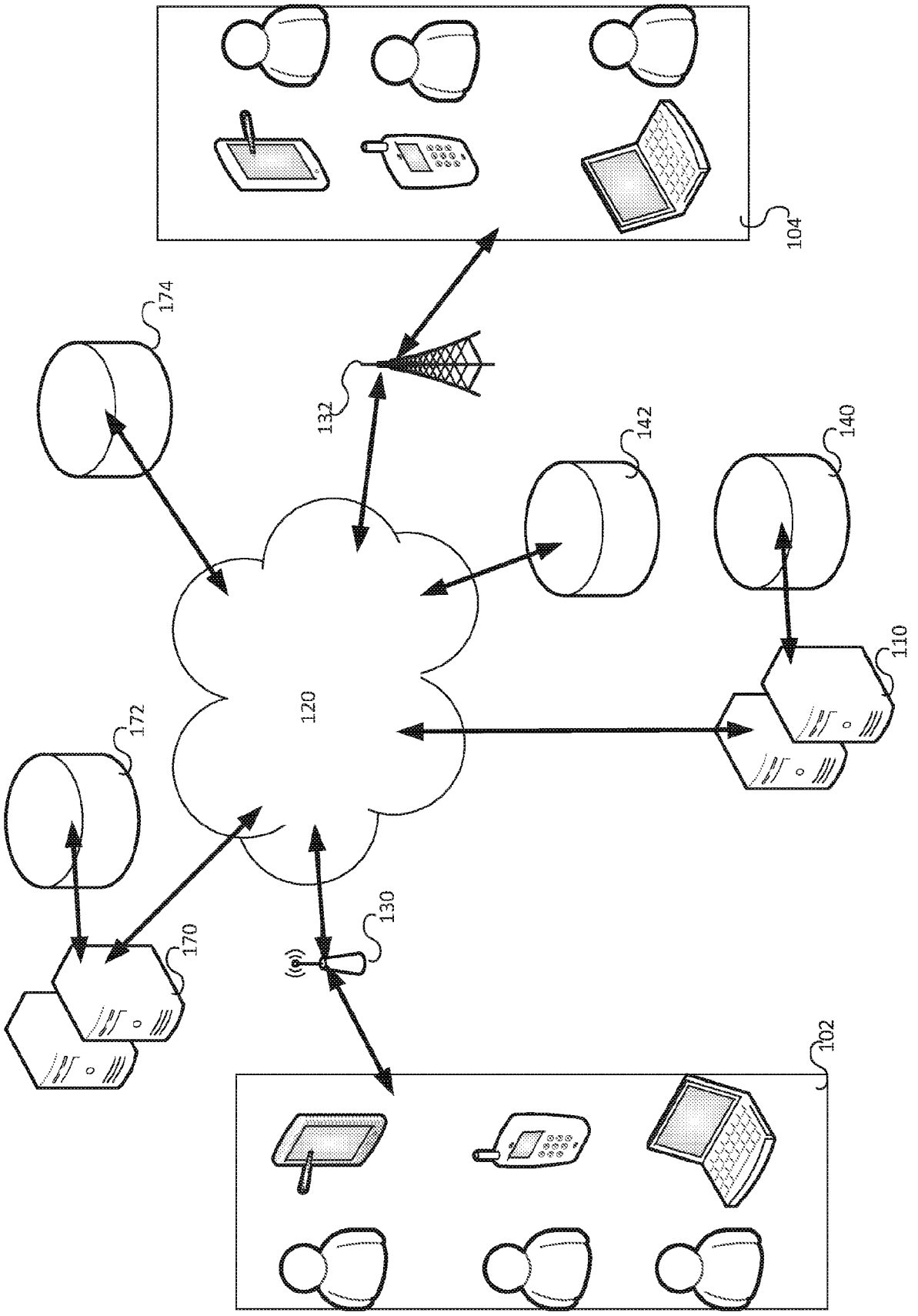


FIG. 1

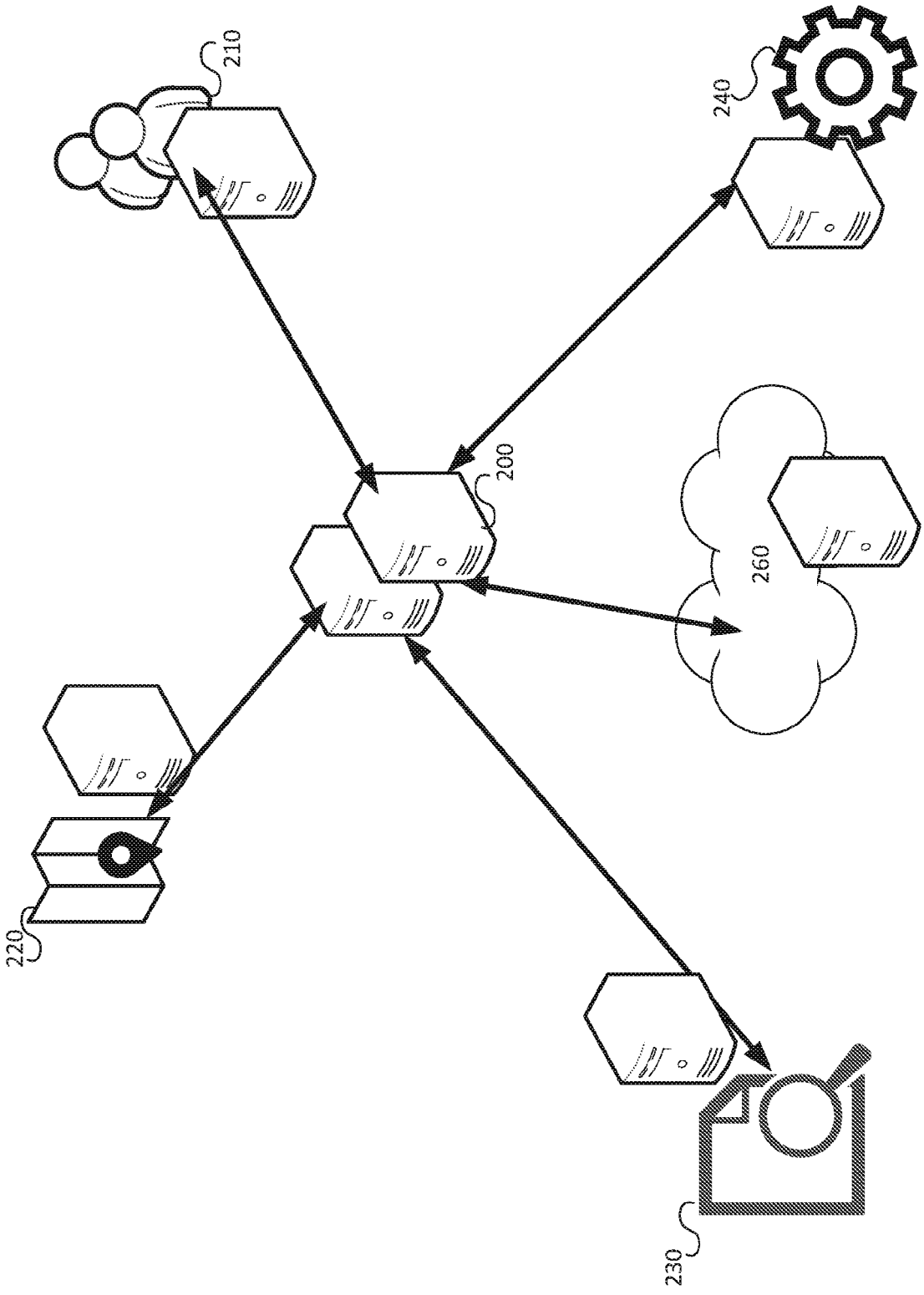


FIG. 2

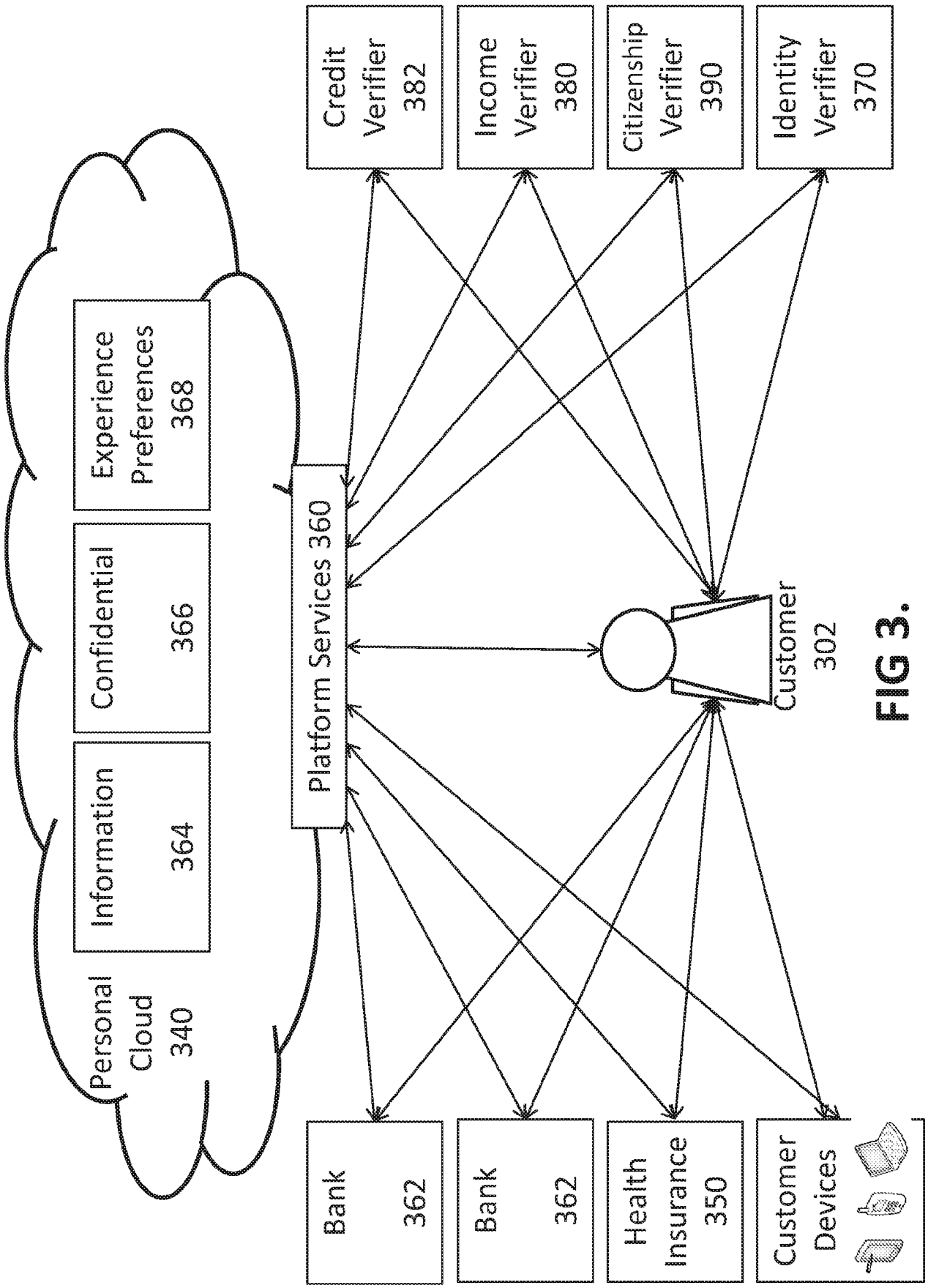

Credit Verifier 382
Income Verifier 380
Citizenship Verifier 390
Identity Verifier 370
Experience Preferences 368
Confidential 366
Information 364
Personal Cloud 340
Platform Services 360
Customer 302
Bank 362
Bank 362
Health Insurance 350
Customer Devices

FIG 3.

