Title: A METHOD OF DISTRIBUTING INFORMATION VIA MOBILE DEVICES AND ENABLING ITS USE AT A POINT OF TRANSACTION

Abstract: Methods and systems for utilizing promotion data accessible via a mobile device are disclosed. A digital record of promotion data from a product provider may be stored in a database. A plurality of such digital records may be aggregated for one or more providers. A digital record may be associated with an incentive account associated with an individual. An electronic request to apply promotion data associated with the individual to a transaction and authentication data identifying the individual may be received. A digital record associated with the individual’s incentive account may be located and transmitted to a transaction processing system. A processing result record associated with the digital record may be received from the processing system. Usage information derived from the processing result record may be associated in a database.
INTERNATIONAL SEARCH REPORT

A. CLASSIFICATION OF SUBJECT MATTER
   IPC(8) - G06Q 30/00 (2008.1)
   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 (2008.1)
   USPC: 705/14

   Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
   USPC: 705/1, 7, 10, 14, 16

   Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
   PubWEST (USPT, PGPB, EPAB, JPAB); Wiley Interscience; CrossRef; Google; Google Scholar
   Search Terms: mobile device pda cellular telephone promotion advertisement coupon discount authentication identification verification
                drivers license credit card e-wallet electronic wallet

C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category*</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
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<tbody>
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<td>Y</td>
<td>US 2004/0128197 A1 (BAM et al.) 01 July 2004 (01.07.2004) entire document, especially para [0008], [0015]-[0023], [0027], [0029], [0031]</td>
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<td>Y</td>
<td>US 2006/0085324 A1 (VERGEYLE et al.) 04 May 2006 (04.05.2006) entire document, specially para [0029]-[0030], [0033]-[0034], [0060]</td>
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Date of the actual completion of the international search
04 February 2008 (04.02.2008)

Date of mailing of the international search report
28 MAR 2008

Authorized officer:
Lee W. Young

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