

Abstract

A Transaction Reward System

5 The present disclosure provides a transaction reward
system comprising a reward and transaction processor
system. The transaction reward system further comprises a
reward interface for receiving reward redemption
information from a purchaser and communicating the reward
10 redemption information to the reward and transaction
processor system. In addition, the transaction reward
system comprises a transaction interface for receiving
information concerning a purchase from a retail processor
associated with a retailer. The transaction reward system
15 is arranged such that the purchaser can select at least a
portion of an available reward for a purchase and the
reward and transaction processor system is arranged to
offset the selected reward against a cost of the purchase
in accordance with the reward redemption information.

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Figure 2