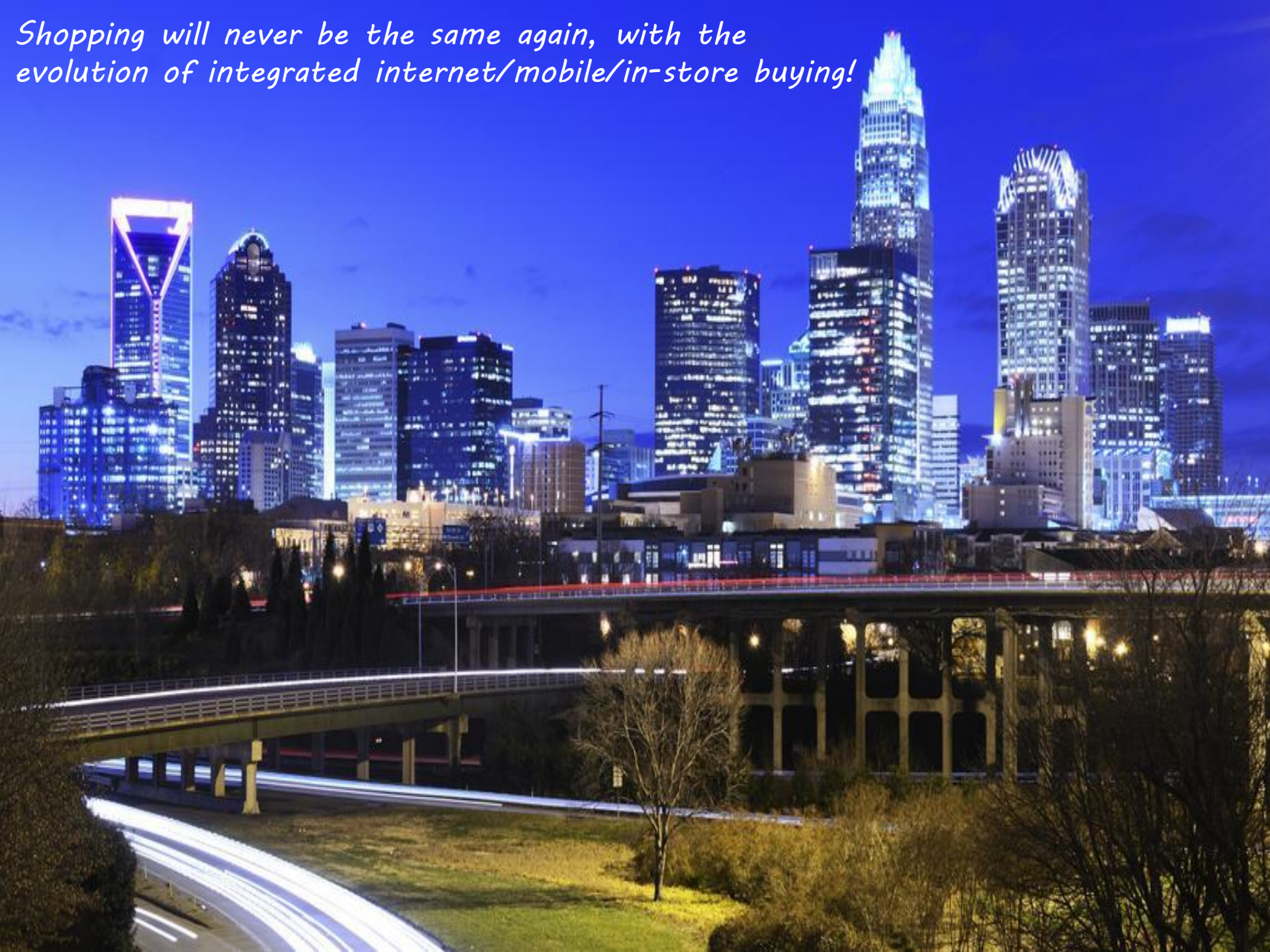


Shopping will never be the same again, with the evolution of integrated internet/mobile/in-store buying!



