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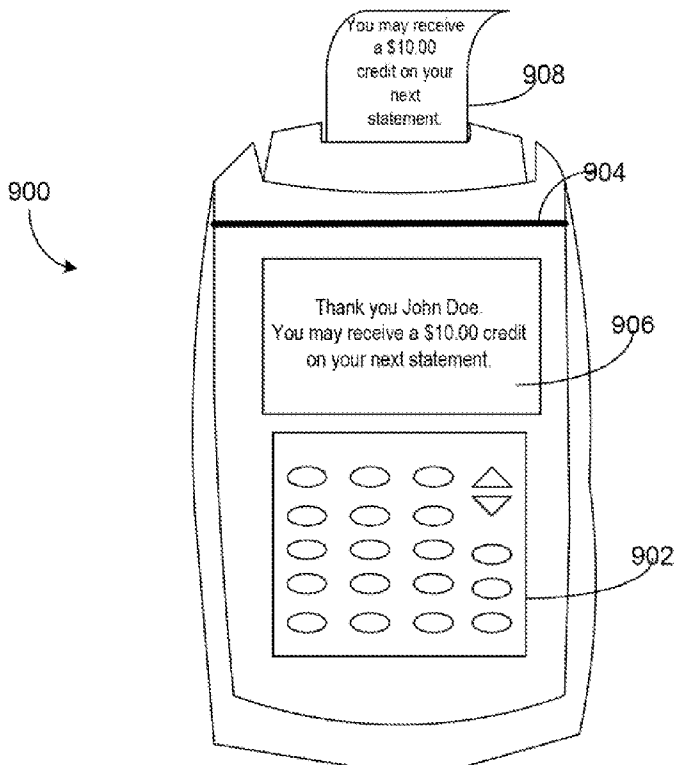
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[Continued on next page]

(54) Title: METHOD AND APPARATUS FOR REWARD MESSAGING, DISCOUNTING AND REDEMPTION AT THE POINT OF INTERACTION



(57) Abstract: Systems, methods, apparatus, means and computer program code are provided including receiving, from a point of interaction, an authorization request message identifying a requested purchase transaction, the authorization request message including data identifying a payment account identifier and a purchase amount; determining that the payment account identifier is eligible for a reward and selecting a reward message associated with the reward; and transmitting an authorization response message including the reward message to the point of interaction for display to an account holder.

WO 2008/052073 A3



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A. CLASSIFICATION OF SUBJECT MATTER
 IPC(8) - G06Q 30/00 (2008.01)
 USPC - 705/14
 According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
 IPC(8): G06Q 30/00 (2008.01)
 USPC: 705/14

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
 705/1, 16, 500;

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 USPTO WEST (PGPB, USPT, EPAB, JPAB); GOOGLE
 Search Terms Used: reward\$, point\$, bonus\$, redeem\$, redemp\$, authori\$, approv\$, eligibl\$, threshold\$, qualify\$, point of sale, register\$.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X ---	US 2003/0212595 A1 (ANTONUCCI) 13 November 2003 (13.11.2003), entire document, especially para [0006]-[0007], [0018], [0032]-[0038], [0055]-[0060]	1-3, 7-15, 17, 19, 22-25
Y		4-6, 16, 18, 20-21, 26-39
Y	US 2006/0010034 A1 (SPARKS) 29 June 2006 (29.06.2006), entire document, especially para [0045]-[0050 and Fig 3b	4-6, 16, 18, 20-21, 26-39
A	US 2006/0235747 A1 (HAMMOND et al.) 19 October 2006 (19.10.2006), entire document	1-39
A	US 2004/0122734 A1 (SCHLEICHER et al.) 24 June 2004 (24.06.2004), entire document	1-39
A	US 2005/0021399 A1 (POSTREL) 27 January 2005 (27.01.2005), entire document	1-39

Further documents are listed in the continuation of Box C.

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
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"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

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