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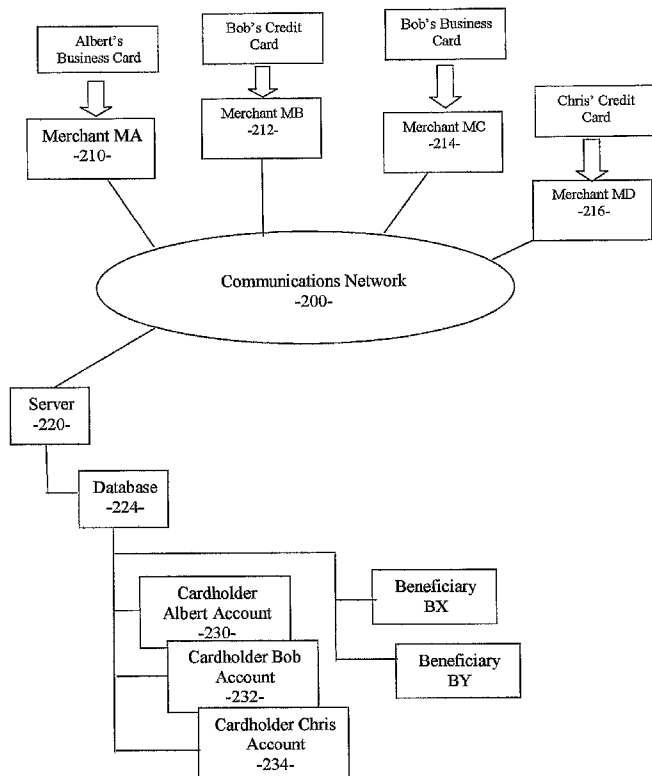
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- Published:  
— with international search report  
— before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments
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10 May 2007

[Continued on next page]

(54) Title: INCOME-GENERATING BUSINESS CARD AND REFERRAL NETWORK



(57) Abstract: A system and method for using a communications network with a server and a database to provide income-generating business card and referral card network. In one embodiment, a credit card issuer provides a set of personalized business cards to a first customer for his use, upon qualifying the first customer for a credit card from the card issuer. The business cards can be used to receive a discount from a merchant within certain network affiliated with the card issuer. At the same time, the business cards provide a linkage to the first customer's account, so that the first customer will receive a credit to his account, based on the second customer's use of the business card at an affiliated merchant. The second customer is then invited to apply for a credit card from the card issuer. If the second customer qualifies and accepts the credit card, the second customer receives his own set of personalized business cards for distribution. Whenever the second customer uses his credit card anywhere, another credit is applied to the first customer. The system may be set up so that the customers who refer continue to receive credits whenever customers from one or more levels below use the business cards for discounts, or use their own credit cards.

WO 2007/035831 A3



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*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

**INTERNATIONAL SEARCH REPORT**

International application No.

PCT/US06/36701

**A. CLASSIFICATION OF SUBJECT MATTER**

IPC: **G06K 5/00**(2006.01),**17/00**(2006.01),**7/08**(2006.01);**G07F 19/00**(2006.01);**H04M 15/00**(2006.01);**G06Q 40/00**(2006.01)

USPC: 235/380,375,381;705/34,35,38,39,40

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. : 235/380,375,381;705/34,35,38,39,40

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

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

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 20040230484 A1 (Greenlee) 18 November 2004, par. 9, 15, 22, 28, 6, 18, 11-14, 16, figure 1	21-25
Y	US 5,953,710 A (Fleming) 14 September 1999, figure 1-2, column 7 lines 25-35, column 5 lines 40-53	22
Y	US 20060253320 A1 (Heywood) 9 November 2006, paragraph 77	23

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 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 another 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

"&" document member of the same patent family

Date of the actual completion of the international search

23 February 2007 (23.02.2007)

Date of mailing of the international search report

20 MAR 2007

Name and mailing address of the ISA/US

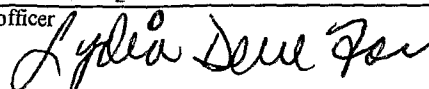
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# INTERNATIONAL SEARCH REPORT

International application No.

PCT/US06/36701

## Box No. II Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1.  Claims Nos.:  
because they relate to subject matter not required to be searched by this Authority, namely:
  
2.  Claims Nos.:  
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:
  
3.  Claims Nos.:  
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

## Box No. III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:  
Please See Continuation Sheet

1.  As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
2.  As all searchable claims could be searched without effort justifying additional fees, this Authority did not invite payment of any additional fees.
3.  As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:

4.  No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.: 6-15 and 21-25

- Remark on Protest**
- The additional search fees were accompanied by the applicant's protest and, where applicable, the payment of a protest fee.
  - The additional search fees were accompanied by the applicant's protest but the applicable protest fee was not paid within the time limit specified in the invitation.
  - No protest accompanied the payment of additional search fees.

# INTERNATIONAL SEARCH REPORT

International application No.

PCT/US06/36701

## BOX III. OBSERVATIONS WHERE UNITY OF INVENTION IS LACKING

This application contains the following inventions or groups of inventions which are not so linked as to form a single general inventive concept under PCT Rule 13.1. In order for all inventions to be examined, the appropriate additional examination fees must be paid.

- Claims 1-5, 16-20, drawn to a system for using network to provide an income-generating business cards, classified in class 235, subclass 380  
II. Claims 6-15, 21-25, drawn to a method involving issuing a credit for a credit card and providing a set of business cards, classified in class 235, subclass 379.

The inventions listed as Groups I and II do not relate to a single general inventive concept under PCT Rule 13.1 because, under PCT Rule 13.2, they lack the same or corresponding special technical features for the following reasons: the different inventions differ at least in the application of a credit card and issuing a credit for the credit card as claimed in invention II, whereas invention I involves with a card that can be a membership card, coupon card, or the like. --

Continuation of B. FIELDS SEARCHED Item 3:

business near card\$1, membership, coupon, flyer, club, award, referral, reward, credit, discount, promotional, rebate, loyalty