After years of research and development while intentionally flying under the radar...

Introducing:

The logo for Plus Club, featuring a white plus sign on a purple and white diagonal background, followed by the word "CLUB" in a bold, purple, sans-serif font.

"Your Personal Shopping Companion"

www.plusclub.shop

Plus CLUB International, Incorporated (+ CLUB), as the world's first true "SHOPPING" Social Network (+ CLUB *Connect*), will also be a universal "automatic" instant-discount redemption process at the point-of-sale (POS) both online and offline.

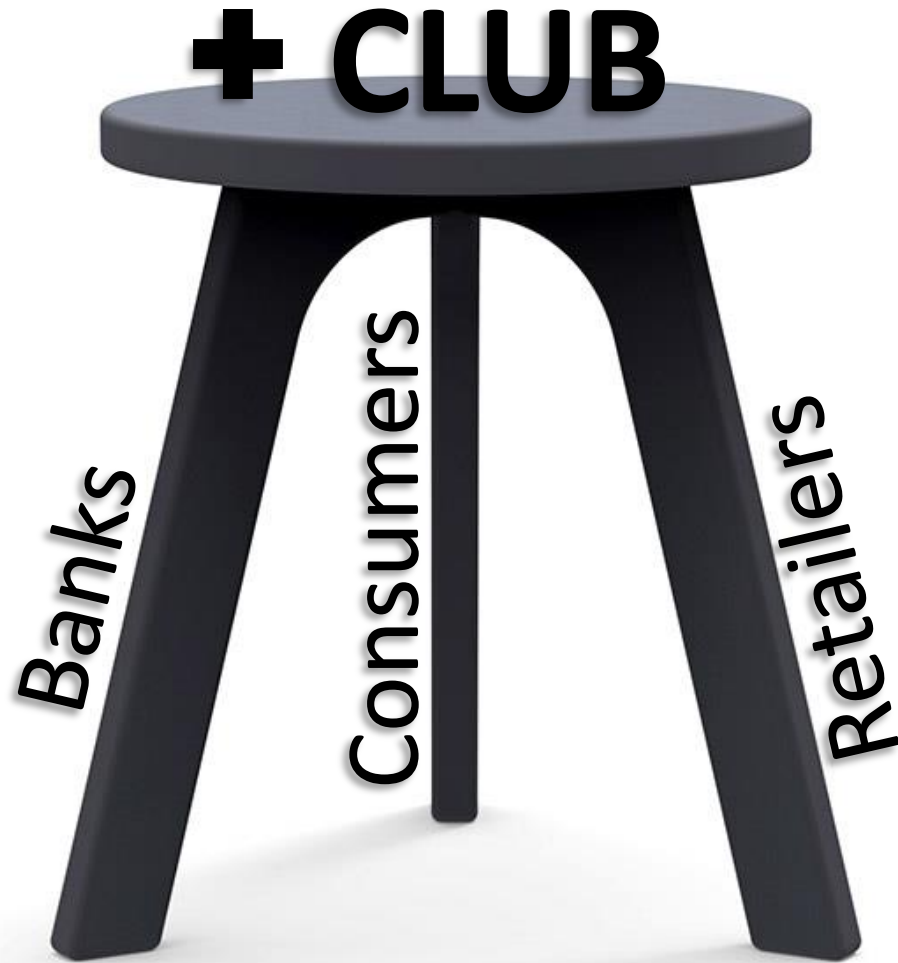
Providing

Retail / wholesale customers with automatic and instant redemption of cash back and discount offers and links customers with a huge multi millions + CLUB membership "social shopping network"

Global / large / medium / small merchants and manufacturers with free target marketing to "proven-buying" shoppers with lower marketing costs; and lowers a merchant cost of coupon redemption (which most often come from the manufacturer)

International card issuing banks with huge "new" recurring revenue streams by adding discount redemption as a part of the payment approval/clearance process

In its most basic form, think of + CLUB being held up by three major market sectors that all enjoy their piece of the **WIN-WIN-WIN** scenario that comes with + CLUB participation.



