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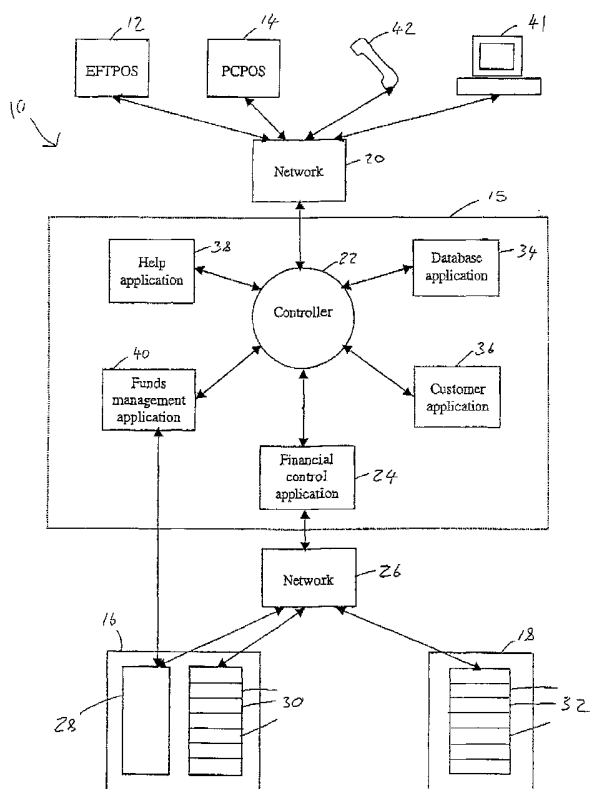
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(54) Title: A REWARDS SYSTEM



(57) Abstract: A rewards system (10) and method is disclosed for rewarding Member loyalty. The system (10) includes at least one point of sale terminal (12, 14) for receiving information indicative of an offered rewards amount offered for purchase of a product and for receiving information indicative of a selected rewards amount selected by a user for redemption, communications means (20, 26) for facilitating communications between the at least one point of sale terminal (12, 14), a rewards financial account (28) associated with the rewards system (10), and at least one Merchant financial account (30, 32) associated with a Merchant and a plurality of user accounts, each user account being associated with a Member. The system (10) is arranged, during a rewards receiving operation, to transfer a financial amount corresponding to an offered rewards amount received by the at least one point of sale terminal to said rewards financial account (28) when the product is purchased by a Member, and to associate the transferred financial amount with the Member. Each user account includes a rewards balance amount indicative of the balance of financial amounts transferred to and from the rewards financial account (28) and associated with the Member. The system (10) is also arranged, during a rewards redeeming operation, to transfer at least a proportion of the respective cumulative financial amount associated with a Member and corresponding to a selected rewards amount received by the at least one point of sale terminal from the rewards financial account (28) to a Merchant financial account (30, 32) associated with a Merchant of a product when the product is purchased from the Merchant by a Member.

A REWARDS SYSTEM**Field of the Invention**

5 The present invention relates to a rewards system for rewarding a Member's loyalty to a group of Merchants and thereby encouraging the Member to return and repurchase from any Member of the Merchant group.

Background of the Invention

10 Rewards systems for encouraging repeat purchases have a long commercial history and vary in complexity from the offer of a discount to sophisticated points-based systems. The purpose of all such rewards systems is to provide the Member
15 with an incentive to purchase goods and/or services from a particular Merchant by providing the Members with a reward each time the Members purchase goods and/or services from the Merchant.

20 Generally, such points-based rewards systems operate by providing Members registered with the system with a card which serves to identify the Member and thereby identify the account to which points are to be allocated as a result of a purchase. The Members receive, in general by mail, information which identifies the items and/or services available to the Members
25 together with an indication as to the number of points required to claim the item and/or service.

 Instead of offering items and/or services to the Members, some rewards systems offer vouchers for use with specific stores and/or shopping centres.

30 However, a disadvantage of points-based rewards systems known hitherto is that it is necessary for Members to redeem rewards by applying for the desired item or service in advance, generally in writing. This is cumbersome and time consuming for the Members.

35 The systems are also of limited appeal to Members because

only a preset range of items and/or services which have been selected by operators of the systems are available to the Members.

The systems also suffer from relatively large administration costs because they carry out periodic mailing to Members of printed points statements and catalogues of the available items and/or services.

Definitions

10 Words and expressions in this specification have the meanings respectively set out after them in this "definition" section and shall be read and construed in accordance with those meanings.

15 "Product" Product is used in a broad sense to mean any form of goods or services provided by a Merchant for sale or hire or engagement at a published or established price.

20 "Member" A Member is a person who has chosen to become registered with the rewards system and is entitled to receive rewards for purchases made by the Member from any Merchant associated with the rewards system.

25

"Merchant" Is a seller, retailer, wholesaler, service provider or professional practitioner appointed to the rewards system and entitled to provide Members with rewards points as a result of purchase of a product, and to redeem rewards points selected for use by a Member during purchase of a product.

30

"Territory" Means a defined geographic area allocated to a particular Merchant as the exclusive rewards

schemes representative for their particular trade, profession or merchandise.

- 5 "Operator" Means, the firm, Company person or persons who are the principle operators of the rewards system.
- 10 "Rewards" The terms "reward" and "rewards" are used to mean points, or any other commodity which notionally corresponds to a predetermined financial amount and which is received as a reward by a Member as a consequence of an act of purchasing a product.
- 15 "Point" A point is a Members unit of value notionally equal to a predetermined monetary amount. It is equivalent to currency and can be used by Members of the system to purchase products corresponding in monetary value to the points to be redeemed in exchange or part exchange for the product.
- 20 "UOV" A unit of value equal to the monetary value of a point issued by the Merchant to a Member.
- 25 "EFT" The term EFT refers to "electronic funds transfer".
- "POS" The term POS refers to "point of sale".
- 30 "EFTPOS" The term EFTPOS refers to "electronic funds transfer at point of sale".
- "PCPOS" The term PCPOS refers to "personal computer point of sale".

"Rewards Financial Account"

Means the Operators rewards funds pool account controlled by the Operator.

5 Summary of the Invention

The system in accordance with the present invention makes it possible to open up to a Member a substantially unlimited, freely available choice of reward products on which to expend rewards points, whilst at the same time offering the possibility of eliminating the need for catalogues, rewards statements, inventories of merchandise, storage, administration and related facilities. This allows the system to offer lower costs to participating Merchants and increase the value of rewards to Members. In particular forms, information of account balances and items of transaction statements can made available in a user-friendly format with accurate accountability.

In accordance with a first aspect of the present invention, there is provided a rewards system for rewarding Member loyalty, said system including:

at least one point of sale terminal for receiving information indicative of an offered rewards amount offered for purchase of a product and for receiving information indicative of a selected rewards amount selected by a user for redemption;

communications means for facilitating communications between the at least one point of sale terminal, a rewards financial account associated with the rewards system, and at least one Merchant financial account associated with a Merchant; and

a plurality of user accounts, each user account being associated with a Member;

said system being arranged, during a rewards receiving operation, to transfer a financial amount corresponding to an

offered rewards amount received by the at least one point of sale terminal to said rewards financial account when said product is purchased by a Member, and to associate said transferred financial amount with the Member;

5 user account including a rewards balance amount indicative of the balance of financial amounts transferred to and from said rewards financial account and associated with the Member; and

10 said system being arranged, during a rewards redeeming operation, to transfer at least a proportion of the respective cumulative financial amount associated with a Member and corresponding to a selected rewards amount received by the at least one point of sale terminal from the rewards financial account to a Merchant financial account associated with a
15 Merchant of a product when the product is purchased from the Merchant by the Member.

20 In one embodiment, the system is arranged, during a rewards receiving operation, to transfer said financial amount corresponding to the offered rewards amount from a financial account of the seller of the product to said rewards financial account.

Preferably, each said rewards balance amount is in the form of points, each point representing a predetermined financial amount.

25 Preferably, the rewards system is arranged, during a rewards receiving operation, to calculate the appropriate financial amount corresponding to the offered rewards amount, and to transfer the appropriate financial amount from the merchant's bank account to said rewards financial account.

30 Preferably, the rewards system is arranged, during a rewards redeeming operation, to calculate the appropriate financial amount corresponding to the selected rewards amount, and to transfer the appropriate financial amount from the rewards financial account to the Merchant financial account.

The rewards system is preferably arranged to deduct from the rewards balance amount associated with a Member, a rewards amount corresponding to the financial amount transferred from the rewards financial account to the Merchant financial account as a result of purchasing a product by the Member during a rewards redeeming operation.

