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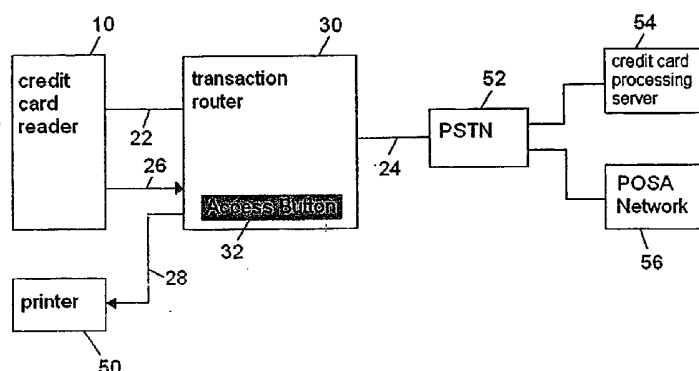
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(54) Title: INTELLIGENT TRANSACTION ROUTER AND PROCESS FOR HANDLING MULTI-PRODUCT POINT OF SALE TRANSACTIONS



(57) Abstract: A transaction router (30) enables the point-of-sale activation (POSA) of POSA type devices (40), such as POSA pre-paid gift cards, debit cards, telephone cards, and cellular replenishment cards, while utilizing a standard credit card swipe terminal/reader (10). The transaction router (30) receives the output of the terminal/reader (10) and allows standard credit and debit card transactions to pass to the financial transaction processing entity (54) that is called by the terminal/reader (10), to allow the financial transaction to be carried out in the normal manner. However, if the card or device being read by the terminal/reader (10) is a POSA type device (40) to be activated, then the router (30) instead routes the communication initiated by the terminal/reader (10) to another processing entity (56) capable of activating the POSA device (40). The terminal/reader (10) is unaware of the existence of the router (30) and operates in its ordinary manner, whether standard credit or debit cards are being processed, or whether a POSA card (40) or other POSA device is being activated. Increasing the value of a previously activated POSA card (40) may also be performed.

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# INTERNATIONAL SEARCH REPORT

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**A. CLASSIFICATION OF SUBJECT MATTER**  
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**B. FIELDS SEARCHED**  
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 U.S. : 705/16, 17, 21; 379/221.14, 258, 272; 709/227, 228; 235/375, 380, 381, 383

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)

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 5,696,908 A (Muehlberger et al.) 9 December 1997 (09.12.1997), See Entire Document (SED).	1-55
A	US 6,070,147 A (Harms et al.) 30 May 2000 (30.05.2000), SED.	1-55
A, P	US 6,651,885 A (Arias) 25 November 2003 (25.11.2003), SED.	1-55

Further documents are listed in the continuation of Box C.       See patent family annex.

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