Universal, Global + CLUB Shopping Social Network Omni-Channel Platform

Consumer Value Propositions

Receive “instant” discounts at POS(not “accrued” points, miles, coupons or cash-back rebates).

Enjoy pre-shopping, actual shopping and post-shopping experiences, incl. merchant consulting.

Plan and share shopping events with their friends on the + CLUB Shopping Social Network.

Bank & Association Value Propositions

10% of the annual member fees of their + CLUB cardholders.

Expand the use of their credit / debit cards (as + CLUB cards are discount access not payment).

Free bank name brand marketing via the co-branded bank / + CLUB cards, mobile and app.

Free advertising on the + CLUB Internet Shopping Social Network portal (just like merchants).

Goodwill to hold / acquire cardholders by introducing them to + CLUB and “instant” savings.

Multiple equity options in + CLUB via providing the discount access cards and a bank pool.

Consumer Value Propositions

Directly dialogue with merchants, being able to actually request discounts on specific items.

Receive “free” one-day shipping from “local” stores for both online and in-store purchases.

Have protection of their privacy via the use of only direct-data, not purchased third-party-data.

Retailer / Manufacturer Value Propositions

Market, advertise, sell, track, target and directly dialogue with + CLUB members for “free”.

Not incurring billions of dollars in ad, listing, per “click” fees or percent-of-final-sale charges.

Receive an enhancement of their individual loyalty reward programs via + CLUB.

Offer consumers additional product discounts at the POS, as payments are on their websites.

Have direct dialogue with their customers with new sales, service and consulting aspects.

Offer shopper’s one-day “free” shipping from their local stores by acting as distribution centers.



+ CLUB solves real market problems



**For Consumers – automatic cash back – improved process – simplicity of transaction – direct online dialog with retailers
– personalized rewards**

Consumers want secure price transparency and they expect and appreciate immediate cash back. Obtaining discounts and using coupons is cumbersome and time consuming. Consumers wary of loyalty programs don't like multiple different reward cards in their purses and wallets.

Consumer presents + CLUB discount access card at checkout.



+ CLUB member pays with any form of payment (e.g. cash, check, debit, credit), the + CLUB card is not a payment instrument, it's a discount access platform.



+ CLUB software automatically authenticates the membership and applies INSTANT discount redemption on a pending purchase at the point of sale check-out register, or online check-out shopping cart.

Sales Receipt showing + CLUB discounted savings

Retailer	
Customer:	Elizabeth A. Smith
Date:	10/18/22
Product Serial # DS2A092358673	
19 JCD HDTV 00524654 195.00x	
★ + CLUB Discount 20% -39.00	
Huggies Moist Baby Wipes	5.99x
McCormick Seasoning Salt	4.99x
SUBTOTAL	166.98
TAX 5.600%	9.35
CARD TYPE: MASTERCARD	
ACCT #: W8943	
MASTERCARD TOTAL	176.33
Thank you for shopping with us today. You saved \$39 on today's purchase utilizing our + CLUB discount.	
★ Your year-to-date + CLUB savings for this retailer:	\$ 95.05
★ Your year-to-date overall total + CLUB savings:	\$ 412.89
Store: 2320 Terminal: 124 10/18/22	



+ CLUB mobile app

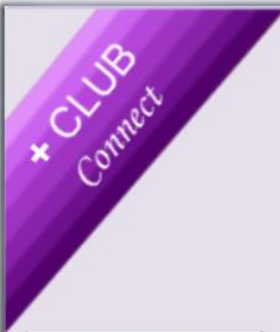


+ CLUB online shopping portal




+ CLUB Online Shopping Social Network


- Shop and receive same INSTANT retail discounts as in stores.
- Chat with friends and arrange shopping excursions.
- Request specific discounts from multiple retailers at once.
- Get feedback from merchants on product purchases.
- Rate retailers based on consumer experiences.
- Enter retail contests and win prizes/merchandise.