Preferably, the at least one terminal is also arranged to receive Member identification information indicative of the identity of a Member, the user accounts are arranged to store Member identification information, and the rewards system is arranged to compare/ the received Member identification information with the stored Member identification information. Preferably, the at least one terminal is also arranged to receive a PIN number, the user accounts are arranged to store PIN numbers and associate each PIN number with a user account, and the rewards system is arranged to verify the identity of the Member by comparing the received PIN number with the stored PIN number. The at least one terminal is preferably also arranged to transmit payment information from a Member and the rewards system is arranged to forward the payment information to a financial institution associated with the Member for the purpose of carrying out electronic payment for a reward or payment of a product.

Preferably, the financial control means is arranged to coordinate transfer of financial amounts between the rewards financial account and the Merchant financial accounts.

The rewards financial account preferably includes a Members points reward account including a financial amount attributable to Members associated with the rewards systems, and a system financial account including information indicative of a financial amount attributable to operators of the rewards system.

The rewards system is preferably arranged such that, during a rewards receiving operation, a proportion of said

financial amount transferred to the rewards financial account is transferred to the system financial account as an administration fee, and the remainder of said financial amount transferred to the rewards financial account is transferred to
5 the Members points reward account and associated with a Member.

The rewards system preferably further includes a customer application arranged to receive requests from the at least one terminal and to generate reports in response to the requests,
10 each said report being generated on the basis of user entered criteria and including information indicative of at least one Member, at least one Merchant and/or transactions between the at least one Member, the at least one Merchant and the rewards system; a funds management application arranged to manage the
15 financial amount in the rewards financial account; and a help application arranged to receive requests for assistance from Members and/or Merchants associated with the system. The help application preferably includes voice recognition software.

The rewards system preferably also includes a database
20 application arranged to store the user accounts information.

The customer application, the funds management application and/or the help application may be accessible using a point of sale terminal, a telephone or an Internet enabled computing device.

25 The rewards system may also include a controller arranged to coordinate functions in the rewards system.

The communications network preferably includes a first communications network arranged to carry communications signals between the at least one terminal and the controller,
30 and a second communications network arranged to carry communications signals between the controller, the rewards financial account and Merchant the financial accounts.

In a preferred embodiment, the at least one point of sale terminal includes a card reading device arranged to cooperate

with an identification card so as to retrieve Member identification information from the identification card.

The at least one point of sale terminal may be an EFTPOS type terminal, a PCPOS type terminal or an Internet enabled computing device.

In accordance with a second aspect of the present invention, there is provided a method of rewarding Member loyalty, said method including the steps of:

providing at least one point of sale terminal;

10 receiving at a point of sale terminal information indicative of an offered rewards amount offered for purchase of a product;

receiving at a point of sale terminal information indicative of a selected rewards amount selected by a user for redemption;

15 providing communications means for facilitating communications between the at least one point of sale terminal, a rewards financial account associated with the rewards system, and at least one Merchant financial account associated with a Merchant;

providing a plurality of user accounts, each user account being associated with a Member;

during a rewards receiving operation, transferring a financial amount corresponding to an offered rewards amount received by the at least one point of sale terminal to said rewards financial account when said product is purchased by a Member;

associating said transferred financial amount with the Member;

30 each user account including a rewards balance amount indicative of the balance of financial amounts transferred to and from said rewards financial account and associated with the Member;

during a rewards redeeming operation, transferring at

least a proportion of the respective cumulative financial amount associated with a Member and corresponding to a selected rewards amount received by the at least one point of sale terminal from the rewards financial account to a Merchant financial account associated with a Merchant of a product when
5 the product is purchased from the Merchant by the Member.

In yet a further broad form of the invention there is provided a rewards system which rewards Members of the system for utilising Merchants as their Merchants of preference for
10 the purchase of products; the system comprising one or more Members and one or more Merchants; and wherein a Merchant issues points to the benefit of a Member at the time the Member purchases a product from the Merchant.

Preferably said system includes an operator for
15 administration of the system; the operator not participating in the system as a Merchant.

Preferably the Merchant effectively purchases (funds) the points that represent the reward from the Operator at the time of purchase of the product.

20 Preferably the product provided by a Merchant is at a published or established price.

Preferably the member has the freedom to purchase any product or service displayed or advertised for sale by the Merchant by using rewards points.

25 Preferably every redemption transaction is treated as a normal buy transaction where rewards points are earned according to the usual points award rules.

Preferably the Member comprises a person who has chosen to become registered with the system and is entitled to
30 receive points for purchases made by the Member from any Merchant associated with the system.

Preferably each Merchant appointed to the system is entitled to provide and redeem Members points as a result of purchase of a product.

Preferably a Member can purchase a product from a Merchant in exchange for a specified number of reward points; each of the points representing a predetermined financial amount.

5 Preferably the predetermined financial amount is applied to points utilised in a points redemption transaction between the Member and the Merchant.

Preferably the predetermined financial amount is applied to points utilised in a buy transaction between the Member and
10 the Merchant.

Preferably the predetermined financial amount is applied to both a redemption transaction and a buy transaction between the Member and the Merchant.

Preferably the predetermined financial amount is an
15 agreed monetary value against the purchase of a product.

Preferably the operator allocates each Merchant an exclusive territory.

Preferably the territory is demarked by the nature of goods sold by the Merchant.

20 Preferably the territory is demarked by a marketing channel.

Preferably the territory is demarked geographically.

Preferably the Merchants are selected for participation and territories are arranged to be substantially contiguous
25 whereby a Member can obtain a broad array of products from Merchants within any given territory.

Preferably the predetermined financial amount is set by the operator of the system.

In yet a further broad form of the invention there is
30 provided an electronic transaction terminal adapted to process transactions; the terminal further adapted to process rewards transactions for the above rewards system.

In yet a further broad form of the invention there is provided a media for use with the above rewards system wherein

the media includes a storage element for storage of identity of Members.

In yet a further broad form of the invention there is provided a database for use with the above rewards system wherein the database includes a storage element for statistics relating to the spending profile of the Member and selling profile of the Merchant.

Preferably the media further includes means to facilitate electronic debit and credit transactions through the above terminal.

Description of the Drawings

The present invention will now be described, by way of example only, with reference to the accompanying drawings, in which:

Figure 1 is block diagram of a rewards system in accordance with an embodiment of the present invention;

Figure 2 is a flow diagram indicating a rewards receiving operation of the embodiment shown in Figure 1;

Figure 3 is a flow diagram indicating a rewards redeeming operation of the embodiment shown in Figure 1;

Figure 4 is a block diagram of a buy transaction in accordance with an example of an implementation of the present invention;

Figure 5 is a block diagram of a redemption transaction (entirely points) also in accordance with a first example of a preferred embodiment of the present invention.

Description of an Embodiment of the Present Invention

In a broad sense, the present invention relates to a rewards system which operates such that during a rewards receiving operation, a financial amount in points corresponding to a proportion of the purchase price of a product is transferred to a Members points rewards account

when a product is purchased. During a rewards redeeming operation, at least a proportion of the amount in an operators pool account is transferred to a Merchant account when a product is purchased.

5 In this way, not only may rewards be received at a point of sale as part of an act of purchasing a product, but rewards may also be redeemed at a point of sale as part of an act of purchasing a product. This is possible since the rewards points received correspond to a financial amount, the
10 correspondence known to the Member at time and place of purchase or redemption.

Referring to the drawings, in Figure 1 there is shown a rewards system 10 which includes user interface devices in the form of point of sale terminals 12, 14 and a processing unit
15 15. The point of sale terminals 12, 14 are of any suitable type capable of acting as an interface between a Member and the rewards system 10 and, in particular, of the type capable of receiving reward information and user identification information at a point of sale, and capable of forwarding the
20 reward information and user identification information to the processing unit 15.

The rewards system 10 is arranged such that Members who have registered with the rewards system 10 become Members of the rewards system 10, with each Member being allocated a
25 Member rewards account. The Member rewards accounts are arranged to store information indicative of the points value attributable to each Member as a result of purchases made by the Members and rewards received by the Members. In this embodiment, the Member rewards accounts do not store financial
30 amounts per se but instead store points which represent financial amounts stored in a financial account associated with Members of the rewards system 10.

In order to facilitate registration of new Members, Merchants registered with the system may be provided with a

plurality of identification cards which may be issued to new Members at the point of sale. When a card is first used, the card is activated and a Member rewards account is activated and allocated to the Member. The allocated Member rewards
5 account is then associated with the Member details provided by the Member when the Member formally registers with the rewards system 10.

The rewards system 10 may also be arranged such that Merchants who have registered with the system become
10 registered Merchants authorised by operators of the system to offer rewards as a result of an act of purchasing a product and to accept rewards as at least part payment for purchase of a product.

The rewards system 10 communicates with at least one
15 financial institution, in this example a first bank 16 and a second bank 18. The first and second banks 16, 18 hold an account for Member accumulated rewards points and accounts 30, 32 for a plurality of Merchants.

