

ABSTRACT**A Consolidated Merchant Programs System**

- 5 The present invention discloses a consolidated merchant programs system comprising at least a merchant node operated by a merchant; at least a mobile consumer node operated by a consumer; a server having a user interface to provide an online platform for the merchant to launch one or more merchant programs through the merchant node; a merchant code generated by the server based on the merchant program; a
10 primary consumer code generated by the server and assigned to the consumer as an identity of the consumer; the primary consumer code is downloaded to the consumer node upon signing up for a consumer account on the system; and a secondary consumer code containing data of the merchant program enrolled by the consumer and the identity of the consumer; the secondary consumer code is generated through
15 capturing the primary consumer code by the merchant node and sending the primary consumer code and merchant code by the merchant node to the server for processing to generate the secondary consumer code or through capturing the merchant code by the consumer node and sending the merchant code and primary consumer code to the server by the consumer node for processing to generate the secondary consumer code;
20 wherein the secondary consumer code is downloaded to the consumer node upon approval of enrollment of the consumer in the merchant program for participating in a consumer activity of the merchant program.

25 *The most illustrative drawing: Figure 1*



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