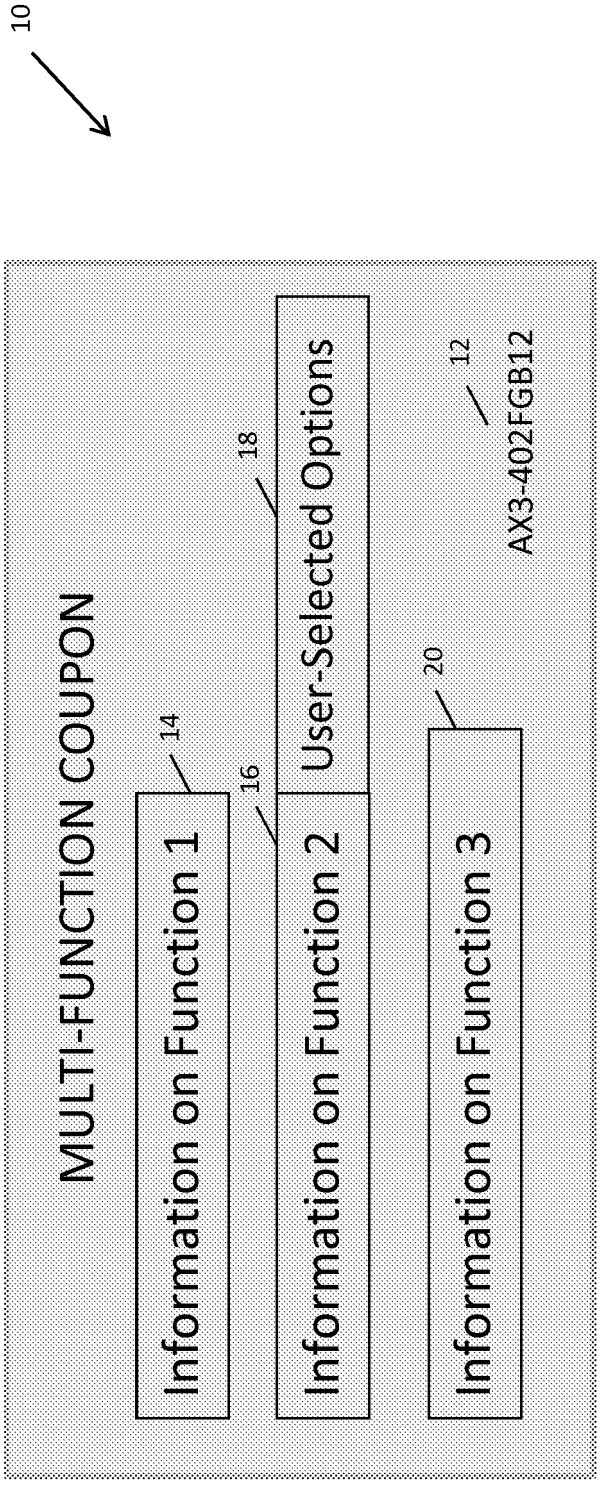

10
MULTI-FUNCTION COUPON
Information on Function 1
14
Information on Function 2
16
User-Selected Options
18
Information on Function 3
20
12
AX3-402FGB12