The rewards system 10 includes a first communications
20 network 20 which may be any communications network suitable for carrying communications signals between the point of sale terminals 12, 14 and the processing unit 15. In this example, the first communications network 20 is arranged to carry communications signals from a variety of user interface
25 devices, such as EFTPOS terminals, PCPOS terminals, telephones and Internet enabled personal computer devices. However, it will be understood that in practice several communications networks may be utilised for carrying communications signals between the user interface devices and the processing unit 15,
30 each communications network being specific to particular communications signals from a particular user interface device.

The EFTPOS terminal 12 is arranged to receive identification information indicative of the identity of a

Member, to receive rewards information indicative of the rewards amount applicable for a purchase, to forward the identification information and the rewards information to the processing unit 15, and to receive and forward payment
5 information to a financial institution associated with a Member for the purpose of carrying out electronic payment of a product.

The EFTPOS terminal 12 may be a standard EFTPOS terminal which has been provided with interface software to enable the
10 EFTPOS terminal 12 to communicate with the processing unit 15 through the communications network 20 in accordance with the present invention. Alternatively, the EFTPOS terminal 12 may be specifically designed to operate in accordance with the present invention.

15 Similarly, the PCPOS terminal 14 is arranged to receive identification information indicative of the identity of a Member, to receive information indicative of the rewards amount applicable for a purchase, to forward the identification information and the rewards information to the
20 processing unit 15, and to receive and forward payment information to a financial institution associated with a Member for the purpose of carrying out electronic payment of a product.

However, it will be understood that although the EFTPOS
25 and PCPOS terminals 12, 14 are arranged to facilitate electronic payment of a product, this is not an essential requirement of the invention, and other methods of payment are also applicable, such as payment by cash or credit card.

In this embodiment, a Member is identified at the point
30 of sale by virtue of an identification card issued to the Member by operators of the rewards system 10, the card containing identification information unique to the Member. For example, the card may be of the type including a magnetic strip for recording information or the card may be of the type

known as "smart cards" and which include an integrated circuit for recording information. Of course, in order for the point of sale terminals 12, 14 to be able to receive the identification information from the identification cards, the point of sale terminals would be provided with card reading devices.

However, although not ideal, it will be understood that the use of identification cards is not an essential requirement of the invention and Members could be identified merely by manually communicating the appropriate identification information to a representative of a Merchant at the point of sale.

Likewise, registered Merchants may be identified by virtue of an identification card issued to the Merchants by operators of the system.

The processing unit 15 includes a controller 22 which generally serves to coordinate functions in the processing unit 15. The controller 22 is arranged to receive communications from the user interface devices, in particular from the EFTPOS terminal 12 and the PCPOS terminal 14, to interrogate and instruct applications of the processing unit 15, to carry out actions in response to such interrogations or in response to instructions from the terminals, and to direct information from the processing unit 15 through the communications network 20 to the user interface devices.

The controller 22 communicates with a financial control application 24 which serves as an interface between the controller 22 and the financial institutions 16, 18. The main function of the financial control application 24 is to instruct the transfer of financial amounts between accounts in the financial institutions 16, 18. The financial control application 24 also calculates the number of points corresponding to each financial amount transferred between financial accounts in the financial institutions 16, 18, and

forwards information indicative of the calculated number of points to the controller 22 for crediting to or debiting from the appropriate Member account. Of course, since this application interfaces with financial institutions, it will be
5 subject to the security rules set by the banking system.

The financial control application 24 communicates with the financial institutions 16, 18 through a second communications network 26 which may be any communications network suitable for carrying communications signals between
10 the processing unit 15 and the financial institutions 16, 18.

The first bank 16 includes a rewards financial account 28 associated with the rewards system 10, and a plurality of Merchant accounts 30, each of which is associated with a Merchant of goods and/or services. The second bank 18 includes
15 a plurality of Merchant accounts 32, each of which is associated with a Merchant of goods and/or services.

The rewards financial account 28 includes a Members points reward account including, information indicative of a points value attributable to Members of the rewards system 10,
20 and a system financial account including information indicative of a financial amount attributable to the operators of the rewards system 10.

The controller 22 communicates with a database application 34, a customer application 36, a help application
25 38 and a funds management application 40.

Each of the applications 34, 36, 38, 40 may be in the form of a separate Computing device arranged to communicate with the controller 22, or may be in the form of a software application with each software application stored on the same
30 computing device.

The database application 34 serves to store Member account information in the form of a plurality of Member rewards accounts, with each Member rewards account including information indicative of transactions attributable to the

Member to and from the Members points reward account. The transaction information stored in each Member rewards account is in the form of a cumulative total of points, with each point corresponding to a predetermined financial amount, for example 10 cents. The database application 34 operates such that a transaction to the Members points reward account and attributable to a particular Member results in the addition of a number of points corresponding to the transaction to the cumulative total of points in the respective Member rewards account. The database application also operates such that a transaction from the Members points reward account to a Merchant financial account and attributable to a particular Member results in the subtraction of a number of points corresponding to the transaction from the cumulative total of points in the respective Member rewards account.

The database application 34 also includes details of PIN numbers associated with the Members, and PIN numbers of Merchants registered with the rewards system 10.

The customer application 36 is arranged to store Member and Merchant information such as the names and addresses of the Members and Merchants and other demographic information relating to the Members and Merchants. The customer application 36 is also arranged to interrogate the other applications 34, 38, 40 in the processing unit 15 in response to requests to generate reports. Such reports may be forwarded to the requesting user interface device through the first communications network 20 or to requestors by any other suitable communications method, for example by e-mail, standard mail or facsimile. For example, the customer application 36 may be arranged to cooperate with the database application 34 so as to provide points balance information and/or transaction history information on request. The customer application 36 may also serve to generate purchasing activity data of Members which can be combined with Member

demographic information to carry out targeted sales promotion.

The help application 38 is arranged to receive and respond to requests for assistance from Members and/or Merchants. For this purpose the help application 38 may be
5 supported by human operators and/or may include voice recognition software.

The customer application 36 and the help application 38 are accessible through the first communications network 20 using any suitable user interface device, in this example by
10 using the EFTPOS terminal 12, the PCPOS terminal 14 and a personal computing device 41 which may be located at the home or workplace of a Member.

The help application 38 may also be accessible using a telephone 42, the user interacting with the help application
15 using the voice recognition software of the help application 38.

The funds management application 40 communicates with the controller 22 and the first bank 16 and serves to manage the financial amount in the rewards financial account 28 with a
20 view to generating revenue for the operators of the rewards system 10.

Operation of the rewards system 10 will now be described in relation to a rewards receiving operation wherein a Member of the rewards system 10 receives rewards as a result of
25 purchasing a product.

Steps of a rewards receiving operation are indicated by reference numerals 46 to 62 in Figure 2.

The Member first negotiates a product price and the number of points to be offered for the product with a
30 representative of a Merchant. Once the Member and the representative have agreed on the product price and the number of points offered, the Member pays for the product by cash, credit card, EFTPOS transfer or any other suitable payment method acceptable by the Member and the Merchant. The Member

then provides the Merchant with information identifying the Member by supplying the Merchant with an identification card and the Merchant introducing the identification card into the card reading device of the point of sale terminal 12, 14.

5 Of course, as mentioned above, it will be understood that although the Member identification card is a particularly desirable way to identify the Members, other identification methods may be used, the important aspect being that the point of sale terminal is provided with information indicative of
10 the identity of the Member so that the rewards system 10 is able to allocate the appropriate number of points to the Members account in the database application 34.

Once the Member identification information has been received by the point of sale terminal 12, 14, the information
15 is forwarded from the point of sale terminal 12, 14 to the controller 22 through the first communications network 20, whereupon the controller 22 communicates with the database application 34 to verify that the information used to identify the Member correlates with information indicative of the
20 Member in the database application 34.

Following positive correlation, the Member provides the point of sale terminal 12, 14 with a PIN number. Information indicative of the PIN number is then forwarded through the first communications network 20 to the controller 22 which
25 then compares the entered PIN number with the PIN number stored in the database application 34 and associated with the Member.

The rewards system 10 is also arranged to require verification of the identity of the Merchant, for example by
30 receiving information identifying the Merchant and a PIN number associated with the Merchant. Preferably, verification of a Merchant occurs when the Merchant first connects with the rewards system. However, it will be understood that verification of the Merchant may occur as part of each act of

purchasing a product.

Following a positive identification of the PIN number and therefore a positive identification of the Member, the number of points offered for the product is entered into the point of sale terminal, for example by the representative of the Merchant. A financial amount corresponding to the number of points offered is then calculated by the financial control application 24 and the financial control application 24 transfers the calculated financial amount from the Merchant account 30, 32 associated with the Merchant to the rewards financial account 28. A proportion of the calculated financial amount is allocated to the system financial account as an administration fee, and the remainder of the calculated financial amount is allocated to the Members points reward account.

The financial control application 24 also calculates the number of points corresponding to the financial amount transferred to the Members points reward account and instructs the controller 22 to add the appropriate number of points to the Member rewards account in the database application 34.

