OFFERATO

A COMIC ABOUT ABSTRACT PRICING

One jacket.
Many possible deals.

EMMA

“I need a red jacket for Friday.”

A fictional journey through Offerato’s proposed model





What the Price Tag Leaves Out

EMMA

“The jacket says $120. Is delivery included? Can I split the payment? What happens if it doesn't fit?”

PIP

“The headline number doesn't tell us the payment schedule, delivery commitment or rights attached to this purchase.”

The price tag is only the beginning of the exchange.

The headline price is only one term.

Leo's Side of the Counter

LEO

“I want to sell these jackets. But I have limited stock, fulfillment costs and a minimum amount I need to retain.”

GRID

“Then every offer needs boundaries that reflect what you can actually support.”

A useful arrangement must fit the buyer's needs and the seller's resources.

A workable deal must satisfy both sides.





A Shared Language for Agents

PIP

“I can describe what Emma needs, how she prefers to pay and her spending limits.”

GRID

“I can describe Leo's inventory, available services and approved commercial conditions.”

Their agents need a common way to represent complete offers, compare alternatives and exchange proposals without losing the conditions.

Agents need terms they can interpret.

Prompt Your Offer

EMMA

“Find a red jacket delivered by Friday. Maximum $120 in total, no more than $45 today. Show me the return rules and warranty terms.”

PIP

“I'll translate that request into requirements we can check against available offers.”

Emma starts with her desired outcome, expressed in ordinary language.

Begin with the buyer's desired outcome.





Meet the Offerato Model

PIP

“The product is what Emma wants. The offer describes the conditions under which she can obtain it.”

GRID

“Let's discover an arrangement that both sides can actually support.”

Offerato proposes infrastructure and a marketplace for constructing, representing, discovering and combining arrangements for exchanging value between participants.

Offerato focuses on the exchange arrangement.

The Product and the Offer

LEO

“This jacket can be sold with different payment schedules, delivery options or services.”

PIP

“So we can evaluate several arrangements for the same product, instead of treating its price tag as the whole deal.”

The product stays identifiable while its commercial arrangements can vary with context.

Product identity and offer terms are distinct.

PROPOSED MODEL / FICTIONAL EXAMPLE / USD





What Is Abstract Pricing?

PIP

“A price can be a rule that depends on quantity, timing or explicitly agreed conditions.”

GRID

“And the complete offer describes what each participant gives, receives and must do.”

Abstract pricing represents the whole exchange as reusable, programmable terms: payment, products, services, timing, rights and obligations.

Represent the rules of exchange.

Terms Are Dimensions

PIP

“Emma cares about Friday delivery and manageable payments, as well as the jacket.”

GRID

“Leo cares about a predictable commitment, available inventory and controlled costs.”

Money, time, quantity, access, service, rights and responsibility are separate dimensions. Their importance depends on the participants and the situation over time.

An offer has several dimensions.





Permission Before Action

EMMA

“You may search, compare and negotiate. Show me the final agreement before you buy anything.”

LEO

“You may propose offers within my rules. Commit only within the authority I have explicitly granted.”

Agent permissions govern spending, information sharing and commitments, alongside the commercial constraints throughout the process.

Authority must be explicit.

Sellers Publish Offers

LEO

“Publish the jacket offer with eligible sizes, destinations, delivery options and payment terms.”

GRID

“I'll include stock limits, expiry, return conditions and the approvals required before an agreement becomes binding.”

A structured offer states its benefits, obligations and eligibility rules together, so another participant can evaluate the complete arrangement.

Publish the benefits and their conditions.

PROPOSED MODEL / FICTIONAL EXAMPLE / USD





Sellers Can Adopt Offer Formulas

LEO

“Could I subscribe to an existing jacket-and-care offer formula?”

GRID

“Yes, if we connect it to approved sellers, eligible products, available inventory and an agreed funding arrangement.”

A reusable formula describes a pattern. Each application must be bound to real resources and the parties' actual permissions.

Reusable formulas need real commitments.

Constraints Set the Boundaries

LEO

“Use at most ten jackets. I must retain at least $110 per jacket after my funded benefits. Cap my campaign contribution at $40.”

GRID

“I'll check each proposal against those limits, current inventory and the applicable delivery conditions.”

Retained receipts still have to cover Leo's expenses; they are not profit.

Constraints limit what may be offered.





From Possible to Feasible

PIP

“Promoi(Q) describes the offer specification space associated with products Q.”

GRID

“F(Q, x, t) is the feasible subset under the current state x and time t.”

F(Q, x, t) ⊆ Promoi(Q). An offer must satisfy the relevant constraints to be feasible. Feasible does not mean approved: the required parties must still authorize the agreement.

Feasibility and approval are separate.

The Negotiation Begins

PIP

“Could Emma receive the jacket for $108 delivered, with payments split over time?”

GRID

“That misses Leo's floor. I can propose $114 delivered: $38 today, $38 on day 30 and $38 on day 60.”

This fictional schedule has zero extra financing fees and remains subject to eligibility and approval.

Agents can reject and counterpropose.





Trade-offs Still Have Costs

EMMA: “What makes this arrangement possible for Leo?”

GRID: “Its payment schedule and Friday delivery commitment fall within the terms he has approved and the resources currently available.”

PIP: “If stock, eligibility or delivery conditions change, we must check the offer again.”

