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Kogen et al.

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(54) **SYSTEM AND METHOD FOR POINT OF USE
REWARD DETERMINATION**

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G06Q 30/00 (2012.01)
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(52) **U.S. Cl.**
USPC ... **705/14.3**; 705/14.1; 705/14.17; 705/14.23;
705/14.28; 705/14.33; 705/14.38; 705/14.39

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See application file for complete search history.

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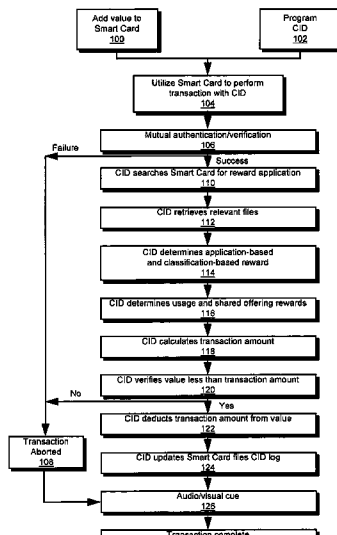
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LLP

(57) **ABSTRACT**

A system and method that allows a group of organizations,
e.g. a group of transit agencies, to provide their users with a
stored value smart card payment method that rewards them
for actual use. The system and method include a card interface
device and a smart card for storing respective reward applica-
tions, wherein the card interface device reward application
retrieves transaction and reward data from the smart card and
processes the data within the card interface device in order to
determine a transaction reward.

6 Claims, 7 Drawing Sheets



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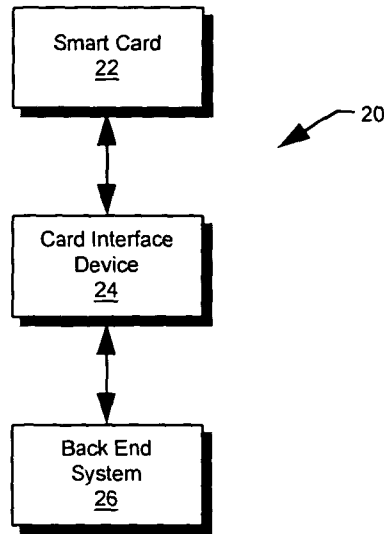