A rewards redeeming operation will now be described wherein a Member of the rewards system 10 redeems rewards as part of an act of purchasing a product.

Steps of the rewards redeeming operation are indicated by reference numerals 64 to 82 in Figure 3.

The Member first negotiates the product price with a representative of the Merchant. Likewise with the rewards receiving operation, the Member is then identified by providing an identification card and by entering a PIN number.

Following positive identification of the Member, the Member selects the number of points to be used for the purchase and the controller 22 communicates with the database application 34 so as to determine whether the number of points selected by the Member are available to the Member.

If the selected number of points are available to the Member, the financial control application 24 calculates a financial amount corresponding to the selected number of points and transfers the calculated financial amount from the Members points reward account to a Merchant financial account 30, 32 associated with the Merchant. The controller 22 then communicates with the database application 34 so as to deduct the selected number of points from the Member rewards account.

The difference, if any, between the price of the product and the calculated financial amount is then determined and the difference is paid by the Member by any suitable method, for example by cash, credit card, EFTPOS or a combination of any of these methods.

It will be understood that the rewards system 10 may be arranged so that the Member also receives rewards points as a result of purchase of a product even when the product is purchased at least partly using rewards points.

It will be appreciated that the present rewards system encourages Members to return and repurchase by providing Members registered with the system with rewards which are directly backed by a financial amount and which may be utilised to purchase goods and/or services from a plurality of Merchants registered with the system. In this way and by only allowing a predetermined proportion of Merchants to be registered with the system the registered Merchants are provided with an advantage in the marketplace over non-registered Merchants.

It will also be appreciated that the present rewards system provides Members with a powerful incentive to repurchase from a Merchant in a more cost effective way than rewards systems known hitherto since it is not necessary to provide Members with expensive printed material such as catalogues of goods and/or services on offer. With the present system, all products and/or services which are on offer for

sale from registered Merchants are available for purchase using the rewards. Similarly, all products and/or services which are on offer for sale from registered Merchants can serve to generate rewards for the Members.

5 It will also be appreciated that in order to reduce fraud, the rewards system may be arranged so as to distinguish between total points held and points available for redemption, wherein points only become available for redemption after a predetermined period of time.

10 Furthermore, it will be appreciated that since the rewards received by Members registered with the rewards system are backed by financial amounts, the Members are able to negotiate the sale price of products with Merchants.

15 Example:

By way of non-limiting and non-binding example, Figs. 4 and 5 illustrate steps in a rewards system 100 for both buy and redemption transactions in accordance with the above described embodiment.

20 In the detailed description of the example which follows one rewards point costs a merchant 101 twelve cents of which ten cents is allocated to Operators rewards funds pool account 102 and two cents is allocated to the rewards system operator account 103. It will be appreciated that other amounts can
25 and will be used depending on local conditions under which the rewards system is operating. In many circumstances the predetermined monetary value to be attributed to a point would be determined by contractual arrangement between each merchant 101 and the rewards system operator.

30 With further reference to Fig. 4 an example of a buy transaction 104 is provided wherein product X is purchased entirely for currency (i.e. there is no redeeming of points involved) from merchant 101 by Member 105.

In this example the triggering of the purchase and

allocation of points is achieved by the Member 105 causing his rewards card 109 to be swiped through EFTPOS terminal 107 resulting ultimately in electronic communication between the merchant's bank account 109 and the operator's bank account 110 whereby, in this example, funds to a value of twelve cents per point purchased by merchant 101 for allocation to the benefit of Member 105 at the rate of twelve cents per point are deposited to the operator's bank account 110. More specifically, two cents of this amount is placed in the operator's account 103 whilst ten cents is deposited into the rewards funds pool account controlled by the operator. At the same time the points are allocated to the rewards point database 111 to the benefit of Member 105, such points being available for Member 105 to utilise in subsequent redemption operations to be described below.

It will be understood that the points and the purchasing power of the points are backed by the funds in pool account 102.

At all times a one to one correspondence will exist between the value of funds in Member's pool account 102 and the points allocated to the Members in the rewards point database 111 based on the predetermined monetary value to be accorded each point. In this non-limiting example the value in the hands of each Member is ten cents per point.

In the same way that a single EFTPOS terminal 107 can be utilised for communication of both credit card information and rewards card information as described above it is envisaged that the credit card 106 and the rewards card 109 could be combined as a single combined card 112, for example by including magnetic stripe recorded information for credit card 106 in first stripe 113 and recording rewards card information on second magnetic stripe 114.

With reference to Fig. 5 a corresponding redemption transaction 115 is illustrated and wherein like components are

numbered as for Fig. 4.

In this example Member 105 purchases product X entirely on the basis of redemption of points via merchant 101. In this instance because the transaction is entirely based on points redemption only the rewards card 109 need be swiped through the EFTPOS terminal 107 with the end result that funds to the value of product X are passed from the Member's pool account 102 to the merchant's bank account 108 and points corresponding to the value of product X are deducted from the rewards point database 111 from the account corresponding to Member 105.

It is to be understood that every redemption transaction is treated as a normal buy transaction where rewards points are earned according to the usual points award rules.

It will be observed that characteristics of the above referenced example include:

- (a) The Merchant need only purchase reward points for issue to a Member at the time a commercial buy transaction is entered into by a Member.
- (b) A Member can redeem reward points credits at any participating merchant as part of an otherwise conventional buy transaction, and treating the rewards points at predetermined value as legal tender.
- (c) A buy transaction may be paid for in whole or in part by points redemption.
- (d) Data entry for attributing rewards points in relation to member can utilise existing commercial data entry components such as EFTPOS terminals and also utilise the existing communications infrastructure between merchants and financial intermediaries.

Software which can be invoked to implement the system of the example includes JAVA and MULTOS implementations.

A suitable specification for the database portion of the

software of the example is:

DATABASE FUNCTIONS

1. Member database
- 5 2. Merchant database
3. Management database
4. Members or merchants identified by particular number code with pin number backup.
5. Systems to accommodate hundreds of thousands of
10 merchants.
6. Systems to accommodate millions of Members.
7. Member database to facilitate Members' account points (money) account.
8. The merchant (through R.R. EFTPOS software) has
15 connection to a batch database installed "fund pool" for managing the flow of units of value, "points" (money) to and from the central control bank.
9. The management transaction or batch database extracts funds from the merchant's own bank account and
20 accumulates and divides the funds U.O.V. funded by merchant and directs 16.666% to Operators account and 83.333% to Members' pool account.
10. By swiping the Member's card through the merchant's EFTPOS machine, the merchant can:
25 a) Send funds amounting to a specific number of points to be processed through the Operators batch database, which will automatically deduct the transaction fee from the monetary value of each point (U.O.V.) and transfer 16.66% of the value of
30 each point to the Operators business account and 83.33% of the monetary value of each point to the credit of the Operators Pool Account account.
11. The Operators Pool Account account will hold all the monetary value of the rewards points to the Operators

orders, which orders are confirmed and governed by the operating rules of membership, one of which disallows a Member from drawing points in cash either directly or through the services of an appointed merchant.

5 **INCOMING & OUTGOING TRANSACTION FLOWS:**

1. Merchant conducts transaction with Member by selling goods to the Member.

2. The Member pays for the goods received either by:

a) Cash, credit card or hire purchase agreement.

10 b) Payment in points value 10 cents per point.

3. Once the details of the transaction are agreed, the merchant will:

15 a) Where goods are purchased by cash, etc. enter the transaction details in the merchant's EFTPOS machine, swipe the Member's card - security procedure will take place, i.e. Pin No., identification, etc. and the agreed number of points rewarded on the amount of the Member's purchase will be automatically transferred from the merchant's bank account to the Member's account.

20 b) When goods are purchased for points or part points and part cash, the merchant will enter the transaction details in the merchant's EFTPOS machine, swipe the Member's card - a security procedure will take place, i.e. PIN No., identification, etc., and the agreed number of points (amount of money) will be deducted from the Member's R.R. account and transferred to the merchant's own business bank account.

30

OTHER CONSIDERATIONS FOR THE EXAMPLE SYSTEM

1. Members and merchants will be provided access to information on the Member's account by using security procedures, i.e. Pin No., etc.

2. A full audit trail of detail on all transactions will be in place on a continuing updated and downloaded basis.
3. There will be automatic monthly deduction of points from the merchant's account for management, membership and transaction costs. These points will be considered a membership fee.
4. Fraud management parameters will be built into the software and show by highlight in audit trail.
5. The software system will have spare capacity providing options for future expansion and development of the program.
6. The software system will have both a local and a wide area network base to answer adequate reporting and management function requirements with the ability for user reporting and query development.
7. There will be high fault tolerance, line system maintenance, which makes way for minimal staffing and management requirements, which are pivotal to the commercial integrity and returns of the program.

