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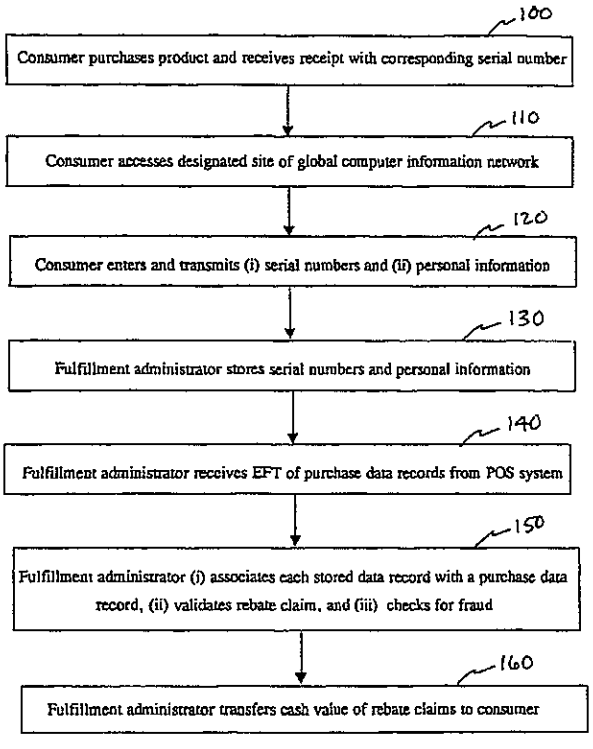
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(54) Title: METHOD AND SYSTEM FOR REDEEMING PRODUCT MARKETING REBATES



(57) Abstract: A system and method for processing product marketing rebate claims submitted by a consumer in satisfaction of a rebate offer, the consumer having purchased designated products in a qualified transaction recorded by a point-of-sale data processing and storage system that issues a receipt containing a corresponding transaction serial number (100). The method comprises providing a designated site of a computer information network (110) and accesible by the consumer, and receiving a rebate claim on the designated site. The rebate claim comprises (i) the transaction serial number corresponding to the qualified transaction, and (ii) identifying information corresponding to the consumer. The transaction serial number and the identifying information is stored as a stored data record (130). An electronic file transfer is received from the point-of-sale data processing and storage system comprising purchase data records, each record comprising the list of products purchased and the transaction serial number for a qualified transaction in which at least one designated product was purchased (140). Each stored data record is associated with a purchase data record having an identical serial number, and the records are processed to validate the rebate claim (150). Finally, the value of the rebate offer is transferred to the consumer (160). Consumer access by the designated site may be via the global computer information network or by telephone, and may also optionally integrate paper-based and smart/credit/debit-card-based rebate claims. A system for performing the above method is also claimed, as is a method for making a rebate claim prior to or simultaneously with a purchase.

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METHOD AND SYSTEM FOR REDEEMING PRODUCT MARKETING REBATES

CLAIM OF PRIORITY

This application claims priority based upon U.S. Provisional Patent Application Serial Number 60/154,087, filed on September 15, 1999, and U.S. Application Serial Number 09/495,819, filed February 2, 2000.

TECHNICAL FIELD

This invention relates to the redemption of product marketing rebates, and more specifically to a business method for electronically redeeming product marketing rebates.

BACKGROUND OF THE INVENTION

Product marketing rebates are well-known to most consumers and are an established weapon in the marketer's arsenal of methods to entice a consumer to buy a product. Traditionally, manufacturers have individually offered rebates of a predetermined cash value to consumers who buy a designated product and mail in a rebate claim that meets certain criteria. Typically, this criteria includes filling out a specific rebate form with the name and address of the consumer, enclosing a cash register receipt showing where and when the item was purchased, and sometimes enclosing the Universal Product Code (UPC) or other designated portion of the product packaging to show that the product was actually consumed. After 6 - 12 weeks, the consumer then receives a check in the mail from the manufacturer or from a "fulfillment house" contracted by the manufacturer to administer the rebate program.

The process of redeeming a rebate is one that can be time consuming for the consumer, requiring the consumer to keep track of register receipts and UPCs for each product, fill out forms, mail each form to a different manufacturer or fulfillment house, and cash each check that returns from the manufacturer or fulfillment house. Thus, because of the aggravation and work required to take advantage of rebates, many

consumers choose not to participate in such rebate offers at all. The purchasing decisions of such reluctant consumers are therefore not influenced by rebates, much to the chagrin of product marketers.

Recently, however, certain retailers have offered to consumers the opportunity to bundle all their rebate claims in a single, easy-to-use form that can be sent to the retailer (or the retailer's fulfillment house designee) to obtain rebates for all qualified items purchased at that retailer. The rules of such consolidated rebate programs typically limit the customer to only one submission within a certain time period. Each submission generally requires the consumer to send in the retailer's pre-printed form, which identifies all the rebate offers by a specific number, along with the original cash register receipt. The consumer must typically manually fill out the pre-printed form as directed, circle the rebated items on the cash register receipt, and write each identifying rebate offer number next to each encircled item on the receipt. Then, after what is still a 6 -12 week period, the customer typically receives a check in the mail from the retailer for the total amount of rebate offers fulfilled.

The consolidated rebate fulfillment method comprises a number of steps, many of which do not include the consumer. Referring now to the flowchart depicted in Fig. 1, the traditional consolidated rebate business method is outlined. First, in step 10, the consumer makes a purchase at the point of sale (POS). Next, in step 20, the consumer checks the appropriate boxes on the pre-printed form, writes in the consumer's name and address, circles the appropriate entries on the cash register receipt, hand writes the rebate offer numbers next to those entries, and mails in the form and attached receipts to the designated address. In step 30, a fulfillment house, typically a contractor hired by the retailer to administer the rebate program, processes the paperwork received from the consumer. Finally, in step 40, the consumer receives the check.

Step 30 includes many sub-steps. In step 32, a mailroom worker at the fulfillment house must first physically open the mail. Sometimes, in order for the fulfillment house to ensure it has enough workers to meet the turnaround deadlines guaranteed to the retailer, the fulfillment house must somehow quantify the mail to be sure that it can be processed in time. Thus, the mail opening step may also include a mail

quantifying step, such as a bulk weighing step where the total weight of the incoming offers is determined to estimate how many offers have been received.

Next, in step 34, an order processing worker verifies that the products encircled on the receipt match the rebate offer numbers indicated on the pre-printed form, verifies the date of the receipt is within the qualifying time period, and verifies other details (number of items purchased, etc.) to be certain that the consumer has met the initial criteria for claiming the rebate. The order processing worker may also record codes indicating the number of items requested for refund and record data for variable rebate offers. For example, if the refund amount is dependent on the number of items purchased, a code may be recorded indicating how many of the items were purchased. If the rebate amount is based on purchase price with designated minimum and maximum purchase prices, the order processing worker may write down the amount to be refunded, either the actual purchase price if within the proper range, or the minimum or maximum as specified. If the consumer does not qualify for a particular rebate for which a claim was submitted, the order processor may record a particular "unqualified" code indicating that the claim is unqualified and, optionally, a standard category of reasons why the claim is unqualified.

A data entry worker then physically enters the data contained on the form into a computer database in step 36. This data may include accounting information such as the promotion number, the voucher number, the operator number, and mail count indicators; consumer personal information such as the name, address, state, and zip code; refund information, such as the total number of items and amount requested for refund and the list of refund items; and supplemental information such as the store number and unqualified codes, if present.

Thus, after data entry, the computer database now holds such data as the name and address of the consumer, the offer numbers for which the consumer qualifies, and information relating to the number and types of items purchased. An audit step may also be performed after the order processing step 34 and/or the data entry step 36 as quality control to assure that the number of errors have been minimized. Unqualified claims, in particular, may be reviewed to assure that the claim is indeed unqualified. At

step 38, the data entered into the computer is processed through a fraud detection step. Often, the fraud detection step encompasses processing the information using computer software that can verify, among other things, that the person named to receive the rebate actually lives at the address given, that only one offer per household address is being granted, and that the person named to receive the rebate is not on a list of known fraudulent rebate claim submitters. Frequently, at least one or more components of the fraud detection step may involve using a third party computer database, such as databases maintained by the postal inspection branch of the U.S. Postal Service, which may be shared or utilized by many different fulfillment houses. The process from mail opening to inputting, verifying, and checking the data may itself take several weeks, depending on the volume of mail being processed and the number of workers processing the rebate claims. The mail may also be retained in storage for a designated amount of time and destroyed per a set mail retention guideline, thus requiring storage space and destruction capabilities.

The information provided by the consumers who claim rebates can be used by the retailer, if desired. For instance, the database of consumers claiming rebates indicates the names and address of that retailer's customers who buy the type of items for which rebates were requested. Thus, the retailer can optionally use the database of names and addresses compiled by the fulfillment house to target directed advertising to these consumers. The retailer can conduct this directed advertising itself and/or can sell the names and preferences of these consumers to other marketers, advertisers, and manufacturers who may wish to target those consumers. The database of consumers and their buying habits is also available to the fulfillment house, who may also use the information, provided their agreement with the retailers or manufacturers allows them to do so.

The gathering, selling, and processing of marketing information about consumers is a very profitable industry that is only partially tapped by such rebate programs. Because typically only the rebate-specific information is entered into the customer database from the cash register receipts supplied by the consumers, the information gathered during such the rebate fulfillment process is necessarily limited. To

gather information about every purchase that a consumer makes, many retailers have begun using "loyalty cards". Loyalty cards are typically a credit-card-sized card that the consumer or cash register attendant swipes or scans into the POS cash register system prior to or during the checkout process. The loyalty card typically contains a magnetic or UPC marking that identifies the individual associated with that card, generally by a serial number contained on the card that matches to a specific customer record in a separate customer database. As a condition for receiving a card from the retailer, the consumer usually must provide their name and address, as well as other demographic information (age group, household income, family size, etc.), so that a record of personal information can be stored in a database and matched to the card serial number. To entice the user to supply the loyalty card at the POS each time the consumer purchases goods at the retailer, the retailer usually offers special discounts or offers only to card users. Through the use of a loyalty card, therefore, retailers can keep a frequently updated data record of every purchase made by a particular consumer over time.

By analyzing the data collected through the loyalty card system, not only can the retailer identify individual consumers to be targeted for special offers, but the retailer can also analyze general demographic trends among large groups of purchasers to provide feedback on how pricing or other incentives affect consumer purchasing decisions. A drawback of loyalty cards is that not every consumer is willing to participate, nor do the consumers always remember their card. In fact, many consumers know that even if they have forgotten their card, they may request a temporary card at the service desk for the purposes of receiving the special offers that day, thus bypassing the retailer's system of tying purchases to individual consumers.

