

### 1.0 Product/Service Description

GrocerEase will offer five products to its three venture markets, comprising the GrocerEase Retail Solution. These four products are:

- The Coupon Card, which allows consumers to easily obtain, view, manage and present coupons
- The iCoupon App, which allows effortless capture of coupon bar codes to a smart phone which can display them and interact with other GrocerEase products via WiFi
- The GrocerEase Periphery, which accepts and consolidates Coupon Card and smart phone-carried coupons in a fast, accurate and automated manner for the supermarket
- GrocerEase Paperless Clearing Services, which consolidate and clear redeemed coupons for the CPM market, while providing reports and streamlined coupon redemption payback for supermarket chains
- Consumer Micromarketing Data, which synthesizes personal data and purchase histories to generate exceptionally accurate and tailored micromarketing data

The GrocerEase Retail Solution is also the foundation upon which GrocerEase will expand. GrocerEase’s inter-related product line will be expanded with numerous future products at the appropriate time. Details of future product offerings can be found in Section 2.0 on Pg. 7.

All GrocerEase products are described, in detail, in the GrocerEase *Product Dossier* (see “Future Products” on Pg. 7).

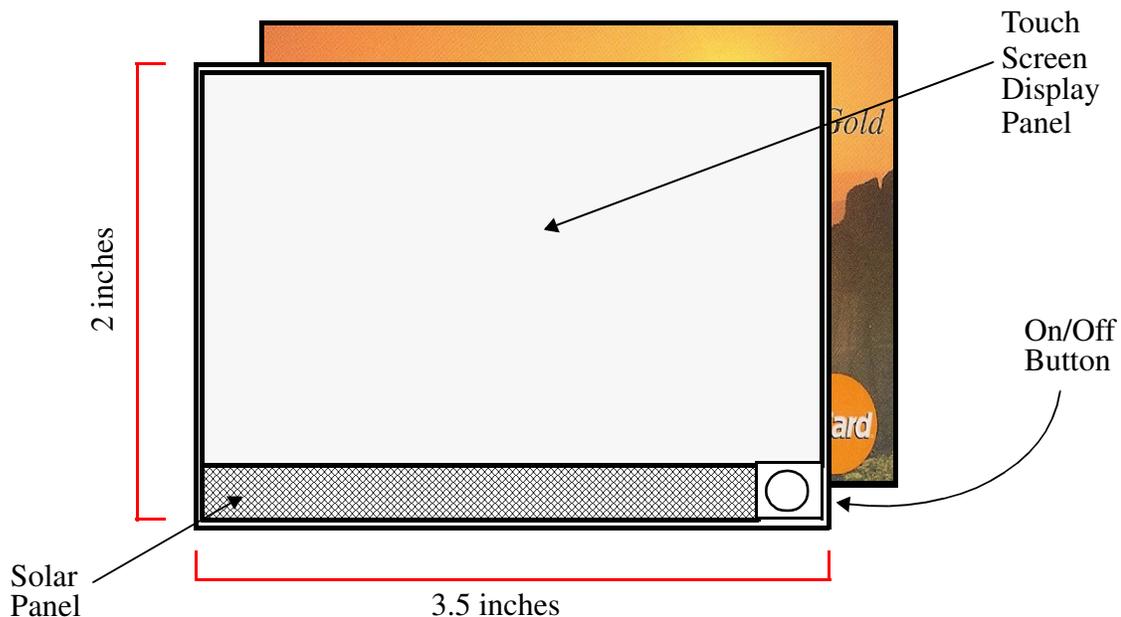
### 1.1 The Coupon Card

The Coupon Card is an integrated, credit card-sized data card, which enables the consumer to scan the bar codes of coupons from Free Standing Inserts (FSIs) and any other media (boxes, magazines, mailings, etc.) so that hundreds of coupons can literally be carried in a wallet. Scanning the coupon bar codes also instantaneously organizes and alphabetizes the coupons within the Coupon Card. Additionally, the moment a coupon is scanned, it can be placed on an electronic shopping list that the card will maintain.

The Coupon Card is as easy to use as the owner desires. For example, consumers who wish to see which coupons the Coupon Card possesses may press buttons on the card to display text in the card’s display panel. Consumers who only want to use the Coupon Card as a general discount card, need only scan their coupons at home and present the Coupon Card at the supermarket after shopping, achieving maximum product discounts on those items purchased, without any work whatsoever.

### 1.2 The Initial Coupon Card

Because initial consumer acceptance of the Coupon Card is paramount to its success, the introductory version of the



Coupon Card will be very simple, making its appearance as uncomplicated as possible.