In a further particular form each reward point can be attributed a value in the hands of the Member of 10 cents with an additional 2 cents attributable to the control entity. Such a system in accordance with the example has the following characteristics:

1. Each Real Reward point is set at a specific amount to the Member of 10 cents per point.
2. The Real Reward Member knows the exact value of points given by a merchant against each purchase by virtue of their set specific amount of 10 cents per point and by statements issued with each transaction.
3. The Real Reward Member can check their points balance at any time using a series of tools including a call centre, Internet, SMS and faxback.

4. The Real Reward Member pays for a range of services such as checking points balance via charges against their points balance. Monthly membership fees are also charged against Members points balance.
- 5 5. Security uses three separate forms of identification including a PIN, a card and a Member's or merchants contact details.
6. Rewards points capture and processing can rely on current 3DES (Encryption Standard) on JAVA and MULTOS compatible
10 hardware and such equivalent standards that may apply from time to time for existing point of sale transaction capturing devices such as EFTPOS machines
7. The system is a non-proprietary, independently operated scheme that rewards loyalty to a group of geographically
15 located merchants across the full spectrum of industry types.
8. The system is designed as both business-to-consumer and business-to-business.
9. Each Real Reward point is underwritten by cash reserves
20 held under strict governance regulations as detailed in the organisation's articles of association.
10. Merchants are given an organised territory, which they hold exclusively within their industry group whilst they adhere to the terms and conditions of being appointed a
25 license.
11. The Merchant has control over how many points are given in exchange for the purchase of goods and services normally sold by that particular Merchant. For example, points given can range from a high percentage for non-
30 discounted goods and services to no points for "loss leaders".
12. Each Real Reward redemption transaction constitutes a full margin sale upon which further reward points may accrue.

13. Real Reward offers the Member effectively unlimited choice of which goods or services they may elect to redeem their points at appointed merchants rather than a limited range from a catalogue, retail outlet, web site or the like.

14. Real Reward points can be amalgamated with other Member's points (with their agreement) for example by say a family to make one purchase.

15. Real Reward Members can purchase goods and services for part cash/part reward points.

16. Real Reward points are not tied to a merchant's brand or point-of-sale system.

17. Real Reward Members retain their points purchasing capacity regardless of the financial and business viability of merchants.

18. Redemption of points are significantly faster and easier than existing competitive products.

19. Redemption of points are managed by instructions issued by the Operators control centre to the merchant, merchant bank and The Rewards bank.

20. Redemption of points can only occur if the Member has sufficient active points in their account.

It is to be understood that the above example is to be taken as a non-limiting and non-binding example of operation of the rewards system of the present invention.

It is also to be understood that the Member reward points account is not an account maintained in actual currency. Rather, the points held in the rewards points account equate to a specified purchasing value, which value is backed by the Members pool of funds maintained and controlled by the operator. Stated another way points are not currency per se, but equate to a predetermined monetary value. It is also to be understood that a Member will not be able to redeem points for currency but only for product as defined earlier in the

specification.

Modifications and variations as would be apparent to a skilled addressee are deemed to be within the scope of the present invention.

5

INDUSTRIAL APPLICABILITY

The rewards system can be applied to electronic transaction systems as currently available at point of sale terminals in many shopping outlets.

CLAIMS

1. A rewards system for rewarding Member loyalty, said system including:

at least one point of sale terminal for receiving
5 information indicative of an offered rewards amount offered for purchase of a product and for receiving information indicative of a selected rewards amount selected by a user for redemption;

communications means for facilitating communications
10 between the at least one point of sale terminal, a rewards financial account associated with the rewards system, and at least one Merchant financial account associated with a Merchant; and

a plurality of user accounts, each user account being
15 associated with a Member;

said system being arranged, during a rewards receiving operation, to transfer a financial amount corresponding to an offered rewards amount received by the at least one
20 point of sale terminal to said rewards financial account when said product is purchased by a Member, and to associate said transferred financial amount with the Member;

each user account including a rewards balance amount indicative of the balance of financial amounts
25 transferred to and from said rewards financial account and associated with the Member;

said system being arranged, during a rewards redeeming operation, to transfer at least a proportion of the respective cumulative financial amount associated with a
30 Member and corresponding to a selected rewards amount received by the at least one point of sale terminal from the rewards financial account to a Merchant financial account associated with a Merchant of a product when the product is purchased from the Merchant by the Member.

2. A rewards system as claimed in claim 1, wherein the system is arranged, during a rewards receiving operation, to transfer said financial amount corresponding to the offered rewards amount from a financial account of the Merchant of the product to said rewards financial account.
5
3. A rewards system as claimed in claim 1 or claim 2, wherein each said rewards balance amount is in the form of points, each point representing a predetermined financial amount.
10
4. The system of Claim 3 wherein points of different Members of said system may be amalgamated by agreement of those Members for a single redemption transaction.
5. A rewards system substantially as hereinbefore described with reference to, and as shown in, the accompanying drawings.
15
6. The system of any one of claims 1 to 5, the system arranged, during a rewards receiving operation, to transfer said financial amount corresponding to the offered rewards amount from a financial account of a Member of the product to said rewards financial account.
20
7. The system of any one of Claims 1 to 6 wherein the rewards system is arranged, during a rewards receiving operation, to calculate the appropriate financial amount corresponding to the offered rewards amount, and to transfer the appropriate financial amount to said rewards financial account.
25
8. The system of any one of claims 1 to 7 wherein the rewards system is arranged, during a rewards redeeming operation, to calculate the appropriate financial amount corresponding to the selected rewards amount, and to transfer the appropriate financial amount from the rewards financial account to the Merchant financial account.
30

9. The rewards system of any previous claim arranged to deduct from the rewards balance amount associated with a Member, a rewards amount corresponding to the financial amount transferred from the rewards financial account to the Merchant financial account as a result of purchasing a product by the Member during a rewards redeeming operation.
10. The system of any previous claim wherein the at least one terminal is also arranged to receive Member identification information indicative of the identity of a Member, the user accounts are arranged to store Member identification information, and the rewards system is arranged to compare the received Member identification information with the stored Member identification information.
11. The system of Claim 10 wherein the at least one terminal is also arranged to receive a PIN number, the user accounts are arranged to store PIN numbers and associate each PIN number with a user account, and the rewards system is arranged to verify the identity of the Member by comparing the received PIN number with the stored PIN number.
12. The system of Claim 11 wherein the at least one terminal is also arranged to receive payment information from a Member and the rewards system is arranged to forward the payment information to a financial institution associated with the Member for the purpose of carrying out electronic payment for a product.
13. The system of any previous claim wherein the financial control means is arranged to coordinate transfer of financial amounts between the rewards financial account and the Merchant financial accounts.
14. The system of any previous claim wherein the rewards financial account includes a Members points reward

account including a points rewards amount attributable to Members associated with the rewards system, and a system financial account including information indicative of a financial amount attributable to operators of the rewards system.

15. The system of any previous claim wherein the rewards system is arranged such that, during a rewards receiving operation, a proportion of said financial amount transferred to the rewards financial account is transferred to the system financial account as an administration fee, and the remainder of said financial amount transferred to the rewards financial account is transferred to the Members points reward account and associated with a Member.

16. The rewards system of any previous claim wherein the rewards system further includes a customer application arranged to receive requests from the at least one terminal and to generate reports in response to the requests, each said report being generated on the basis of user entered criteria and including information indicative of at least one Member, at least one Merchant and/or transactions between the at least one Member, the at least one Merchant and the rewards system; a funds management application arranged to manage the financial amount in the rewards financial account; and a help application arranged to receive requests for assistance from Members and/or Merchants associated with the system. The help application preferably includes voice recognition software.

17. The rewards system of any previous claim further including a database application arranged to store the user accounts:

18. The system of any previous claim wherein the customer application, the funds management application and/or the

help application may be accessible using a point of sale terminal, a telephone or an Internet enabled computing device.

- 5 19. The system of any previous claim wherein the rewards system includes a controller arranged to coordinate functions in the rewards system.
- 10 20. The system of any previous claim wherein the communications network includes a first communications network arranged to carry communications signals between the at least one terminal and the controller, and a second communications network arranged to carry communications signals between the controller, the rewards financial account and Merchant the financial accounts.
- 15 21. The system of any previous claim wherein the at least one point of sale terminal includes a card reading device arranged to cooperate with an identification card so as to retrieve Member identification information from the identification card.
- 20 22. The system of claim 21 wherein the at least one point of sale terminal is an EFTPOS type terminal, a PCPOS type terminal or an Internet enabled computing device.
- 25 23. The system of any previous claim wherein said Member can purchase goods by part payment in points and part payment in currency to the value of the product.
24. The system of Claim 23 wherein reward points remain attributable to said Member based on the value of the product in a rewards redeeming operation.
- 30 25. The system of any previous claim wherein rewards points do not expire.
26. A method of rewarding Member loyalty, said method including the steps of:
providing at least one point of sale terminal;
receiving at a point of sale terminal information

indicative of an offered rewards amount offered for purchase of a product;

receiving at a point of sale terminal information indicative of a selected rewards amount selected by a user for redemption;

providing communications means for facilitating communications between the at least one point of sale terminal, a rewards financial account associated with the rewards system, and at least one Merchant financial account associated with a Merchant;

providing a plurality of user accounts, each user account being associated with a Member;

during a rewards receiving operation, transferring a financial amount corresponding to an offered rewards amount received by the at least one point of sale terminal to said rewards financial account when said product is purchased by a Member;

associating said transferred financial amount with the Member;

each user account including a rewards balance amount indicative of the balance of financial amounts transferred to and from said rewards financial account and associated with the Member;

during a rewards redeeming operation, transferring at least a proportion of the respective cumulative

financial amount associated with a Member and corresponding to a selected rewards amount received by the at least one point of sale terminal from the rewards financial account to a Merchant financial account associated with a Merchant of a product when the product is purchased from the Merchant by the Member.

