

+ CLUB

A Universal, Global “SHOPPING” Social Network
via enhanced collaborative B2B, B2C and 1st ever C2B AI Solutions

www.plusclub.shop

Discount Access Club Membership-Fee Based Venue
providing Direct Consumer / Merchant Dialog
sitting “along side” the numerous payment systems
with a projected multi-billion dollar valuation at launch
& truly “phenomenal” Value Propositions

for:

CONSUMERS

Individuals & Businesses
Retail & Wholesale Guaranteed Savings

FINANCIAL INSTITUTIONS

Credit-Card Issuing
Banks & Associations
(Providing the initial + CLUB membership base)

MERCHANTS

Retailers & Manufacturers
(Providing “Instant” discounts at POS at
registers and online, NOT points, miles,
coupons or cash-back)

Currently there is an inundation of online discount programs - These are separate and in addition to each individual retailer loyalty program and bank credit card rewards. Consumers don't want 50+ apps on their phone all geared toward "price savings" and each program having different reward parameters to meet and keep track of.

Retailers face these additional concerns

The problem with too much discounting -

Every person has their own **expectations of how much an item should cost** based on their previous experiences and the prices they see whilst shopping. These are known as '**reference prices**'.

According to the American Psychological Association, when you use a discount on your product too often, this lower promotional price may become merged into a customer's reference price. This will lower their willingness to pay for your product when it is no longer discounted, as their idea of how much this product **should** cost has been altered.

When you discount too much or too often, this new price may become expected, and drive previously happy customers away.

Lowering the perceived quality of your brand -

Consumers are more likely to believe that a brand that promotes more often than others is of poorer quality than others in that industry, while a brand that promotes less often is perceived to be of better quality.

Banks are hearing these concerns from customers

The latest CFPS report indicates that consumer complaints include that **rewards are often devalued or denied** even after program terms are met and that credit card companies focus marketing efforts on rewards, like cash back and travel, instead of on low interest rates and fees. Consumers who carry revolving balances complain they **often pay far more in interest and fees than they get back on rewards** and credit card companies often use rewards programs as a "bait and switch" by burying terms in vague language or fine print and changing the value of rewards after people sign up and earn them.

How to get around this?...

...Enter + CLUB

A universal, global, 1st true real-time integrated Internet / mobile / app / In-Store “Shopping” Social Network, Omni-Channel Platform. + CLUB will place unprecedented power and privacy in the hands of consumers. ONE platform – all your discount shopping needs met from all your favorite retailers.

+ CLUB will be utilizing Gen AI to enable a first ever C2B Customer Experience allowing for full engagement between retailer and consumer, opening never before avenues of communication and creating stronger than ever loyalty relationships.

Earned rewards (discounts) through exclusivity.

+ CLUB members are the recipients of truly exclusive discounts, these discounts are not only differentiated from non-member pricing, but through the power of AI, + CLUB members themselves are awarded discounts separately based on numerous calculated factors of member consumer shopping behavior.

Paid membership adds value and increases likeliness to use more often

+ CLUB is a \$100 annual membership (fully guaranteed). If a + CLUB member does not save at least \$100 over the span of the annual membership, they will be reimbursed the difference by + CLUB.

Ease of use — no clipping coupons, keeping track of points, submitting receipts, waiting to accumulate credits or waiting for quarterly cash back payments. + CLUB members receive INSTANT discounts at the point-of-sale, and these savings are kept track of and printed on the receipts of every purchase so the member consumer can see their savings accumulate from every store over the course of the year.

Consumers expressing demand for a universal discount platform – National research survey

Actual panelist responses:

- “I think having a single discount/promotional card is a great concept and would be willing to pay based on retailer membership and expected savings of at least 20% or more.”
- “I think it sounds like a great Idea, I would have to see what kind of discounts were being offered, and at which retailers, if they were good, I would probably be willing to spend more than \$100 per year.”
- “I like the concept of one card.”
- “The universal card described would be a great benefit.”
- “With the prices rising, promotional discount shopping is the way to go.”

Retailer comment

Kohl's – Prior Director of Direct Marketing, Loyalty & Email Strategy

It was stated that Kohl's had believed for some time that there should be ONE neutral universal platform venue / channel on which all retailers could reside. Also, he said that when our venture was to launch, Kohl's could NOT afford to miss out at being a participating retailer with the + CLUB offering, being interested in such involvement along with other big-box retailers like Target and JCPenney.

Bank comments

US Bank -

Stated having access to retailer' POS registers in this way is something that they have had interest in for years. They would like to join the + CLUB platform if one of the big three banks joins first (CHASE, Citi or Bank of America).

J.P. Morgan Chase Bank -

Stated that they would be interested in + CLUB participation if there was interest in participation from “big-box” retailers like Kohl's Department Stores, with whom they work closely (Chase Freedom Card) and consider to be an “excellent” example of a high-quality major big-box retailer.