Certain retailers have begun to tie rebate offers to their loyalty cards such that every qualified purchase ("qualified" meaning that the purchase has a rebate associated with it) by a consumer using the loyalty card is tracked automatically by the retailer. At the end of a designated period, the retailer then mails the customer a certificate that can be applied to future purchases by the consumer only at that retailer. In this way, the retailer has eliminated the paperwork for the consumer who shops and uses the loyalty card, thus providing an incentive for the consumer not only to shop at that

retailer's establishment, but also to use the loyalty card and, once the certificate redeemable by the retailer is received, to return again to redeem the certificate.

Although the loyalty card-certificate system provides several advantages over the consolidated rebate system in the form of less paperwork for the consumer and for the retailer who coordinates the program, one of the drawbacks is that such a system relies on a loyalty card. Although consumers have come to expect that they need to carry a loyalty card to, for example, their grocery store, if every type of retailer were to require a loyalty card, the consumer's wallet or pocketbook would soon be bulging with loyalty cards for every retailer they patronize – drug store, office supply store, toy store, computer store, department store, shopper's club, and so forth. Additionally, there is some financial burden on the retailer that is inherent in the administration of a loyalty card system. Another drawback of such a system is that it automatically provides the rebate to the consumer without further interaction. There are certain advantages to retailers and manufacturers or making the consumer take some affirmative step to claim the rebate after having purchased the product.

Therefore, there is a continued need in the field to provide a method for redeeming product marketing rebates in a fast, cost-effective, consumer-friendly manner, and for allowing retailers to gather more information about their customer's purchasing habits, without requiring a separate loyalty card to be entered as part of the transaction and while still requiring some affirmative step by the consumer to claim the rebate. Furthermore, it is desirable to provide a method that it is flexible enough to accommodate multiple formats for rebate claims.

SUMMARY OF INVENTION

In accordance to a first aspect of the invention, there is provided a method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value, the consumer having purchased one or more designated products in one or more qualified transactions, each qualified transaction having a transaction code assigned thereto, the method comprising the steps of providing a designated site connected to a computer information network and accessible by the consumer; receiving the rebate claim on the designated site, the rebate claim comprising: at least one transaction code corresponding to a qualified transaction, and identifying information corresponding to the consumer; storing as a stored data record the at least one transaction code and the identifying information corresponding to the consumer; receiving an electronic file transfer including at least one purchase data record comprising at least the transaction code corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and an identification of each designated product purchased by the consumer; associating each stored data record with a corresponding purchase data record having an identical transaction code; processing the stored data record and the corresponding purchase data record associated therewith to validate the rebate claim; and transferring to the consumer the value of the rebate offers claimed.

In accordance to a second aspect of the invention, there is provided a method for processing a plurality of product marketing rebate claims submitted by a plurality of consumers in satisfaction of a plurality of rebate offers each having a value, each consumer having purchased one or more designated products in one or more qualified transaction, each qualified transaction having a transaction code assigned thereto, the method comprising the steps of providing a designated site connected to a computer information network and accessible to the plurality of consumers; receiving a plurality of rebate claims on the designated site, each rebate claim comprising at least one transaction code corresponding to one or more qualified transactions, and identifying information corresponding to the consumer, at least one rebate claim having been entered by a fulfillment administrator from information

transcribed from a rebate claim submitted by the consumer in a paper format, and at least one rebate claim entered by one of: the consumer via access to the designated site through a personal computer connected to the global computer information network, the consumer via access to the designated site through a computer located at a retail establishment and connected to the global computer information network, or the consumer via access to the designated site through a telephone; storing a plurality of stored data records, each stored data record comprising the identifying information corresponding to one consumer, and at least one transaction code related to a rebate claim from that consumer; receiving an electronic file transfer comprising a plurality of purchase data records, each purchase data record comprising at least a transaction code corresponding to a qualified transaction in which at least one designated product was purchased by a consumer, and an identification of each designated product purchased by the consumer in the qualified transaction; associating each stored data record with a corresponding purchase data record having an identical transaction code; processing each stored data record and the corresponding purchase data record associated therewith to validate the rebate claim; and transferring to each of the plurality of consumers the value of the rebate offers claimed by the consumer.

In accordance to third aspect of the invention, there is provided a method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value, the method comprising: processing at least one qualified transaction by at least one consumer, each qualified transaction comprising a purchase by the consumer of one or more designated products; assigning each qualified transaction a transaction code, recording the transaction code in a data processing and storage system, recording the transaction code on a receipt, and issuing the receipt to the consumer; providing to the consumer access information corresponding to a designated site connected to a computer information network and agreeing to provide a rebate to the consumer for entering one or more rebate claims at the designated site, each rebate claim comprising at least one transaction code corresponding a qualified transaction, and identifying information corresponding to the consumer; providing an electronic file transfer including at least one purchase data record comprising at least the transaction code

corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and an identification of each designated product purchased by the consumer; providing the value of the rebate claim to the consumer, after the transaction code in a rebate claim entered on the designated site has been matched to the transaction code in the purchase data record and the rebate claim has been validated.

In accordance to a fourth aspect of the invention, there is provided a method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value, the method comprising the steps of: recording a purchase of one or more designated products in a qualified transaction, assigning a corresponding transaction code to the qualified transaction, and creating at least one purchase data record comprising at least the transaction code corresponding to the qualified transaction, and an identification of each designated product purchased by the consumer; providing a designated site connected to a computer information network and accessible by the consumer; receiving the rebate claim on a designated site, the rebate claim comprising a transaction code corresponding to the qualified transaction, and identifying information corresponding to the consumer; storing as a stored data record the transaction code in association with the identifying information; associating the stored data record with the purchase data record having the same transaction code, processing the purchase data record and the associated stored data record to validate the rebate claim, and transferring to the consumer the value of the rebate offers claimed.

In accordance to a fifth aspect of the invention, there is provided a method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers, each rebate offer comprising an offer to provide a value in return for a purchase of a designated product, the consumer having purchased one or more of the designated products in a qualified transaction from a participating member of a retail network using a designated card having a card identifier and comprising one of: a credit card, a debit card, or a smart card, each qualified transaction recorded and assigned a corresponding transaction code, the method comprising the steps of receiving an electronic file transfer of a purchase data

record comprising at least the transaction code, the designated card identifier, and a list of products purchased by the consumer; associating the purchase data record with a corresponding stored data record comprising personal information about the consumer and the designated card identifier; processing the purchase data record and corresponding stored data record to validate the rebate claim; and crediting the designated card with the value of the rebate offers claimed.

In accordance to a sixth aspect of the invention, there is provided a method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value, the consumer having purchased one or more designated products in one or more qualified transactions, each qualified transaction having a transaction code assigned thereto, the method comprising the steps of providing an interactive computerized telephone processing system accessible to the consumer by calling a predetermined telephone number; receiving the rebate claim via the interactive computerized telephone processing system, the rebate claim comprising at least one transaction code corresponding a qualified transaction, and identifying information corresponding to the consumer; storing as a stored data record the at least one transaction code and the identifying information corresponding to the consumer; receiving an electronic file transfer including at least one purchase data record comprising at least the transaction code corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and an identification of each designated product purchased by the consumer; associating each stored data record with a corresponding purchase data record having an identical transaction code; processing the stored data record and the corresponding purchase data record associated therewith to validate the rebate claim; and transferring to the consumer the value of the rebate offers claimed.

In accordance to a seventh aspect of the invention, there is provided a system for processing a plurality of product marketing rebate claims submitted by a plurality of consumers in satisfaction of a plurality of rebate offers, each rebate offer comprising an offer to provide a value in return for a purchase of a designated product, each consumer having purchased one or more designated products in a qualified transaction, the system comprising means for receiving rebate claim data in

an electronic format from the plurality of consumers, the rebate claim data for each consumer comprising at least a transaction code and a consumer identifier; means for storing the rebate claim data as a stored data record and for receiving and storing the electronic file; means for receiving an electronic file transfer, the electronic file comprising a purchase data record for each qualified transaction, each purchase data record including at least one transaction code; means for associating each stored data record with a corresponding purchase data record containing an identical transaction code, for processing each stored data record and corresponding purchase data record to validate each rebate claim, and optionally, for checking each validated rebate claim for fraud; and means for transferring the value of the rebate claim to each consumer.

In accordance to a eighth aspect of the invention, there is provided a computer program product comprising at least one program storage device readable by a machine, tangibly embodying a program of instructions executable by the machine to perform the method steps for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value, the consumer having purchased one or more designated products in one or more qualified transactions, each qualified transaction having a transaction code assigned thereto, the method steps comprising: providing a designated site connected to a computer information network and accessible by the consumer; receiving the rebate claim on the designated site, the rebate claim comprising at least one transaction code corresponding to a qualified transaction, and identifying information corresponding to the consumer; storing as a stored data record the at least one transaction code and the identifying information corresponding to the consumer; receiving an electronic file transfer including at least one purchase data record comprising at least the transaction code corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and an identification of each designated product purchased by the consumer; associating each stored data record with a corresponding purchase data record having an identical transaction code; processing the stored data record and the corresponding purchase data record associated therewith to validate the rebate claim; and processing a transfer to the consumer of the value of the rebate offers claimed.

In accordance to a ninth aspect of the invention, there is provided a method for processing a product marketing rebate claim submitted by a consumer in satisfaction of at least one rebate offer comprising a promise to transfer value to the consumer in exchange for the consumer purchasing at least one designated product, the consumer having purchased the at least one designated product in at least one qualified transaction, each qualified transaction having a transaction code assigned thereto, the method comprising the steps of receiving from the consumer the rebate claim comprising at least one transaction code corresponding to a qualified transaction, and identifying information corresponding to the consumer; storing in a computer memory as a stored data record the at least one transaction code and the identifying information corresponding to the consumer; receiving and storing in a computer memory an electronic file including at least one purchase data record comprising at least the transaction code corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and an identification of each designated product purchased by the consumer; associating each stored data record with a corresponding purchase is data record having an identical transaction code; processing the stored data record and the corresponding purchase data record associated therewith to validate each rebate claim; and transferring to the consumer the value corresponding to each rebate offer claimed.

