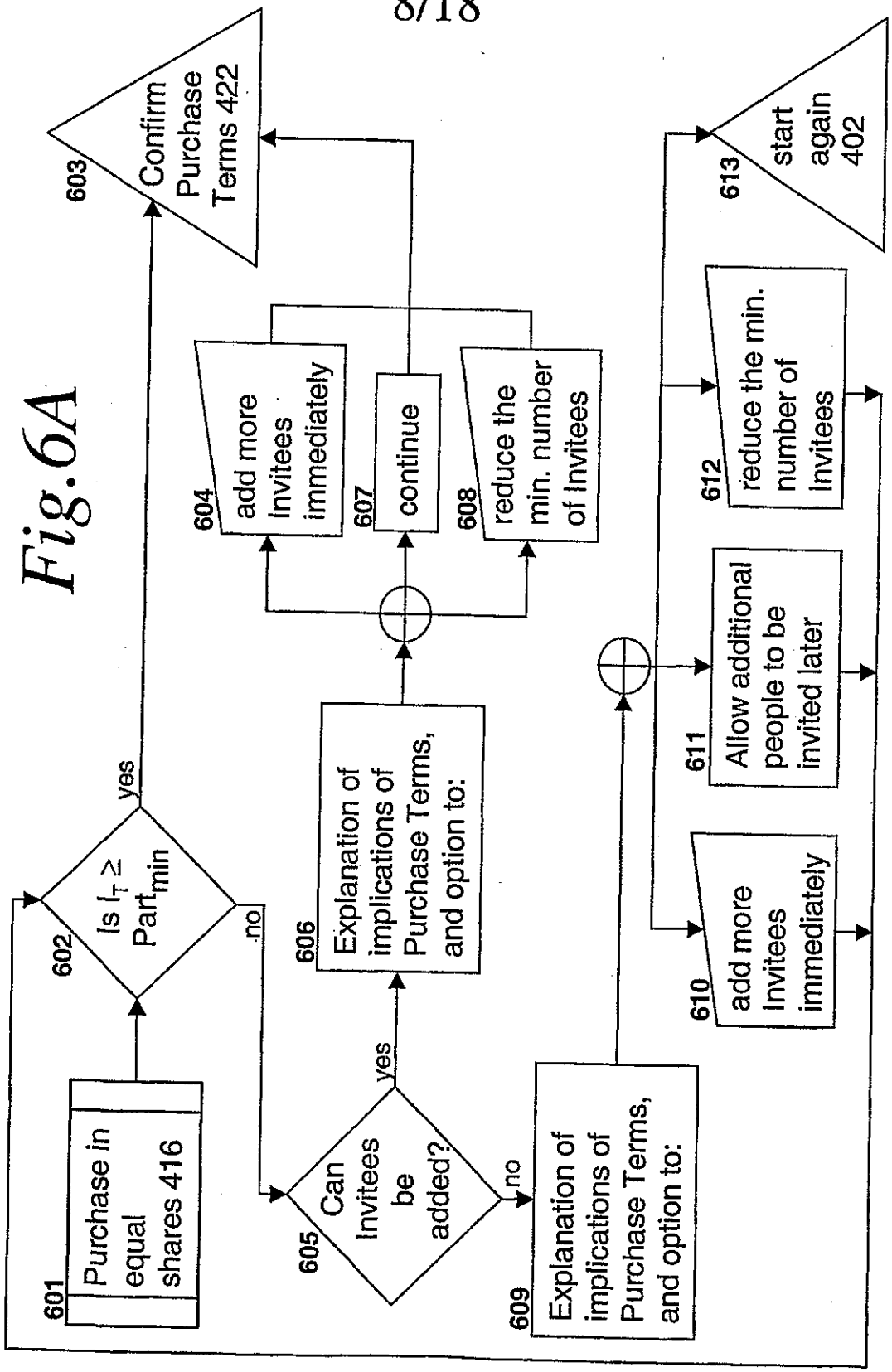
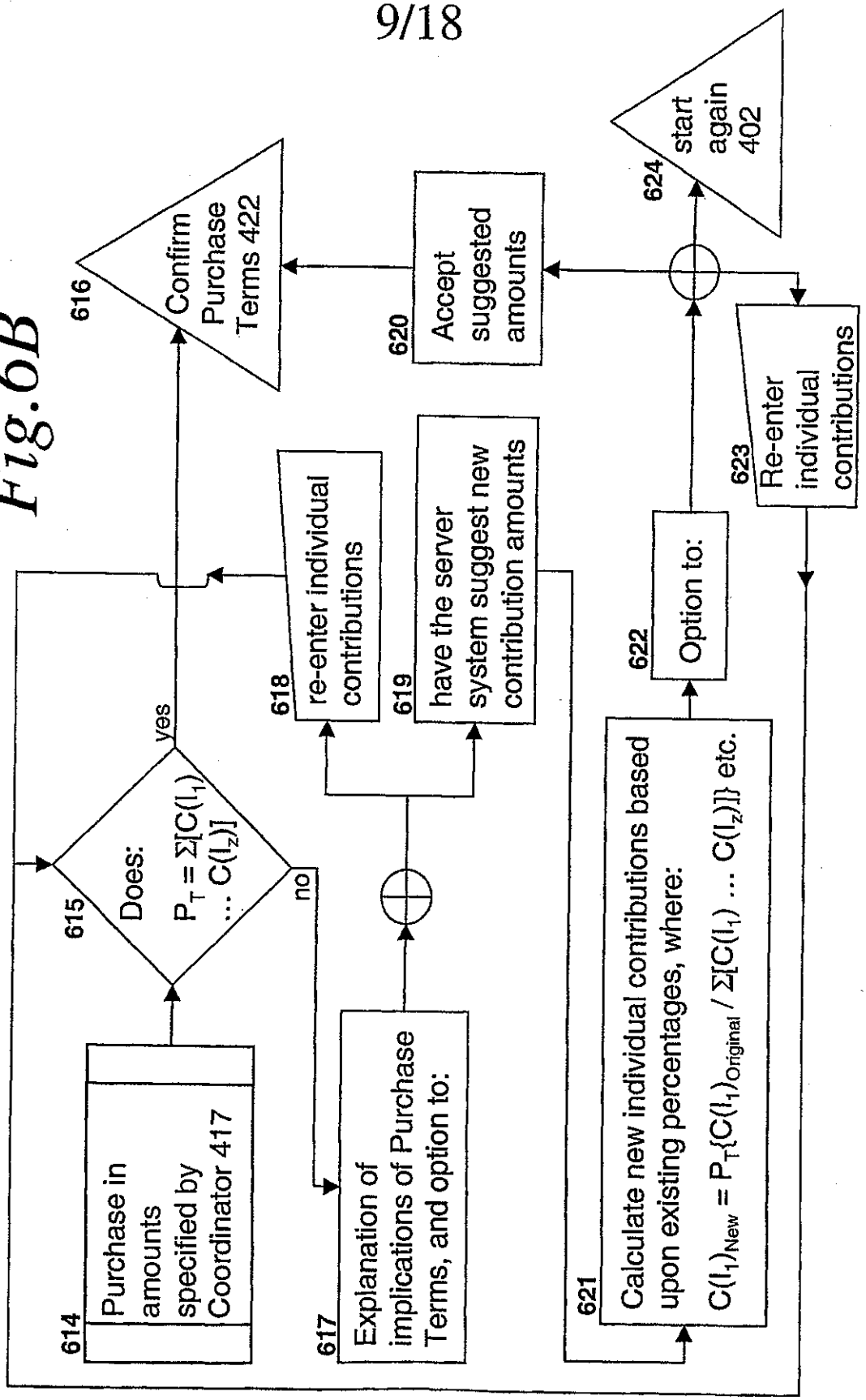