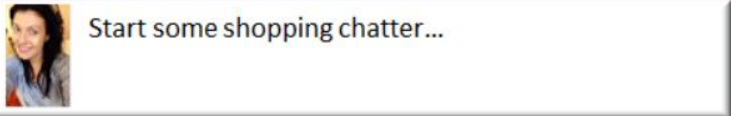
Sample + CLUB Connect Social Network Page



Welcome back Julie to + CLUB Connect!






 Julie Home Messages




Julie Weber
Edit Profile
Account Activity
Messages
Events
Photos
Saved
Interests


LIKES Page
Video Page
Comment Page
CHAT Forum
Groups
Connect





POST

People you may know using + CLUB
See all recommendations



Sara Kepler


Jackie Kahn


Amy Goetz



Trish Anders

See all of your + CLUB friend's recent posts



Becky Johnson
18 hrs Milwaukee, WI, United States

Can you believe the sale going on at Kohl's this weekend?
Thanks for the heads up! Let me know if you want to go. 😊




Samantha Burke
23 hrs Milwaukee, WI, United States


Saved \$48 today at Target!!! Now I have \$ for dinner! LOL


Trending


- Five retail stocks to sell now
- Hike in minimum wage could impact retail
- Hackers infiltrate retail POS systems
- The 10 retailers with the best reputation


Suggested Retailer offerings

 iPhone SE deals

 60% off lawn care

 Home goods savings

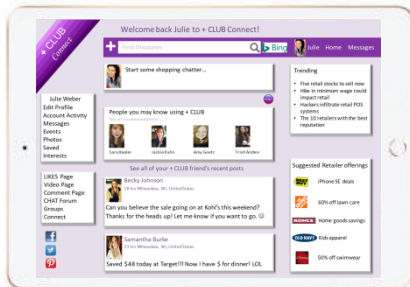
 Kids apparel

 50% off swimwear

+ CLUB members utilizing the online shopping portal will have access to numerous membership perks.



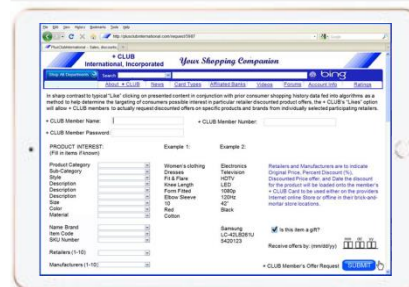
Chat with friends and arrange shopping excursions with + CLUB Connect.



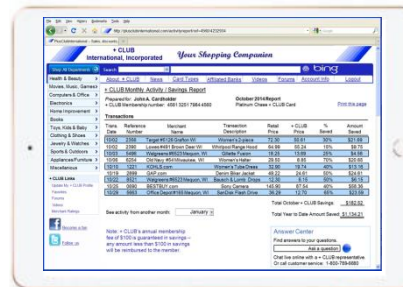
Same exclusive discounts as seen in-store.



Request specific discounts on items from multiple retailers at once (LIKES page).



View account activity report and see running annual total of savings.



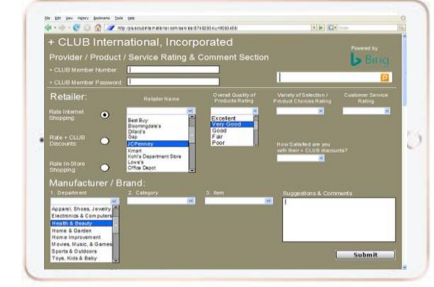
Enter Retail contests and win prizes/merchandise.



Engage in shopping forums getting early intel on new deals.



Rate retailers based on your buying experiences.