In accordance to a tenth aspect of the invention, there is provided a system for processing a plurality of product marketing rebate claims submitted by a plurality of consumers in satisfaction of a plurality of rebate offers, each rebate offer comprising an offer to provide a value in return for a purchase of a designated product, each consumer having purchased one or more designated products from a participating member of a retail network in a qualified transaction, each qualified transaction assigned a transaction codes by the participating member, the system comprising: a designated site accessible through a computer information network; means for receiving a rebate claim data in an electronic format from the plurality of consumers, the rebate claim data for each consumer comprising at least one transaction code and a consumer identifier; means for storing the rebate claim data as a stored data record and for receiving and storing an electronic file comprising a

purchase data record for each qualified transaction, each purchase data record including the transaction code; means for associating each stored data record with a corresponding purchase data record containing an identical transaction code, for processing each stored data record and corresponding purchase data record to validate each rebate claim, and optionally, for checking each validated rebate claim for fraud; and means for transferring the value of the rebate claim to each consumer.

In accordance to a eleventh aspect of the invention, there is provided a system for offering a plurality of product marketing rebate offers to a plurality of consumers, each rebate offer comprising an offer to provide a value in return for a purchase of a designated product, the system comprising: means for processing a plurality of qualified transactions, each qualified transaction comprising a consumer purchase of one or more designated products, said means adapted to assign each qualified transaction with a transaction serial number, to issue means to each consumer comprising a record of the transaction serial number; and means for transferring an electronic file to a system for receiving and processing a rebate claim and accessible by a consumer via a computer information network, the electronic file comprising a purchase data record for each qualified transaction, each purchase data record including the transaction serial number.

In accordance to a twelfth aspect of the invention, there is provided a method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value and offered with respect to one or more designated products, the method comprising the sequential steps of: providing a designated site connected to a computer information network and accessible by the consumer; receiving the rebate claim on the designated site, the rebate claim comprising at least identifying information corresponding to the consumer entered in response to the rebate offer; storing as a stored data record the identifying information corresponding to the consumer, and identifying information corresponding to the one or more designated products related to the rebate claim; processing a consumer purchase of the one or more designated products in one or more qualified transactions, said processing comprising receiving the identifying information corresponding to the consumer; receiving an electronic file transfer

including at least one purchase data record including the identifying information corresponding to the consumer, and an identification of each designated product purchased by the consumer; associating each stored data record with one or more corresponding purchase data records having identical identifying information corresponding to the consumer; processing the stored data record and the corresponding purchase data records associated therewith to validate the rebate claim; and transferring to the consumer the value of the rebate offers claimed.

BRIEF DESCRIPTION OF DRAWINGS

The invention is best understood from the following detailed description when read in connection with the accompanying drawing. It is emphasized that, according to common practice, the various features of the drawing are not to scale. On the contrary, the dimensions of the various features are arbitrarily expanded or reduced for clarity. Included in the drawing are the following figures.

Fig. 1 is a flowchart depicting a combined rebate method of the prior art.

Fig. 2 is a flowchart depicting an exemplary combined rebate method according to the present invention comprising an internet data entry method.

Fig. 3 is a schematic illustration depicting an exemplary system of the present invention.

Fig. 4 is a flowchart depicting an exemplary paper-form data entry method capable of being integrated with the flowchart in Fig. 3.

Fig. 5 is a flowchart depicting an exemplary card-based data entry method capable of being integrated with the flowchart in Fig. 3.

Fig. 6 is a flowchart depicting an exemplary combined rebate method according to this invention comprising a card-based data entry method.

DETAILED DESCRIPTION OF INVENTION

The invention will next be illustrated with reference to the figures wherein similar numbers indicate the same elements in all figures. Such figures are intended to be illustrative rather than limiting and are included herewith to facilitate the explanation of the apparatus of the present invention.

The invention comprises a method for processing one or more product marketing rebate claims submitted by a consumer in satisfaction of one or more rebate offers. A "rebate offer" comprises a promise by the manufacturer or the retailer to transfer a value to the consumer in exchange for a purchase of a designated product. The value transferred to the consumer may be in the form of cash value, such as a check, or may be an article of manufacture such as a promotional item or a coupon good for a future purchase. As with any rebate method, the first step is for the consumer to purchase one or more of the designated products from a participating member of a retail network that offers the rebate program.

Typically, a "participating member" comprises a single store in a "retail network" or chain of franchised or company-owned stores that are all operated under the same name. Where there is only a single store, however, the retail network comprises merely the single store itself, which, of course, is the sole participating member. Typically, coordinated rebate offers may be offered by retail networks that comprise a

chain of similar stores under a single tradename selling similar goods. Other retail networks, however, may comprise a chain of similar stores under different tradenames selling similar goods, such as where consolidation within the industry has combined formerly independent entities with established goodwill under different tradenames in different geographic regions. Still other retail networks may comprise dissimilar stores under different tradenames selling dissimilar goods, either under the umbrella of a single parent company, or even through the co-operation of multiple parent companies who form a co-operative for any number of purposes, including merely to consolidate rebate systems. The participating member may be an e-commerce business accessible by a global computer information network, such as the internet.

To qualify for the rebate, the purchases of items having rebate offers generally must be made during a qualifying time period. The "qualifying time period" may be infinite, but is usually finite in length, such as a one or more months in duration, at which time another set of rebate offers may be provided having a different qualifying time period. The use of qualifying time periods is well-known in the art. The purchase of the item having a rebate takes place during a "qualified transaction." A "qualified transaction" is any transaction in which at least one product having an associated rebate offer is purchased by the consumer within the qualifying time period.

Thus, referring now to the flowchart in Fig. 2, the first step 100 in the method of this invention comprises the consumer purchasing one or more of the designated products from the participating member in one or more qualified transactions recorded by a point-of-sale data processing and storage system. Each qualified transaction has a corresponding serial number recorded on a receipt issued to the consumer. The point-of-sale data processing and storage system is any system known in the art for recording and processing purchases at the point of sale. Such systems typically comprise a computerized system that receives data either by manual entry by an operator, or through scanning a UPC supplied on the product packaging either by the manufacturer or by the retailer. A computer server that receives an electronic order over a global computer information network may also be the point-of-sale data processing and storage system. Certain data processing and storage systems are known that issue a

corresponding transaction serial number or serialized code for each transaction and print that serial number on the receipt issued to the customer, sometimes as a universal product code (UPC) barcode. This transaction serial number may then be used by the consumer when returning an item, for easy verification of the former purchase price. For the purposes of rebate offer fulfillment, the corresponding transaction serial number may be the same serial number typically issued by such point-of-sale data processing and storage systems, or may be an entirely different number issued solely for the purposes of keeping track of the rebate program.

Step 100 may further comprise providing on the receipt issued to the consumer a dedicated accounting of the one or more designated products having rebate offers purchased by the consumer in the qualified transaction. For example, a consumer may buy 50 items in a single transaction, of which only 5 have associated product rebate offers. As a reminder to the customer that they have qualified for rebates, a dedicated accounting of just the rebate items may be provided in a special section of the receipt or in a separate receipt. Ideally, the consumer may be provided with a primary receipt and a secondary receipt, wherein the secondary receipt consists essentially of a record of the serial number of the transaction and a dedicated accounting of only designated products having rebate offers, whereas the primary receipt comprises an accounting of all purchases in the qualified transaction, including items without associated rebate offers. The second receipt may even include information regarding how to make the rebate claim, such as "Your purchases of the items below today entitle you to receive a $5 rebate. Access www.[retailer].com today and find out how!" Or, the second receipt may let the consumer know that more items can be purchased to fulfill a certain rebate offer, such as "You purchased one bar of Brand X Soap today, purchase two more and receive a $1 rebate."

Step 110 in Fig. 2 comprises the consumer accessing a designated site of a global computer information network. A global computer information network, such as is commonly referred to in the art as the "Internet" or "World Wide Web," contains any number of sites ("websites") which a user may access. It is well-known in the art for such sites to provide information for reading or downloading and to provide user

interfaces where users may transmit information about themselves, a product order, a credit card number, and the like. The software required to provide such information, and to accept and record such entries, is well known in the art. The designated site as described in this invention is administered by a fulfillment administrator, and typically comprises a computer interface residing on a powerful computer server capable of processing multiple requests from multiple uses simultaneously. The "fulfillment administrator" is any person authorized by the retail network to process rebate claims. The fulfillment administrator may be an in-house employee of the retail network or a third-party independent contractor. The term "fulfillment administrator" refers to the entity or entities responsible for processing the rebates, and as such includes anyone or anything under the control of that entity, such as but not limited to workers, programmed computers, or third-party subcontractors.

The consumer makes a rebate claim in step 120 by entering and transmitting to the designated site (a) one or more serial numbers corresponding to the one or more qualified transactions, and (b) identifying information, such as personal information about the consumer. Thus, the consumer can merely review the receipt issued by the point-of-sale data processing and storage system, and transcribe the serial number onto an electronic form provided by the designated site. The consumer can also enter identifying information, such as their name and address, phone number, e-mail address, demographic information, and/or the like. At a minimum, the identifying information includes enough information to identify the consumer so that the rebate can be provided to the customer in a later step. Where the retailer already has personal information about the consumer, such as through a loyalty card system or a warehouse club membership, the identifying information may merely be a membership number or loyalty card number. The fulfillment administrator then stores the personal information and the serial numbers transmitted by the consumer as a stored data record in step 130. The data may be stored by any electronic means known in the art, which may include the same computer server on which the designated site resides, or may be a different, interconnected data storage device to which the networked computer can write and store data.

The fulfillment administrator also receives an electronic file transfer from the point-of-sale data processing and storage system comprising a plurality of purchase data records, as indicated in step 140. The electronic file transfer may be in the form of a transfer across a computer network, such as a global computer information network or a direct-dial, secure-access computer network, or may be in the form of a tangible electronic storage device containing the electronic file. Each purchase data record comprises the list of products purchased, the date, and the transaction serial number for a qualified transaction in which at least one designated product was purchased by any consumer. The purchase record may also comprise other data such as, for example, the store number. This step may occur at any time from a time simultaneous with the performance of step 100 to any time before step 150, such as on each day at the end of the day's transactions by the point-of-sale system, but may occur weekly or on another periodic basis, or may not occur until the expiration of the qualifying time period. As one advantage of this method is the speed at which claims can be processed, however, the transfer of data preferably occurs on a periodic basis throughout the qualifying time period, so that if certain customers desire, their claims may be processed before the end of the qualifying time period. The list of products purchased in the purchase data record typically comprises all of the items purchased in the qualified transaction, not just the rebate items, for reasons as described herein later. To minimize the size of the file to be electronically transferred, however, the purchase data record may be limited to only items having rebate offers. Such a limitation requires software at the point-of-sale data processing and storage system to identify rebate items, such as the software necessary to issue a secondary receipt as described above.

