

Micro-Currency of the Internet

Coinz facilitates **Billing the Un-Billable** by providing businesses within the new media sector with a global payment mechanism to charge a new generation of micro-consumers for content, subscriptions and online services.

Coinz provides an online global micro-currency, enables businesses to reward customer loyalty by awarding **Loyalty Coinz** and also provides users with the opportunity to earn **Royalty Coinz** for content contributions and redeem for revenue. Coinz can be exchanged for premium content on any affiliated website.

The Coinz solution allows:

- Users to make **micro-payments** for access to online properties and services
- **Reward customer loyalty** through the granting of free **Loyalty Coinz**
- Users to **earn Coinz** via a dynamic royalty system
- **Protection** of digital content against piracy

The graphic below illustrates how all of these aspects combine to provide an Internet micro-currency solution perfectly suited to the support of the new-media industry.



Merchants

- Micro-currency system for online services
- Loyalty Grants
- Dynamic Royalty Payments
- Interactive Advertising

Users

- Universal Micro-Currency
- Single click micro-payments
- User security, flexibility, anonymity
- Protection of user credit information
- Loyalty rewards
- Income via content contribution
- Income via interactive advertising

The Coinz Option

A user is able to charge-up their Coinz Account using credit/debit cards or mobile (PRSMS) and make micro-payments for content, websites or services via a simple one-click process.

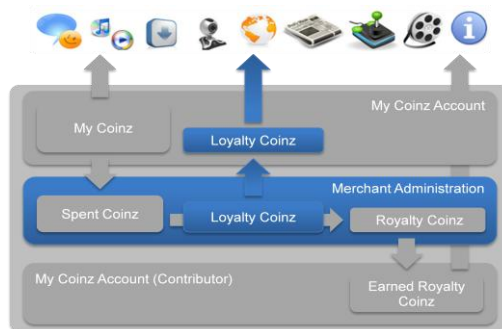
Website Merchants are able to grant Free **Loyalty Coinz** to their users in return for their repeated custom or as part of one-off promotions. Coinz Loyalty schemes enable online digital businesses to gradually migrate to a paid content business model. Loyalty Coinz can be used to increase consumer awareness in relation to paid content models.

Users are able to contribute content to Merchant sites (depending on their business model) and earn Coinz based on real-time content viewings or usage. This significantly reduces the royalty processing costs for Merchants.

Coinz provides two different models for integration depending on whether your business is involved in distribution or production of premium content and services. All necessary back-office systems and processes are provided to Coinz Merchants for real-time, dynamic royalty and payment management, making Coinz a viable turn-key solution. Coinz therefore provides a viable option for companies working in the new-media and publishing sectors to generate revenue from a new generation of pay-as-you-go "Micro-Consumers". This income is intended to replace revenues lost as a result of falling circulation and/or advertising – benefiting online media-rich businesses across the board.

Loyalty Coinz

Coinz Merchants are able to reward regular visitors to their websites and services by giving away Loyalty Coinz for promotional purposes. Loyalty Coinz can be issued on a regular basis, in exchange for membership, or on a one-off basis. Many Merchants choose to issue promotional Loyalty Coinz in return for a user setting up a Coinz Account. Loyalty Coinz may only be spent within the website of the Merchant who has granted them and a user cannot redeem Loyalty Coinz for cash as with normal Coinz.



Royalty Coinz

A key feature of the Coinz solution is the ability for users to **Earn Coinz** through the provision of content to affiliated websites. This process links dynamically to content viewings providing an independent back-office system. This allows contributors to earn money for providing content to websites and receiving an agreed number of Coinz every time their content is watched online. These Coinz can then be redeemed for revenue.



Coinz Content Valuation

A Coinz Merchant has the ability to define the amount of Coinz a user has to pay for either web/service access or view premium content. Each piece of content or access period etc. must be allocated a Coinz value of which would be displayed on the Merchants website. Each time a user spends Coinz on a Merchants website, the relevant number of Coinz is automatically deducted from their real time Coinz Account and their balance is adjusted accordingly. The user is then granted access to the item purchased. If a user has insufficient Coinz within their Account to pay for the content/service item then an automatic re-charge message is sent to the user. The user is informed that they must charge-up their Coinz Account before they can proceed with purchasing the item.

Coinz Value Control System

The Coinz Value Control (CVC) system allows businesses and individuals alike to earn Royalty Coinz for content contributions whilst protecting against piracy no matter how many times their content may be copied or shared. Each piece of content which is uploaded into the secure control system is protected using CVC technology and the content owner is able to attribute a Coinz value to their content. The CVC system provides a unique media link for each piece of protected content which the contributor can then upload on to digital media sites or post on to social networking sites. This media link ensures that the Content Contributor rightfully receives a Coinz Royalty payment each time their content is viewed. All content which has been "Wrapped" with a CVC, is dynamically linked to the respective content contributors Coinz Account and Royalty Coinz are credited to their Coinz balance. The CVC system is an ideal solution to earn Coinz for content contributions on to media rich websites who have not yet integrated to the Coinz micro-payment solution.

Coinz Redemption & Revenue Settlement

Coinz spent on any affiliated site are attributed to the respective Merchant Account by the Coinz system. These Coinz can be converted into revenue to provide an outpayment to Merchants for any content/services purchased on their site using the Coinz currency. Merchants are able to redeem their Coinz revenue on a monthly basis.

Website owners can quickly and easily become affiliated Coinz Merchants.

Following the successful integration of the Coinz micro-payment mechanism the Merchant is able to implement Coinz values against its content/services.

Currency of the Internet

Billing the Un-Billable

Loyalty; Reward your Customers


Royalty; Earn Money through Coinz



For further information please contact us via e-mail – info@Coinz.net, call us on +44 (0)844 561 6415 or visit our website – www.Coinz.net.



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