NETWORK ARCHITECTURE

(54) Title: REFERRAL AND REWARD SYSTEM NETWORK AND METHODS FOR CONSUMER TRANSACTIONS

(57) Abstract: The present disclosure provides, among other things, a new and improved method of and a system network for supporting the payment of monetary amounts (i.e. consumer rewards) to financial gift-card accounts held by consumers registered on the system network, as a financial reward for referring specific service providers and/or merchants affiliated with the system network to perform specific jobs listed on the system network on behalf of other consumers registered on the system network, and also holding gift card accounts so as to drive consumer transactions on the system network with the consumer rewards paid by network affiliates to consumers who refer or recommend another consumer the services and/or goods of such network affiliates to drive the local economy which the system network supports, while overcoming the shortcomings and drawbacks of prior art apparatus and methodologies.
INTERNATIONAL SEARCH REPORT

International application No.
PCT/US 2015/012961

A. CLASSIFICATION OF SUBJECT MATTER

G06F 17/30 (2006.01)
G06Q 20/20 (2012.01)
G06Q 30/00 (2012.01)

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)

G06Q 20/00, 20/22, 20/24, 20/30, 20/34, 20/38, 20/42, 30/00, 30/02, 30/04, 30/06,
G06F 3/00, 3/01, 3/048, 9/00, 9/06, 17/00, 17/30, 19/00

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)

PatSearch (RUPTO internal), USPTO, PAI, K-PION, Esp@cenet, Information Retrieval System of FIPS

C. DOCUMENTS CONSIDERED TO BE RELEVANT

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<td>X Y</td>
<td>US 2010/0125490 A1 (MICROSOFT CORPORATION) 20.05.2010, abstract, paragraphs [0024], [0025], [0029], [0033], [0036], [0039], [0042], [0048], [0053], [0058], [0060], [0064], [0065], [0070], fig. 3, 9</td>
<td>1, 4-9, 13, 16, 17</td>
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<td>Y</td>
<td>WO 2010/129966 A2 (BIZSTIR, INC.) 11.11.2010, paragraphs [0023], [0035], [0039]</td>
<td>2, 3</td>
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<td>Y</td>
<td>WO 2005/029418 A2 (VEENEMAN, WILLIAM) 31.03.2005, page 34, lines 22-24, page 35, lines 7-34</td>
<td>14, 15</td>
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<td>Y</td>
<td>US 2014/0006125 A1 (DENNIS MEEGAN) 02.01.2014, paragraphs [0054], [0131], [0135]</td>
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Date of the actual completion of the international search
24 August 2015 (24.08.2015)

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<td>US 2012/0316939 A1 (MEHRAN MOSHFEGHI) 13.12.2012, abstract, paragraphs [0004], [0094], [0095], [0104], [0105], fig. 3, 4</td>
<td>15, 26, 72</td>
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<td>US 2012/0316939 A1 (MEHRAN MOSHFEGHI) 13.12.2012, abstract, paragraphs [0004], [0094], [0095], [0104], [0105], fig. 3, 4</td>
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