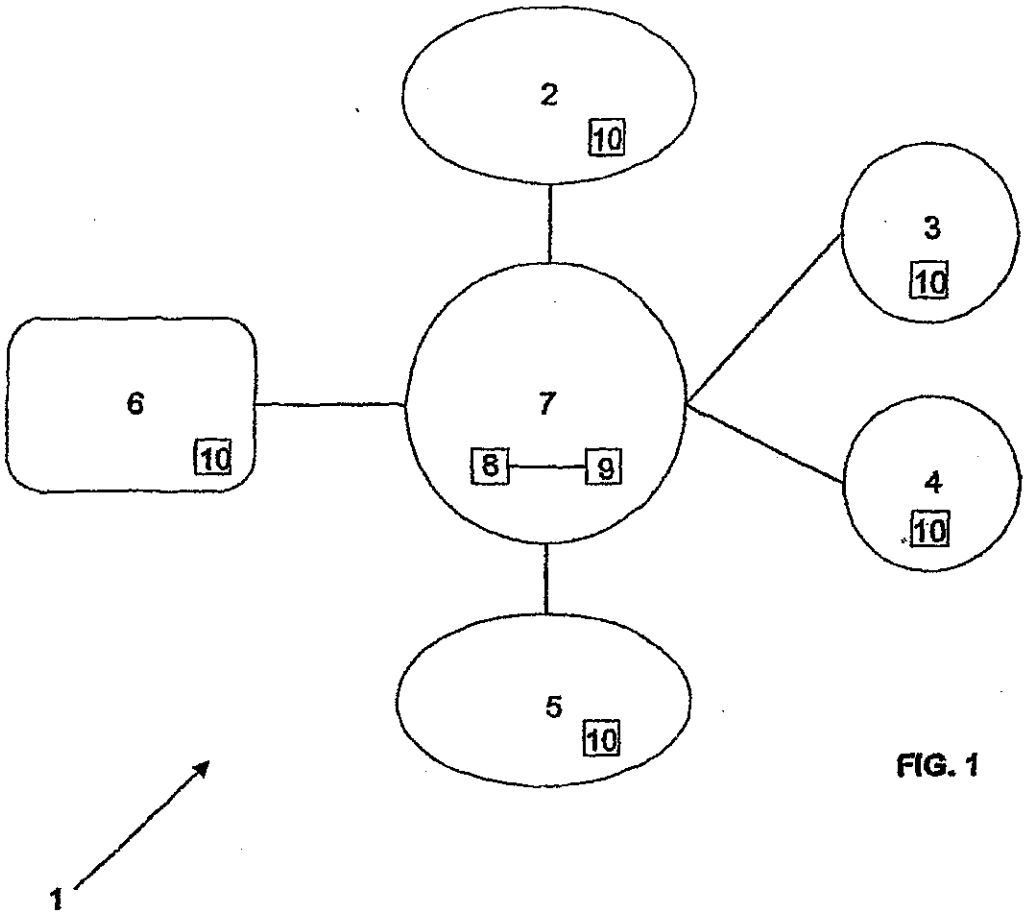

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FIG. 1

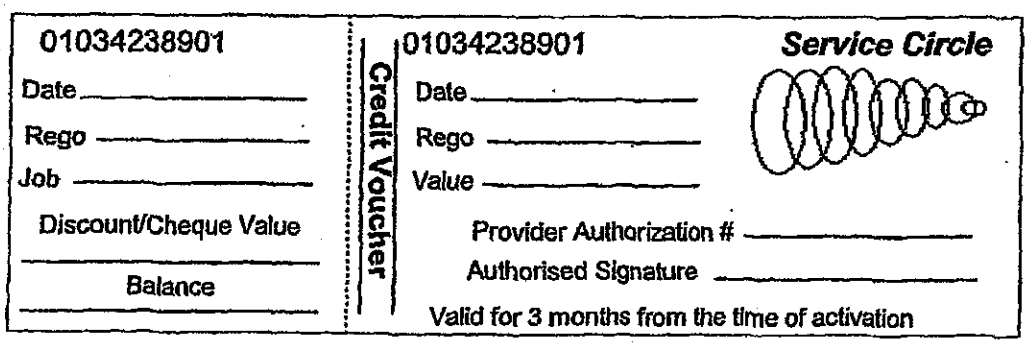

01034238901
Date
Rego
Job
Discount/Cheque Value
Balance
Credit Voucher
01034238901
Service Circle
Date
Rego
Value
Provider Authorization #
Authorised Signature
Valid for 3 months from the time of activation
13