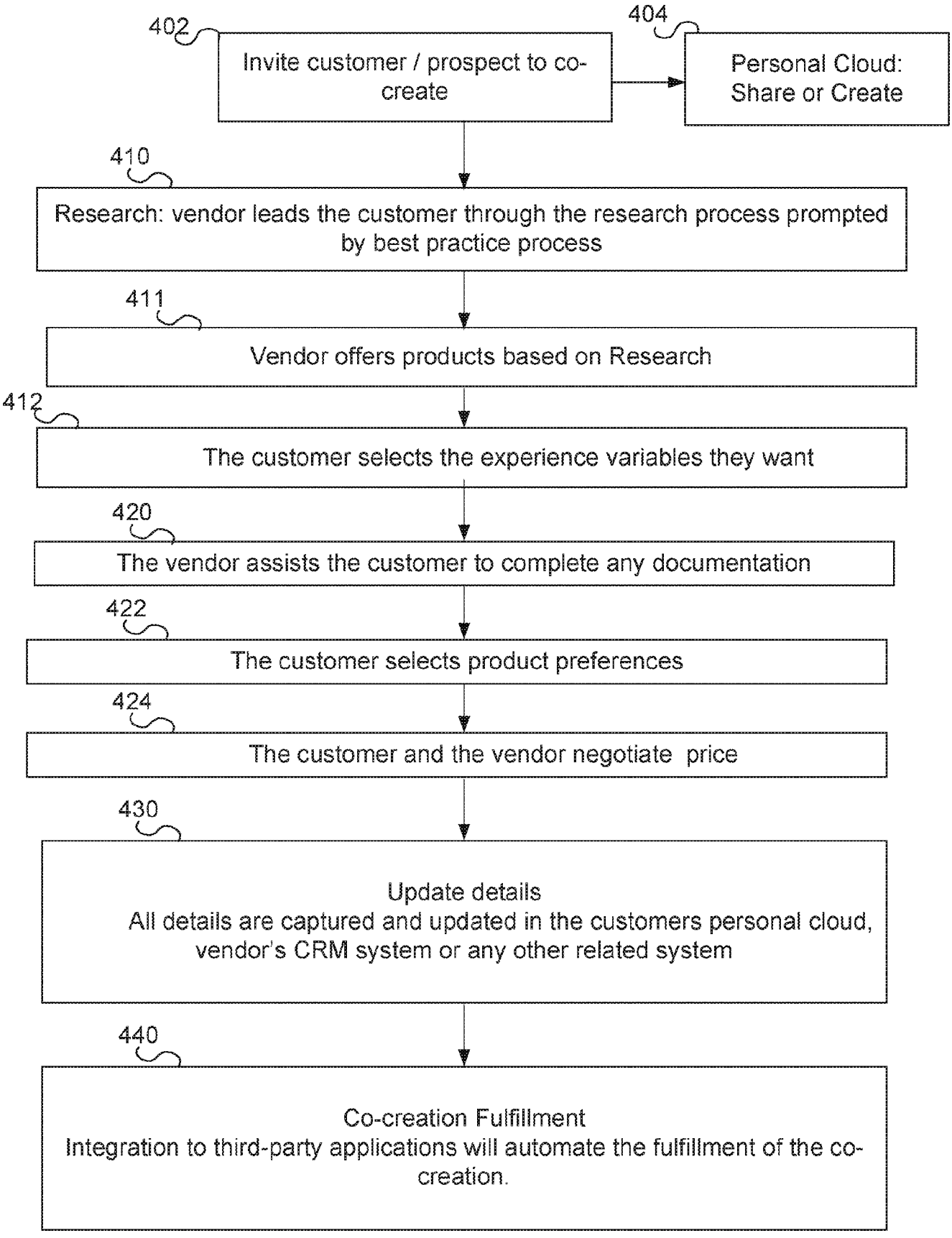

402
Invite customer / prospect to co-create
404
Personal Cloud: Share or Create
410
Research: vendor leads the customer through the research process prompted by best practice process
411
Vendor offers products based on Research
412
The customer selects the experience variables they want
420
The vendor assists the customer to complete any documentation
422
The customer selects product preferences
424
The customer and the vendor negotiate price
430
Update details
All details are captured and updated in the customers personal cloud, vendor's CRM system or any other related system
440
Co-creation Fulfillment
Integration to third-party applications will automate the fulfillment of the co-creation.