+CLUB C2B AI “LIKES” Options

Unique Internet eCommerce & in-store SHOPPING alternatives
available on NO other platform. AI, Forums, comment, rating, bid request and member sharing options below.

*Not JUST what CONSUMERS LIKE, but specifically what they WANT & NEED from RETAILERS
(Finally, enhancing the “power” of Consumers, while directly “benefiting” both Retailers & Banks)*

- **+ CLUB “LIKES” lets retailers know exactly” (100%) what consumers are interested in without the present psychological and historical shopping-based algorithm approach used on all other platforms, which while very costly is at best, nothing more than educated guessing infringing on consumers' Constitutional privacy rights.**

(NOTE: These consumer rights issues are being seriously discussed worldwide as to their validity and legal implications of being permitted to even continue in any form as an allowable business practice.)

- **Forum for consumers to share and discuss shopping experiences / purchases / retailers / deals / and message with other + CLUB members.**

(NOTE: This allows discussions of shopping trends, retailers / brands and personal plans / purchases.)

- **Consumer-retailer rating, comment(s) and suggestion(s) Format
on their offered products and services - can be easily serviced by AI Prompt Engineers.**

(NOTE: These consumer statements are “critical” high-valued info for retailers to address for success.)

- **Self-shot videos of pre-shopping / actual-shopping / post shopping activities –
alone or in friend groups.**

(NOTE: These TikTok type “shopping-only” videos with none of the negativity experienced elsewhere.)

- **Save money by consumer member bid request(s) from one or multiple retailers
on specific individual item(s) - Serviced by AI driven predictive analytics.**

(NOTE: These “instant” savings are in addition to base + CLUB member savings offered by retailers.)

- **Save money by ability to purchase in bulk and/or in multiple sizes, colors, etc. –
all delivered to one address.**

(NOTE: These “instant” savings are in addition to base + CLUB member savings offered by retailers.)

- **Consumers can dialogue directly with retailers' consultants or view product info application videos -
powered by AI Chatbots, AI algorithms creating targeting , marketing and AI powered sales forecasting.**

(NOTE: This capability allows interactive product questions and promotes consumer brand loyalty.)

81.3% of national survey respondents felt there was a need or desire for one universal discount card/platform, this was even before they knew the SAVINGS were “guaranteed” in the \$100 annual (\$8.33/month) + CLUB membership.



National survey conducted by:



+ CLUB solves real market problems



For Merchants – Redemption costs – transaction time – access to data – advertising costs

Merchants spend billions redeeming coupons and processing discounts at the POS. And these programs, while worthwhile for both customers and merchants, take up valuable time during the check-out process. Merchants spend billions of dollars on advertising with ineffective and unseen ads. Merchants need better access to target data, customer profiles and buyers' interests. Merchants need to increase store loyalty and preference and a tool to compete with Amazon and other mass merchants.

+ CLUB solves real market problems



For Card issuing banks – New service for retailer/consumer – new revenue – improved reputation

Need new products for additional revenue streams. Need increased use and revenue from their payment cards. Need positive free marketing exposure in a customer's wallet. Need to improve goodwill with customers and begin to repair damaged relationships from mistrust and poor public relations.

+ CLUB's solution provides multiple benefits

To Merchants

- Absolutely ZERO advertising fees for retailers promoting on + CLUB to an audience of 100 million proven buyers.
- Issuing + CLUB discounted offerings will enhance store loyalty.
- Retailers can identify and track individual shopper behavior and requests from an online ad view all the way to an in-store register purchase, + CLUB's tracking capability is unrivaled anywhere in the world.
- The + CLUB base software technology is already built, tested, enhanced and currently being run in the retail environment. This software is FREE for all participating merchants.
- No one retailer can compete online against AMAZON. However, together as an amalgamated network of retailers utilizing + CLUB's platform the playing field is leveled.