601
Purchase in equal shares 416
602
Is $I_T \geq Part_{min}$
yes
no
603
Confirm Purchase Terms 422
604
add more Invitees immediately
605
Can Invitees be added?
yes
no
606
Explanation of implications of Purchase Terms, and option to:
607
continue
608
reduce the min. number of Invitees
609
Explanation of implications of Purchase Terms, and option to:
610
add more Invitees immediately
611
Allow additional people to be invited later
612
reduce the min. number of Invitees
613
start again 402

Fig.6B


614
Purchase in amounts specified by Coordinator 417
615
Does: $P_T = \Sigma[C(I_1) \ldots C(I_2)]$
yes
no
616
Confirm Purchase Terms 422
617
Explanation of implications of Purchase Terms, and option to:
618
re-enter individual contributions
619
have the server system suggest new contribution amounts
620
Accept suggested amounts
621
Calculate new individual contributions based upon existing percentages, where:
$C(I_1)_{New} = P_T\{C(I_1)_{Original} / \Sigma[C(I_1) \ldots C(I_2)]\}$ etc.
622
Option to:
623
Re-enter individual contributions
624
start again 402

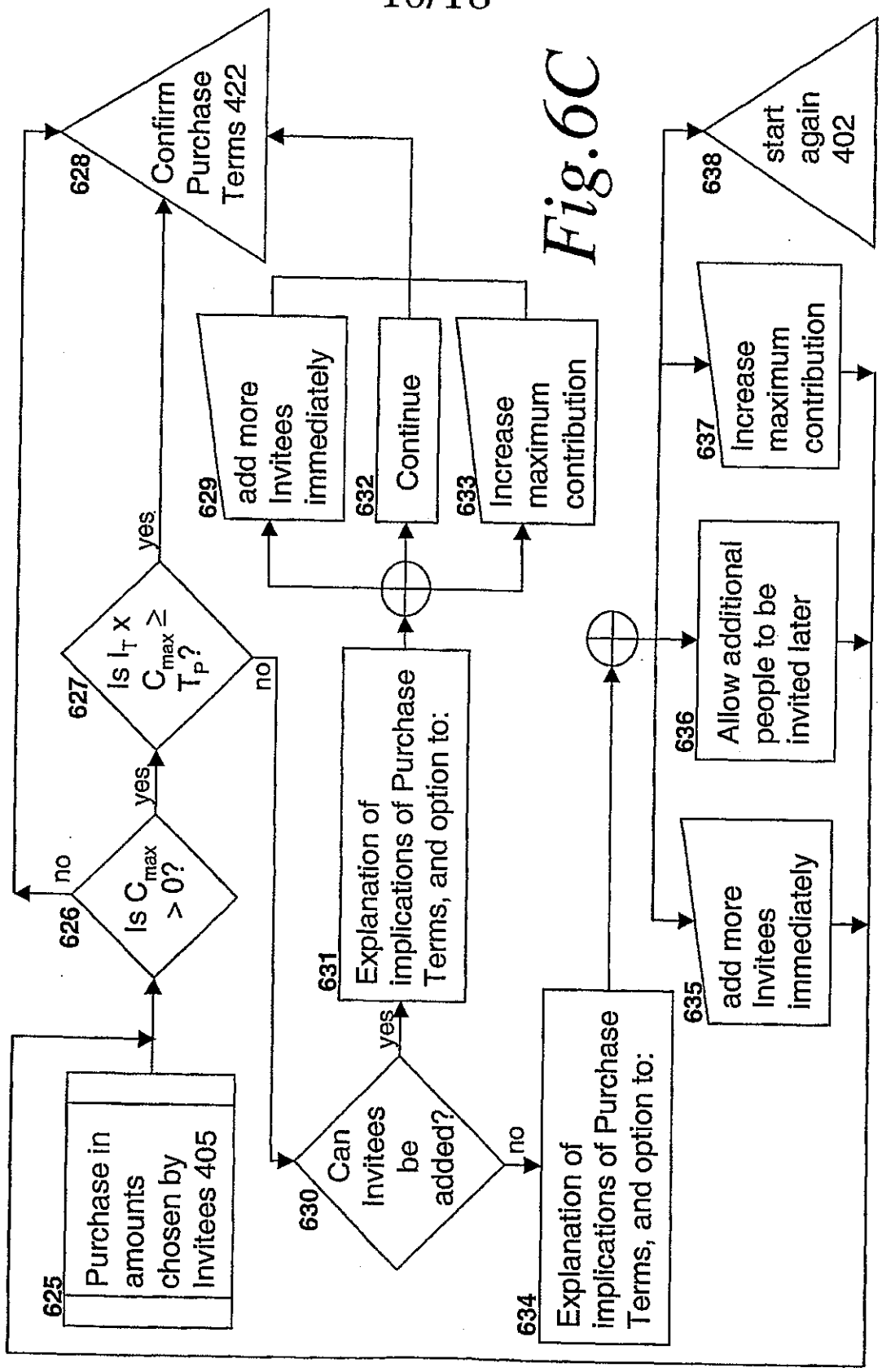

625
Purchase in amounts chosen by Invitees 405
626
Is C_{max} > 0?
no
yes
627
Is I_T x C_{max} ≥ T_P?
yes
no
628
Confirm Purchase Terms 422
629
add more Invitees immediately
632
Continue
633
Increase maximum contribution
630
Can Invitees be added?
yes
no
631
Explanation of implications of Purchase Terms, and option to:
634
Explanation of implications of Purchase Terms, and option to:
635
add more Invitees immediately
636
Allow additional people to be invited later
637
Increase maximum contribution
638
start again 402

