



(12) **United States Patent**
MacLean et al.

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(54) **APPARATUS AND METHOD OF FACILITATING THE EXCHANGE OF POINTS BETWEEN SELECTED ENTITIES**

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(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 1835 days.

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(65) **Prior Publication Data**

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(51) **Int. Cl.**
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(52) **U.S. Cl.**
USPC **705/14.1**

(57) **ABSTRACT**

(58) **Field of Classification Search**
USPC 705/14, 26, 27, 14.1
See application file for complete search history.

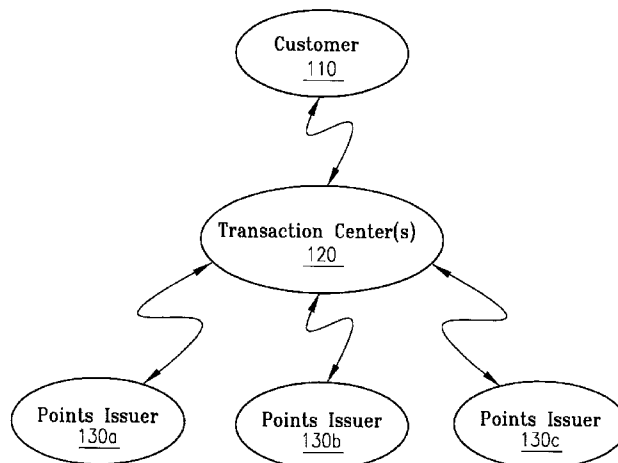
This invention relates to a system and method of exchanging first points held by a customer for second points, wherein the first points that are issued by a first point issuer differ from the second points that are issued by a second point issuer. This method comprises the steps of permitting the customer to set a first number of first points to be exchanged and permitting the first and second point issuers to set the point withdrawal and deposit rates of their first and second points respectively. Next, an equivalent number of the second points is determined based upon the point withdrawal and deposit rates of the first and second point issuers respectively, and the first number of the first points. Then, the first number of points is exchanged for a second equivalent number of second points.

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2 Claims, 30 Drawing Sheets



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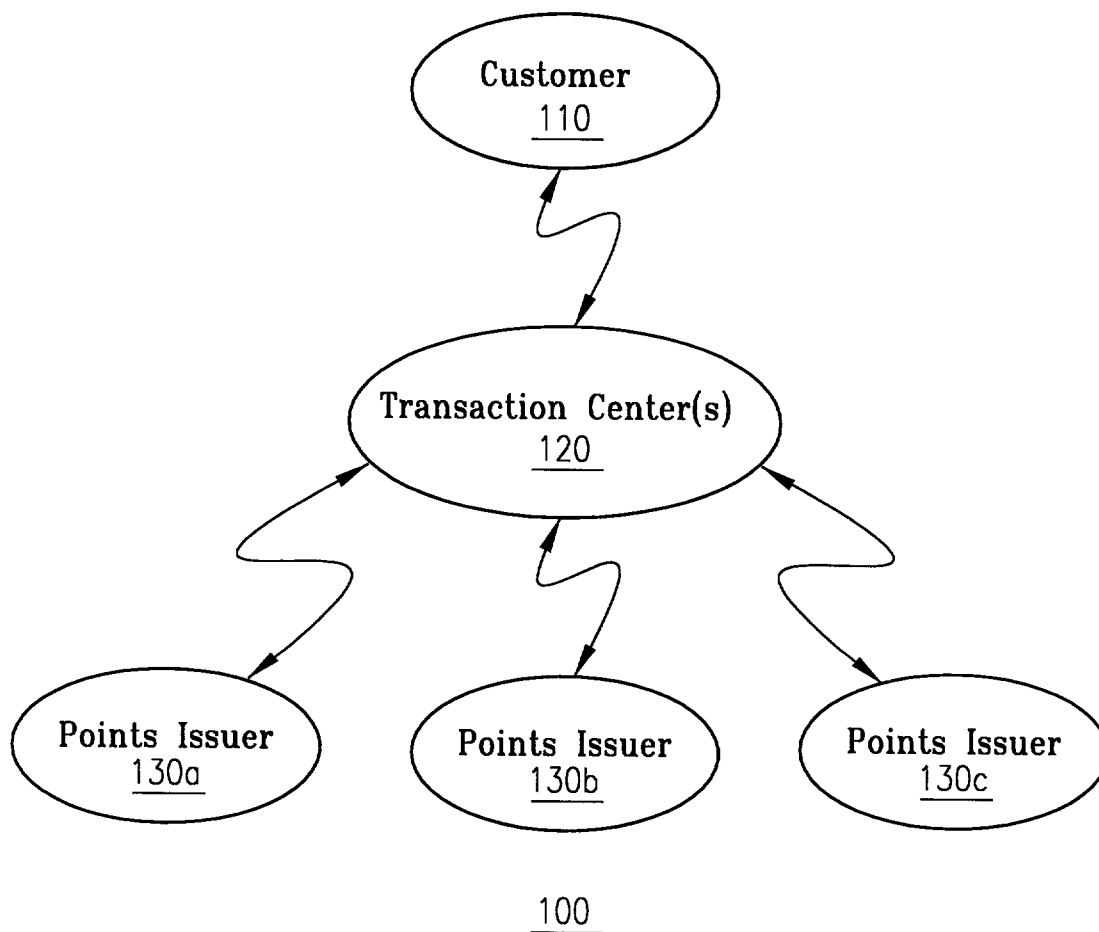
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FIG. 1