So how to get started?...

- Financial institutions e.g., CHASE, BofA, Citi, CapitalOne...etc. determines which customers to extend + CLUB 3-month free trial memberships to.
- Financial institutions markets to the selected pool of “proven buyer consumers” the benefits of + CLUB to encourage trial usage.
- Financial institutions issue the physical + CLUB cards to 100 million selected customers, and the 3-month trial period begins.



Bank issued
+ CLUB card/membership

- After 3-month free trial period consumers will decide if they want to purchase an annual membership to + CLUB and enjoy instant discounts at the point-of-sale both in-store and online at the + CLUB shopping portal, as well as what level of membership to purchase.
- + CLUB members who choose to shop online on the portal will enjoy the same great exclusive discounts that are offered at the individual store locations.
- Additionally, on the + CLUB online shopping portal members will be also able to enjoy a true shopping social network experience chatting in shopping forums, rating retailers, posting videos, participate in retailer sponsored contests and review/blog about purchases.



Retailers have sole discretion of + CLUB offered discounts, and all online purchases are finalized on the merchant's website.



- Utilizing Artificial Intelligence, + CLUB members will get individual specific targeted discounts based on their + CLUB consumer shopping behavior.
- For the **first time ever** + CLUB will allow members to actually request a lower price on a specific store item from multiple retailers at once, creating a unique and powerful C2B bid process.

+ CLUB Member In-Store Consumer Experience

+ CLUB Member swipes/taps membership card at retail check-out register.

Printed sales receipt showing
+ CLUB discounted savings.

+ CLUB Member receives immediate discounting on purchase.

+ CLUB discounts are separate from regular retailer discounted offerings.

The participating retailer or manufacturer solely decides which items to discount exclusively to + CLUB members.

These specially selected discounted offerings may be price reduced for only one hour, for one day or for many weeks or months.

All items and their discounted prices viewed online at the + CLUB shopping portal are available for those same discounted prices at the retailers (POS) check-out registers in real time.

+ CLUB members are guaranteed to always receive the lowest price available on their purchases even while not always being aware of a specific discounted promotion.

High volume shoppers can have additional + CLUB Discounts applied to their purchases.



Retailer	
Customer:	Elizabeth A. Smith
Date:	9/8/25
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	9/8/25



Generative AI in Retail

“The power of personalization is reshaping consumer-business dynamics, with 46% of customers showing a willingness to make more purchases when offered a personalized experience.” - Forbes

“The true power of AI lies in its ability to facilitate precise forecasting, enable unparalleled hyper-personalization tailored to each customer, and introduce predictive customer service models.” – Cheryl Perkins, Founder & CEO Innovationedge LLC

“With Generative AI, retail is again in the front bench for impact and disruption, where AI can create, adapt, and provide solutions that are game-changing for both retails and consumers.” – ET Retail.com

“The fusion of Generative AI and the world of shopping, is not just a technological advancement; it’s a transformative force that is reshaping the way customers interact with brands. GenAI is the driving engine behind retail’s evolution.” – Prolifics.com

The 1st Ever AI Enhanced Online C2B Shopping Portal

“+ CLUB Connect”

All items listed
are discounted
and are the same lowest
price as the in-store
+ CLUB discount price

AI Powered
“Likes” Pages
(Bid requests generate
“instant” unique
multiple discounts)

Category “like” list

Comparison
shopping

Shopping chat forum

Research items/
reviews

Share w/ friends
(pre/actual/post
shopping experience)

Bid requests for
individual item/group/
bulk purchases

Rate retailers’
products/services

Directly dialogue
w/ retailers

Post purchase videos/shorts/pictures



+ CLUB Shopping Social Network Omni-Channel Platform Value Propositions

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.



Proposed Collaborative of Technology Service Providers Offering the Global Discount Shopping Venture

A patented / patent-pending, subscription revenue based (NOT ad revenue based) universal, global, real-time integrated Internet / mobile / app / in-store “Shopping” Social Network, Omni-Channel Platform placing unprecedented power along with privacy in the hands of consumers, while substantially benefitting merchants, banks and the entire technology sector – disrupting the present monopolistic control of the shopping sector by entities like Google, Meta (Facebook), Amazon, etc.

(1)



 **Microsoft**  **accenture**
 **IBM**  **HCL**  **TOSHIBA**
 With support by:
 **ORACLE**  **CISCO**  **DELL**  **vmware**
 All w/ interrelationships & all w/
 + CLUB % ownership opportunity based
 on participation.

(2)



Integrated ecosystems
for operational redundancy.
 **Microsoft Azure**
 #1 on the Internet,
 Developed via Avanade w/
 ACCENTURE w/ its own Cloud,
 IBM & other members
 offer Cloud services.

