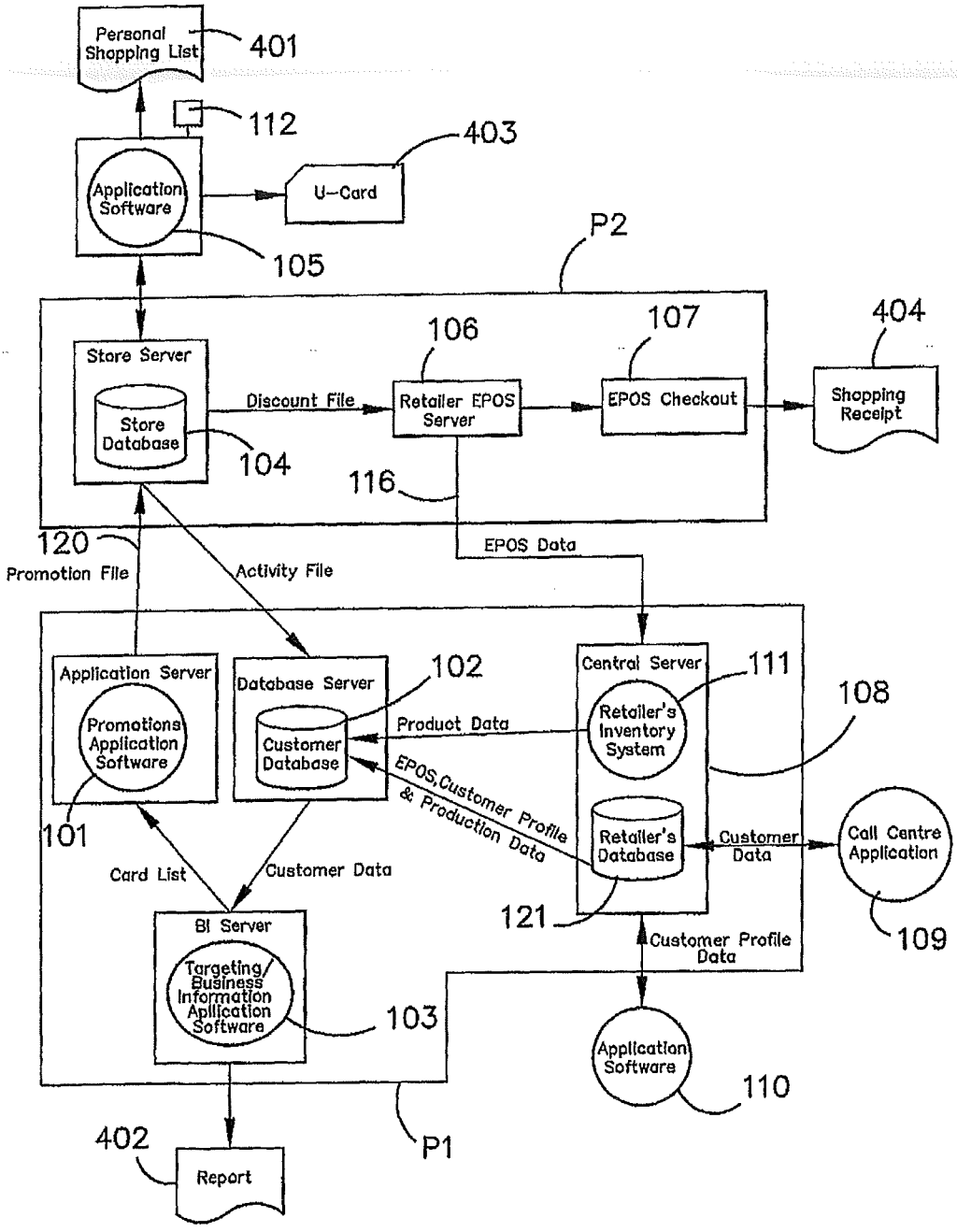

Personal Shopping List
401
112
403
Application Software
U-Card
105
P2
Store Server
106
107
404
Store Database
Discount File
Retailer EPOS Server
EPOS Checkout
Shopping Receipt
104
116
120
Promotion File
Activity File
EPOS Data
Application Server
Promotions Application Software
Database Server
102
Customer 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 Application Software
Customer Profile Data
103
Application Software
110
P1
402
Report