FIG. 2

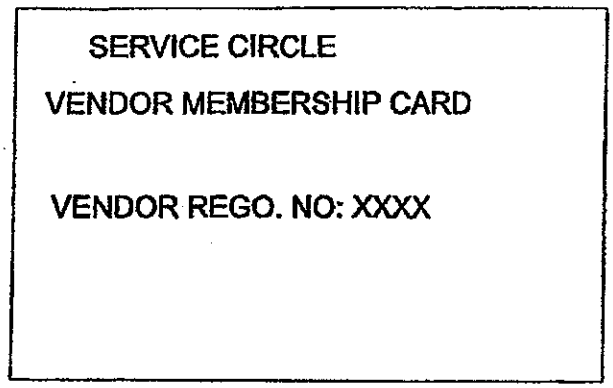

SERVICE CIRCLE
VENDOR MEMBERSHIP CARD
VENDOR REGO. NO: XXXX
12

FIG. 3

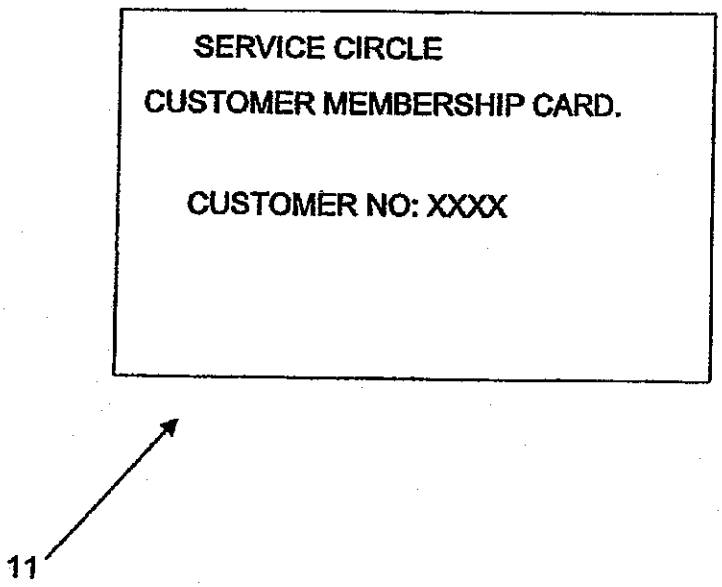

SERVICE CIRCLE
CUSTOMER MEMBERSHIP CARD.
CUSTOMER NO: XXXX
11

FIG. 4

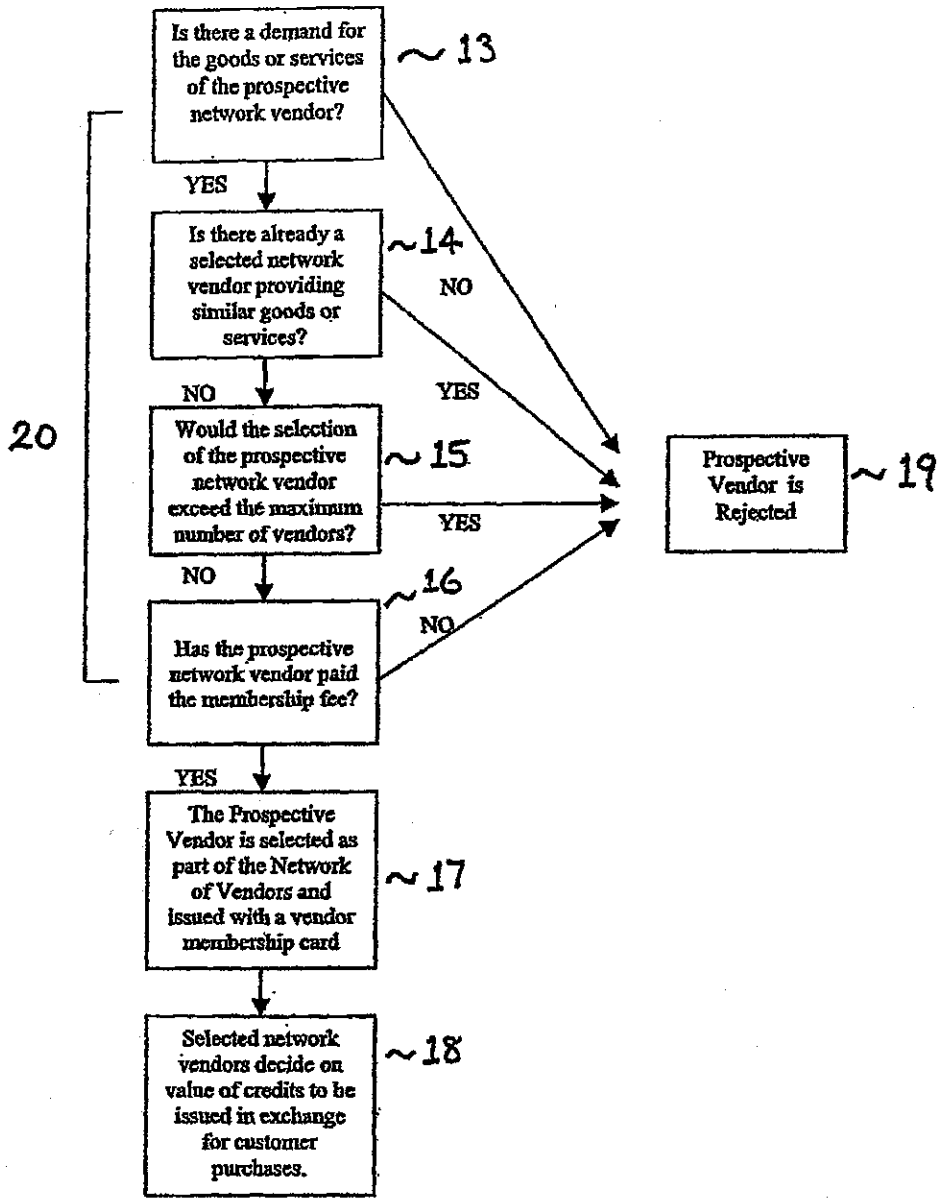

Is there a demand for the goods or services of the prospective network vendor?
13
YES
Is there already a selected network vendor providing similar goods or services?
14
NO
YES
NO
Would the selection of the prospective network vendor exceed the maximum number of vendors?
15
YES
NO
Has the prospective network vendor paid the membership fee?
16
NO
YES
The Prospective Vendor is selected as part of the Network of Vendors and issued with a vendor membership card
17
Selected network vendors decide on value of credits to be issued in exchange for customer purchases.
18
Prospective Vendor is Rejected
19
20