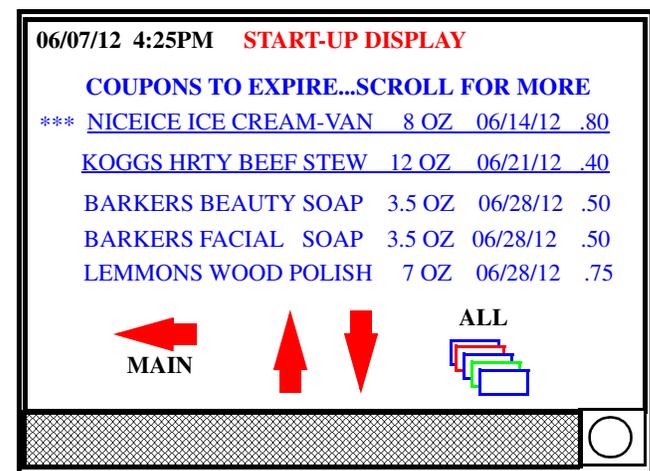
This will comfortably associate the public with the Coupon Card and will leave room for improvements which should raise product awareness, and stimulate repeat purchases.

The introductory Coupon Card will only allow coupon scanning, coupon viewing, the display of total coupon savings and the creation and viewing of a coupon-related product shopping list. The Coupon Card will also contain internal protocols that do not allow a coupon to be scanned repeatedly<sup>1</sup>.

The Start-Up Display will appear as soon as the Coupon card is turned on (via it's power button **X**). This will first display the pre-loaded coupons that CPMs placed onto the Coupon Card during manufacture to position their coupons into the hands of the heaviest coupon users.



Next, the Start-Up Display will show a list of coupons that are about to expire. This will list the coupons nearest their expiration dates first, followed by coupons farther from their expiration dates. Once a coupon is within three weeks of its expiration date, it is included in the Start-Up Display. In addition, the Coupon Cards will add a display attribute (underlining, flashing, asterisks) to a coupon as it progresses closer and closer to its expiration date.



Next, the Start-Up Display will list those coupons on the Coupon Card that were associated with new products when they were scanned.

**Left** **Right**



### 1.2.1 Start-Up Display

The Coupon Card will also possess a Start-Up Display. This feature is meant to offer the consumer ease in viewing important coupons, while offering the CPM a more precise manner of stimulating product purchase.

The Start-Up Display offers ease to the consumer because it allows the consumer to effortlessly see a list of the pre-loaded coupons that came with the Coupon Card, those coupons on the Coupon Card that are about to expire and those coupons on the Coupon Card that represent “new” product offerings from CPMs.

This display offers promotional advantages to CPMs because it makes pre-loaded coupons the first coupons the consumer sees every time the Coupon Card is used, re-stimulates the consumer numerous times during the last month of a coupon’s market life and offers CPMs a vehicle to reacquaint heavy coupons users with those coupons attempting to introduce new product offerings.

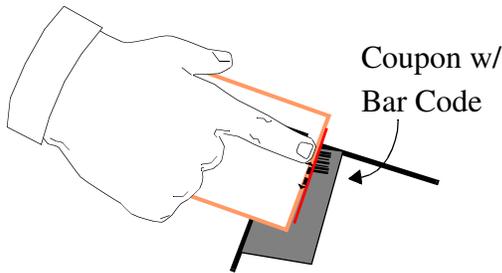
1. GrocerEase creates this limit to prevent large increases in coupon circulations and CPM liabilities.

### 1.2.2 Power

The Coupon Card is powered by both electrical energy from its batteries and solar energy from its solar panel. When all batteries fall below a minimum threshold of power supply, this will be indicated on the card, giving the consumer a considerable amount of time to change the batteries and avoid memory loss. One battery in the Coupon Card will be permanently resident to prevent memory loss during battery replacement.

### 1.2.3 Scanning Coupon Bar Codes

Bar codes of paper coupons are scanned onto the Coupon Card by running its scanner across a bar code while pressing a button on the card.



A successful scan is indicated by the Coupon Card. When this occurs, the coupon can be registered in a “shopping list”, which the card maintains to enhance the CPM’s use of coupons to stimulate product purchase.

### 1.2.4 Accessing & Viewing Coupons

While the customer is shopping, the Coupon Card can rapidly show which coupons it holds. This is performed by using a button on the touch screen panel on the front of the Coupon Card.