FIGURE 1

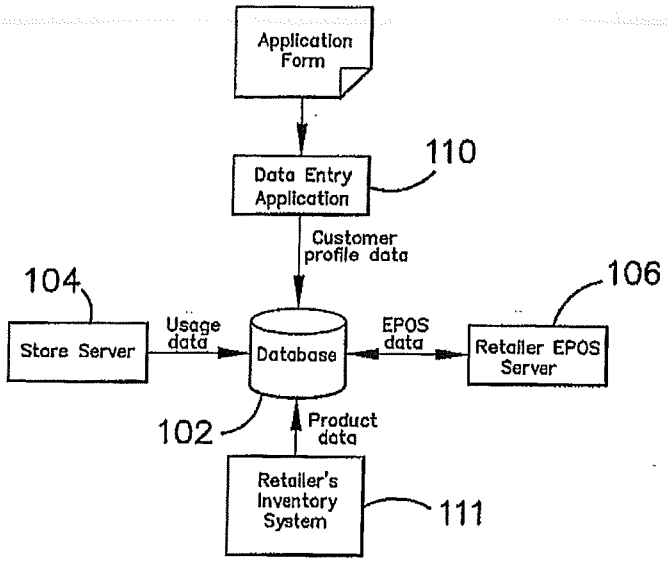


FIGURE 2

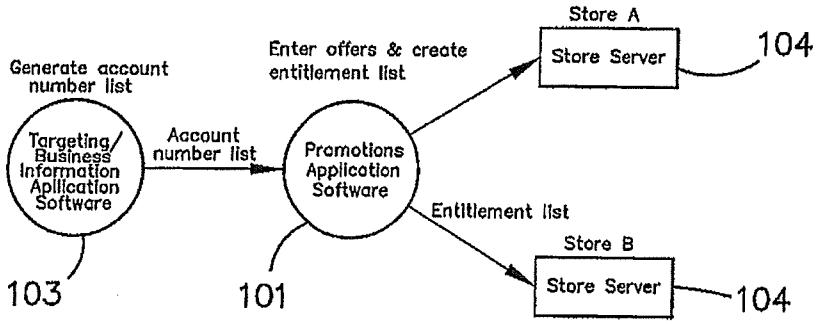


FIGURE 3

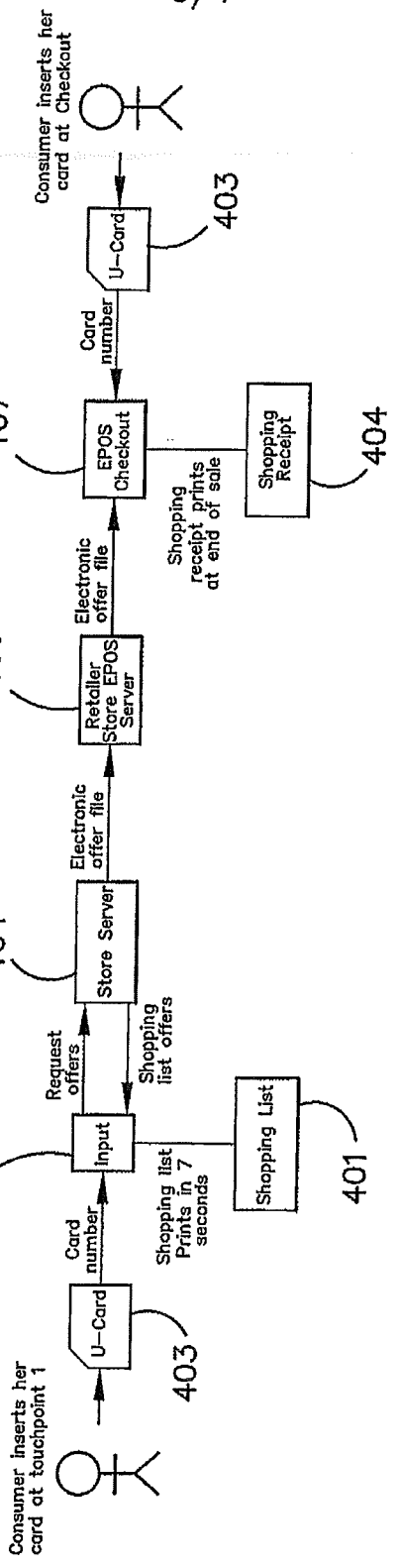

Consumer inserts her card at touchpoint 1
U-Card
403
Card number
Shopping list Prints in 7 seconds
Shopping List
401
105
Input
Request offers
Shopping list offers
104
Store Server
Electronic offer file
106
Retailer Store EPOS Server
Electronic offer file
107
EPOS Checkout
Shopping receipt prints at end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

