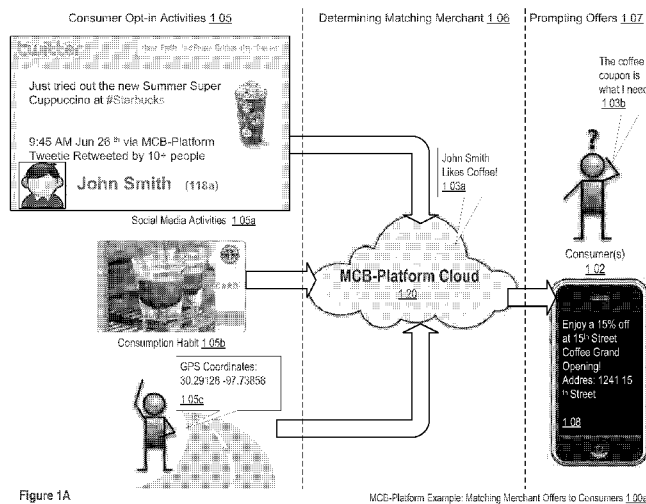




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(57) Abstract: Various activity requests including merchant information associated with a merchant; retrieving a previously stored merchant record from a database; determining merchant information update indicia based on a comparison of the merchant information and the previously stored merchant record; determining a confidence metric for the merchant information update; retrieving a confidence requirement based on the activity request; determining, within a low-latency processing time-frame, whether the determined confidence metric satisfies the retrieved confidence requirement; performing the requested activity and updating the previously stored merchant record with the merchant information update indicia when the determined confidence metric satisfies the retrieved confidence requirement; and declining the activity request when the determined confidence metric satisfies the retrieved confidence requirement.

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## INTERNATIONAL SEARCH REPORT

International application No.

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## A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 30/00 (2012.01)

USPC - 705/14.38

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)

USPC: 705/14.38

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

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USPC: 705/14.38; 705/14.36; 705/14.1; 705/14.4 (keyword limited; terms below)

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

pubWEST(USPT,PGPB,EPAB,JPAB,USOCR); Google(Web); Search terms used: offer transaction coupon redeem confidence threshold criteria point of sale merchant update

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2009/0132395 A1 (Lam et al.) 21 May 2009 (21.05.2009), entire document especially Fig. 3, 12, 13; para [0126]-[0162]	1-62
A	US 2003/0177361 A1 (Wheeler et al.) 18 September 2003 (18.09.2003), entire document	1-62

 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

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

"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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"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

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