Fig.6C

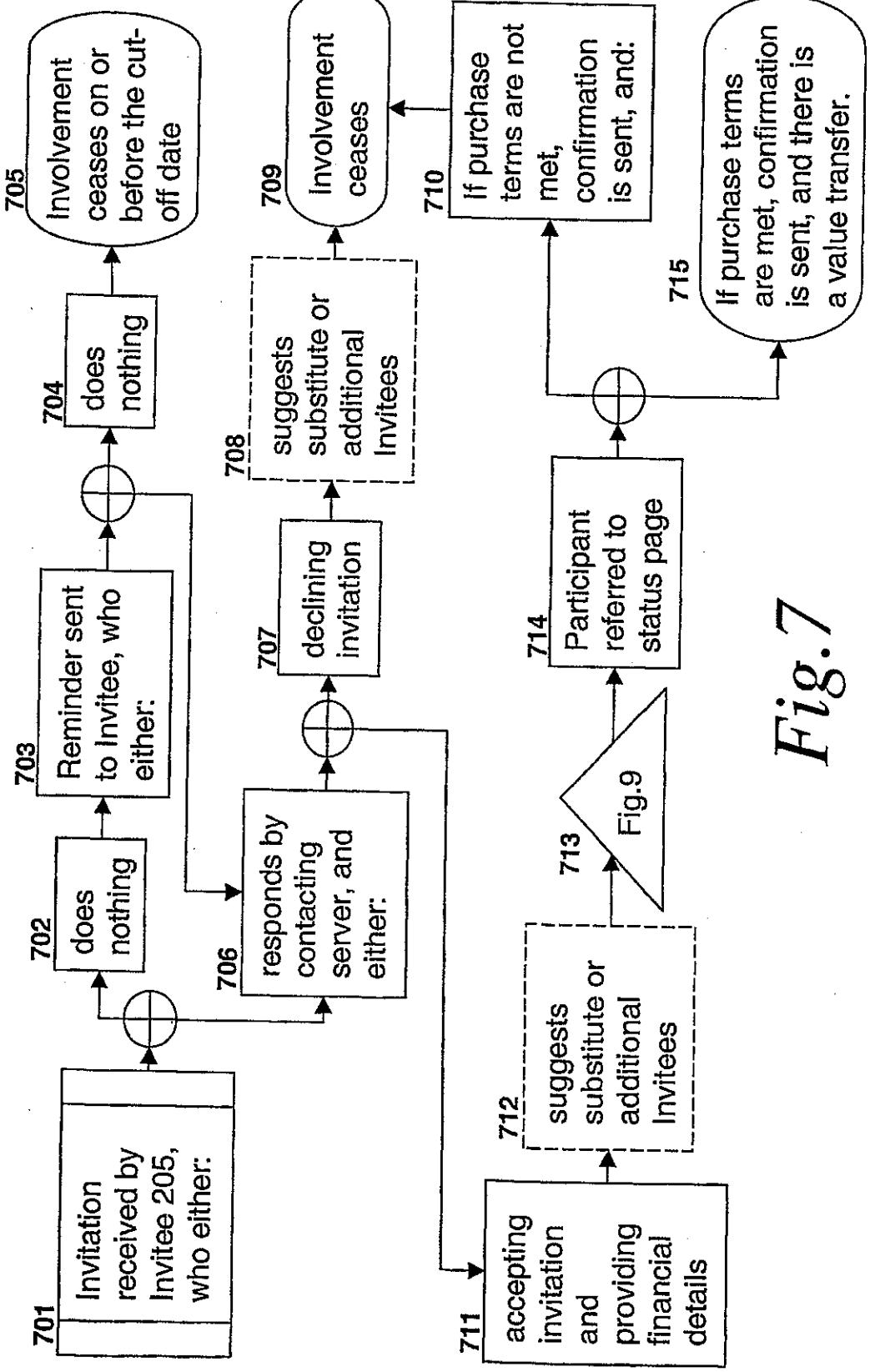

701
Invitation received by Invitee 205, who either:
702
does nothing
703
Reminder sent to Invitee, who either:
704
does nothing
705
Involvement ceases on or before the cut-off date
706
responds by contacting server, and either:
707
declining invitation
708
suggests substitute or additional Invitees
709
Involvement ceases
710
If purchase terms are not met, confirmation is sent, and:
711
accepting invitation and providing financial details
712
suggests substitute or additional Invitees
713
Fig.9
714
Participant referred to status page
715
If purchase terms are met, confirmation is sent, and there is a value transfer.

Fig.7

801

Welcome [name of Invitee]!

[Coordinator] invites you to contribute $*Z* towards [item(s)] for [ultimate recipient(s)], who is/are [details of occasion].

802

[Another person has][Other people have] also been asked to contribute towards the total price of $*W*:

803	804	805
Details of Invitees:	Amount:	Current Status:
[Invitee 1]	$*X*.00	[Agreed]
[Invitee 2]	$*Y*.00	[Awaiting response]

806

If you agree to join in, you will be asked to provide your credit card details over our secure network. If the required amount is raised before [cut-off date] the [item(s)] will be shipped to [shipment details].

If the required amount is not raised before [cut-off date], your credit card will not be charged.

Would you like to participate?