27. A rewards system which rewards Members of the system for utilising Merchants as their Merchants of preference for the purchase of products; the system comprising one or

more Members and one or more Merchants; and wherein a Merchant issues points to the benefit of a Member at the time the Member purchases a product from the Merchant.

28. The reward system of Claim 27 further including an operator for administration of the system; the operator not participating in the system as a Merchant.

29. The reward system of Claim 27 or Claim 28 wherein the Merchant effectively purchases (funds) the points that represent the reward from the Operator at the time of purchase of the product.

30. The system of any one of Claim 27 to Claim 29 wherein the product provided by a Merchant is at a published or established price.

31. The system of any one of Claims 27 to 30 wherein the member has the freedom to purchase any product or service displayed or advertised for sale by the Merchant by using rewards points.

32. The system of any one of Claims 27 to 31 wherein every redemption transaction is treated as a normal buy transaction where rewards points are earned according to the usual points award rules.

33. The system of any one of Claims 27 to 32 wherein the Member comprises a person who has chosen to become registered with the system and is entitled to receive points for purchases made by the Member from any Merchant associated with the system.

34. The system of any one of Claims 27 to 33 wherein each Merchant appointed to the system is entitled to provide and redeem Members points as a result of purchase of a product.

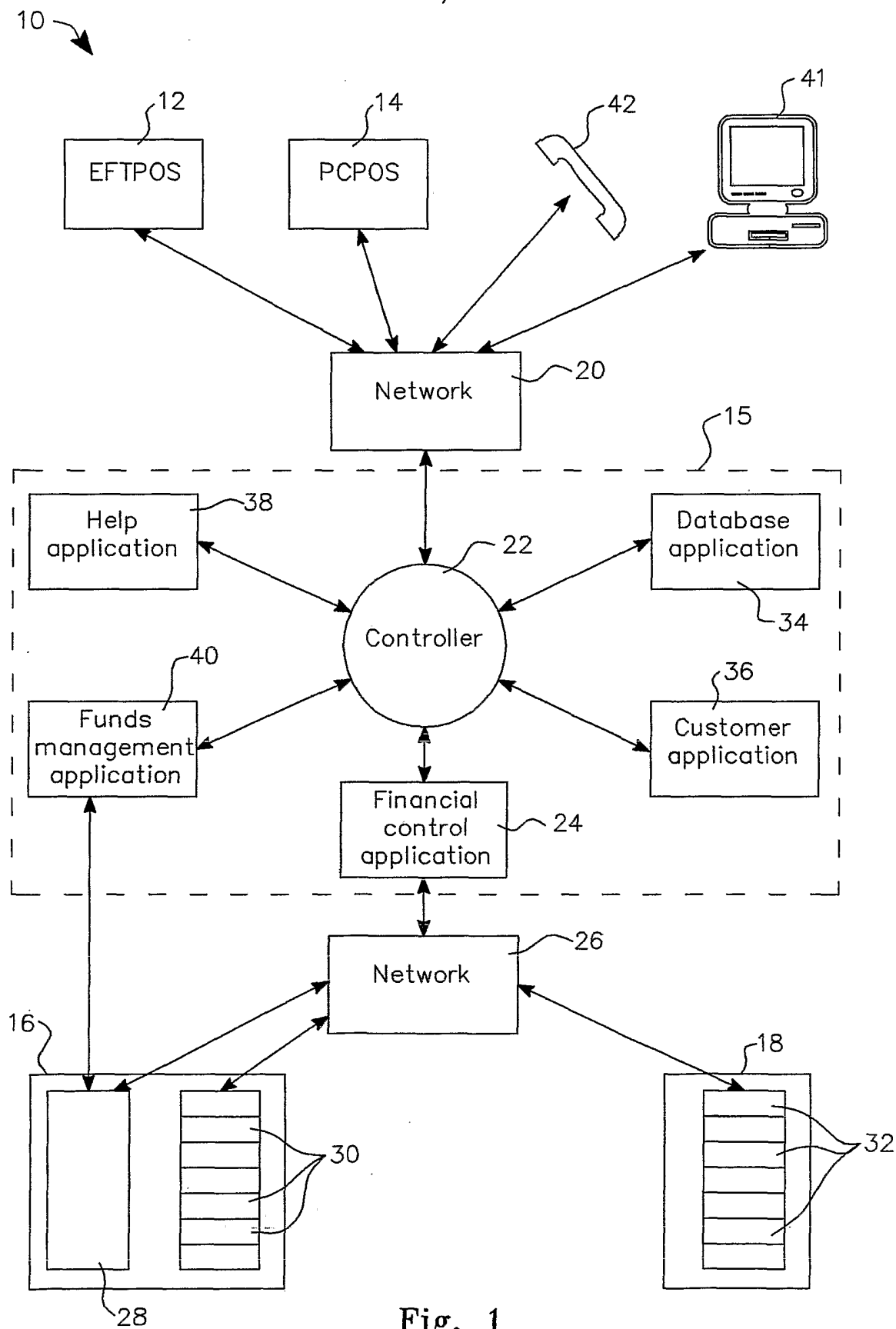
35. The system of any one of Claims 27 to 34 wherein a Member can purchase a product from a Merchant in exchange for a specified number of reward points; each of the points representing a predetermined financial amount.

36. The system of Claim 35 wherein the predetermined financial amount is applied to points utilised in a points redemption transaction between the Member and the Merchant.
- 5 37. The system of any one of Claim 35 or Claim 36 wherein the predetermined financial amount is applied to points utilised in a buy transaction between the Member and the Merchant.
- 10 38. The system of any of Claims 27 to 35 wherein the predetermined financial amount is applied to both a redemption transaction and a buy transaction between the Member and the Merchant.
- 15 39. The system of any one of Claims 27 to 38 wherein the predetermined financial amount is an agreed monetary value against the purchase of a product.
40. The system of any one of Claims 27 to 39 wherein the operator allocates each Merchant an exclusive territory.
41. The system of Claim 40 wherein the territory is demarked by the nature of goods sold by the Merchant.
- 20 42. The system of Claim 40 or Claim 41 wherein the territory is demarked by a marketing channel.
43. The system of Claims 40, 41 or 42 wherein the territory is demarked geographically.
- 25 44. The system of any one of Claims 27 to 43 wherein the Merchants are selected for participation and territories are arranged to be substantially contiguous whereby a Member can obtain a broad array of products from Merchants within any given territory.
- 30 45. The system of any one of Claims 27 to 44 wherein the predetermined financial amount is set by the operator of the system.
46. An electronic transaction terminal adapted to process transactions; the terminal further adapted to process rewards transactions for the rewards system of any one of

Claims 27 to 45.

47. A media for use with the rewards system of any one of Claims 27 to 45 wherein the media includes a storage element for storage of identity of Members.
- 5 48. A database for use with the rewards system of any one of Claims 27 to 45 wherein the database includes a storage element for statistics relating to the spending profile of the Member and selling profile of the Merchant.
- 10 49. The media of Claim 47 wherein the media further includes means to facilitate electronic debit and credit transactions through the terminal of Claim 46.

