

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
14 April 2011 (14.04.2011)

(10) International Publication Number
WO 2011/044512 A3

(51) International Patent Classification:
G06Q 30/00 (2006.01)

(21) International Application Number:
PCT/US20 10/052070

(22) International Filing Date:
8 October 2010 (08.10.2010)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
61/250,434 9 October 2009 (09.10.2009) US
12/900,440 7 October 2010 (07.10.2010) US

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(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PE, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— with international search report (Art. 21(3))

[Continued on next page]

(54) Title: SYSTEMS AND METHODS TO AGGREGATE DEMAND

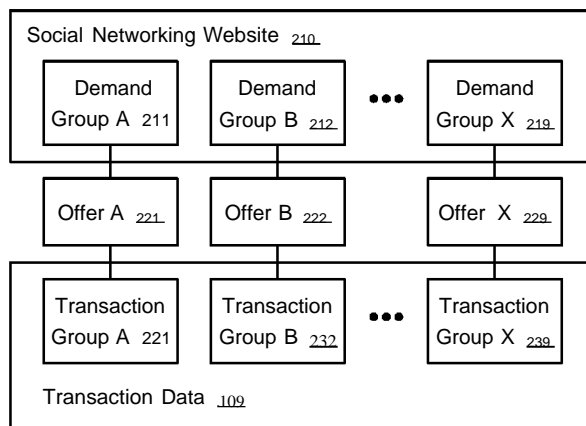


FIG. 10

(57) Abstract: In one aspect, a computing apparatus includes: a data warehouse to store data associating a plurality of account identifiers with an offer having a predefined purchase requirement and an aggregated purchase requirement for a benefit; and a transaction handler configured to process a plurality of transactions. The transaction handler is further configured to determine whether each of the plurality of transactions satisfies a predefined purchase requirement, identify a set of transactions each satisfying the predefined purchase requirement, and determine whether the set of transactions satisfies an aggregated purchase requirement for the benefit. In one example, the transaction handler is configured to provide the benefit via statement credits when the set of transactions satisfies the aggregated purchase requirement.




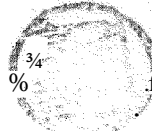
WO 2011/044512 A3

(88) Date of publication of the international search report:

29 September 2011

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US2010/052070

A. CLASSIFICATION OF SUBJECT MATTER		
<i>G06Q 30/00(2006.01)i</i>		
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) G06Q 30/00; G06Q 40/00; G06Q 10/00		
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched Korean utility models and applications for utility models Japanese utility models and applications for utility models		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) eKOMPASS(KIPO internal) & Keywords: aggregation, transaction, purchase requirement, benefit		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	KR 10-2006-0095895 A (KIM, Y. J.) 04 September 2006 See abstract, pages 4-12 and figures 1-6.	1-20
A	US 2006-0069619 A1 (WALKER, J. S. et al.) 30 March 2006 See abstract, figures 3-5 and paragraphs [0024]-[0072].	1-20
A	US 2008-0046358 A1 (HOLM-BLAGG, L.) 21 February 2008 See abstract and paragraphs [0025]-[0042].	1-20
A	US 7194427 B1 (VAN HORN, T. et al.) 20 March 2007 See abstract and column 3 line 19-column 6 line 17.	1-20
A	JP 2006-301866 A (BRAINPAD INC.) 02 November 2006 See abstract and pages 3-8.	1-20
<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input checked="" type="checkbox"/> 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 but 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 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 30 MAY 2011 (30.05.2011)		Date of mailing of the international search report 31 MAY 2011 (31.05.2011)
Name and mailing address of the ISA/KR  Korean Intellectual Property Office Government Complex-Daejeon, 189 Cheongsu-ro, Seo-gu, Daejeon 302-701, Republic of Korea Facsimile No. 82-42-472-7140		Authorized officer HONG, Kyoung hee Telephone No. 82-42-481-5781 

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