Negotiation changes the arrangement; it cannot erase the underlying costs.

Coordination still respects real resources.

Compare the Complete Costs

PIP: “Compare payment obligations and timing, including delivery and assumed taxes.”

OFFER A: “$128 in total, payable today.”

OFFER B: “$114 in total, with $38 payments today, on day 30 and on day 60. Zero extra fees. Eligibility applies.”

OFFER C: “$120 today, with $10 cashback conditional on a separate qualifying $50 purchase.”

These fictional totals require different commitments.

Compare obligations, timing and conditions.





Conditional Is Not Paid

PIP

“Offer C pays $10 cashback only after a separate future $50 qualifying purchase and satisfaction of its stated conditions.”

EMMA

“So I shouldn't treat it as an unconditional $110 jacket.”

Buying both would require $170 in payments. If the reward is earned and received, total net spending becomes $160 across both purchases.

Separate actual payments from conditional benefits.

Rank for Emma's Priorities

PIP

“Offer B fits your spending limits and Friday delivery requirement. Its example terms allow 14-day returns if unworn with tags, plus a 12-month warranty under the stated coverage.”

EMMA

“That arrangement suits me. Let's review it more closely.”

Another buyer, with different priorities, could reasonably prefer a different offer.

The preferred offer depends on the buyer.



Build an Offer Combo

GRID: “An approved partner also offers a care kit that works with the jacket.”

PIP: “We could combine your jacket arrangement with a separately described kit benefit, if the combined terms remain within your limits.”

EMMA: “Show me the extra cost and who must provide each item.”

The optional combo connects offers across two sellers.

Combine offers with explicit responsibilities.

Who Funds Each Benefit?

GRID

“The kit is $18. Leo funds $4 of its reduction, and the kit seller funds $8. Emma pays the remaining $6.”

PIP

“Leo keeps $110 from the $114 jacket payment after his $4 contribution.”

The $12 benefit has named funding, campaign limits and an agreed settlement allocation. Leo's expenses remain payable.

Every benefit needs a funding source.





Check the Whole Combo

PIP: “Your combined total is $120: $114 for the jacket and $6 for the kit. Pay $44 today, then $38 on days 30 and 60.”

EMMA: “This looks right. Show me final terms.”

GRID: “Both sellers must authorize their own obligations and funding.”

Emma is reviewing the proposal; she has not purchased yet.

Composition still requires each party's consent.

Freeze the Offer Version

PIP

“The final version identifies the products, payments, deadlines, responsible sellers, return rules and combo refund allocation.”

GRID

“The required approvals attach to this version. Changes require the appropriate parties to approve again.”

A proposed KUP exchange record links this version, its approvals and later evidence. Recording a promise does not guarantee performance.

Make the agreement traceable.





Emma Confirms

PIP

“$120 total. Pay $44 today, then $38 on days 30 and 60. Jacket: Friday delivery. 14-day returns if unworn with tags. 12-month warranty under stated coverage. Kit and refund terms are attached.”

EMMA

“I've reviewed the final terms. Confirm this version.”

The authorized agreement can now enter checkout and fulfillment.

Agreement precedes execution.

Follow the Exchange

PIP: “Your order is confirmed. I'll show payment and fulfillment updates as they arrive.”

GRID: “The jacket is reserved, and each seller has its own delivery obligation and campaign accounting.”

EMMA: “I can see what has happened and what remains due.”

The record progresses through authorization, dispatch, delivery and completion as evidence becomes available.

Track obligations through their lifecycle.





When Something Goes Wrong

EMMA: “Suppose the jacket arrives in the wrong size. What happens then?”

PIP: “The recorded terms identify the exchange or refund process, responsible seller and evidence needed.”

GRID: “The combo also needs explicit allocation of refunds, remaining payments and the funded kit benefit.”

Connected support could route the case and track the agreed remedy through resolution.

Plan remedies and refund allocation in advance.

Reliability Needs Evidence

EMMA: “How should I judge a seller next time?”

PIP: “Relevant evidence could include delivery history, disputes and fulfillment of the actual terms that were agreed.”

GRID: “A reliability score should explain its data, limitations and how recent the evidence is.”

Past performance can inform a decision. It cannot guarantee the next outcome.

Evidence informs trust without guaranteeing outcomes.





The Relationship Can Continue

LEO: “Could Emma receive future care or repair offers for her jacket?”

PIP: “Only within her preferences and permissions. An earlier purchase does not authorize unrelated commitments or unrestricted sharing.”

EMMA: “Useful support is welcome. Let me choose the offers I receive.”

With consent, the relationship can support later services and new arrangements.

The relationship need not end at checkout.

Connect Pricing Providers

LEO: “What if my store already uses a pricing provider and fulfillment software?”

GRID: “Those systems can keep supplying their decisions and capabilities through agreed integrations.”

PIP: “Offerato could help represent, discover and coordinate broader arrangements across the participating network.”

This proposed role complements existing providers. Each integration requires technical compatibility, permission and commercial agreement.

Connect and complement existing providers.





More Possible Deals

EMMA

“A jacket and care kit that fit my needs and budget.”

LEO

“An agreement that respected my resources and the limits I set.”

Pip and Grid helped make each obligation visible. Offerato envisions people and agents constructing more feasible ways to exchange value, through a wider network of sellers and services.

Prompt your offer.