807 Yes, I want to participate

808 No, I do not want to participate

809 Click for explanation of system and method

Fig.8A

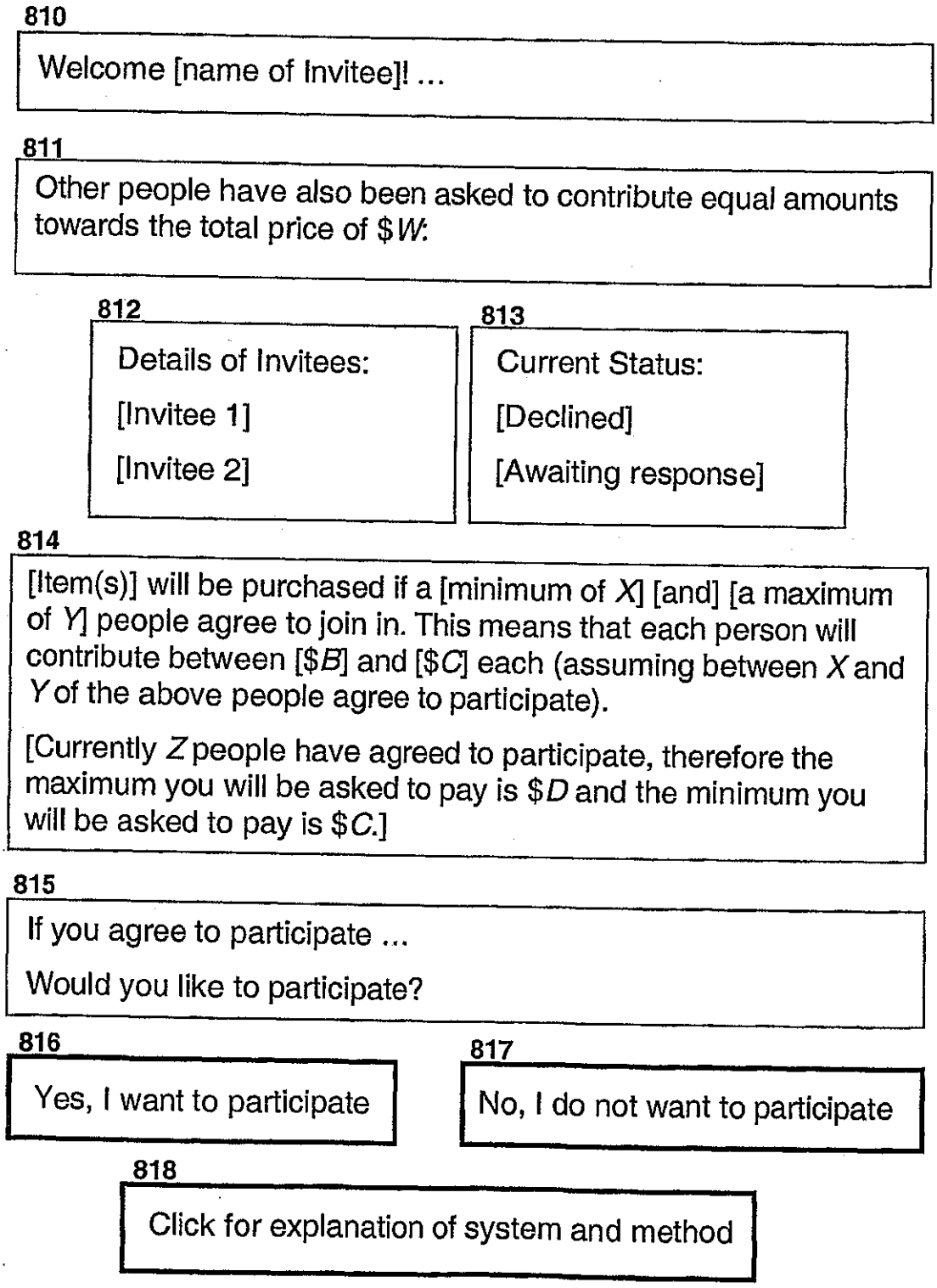

810
Welcome [name of Invitee]! ...
811
Other people have also been asked to contribute equal amounts towards the total price of $W:
812
Details of Invitees:
[Invitee 1]
[Invitee 2]
813
Current Status:
[Declined]
[Awaiting response]
814
[Item(s)] will be purchased if a [minimum of X] [and] [a maximum of Y] people agree to join in. This means that each person will contribute between [$B] and [$C] each (assuming between X and Y of the above people agree to participate).
[Currently Z people have agreed to participate, therefore the maximum you will be asked to pay is $D and the minimum you will be asked to pay is $C.]
815
If you agree to participate ...
Would you like to participate?
816
Yes, I want to participate
817
No, I do not want to participate
818
Click for explanation of system and method

Fig.8B

17 NOV 2005

819

Welcome [name of Invitee]! ...

820

[Coordinator] asks you to contribute an amount of your choice [up to $*W*][above $*X*][between $*Y* and $*Z*]. [Another person has][Other people have] also been asked to contribute towards the total price of $*V*. Currently:

821

Target:	$*V*.00
Amount raised:	$*B*.00
Balance outstanding:	$*C*.00

822	823	824
Details of Invitees	Amount	Current Status
Invitee 1	$*X*.00	[Agreed]
Invitee 2	$0.00	[Declined]
Invitee 3	$N.A.	[Awaiting response]

825

If you agree to participate ...