FIG. 4

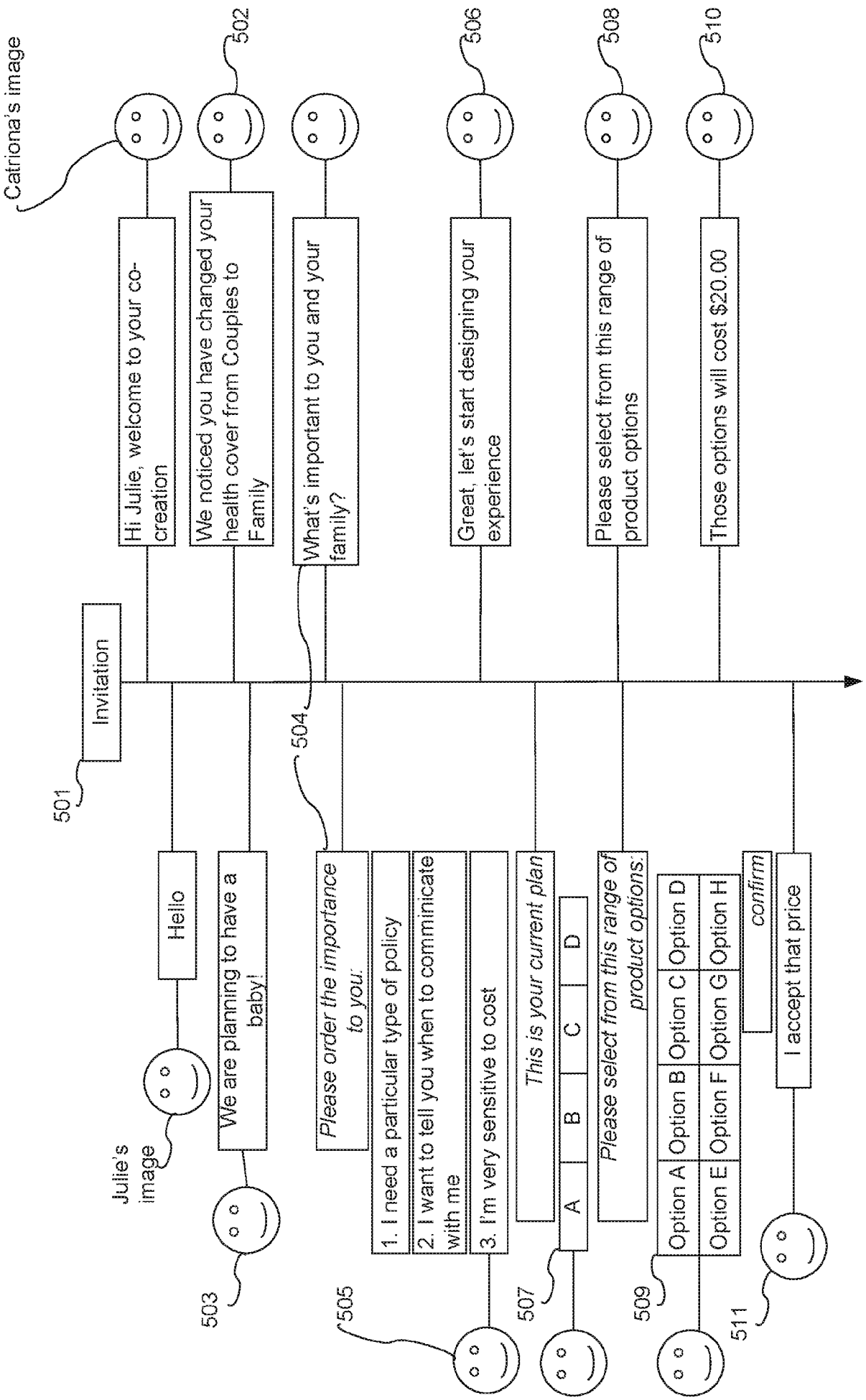

Catriona's image
Hi Julie, welcome to your co-creation
502
We noticed you have changed your health cover from Couples to Family
506
What's important to you and your family?
Great, let's start designing your experience
508
Please select from this range of product options
510
Those options will cost $20.00
Invitation
501
Hello
Julie's image
We are planning to have a baby!
503
504
Please order the importance to you:
1. I need a particular type of policy
2. I want to tell you when to communicate with me
3. I'm very sensitive to cost
505
This is your current plan
A
B
C
D
507
Please select from this range of product options:
Option A
Option B
Option C
Option D
Option E
Option F
Option G
Option H
confirm
509
I accept that price
511