In later-version Coupon Cards, coupon display will be achievable by scanning a product in the grocery aisle. This will instantly show the consumer any coupons for that CPM that are in the Coupon Card.

Text descriptions of current coupons will be loaded into the Coupon Card during manufacture. Subsequent coupon text will be acquired through Coupon Card insertion into the GrocerEase Periphery, during consumer use.

### 1.3 The iCoupon App

The iCoupon App is a piece of software, which in conjunction with RedLaser® software can be loaded onto any smart phone to convert the smart phone into a Coupon Card. The iCoupon App allows the user to photograph any coupon barcode and have it instantly converted to a digital representation of the bar code. An iPhone® version will also be available.



The iCoupon App gives Americans an alternative to a Coupon Card, allowing them to use their ever functional smart phones as a Coupon Card instead.

Since GrocerEase Peripherals will be WiFi-enabled, being near the cashier stand with an iCoupon-enabled smart phone containing scanned coupons will allow the interface which prevalidates and transfers the coupons to the register.



## 1.4 The GrocerEase Periphery

The GrocerEase Periphery is a client terminal that accepts both a Coupon Card or an iCoupon-enabled smart phone via WiFi connection. Presentation of digital coupons on a handheld device is considerably easier than the current presentation of paper coupons. The customer does not have to search for their appropriate coupons and the cashier does not need to physically scan any paper coupons.

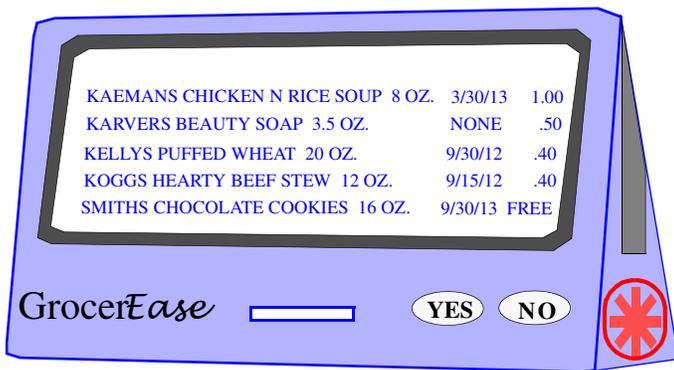
### 1.4.1 Redeeming Coupons

The GrocerEase Periphery performs the same function that scanners in the cashier stand do currently; it passes bar codes to the memory of the cashier stand. However, unlike the current system, the GrocerEase Periphery passes only *pre-validated*, appropriate coupons from the Coupon Card or smart phone to the cashier stand, and only when the appropriate products are purchased.

Once the Coupon Card is inserted into the GrocerEase Periphery (or a smart phone is connected by being nearby), the cashier induces the pre-validating comparison between the contents of the Coupon Card (or smart phone) and the customer's purchases. Coupon text is then displayed to reassure the customer that all their coupons will be redeemed<sup>1</sup>.

### 1.4.2 Pre-validated Coupons

Instead of the age old, highly inaccurate paradigm of presenting inappropriate coupons into the transaction to then be validated, the GrocerEase Periphery pulls only those coupons appropriate for the transaction from the Coupon Card or smart phone.



The GrocerEase Periphery also capitalizes on the new GS1 Databar coupon bar code standard. Using this standard, and

coupon text, the GrocerEase Periphery will pre-validate coupons against product purchases, before the coupons are ever introduced into the transaction. This will reverse the coupon presentation paradigm because Coupon Card and iCoupon smart phone users will *only* present appropriate coupons to the cashier stand, reducing cashier intervention and speeding up the checkout experience.

### 1.4.3 Cashier Side of Periphery

On the cashier side, the GrocerEase Periphery contains a second display panel and a cashier button panel to assist in cashier functions. Although the GrocerEase Periphery is built to perform any and all current coupon-related functions, it is anticipated that most Coupon Card transactions will take place by the cashier pressing only two buttons, **LIST/SEND**, to list and send coupons to the cashier stand, and **EJECT** to release the Coupon Card or iCoupon enabled smart phone.