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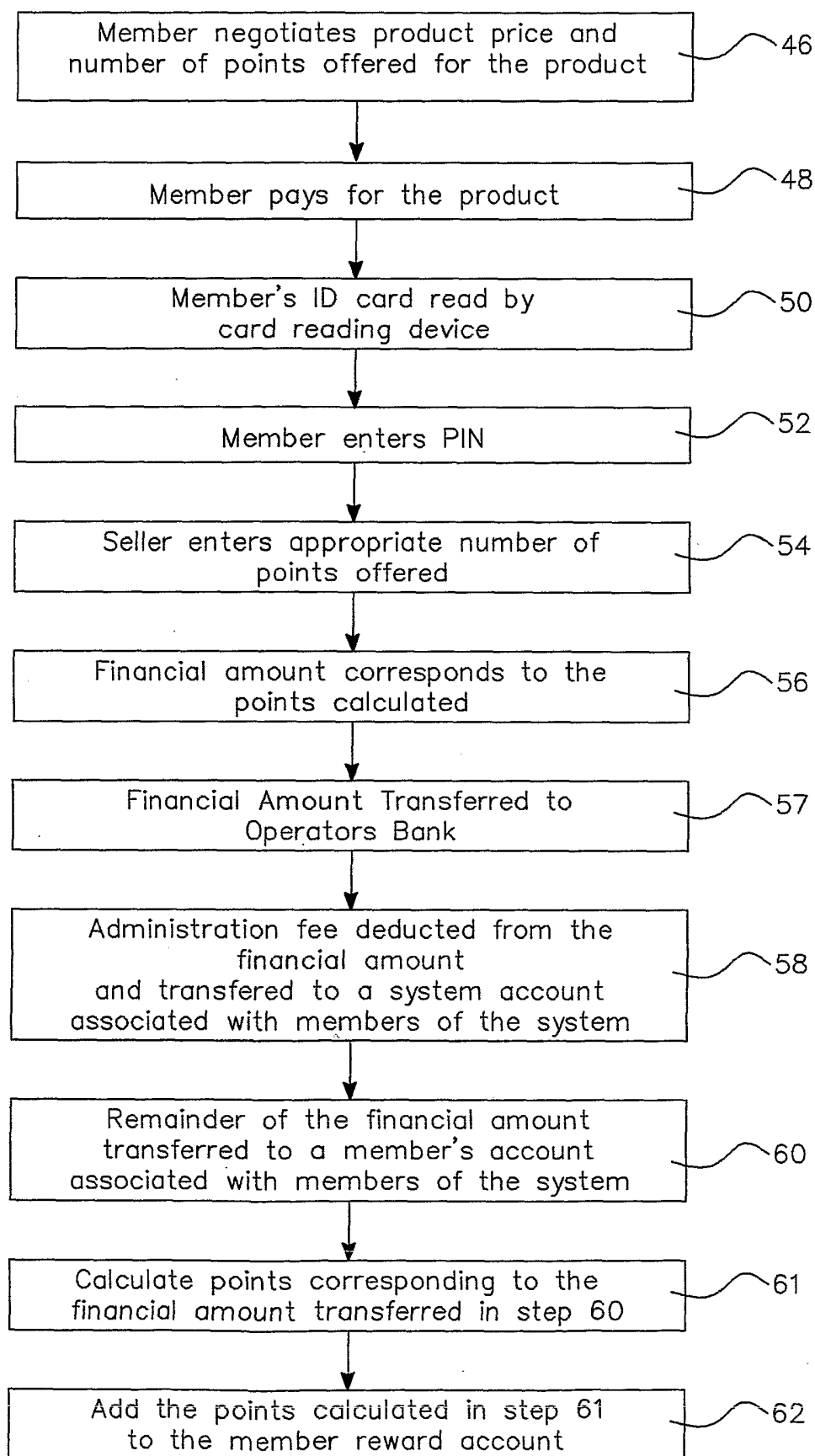


Fig. 2

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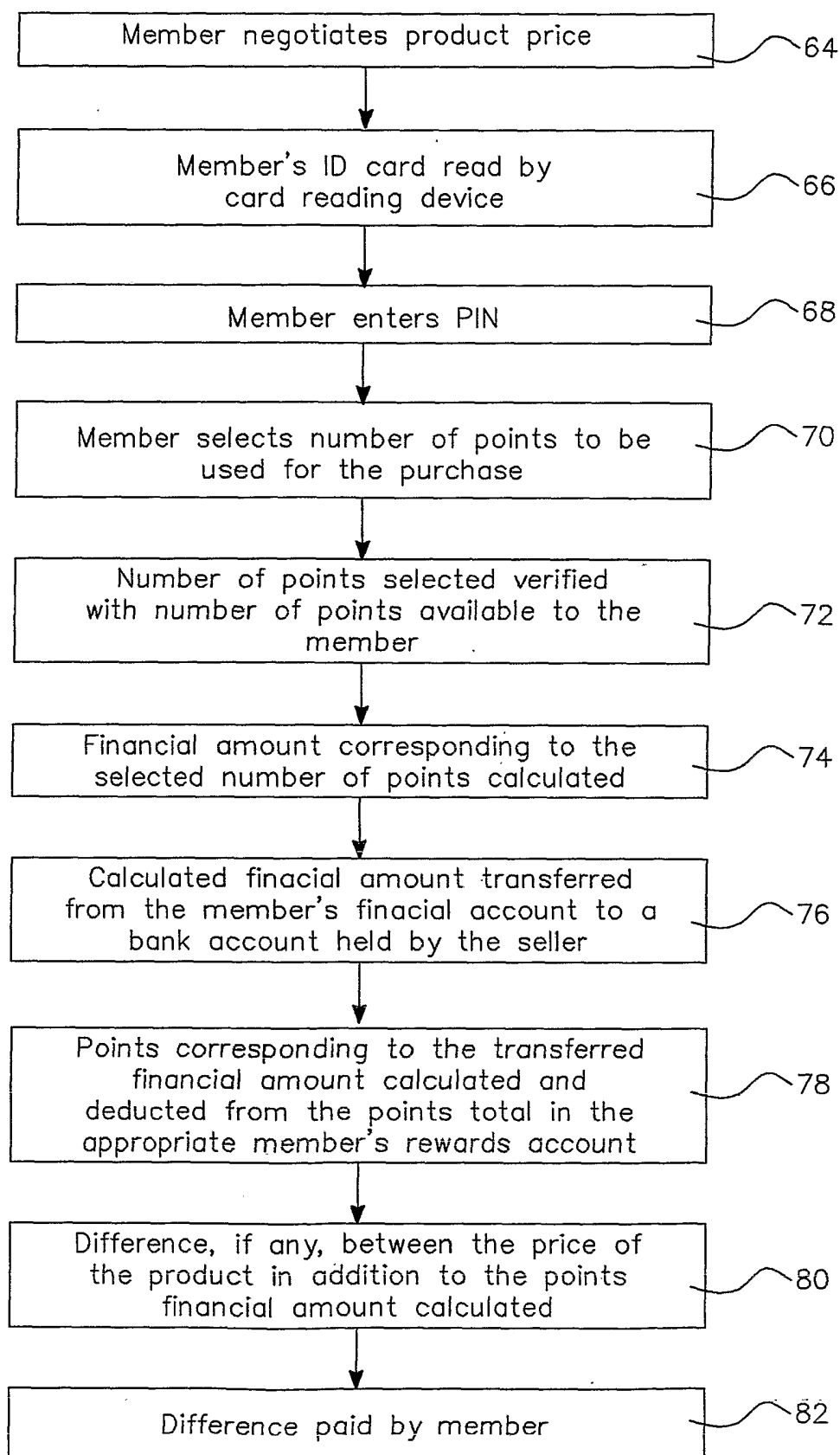


Fig. 3

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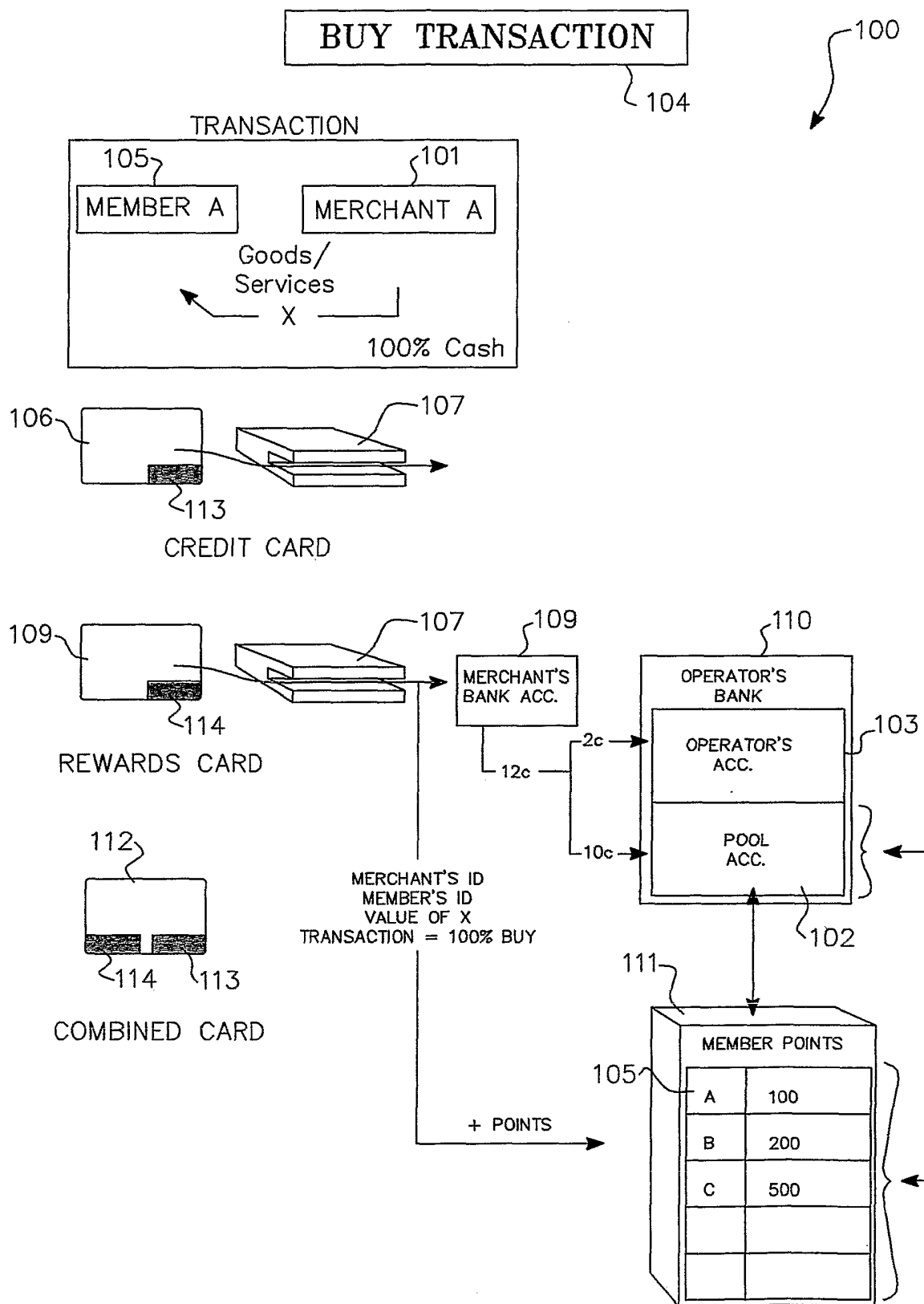