In step 150, the fulfillment administrator then associates each serial number in the stored data record with a purchase data record having an identical serial number. Thus, for each serial number transmitted by a customer and stored as a stored data record, there is a corresponding purchase data record with the identical serial number received by electronic file transfer in step 140. The fulfillment administrator then processes the purchase data record and the associated stored data record to validate the rebate claim, such as by using computerized software operated by or on behalf of the fulfillment administrator. For example, the computerized software matches UPC codes contained in

the purchase record with a database of valid UPC codes that fulfill various offers. The software automatically verifies that the correct number of items was purchased and that the date of the purchase was within the qualifying period. The software can also automatically process variable rebate offers by identifying the total amount based on the number of purchases, or by identifying the purchase price or substituting the maximum or minimum price if the purchase price is out of range. Thus, the computerized software automatically determines from the purchase data record exactly which product purchases have associated rebate offers, and keeps a running total of the total amount of rebates owed to each customer.

The validated rebate claim preferably can then be checked for fraud, comparing the name and address of the consumer to known databases, as is known in the art and described in the background section above. The fraud-checking step can be performed in the same way as is known in the art for data entered by the fulfillment administrator from paper rebate claim submissions. Optionally, this step may be omitted.

After the validated rebate has been cleared for issue, the fulfillment administrator transfers to the consumer the cash value of all rebate claims satisfied by the consumer within the qualifying time period. The cash value may be in form of a check made out to the consumer, a credit to a smart card, a credit to a bank or credit account, or a certificate for redemption only at a participating member of the retail network. As used herein, a "smart card" refers to a credit or debit card having data storage means on the card, such as a magnetic strip and/or an integrated circuit chip, the storage means capable of storing electronic data that can be read and written by a card reader/writer, allowing the card to store, for example, a running account balance on the card itself. Such cards are well-known in the art.

Because a consumer can come home immediately after making a purchase in step 100 and access the designated site in step 110, some consumers may wish to receive their rebate as soon as possible. Thus, the rebate method may further comprise the designated site interactively prompting the consumer in step 120 to choose whether to proceed to method step 160 immediately or to delay performing step 160 until (i) a future instruction by the consumer to proceed or (ii) expiration of the qualifying time period.

In this way, a consumer who knows he or she will not return to any store in the retail network during the remainder of the qualifying period, can release the information for processing immediately. On the other hand, another consumer may prefer to transmit the rebate information to the designated site as soon as he or she returns from the store so as not to forget to do so for that receipt, but still may wish to wait to see whether he or she makes more qualifying purchases during the qualifying period before releasing the information for processing. In such case, the consumer may choose to delay further processing until further instruction or until the end of the qualifying time period. Therefore, if the consumer makes another purchase, he or she can access the site again, enter additional transaction serial numbers, and either release the information at that time, or choose to delay again. At the end of the qualifying time period, the system may automatically release all stored information for processing. A consumer who chooses to delay and fails to "release" the rebate claim prior to the qualifying time period may lose eligibility for the rebate claim, or the claim may automatically be processed anyway, depending upon the rules of the retailer's program. Consumers with rebate claims pending but not released may be sent a reminder e-mail at a predetermined interval prior to the end of the qualifying time period. Steps 110 to 130 can be repeated numerous times before advancing to steps 150 and 160 (step 140 will occur at whatever interval is designated by the retail network or fulfillment administrator, regardless of the timing of the other steps). In such case, each additional step 130 comprises modifying the stored data record to include the additional serial numbers.

When the consumer accesses the designated site a second or subsequent time, the site may automatically recognize the consumer after transmitting only a portion of the personal information transmitted during the first access session, such as the name and zip code only, phone number only, e-mail address only, or any other limited portion of the consumer's personal information as deemed necessary. During the first visit to the designated site, the customer may be able to choose a username and password that can be entered during subsequent visits, and thus the username and password may constitute the partial information entered to be recognized. In such case, the designated site may interactively fill-in the computerized form with the remainder of their personal information upon entry of the partial information, or the site may prompt the consumer

with a menu of addresses having the same name entered. From this menu, the consumer may merely choose which personal information is his or hers, and no further entry of personal information may be necessary, except to modify any information as necessary. The partial personal information transmitted by the consumer may require no entry at all, but instead may merely comprise information automatically transmitted by the consumer, such as a "cookie" saved on the consumer's computer from a previous visit to the designated site. The use of "cookies" in a global communications network is well-known in the art.

Recognizing the consumer on subsequent visits may be used in conjunction with the method where the consumer may enter multiple serial numbers during multiple access sessions within the same qualifying time period, or can also be used where the same consumer makes rebate claims under multiple programs within different qualifying time periods. Thus, a single consumer may only have to enter personal information into the system a single time. This single entry may be for a single retail network, or, because the fulfillment administrator may service several different retail networks each having different coordinated rebate offers, the single entry of personal information may establish an account with the fulfillment administrator that may be used for multiple retail networks. Thus, a consumer entering an internet rebate claim for a drug store chain by accessing that drug store chain's website may later access an office supply store's website and find that they do not need to enter detailed personal information again. This may occur where the same fulfillment administrator services both retail networks and the personal information data is shared across both rebate programs. In addition to having a streamlined entry process available to the customer for subsequent entries, the customer on a subsequent visit may further be able to check the status of a pending rebate submission, check their account history, or have a choice of other options.

It should be understood here that the "designated site" accessed by the consumer may be accessed in a number of ways. For example, the consumer may access the designated site by accessing a menu choice on a website of the retail network offering the rebate program. For an online retailer, the consumer may, for example, be immediately linked to the designated site after completing a qualifying purchase. The

consumer may also access the designated site by accessing the fulfillment administrator's website directly. Certain manufacturers may also wish to provide links from the manufacturer's website to retailers or fulfillment administrators that offer their rebates to consumers. Thus, although the designated site may appear to the consumer to be a part of, for instance, a drug store's website, it may in fact be the fulfillment administrator's website that is merely linked to the drug store's website. The manner in which the consumer actually accesses the designated site is immaterial to this invention. It should also be noted that although the designated site is necessarily connected to the global computer information network, access to the system does not necessarily have to occur through that network. For example, an in-store kiosk may be directly linked to the designated site or, where the fulfillment administrator enters data from a paper form submitted by the consumer, the fulfillment administrator may be directly linked to the designated site without the need to first access the internet or world wide web. A direct link to the designated site may provide a more secure connection than a connection through the internet, which may also be appealing to certain consumers wishing to take advantage of an in-store kiosk. Access to the designated site may also be by telephone without the use of a computer terminal, as will be discussed herein later.

From the information submitted by the consumer, the fulfillment administrator may compile a marketing record for each consumer, as shown in step 135 of Fig. 2. Each marketing record may comprise the personal information about the consumer and one or more consumer purchasing preferences derived from the purchase data records of the qualified transactions for which the consumer transmitted the corresponding serial number in step 120. A "consumer purchasing preference" may be simply the full list of items purchased during the qualifying transaction, or it may be information sifted from the purchase data record after analysis. For example, the consumer purchasing preference may show that the consumer is a good candidate for cat products, based on information in the purchase data record showing purchase of cat food. This marketing record may then be provided to a marketing agent, such as a marketing agent of the retail network who may then target the consumer to receive special offers related to products or types of products that they routinely purchase. The marketing agent may optionally be the fulfillment administrator or someone authorized by the fulfillment

administrator to perform such services, a product manufacturer, or a third party having an interest in consumers with certain purchasing habits.

Although in the examples described above, step 110 comprises a consumer accessing the designated site via a personal computer, presumably at the consumer's home, the simple fact remains that not every consumer can be expected to have a computer with internet access, nor can every consumer be expected to want to use an internet-based system. Thus, step 100 may comprise not only a consumer accessing the designated site from his or her own computer, but also accessing the designated site from a computer located at the retail network, such as in an in-store kiosk. An in-store kiosk typically comprises essentially a computer or computer terminal that provides access to the designated site along with an interactive data entry system, perhaps in a format more user friendly to less internet-savvy consumers. In one embodiment, the designated site may be located merely on a computer information network that is not globally accessible by the internet, but rather accessible only through such in-store kiosks or other designated portals within a limited network.

Also, the present method may also be used in conjunction with a paper rebate-claim system. In such a system, a plurality of consumers make purchases and are issued receipts having serial numbers as described above. Also, similar to the process shown in Fig. 2, at least one consumer accesses the designated site of a global computer information network and makes a rebate claim by entering and transmitting the serial numbers of the qualified transactions and personal information to the designated site. The fulfillment administrator stores as a data record the personal information and the serial numbers transmitted by the one consumer.

Additionally, at least one other consumer may complete and mail a paper form to the fulfillment administrator using a paper-form data entry method depicted in Fig. 4. This consumer makes a rebate claim in step 400 by recording personal information on the paper form and also providing the serial numbers of the qualified transactions. The serial numbers may be provided by writing them on the paper form, or more advantageously, the receipts or copies of the receipts may be enclosed with the form. The form and serial numbers are then mailed to the fulfillment administrator in

step 410. The fulfillment administrator, upon receipt of the paper form, then accesses the designated site of the global computer information network in step 420, enters and transmits the other consumer's personal information and the serial numbers corresponding to the other consumer's qualified transactions in step 430, and stores as a stored data record in step 440, the personal information and the serial numbers transmitted to the designated site. For receipts having the serial number encoded thereon as a barcode, the fulfillment administrator may reduce processing time by scanning-in the serial number via a barcode scanner. A bit-scanner coupled witha alphanumeric recognition software known in the art may also be used to increase processing time, the scanner being used to scan in numbers either from the paper form or from the receipt or copy of the receipt. The stored data record thus created by the fulfillment administrator is essentially the same as if the consumer had created it himself or herself by internet access, except that as part of personal information, there may be background or demographic information related to how the data was entered.

The remaining steps are the same as described above and shown in Fig. 2, in that the fulfillment administrator receives an electronic file transfer from the point-of-sale data storage system comprising a plurality of purchase data records; associates each serial number in each stored data record to each purchase data record containing an identical serial number; processes each purchase data record and associated stored data record to validate each rebate claim, and checks for fraud; and transfers the cash value of the rebate claims to the consumer.