To Card issuing banks

- Banks will receive 10% of the annual + CLUB membership fees.
- Free bank brand promoting with bank logos being placed on the front of hundreds of millions of + CLUB cards around the world.
- Banks will be rewarded proportionally via participation in a 1% + CLUB equity pool in 5 years.
- Consumers have grown skeptical of banking practices with numerous news headlines of nefarious banking activities. Banks will not only have the option to give consumers a free temporary + CLUB card, but also pay the \$100 for an annual membership and award their customers with yearlong access to discounts at all of their preferred shopping destinations.
- + CLUB discounted offerings will stimulate consumer spending, ultimately increasing net interest revenue from credit card usage.

Research and Development for the Existing BASE of the Point-of-Sale "Instant" Discount Software Offering

- The base software, which is to be enhanced / customized / greatly expanded upon / incorporating front-end software to integrate with merchants' networks and systems (remotely location loaded) by our core global team of proven technology service providers, initially came from Catuity, Inc. (called CAT X).
- This software was successfully beta tested by a team of Target, IBM and Visa on 40,000 registers, with 40,000 SKUs with millions of Target customers, using "Smart Chip" technology on special Target cards, which unfortunately, at that time, prohibitively cost ~\$5 each (The Internet greatly reducing that cost today).
- A copy of CAT X was then bought by KESM Transaction Solutions, Inc., who updated and revised as LoyalMark, which was successfully compatibility tested for + CLUB's vision by *13 executives at CentuyLink* in a multi-day workshop at one of their Tier 3 Computer Data Centers in Chicago, Illinois, and thus creating a 31-page solution review covering phased operations delivery, production landscape, multi-region architecture, analytics and reporting, managed security and IT governance.
- Loyal Mark in turn, was bought by Ackroo, Inc. (<https://ackroo.com>) integrating it with their own, being a one-stop-shop platform to manage loyalty rewards programs, gift cards, payments and Canadian loyalty programs.
- Optionally, this base product can be purchased and greatly modified / enhanced to address + CLUB's proposed shopping social network and numerous new aspects **OR** just use the latest existing software presently available via IBM, Toshiba, Microsoft, etc., thereby building on newer technology capable of handling the enormous scale and demands of the + CLUB offering.



Proposed Plus CLUB International, Incorporated (+ CLUB)

Brief Tech entities' graphic, all related via alliances / partnerships, serving consumers / users, retailers / manufacturers and banks / associations creating unparalleled pre / actual / post "Shopping" experiences



Proposed General Contractor / Project Manager of the Technology Service Provider Amalgamated Collaborative

Accenture developed B2B and B2C solutions with **BroadVision** (now owned by **Aurea Software**), **SAP**, **Oracle** and **PeopleSoft**. (NOTE: C2B must be developed for + CLUB to address the requirements of "LIKES" options services including: Direct dialogue between consumers and merchants, forums, rating / comments, along with individual / bulk item(s) bid requests, self-shopping experiences videos, etc.). Partnered with **Microsoft** in developing digital and cloud services, forming **Avanade**, allied with **Toshiba** for transformational offerings and partnered with **JPMorgan Chase** to develop the **Accenture "Store"**. Have alliances with above and **Cisco**, **VMware** and **IBM** boosting speed, agility and scale on the world-wide enterprise ecosystem, providing services / integration on the two largest clouds, **Amazon's AWS** and **Microsoft's Azure**.



Global eCommerce company (America) purchased IBM's B2B, B2C and B2B2C software, and along with IBM's WebSphere, now enhanced / renamed HCL DX Solutions on Microsoft Azure, Amazon AWS and Google Cloud



Global POS company (America)
Purchased IBM's POS Software System.
Is No. 1 in Global POS serving in 120+ countries and
No. 2 in cashier-less Check-out. Uses Microsoft Azure and AWS.

Additional eCommerce Providers

To reach the maximum number of merchants.



Provides Hybrid Cloud, AI, Enterprise software, Security and consulting



Communications solutions with networking, security and collaboration products.

Additional POS Providers

To reach the maximum number of merchants.



