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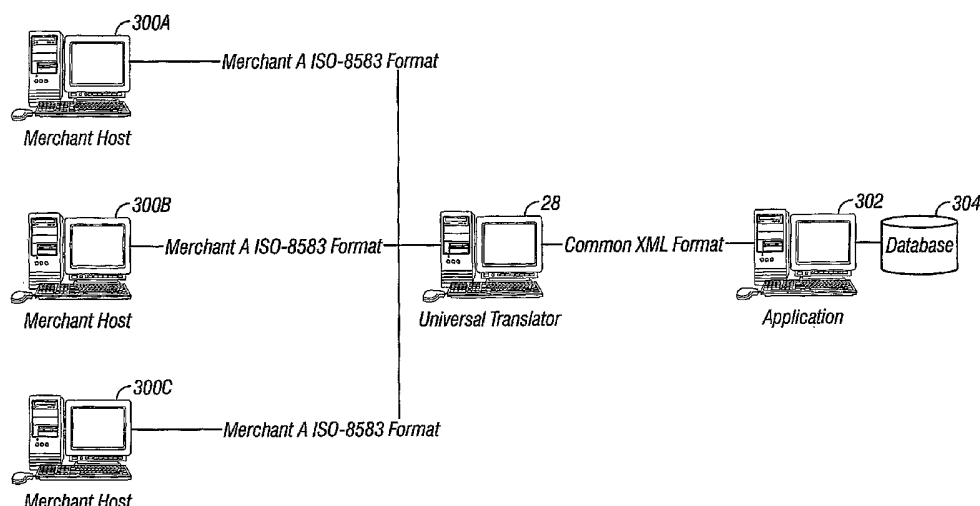
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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: CONFIGURABLE STORED VALUE PLATFORM



(57) Abstract: The platform supports a wide variety of merchants who are interested in a loyalty and/or value card products. The platform is an integrated set of software packages and tools that allows merchants to develop and offer loyalty award and payment products. The platform consists of a series of sub-systems that form the operating environment for the loyalty and payment products, collectively called common systems herein. These systems work together to customize and orchestrate product functionality. The platform processes real-time messages from devices, such as point-of-sale and CRIND/ICR/ICR (gas pump) devices, that are modified to work with the platform. The platform responds to the messages from the devices with a range of actions from approval of the pending purchase to addition of loyalty points into an account. In the case of the system-based service, messages are formatted according to defined standards so that they can be received by the platform. Other devices currently supported by the platform include Kiosk, IVR, API, and Web. New modules may be added to the platform that allow it to accept translations in any data format.



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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US04/36927

A. CLASSIFICATION OF SUBJECT MATTER

IPC: **G06G 1/12**(2006.01);**G06Q 20/00**(2006.01),**30/00**(2006.01)

USPC: 705/21,26

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. : 705/21, 26

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)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2003/0200172 A1 (RANDLE et al) 23 October 2003 (23.10.2003), all.	1-42
A	US 6,575,361 B1 (GRAVES et al) 10 June 2003 (10.06.2003), all.	1-42
A	US 2003/0009382 A1 (D'ARBELOFF et al) 09 January 2003 (09.01.2003), all.	1-42
A	US 2003/0144935 A1 (SOBEK) 31 July 2003 (31.07.2003), all.	1-42

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