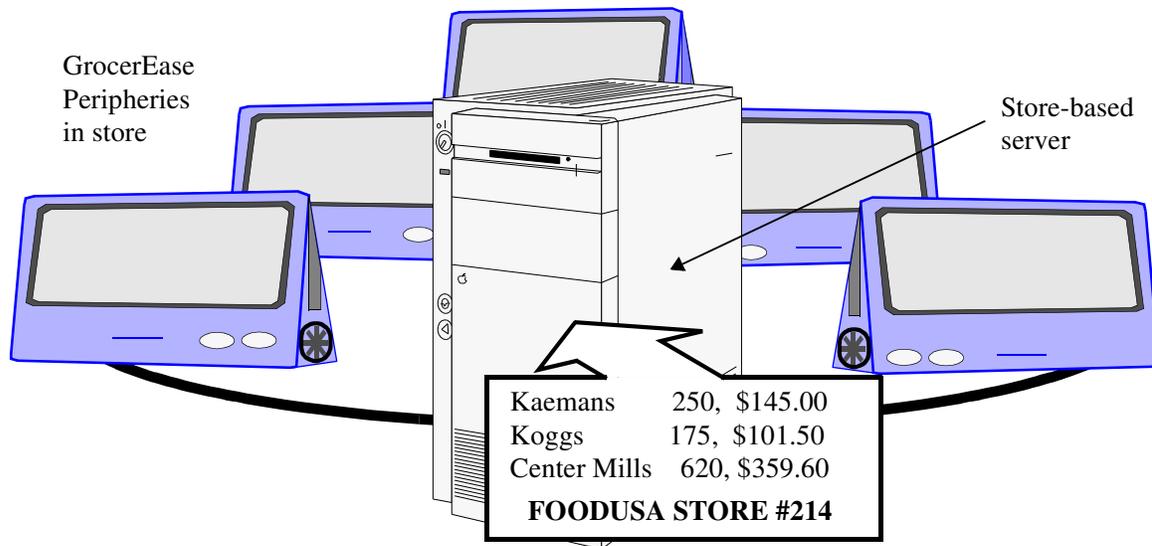


### 1.4.4 Coupon Card Advertising Via Totals

At the end of the transaction, the GrocerEase Periphery will show a Totals Display. This indicates total coupon savings for the transaction and total Coupon Card savings for the month and year. This provides built-in advertising directed at non-Coupon Card/iCoupon users who may also be in the checkout lane, behind the GrocerEase client.

GROCEREase		
Thank you for using iCoupon or your Coupon Card.		
-----Your Total Savings-----		
Today	This Month	This Year
\$5.35	\$32.40	\$107.50

1. If retailers prefer a smaller periphery, such preferences can be accommodated for more space-limited cashier stands by deploying a smaller, more iPhone-sized GrocerEase Periphery.



## 1.5 GPCS

GPCS will consolidate and clear all coupon redemptions performed through GrocerEase Peripherals for CPMs. The bar code, text and value of every coupon pulled from a Coupon Card or smart phone for redemption will be saved to the file server that GrocerEase will place in each supermarket. This server will perform coupon sorting making a relationship between the supermarket outlet and each individual CPM represented by the redeemed coupons. Further, as an added value to supermarkets, it will make daily, internet reports available to each store's bookkeeper, including coupon redemption sums for the day, for each CPM, for every cashier stand and for every cashier. The data will also include overrides and misredemptions manually performed by cashiers.

### 1.5.1 Supermarket Data Transfer

Every evening, servers will receive remote access from GrocerEase, transferring all of the day's transaction data. This transfer will be performed using the fastest and most secure method that current data transfer technology allows.

GrocerEase will have contractual agreements with Coupon Card and iCoupon users permitting access to and retention of all purchase data in Coupon Card and smart phone transactions, whether or not a coupon was redeemed. This gives GrocerEase all the data conceivable to allow for CMD development. The handoff of data to inmar will allow separate retailer and CPM counts by two different firms, providing independently verifiable data.

### 1.5.2 Redemption Reports and Clearing Data

Once the supermarket's data is retrieved by GrocerEase, two things will occur: First, that store's data (divided up by

CPM) will be consolidated with that of all other stores belonging to that supermarket chain. This will produce a weekly redemption report, securely available to each CPM via the internet, that will allow the headquarters to view redemption information for every store in every chain.

Second, all weekly data (from all supermarket chains) will be sorted by each individual CPM. These reports will show each chain's total redemption and the payback sum that it is owed. This data will also be securely available to each CPM via the internet or can be transmitted to the CPM as an optional paper summary. After the two counts are compared (the electronic retailer processor's and GrocerEase's), the clearing data will enable the CPM to reimburse redemption payback sums almost immediately.

