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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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(Continued)

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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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LLP

(58) **Field of Classification Search**
USPC 705/1, 10, 14, 14.1, 14.17, 14.23,
705/14.28, 14.3, 14.33, 14.38, 14.39; 235/379,
235/380

(57) **ABSTRACT**

See application file for complete search history.

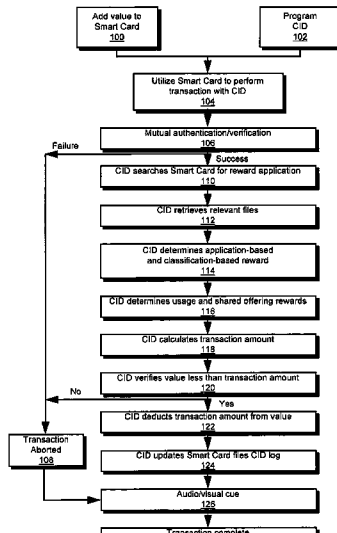
A system and method that allows a group of organizations,
e.g. a group of transit agencies, to provide their users with a
stored value smart card payment method that rewards them
for actual use. The system and method include a card interface
device and a smart card for storing respective reward applica-
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.

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6 Claims, 7 Drawing Sheets



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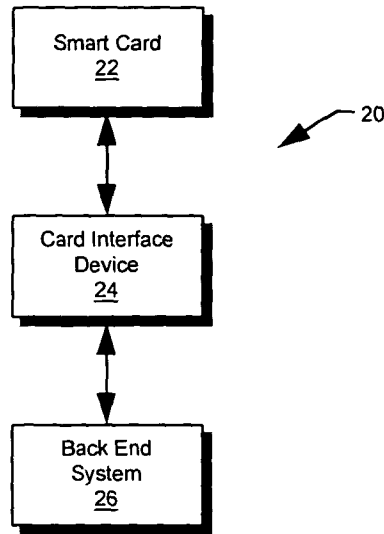


