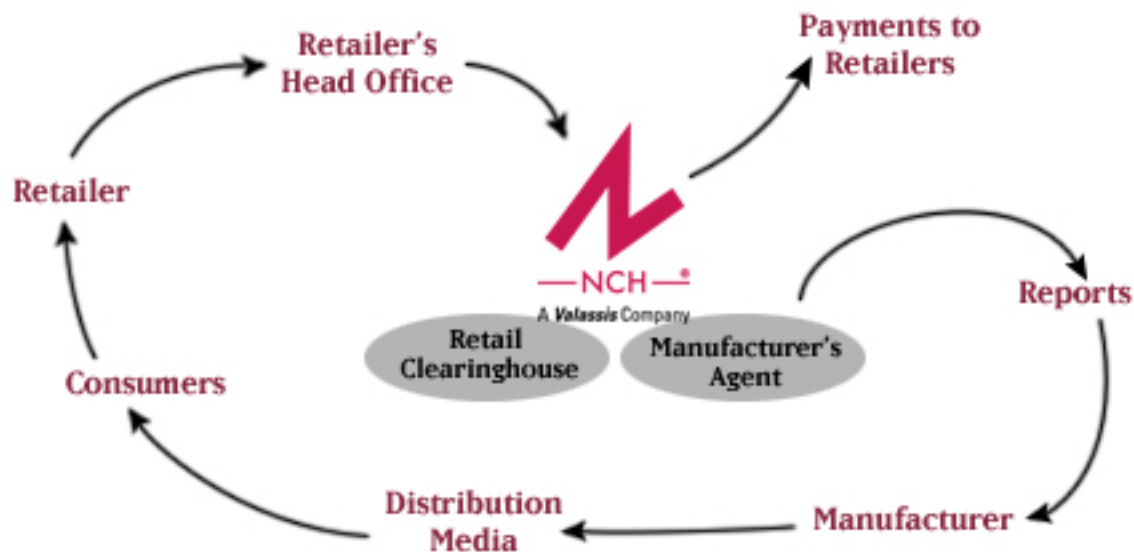


A Coupon's Lifecycle



Reports - The Manufacturer's Agent such as NCH verifies submitter and coupon count. Marketing information is collected and data processed. The Manufacturer remits the dollar value. Reports and Analysis are prepared.

Manufacturer - Consumer Product Manufacturers design new coupon promotions with a sales or marketing objective based upon information from Reports of past promotion results.

Distribution Media - such as Free Standing Insert (FSI), Direct Mail, In-Store Point of Sale device (POS), or Interactive Home Delivery are used to issue coupons to consumers.

Consumers - receive coupons, choose those that interest them, and take the coupons to their local retailer when shopping.

Retailers - accept coupons, deduct the value from the Consumer's purchase and handle coupons like cash tender in the store's procedures.

Cash receipts, - including coupons, are aggregated at the Retailer's Head Office. All coupons are then sent from the Retailer's Head Office to a Retailer Clearinghouse.

Payments to Retailers - occur on a contracted basis by the Retailer Clearinghouse.