(3)



MICROSOFT ChatGPT AI
 **Open AI**
 \$13B development/\$40B in 2023,
 ACCENTURE AI
 (Consumer Goods Data)
 \$3B committed development,
 IBM WatsonX (#1 AI Computing)
 & DELL Tech (Generative AI)

(4)



Online & Offline w/
all payments made on
each merchant's own site.
 ACCENTURE,
 MICROSOFT (Dynamic POS)
 & TOSHIBA (Globally #1 & #2
 in Cashierless Checkout)

(5)



All of TECH TEAM - FREE Advertising
 NO % of sale fees & no fulfillment fees
 1st ever C2B AI LIKES options
 include: Direct consumer/merchant
 dialogue / product & service rating /
 multi consumer bid requests, forums,
 formats, videos and more.

(6)



 **Microsoft**  **Bing**
 Default web search engine w/ search
 bars on + CLUB shopping portal website.
 Please see Global Search
 Providers PDF for potential Bing
 market share growth opportunity.

(7)



1,000s of retailers & manufactures
 marketed + CLUB by major BANKS,
 ACCENTURE, MICROSOFT & others
 Retailers have FREE access to millions
 of + CLUB members.
 (See PDF on \$100'sB in real/fake ad fees.)

(8)



100M proven buyers gifted
 “FREE” 3-month + CLUB memberships
 by U.S. BANKS to their cardholders –
 A gesture of goodwill & marketing for
 online & in-store payments.
 (+ CLUB is a discount access membership,
 not a payment instrument).



Innovationedge

A global strategic innovation consultancy

Our team's fearless champions of innovation break barriers to help executives define their strategy, develop capabilities, design a winning organizational structure and deliver breakthrough innovations through a robust growth pipeline of sustainable solutions and new-to-the-world innovations.

Innovationedge also gives inventors an edge by crafting winning business propositions and creating strategic corporate partnerships that deliver commercial success.

Innovationedge is an organization with expertise in a broad range of functional areas that extend from business strategy and management, to growth and innovation strategy, to market strategies and open innovation, as well as product and organizational development.

Strategic Services

- Define an Approach and Client Focused Outcomes optimized for desired impact
- Develop AI Strategies, Digital Transformation Frameworks, & Industry Best practices to integrate new capabilities and support outcomes
- Design Potential Market Sizing, Landscape Assessments, Competitive Benchmarking, Custom Research Methodologies, and Roadmaps for execution
- Enable success through an expansive Open Innovation network of knowledgeable resources
- Continuously monitor and analyze emerging technologies in AI and Automation to identify trends and assess their potential impact on the business landscape, ensuring the organization stays ahead of the curve

+ CLUB together partnering with Innovationedge possess the roadmap and inroads to the best of breed technology service providers to be assembled, bringing together an infallible and largest service sector consortium ever assembled.

IE will work on Pitch Content in joint collaboration with JCAMBAX addressing both Text and Graphics initially for Microsoft, understanding that the selected tech entities have existing alliances / joint ventures / partnerships with each other, the other, including Microsoft, Accenture, IBM, HCL, Toshiba, Cisco, Oracle, Dell and VMware, with Microsoft overseeing / direct concept, assist with access to critical, high-level EVP individuals.

IE will help teach / educate (as required) Technology Service Providers to build out the + CLUB Platform as directed by Microsoft, work (as required) on joint patents as directed by Boyle Fredrickson, S.C. for integration of new C2B aspect offerings and begin ecosystem build.

IE will assist with the strategy of + CLUB introductions to groups of Retailers / Manufactures, educating / explaining the new industry offering ecosystems and the unique consumer access opportunities. Additionally, have discussions with the Association of National Advertisers (ANA) and the National Retail Federation (NRF), the world's largest retail association.

The Proposed + CLUB commercial tech consortium/collaborative commercial tech joint venture to be prepared, managed and standard – setting by Gesmer Updegrove LLP having created over 200, including: Microsoft, The Bill & Melinda Gates Foundation, IBM, Oracle, HP, Adobe, Sun Microsystems, Intel, Mastercard, VISA, American Express, etc.

Microsoft

#1 Azure Cloud
B2B (Enabling other Programs)
B2C (Consumer – Faced Solutions)