Yet another way for a customer to access the designated site of the global computer information network and to provide rebate claim data in an electronic format, is by telephone. Once a data record has been established for that consumer either through entry of information through the global computer information network via a home terminal or a kiosk, or through paper submission, the consumer may then make a subsequent rebate claim by telephone. Thus, for example, the first time a consumer enters information via submission through the global computer information network, the customer may be given a customer number and a numeric password. The customer number may, for example, be the consumer's phone number, social security number, or

the like, or merely an arbitrary or meaningful assigned or customer-selected number. The numeric password may be selected by the consumer or assigned. For simplicity, the customer number and password may be the same username and password used for access via the global computer information network, or the customer may have an alphanumeric username and password for use via computer and a numeric username and password for use by telephone. Where a consumer's first entry is by paper submission, a return mailing may be sent to the customer or the customer may be contacted by telephone to provide them with their customer number and numeric password. Once the customer has a customer number and numeric password, the customer may then place a telephone call to a predetermined number, such as a toll-free number, where the customer can submit rebate entries by telephone.

Connected to the predetermined telephone number is an interactive computerized telephone processing system as are commonly known in the art, such as are used for voice-mail access, brokerage or benefits-plans access. Upon reaching the interactive computerized telephone processing system, the customer may be presented with a menu of choices, one of which is to enter a customer number and password. The requested data is received by the designated site, such as in the form of the tones generated by the numeric keys of the touch-tone telephone, as is well-known in the art, or through the use of voice-recognition software as is also well-known in the art for recognizing spoken responses given by the caller. It should be noted here that the interactive computerized telephone processing system may be directly connected to or integral to the designated site, or may be remotely connected to the designated site through the global computer information network and adapted to transmit the information entered by the telephone to the designated site. In an alternative embodiment, the interactive computerized telephone processing system may be a stand-alone system not connected to a designated site on the global computerized information network at all. Upon entering the customer number and password successfully, the customer may be presented with a further menu of choices, one of which is to enter a transaction code corresponding to a receipt from a qualified transaction. The transaction code information is then stored in the storage device and processed in the same manner as submissions submitted by paper or by electronic submission by computer. Other menu choices, once

a customer has successfully entered the customer number and password, may include, for example but not limited to, release of a previously-entered set of qualified transaction codes for further processing, checking the status of a pending, previously-submitted rebate submission, changing the password, or talking to a service representative.

One advantage to using the customer's phone number as the customer number for telephone entries is that existing caller identification technology can be employed to automatically detect the customer number given the telephone number from which the customer is dialing. Thus, the first menu choice may be to merely enter the password if the customer is calling from the telephone number corresponding to their customer number, or to enter, for example, an asterisk plus their customer number, if the customer is not dialing from the telephone number corresponding to their customer number.

Telephone access may also be provided through a wireless communications device, such as a cellular phone. Thus, for example, a consumer having just made a qualifying purchase can immediately access the designated site and enter the corresponding information for that purchase. A wireless communications device having internet access can thus either access the designated site though the internet or through the interactive computerized telephone processing system. Thus, as used herein, the term "connected" referring to connections between a user and the global computer information network or through the telephone system means not only physical hardwired connections but also wireless connections through electronic signals transmitted and received, as is known in the art.

In another embodiment of this invention, a method for electronic processing of rebate claims may integrally incorporate the use of a designated card, such as a smart card, credit card, or debit card. Use of the designated card by the consumer, in particular a card issued by the fulfillment administrator acting as an umbrella for a large retail network of otherwise unrelated retailers, may trigger automatic access of the designated site on behalf of the consumer. Thus, for a consumer using a designated card, the consumer may automatically make a rebate claim for any product purchased with the card. Such automatic access may occur from the POS data processing and storage system

without further action by the consumer as shown in Figs. 5 and 6, which are explained herein later. In the case of a smart card which has data storage capacity on the card, the smart card may instead receive and store data from the POS system, such as the transaction serial number, and the consumer may then access the designated site in step 110 as shown in Fig. 2, and automatically enter the serial number data and personal information in step 120 via insertion of the smart card in a card reader/writer. The data may then be transmitted to the designated site without manual entry by the consumer. If the consumer has a refund waiting at the designated site to be credited to his card from a previous rebate claim submission, the credit can also be written to the card while during such a procedure.

For either a smart card or for standard credit or debit cards without data storage capacity, merely using the card at the POS system may trigger an automatic download of the card number and the transaction serial number to the designated site, as shown in Figs. 5 and 6. Such a card-based data entry method may be integrated with the internet data entry and paper-form data entry methods described and shown above in Figs. 2 and 4. As depicted in Fig. 5, a card based data entry method simply comprises the POS system transmitting a transaction data record to the fulfillment administrator in step 500. Such a transmission may be part of the electronic file transfer of purchase data, or may occur immediately, at the end of a day's transactions, or at some other periodic interval as a separate file transfer. The designated site, having a record of the credit card number linked to the consumer's personal information, may then in step 510 create or update the consumer's stored data record to reflect the transaction serial number for which the designated card was used. On the other hand, because the purchase data includes the card number, the stored data record may comprise only the consumer's personal information including the card number, and each purchase record may be associated with the stored data record only by card number. The designated card may then be automatically credited with the rebate cash value upon processing of the rebate claim. In the case of a smart card, the card reader/writer credits the card during a subsequent data transfer step; in the case of a debit card, the associated bank or debit account is credited; and in the case of a credit card, the credit account is credited.

The designated card method used on its own without integration with the other data-entry methods provides optimal minimization of steps in the rebate fulfillment process. In the stand-alone method, the consumer purchases the designated products using the designated card in step 600. In step 610, the point-of-sale data processing and storage system transfers the purchase data record to the fulfillment administrator by electronic file transfer. The electronic file transfer comprises (i) the transaction serial number, (ii) the designated card number, (iii) the transaction date (where there is a fixed expiration date for the rebate offer), and (iv) the list of products purchased by the consumer. As the fulfillment administrator already has on file a stored data record comprising personal information about each consumer indexed by the designated card number, the fulfillment administrator then may (i) associate the purchase data record with the stored data record, (ii) process the purchase data record and corresponding stored data record to validate the rebate claim, and (iii) optionally, check for fraud in step 620. Finally, in step 630, the fulfillment administrator credits the designated card with the cash value of the rebate claims by crediting the credit card, debit card, or bank account, or crediting the smart card. Because the purchase data record used in this method already has the consumer's personal information in the form of the card number that may be associated with the stored data record that holds the consumer's other information such as name, address, and the like, the stored data record does not need to be updated with new information as a result of the transaction, unlike the method depicted in Fig. 2. Instead, the fulfillment administrator merely stores the purchase data record and can associate the purchase data record with the stored data record via the card number, rather than by the transaction serial number.

Where the rebate offer typically requires only one consolidated rebate claim submission per qualifying period, the rebate claim may be processed at the end of the qualifying period, or the rebate rules may allow processing of multiple rebate claims for consumers using the card (the particular number of rebate claims per specific item still being limited by manufacturer's rebate rules). Thus, each time the card is used for a rebate item, the rebate claim method may proceed in full. Furthermore, it may be preferred to still have some degree of consumer interaction before the rebate is processed. In such case, the designated card holder may still be required to "release" the rebate

claim either by using a telephone or internet log-in to access the account and request the rebate. In other circumstances, it may be desirable to provide one group of "preferred customers" who spend a predetermined amount of money using the designated card with automatic rebate processing, while other customers still have to make an affirmative step to release the rebate.

The rebate redemption method involving use of a designated card may be integrated with the internet-based and/or paper-form-based data entry methods, wherein the stored data record for each consumer may be updated by use of the card, consumer access of the designated site, or the fulfillment administrator accessing the designated site after receipt of a paper form from the consumer. Thus, different consumers participating in a single consolidated rebate offer may have a choice of at least three different ways of claiming their rebate: (i) accessing the designated site themselves either via a home internet connection or via an in-store kiosk, (ii) using a designated card, or (iii) sending in a paper form. Similarly, where a consumer uses the designated card for one qualified transaction, but uses a different means of payment for an other qualified transaction, the consumer may enter the serial number for the other qualified transaction via internet access or the paper form methods. The common end result of the transaction serial number and personal information being stored as a stored data record via all three data entry methods prevents duplicate entries from being validated and allows interchangeability and integration of the methods.

A particular benefit of the designated card entry system is that the retail network may comprise a number of unrelated retail chains that can contract with a single fulfillment administrator to track purchases using the designated card to automatically qualify for refunds. Such retailers may also contract with the fulfillment administrator to administer consolidated rebate claims via the Internet and paper submission as described above. Thus, a consumer may be able to use his or her card at any of several retail establishments to automatically receive refunds credited to his or her account regardless of at which retailer the product was purchased. Such a card preferably may also be acceptable for universal use as a standard credit or smart card even at retailers that are not members of the network, as long as the retailer accepts the particular brand of card, such

as VISA®, MASTERCARD®, AMERICAN EXPRESS®, DISCOVER®, DINERS CLUB®, or the like. Customers receiving automatic rebate claim processing may thus have incentive to use the card as often as possible, even if the consumer is unaware of pending rebate offers, just in case the transaction is a qualifying transaction. The key to a consumer getting a rebate via use of the card, however, is that the retail establishment must share the transaction serial code data with the fulfillment administrator. Thus, the consumer also has incentive only to shop at participating members of the retail network, thus providing incentive for retailers to become part of the retail network.

Use of the designated card may trigger a purchase data record to be sent to the fulfillment administrator even where no rebate item was purchased. Thus, because the list of all purchases may be collected for consumers using the designated card, the purchasing profile collected for that consumer may be broader than provided by the internet-based or paper-form-based data entry methods, and thus the marketing record may be more valuable.

Among the advantages of the designated credit, debit, or smart card data-entry method over the collection of purchasing data and processing rebate claims via a loyalty card, is that the designated card is acceptable as legal tender beyond just the members of the retail network. In this way, the need for a consumer to carry multiple loyalty cards may be eliminated. Furthermore, the credit received to the designated card or corresponding account is usable beyond the retail network providing the card.

Referring now to Fig. 3, there is shown schematically an exemplary system 2000 of the present invention. System 2000 comprises a point-of-sale data processing and storage system 210 adapted to process purchases by consumers 200 and to identify each qualified transaction with a serial number 225. As shown in Fig. 3, consumer 200 conducts a qualified transaction by making a payment 205, such as by cash, check, credit card, debit card.smart card 292, food stamps, gift certificate, or any at form of legal tender recognized in commerce. System 2000 further comprises a receipt 220 issued to each consumer by point-of-sale data processing and storage system 210, each receipt comprising a record of serial number 225. System 2000 further comprises a global computer information network 230 having at least one designated site 240 connected

thereto and adapted to receive data from the plurality of consumers, the data for each consumer comprising one or more serial numbers of qualified transactions and personal information about the consumer. Thus, consumer 200 can access designated site 240 through global computer information network 230 so that he or she may enter and transmit the serial numbers and personal information. Consumer 200 may access network 230 in any number of ways, such as, for example via a computer, such as a computer 233 located at the residence or workplace of the consumer or an in-store kiosk 236 provided by a retail network, or via a telephone 237 connected to an interactive computerized telephone processing system 238.

