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(54) **CONVERSION OPERATIONS OF
NON-NEGOTIABLE CREDITS TO FUNDS
BETWEEN AN ENTITY AND A COMMERCE
PARTNER**

(56) **References Cited**

(71) Applicants: **Sean I. McGhie**, Boca Raton, FL (US);
Brian K. Buchheit, Davie, FL (US)

(72) Inventors: **Sean I. McGhie**, Boca Raton, FL (US);
Brian K. Buchheit, Davie, FL (US)

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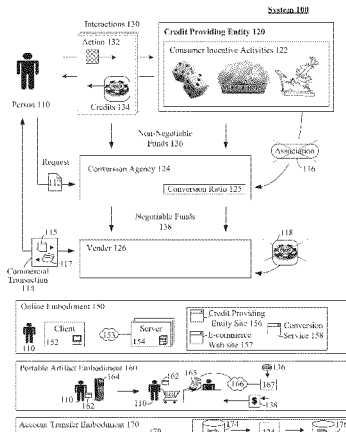
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Primary Examiner — Edwyn Labaze
(74) *Attorney, Agent, or Firm* — Patents on Demand P.A.;
Brian K. Buchheit; Scott M. Garrett

(57) **ABSTRACT**

An entity and a commerce partner agree to permit transfers or conversions of non-negotiable credits to entity independent funds in accordance with a fixed credits-to-funds ratio. An account for non-negotiable credits of a loyalty program member is established. A set of two or more interactions earning additional non-negotiable credits for the loyalty program member in accordance with terms of the loyalty program is detected, resulting in the additional non-negotiable credits being added to the account. Responsive to an indication of a conversion operation occurrence, a quantity of the non-negotiable credits is subtracted from the account. The subtracted quantity of non-negotiable credits is at least a quantity of non-negotiable credits that were converted or transferred to a new quantity of entity independent funds using the fixed credits-to-funds ratio.

20 Claims, 7 Drawing Sheets



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