FIG. 5

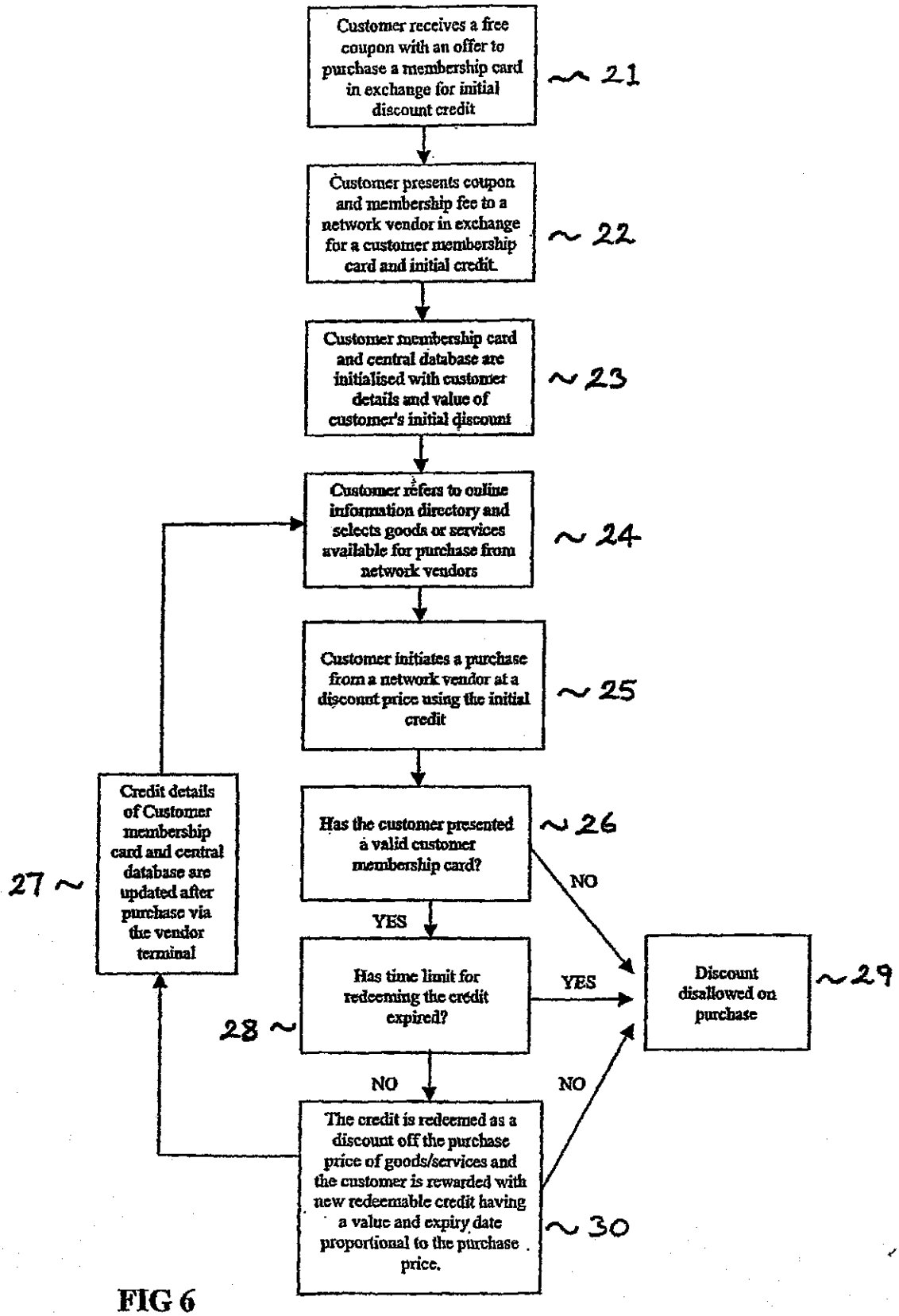

Customer receives a free coupon with an offer to purchase a membership card in exchange for initial discount credit
21
Customer presents coupon and membership fee to a network vendor in exchange for a customer membership card and initial credit.
22
Customer membership card and central database are initialised with customer details and value of customer's initial discount
23
Customer refers to online information directory and selects goods or services available for purchase from network vendors
24
Customer initiates a purchase from a network vendor at a discount price using the initial credit
25
Has the customer presented a valid customer membership card?
26
NO
YES
Has time limit for redeeming the credit expired?
28
YES
Discount disallowed on purchase
29
NO
NO
The credit is redeemed as a discount off the purchase price of goods/services and the customer is rewarded with new redeemable credit having a value and expiry date proportional to the purchase price.
30
Credit details of Customer membership card and central database are updated after purchase via the vendor terminal
27

FIG 6