

The high cost and questioned effectiveness of  
the fast evolving world of online advertising  
will be radically challenged by the  
1st **INDUSTRY-DISRUPTIVE** true

# SHOPPING SOCIAL NETWORK

Providing “Instant” Discount-Access at the Point of Sale

NOT Just Another:

- Consumer Payment system
- Typical Loyalty Reward Program
- Small Percentage Discount Shopping Site
- “Accrued” Points, Miles, Coupons or Cash-back Offering

# + CLUB

A Universal, Global “SHOPPING” Social Network

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)

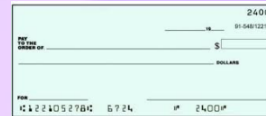
## MERCHANTS

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

## + CLUB is a *Discount Access* platform (NOT a payment instrument)

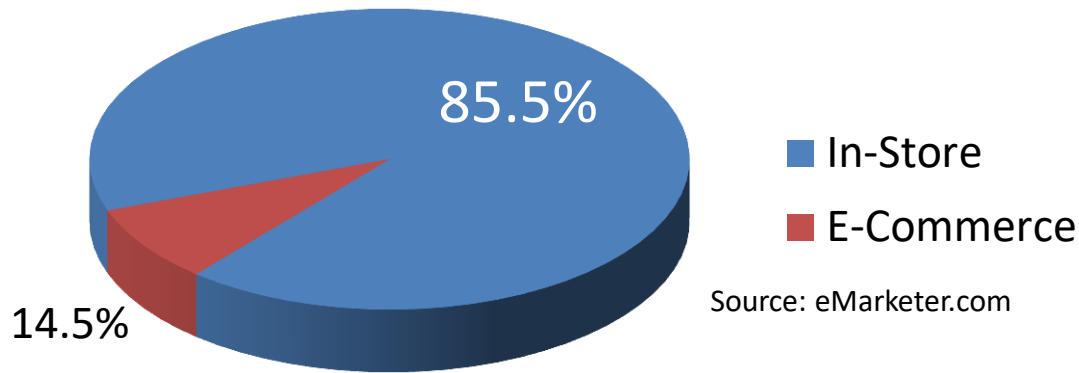
Whether as a + CLUB member you are shopping in-store checking out at the register, or out on your mobile device, or simply sitting at home on your laptop utilizing the online + CLUB shopping portal receiving exclusive discounts on your purchases, your purchases are still made as they are today with either:

*CASH, CREDIT/DEBIT CARDS, CHECK or GIFT CARDS.*



There are no hoops to jump through (e.g. processing fees, credit checks, transactional charges, banking regulations) in order for retailers to take part in and consumer + CLUB members to utilize and take advantage of the enormous benefits of + CLUB participation.

## U.S. In-Store vs. Online Retail Sales 2020



In-store retail sales continue to dominate the market even with the growth of online E-Commerce.

Brick and Mortar Retailers rely on this dominance, because 60% of in-store purchases are impulse purchases (not originally what the consumer entered the store to buy).

In-store shopping is the life blood of big-box retailers, so much so that they are encouraging shoppers who shop online to come in store to pick up, even in some cases receiving additional discounts by doing so.

In-Store pick-up (something Amazon does not offer on any large scale):

- This reduces shipping time for the consumer
- Reduces/Eliminates delivery costs for the retailer and consumer
- Allows for the critical “touch and feel” product experience for the consumer

# Comparing Payment on Amazon with + CLUB Relative to Retailers and Banks

Internet online sales account for **up to 14.5%** of all sales

In-store offline sales account for approximately **85.5%** of all sales



Internet Sales  
Payments

Payments made on Amazon's  
internet website separate  
from retailers' websites



Internet & In-Store Sales  
Payments

Payments made on retailers'  
internet websites or in-stores  
insuring retailers' total control

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INTERNET

**VISA**



**DISCOVER**



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INTERNET

**VISA**



**DISCOVER**



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IN-STORE

Credit / Debit  
Card

Merchant  
Card

Reward or  
Gift Card

Coupon  
or Points

Check or  
**CASH**

# + CLUB

A Consumer Membership Fee, Subscription Based Platform  
for **Retailers** and **Manufacturers** to:

MARKET  
ADVERTISE  
SELL  
TRACK  
TARGET

(As Never Before Available)

to

**100 Million Proven Buying Consumers**

On Day One of Launch

As provided by the banks and associations

for

**“FREE”**

(Not for the Billions of dollars currently spent on Ad-Revenue Based Platforms)  
e.g. Google, Facebook, Twitter...