Figure 1

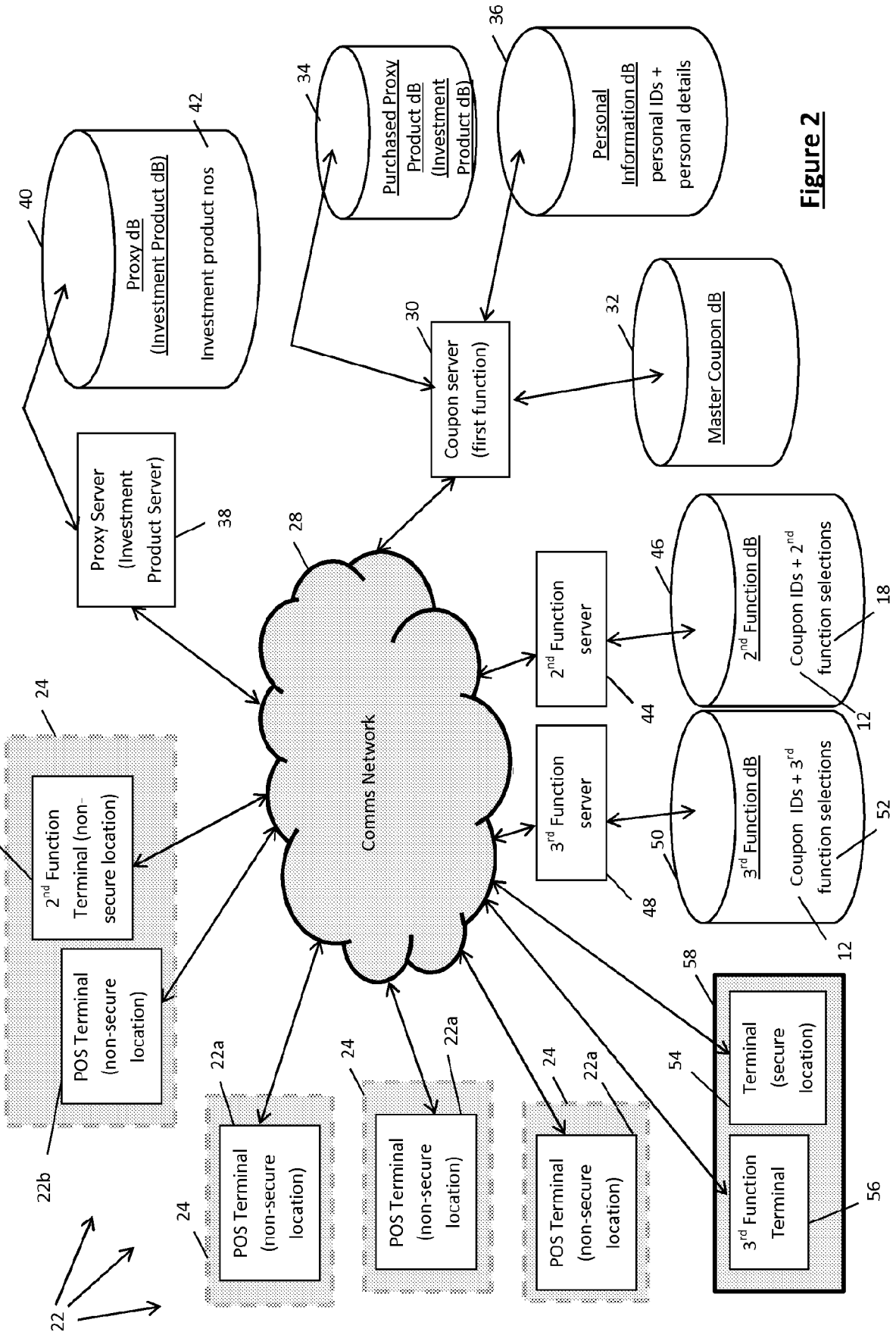
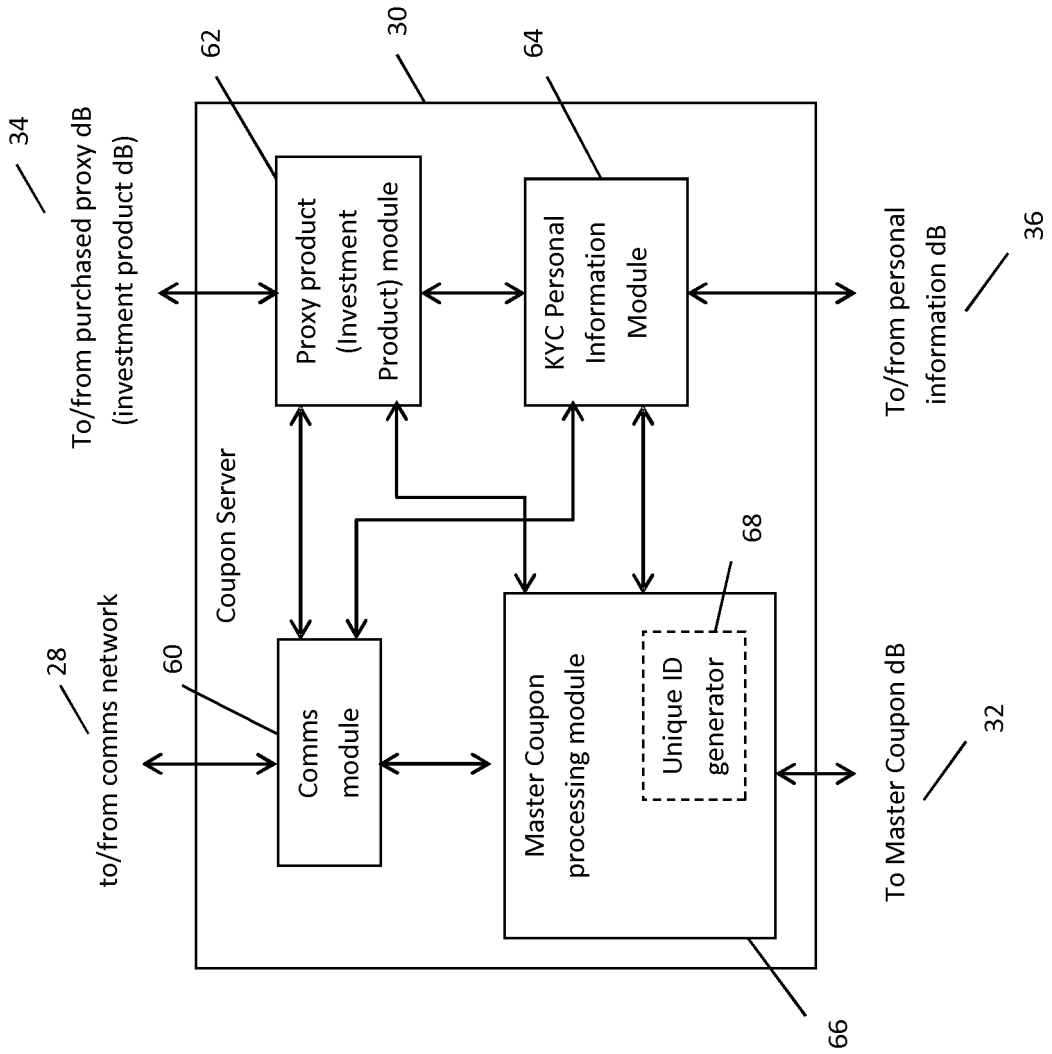