826

Yes, I want to participate

827

No, I do not want to participate

828

Click for explanation of system and method

Fig.8C

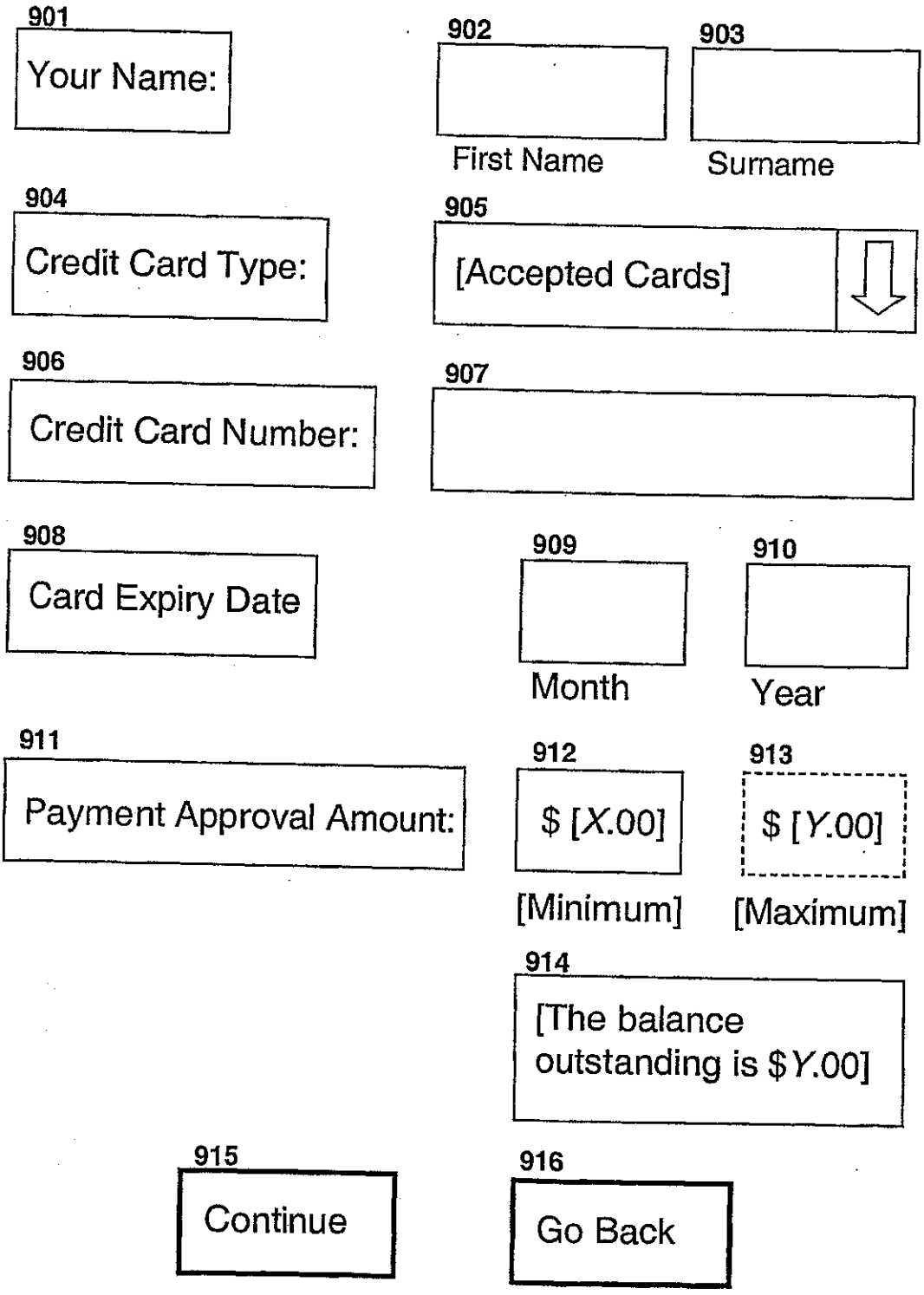

901
Your Name:
902
First Name
903
Surname
904
Credit Card Type:
905
[Accepted Cards]
906
Credit Card Number:
907
908
Card Expiry Date
909
Month
910
Year
911
Payment Approval Amount:
912
$ [X.00]
[Minimum]
913
$ [Y.00]
[Maximum]
914
[The balance outstanding is $Y.00]
915
Continue
916
Go Back

