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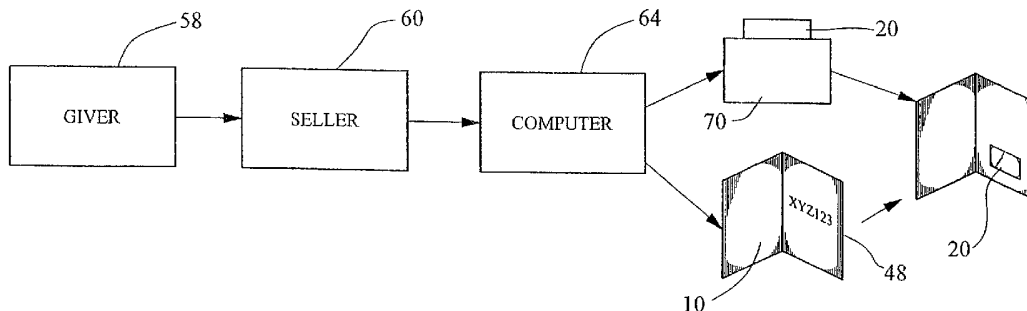
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(54) Title: METHOD AND APPARATUS FOR TRANSFERRING A CREDIT



(57) Abstract: A greeting card assembly is provided with a greeting card (10), the greeting card (10) having indicia (48) for encoding (70) a gift credit. The indicia (48) is preferably provided on a removable gift card (20). Goods or services, or monetary credit for goods and services, are given to the recipient upon presentation by the recipient of the indicia. A method for transmitting credits from a giver to a recipient is also disclosed.



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**INTERNATIONAL SEARCH REPORT**

International application No.

PCT/US02/09973

**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(7) : G 06 F 17/60  
 US CL : 705/35,39,41; 235/487

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. : 705/35,39,41; 235/487

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)  
 EAST

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X,E --- Y,E	US 6,493,970 B1 (McCarthy et al.) 17 December 2002 (17.12.2002), column 2, lines 64-67; column 3, lines 1-56	1 ----- 2-6, 11-12
Y,E	US 6,439,613 B2 (Klure) 27 August 2002 (12.08.2002), column col 3, lines 1-20.	2-6, 10-12, 14
X,P --- Y,P	US 6,311,214 B1 (Rhoads) 30 October 2001 (30.10.2001), column 10, lines 1-67; column 11, lines 1-36; column 26, lines 4-14.	7-9 ----- 10
Y,E	US 6,473,500 B1 (Risafi) 29 October 2002 (29.10.2002) column 4, lines 16-47.	13
A	US 6,050,493 A (Fertig) 18 April 2000 (18.04.2000).	
A,P	US 6,315,206 B1 (Hansen et al.) 13 November 2001 (13.11.2001).	
A,E	US 6,424,703 B1 (Katz) 23 July 2002 (23.07.2002).	

Further documents are listed in the continuation of Box C.



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Date of the actual completion of the international search

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## INTERNATIONAL SEARCH REPORT

C. (Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT		
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A,E	US 6,453,300 B2 (Simpson) 17 September 2002 (17.09.2002).	