# + CLUB

## A “FREE” Platform for Retailers Means:

**NO** Ad Revenue Charges What So Ever!.....(In the Billions of dollars presently)

Which Include:

**NO** Name, Logo or Product Listing Charges.....(Variable fees)

**NO** Per-Click Charges.....(Typically \$0.01 to \$5.00 per click)

**NO** Ad-Word Charges.....(Search advertising costs)

**NO** Cost Per Action Charges.....(No + CLUB site referral charges)

**NO** Percentage of Final Sale Charges.....(Typically 8-20% e.g. Amazon)

All of these existing charges (in red) on other ad-revenue based platforms simply feed into the cost of the retailers product, and ultimately are passed on to the consumer at the time of purchase.

1.



+ CLUB member enters their membership # when visiting the + CLUB shopping portal website looking for retailer discounted offerings.

2.



Retailer (e.g., Target) advertises special discounted offerings to + CLUB members.

3A.



+ CLUB member purchases a women's top online from Target and receives a 25% + CLUB discount.

## Consumer Behavior Tracking

(Using + CLUB membership numbers)

- Retailers will be able to measure the exact effectiveness of online advertisements, like never before possible.
- Track an online ad view all the way to the in-store register purchase, doesn't matter if the consumer pays with cash, check, credit or gift card.
- Oh yeah, did we mention this tracking capability is available for FREE to + CLUB participating retailers?

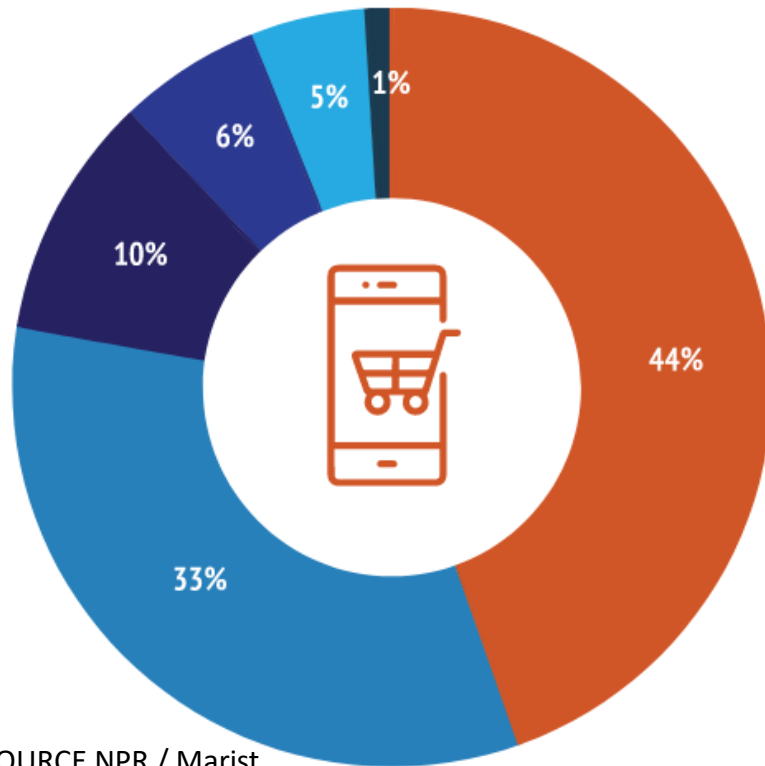
3B.



+ CLUB member decides after viewing Target's advertised + CLUB discounted offerings online to instead purchase the women's top at her local Target store and receive the 25% discount in person after swiping her + CLUB membership card at the point-of-sale (POS) checkout register.



# Where U.S. Consumers Start Online Shopping



SOURCE NPR / Marist

- Amazon
- Search engine (Google)
- Store site or app (Target, Walmart, etc)
- Brand site of product you are looking for
- Online marketplace (eBay, Etsy, etc)
- Other

66% of Americans have shopped Amazon

No one retailer alone can compete online with Amazon...but together using a neutral platform like + CLUB and having the advantage of physical store locations, they absolutely can!