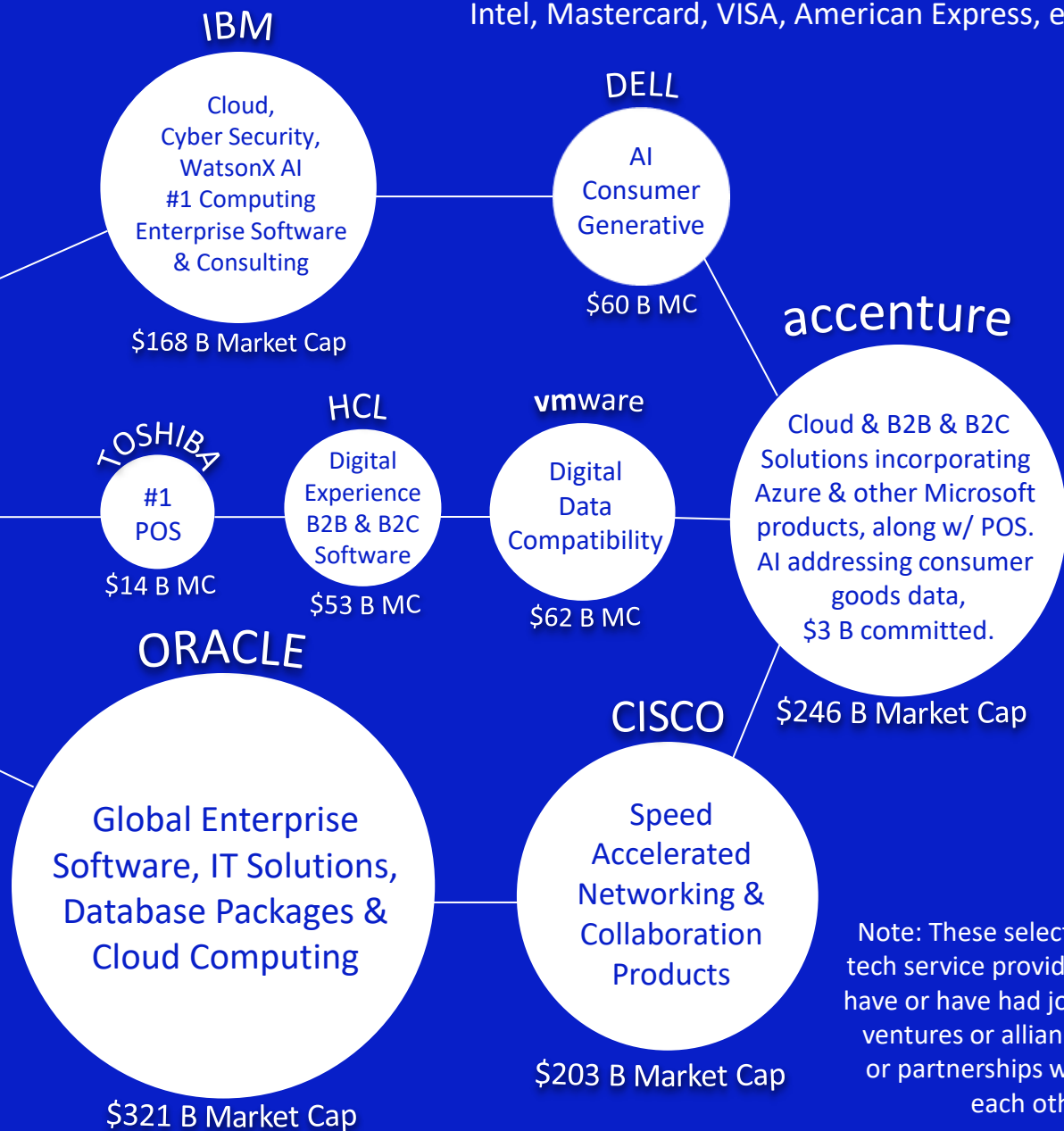
Dynamic POS Solutions

#1 Chat GPT AI (Open)
Spent \$13 B to develop and an additional \$40 B in 2023.

Bing has been chosen to be the exclusive ISP host for the proposed + CLUB venture.

This marketing opportunity can provide an opening to garner greater search market share from Google.

\$3 T Market Cap



Note: These selected tech service providers have or have had joint ventures or alliances or partnerships with each other.

Proposed + CLUB Shopping Social Network / Omni-Channel Platform

Gesmer Updegrove, LLP, a law firm having created, managed & set standards for an unprecedented 200+ consortia worldwide, will prepare the + CLUB commercial tech consortium / collaborative commercial joint venture with each entity liable solely for their own work.

Innovationedge, LLC educates tech service providers, merchants & banks in why, how & value in collaborative innovation including AI, AR & VR being the future, helping + CLUB access their high-level, decision-making executive contacts via joint presenting deck presentations.

B2B & B2C



AI



Cyber Sec/Consult



POS



Cloud



Tech Support



A consumer subscription based, universal, global real-time integrated internet / in-store shopping social network / platform offering enhanced collaborative B2B & B2C along with the 1st ever C2B with AI consumer "LIKES" options, allowing consumer initiated direct dialogue with merchants, merchant product and service rating, comments & individual, group & bulk buying, along with automatic AI generated multiple "instant" consumer loyalty-based price discounts at the POS, see the + CLUB site: www.plusclub.shop

This venture will be driven by the best of breed tech service providers offering B2B, B2C, Cloud, AI & POS, all residing on the enhanced Microsoft Bing as the exclusive ISP host for + CLUB.

