



US 20050021399A1

(19) **United States**

(12) **Patent Application Publication** (10) **Pub. No.: US 2005/0021399 A1**  
Postrel (43) **Pub. Date: Jan. 27, 2005**

(54) **METHOD AND SYSTEM FOR ISSUING, AGGREGATING AND REDEEMING POINTS BASED ON MERCHANT TRANSACTIONS**

(57) **ABSTRACT**

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A loyalty or reward point system that utilizes the pre-existing infrastructure of a typical credit card network. In one embodiment, a user makes a purchase at a merchant of a product using a credit card. The merchant contacts the acquiring bank (which may be any type of financial institution but is referred to generically herein as a bank) with which it has contracted for credit card network services, and as known in the art, will get an approval or decline message after the acquiring bank contacts the issuing bank of the credit card used by the purchaser. Assuming that the purchase transaction is approved, the user is awarded loyalty points from the merchant based on the amount of the purchase (e.g. 100 points for a \$100 purchase). A central server resides on the credit card network and tracks the transaction between the merchant, the acquiring bank, and the issuing bank. A reward account is maintained on the central server on behalf of the merchant and the user, and the number of reward points in the user's account for that merchant is increased accordingly. In an alternative embodiment, the user's reward points are logged in an account maintained by the acquiring bank on behalf of the merchant (with which it has a contractual relationship) and the user. The user may redeem the reward points earned from the transaction with the merchant at a later time, or may redeem the points with another merchant on the credit card network, or may aggregate those reward points with those of other merchants into a central exchange account, and then redeem the aggregated points for goods or services from any approved merchant on the network, depending on the configuration of the system.

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(21) Appl. No.: **10/791,149**