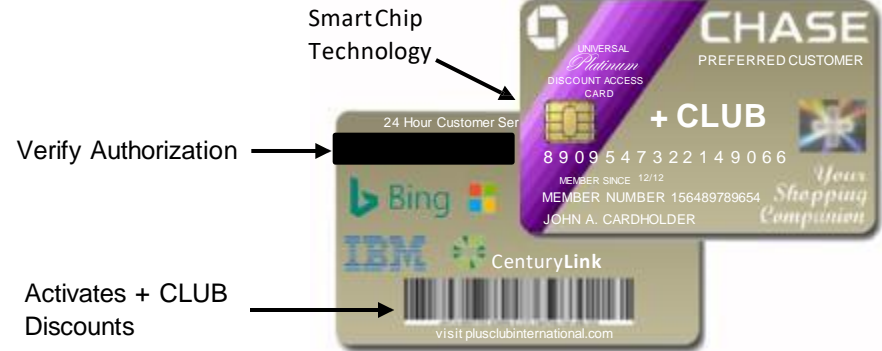
## + CLUB Universal Discount Access Card works both Online and In-Stores.

### Internet Online



+ CLUB member enters their + CLUB Card No. & Password, browses shopping portal for exclusive discounts offered by participating retailers.

- View general + CLUB Discounts available to all + CLUB members before making a purchase online.
- View general + CLUB Discounts before heading to store and receive same discounted offering at check-out register.
- View personalized “LIKES” targeted to individual + CLUB Members before making a purchase online.
- View personalized “LIKES” targeted to individual + CLUB Members before deciding to make purchase in-store.  
+ CLUB Member’s selected “LIKES” Item(s) product, price & discount data is transferred from the database to the Individual Member’s Card, automatically giving “only” that + CLUB member the discount at check-out.
- Chat with other + CLUB members about specific retailer offerings.
- Read reviews on discounted products from fellow members.
- View merchant videos or submit own ad videos to win prizes.



### In-Store



+ CLUB member swipes card at check-out or can be recognized using any gateway technology device in the market at check-out to receive the same instant discounts on purchases with detailed + CLUB savings printed on customer receipt.

+ CLUB Discounts can be separate and in addition to store offered consumer loyalty programs.

**Critically important is the understanding that + CLUB is not a “me too” affinity reward program that have inundated the marketplace.**

- Seemingly every major bank offers some kind of cash back rewards on some of their credit card offerings (e.g. CHASE Freedom card).
  - Dailey Deals (Groupon, Living Social, etc.)
  - Existing retailer reward card offerings (Target's Redcard, YES2YOU Kohl's card)
  - *Online only* shopping sites (Amazon, eBay etc.)
- + CLUB is not a cash back, or points based system, nor will it ever compete in that field. + CLUB provides INSTANT discounts either online or at the POS checkout register at physical store locations. Consumer + CLUB members do not need to accumulate points in order to receive store benefits.
  - Unlike daily deal offerings, + CLUB does not deluge the consumer with a bombardment of unrequested offerings, basically carpet bombing your audience in hopes of making a few hits. In addition to having access to exclusive specialty selected store driving discounts, + CLUB members will also be able to specifically select/request discounts on items from retailers that they are currently in the market for purchasing, this opens up a direct line of communication between the retailer and consumer that has never before existed. No more guess work using algorithms, search history's or online behavior analysis trying to stab at what a consumer may be looking for.
  - Every major retailer today has an in-store reward card with intentions of building customer loyalty. That doesn't need to change with the existence of + CLUB. In Fact, these in-store cards will work with + CLUB, not against. + CLUB does not cannibalize or double discount existing store offerings. The retailer will always have total control of product discounts and which discounts will be applied to any given purchase.

**The + CLUB POS software has been tested by a major big box retailer...**

...this software to be used for the + CLUB venture has been updated and further customized from its original development by Catuity, Inc. in collaboration with Target, IBM and Visa, which was installed and successfully run on 40,000 cash registers and capable of handling 40,000 SKUs, at a development cost of \$25 million.