Title: COMBINED REWARDS SYSTEM AND PROCESS

Abstract: A system and process that awards rewards currency, e.g. cash back rebate or rewards points, for credit card and check card purchases and that provides rewards for a customer's enterprise relationship is provided. Further provided is a methodology for enrollment into the combined rewards program or the relationship rewards program. Further provided is a methodology to show total combined points or cash earned where the points or amount of cash earned are parsed into the various accounts and purchases. Further provided is a methodology to communicate the currency earned by providing customers with periodic statements and newsletters, data online, and data through customer service representatives. Further provided is a mechanism by which to systematically enroll eligible products or services as defined by the enterprise, e.g. where the eligibility may be based on social security numbers or other unique customer numbers.
A. CLASSIFICATION OF SUBJECT MATTER
   IPC(8): G06Q 30/00 (2007.01)
   USPC: 705/14
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(8): G06Q 30/00 (2007.01)
   USPC: 705/14
   Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
   USPC: 705/1

   Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
   Electronic databases: USPTO WEST (PGPB, USPT, EPAB, JPAB), DIALOG PRO
   Search Terms Used: combining or aggregating or accumulating rewards or rebates or points or cash, credit or debit cards or accounts, combined accounts or statements, linking cards or accounts etc.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

<table>
<thead>
<tr>
<th>Category*</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No.</th>
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<tbody>
<tr>
<td>X</td>
<td>US 2003/0028483 A1 (Sanders et al.) 06 February 2003 (06.02.2003), entire document, especially abstract, and para [0009]-[0013], [0021]-[0024], [0028]-[0036], [0044]-[0048]</td>
<td>1-14</td>
</tr>
</tbody>
</table>

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   "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
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   "&" document member of the same patent family

Date of the actual completion of the international search: 16 May 2007 (16.05.2007)
Date of mailing of the international search report: 29 AUG 2007

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