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(54) **Title:** SYSTEM AND METHOD FOR ENABLING USE OF LOYALTY PROGRAM POINTS AS A STORED VALUE PAYMENT DEVICE

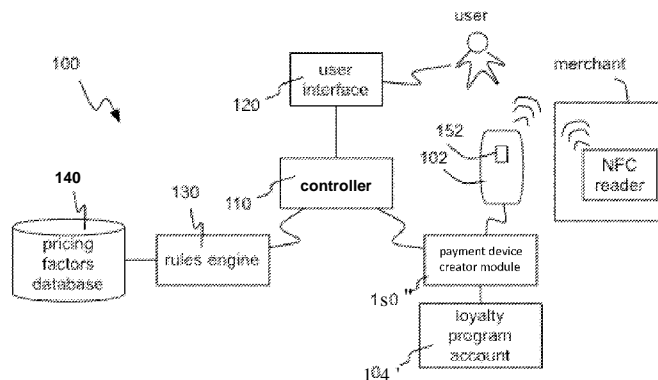


FIGURE 1

(57) **Abstract:** A method and system for enabling use of loyalty program points as a stored value payment device. In one preferred embodiment, the method may include the steps of receiving, from a first computer associated with a user, a desired value of the stored value payment device; determining a pricing factor applicable to at least one of the user and the desired value of the stored value payment device; converting the desired value of the stored value payment device based on the pricing factor to an equivalent value; sending, to the first computer associated with the user, the determined equivalent value; debiting a number of loyalty program points from user's loyalty program account; and creating a stored value payment device having an initial real-time debit balance equal to a cash value. In one preferred embodiment, the system may include a controller, a rules engine, and a payment device.



INTERNATIONAL SEARCH REPORT

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A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 30/00 (201 2.01 )

USPC - 705/1 4.33

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 (2012.01 )

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Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

PatBase; pubWEST(PGPB, USPT, USOC, EPAB, JPAB); Google(Web); Search terms used:loyalty points stored value card device proximity NFC redeem cash conversion rules wallet shopping reward program account manufacturer create build FOB equivalent factor

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2008/0021772 A1 (Aloni et al.) 24 January 2008 (24.01.2008), entire document especially Fig. 1, 9; para [0032], [0049]-[0063], [0070], [0075], [0083]	1-23
X	US 2010/0106583 A1 (Etheredge et al.) 29 April 2010 (29.04.2010), entire document especially para [0019], [0020], [0032], [0113], [0125]-[0128], [0130]	1, 17
A	US 2011/0093324 A1 (Fordyce, III et al.) 21 April 2011 (21.04.2011), entire document	1-23
A	US 2011/0068170 A1 (Lehman) 24 March 2011 (24.03.2011), entire document	1-23

Further documents are listed in the continuation of Box C.

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"P" document published prior to the international filing date but later than the priority date claimed	

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