Global enterprise software / IT solutions and Cloud computing / database packages.



Delivering a digital foundation for business to run any app on any cloud on any device.



Microsoft and **Accenture** worked in developing digital and cloud solutions creating **Avanade**, and now themselves becoming the behemoth cloud provider **Microsoft** Azure, now with **Microsoft** ChatGPT AI. **Microsoft's** partnership with **HCL Technologies** is focused on driving individual productivity and enterprise value, along with **Microsoft** having long-term strong relationships with **Toshiba**, **Cisco**, **Oracle**, **VMware** and **IBM**. Additionally, **Microsoft** partnered with **JPMorgan Chase** to be the first to cloud-integrate "blockchain", residing on **Microsoft** Azure. + CLUB has chosen Microsoft's "Bing" to be the exclusive ISP Host for its truly revolutionary offering.



&



Alliance / Partnership

The HCL/IBM Alliance maximizes the value offered to 21st Century Enterprise clients by imbuing their long-standing strategic global relationship with an enhanced charter - to successfully deliver digital application modernization, integrated application-infrastructure autonomies and orchestration, mainframe transformation, and advanced cognitive capabilities. HCL and IBM have amplified an already multi-faceted multi-year ecosystem-centric partnership to Digitize, deploy Agile & DevOps methodologies, and automate some of IBM's most successful flagship products and platforms. HCL to provide Digital Commerce, an enterprise ecommerce platform and leader in the Quadrant Solutions Spark Matrix, Promotion Management, Omni-Channel Pricing Solutions, HCL Domino v12 powering app development, HCL DX (formerly IBM Websphere), along with fully integrated B2B, B2C and B2B2C – needing to add C2B for the + CLUB "LIKES" offering, allowing direct C2B dialogue for single item or bulk purchase requests, affording consumers unique pre-shopping / actual-shopping / post-shopping experiences. HCL Cloud to provide redundancy with Microsoft's (Azure). HCL can assist to accelerate RETAILER and BANK participation for + CLUB equity.



Microsoft Bing



Microsoft Cloud (Azure) to provide redundancy with HCL's. Provide + CLUB Website Search or with HCL or with other website search providers. Microsoft BING will be the Exclusive + CLUB ISP Host, allowing Microsoft to finally gain market-share from Google and having + CLUB listed 1st in all shopping search categories. Microsoft M12 VC investment arm will have a 25 x ROI opportunity to help fund + CLUB. Microsoft can assist to accelerate CLIENT participation for + CLUB equity.



TOSHIBA

An IBM premier business partner via purchasing IBM's POS Software System. Additionally Toshiba to provide TCx Gravity, Amplify, Vector and Elevate, along with Super POS ACE, StoreMate Suite and Virtual Store Suite -- Shopping Software products. Provides global RETAILER reach in the Asian Pacific Region along with HCL. Toshiba can assist to accelerate RETAILER participation for + CLUB equity.

Implementation of Collaborating Partner Corporations for: Proposed CLUB International, Incorporated



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Alliance / Partnership

Providing hosting, IT infrastructure, data storage and enterprise hybrid cloud services in concert with Microsoft, including Infrastructure as a Service (IaaS), Platform as a Service (PaaS), monitoring, management, incident response, security, redundancy, maintenance, etc.

Accessing retailers' networks and systems via source codes, retailers cash registers (e.g.: IBM, NCR, NCI, Dell, HP, etc.) and terminals and provide + CLUB customized software, developing, integrating, and implementing the huge Internet online + CLUB website Shopping Portal via HCL's Software Suite of services, in-store offline operations and Software as a Service (SaaS).