System 2000 further comprises an electronic data storage and receiving device 250 for storing, as a stored data record, data for each consumer as received by designated site 240 and an electronic data storage and receiving device 260 for receiving and storing an electronic file transfer from point-of-sale data processing and storage system 210. Devices 250 and 260 may be separate devices as shown in Fig. 3, or integral portions of a single electronic data storage and receiving device. The electronic file comprises a purchase data record for each qualified transaction involving at least one designated product. Each purchase data record includes transaction serial number 225. At least one data processor 270, such as computer software located on a computer, associates each serial number in each stored data record with each purchase data record containing an identical serial number and processes each purchase data record and associated stored data record to validate each rebate claim. Devices 250, and 260, as well as processor 270 and/or designated site 240, may all be integral portions of a single computer or server, or may be connected parts of a computer network. Such a computer or server may typically be housed at the offices of the fulfillment administrator, or may be operated offsite on the fulfillment administrator's behalf by a computer service subcontractor, or portions may be located at different facilities and connected together either through dial-up means, direct lines, or the global computer information network. Storage and receiving devices 250 and 260 may include disk drives, tape drives, CD-ROMs, or any other means for storing electronic information known in the art.

System 2000 also may comprise a data processor 280 for checking for fraud. Data processor 280 may also be located within a single computer or server or housed and operated in the same location as site 240, devices 250 and 260, and processor 270, or may be operated by a remotely-located third party. Data processor 280 may comprise any computer hardware and/or software known in the art. Where the fraud-checking data processor 280 is operated by a third party, an electronic file transfer of data is made to processor 280, which evaluates the data, and returns a report indicating any fraudulent or potentially fraudulent entries.

Finally, system 2000 comprises a transfer device 290 for transferring the cash value of the rebate claims to the consumer. As shown in Fig. 3, transfer device 290 is connected to processor 270 because, for example, the computer software that validates the rebate claim may then automatically transfer the cash to the consumer in some form. Transfer device 290 may comprise a smart card 292 adapted to receive debits and credits having cash value and means 294 for crediting the smart card with the cash value, such as a card reader/writer 294, shown in Fig. 3 in communication with POS system 210. Thus, for instance, where smart card 292 can be credited and debited by the retailer who offers the coordinated rebate program, the cash value may be transferred to the retailer who can then credit the consumer from the point-of-sale system 210 during the next visit. In the alternative, card reader/writer 294 may be in communication with home computer 233 or kiosk 236 such that the consumer may access designated site 240 via either the home computer or the kiosk and receive the credit. In the alternative, the means for transferring the cash value may be in the form of a credit of funds to an account 298 such as a bank account, debit account, or credit card account, in the form of a physical embodiment 296 such as a check or gift certificate mailed to the consumer, or in the form of any legal tender known in commerce.

In accordance with the method described above, system 2000 may further comprise a paper form 300 adapted for consumer 200 to write the required personal information upon the form and enclose the form in a mailing 305 along with the one or more serial numbers to a paper form processor 310. The serial numbers may be written on the form or enclosed on the receipts or copies of the receipts, and may be encoded as a

barcode on the receipt or copy. Paper form processor 310, such as the fulfillment administrator and any associated processing apparatus such as a barcode scanner or other type of automatic coding means, then can receive the paper form and/or receipts and enter and transmit the personal information and the serial numbers to designated site 240. Again, access to site 240 may be through global computer information network 230, or, as shown in Fig. 3, direct.

It should be apparent that the present invention offers many benefits over the system of the prior art. One important benefit is that the time required to process rebate claims can be compressed from several weeks to a matter of days. Assuming that the fulfillment administrator has already received the electronic file transfer of purchase data by the time the consumer enters the serial numbers and personal information, the check can be cut the same day the data is received, wherein the only delay before receipt by the consumer stems from the mail delivery time. Thus, payment methods to the consumer such as crediting bank accounts to credit cards may occur the same day as the information is released.

Because the internet-, telephone-, and card-based methods comprise no manual steps, there are great cost savings in eliminating the steps of opening mail and entering data manually. Although in one embodiment, the method still allows for some paper based claims, the number of paper-based claims is minimized, thus greatly reducing the staff needed to process claims. There is also less cost to the consumer in the avoidance of postage, envelopes, and optional photocopies needed to submit a paper entry.

Another benefit inherent in the elimination or reduction of manual entries made by the fulfillment administrator is a reduction in data entry errors. Although an individual consumer can still make an error keying in information, the consumer is more likely to catch errors upon review, as the consumer has only one entry to review, not thousands a day. Furthermore, data processors transcribing data handwritten on paper forms may have to contend with difficulty in reading the consumer's handwriting or even with a language barrier, as the relatively cheap labor required to make such processing affordable may occur outside of the country and/or outside the native language in which

the rebate claims originate. Neither of these problems is present with internet-based, telephone-based, or card-based rebate claims.

Also, retailers using the method of this invention may enjoy a reduction in fraudulent activity. Because the individual serial numbers for each qualified transaction are unique, a fraudulent consumer cannot just manufacture any authentic-looking cash register receipt and successfully claim a rebate. Similarly, because the standard serial number issued by POS systems known in the art is also entered during returns of items, consumers purchasing a rebatable item, returning it, and still trying to claim a refund will be identified by the serial number of the transaction. Even if a consumer were to receive the check and then return the item after having check-in-hand, that consumer can be identified as someone who has fraudulently claimed a rebate once, and thus can be entered into the fraud checking database for the next time.

Because of the computerized nature of the method, the consumer may be able to get a status check on his or her refund claim 24-hours a day, merely by accessing the designated site. The designated site, upon recognizing the consumer from whatever personal information is required, can provide a status check telling the consumer exactly what data has been entered so far, whether that data has been released for the next step in the method, if it has been released, at what step in the method it currently resides (fraud check, check printing, etc.), and on what date, for example, the check was printed, funds were wired to the bank account, or funds were wired to the retailer for updating a smart card upon the next visit.

Another added benefit may be enjoyed by the retailers and the fulfillment administrators, who, through the use of this method of rebate fulfillment, are able to put names and addresses with purchasing patterns far beyond just products having rebates, without requiring use of a loyalty card. The ability to analyze purchase data to create marketing lists of customers with particular purchasing habits, makes the rebate process more profitable to the retailer and/or to the fulfillment administrator, through the ability to market the customer lists to third parties.

Retailers, the fulfillment administrator, and even product manufacturers providing the rebate offers, may also be able to access the stored information via

telephone or the global computer information network to analyze activity related to the rebate offer. Each party may have different levels of authorized access. For example, a product manufacturer may have an alphanumeric username and password for entry over the Internet and/or a numeric customer number and password for entry over the telephone, that allows that manufacturer access to information regarding how many rebate offers have been processed for their particular product in a particular time frame. The manufacturer may also be able to receive, via the Internet, a data file listing the names and addresses of people who have submitted entries for the manufacturer's product. The retailer may similarly have access codes allowing them access to information or reports related to all rebate offers submitted related to their retail establishment. The fulfillment administrator may have access to information and reports related to all rebate offers for all such retailers.

Finally, the ease of use of this method, coupled with the fast turnaround and less cost to the consumer, encourages increased rebate claims, increased purchases of rebate items, and increased patronage of retailers offering the method of this invention for rebate fulfillment. The increase in rebate claims combined with the increase in purchasing information provided about each consumer, increases the value of the consumer information gathered by this method.

In addition to the method and system embodiments provided herein, the invention also comprises a computer program product comprising at least one program storage device, such as computer software, readable by a machine, such as computer hardware, tangibly embodying a program of instructions, such as computer code, executable by the machine to perform the method steps for processing a product marketing rebate claim as described herein. The invention may comprise a single program storage device readable by a single machine, or a plurality of discrete program storage devices, each readable by a different machine, the machines being linked to one another. Such program storage devices may process the transfer of funds to the consumer by directly electronically transfer funds to the consumer in the form of a credit to a smart card, bank account, or credit card, or may merely print a check or certificate, which is then mailed to the consumer.

It should also be recognized that although the various methods described herein have been described primarily for use in conjunction with one another in a combined offering, each method may stand alone and still provide benefits over existing processes. Thus, in its most basic form, the invention comprises a method for processing a rebate claim comprising receiving from a consumer the transaction serial code of the transaction during which the rebate item was purchased, and then matching that code with a data record containing that code and the list of rebate products purchased, as provided by the point-of-sale data processing system. The transaction serial code may be received via access to a global computer information system, by telephone or through a computer such as a home computer or a kiosk, via direct telephone access or direct computer access, or by a paper mailing. An e-mail containing the transaction serial code could also sent to a designated e-mail address without navigating the Internet through a browser. The paper mailing method may be further enhanced by the use of a designated postcard that may be processed by a data processor without having to open envelopes, saving yet another step over existing processes. Such postcards may further be adapted to be received by automated postcard processing equipment to automatically position the postcard where a data processor can read and enter the data, and then index to a next card upon the command of the data processor. Document processing equipment for providing such process steps is well known in the art.

It is further noted that certain retailers, such as membership clubs, have identifying information for each consumer on file through the use of a membership number or loyalty card number that is always incorporated into the purchase record at the point of sale. Thus, such retailers already have all the information necessary to automatically process a rebate claim on behalf of the consumer without any further active participation by the consumer. This is also true of the embodiment where the consumer may use a designated card such as a smart card, credit card, or debit card to effect the sale. Automatic processing is disfavored by retailers and manufacturers, however, as there are certain advantages to making the consumer actively request the rebate.

Generally as described herein, the step of requesting the rebate occurs after the purchase has been recorded, so that the consumer can affirmatively supply the transaction serial number along with his or her identifying information. The step of

requesting the rebate may also occur prospectively before the purchase is made or simultaneously with the purchase, however, by the consumer accessing a website, for example, and viewing advertisements related to, for instance, "internet-only" rebates. Such a method still retains the advantage of requiring an affirmative step by the consumer. For a consumer to claim such a rebate before or simultaneously with the purchase, the consumer may merely enter his or her identifying information (such as a membership number or designated card number). A stored record is then created comprising the consumer's identifying information and an identification of the designated product for which the rebate is claimed.