Fig.9

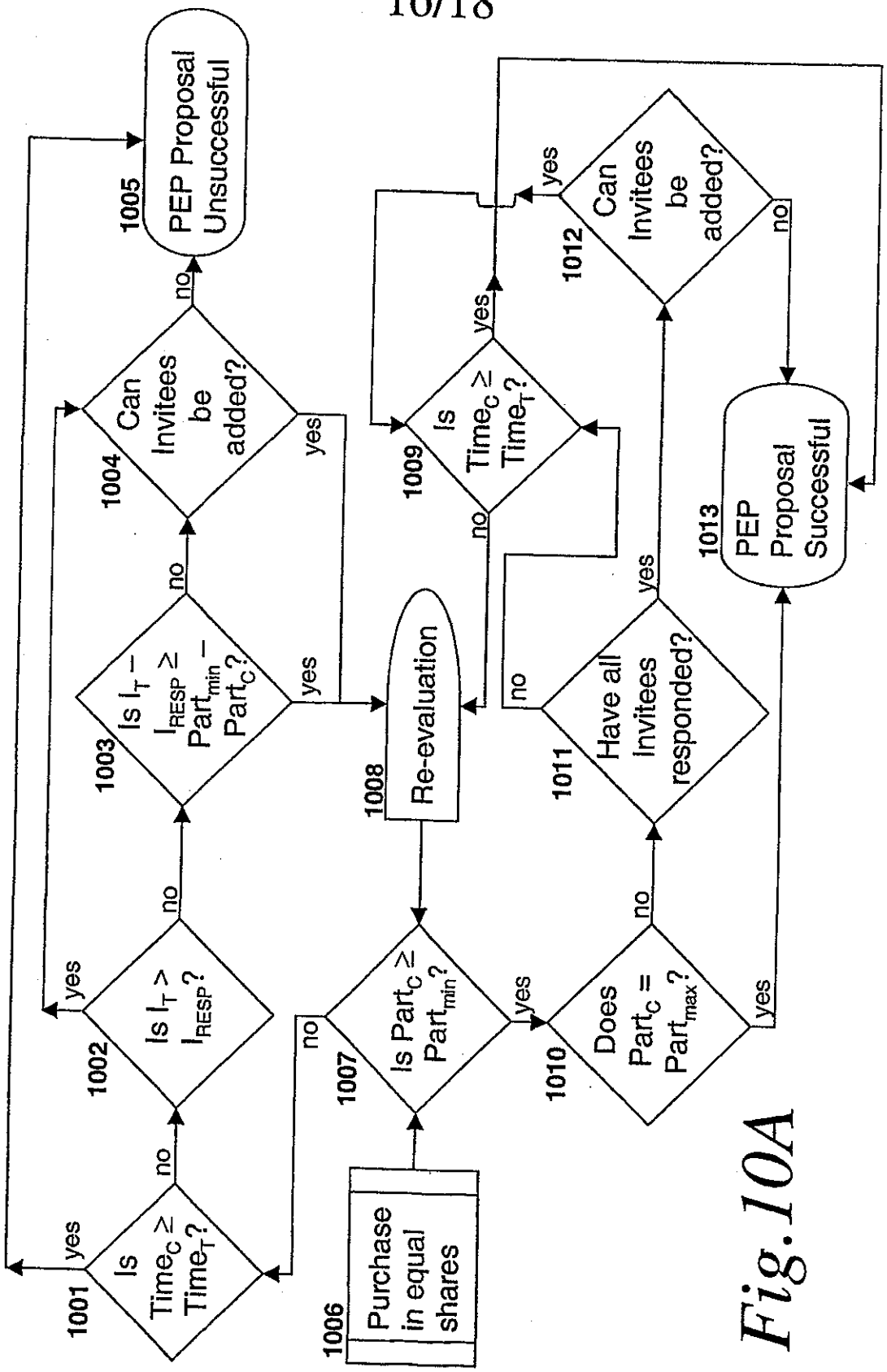

1001
Is Time$_C$ ≥ Time$_T$?
yes
no
1002
Is I_T > I_{RESP}?
yes
no
1003
Is I_T − I_{RESP} ≥ $Part_{min}$ − $Part_C$?
yes
no
1004
Can Invitees be added?
yes
no
1005
PEP Proposal Unsuccessful
1006
Purchase in equal shares
1007
Is $Part_C$ ≥ $Part_{min}$?
yes
no
1008
Re-evaluation
1009
Is Time$_C$ ≥ Time$_T$?
yes
no
1010
Does $Part_C$ = $Part_{max}$?
yes
no
1011
Have all Invitees responded?