### 1.5.3 Real Time Data

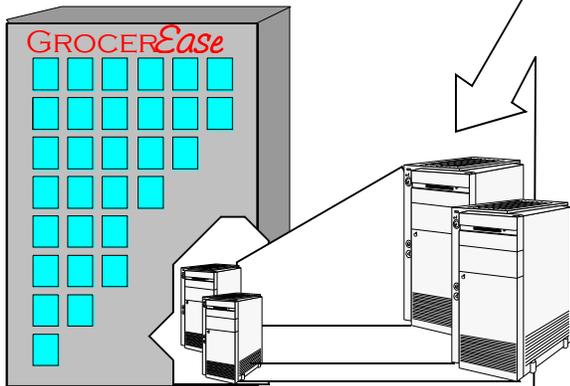
In addition to weekly reports, real time data will be available to the CPMs via the internet. This will allow each CPM (probably at an additional cost) to monitor redemption activity of coupon drops as the activity occurs, offering the CPM unprecedented information regarding the efficacy and potential liability of coupon drops.

### 1.5.4 Processing Fees

The weekly upload of clearing data to CPMs will include an invoice for a one-cent processing fee for each coupon that was cleared (\$10 per thousand). Processing fees will be due within one week of invoice receipt.

### 1.5.5 Transaction Fee Collection

The GrocerEase transaction fees that are charged to Coupon Card and iCoupon smart phone using consumers at checkout, will allow supermarket chains to receive some



FOODUSA - WEEK ENDING 06/07/02				
Store	Redmtn	Ovrds	Misred.	Exprd
214	\$11,022.20	500	\$412.60	\$176.90
215	\$9,736.75	312	\$210.90	\$55.80
216	\$10,260.20	410	\$360.60	\$80.90
217	\$9,621.75	300	\$147.90	\$20.80
	\$40,640.90	1,522	\$1,132.00	\$334.40
Redemption change from prior week: +4.5%				
Override change from prior week: - 8.0%				
Misredemption: 3.6% of this week's redemption.				
Misredemption change from prior week: - 12.0%				
CPM totals by store follow:				

coupon redemption reimbursement instantaneously. This is because supermarket chains will keep the transaction fees they collect for GrocerEase at checkout. Later, GrocerEase will invoice each supermarket store for the transaction fees collected, plus the transaction fees the supermarket itself owes (three cents per Coupon Card/iCoupon smart phone transaction).

Transaction fees are a rich, high multiple revenue vein for GrocerEase at just 13 cents a transaction (three cents/transaction for supermarkets and 10 cents/transaction for consumers). Low dollar-high multiple revenue streams are excellent for generating cash for growth that can be funded internally.

**1.6 Consumer Micromarketing Data (CMD)**

GrocerEase will also compile and sell CMD, which is the cross-reference of consumer purchase histories and the personal information consumers register with GrocerEase after the Coupon Card is purchased.

**1.6.1 Coupon Card Registration**

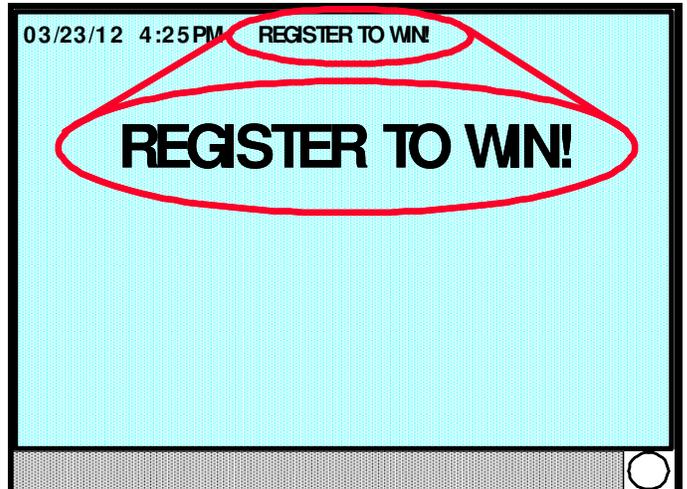
GrocerEase will acquire the names of Coupon Card/smart phone owners through voluntary disclosure when each owner calls or goes online for a free "Access Code", which initializes the Coupon Card/iCoupon App after purchase/download. At this time the link is made between the Coupon Card and its owner.

Consumers will receive the explanation that registration with GrocerEase is advantageous for numerous reasons:

1. GrocerEase will make contributions to charities that consumers select during the Access Code call.
2. GrocerEase will mail valuable coupons to consumers so they may continue to save money.