Where the purchase of the designated item occurs after the prospective rebate is claimed, for example at a point-of-sale data processing system at a bricks-and-mortar retailer, the later transaction also incorporates the identifying information about the consumer (such as the membership number). Thus, the purchase record that is transferred by electronic file transfer includes at least (i) the identifying information corresponding to the consumer, and (ii) an identification of each designated product purchased by the consumer.

For an electronic transaction, the act of providing the designated card number or membership number may initiate automatic processing of the sale as well as simultaneous automatic processing of the rebate claim. The difference between such a rebate and an electronic coupon is that the rebate is not taken as a discount from the product, but rather provided to the customer through a different medium, such as a check or credit at a later time. Also, the processing of the rebate occurs as a different step than processing of the sale. Thus, the step of recording the purchase comprises a separate step from the step of recording the rebate claim, and a purchase data record must be created by the point-of-sale system for subsequent matching with a stored data record corresponding to the rebate claim. Although the systems for recording the sale and rebate may be physically located in the same place, each system is typically at least a different software module.

Each stored data record is associated with one or more corresponding purchase data records having identical consumer-identifying information, such as the membership number. If no purchase data record contains an identification of a designated

product corresponding to the identifying information of the designated product in the stored record, then no rebate offer is processed for that product. As each purchase is tied to the membership number, the transaction serial number is not necessary (although preferably supplied for tracking purposes). The stored data record and the corresponding purchase data record associated therewith are then processed to validate the rebate claim and the value of the rebate offers claimed is transferred to the consumer. A rebate claimed prior to the sale may be invalidated after a predetermined time to encourage a quick sale. If additional consumer interaction is desired, the method may require an additional affirmative step within a certain time limit where the consumer must again access the designated site and provide an instruction to "release" the processed rebate.

Those skilled in the art having the benefit of the teachings of the present invention as set forth hereinabove, can effect numerous modifications thereto. These modifications are to be construed as being encompassed within the scope of the present invention as set forth in the appended claims.

What is Claimed:

1. A method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value, the consumer having purchased one or more designated products in one or more qualified transactions, each qualified transaction having a transaction code assigned thereto, the method comprising the steps of:

(a) providing a designated site connected to a computer information network and accessible by the consumer;

(b) receiving the rebate claim on the designated site, the rebate claim comprising (i) at least one transaction code corresponding to a qualified transaction, and (ii) identifying information corresponding to the consumer;

(c) storing as a stored data record the at least one transaction code and the identifying information corresponding to the consumer;

(d) receiving an electronic file transfer including at least one purchase data record comprising at least (i) the transaction code corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and (ii) an identification of each designated product purchased by the consumer;

(e) associating each stored data record with a corresponding purchase data record having an identical transaction code;

(f) processing the stored data record and the corresponding purchase data record associated therewith to validate the rebate claim; and

(g) transferring to the consumer the value of the rebate offers claimed.

2. The method of claim 1 wherein step (a) comprises providing the designated site accessible by the consumer through one of: a computer connected to the computer information network; a computerized telephone answering system connected to the designated site and accessible by calling a designated telephone number with a telephone; or a combination thereof.

3. The method of claim 1 wherein receiving the rebate claim on the designated site in step (b) comprises receiving a rebate claim entered by one of: the consumer via access to the designated site through a personal computer connected to the computer information network; the consumer via access to the designated site through a computer located at a retail establishment and connected to the computer information network; the consumer via access to the designated site through a touch-tone telephone; a fulfillment administrator from information transcribed from a rebate claim submitted by the consumer in a paper format; or a combination thereof.

4. The method of claim 1 wherein step (g) comprises transferring the cash value of the rebates to the consumer in the form of a check.

5. The method of claim 1 wherein step (g) comprises transferring the cash value of the rebates to the consumer in the form of one of: (i) a credit to a smart card, (ii) a credit to a bank account or to a credit card, or (iii) a certificate for redemption at a participating member of a retail network.

6. The method of claim 1 wherein receiving the rebate claim on the designated site in step (b) comprises receiving information entered by the consumer during access to the designated site, step (b) further comprising, while the consumer has access to the designated site, interactively prompting the consumer to choose whether to proceed to step (f) immediately or to delay performing step (f) until one of: a future instruction by the consumer to proceed, or expiration of a qualifying time period.

7. The method of claim 6 wherein in step (b) the consumer chooses to delay step (f) until expiration of the qualifying time period and in which steps (b) and (c) are repeated before expiration of the qualifying time period, subsequent step (b) comprising receiving on the designated site additional transaction codes corresponding to additional qualified transactions, and subsequent step (c) comprising modifying the stored data record to include the additional transaction codes.

8. The method of claim 7 wherein subsequent step (b) comprises receiving only a portion of the identifying information received in a prior step (b) and identifying, based on the portion of identifying information received, the consumer from the stored data record stored in a prior step (c).

9. The method of claim 7 wherein in step (b) the consumer chooses to wait until the end of the qualifying time period, and in which steps (f) and (g) are performed after expiration of the qualifying time period.

10. The method of claim 1 further comprising the step of:

(h) compiling a marketing record for each consumer, the marketing record comprising the identifying information about the consumer and one or more consumer purchasing preferences derived from the purchase data records of the qualified transactions for which corresponding transaction codes bers were received in step (a), the method further comprising providing the marketing record to a marketing agent.

11. The method of claim 1 wherein the consumer purchased the one or more designated products using a smart card, the smart card having a computerized data storage means having stored as computerized data thereon a smart card identifier and the transaction code, in which:

step (b) comprises receiving on the designated site the rebate claim entered by the consumer using a smart card reader to automatically download the card identifier and the stored transaction code from the smart card into a card reader, the card identifier comprising the identifying information; and

step (g) comprises transferring the cash value of the rebate claim to the consumer by crediting the smart card.

12. The method of claim 1 wherein the computer information network is a global computer information network.

13. A method for processing a plurality of product marketing rebate claims submitted by a plurality of consumers in satisfaction of a plurality of rebate offers each having a value, each consumer having purchased one or more designated products in one or more qualified transactions, each qualified transaction having a transaction code assigned thereto, the method comprising the steps of:

(a) providing a designated site connected to a computer information network and accessible to the plurality of consumers;

(b) receiving a plurality of rebate claims on the designated site, each rebate claim comprising (i) at least one transaction code corresponding to one or more qualified transactions, and (ii) identifying information corresponding to the consumer, at least one rebate claim having been entered by a fulfillment administrator from information transcribed from a rebate claim submitted by the consumer in a paper format, and at least one rebate claim entered by one of: the consumer via access to the designated site through a personal computer connected to the global computer information network, the consumer via access to the designated site through a computer located at a retail establishment and connected to the global computer information network, or the consumer via access to the designated site through a telephone;

(c) storing a plurality of stored data records, each stored data record comprising the identifying information corresponding to one consumer, and at least one transaction code related to a rebate claim from that consumer;

(d) receiving an electronic file transfer comprising a plurality of purchase data records, each purchase data record comprising at least (i) a transaction code corresponding to a qualified transaction in which at least one designated product was purchased by a consumer, and (ii) an identification of each designated product purchased by the consumer in the qualified transaction;

(e) associating each stored data record with a corresponding purchase data record having an identical transaction code;

(f) processing each stored data record and the corresponding purchase data record associated therewith to validate the rebate claim; and

(g) transferring to each of the plurality of consumers the value of the rebate offers claimed by the consumer.

14. The method of claim 13 wherein:

step (b) comprises receiving at least one rebate claim from a designated card consumer who purchased said one or more designated products using a designated card and having a card identifier, the designated card comprising one of: a credit card having a corresponding credit account, a debit card having a corresponding bank or debit account, or a smart card having computerized data storage means;

step (c) comprises storing at least one designated card stored data record comprising personal information about the designated card consumer and retrievable by the designated card identifier;

step (d) comprises receiving in the electronic file transfer at least one transaction data record comprising the designated card identifier and the corresponding transaction code for the qualified transaction in which the one or more designated products were purchased by the designated card consumer using the designated card;

step (e) further comprises the fulfillment administrator associating the transaction data record with the corresponding designated card stored data record and updating the designated card stored data record to include the transaction code; and

step (g) comprises the fulfillment administrator transferring the cash value of the rebate claims to the designated card consumer by crediting one of: the corresponding credit account, the corresponding bank or debit account, or the smart card computerized data storage means.

15. A method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value, the method comprising:

(a) processing at least one qualified transaction by at least one consumer, each qualified transaction comprising a purchase by the consumer of one or more designated products;

(b) assigning each qualified transaction a transaction code, recording the transaction code in a data processing and storage system, recording the transaction code on a receipt, and issuing the receipt to the consumer;

(c) providing to the consumer access information corresponding to a designated site connected to a computer information network and agreeing to provide a rebate to the consumer for entering one or more rebate claims at the designated site, each rebate claim comprising (i) at least one transaction code corresponding a qualified transaction, and (ii) identifying information corresponding to the consumer;

(d) providing an electronic file transfer including at least one purchase data record comprising at least (i) the transaction code corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and (ii) an identification of each designated product purchased by the consumer;

(e) providing the value of the rebate claim to the consumer, after the transaction code in a rebate claim entered on the designated site has been matched to the transaction code in the purchase data record and the rebate claim has been validated.

16. The method of claim 15 wherein step (a) further comprises issuing the receipt to the consumer having thereon a dedicated accounting of the one or more designated products having rebate offers purchased by the consumer in the qualified transaction.

17. The method of claim 16 wherein step (a) further comprises issuing the consumer a primary receipt and a secondary receipt, the secondary receipt consisting essentially of: (i) a record of the transaction code of the qualified transaction and a dedicated accounting of only designated products having rebate offers, and (ii) the primary receipt comprises an accounting of all purchases by the consumer in the qualified transaction.

18. A method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value, the method comprising the steps of:

(a) recording a purchase of one or more designated products in a qualified transaction, assigning a corresponding transaction code to the qualified transaction, and creating at least one purchase data record comprising at least (i) the transaction code corresponding to the qualified transaction, and (ii) an identification of each designated product purchased by the consumer;

(b) providing a designated site connected to a computer information network and accessible by the consumer;

(c) receiving the rebate claim on a designated site, the rebate claim comprising (i) a transaction code corresponding to the qualified transaction, and (ii) identifying information corresponding to the consumer;

(d) storing as a stored data record the transaction code in association with the identifying information;

(e) associating the stored data record with the purchase data record having the same transaction code,

(f) processing the purchase data record and the associated stored data record to validate the rebate claim, and

(h) transferring to the consumer the value of the rebate offers claimed.