Proxy dB
(Investment Product dB)
Investment product nos
Purchased Proxy
Product dB
(Investment
Product dB)
Personal
Information dB
personal IDs +
personal details
Proxy Server
(Investment
Product Server)
Coupon server
(first function)
Master Coupon dB
Comms Network
2nd Function
server
2nd Function dB
Coupon IDs + 2nd
function selections
3rd Function
server
3rd Function dB
Coupon IDs + 3rd
function selections
2nd Function
Terminal (non-
secure location)
POS Terminal
(non-secure
location)
POS Terminal
(non-secure
location)
POS Terminal
(non-secure
location)
POS Terminal
(non-secure
location)
Terminal
(secure
location)
3rd Function
Terminal
22
22a
22b
24
26
28
30
32
34
36
38
40
42
44
46
48
50
52
54
56
58
12
18

Figure 2

Figure 3


34
To/from purchased proxy dB
(investment product dB)
62
30
64
Proxy product
(Investment
Product) module
KYC Personal
Information
Module
To/from personal
information dB
36
Coupon Server
28
to/from comms network
60
Comms
module
Master Coupon
processing module
68
Unique ID
generator
To Master Coupon dB
32
66

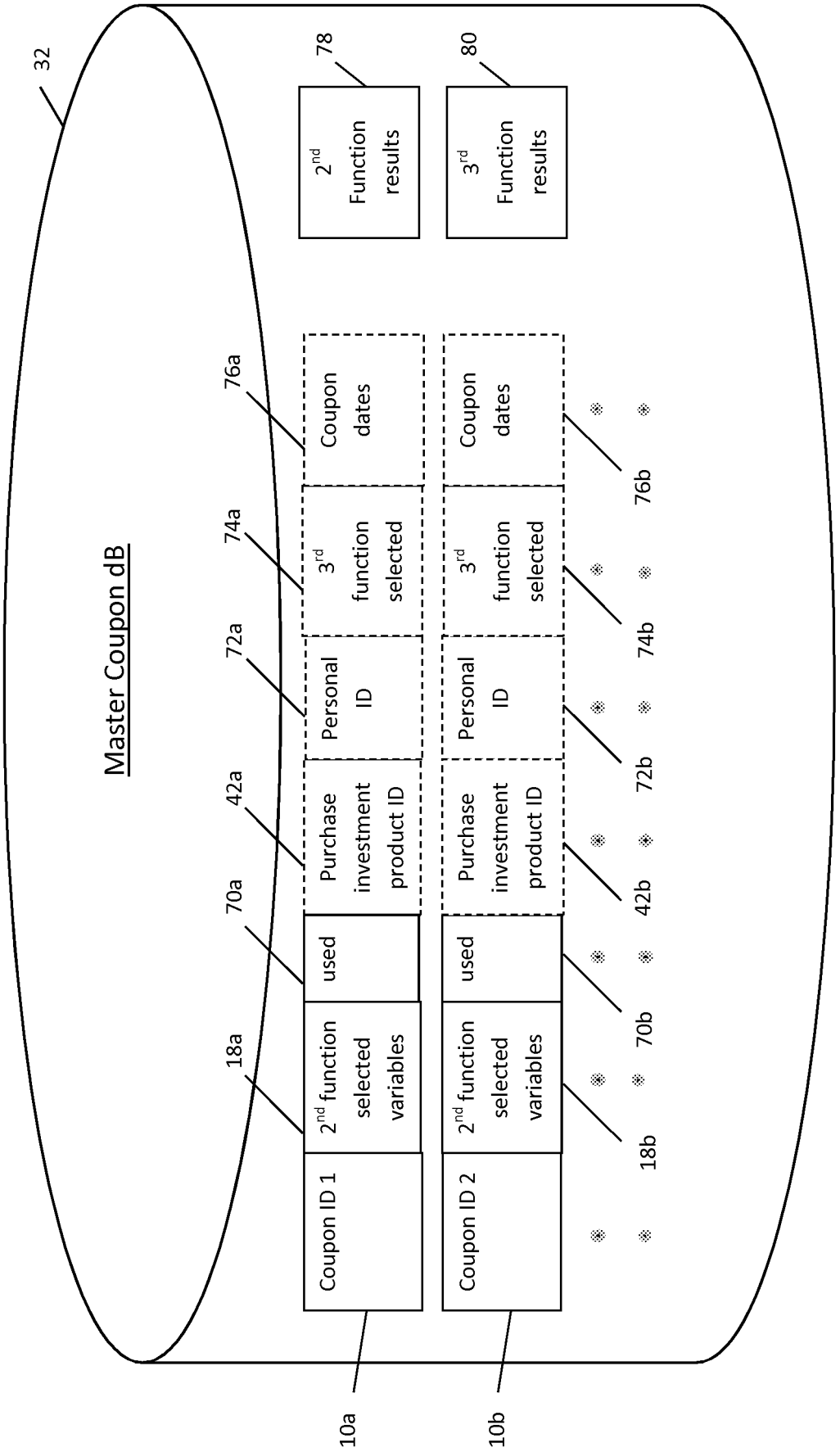

32
Master Coupon dB
78
2nd Function results
80
3rd Function results
76a
Coupon dates
74a
3rd function selected
72a
Personal ID
42a
Purchase investment product ID
70a
used
18a
2nd function selected variables
Coupon ID 1
Coupon ID 2
76b
74b
72b
42b
70b
18b
10a
10b

Figure 4

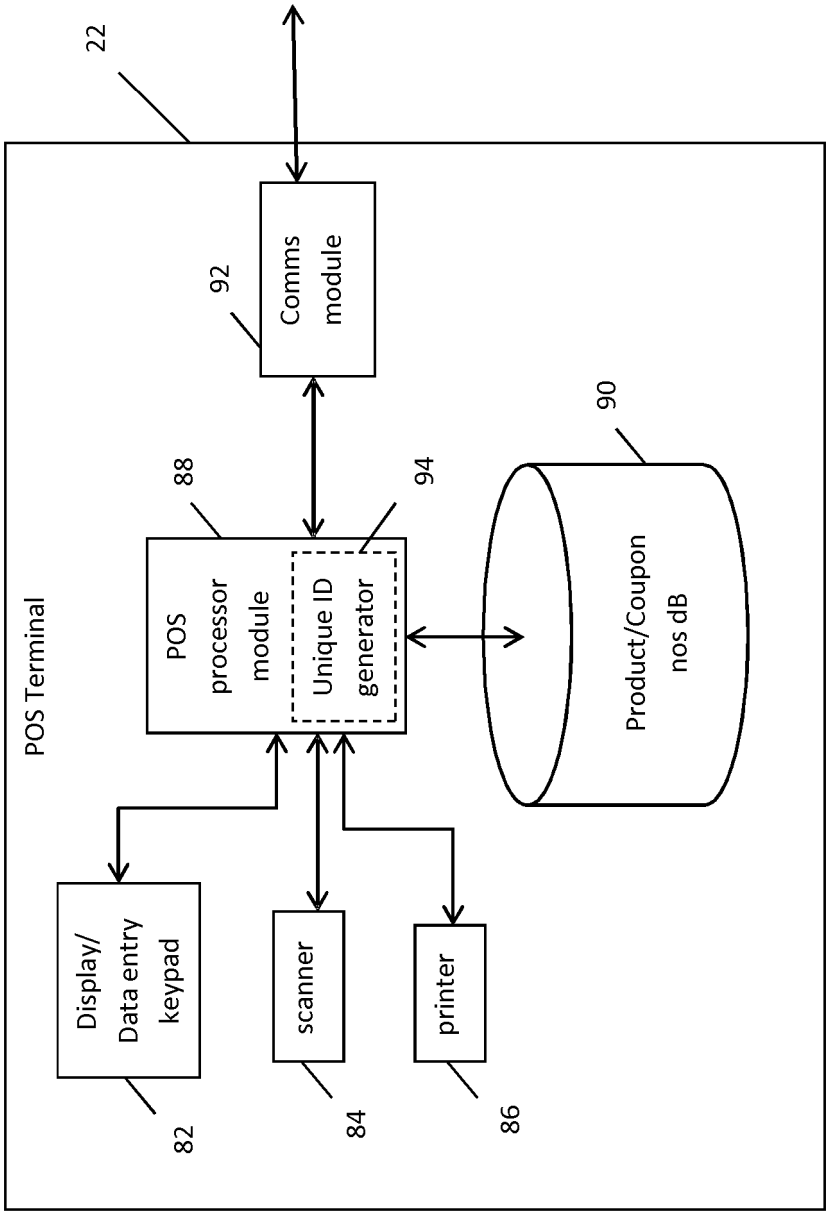

22
POS Terminal
92
Comms module
88
POS processor module
Unique ID generator
94
90
Product/Coupon nos dB
Display/ Data entry keypad
82
scanner
84
printer
86

