Figure 2 - System Schematic

(57) Abstract: A computerized system and method that enables identifying the best payment currency for a product or service is disclosed. Payment currencies include cash, reward programs and the unit or currency in which reward programs are denominated, and combinations thereof. A single product search request initiates searches of multiple payment currencies. Availability, discounts, prices, comparable costs, net values and relative values are determined and/or calculated per each payment currency. Comparable cost, relative value, or other criteria, may be used to determine the best payment method, that is, the lowest cost in a common currency, such as cash. Determination of the best payment currency is accomplished in "real-time" and has an advantage of leveraging quantitative and qualitative analysis in its determination. In addition, the search may be personalized by adding information unique to each user.
A. CLASSIFICATION OF SUBJECT MATTER
   IPC(8) - G06Q 30/00 (2011.01)
   USPC - 705/27.1
   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, G06F 15/16 (2011.01)
   USPC - 705/14.13, 14.25, 26.1, 27.1, 35
   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)
   PatBase, MicroPatent, Google Patent

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>
</tr>
</thead>
<tbody>
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<td>9, 12-16, 19, 21-22, 25,27</td>
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Further documents are listed in the continuation of Box C.

* Special categories of cited documents:

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Date of the actual completion of the international search: 10 November 2011
Date of mailing of the international search report: 21 NOV 2011

Name and mailing address of the ISA/US
Mail Stop PCT, Attn: ISA/US, Commissioner for Patents
P.O. Box 1450, Alexandria, Virginia 22313-1450
Facsimile No. 571-273-3201

Authorized officer:
Blaine R. Copenheaver
PCT Helpdesk: 571-272-4300
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