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**McGhie et al.**

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(54) **USER INTERFACE FOR THE EXCHANGE OF NON-NEGOTIABLE CREDITS FOR ENTITY INDEPENDENT FUNDS**

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This patent is subject to a terminal disclaimer.

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**G06K 5/00** (2006.01)

(52) **U.S. Cl.** ..... **235/380; 235/375; 235/379; 235/487**

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

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(57) **ABSTRACT**

In one embodiment, a graphical user interface includes a conversion option to convert at least a subset of non-negotiable credits earned from one into entity independent funds in accordance with a conversion ratio. The entity independent funds are accepted by a commerce partner as at least partial payment for goods or services provided by the commerce partner. In absence of converting the non-negotiable credits into entity independent funds, the commerce partner does not accept the non-negotiable credits as payment for goods or services. Responsive to a received selection of the conversion option, the computer presents within the graphical user interface a quantity of available entity independent funds for use as payment for the goods or services provided by the commerce partner. The quantity of available entity independent funds results from converting the subset of non-negotiable credits into the quantity of available entity independent funds in accordance with the conversion ratio.

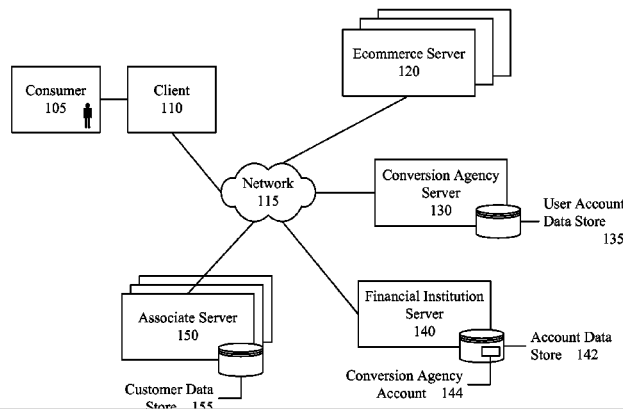
**30 Claims, 3 Drawing Sheets**

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