FIG. 5

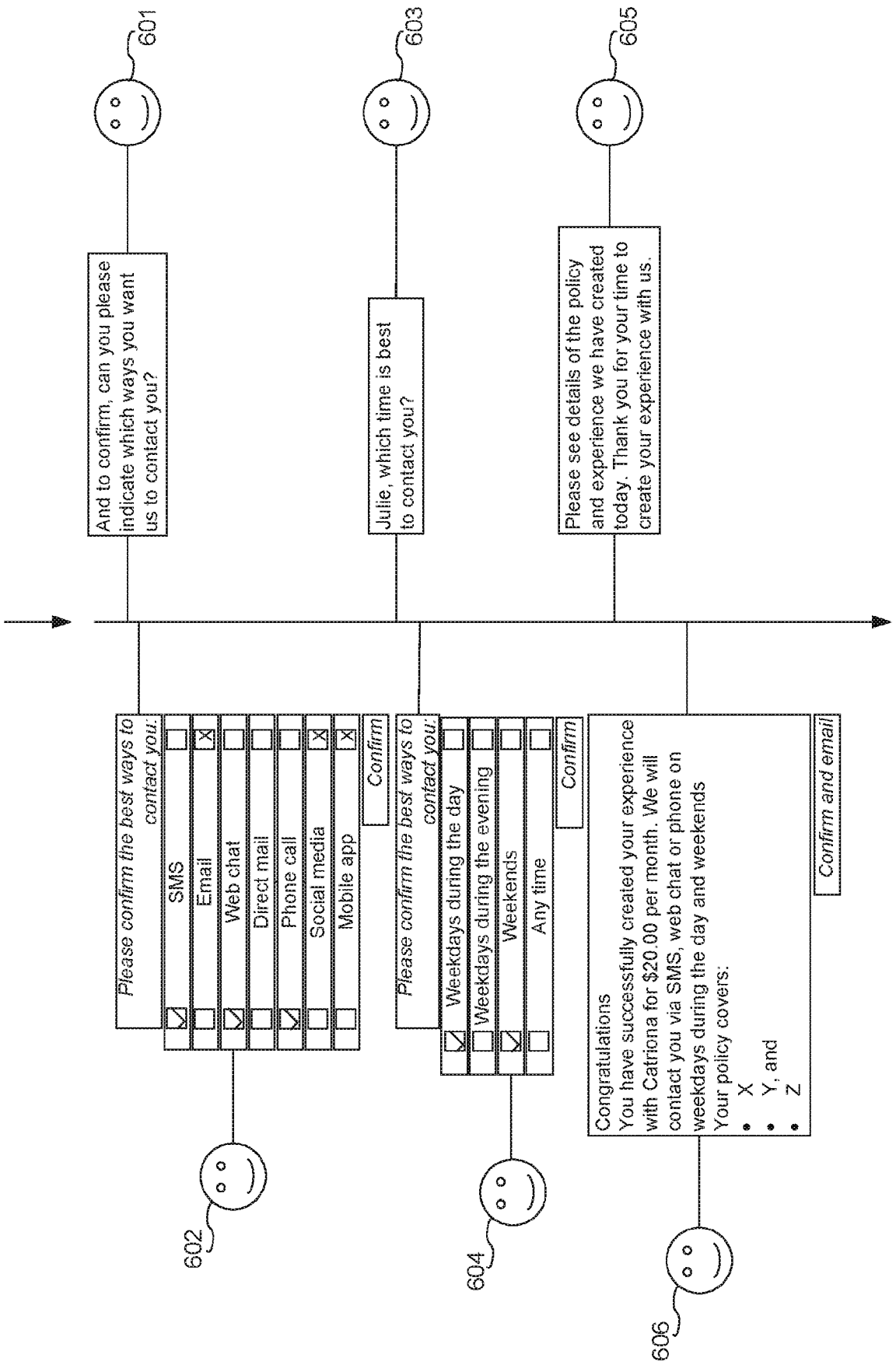

601
And to confirm, can you please indicate which ways you want us to contact you?
Please confirm the best ways to contact you:
SMS
Email
Web chat
Direct mail
Phone call
Social media
Mobile app
Confirm
602
603
Julie, which time is best to contact you?
Please confirm the best ways to contact you:
Weekdays during the day
Weekdays during the evening
Weekends
Any time
Confirm
604
605
Please see details of the policy and experience we have created today. Thank you for your time to create your experience with us.
Congratulations
You have successfully created your experience with Catriona for $20.00 per month. We will contact you via SMS, web chat or phone on weekdays during the day and weekends
Your policy covers:
X
Y, and
Z
Confirm and email
606