FIGURE 4

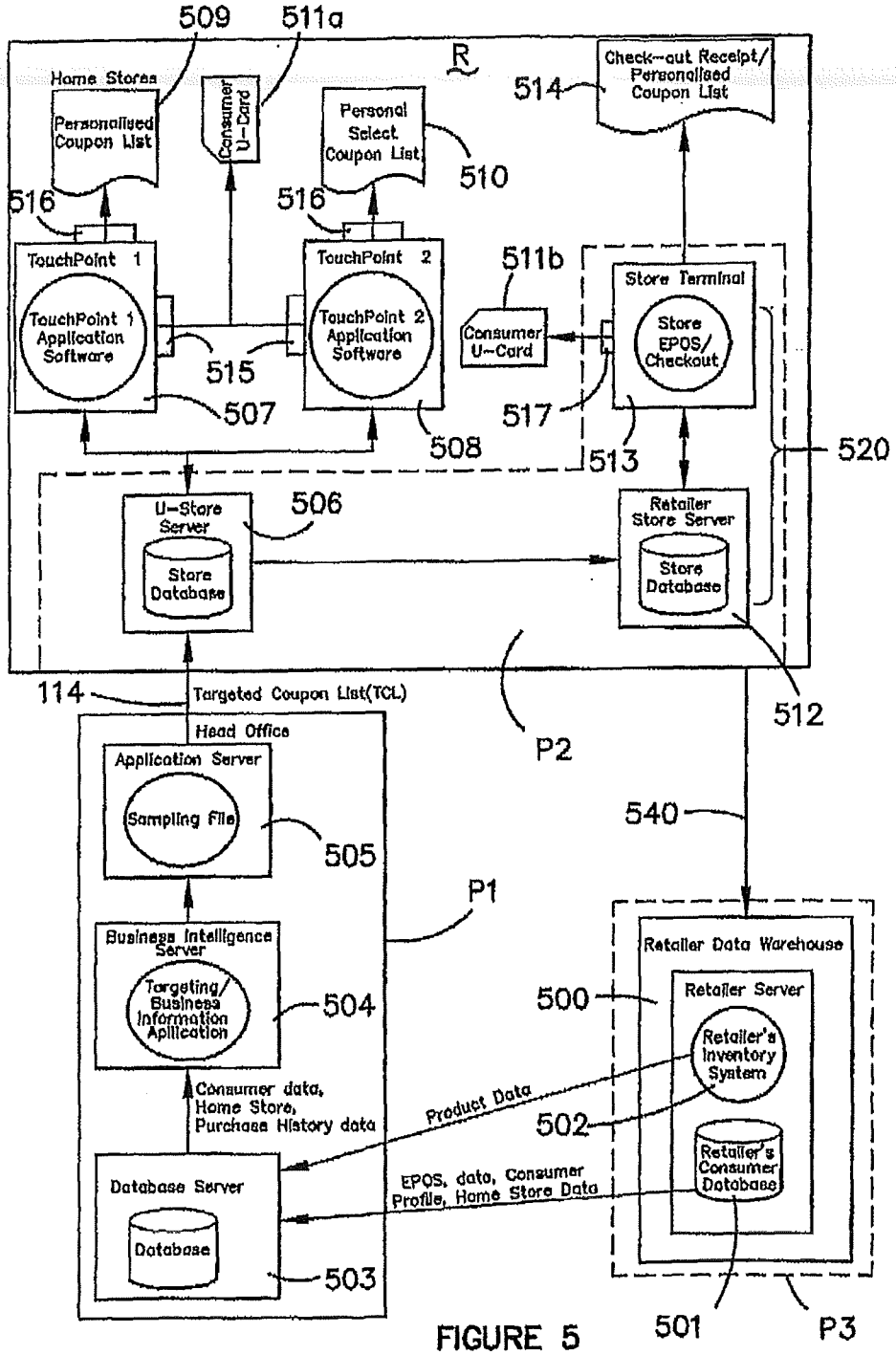

509
511a
R
Home Stores
Personalised Coupon List
Consumer U-Card
Personal Select Coupon List
510
514
Check-out Receipt/ Personalised Coupon List
516
516
TouchPoint 1
TouchPoint 1 Application Software
TouchPoint 2
TouchPoint 2 Application Software
511b
Consumer U-Card
Store Terminal
Store EPOS/ Checkout
515
507
508
517
513
520
U-Store Server
Store Database
506
Retailer Store Server
Store Database
114
Targeted Coupon List(TCL)
P2
512
Head Office
Application Server
Sampling File
505
540
P1
Business Intelligence Server
Targeting/ Business Information Application
504
Retailer Data Warehouse
500
Retailer Server
Retailer's Inventory System
Consumer data, Home Store, Purchase History data
Product Data
502
Retailer's Consumer Database
Database Server
Database
EPOS, data, Consumer Profile, Home Store Data
503
501
P3

FIGURE 5