



(51) International Patent Classification:  
G06Q 30/02 (2012.01)

(74) Agent: WARD, John P.; GREENBERG TRAURIG, LLP,  
77 West Wacker Drive, Suite 3100, Chicago, Illinois  
60601 (US).

(21) International Application Number:  
PCT/US2012/031171

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(22) International Filing Date:  
29 March 2012 (29.03.2012)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:  
61/469,002 29 March 2011 (29.03.2011) US  
13/432,249 28 March 2012 (28.03.2012) US

(71) Applicant (for all designated States except US): VISA INTERNATIONAL SERVICE ASSOCIATION [US/US];  
P.O. Box 8999, San Francisco, California 94128 (US).

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK,

(72) Inventor; and  
(75) Inventor/Applicant (for US only): BLACK, Jeremy [US/JP]; Togo House 3F, 5-11-12 Minami-Azabu, Minato-ku, Minato-ku, Tokyo 106-0047 (JP).

[Continued on next page]

(54) Title: UNIVERSAL LOYALTY PROGRAM DEVICE

(57) Abstract: A universal loyalty device (e.g., fob) associated with multiple loyalty programs. The universal loyalty fob could be in the form of a card, or another form factor. A user may register several existing loyalty programs/cards and payment cards with the universal loyalty fob, which can be scanned at a POS terminal. A third party may manage all the loyalty data through the universal loyalty fob, and may provide real-time discounts at the POS terminal. The universal loyalty fob may also be used to redeem points or rewards towards a purchase. Additionally, all recorded purchase and loyalty data may be made available to participating merchants. This data may be used to evaluate competitor or merchants' market share or evaluate the efficacy of specific merchants' loyalty programs.

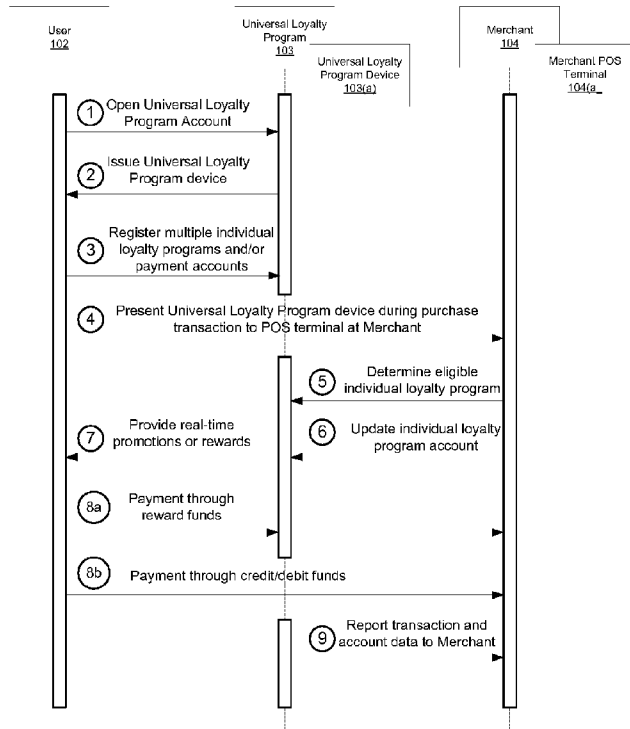


FIG. 2





---

SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, (88) **Date of publication of the international search report:**  
GW, ML, MR, NE, SN, TD, TG). 28 February 2013

**Published:**

— *with international search report (Art. 21(3))*

**A. CLASSIFICATION OF SUBJECT MATTER****G06Q 30/02(2012.01)i**

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 30/02; G06Q 30/00; G06Q 10/00; G06Q 20/00

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

Korean utility models and applications for utility models

Japanese utility models and applications for utility models

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

eKOMPASS(KIPO internal) &amp; Keywords:universal,loyalty,promotion,payment,transaction

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2010-0042517 A1 (PAINTIN SCOTT et al.) 18 February 2010 See abstract, paragraphs [0018],[0024],[0028],[0034],[0039],[0043], claims 1, 7 and figures 1-2.	1-20
Y	KR 10-2007-0043329 A (PARK, HEUNG SEOK) 25 April 2007 See abstract, claims 1-3 and figures 1,4.	1-20
A	US 2009-0299846 A1 (BRUEGGEMANN WAYNE RICHARD et al.) 03 December 2009 See abstract, paragraphs [0007]-[0010] and figures 2-6.	1-20
A	KR 10-2009-0016353 A (CHUN, DAL YONG) 13 February 2009 See abstract, paragraphs [0007]-[0030] and figures 2-4.	1-20

 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

"E" earlier application or patent but published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of citation or other special reason (as specified)

"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

"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

"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

"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

"&amp;" document member of the same patent family

Date of the actual completion of the international search

11 OCTOBER 2012 (11.10.2012)

Date of mailing of the international search report

**12 OCTOBER 2012 (12.10.2012)**

Name and mailing address of the ISA/KR

Korean Intellectual Property Office  
189 Cheongsu-ro, Seo-gu, Daejeon Metropolitan  
City, 302-701, Republic of Korea

Facsimile No. 82-42-472-7140

Authorized officer

LEE JAE GUEN

Telephone No. 82-42-481-5313



**INTERNATIONAL SEARCH REPORT**

Information on patent family members

International application No.

**PCT/US2012/031171**

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
US 2010-0042517 A1	18.02.2010	WO 2010-019303 A1	18.02.2010
KR 10-2007-0043329 A	25.04.2007	None	
US 2009-0299846 A1	03.12.2009	None	
KR 10-2009-0016353 A	13.02.2009	None	