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(54) Title: METHODS AND SYSTEMS FOR MANAGING CO-BRAND PROPRIETARY FINANCIAL TRANSACTION PROCESSING

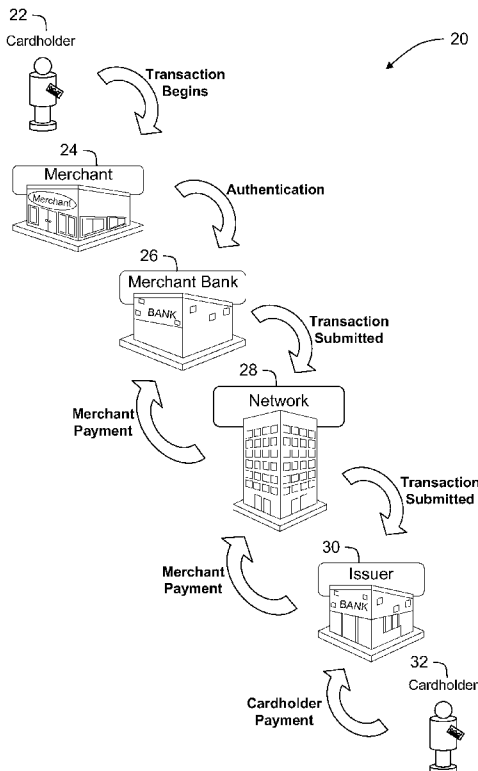


FIG. 2

(57) Abstract: A method and system for processing a financial transaction using a co-brand proprietary payment card through a multi-party payment card interchange network is provided. The method includes storing within a database a list of merchants participating in a co-brand program with the interchange network, receiving an authorization request for the transaction involving the co-brand payment card wherein the authorization request includes a merchant identifier, determining whether the transaction originated at one of the participating merchants by comparing the received merchant identifier to the list of participating merchants stored within the database, manipulating the authorization request to include a private label identifier when the transaction is determined to have originated at one of the participating merchants, and transmitting an authorization response from the interchange network to the acquirer. The authorization response includes the private label identifier and designates the transaction for processing as a private label transaction.

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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)
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Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 705/1, 7, 35, 64, 75, 500; 235/375, 379, 380, 437, 440; 709/709/201, 203, 205, 238

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

Electronic databases: PubWEST(USPT,PGPB,EPAB,JPAB); Google Scholar

Search Terms Used: co-branded, private label, hybrid, card, processing, transaction, authorization, merchant, interchange network, acquirer, database, settlement, funds, rewards, coalition etc.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X -- Y	US 2006/0116955 A1 (STRAYER et al) 01 June 2006 (01.06.2006), FIGS. 1, 4, 8; paras [0015], [0034]-[0037], [0040], [0049], [0052], [0055]-[0056], [0068], [0098], [0101], [0128], [0132]-[0133], [0136]	1-4, 6-8, 10, 12-15, 17-19, 21, 23-24, 26-28, 30-31, and 33-34 ----- 5, 9, 11, 16, 20, 22, 25, 29, 32, and 35
Y	US 2002/0059146 A1 (KEECH) 16 May 2002 (16.05.2002), para [0085]	5, 16, 25, and 32
Y	US 2008/0005018 A1 (POWELL) 03 January 2008 (03.01.2008), para [0027]	9, 20, 29, and 35
Y	US 2002/0138428 A1 (SPEAR) 26 September 2002 (26.09.2002), para [0010]	11 and 22
A	US 2006/0253390 A1 (McCarthy et al.) 09 November 2006 (09.11.2006)	1-35
A	US 2005/0234817 A1 (VanFleet et al.) 20 October 2005 (20.10.2005)	1-35

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