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**Buchheit et al.**

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(54) **CONVERSION OPERATIONS FOR LOYALTY POINTS OF DIFFERENT PROGRAMS REDEEMABLE FOR SERVICES**

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

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

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(74) *Attorney, Agent, or Firm* — Patent on Demand P.A.; Brian K. Buchheit; Scott M. Garrett

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(57) **ABSTRACT**

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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.

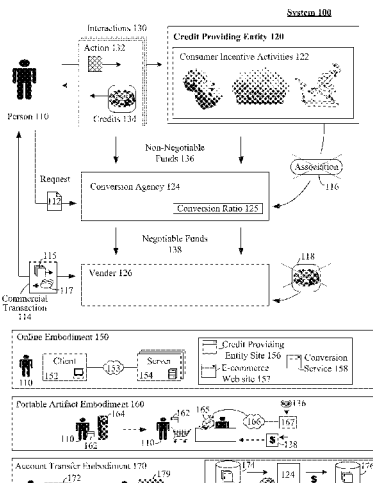
(58) **Field of Classification Search**  
USPC ..... 235/380, 375, 379, 487, 486, 382; 705/14, 39; 463/25  
See application file for complete search history.

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**20 Claims, 7 Drawing Sheets**



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