(22) Filed: **Mar. 1, 2004**

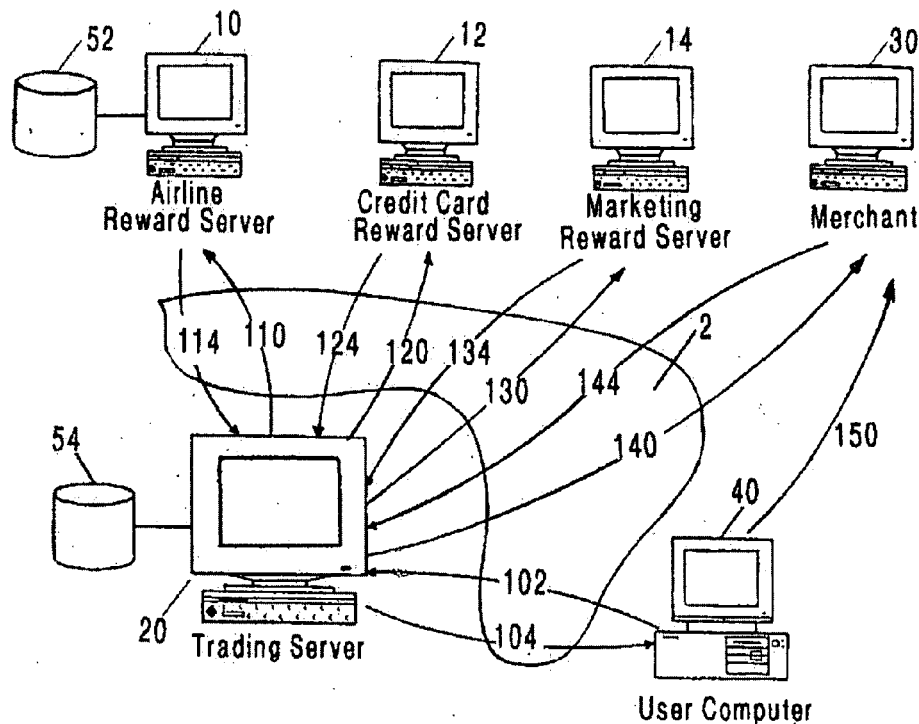
**Related U.S. Application Data**

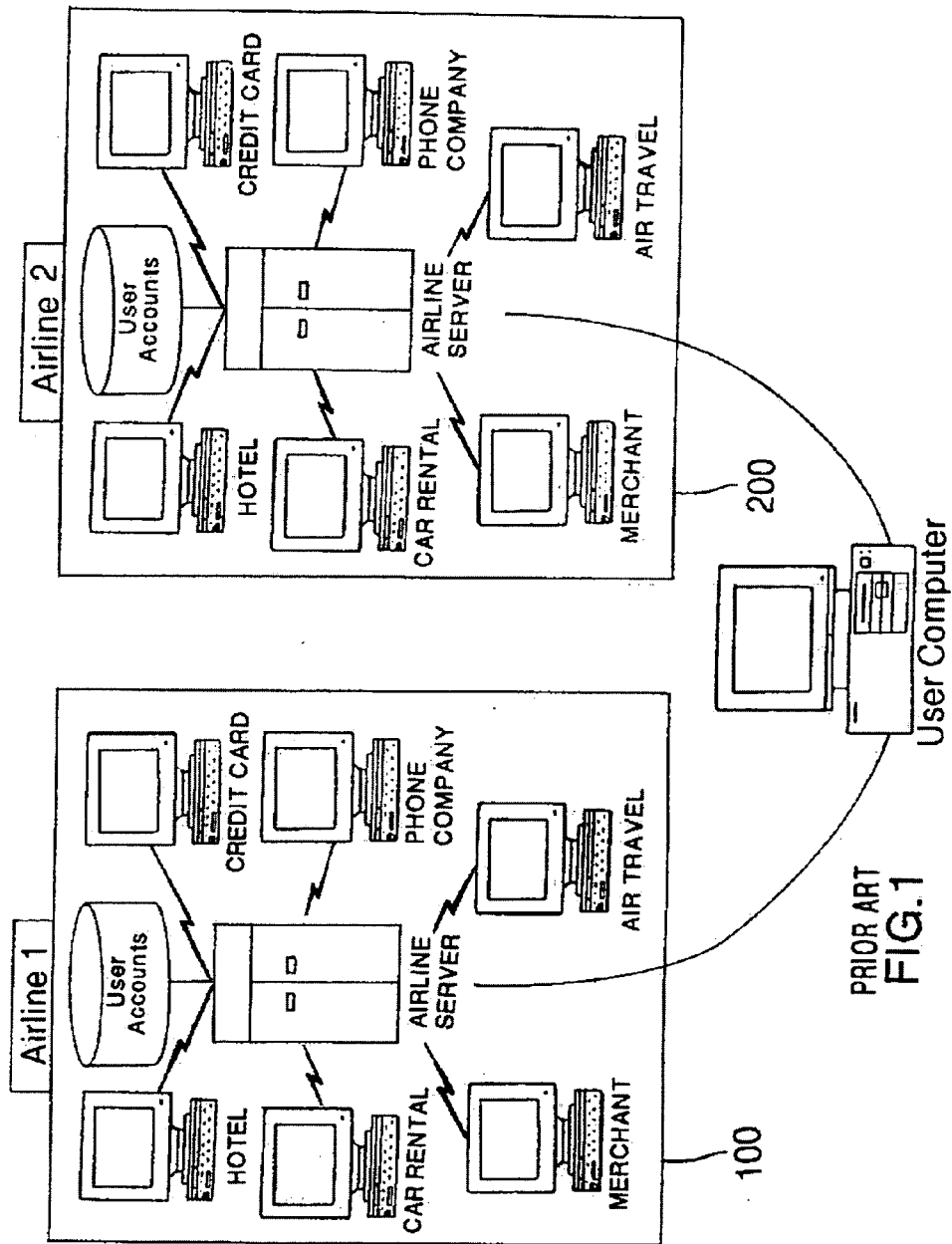
(63) Continuation-in-part of application No. 10/608,736, filed on Jun. 27, 2003, now Pat. No. 6,820,061, which is a continuation of application No. 09/602,222, filed on Jun. 23, 2000, now Pat. No. 6,594,640.

(60) Provisional application No. 60/140,603, filed on Jun. 23, 1999.

**Publication Classification**

(51) **Int. Cl.<sup>7</sup> ..... G06F 17/60**  
(52) **U.S. Cl. .... 705/14**





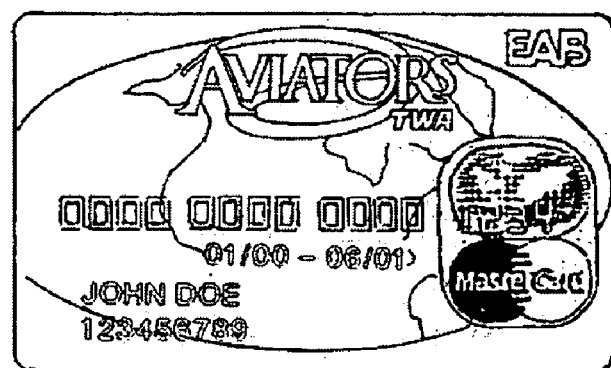
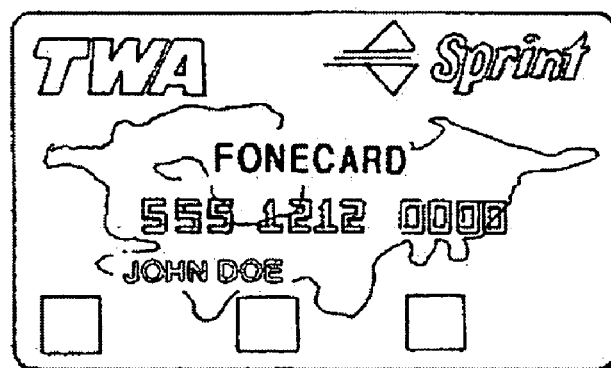
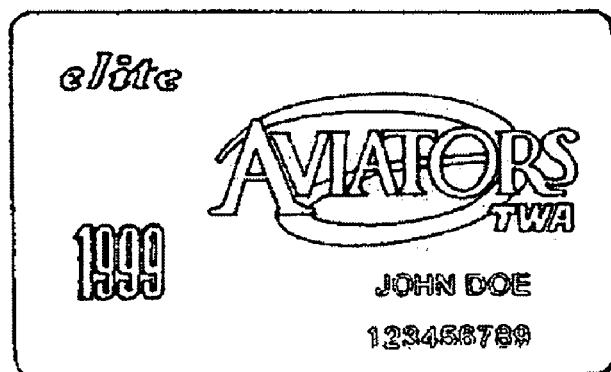