Fig. 1

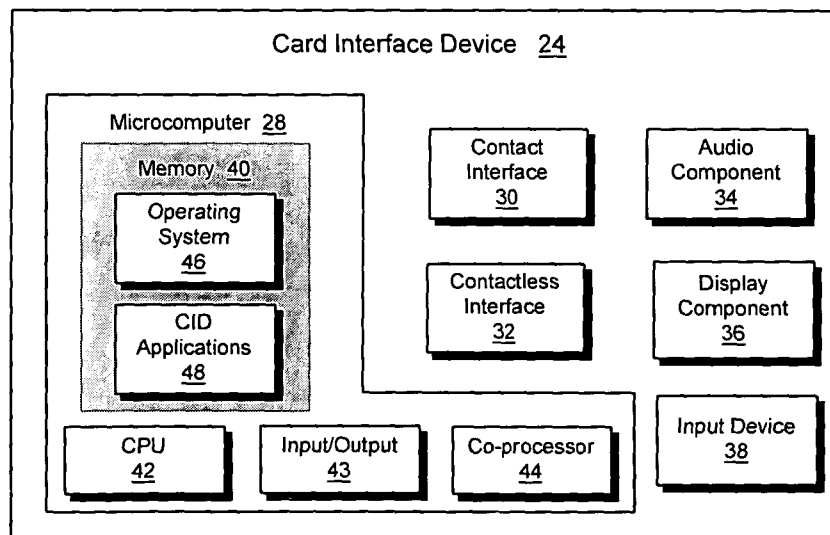


Fig. 2

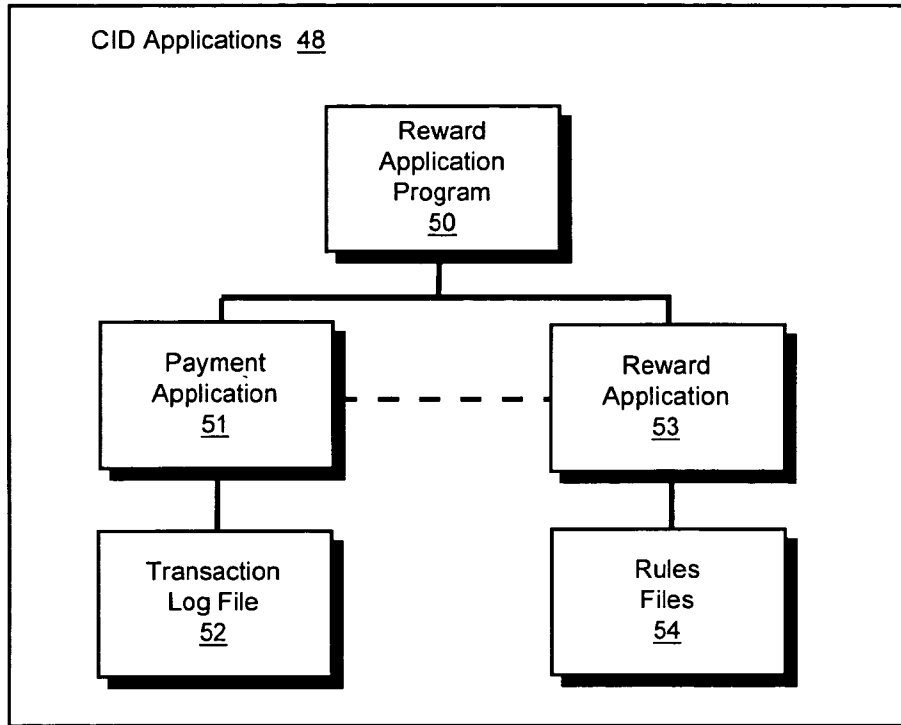


Fig. 3

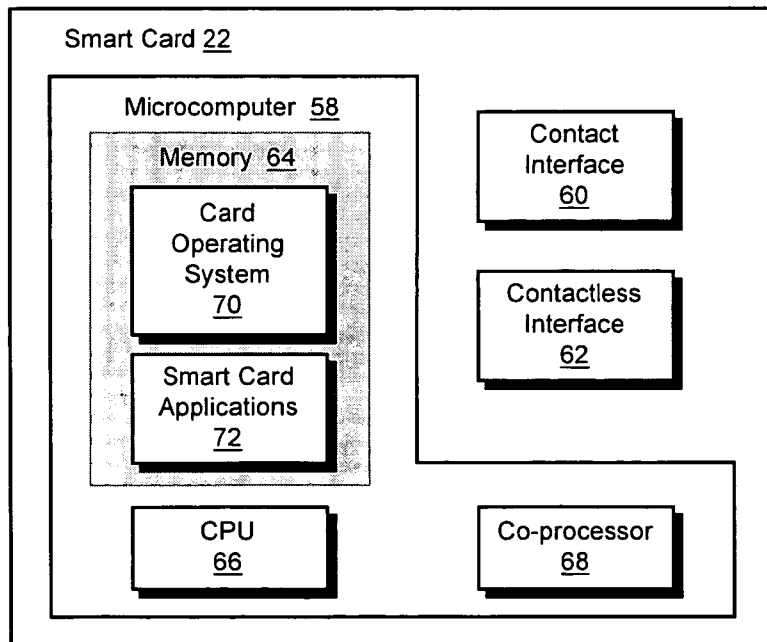


Fig. 4

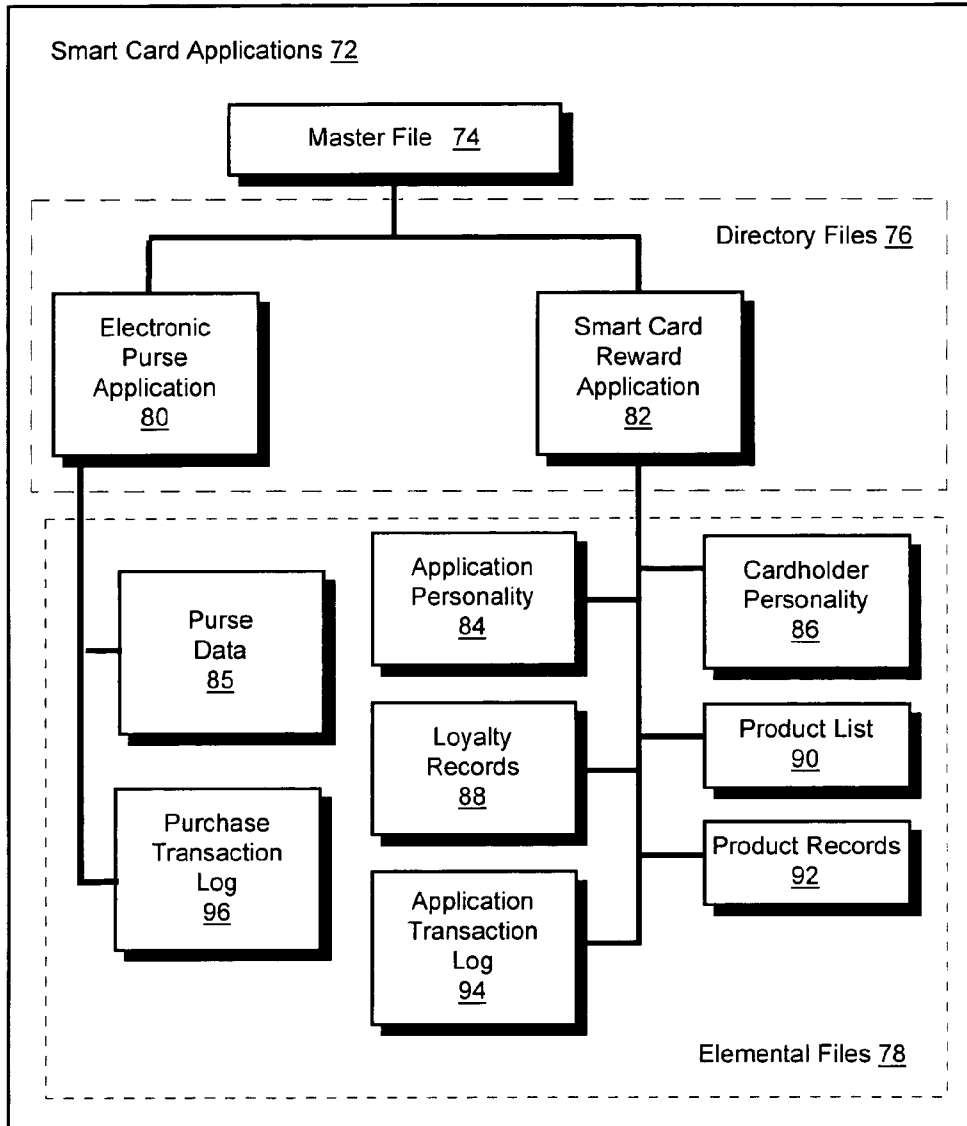


Fig. 5

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