FIG. 6

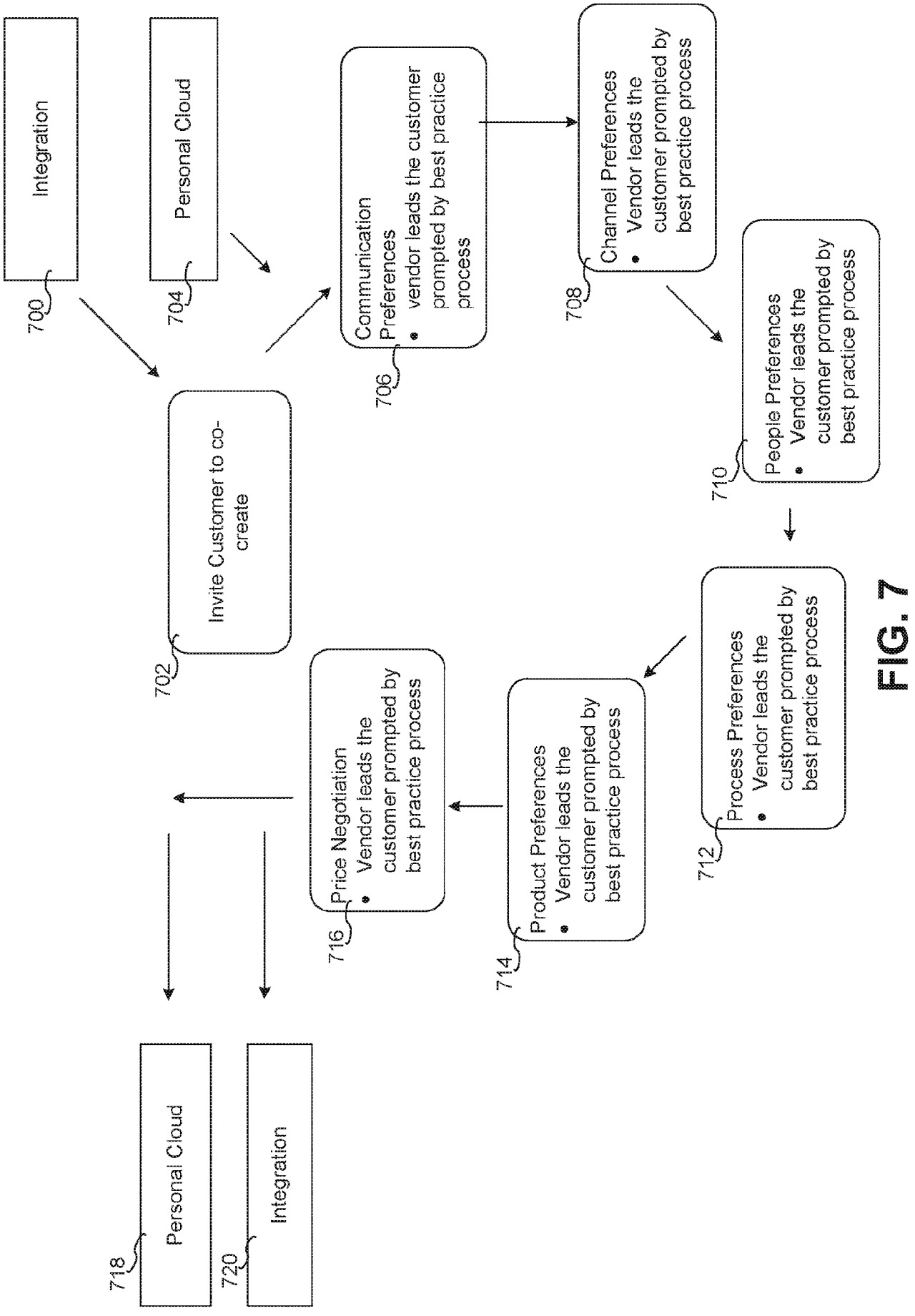

Integration
700
Personal Cloud
704
Invite Customer to co-create
702
Communication Preferences
• vendor leads the customer prompted by best practice process
706
Channel Preferences
• Vendor leads the customer prompted by best practice process
708
People Preferences
• Vendor leads the customer prompted by best practice process
710
Process Preferences
• Vendor leads the customer prompted by best practice process
712
Product Preferences
• Vendor leads the customer prompted by best practice process
714
Price Negotiation
• Vendor leads the customer prompted by best practice process
716
Personal Cloud
718
Integration
720