Note: 100 million proven buyer members from bank cardholders at launch, critical mass of merchants from the tech entities & banks, & funding from individuals, tech VCs & tech entity's investment arms or SaaS – all for equity in + CLUB.

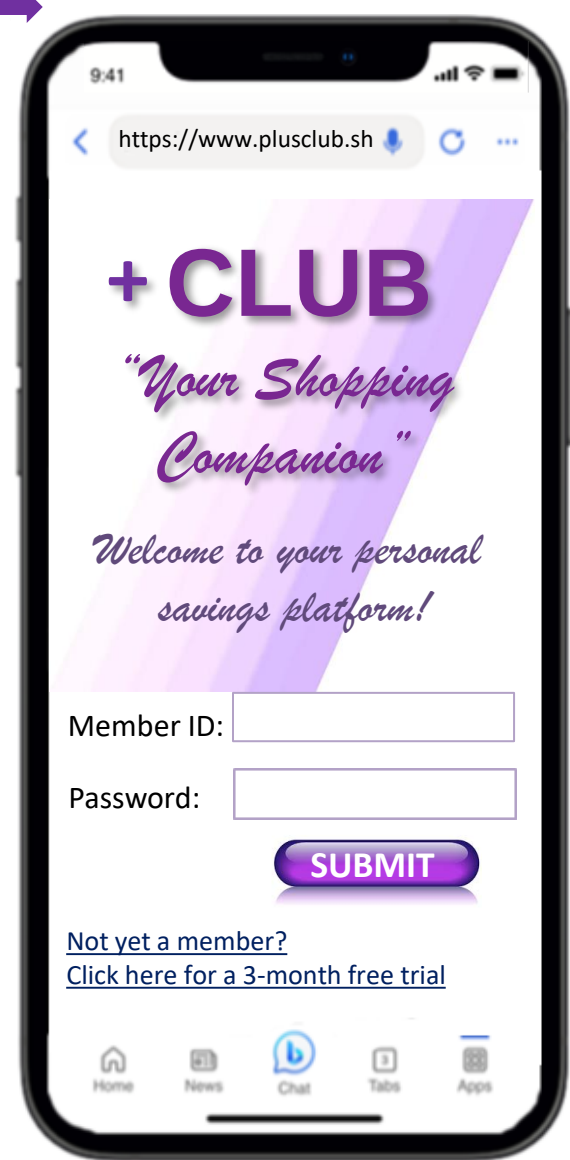
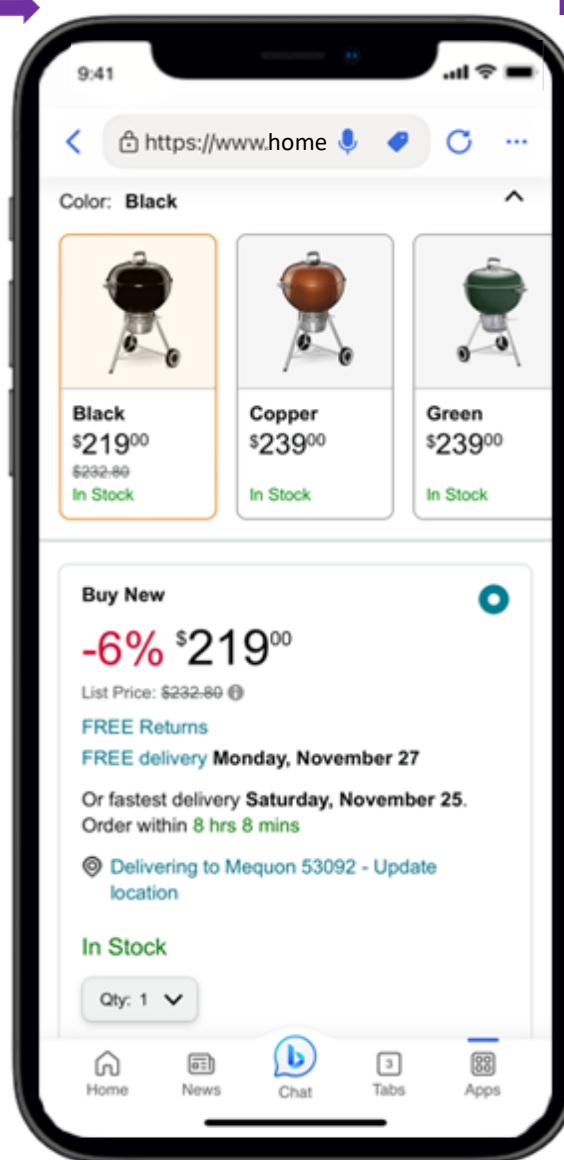
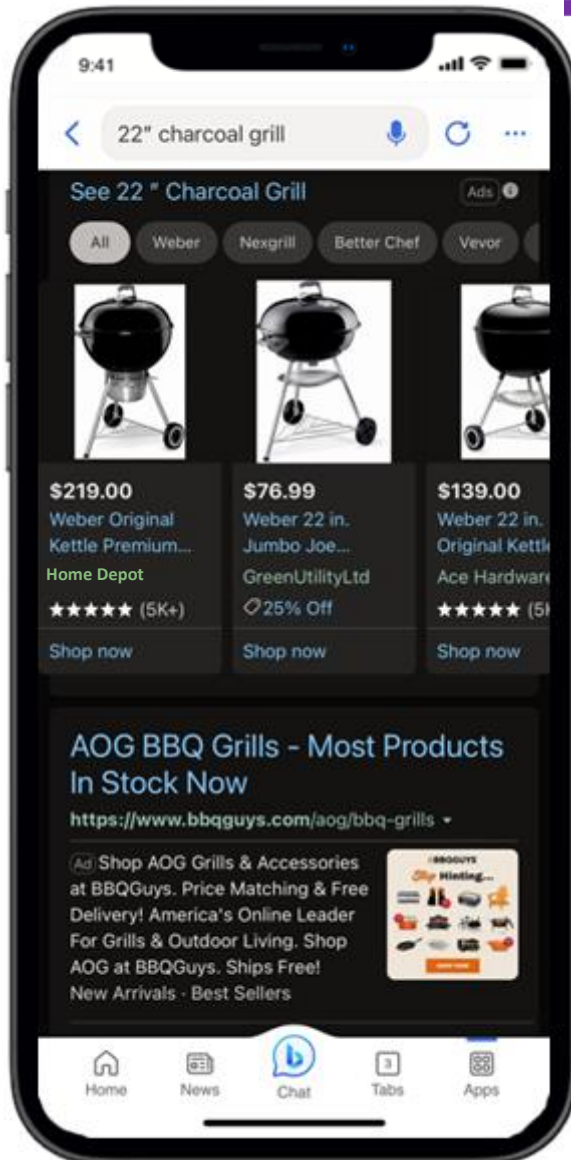
Payments for purchases to be made in stores or on the merchant's ecommerce website.