19. A method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers, each rebate offer comprising an offer to provide a value in return for a purchase of a designated product, the consumer having purchased one or more of the designated products in a qualified transaction from a participating member of a retail network using a designated card having a card identifier and comprising one of: a credit card, a debit card, or a smart card, each qualified transaction recorded and assigned a corresponding transaction code, the method comprising the steps of:

(a) receiving an electronic file transfer of a purchase data record comprising at least (i) the transaction code, (ii) the designated card identifier, and (iii) a list of products purchased by the consumer;

(b) associating the purchase data record with a corresponding stored data record comprising personal information about the consumer and the designated card identifier;

(c) processing the purchase data record and corresponding stored data record to validate the rebate claim; and

(d) crediting the designated card with the value of the rebate offers claimed.

20. The method of claim 19 wherein step (b) comprises updating the stored data record by adding the transaction code to the stored data record.

21. A method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value,

the consumer having purchased one or more designated products in one or more qualified transactions, each qualified transaction having a transaction code assigned thereto, the method comprising the steps of:

(a) providing an interactive computerized telephone processing system accessible to the consumer by calling a predetermined telephone number;

(b) receiving the rebate claim via the interactive computerized telephone processing system, the rebate claim comprising (i) at least one transaction code corresponding a qualified transaction, and (ii) identifying information corresponding to the consumer;

(c) storing as a stored data record the at least one transaction code and the identifying information corresponding to the consumer;

(d) receiving an electronic file transfer including at least one purchase data record comprising at least (i) the transaction code corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and (ii) an identification of each designated product purchased by the consumer;

(e) associating each stored data record with a corresponding purchase data record having an identical transaction code;

(f) processing the stored data record and the corresponding purchase data record associated therewith to validate the rebate claim; and

(g) transferring to the consumer the value of the rebate offers claimed.

22. A system for processing a plurality of product marketing rebate claims submitted by a plurality of consumers in satisfaction of a plurality of rebate offers, each rebate offer comprising an offer to provide a value in return for a purchase of a designated product, each consumer having purchased one or more designated products in a qualified transaction, the system comprising:

means for receiving rebate claim data in an electronic format from the plurality of consumers, the rebate claim data for each consumer comprising at least a transaction code and a consumer identifier;

means for storing the rebate claim data as a stored data record and for receiving and storing the electronic file;

means for receiving an electronic file transfer, the electronic file comprising a purchase data record for each qualified transaction, each purchase data record including at least one transaction code;

means for associating each stored data record with a corresponding purchase data record containing an identical transaction code, for processing each stored data record and corresponding purchase data record to validate each rebate claim, and optionally, for checking each validated rebate claim for fraud; and

means for transferring the value of the rebate claim to each consumer.

23. The system of claim 22 further comprising:

means adapted to process purchases by consumers, to assign each qualified transaction with the transaction code, and to issue means to each consumer comprising a record of the transaction code;

means to transfer the electronic file to the means for receiving the electronic file.

24. The system of claim 22 wherein the means for receiving the rebate claim data in an electronic format comprises one of: a designated site connected to a global computerized information network and accessible to the consumer through the global computerized information network, or an interactive computerized telephone processing system accessible to the consumer at a designated telephone number.

25. The system of claim 24 further comprising at least one computer usable by the consumer to access the designated site on the global information network.

26. The system of claim 25 wherein the computer usable by the consumer is located at one of: the residence of the consumer, the place of employment of the consumer, or an establishment operated by the participating member.

27. The system of claim 22 further comprising at least one telephone usable by the consumer to access the designated site on the global computer information

network, the designated site adapted to receive the rebate claim data as provided by the consumer over the telephone.

28. The system of claim 22 wherein the means for transferring the value of the rebate claim comprises a check adapted to be mailed to the consumer.

29. The system of claim 22 wherein the means for transferring the value of the rebate claim comprises a smart card having a computer readable storage means adapted to store computerized information in the form of at least one of debits and credits having cash value, and a card writer capable of storing information in the computer readable storage means in the form of a credit having cash value.

30. The system of claim 22 further comprising:

means for providing the rebate claim data in a paper format;

means for receiving the rebate claim data in the paper format, converting the rebate claim data in the paper format into rebate claim data in an electronic format, and transmitting the rebate claim data in the electronic format to the designated site.

31. The system of claim 30 wherein the paper format comprises a paper form adapted for recording personal information about the consumer and one or more transaction codes.

32. The system of claim 30 further comprising:

means issued to each consumer comprising a record of the transaction codes in the form of a barcode, wherein the rebate claim data in the paper format comprises the means issued to the consumer or a copy of the means issued to the consumer; and

means for scanning the barcode to convert the rebate claim data in the paper format into rebate claim data in an electronic format.

33. A computer program product comprising at least one program storage device readable by a machine, tangibly embodying a program of instructions executable by the machine to perform the method steps for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value, the consumer having purchased one or more designated

products in one or more qualified transactions, each qualified transaction having a transaction code assigned thereto, the method steps comprising:

(a) providing a designated site connected to a computer information network and accessible by the consumer;

(b) receiving the rebate claim on the designated site, the rebate claim comprising (i) at least one transaction code corresponding to a qualified transaction, and (ii) identifying information corresponding to the consumer;

(c) storing as a stored data record the at least one transaction code and the identifying information corresponding to the consumer;

(d) receiving an electronic file transfer including at least one purchase data record comprising at least (i) the transaction code corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and (ii) an identification of each designated product purchased by the consumer;

(e) associating each stored data record with a corresponding purchase data record having an identical transaction code;

(f) processing the stored data record and the corresponding purchase data record associated therewith to validate the rebate claim; and

(g) processing a transfer to the consumer of the value of the rebate offers claimed.

34. The program storage device of claim 33 wherein step (g) comprises processing a transfer to the consumer in the form of one of: issuing a check, issuing a credit to a smart card, issuing a credit to a bank account or to a credit card, or issuing a certificate for redemption at a participating member of a retail network.

35. A method for processing a product marketing rebate claim submitted by a consumer in satisfaction of at least one rebate offer comprising a promise to transfer value to the consumer in exchange for the consumer purchasing at least one designated product, the consumer having purchased the at least one designated product in at least one qualified transaction, each qualified transaction having a transaction code assigned thereto, the method comprising the steps of:

(a) receiving from the consumer the rebate claim comprising (i) at least one transaction code corresponding to a qualified transaction, and (ii) identifying information corresponding to the consumer;

(b) storing in a computer memory as a stored data record the at least one transaction code and the identifying information corresponding to the consumer;

(c) receiving and storing in a computer memory an electronic file including at least one purchase data record comprising at least (i) the transaction code corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and (ii) an identification of each designated product purchased by the consumer;

(d) associating each stored data record with a corresponding purchase data record having an identical transaction code;

(e) processing the stored data record and the corresponding purchase data record associated therewith to validate each rebate claim; and

(f) transferring to the consumer the value corresponding to each rebate offer claimed.

36. The method according to claim 35 wherein the rebate claim is received from the consumer in step (a) by an electronic submission via access to a designated site of a computer information network or by an e-mail submission.

37. The method according to claim 35 wherein the rebate claim is received from the consumer in step (a) by telephone.

38. The method according to claim 35 wherein the rebate claim is received from the consumer in step (a) in a paper submission delivered by a postal service.

39. The method according to claim 35 wherein the rebate claim is received from the consumer in step (a) via the use of a designated card having a card identifier and comprising one of: a credit card, a debit card, or a smart card, wherein the identifying information corresponding to the consumer is the card identifier.

40. The method according to claim 35 wherein the value transferred to the consumer in step (d) comprises one of: cash value or a predetermined article of manufacture.

41. A system for processing a plurality of product marketing rebate claims submitted by a plurality of consumers in satisfaction of a plurality of rebate offers, each rebate offer comprising an offer to provide a value in return for a purchase of a designated product, each consumer having purchased one or more designated products from a participating member of a retail network in a qualified transaction, each qualified transaction assigned a transaction codes by the participating member, the system comprising:

a designated site accessible through a computer information network;

means for receiving a rebate claim data in an electronic format from the plurality of consumers, the rebate claim data for each consumer comprising at least one transaction code and a consumer identifier;

means for storing the rebate claim data as a stored data record and for receiving and storing an electronic file comprising a purchase data record for each qualified transaction, each purchase data record including the transaction code;

means for associating each stored data record with a corresponding purchase data record containing an identical transaction code, for processing each stored data record and corresponding purchase data record to validate each rebate claim, and optionally, for checking each validated rebate claim for fraud; and

means for transferring the value of the rebate claim to each consumer.

42. A system for offering a plurality of product marketing rebate offers to a plurality of consumers, each rebate offer comprising an offer to provide a value in return for a purchase of a designated product, the system comprising:

means for processing a plurality of qualified transactions, each qualified transaction comprising a consumer purchase of one or more designated products, said means adapted to assign each qualified transaction with a transaction code, to issue means to each consumer comprising a record of the transaction code; and

means for transferring an electronic file to a system accessible by a consumer via a computer information network for receiving and processing a rebate claim, the electronic file comprising a purchase data record for each qualified transaction, each purchase data record including the transaction code.

43. A method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value and offered with respect to one or more designated products, the method comprising the sequential steps of:

(a) providing a designated site connected to a computer information network and accessible by the consumer;

(b) receiving the rebate claim on the designated site, the rebate claim comprising at least identifying information corresponding to the consumer entered in response to the rebate offer;

(c) storing as a stored data record the (i) identifying information corresponding to the consumer, and (ii) identifying information corresponding to the one or more designated products related to the rebate claim;

(d) processing a consumer purchase of the one or more designated products in one or more qualified transactions, said processing comprising receiving the identifying information corresponding to the consumer;

(e) receiving an electronic file transfer including at least one purchase data record including (i) the identifying information corresponding to the consumer, and (ii) an identification of each designated product purchased by the consumer;

(f) associating each stored data record with one or more corresponding purchase data records having identical identifying information corresponding to the consumer;

(g) processing the stored data record and the corresponding purchase data records associated therewith to validate the rebate claim; and

(h) transferring to the consumer the value of the rebate offers claimed.

44. The method of claim 1 further comprising after step (b) and prior to step (h), receiving on the designated site an instruction from the consumer to release the rebate claim.