3. GrocerEase will track coupon savings so that large coupon users can be rewarded.
4. GrocerEase will return a lost and returned Coupon Card (smart phones excluded) to its owner, one time, free of charge.
5. If a periphery malfunctions, a \$5.00 refund check will be mailed to the affected Coupon Card owner at the last address registered with GrocerEase.
6. GrocerEase will run contests, in which the consumer could win free groceries.

To keep extremely accurate personal data on consumers, the Coupon Card or iCoupon App (for smart phones) will prompt for subsequent registration every 180 days, by flashing the words "REGISTER TO WIN" on the Coupon Card (Section 1.1 on Pg. 1). The consumer will then need to call GrocerEase's Access Code line for a new Access Code, to make the flashing prompt disappear. This function will not affect the consumer's ability to use the Coupon Card or iCoupon-enabled smart phone in any way.



Lastly, when Coupon Card or iCoupon App registration takes place, the customer will agree to allow GrocerEase access to and retention of all purchase data in existence in every Coupon Card transaction (opt out available too).

### 1.6.2 CMD Packages

Initially, GrocerEase will only compile CMD based on products purchased with coupons. This data will be tailored to CPM or supermarket micromarketing specifications. CMD packages will reveal the exact names, addresses and phone numbers of the customers who have used a coupon to purchase theirs *or a competitor's* product(s). Micromarketing to this degree on a mass scale is unprecedented.

The GrocerEase Retail Solution is unique in that it can supply precise and *usable* micromarketing data on Coupon Card users at a national level; even on those consumers who use cash or checks to make purchases.

It is GrocerEase's policy that Coupon Card and iCoupon-enabled smart phone customers may remove their names from CMD databases at any time by notifying GrocerEase.

## 2.0 Future Products

The following is a brief outline of some of the future products planned by GrocerEase. GrocerEase wishes to underscore that its focus will remain solely on the GrocerEase Retail Solution's deployment, support and superior quality until such time as the management team, Board of Directors and stockholders agree that it is safe to focus any company attention or other resources or future product production. Future products are not reflected in financial scenarios.

Future products are listed in the general order that GrocerEase believes they will become commercially available. Future products will enable GrocerEase to further saturate its markets, and build upon the foundation that the GrocerEase Retail Solution's deployment will establish. This should enhance profit margins and keep GrocerEase's focus on electronic coupon management.

Future products will also be an important motivating factor for CPM participation in the GrocerEase Retail Solution. Although the GrocerEase Retail Solution, upon introduction, will offer considerable benefits to CPMs (fraud reduction, increased coupon efficiency, labor reduction), it will not immediately offer new methods of coupon distribution. GrocerEase's future products utilize the network created by the deployment of the GrocerEase Retail Solution to offer semi- and complete electronic

coupon distribution, as well as other revolutionary vehicles to help national CPMs stimulate product purchases.

### 2.1 Series Coupons

Series Coupons, which are semi-electronic coupons, allow CPMs to print a series of multiple coupons either for the same product or for products from different categories, then manipulate them electronically.

When a Series Coupons advertisement arrives in the FSI, the Series Coupons it contains are scanned together onto the Coupon Card or iCoupon-enabled smart phone by the consumer.



Later, when the first coupon of the "series" is redeemed, the following two coupons in the series will increase in value. When the second coupon in the series is redeemed, the third will increase in value again. This affords the CPM the opportunity to develop both brand and company loyalty through a single FSI. Using Series Coupons, CPMs may accomplish the following marketing objectives:

1. Instantly stimulate repeat purchase by offering the consumer a recognizable incentive to buy the product again the moment he or she originally purchases the product
2. Stimulate the purchase of a new product by making it the first in a series containing two other coupons for other, popular products
3. Stimulate the purchase of a low-selling product by making it the first in a series containing two other coupons for more popular products
4. Develop brand loyalty
5. Develop CPM loyalty by issuing Series Coupons that represent three of the CPM's most popular or recognizable brands

This form of coupon distribution is far superior to current forms because it combines the familiarity of the printed, FSI coupon with the flexibility of electronic coupons.

Consumers will be aware of any Series Coupons which have increased in value because the Coupon Card or

iCoupon App will contain a “Start-Up Display” which will show, automatically, when the Coupon Card is turned on.



## 2.2 Value Increases

Value Increases, which are electronically distributed coupons, offer CPMs the ability to raise coupon values in geographic areas where coupon redemption is low. A printed coupon, once scanned, can be tracked, revealing how long it has been in the memory of a Coupon Card. A Value Increase, employed where redemption rates are low, could identify the presence of that coupon, and electronically replace it with another coupon, for the same product(s), with a higher value, the next time that Coupon Card is used. This coupon will then be displayed to the consumer on the Coupon Card or iCoupon App’s Start-Up Display, the next time the Coupon Card is turned on or iCoupon App initialized.