Purchases picked up at store or delivered by USPO, UPS, FedEx or others.

A consumer does a random search online on any browser for a 22" charcoal grill, options appear matching that request. The first grill happens to be one offered by Home Depot, and the consumer selects it.

The consumer now sees this particular grill offered by Home Depot in multiple color options and can proceed to purchase, or the shopper can look on + CLUB for discount options at the + CLUB shopping portal.

The consumer is now directed to the + CLUB sign-in screen which will allow + CLUB members to garner access to the AI component of the multi-tiered discount pricing calculation, with non-members paying the base price.



VIEWING INSTRUCTIONS: THE 3-SCREEN SAMPLE MOBILE C2B AI “LIKES” SHOPPING GRAPHIC

The next page shows a sample mobile shopping experience for a + CLUB member. For simplicity, just three screen shots were put on one page. Of course, when the shopping portal is developed by Accenture/Microsoft/HCL the functionality/look and feel will vary considerably, This provides a nice foundation for setting up the framework of what is to be developed. Please read the images from left to right to follow this short journey of a + CLUB shopper.

Recommended to return to this page while viewing the following screen for any clarification

On the left is a sample screen of the results from a + CLUB member search on the shopping portal for a 22” charcoal grill, (or coming from a search online and being directed to the + CLUB shopping portal). Important to note that this “Bing” search queries through all + CLUB retailers who offer charcoal grills and lists the lowest price offered for the type of charcoal grill currently discounted to this "particular" + CLUB member.

This hypothetical + CLUB shopper chose a Weber original kettle premium charcoal grill for \$199.

*What is critical to remember is this initial price ultimately is produced and based on three factors:

1. The original + CLUB discounted price,
2. The Retailer personalized frequent shopper additional discounted price for this individual customer.
3. The + CLUB high value buyer ranking (based on the level of membership purchased).

All of this information through AI in the system can produce the price of a product search for an individual + CLUB member on the first screen.