- HCL Digital Commerce: Flexible SaaS commerce brand experience platform
- Financial Transaction Manager: Integrates / orchestrates / monitors
- Promotion Management Solutions: Retail venues fully integrated planning platform
- Omni-Channel Pricing Solutions: Complete digital / physical pricing integration
- HCL Domino and Volt MX: Creating and enriching mobile apps
- HCL DX: HCL Digital Experience – the enhancement of IBM's WebSphere, developing / conducting software platform for e-business applications
- Cloud Computing: In concert with Microsoft



HCL premier business partner along w/ Toshiba Global Commerce along with hosting the + CLUB initiative on “bing” as the Internet Service Provider (ISP) and providing cloud computing (Azure) in concert with HCL.



TOSHIBA

HCL premier business partner, and acquired IBM's retail store POS Solutions to coordinate and develop front-end software to integrate and batch load into retailers' networks and systems TCx POS software solutions, SKU based w/ or w/o variants.

- TCx Gravity: Internet and in-store shopping with mobile devices
- TCx Amplify: Personalized shopping experience via smart phones
- StoreMate Suite: Retail applications for fast-moving consumer goods
- Antara: Integrated managing for fast-food restaurants
- SurePOS ACE: Helps high volume retailers deliver personal and powerful capabilities.
- Visual Store Suite: Service / information access
- TCx Vector: Promotion and loyalty rewards reporting / analytics platform
- TCx Pay: Payments solutions
- TCx Elevate: Integrate digital commerce platforms / channels / touchpoints / apps

ENHANCED BY & IN CONCERT WITH ADDITIONAL TECHNOLOGY SERVICE PROVIDERS

Cisco, Oracle and VMware have separate business agreements with **Accenture, HCL, IBM, Toshiba & Microsoft** & in concert with them can assist the + CLUB venture by accelerating both retailer & bank participation by their clients for equity.



Communications solutions giant with networking, security and collaboration products.



Global leader in Enterprise software / IT solutions and Cloud computing / database packages.



Delivering a digital foundation for business allowing an entity to run any app on any cloud on any device with a digital foundation built on VMware solutions for modern apps, multi-cloud, digital works.

+ CLUB Launch Plans

Following the next year plus of setting up Plus CLUB International, Incorporated (+ CLUB) as a Delaware C-Corporation, engaging the + CLUB amalgamation of collaborating partners, along with additional software development / implementation and bringing on the critical mass of retailers and manufacturers, + CLUB will launch in July, 2024 and release 100,000,000 FREE 3-month memberships to cardholders selected by major credit card-issuing US bank's and associations from their cardholders in good standing, including:



Sample CHASE + CLUB card. Each bank will have their own monochromatic logo on the front of each + CLUB card they issue to their cardholders.

Note: these are not credit cards, they are discount access cards. Each membership opens the door to exclusive discounts at the point of sale.

After 3 months, + CLUB projects a rollover in October 2024 to 20,000,000 PAID memberships (@ \$100/yr. or \$8.33/mo.) in the 1st year,

+CLUB is a global initiative as outlined by growth projections below:

145% growth in the 2nd year to 49,000,000 paid memberships (@ \$102.5/yr.),

94% growth in the 3rd year to 95,000,000 paid memberships (@ \$105/yr.),

47% growth in the 4th year to 140,000,000 paid memberships (@ \$107.5/yr.)

and 29% growth in the 5th year to 180,000,000 paid memberships (@ \$110/yr.).

The more retailer + CLUB participants, the more valuable the membership is for the 100+ million consumer members.



Path to accelerate retailer + CLUB participation



+ CLUB is looking to partner with associations such as *VISA and Mastercard* to help accelerate the introduction of the + CLUB initiative to the many 1,000s of retailers they serve. These associations have equally strong relationships with the banks who in turn themselves can introduce + CLUB to their 1,000s of retailer contacts.

Additionally, + CLUB's projected service providing partners of Microsoft and HCL both have enormous retailer contacts that be introduced to the + CLUB venture through their long developed working relationships.

From big box retailers, all the way down to the little shop on the corner, will all be able to utilize the + CLUB shopping platform and have FREE access to millions of shoppers.



Celebrate big “instant” +CLUB savings “your” way at the end of the day!



www.plusclub.shop