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(54) **Title:** METHOD AND SYSTEM OF ACCESSING DATA AMONG A PLURALITY OF LOYALTY PROGRAMS

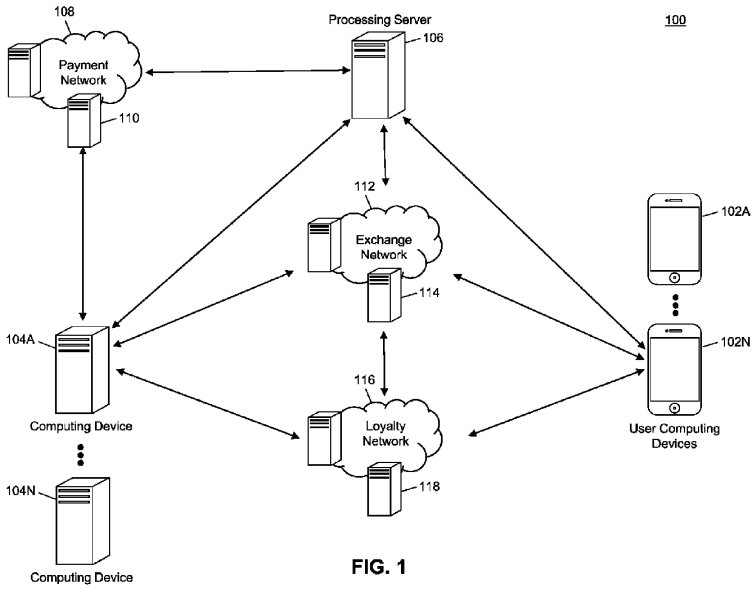


FIG. 1

(57) **Abstract:** A method for exchanging loyalty points includes storing one or more user loyalty profiles including a user identifier and one or more merchant identifiers associated with a loyalty point total; receiving a transaction request from a computing system including at least a user identification, a merchant identification, and a transaction amount; identifying a user loyalty profile including a user identifier that matches the user identification; in response to identifying the user loyalty profile, determining the merchant identification matches one of the one or more merchant identifiers; determining the loyalty point total associated with the matching merchant identifier is lower than a loyalty point total required to cover the transaction amount; and exchanging a first amount of loyalty points associated with a different merchant identifier of the one or more merchant identifiers for a second amount of loyalty points associated with the merchant identifier that matched the merchant identification.

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