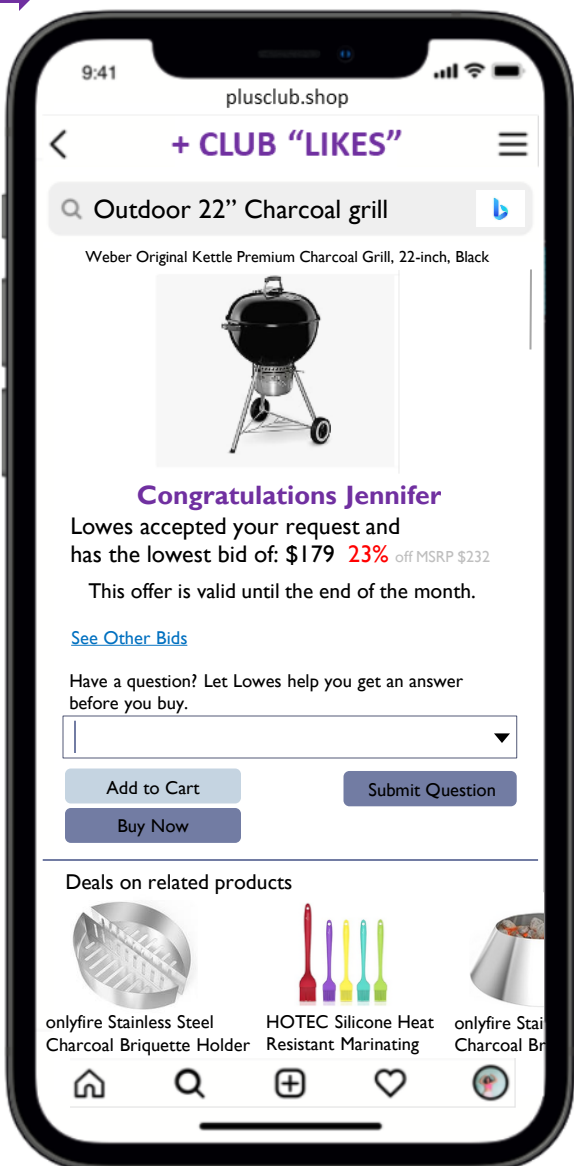
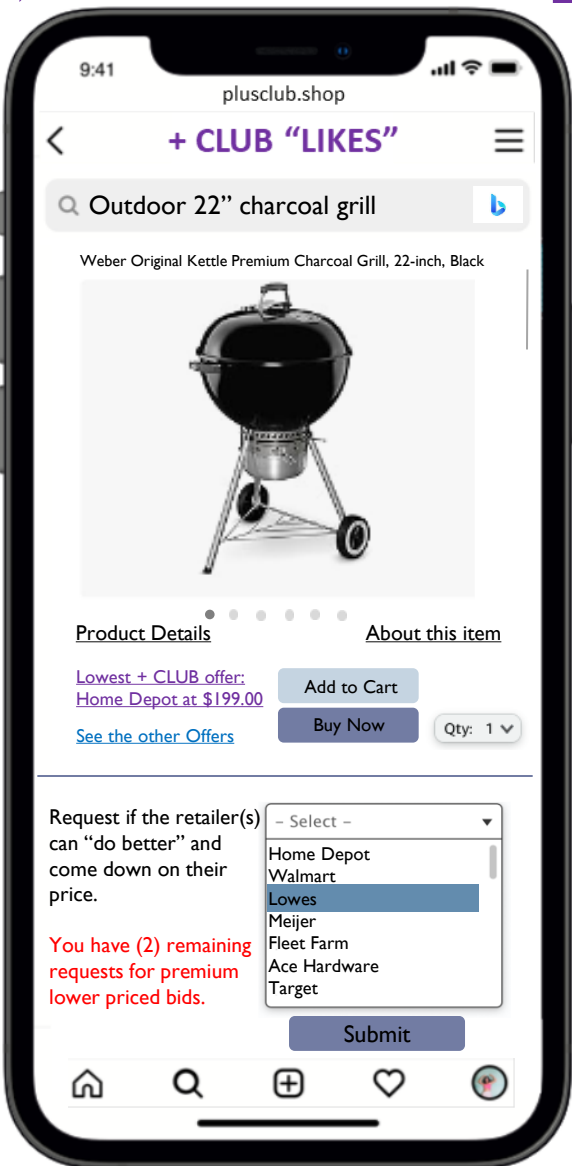
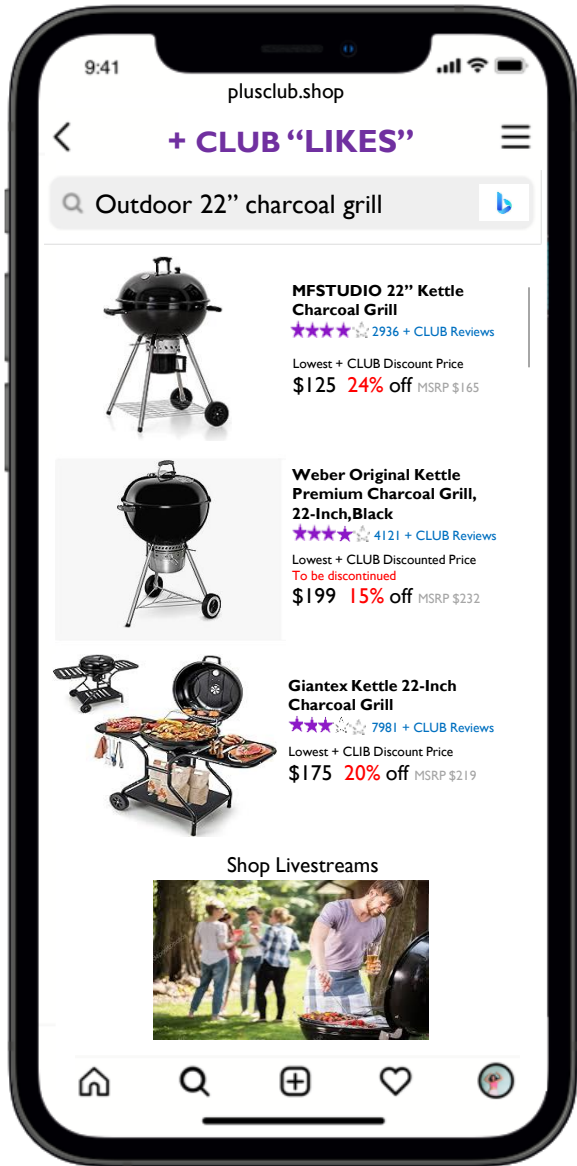
On the middle screen the + CLUB member see's which retailer has the lowest price, in this case Home Depot has the lowest price for the particular grill that she is shopping for, the shopper also has the choice to click the link to see the other retailer's prices (that additional screen not shown on the page). The shopper can click to purchase the grill from Home Depot and proceed to checkout and view shipping information and payment method (again not shown here). However, on the bottom of the second phone screen you will see the shopper has the very unique option to use one of their "three" premium requests for lower priced bids from other retailers, in this case our + CLUB shopper "Jennifer" chose to do so.

