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

(57) Abstract: A computer-implemented process is presented for issuing different levels of incentive rewards depending on the mode of payment .An improved payment card enabling accrual of incentives even when the payment is not through the card but with cash is disclosed . A novel configuration of incentive points, trading stamps and coupons is presented with interchangeability at the time of issuance and redemption, in the computerized process .