Figure 5

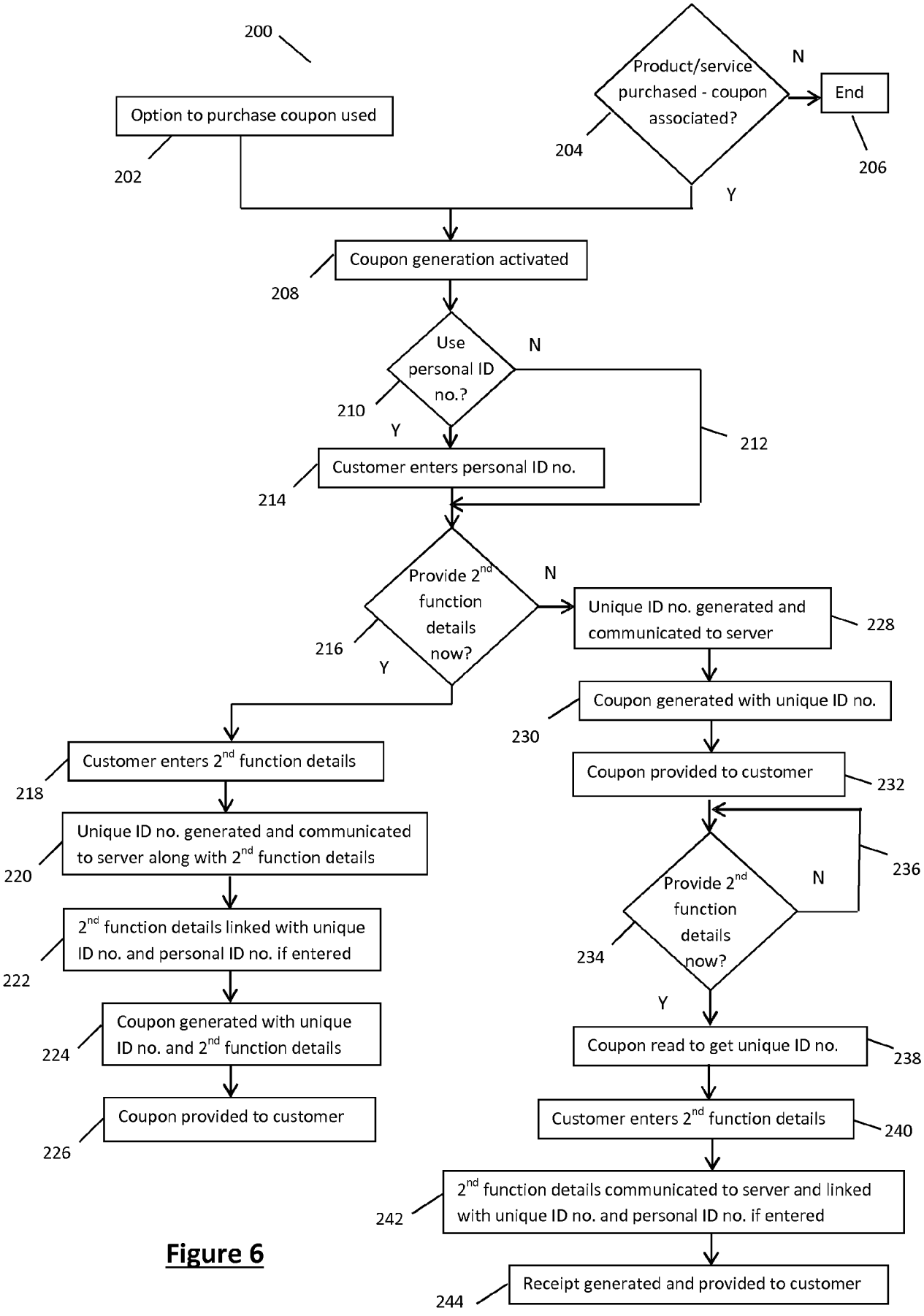

200
Option to purchase coupon used
202
Product/service purchased - coupon associated?
204
N
End
206
Y
Coupon generation activated
208
Use personal ID no.?
210
N
212
Y
Customer enters personal ID no.
214
Provide 2nd function details now?
216
N
Y
Unique ID no. generated and communicated to server
228
Coupon generated with unique ID no.
230
Coupon provided to customer
232
Customer enters 2nd function details
218
Unique ID no. generated and communicated to server along with 2nd function details
220
2nd function details linked with unique ID no. and personal ID no. if entered
222
Coupon generated with unique ID no. and 2nd function details
224
Coupon provided to customer
226
Provide 2nd function details now?
234
N
236
Y
Coupon read to get unique ID no.
238
Customer enters 2nd function details
240
2nd function details communicated to server and linked with unique ID no. and personal ID no. if entered
242
Receipt generated and provided to customer
244