yes
no
1012
Can Invitees be added?
yes
no
1013
PEP Proposal Successful

Fig. 10A

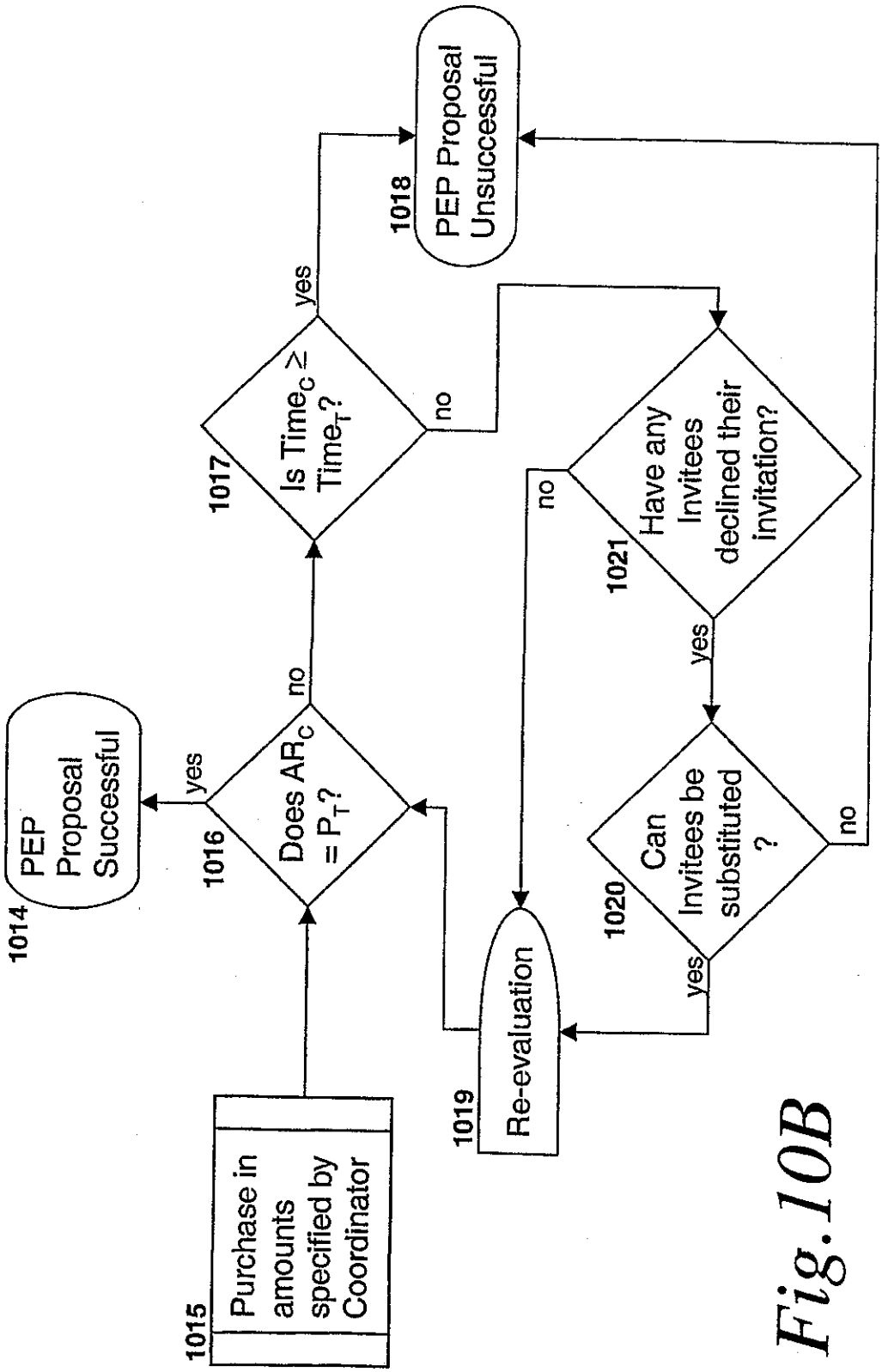

1014
PEP Proposal Successful
1016
Does AR_C = P_T?
yes
no
1017
Is $Time_C \geq Time_T$?
yes
no
1018
PEP Proposal Unsuccessful
1015
Purchase in amounts specified by Coordinator
1019
Re-evaluation
1020
Can Invitees be substituted ?
yes
no
1021
Have any Invitees declined their invitation?
yes
no

