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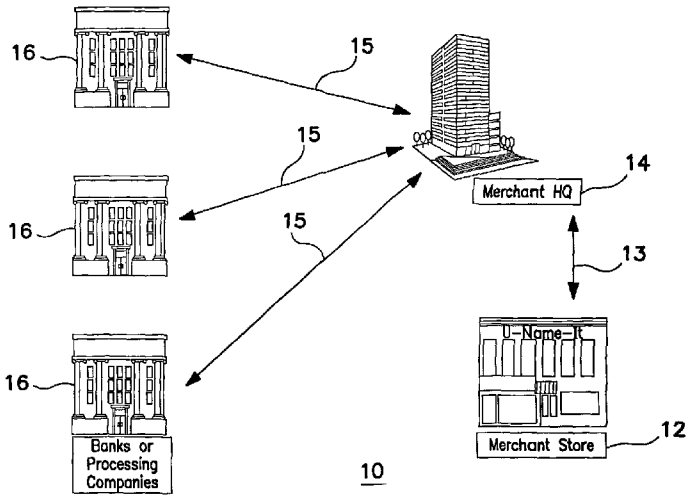
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(54) Title: SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS USING MULTI-PAYMENT PREFERENCES



(57) Abstract: The invention relates generally to retail transactions (Fig. 1) and, more particularly, to retail transaction systems and methods employing consumer preferences applicable to the transaction for goods and services (12). Methods, systems and processes are provided in which a customer is identified and associated with a customer profile and/or a method of payment corresponding to the customer (16). The customer profile may comprise customer preferences with regard to at least one method of payment (16). Based on the customer profile and/or other preference or transaction criteria, a preferred method of payment may be determined for a specific transaction (14). The provided methods, systems and processes may be used merely to identify a customer or in combination with transaction payment (e.g., payment for goods, services, or other financial transaction). The methods, systems and processes may also be used in combination with a loyalty program with a specific merchant or an association of merchants participating in a combined customer loyalty program (15).

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