Value Increases offer a completely electronic form of coupon distribution and printed coupon “enhancement”, enabling the CPM or supermarket to respond to market performance without printing a second round of coupons. This is a method of coupon distribution that is less costly to CPMs, and considerably quicker as a response to product performance within a geographic market.

With the use of the Coupon Card, and a Value Increase, the CPM may alter coupons regionally, based on immediate GrocerEase feedback, while continuing to print the same coupon nationwide. This electronically distributes “follow-up” coupons, based on the original coupon’s performance.

Value Increases could also be used to continuously remind the consumer that he/she has not yet taken advantage of the coupon promotion. For example, if the paper coupon (once scanned onto the Coupon Card), remains in the Coupon Card’s memory for more than one week after it is scanned, an initial Value Increase could increase the value of a

CPM’s coupon to remind the consumer that it has not been used. Then, a second Value Increase could be used to increase the coupon’s value again if the prior Value Increased coupon remained unused for a specific period of time. This strategy could be repeated until the consumer receives a sufficient incentive to purchase the product or until the original printed coupon’s expiration date is reached. This duplicates the stimulation effect of distributing coupon layouts in multiple FSIs, but does so by printing only one FSI, while responding to consumer behavior over weeks, not months.

## 2.3 Rapid Repayment

GrocerEase will also offer Rapid Repayment for coupon redemption payback sums. Supermarket clientele may sign up for one-day or three-day Rapid Repayment, in exchange for a two cent (one-day repayment) or one cent (three-day repayment) per coupon fee.

When GPCS performs coupon clearing, coupon redemption sums for a supermarket chain will be known on a daily basis. With Rapid Repayment, GrocerEase will immediately pay the supermarket for the redemption value of the day’s coupon traffic, less the Rapid Repayment fees. When clearing data is sent to a CPM for that supermarket chain, the CPM will be supplied with written authorization to return the payback sum to GrocerEase, who has paid the supermarket in advance. This will reimburse GrocerEase for the “loan” it made. One-day (two cents per coupon) Rapid Repayment for a 200-store supermarket chain could earn GrocerEase over \$1.04 million a year<sup>1</sup>.

## 2.4 GrocerEase Coupon Service

The GrocerEase Coupon Service (GCS) will allow consumers to browse through advertising for CPM coupons on a web site, downloading those coupons directly onto their Coupon Card or smart phone for free. GCS allows the consumer to download hundreds of coupons at once. For this to be done with current on-line coupon distribution services, the consumer would have to spend hours printing or clicking the downloaded coupons.

As a whole, GCS creates an exceptionally inexpensive distribution method for CPMs and an extremely consumer-friendly method for coupon acquisition by consumers.

Once a consumer accesses the GCS website, a secure login will be set up. Upon set up, this login will require considerable amounts of demographic information, which

1. 200 stores redeeming 3,300 Coupon Card-carried coupons/week at two cents per coupon for One-day Rapid Repayment.

will be compared to the contents gathered at Coupon Card registration to make certain that GrocerEase has the latest and greatest consumer information possible. This demographic data collection, paired with Coupon Card owners acquiring re-activation codes for their Coupon Cards ever six months will insure that GrocerEase can laude exceptionally accurate consumer demographic data, as well as complete consumer buying histories. In this way, besides providing consumers with even easier access to coupons and CPMs a form of electronic coupon distribution and advertising, GCS will also play a part in the creation and sales of CMD to be sold to CPMs and retailers, as well as any other entities interested in perfectly blended and exceptionally specific consumer buying data.

GCS will make money from from CPMs in two ways: First, CPMs will be charged for having coupons on the site. Second, special coupons may be placed on the site (for an additional charge) that can be loaded multiple times onto a Coupon Card for items (like razor blades) that will need to be purchased over and over, ensuring brand loyalty.

## 2.5 Coupon Card Internet Connectivity

Online coupons from the GCS, or any “coupon bank” are downloaded onto the Coupon Card through the use of a standard USB connection. All Coupon Cards will have female USB ports, thus any standard USB cord (male - male) will turn a Coupon Card or smart phone into an additional computer drive to which coupons can be downloaded.