Figure 6

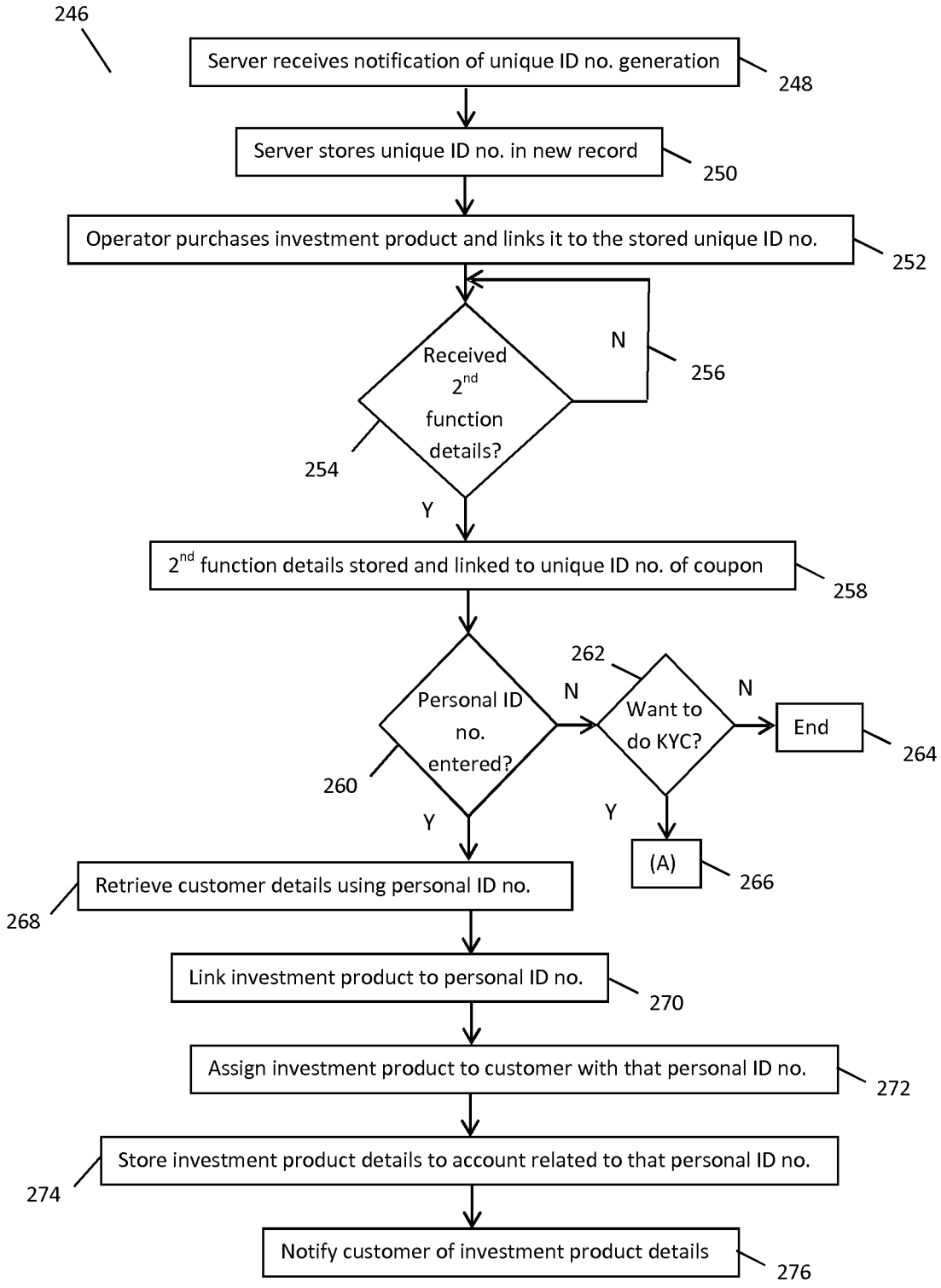

246
Server receives notification of unique ID no. generation
248
Server stores unique ID no. in new record
250
Operator purchases investment product and links it to the stored unique ID no.
252
Received 2nd function details?
254
N
256
Y
2nd function details stored and linked to unique ID no. of coupon
258
Personal ID no. entered?
260
N
262
Want to do KYC?
N
End
264
Y
(A)
266
Y
Retrieve customer details using personal ID no.
268
Link investment product to personal ID no.
270
Assign investment product to customer with that personal ID no.
272
Store investment product details to account related to that personal ID no.
274
Notify customer of investment product details
276