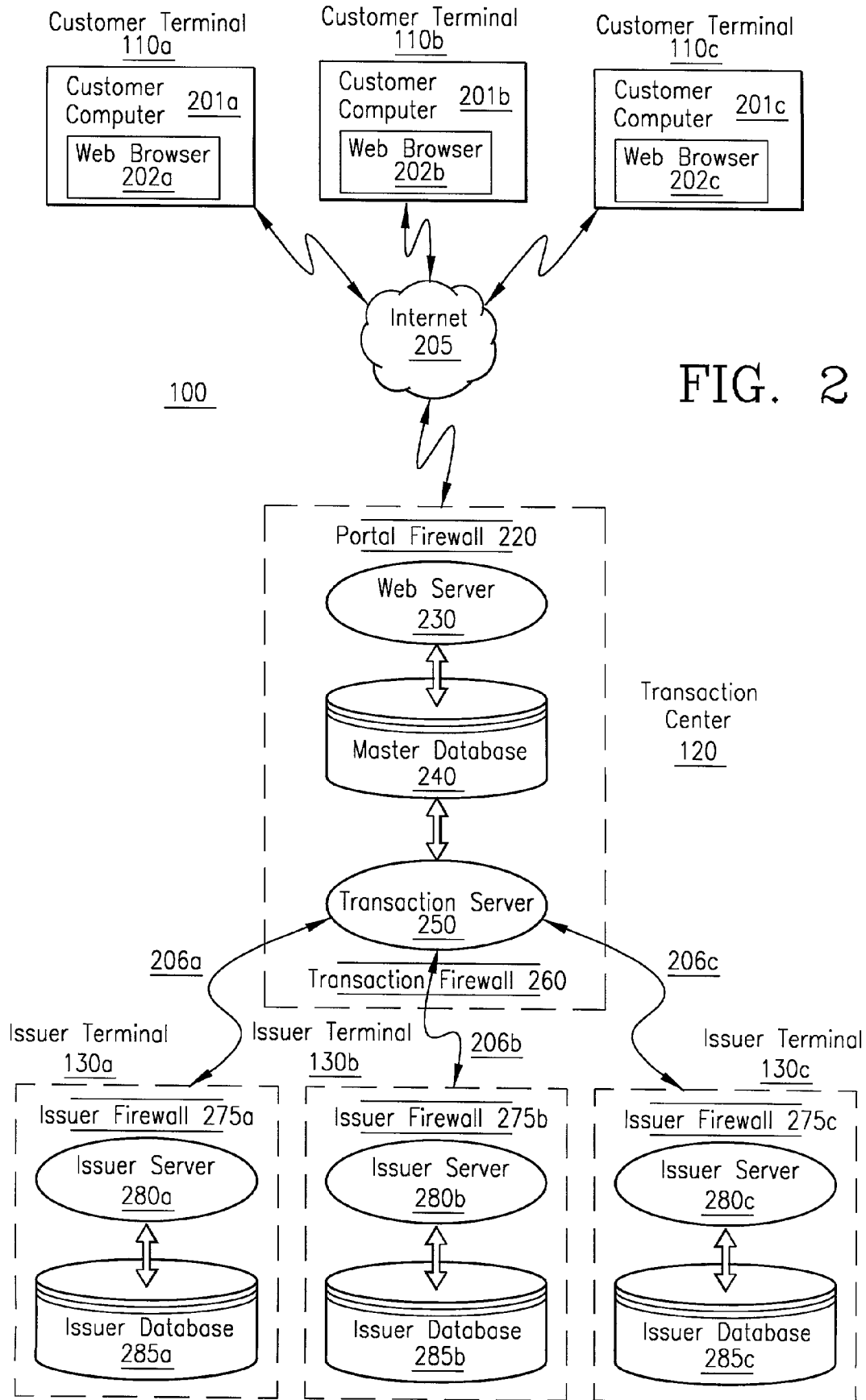


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