## 2.6 Silver & Gold Coupon Cards

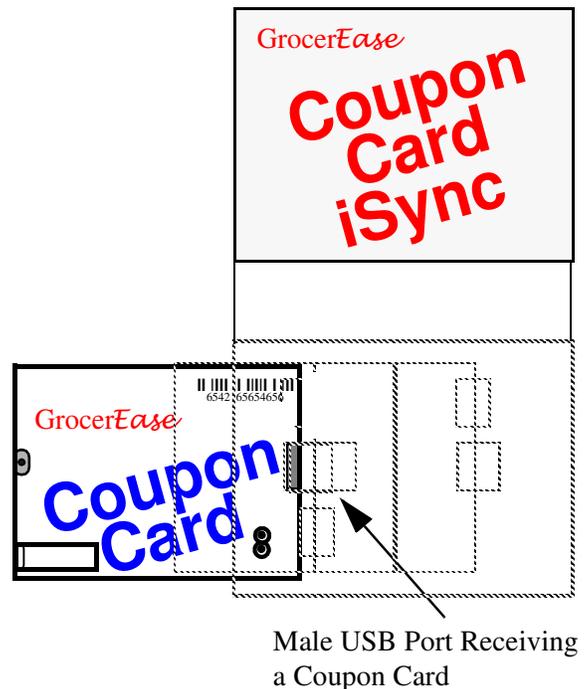
The initial Coupon Card will be as basic as focus group research allows, but still highly functioning. For example, touch screen capability may not appear in the first generation Coupon Card.

Silver and Gold Coupon Cards will incrementally add features to the Coupon Card in order to increase product awareness and stimulate repeat Coupon Card purchase. New Coupon Cards will have features that may include:

1. Keyboard
2. Touch screen capability
3. Categorization and category content display
4. User-defined category name change
5. Dynamic display (based on alphabetic entry)
6. Time and date manipulation
7. Coupon transfer between Coupon Cards
8. Product scanning for related coupon display
9. Credit card interface exchange (use as a credit card)
10. Coupons Anywhere reception capabilities

## 2.7 Coupon Card iSync

The Coupon Card iSync will enable transfer of coupons from one Coupon Card to another. This will allow coupon sharing among Coupon Card owners and will effortlessly allow coupons to be transferred from an older generation Coupon Card to a newer one. The Coupon Card iSync will be a simple and inexpensive product to manufacture but will be highly useful to Coupon Card owners.



## 2.8 Coupons Anywhere

All versions of Coupon Cards will be equipped to receive coupon bar codes and textual data the way pagers and cell phones receive messages and other information. Thus, with Coupons Anywhere, instead of clipping or scanning coupons, coupons are simply beamed to the consumer.

The pre-selection of coupons by consumers in the Coupons Anywhere service allows CPMs to market directly to heavy coupon users. To participate in Coupons Anywhere, a consumer must sign up, and select their coupons from a glossy brochure, full of CPM advertising. Coupons Anywhere will charge CPMs for the advertising.

Coupons Anywhere participants (consumers) will be allowed to change their overall Coupons Anywhere contracts every six months (number of coupons and frequency of transmissions). However, transmission content may be changed once a month at no charge. This will allow the consumer to tailor coupon transmission, according to a master list of Coupons Anywhere coupon offerings held at GrocerEase.

## 2.9 MoneyNow Instant Rebates

GrocerEase’s MoneyNow Instant Rebates product removes the paper involved in rebating, while augmenting the demographics aspect of rebating and making rebates more effective at stimulating product purchase.

Because Coupon Cards identify consumers and the GrocerEase Periphery records the entire contents of a consumer’s retail purchase, GrocerEase is capable of identifying products which carry rebates, and matching them to the consumers who purchase those products.

When a retail customer, using a Coupon Card or iCoupon-enabled smart phone, receives a total from the cashier stand, a prompt using the original GrocerEase Periphery will be displayed. This prompt will inform the consumer that among his or her purchases were products that offered rebates. The consumer will then be asked if he or she would like those rebates applied immediately to the shopping bill.

GrocerEase will charge the consumer 10% of the total rebate savings for this instant application of the rebate values. The checkout impact of MoneyNow is minimal to both the cashier stand and the consumer: The cashier only needs to prompt a consumer using the Coupon Card to

make their selection after the bill is totaled, and the consumer only needs to press one, clearly displayed button on the periphery.



Although CPMs could employ MoneyNow Instant Rebates, it is more likely that the product will become a retailer vehicle to increase sales. In this way, the supermarket could raise the price of a selected item, then offer it with a MoneyNow Instant Rebate. This would, effectively, give Coupon Card users a special discount on designated products.