Fig. 10B

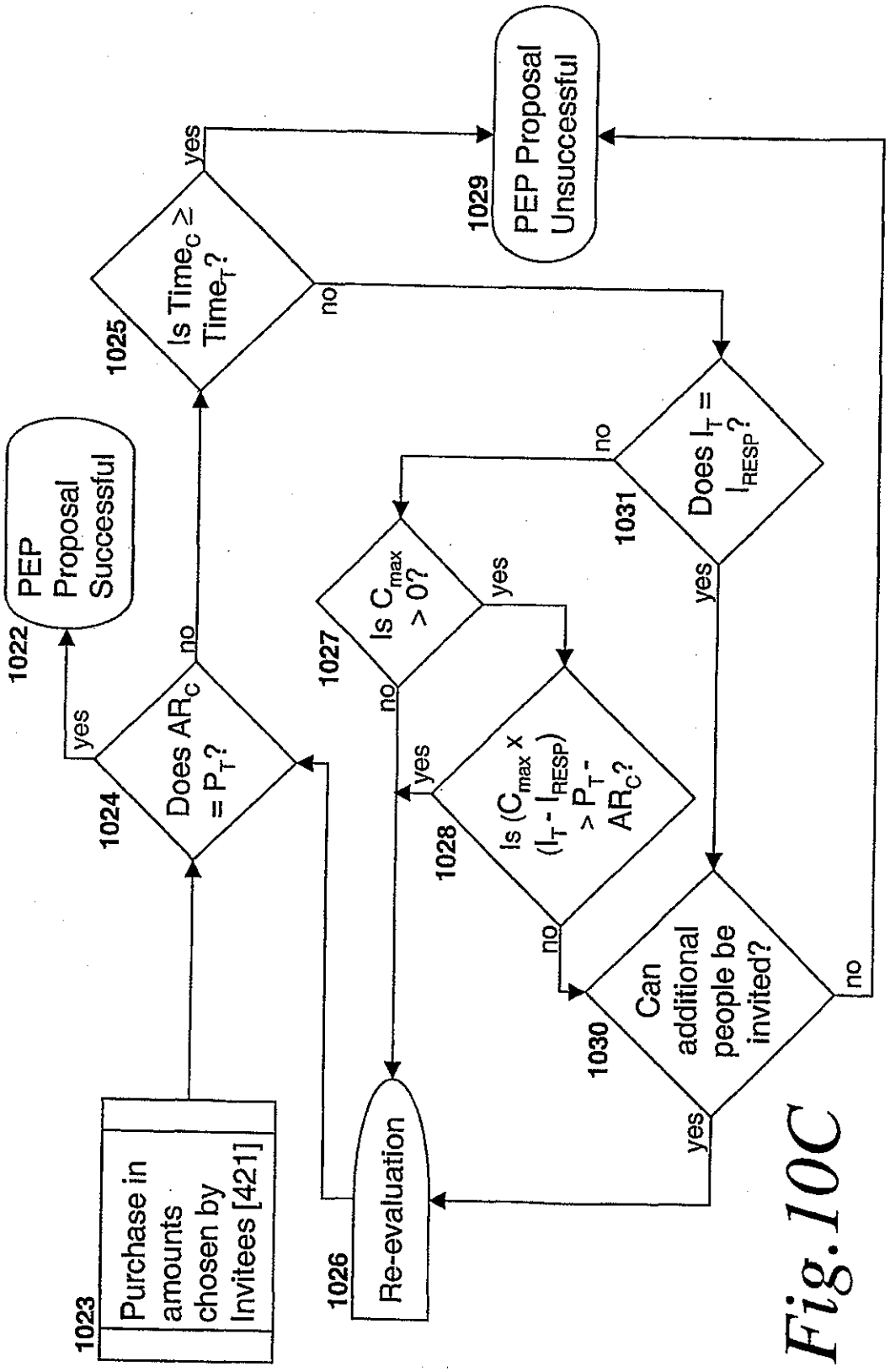

1023
Purchase in amounts chosen by Invitees [421]
1024
Does AR_C = P_T?
yes
no
1022
PEP Proposal Successful
1025
Is $Time_C \geq Time_T$?
yes
no
1029
PEP Proposal Unsuccessful
1026
Re-evaluation
1027
Is $C_{max} > 0$?
yes
no
1028
Is $(C_{max} \times (I_T - I_{RESP}) > P_T - AR_C$?
yes
no
1030
Can additional people be invited?
yes
no
1031
Does $I_T = I_{RESP}$?
yes
no

Fig. 10C