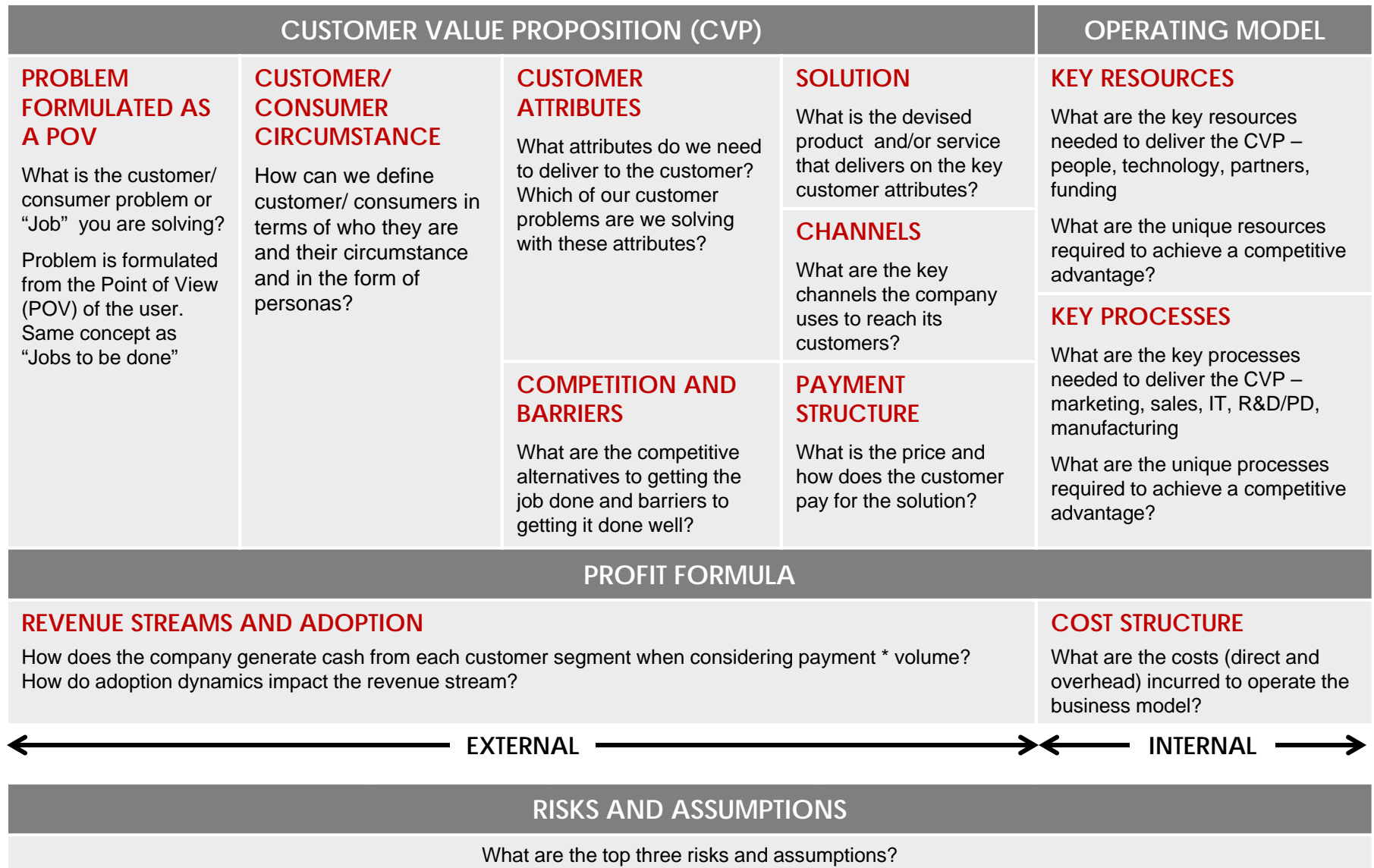


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| CUSTOMER VALUE PROPOSITION (CVP) | | | | OPERATING MODEL |
|----------------------------------|---------------------------------|--------------------------|-------------------|-----------------|
| PROBLEM FORMULATED AS A POV | CUSTOMER/ CONSUMER CIRCUMSTANCE | CUSTOMER ATTRIBUTES | SOLUTION | KEY RESOURCES |
| | | | CHANNELS | |
| | | COMPETITION AND BARRIERS | PAYMENT STRUCTURE | KEY PROCESSES |
| PROFIT FORMULA | | | | |
| REVENUE STREAMS AND ADOPTION | | | | COST STRUCTURE |
| RISKS AND ASSUMPTIONS | | | | |
| | | | | |