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— with international search report

[Continued on next page]

(54) Title: INTEREST BEARING GIFT CARD MECHANISMS

INTEREST BEARING GIFT CARD WORKS
AS AN ISOMER OF AN AVAILABLE
CREDIT CARD TODAY:

1. FUNDS ARE PROVIDED UP FRONT
TO SERVICE PURCHASE TRANSACTIONS
2. INTEREST, DEFINED AS PART OF
CARD HOLDER AGREEMENT, IS
CALCULATED ON A T=26,27,28,29 DAY
CYCLE & POSTED TO OPEN TO BUY
FILE AS A CREDIT, OR AS AN
INCREASE IN CARD HOLDER'S ACCOUNT
VALUE.

(57) Abstract: An interest bearing gift card ("IBGC") and related methods and systems are compatible with various credit and debit card networks and may be employed almost universally. An account associated with the IBGC is credited on a predetermined basis with transaction related credits reflecting an effective monetary return on amounts maintained in the IBGC account.

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US03/36527

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60

US CL : 705/76

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)

U.S. : 705/76, 705/70, 705/71, 705/72, 705/73, 705/74, 705/75, 705/77, 705/78, 705/79

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

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

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A,T	US 6,370,514 B1 (Messner) 9 April 2002 (09.04.2002), col 2 ln 60-col 4 ln 60	1-47
A,T	US 6,671,358 B1 (Seidman et al) 30 December 2003 (30.12.2003), column 3, lines 15-55	1-47

☐ Further documents are listed in the continuation of Box C.

☐ See patent family annex.

* 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
"E" earlier application or patent published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"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	
"P" document published prior to the international filing date but later than the priority date claimed	"&" document member of the same patent family

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