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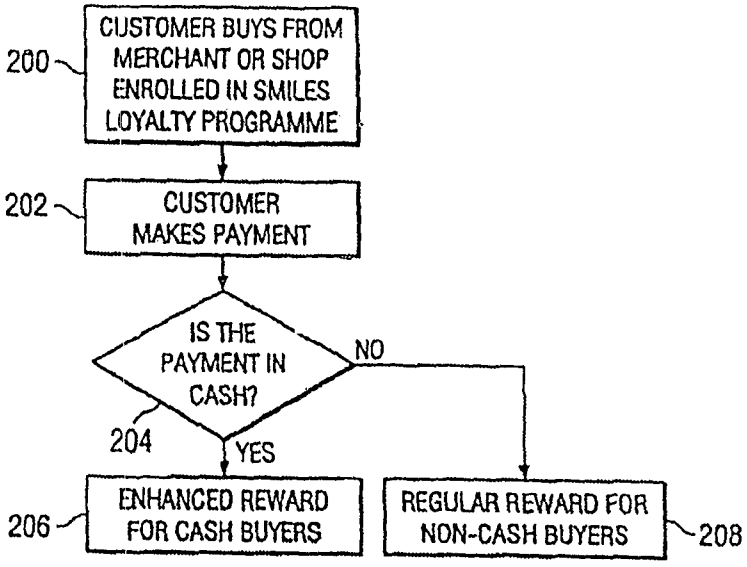
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(54) Title: COMPUTERIZED PROCESS FOR DIFFERENTIAL INCENTIVES BASED ON PAYMENT MODES



(57) Abstract: A computer-implemented loyalty program (200) is presented for issuing incentive rewards (206, 208). When a customer makes a payment (202), a determination is made regarding the type of payment (204). If the payment is made in cash the incentive reward is enhanced (206). A payment card that enables the accrual of incentives regardless of the payment method used is disclosed. A plurality of incentive rewards including incentive points, trading stamps and coupons is presented, whereby the incentive rewards are interchangeable at the time of issuance and redemption.

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