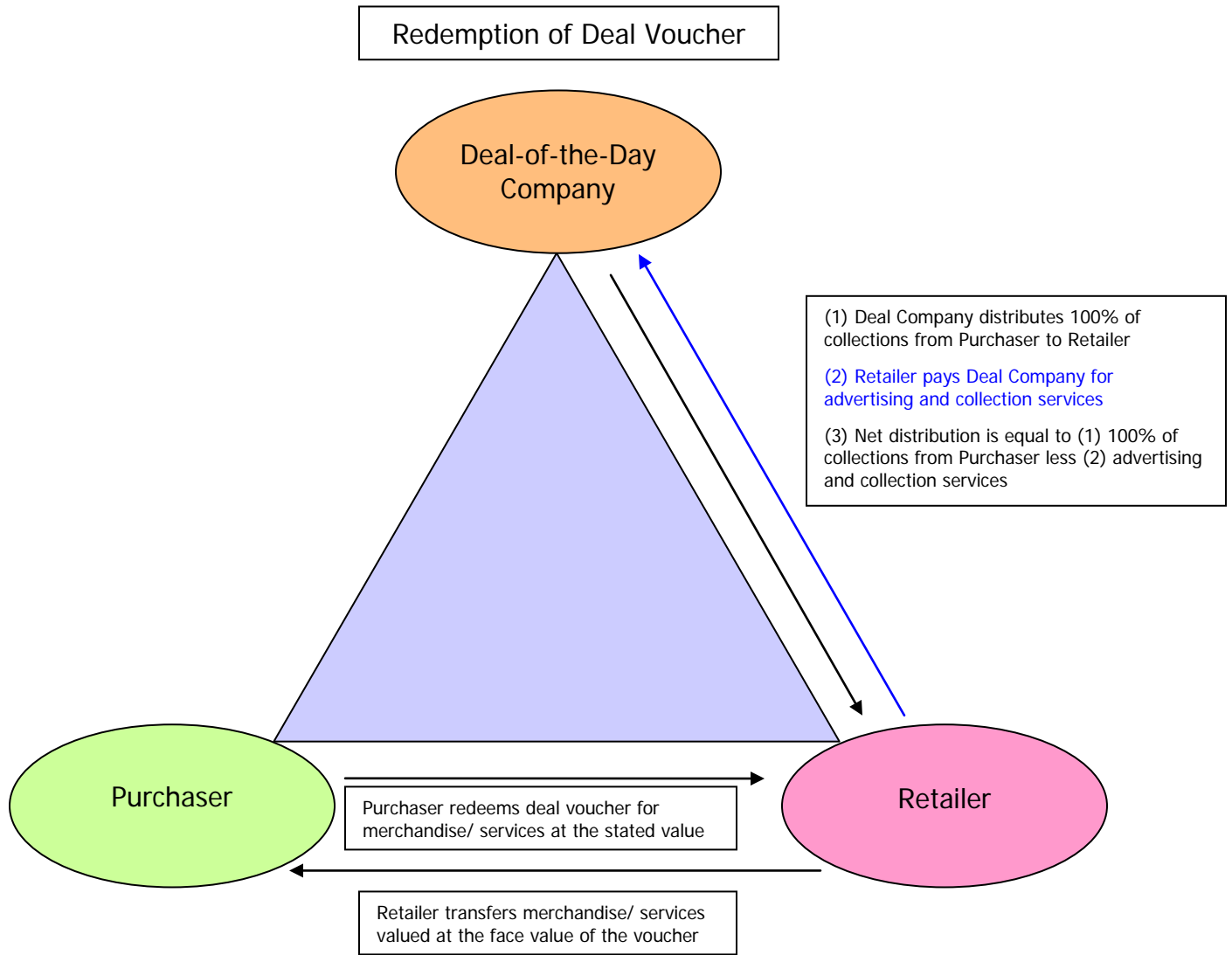


Flow of Funds

Purchaser pays Deal Company (third party) for price of voucher



Flow of Funds

When voucher is redeemed, Deal Company distributes 100% of collections to Retailer less Deal Company's marketing/ collection services fee