

ABSTRACT

SYSTEMS AND METHODS FOR USING IDENTITY DOCUMENTS TO MAKE PURCHASES

An organization, body, employer or plan administrator, in certain embodiments, preselects a list of users, customers, or employees to be given an amount of credit points to be used in retail stores for a validity period. These credit points are distinct from legal tender such as cash and credit and are to be used for purchase of items in retail stores. Systems and methods are provided to allow pre-selected customers authorized by the organization to use the credit points for purchases while providing a measure or measures to validate the consumer. Other systems, methods, and computer readable media are provided.

[FIG. 2]