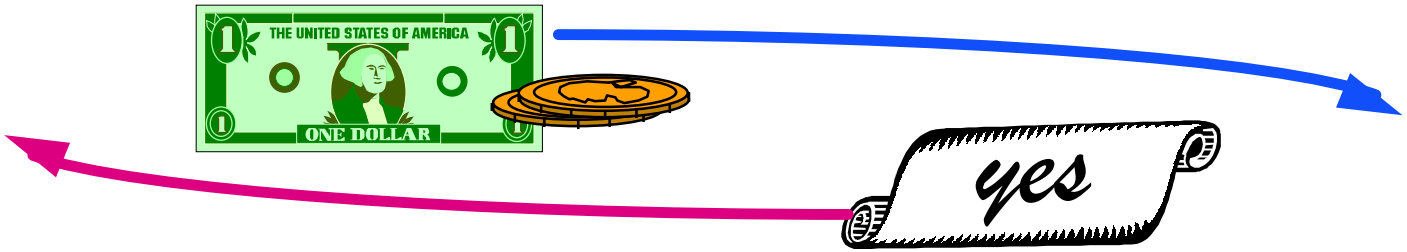
E-money

Services must be paid for

- Incentive for creation and improvement
- price proportional to value added
- profit *f* (cost, market, price, overhead)
- Price low per item, so overhead must be low

Simple payment (no credit accounts, checks)



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