Figure 7

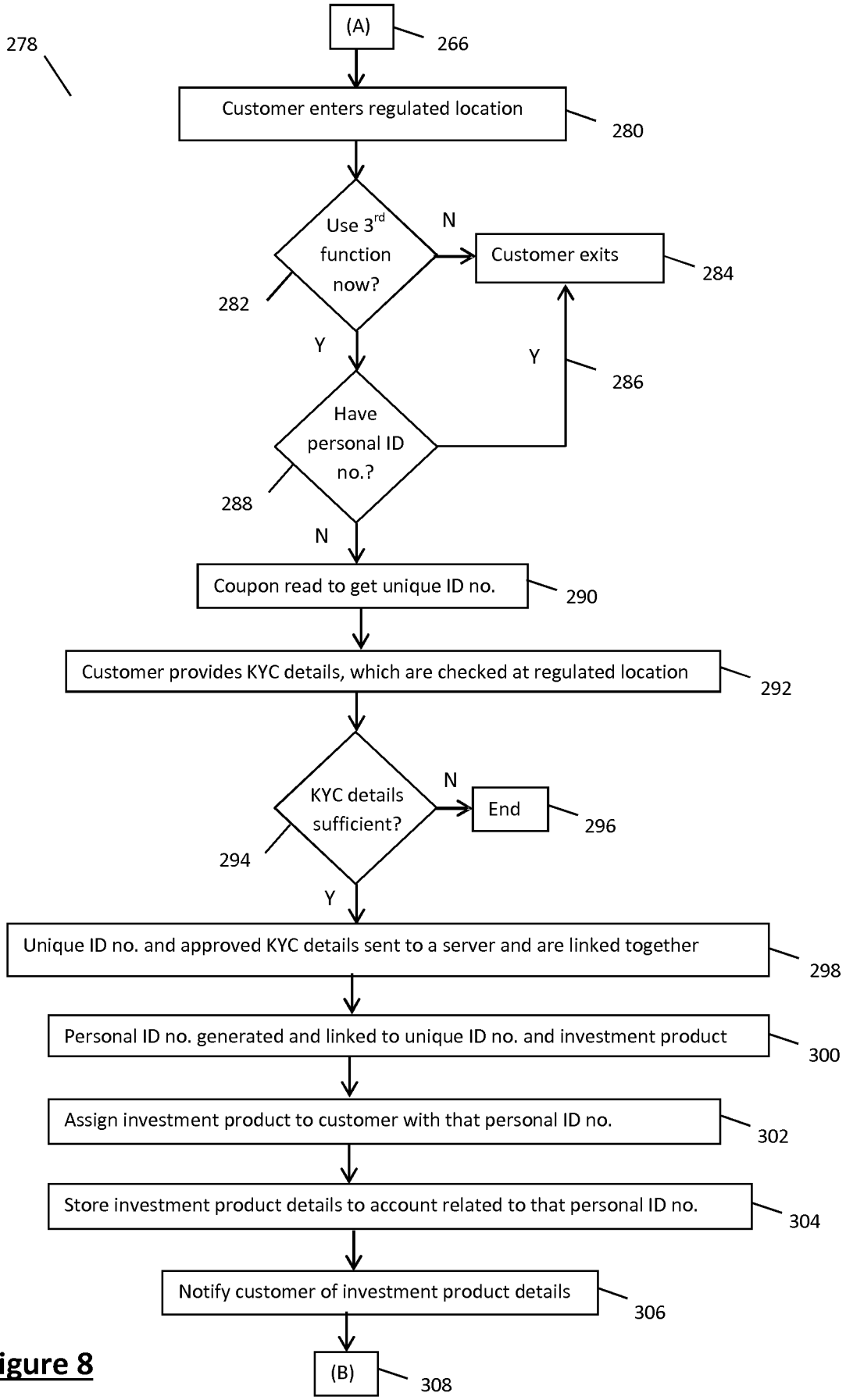

278
(A)
266
Customer enters regulated location
280
Use 3rd function now?
282
N
Customer exits
284
Y
Y
286
Have personal ID no.?
288
N
Coupon read to get unique ID no.
290
Customer provides KYC details, which are checked at regulated location
292
KYC details sufficient?
294
N
End
296
Y
Unique ID no. and approved KYC details sent to a server and are linked together
298
Personal ID no. generated and linked to unique ID no. and investment product
300
Assign investment product to customer with that personal ID no.
302
Store investment product details to account related to that personal ID no.
304
Notify customer of investment product details
306
(B)
308