FIG.2  
PRIOR ART

Account: John Doe  
 Account Number: 123456789  
 Enrollment Date: 12-21-1995  
 Privilege Card Type: Preferred  
 Total Miles: 12,058  
 Non-Equity Miles: 967  
 Equity Miles:  
 Miles Available for Award Redemption: 11,025

Activity Date	Type	Origin	Destination	Class	Flight No.	Description	Miles
06-06-1999	Other Activity					Hotel	700
05-31-1999	Other Activity					Credit	2,725
05-21-1999	Other Activity					Phone	252
05-19-1998	Statement Issued					STMT BAL	7,348
05-18-1999	Flight	LAX	LGA	Y	701	Y	2300
05-16-1999	Flight	LGA	LAX	Y	801	Y	2300
05-16-1999	Other Activity					Car Rental	420
05-03-1999	Other Activity					Hotel	700
04-30-1999	Other Activity					Credit	2,908
04-21-1999	Other Activity					Phone	385
03-31-1999	Other Activity					Credit	1,870
02-28-1999	Flight	LAX	LGA	Y	701		2300
02-21-1999	Flight	LGA	LAX	Y	801		2300

FIG.3 PRIOR ART

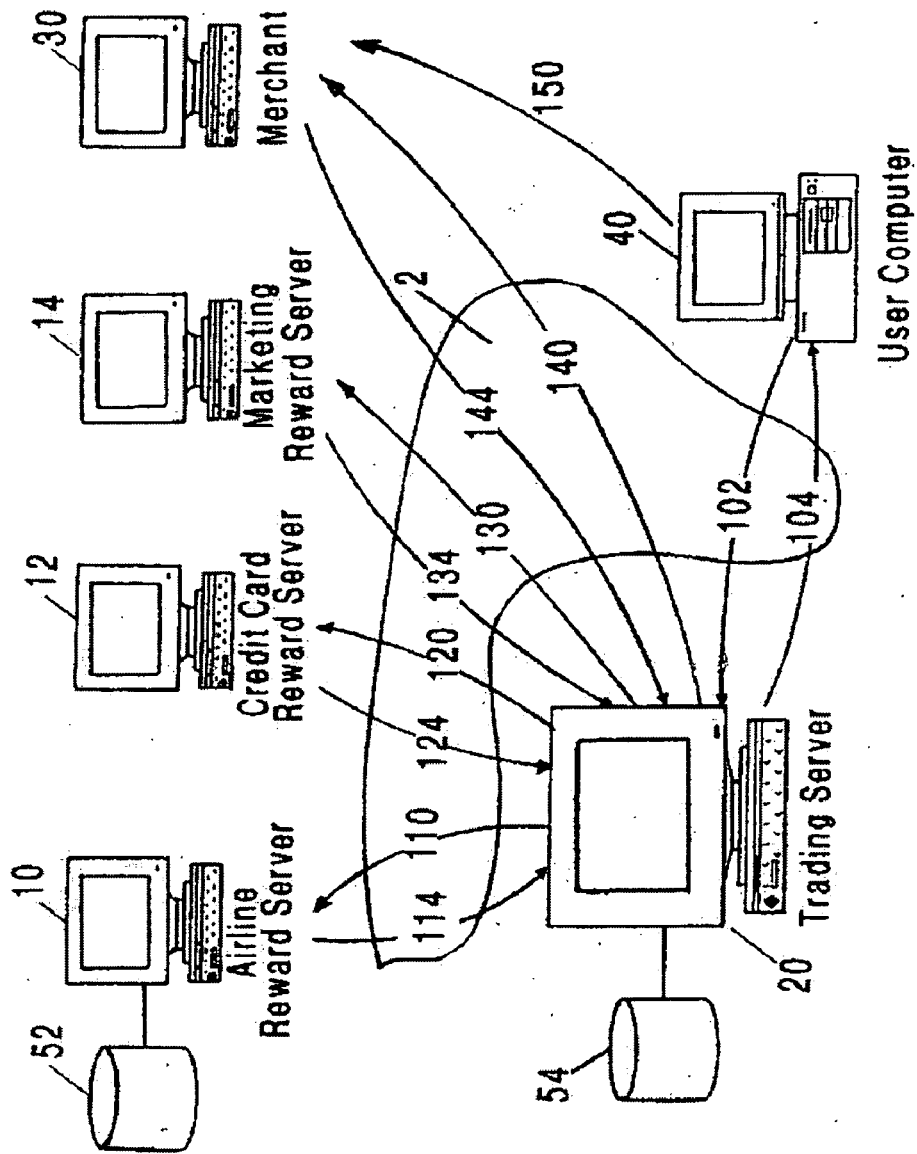


FIG. 4

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