Fig. 4

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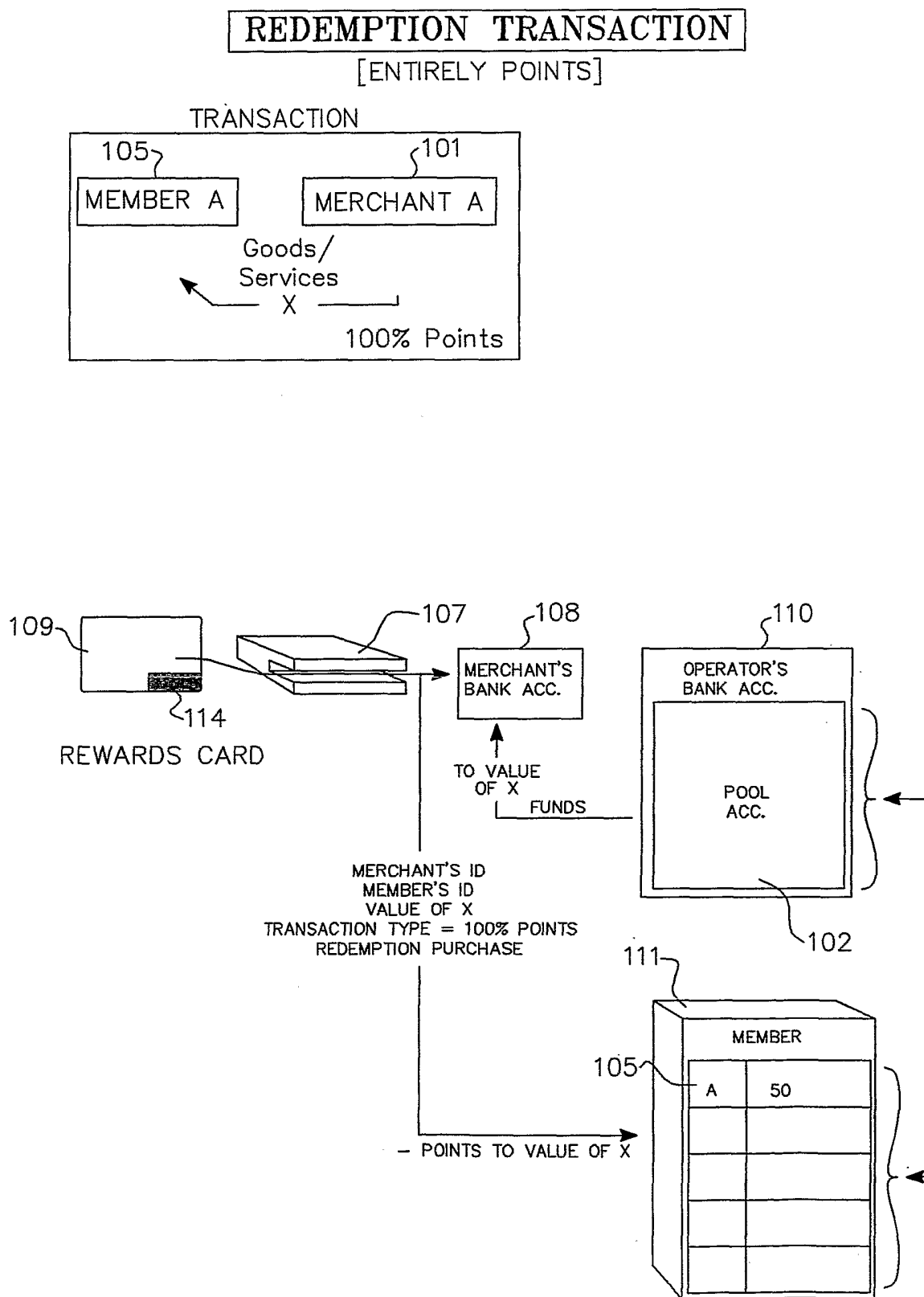


Fig. 5

INTERNATIONAL SEARCH REPORT

International application No.

PCT/AU02/00614

A. CLASSIFICATION OF SUBJECT MATTER		
Int. Cl. ⁷ : G06F 17/60		
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: G06F, G07F		
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)		
WPAT: ELECTRONIC FUND, TRANSFER, INTERNET, URL, NETWORK, ONLINE, VEND, MERCHANT, SELL, REWARD, LOYAL, FREQUENT FLY/BUY, REDEEM		
USPTO: MERCHANT, REWARD, POINTS		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 97/46961 A (PROVIDENT BANKCORP INC.) 11 December 1997	
Y	Entire document	1, 2, 5-49
	Entire document, see abstract	3, 4
X	US 6138911 A (FREDREGILL et al.) 31 October 2000	
Y	Entire document	1, 2, 5-49
	Entire document, see abstract	3, 4
X	US 6061660 A (EGGLESTON et al.) 9 May 2000	
Y	Entire document	1, 2, 5-49
	Entire document, see abstract	3, 4
<input checked="" type="checkbox"/> Further documents are listed in the continuation of Box C <input checked="" type="checkbox"/> See patent family annex		
<p>* Special categories of cited documents:</p> <p>"A" document defining the general state of the art which is not considered to be of particular relevance</p> <p>"E" earlier application or patent but published on or after the international filing date</p> <p>"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)</p> <p>"O" document referring to an oral disclosure, use, exhibition or other means</p> <p>"P" document published prior to the international filing date but later than the priority date claimed</p> <p>"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</p> <p>"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</p> <p>"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</p> <p>"&" document member of the same patent family</p>		
Date of the actual completion of the international search 26 July 2002		Date of mailing of the international search report 2 AUG 2002
Name and mailing address of the ISA/AU AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustalia.gov.au Facsimile No. (02) 6285 3929		Authorized officer CHARLES BERKO Telephone No : (02) 6283 2169

INTERNATIONAL SEARCH REPORT

International application No.

PCT/AU02/00614

C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6119933 A (WONG et. al) 19 September 2000	27-49
Y	Entire document	1-26
X	US 5734838 A (Robinson et. al) 31 March 1998	27-49
Y	Entire document	1-26
X	US 5483444 A (HEINTZMAN) 9 January 1996	27-49
Y	Entire document	1-26
X	<i>www.flybuys.com.au</i> Fly Buys ESCAPE 2001	27-49
Y	Entire document	1-26
P, X	US 6321984 A (McCALL et al.) 27 November 2001	27-49
P, Y	Entire document	1-26

INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.

PCT/AU02/00614

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report		Patent Family Member			
WO	9746961	AU	31463/97		
US	6138911	AU	76271/98	GB	2334609
		WO	9825242	US	5923016
US	6061660	AU	10885/99	CA	2308751
		WO	9921103	EP	1025509
US	6119933	NONE			
US	5734838	NONE			
US	5483444	AU	75121/94	EP	725953
		NO	961660	SG	47649
		US	2002038250	HK	1014215
				WO	9512175
US	6321984	AU	63352/98	EP	979494
		WO	9837518	US	6112981
				AU	55595/99
				WO	200050985
END OF ANNEX					