Figure 8

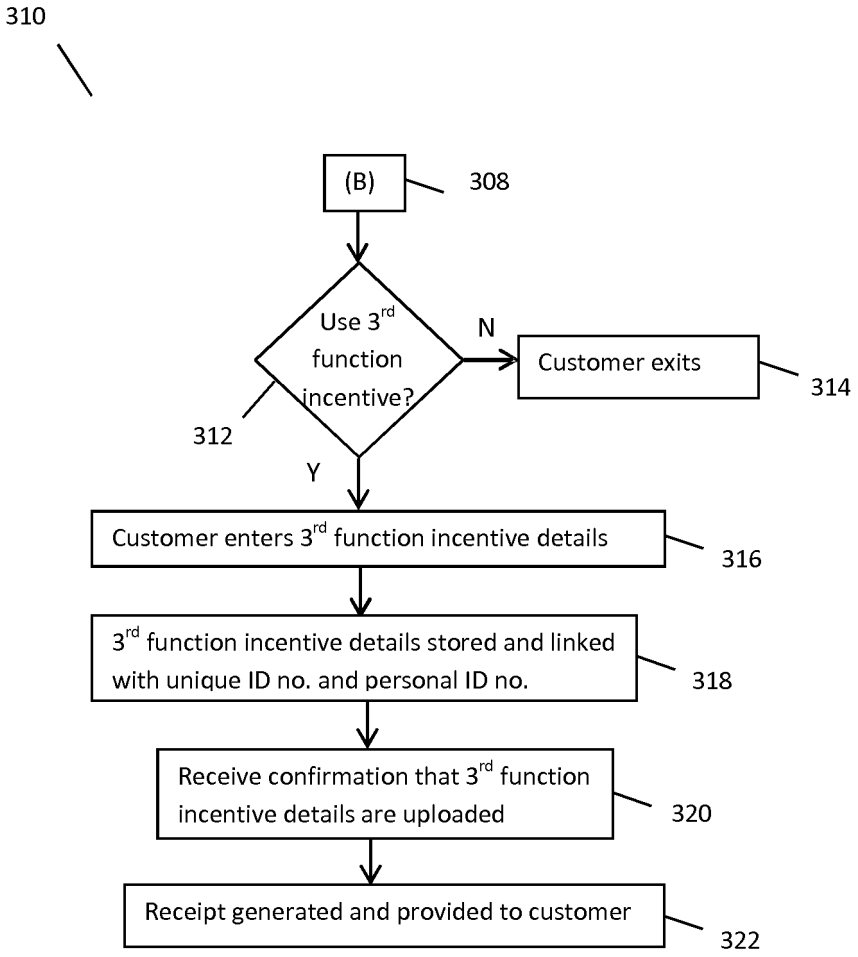

310
(B)
308
Use 3rd function incentive?
312
N
Customer exits
314
Y
Customer enters 3rd function incentive details
316
3rd function incentive details stored and linked with unique ID no. and personal ID no.
318
Receive confirmation that 3rd function incentive details are uploaded
320
Receipt generated and provided to customer
322

Figure 9

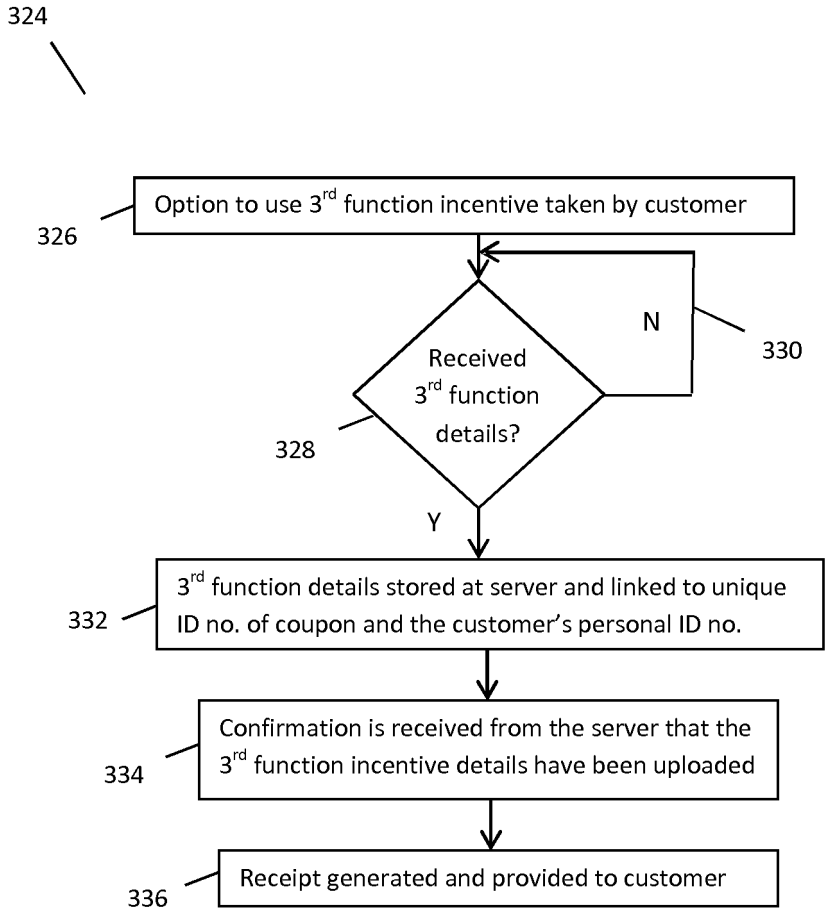

324
Option to use 3rd function incentive taken by customer
326
Received 3rd function details?
328
N
330
Y
3rd function details stored at server and linked to unique ID no. of coupon and the customer's personal ID no.
332
Confirmation is received from the server that the 3rd function incentive details have been uploaded
334
Receipt generated and provided to customer
336

Figure 10