On the third screen (furthest to the right) Lowes beat out Home Depot and came in at the lowest bid of \$179, and Jennifer used one of her three requests for bids and saved herself \$20 from Home Depot's original discounted price of \$199.

Our + CLUB member “Jennifer” now sees 22” charcoal grills offered at discount exclusively to her based on multiple AI calculated factors explained on the previous screen.

Jennifer has clicked on Home Depot’s + CLUB discounted grill at \$199. Jennifer now has the unique option to requests a lower bid price from another retailer.

Jennifer did choose to use one of her three remaining requests for premium lower priced bids and Lowes came in at \$179, beating Home Depot’s price of \$199 for this 22” charcoal grill.



+ CLUB C2B AI “LIKES” option alternatives, including unique AI driven discounting on global Internet / mobile / app / in-store SHOPPING, available on NO other platform, enhancing the “power” of Consumers, while greatly benefiting both Retailers & Banks

This + CLUB concept addresses not just what consumers like, but specifically what they want and need from retailers, letting sellers know “exactly” what consumers are interested in without using historical prior shopping-based algorithms, which are merely educated guessing probabilities.

The + CLUB offering will enhance B2B and B2C solutions along with providing the 1st ever C2B AI solution expanding shopping experiences and opportunities for both consumers and merchants. Being a **subscription-revenue based network rather than an advertising-revenue based platform**, the following annual and monthly membership fee rates will apply to the various + CLUB membership tiers. (NOTE: “AI generated discounts” include: Base, special, seasonal pricing and (1) + CLUB product, (2) High-value buyer, (3) Store loyalty buyer, (4) Special bid request and (5) Bank “cash-back” on purchases.

- + CLUB Membership Tier 1: **\$20 annually** – name personalized for family member other than spouse (i.e. children).
 “BRONZE”
 Basic savings on goods. (NOTE: A BRONZE membership can only be purchased as a add-on to a GOLD or PLATINUM membership.)

 - + CLUB Membership Tier 2: **\$100 annually** – name personalized card (save \$20 if paid in one full payment).
 “GOLD” or **\$120 annually** if paid at \$10 per month.
 Including all options of \$ 20 annually – 2nd card name personalized for spouse/partner.
 BRONZE Tier plus
 additional discounting
 on more goods.

 - + CLUB Membership Tier 3: **\$500 annually** – name personalized card (save \$100 if paid in one full payment).
 “PLATINUM” or **\$600 annually** if paid at \$50 per month.
 Including options of \$100 annually – 2nd card name personalized for spouse/partner.
 BRONZE and GOLD or **\$120 annually** if paid at \$10 per month.
 Tiers, plus
 additional discounting (NOTE: The top 20% of buyers purchase 40% of all goods in the U.S. and retailers spend the vast %
 on high-value luxury goods. of their ad dollar budgets on this very group.)
-

(NOTE: Following a 3-month free membership trial period, if, for whatever reason, the + CLUB member does not receive at least an amount in annual savings equal to or greater than their membership fee paid, + CLUB will reimburse that member the savings shortfall at the end of their member year.)