Fig. 1

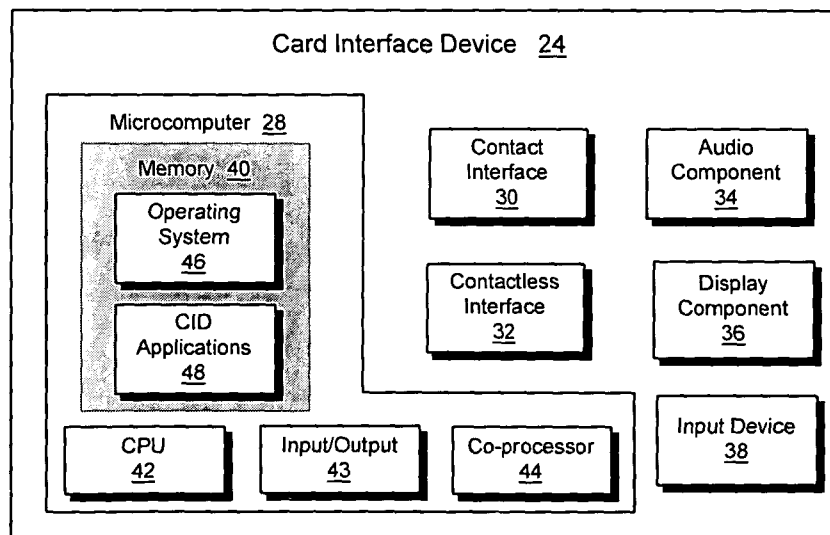


Fig. 2

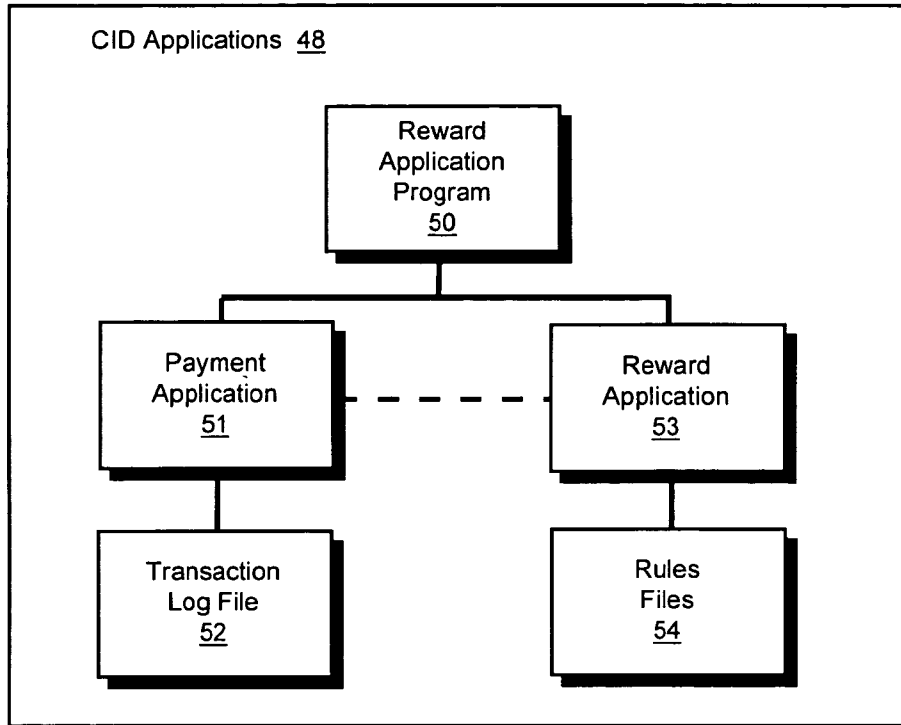


Fig. 3

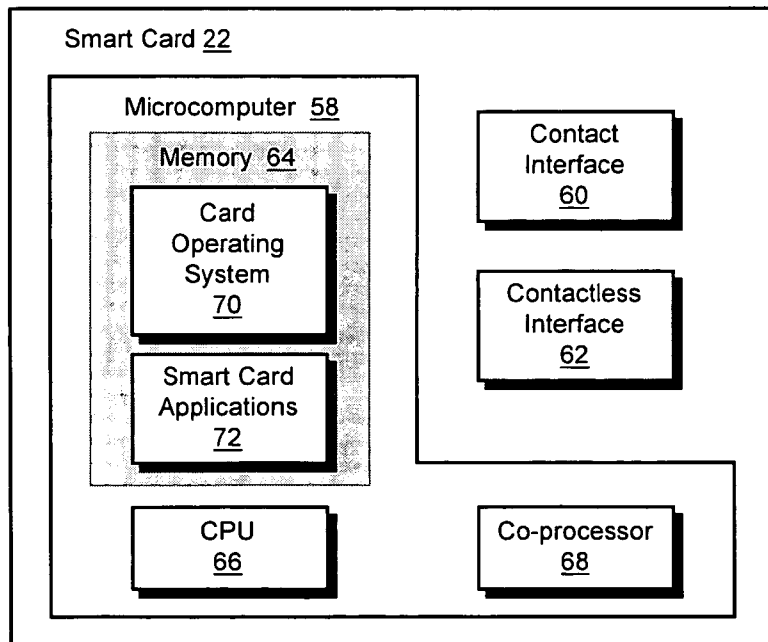


Fig. 4

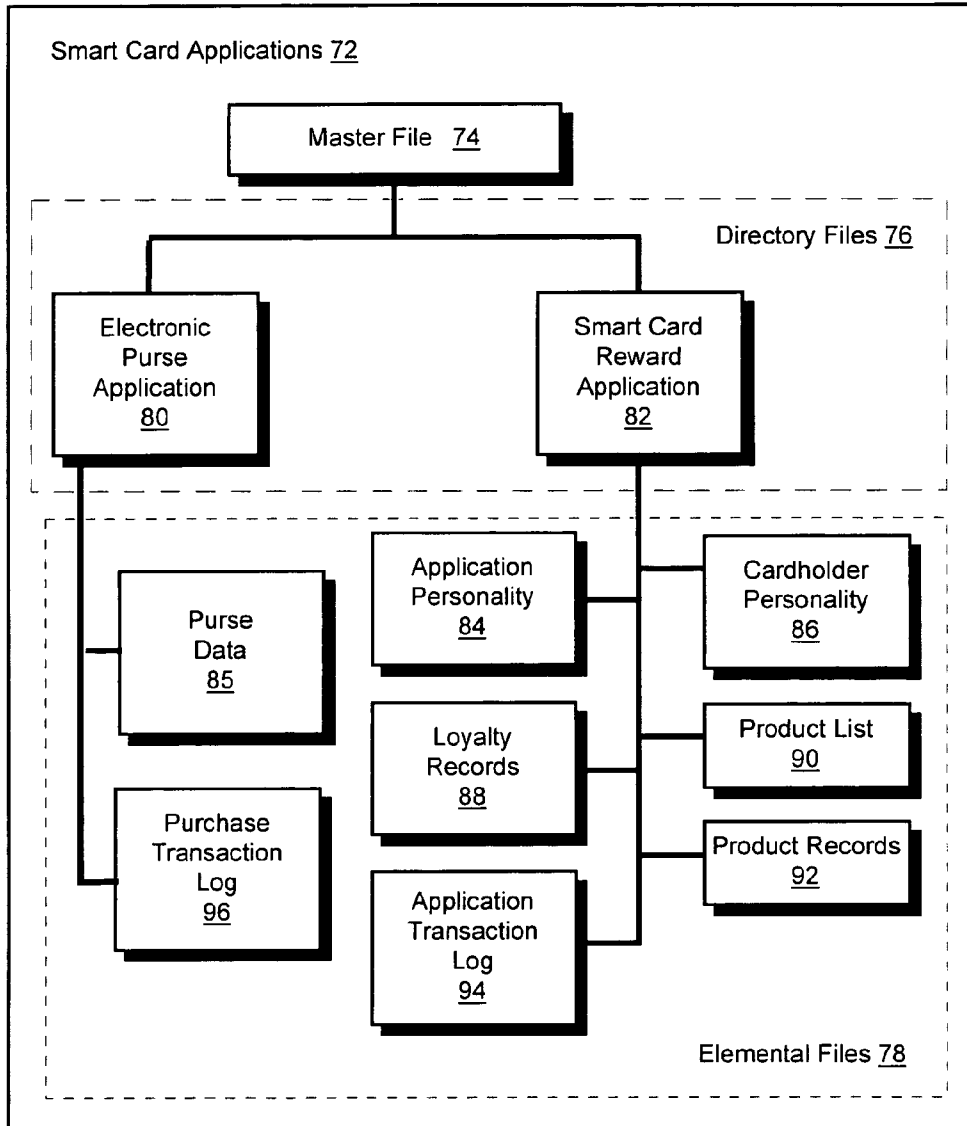


Fig. 5

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