FIG. 7

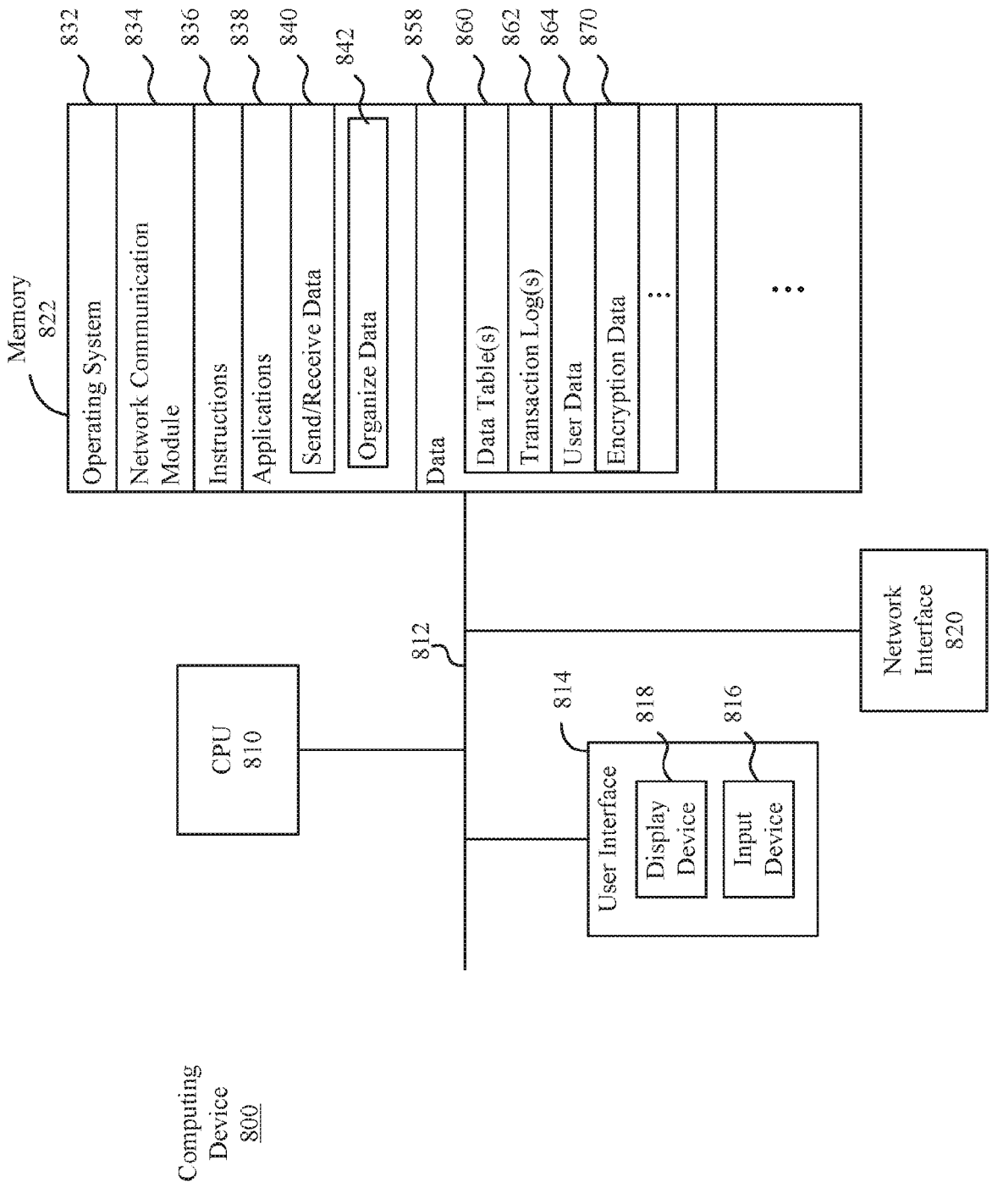

Computing Device 800
CPU 810
812
Memory 822
Operating System
Network Communication Module
Instructions
Applications
Send/Receive Data
Organize Data
Data
Data Table(s)
Transaction Log(s)
User Data
Encryption Data
832
834
836
838
840
842
858
860
862
864
870
User Interface
814
Display Device
818
Input Device
816
Network Interface 820

FIG. 8