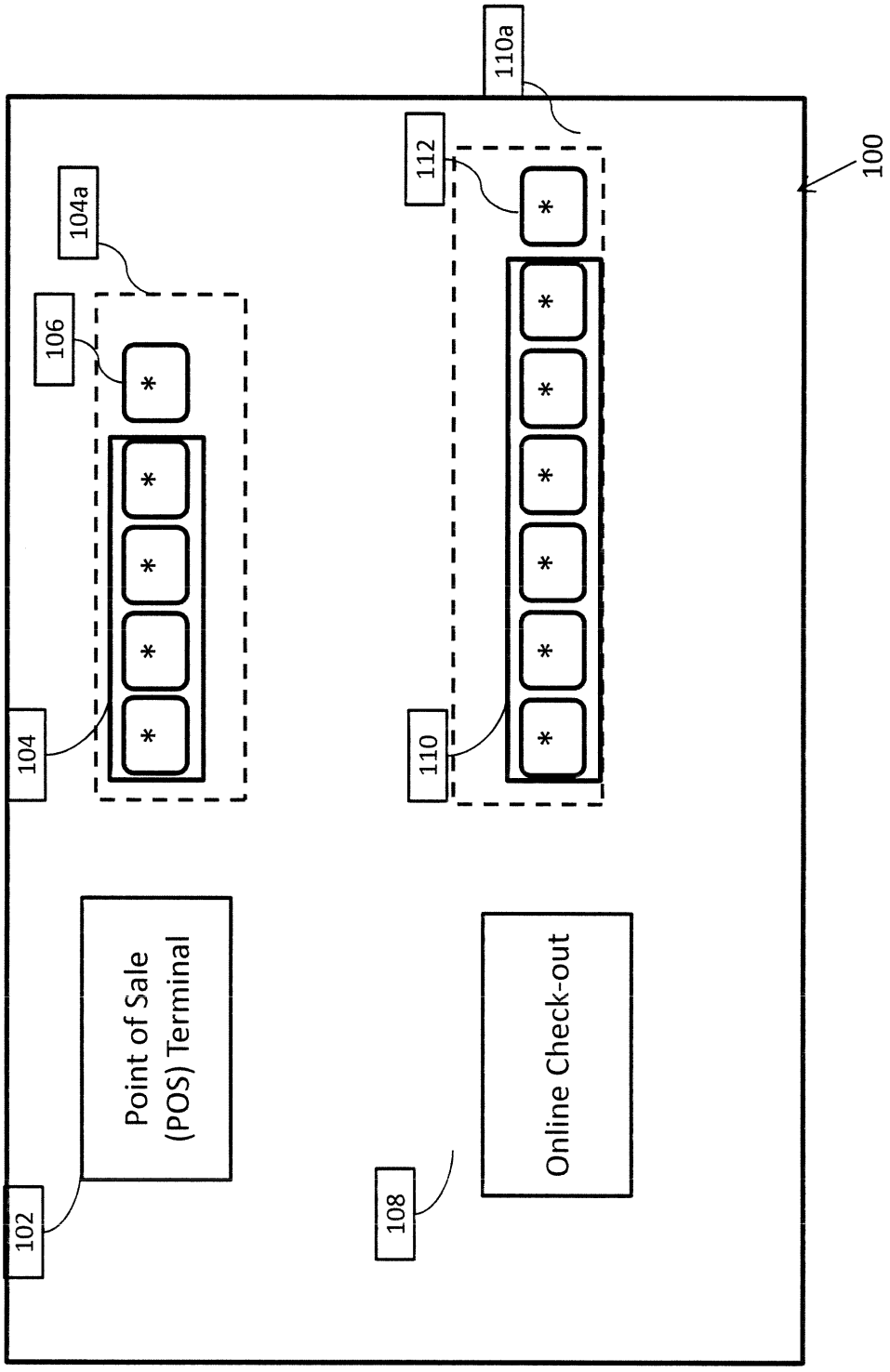

100
110a
112
104a
106
104
110
Point of Sale
(POS) Terminal
102
108
Online Check-out

Fig. 1

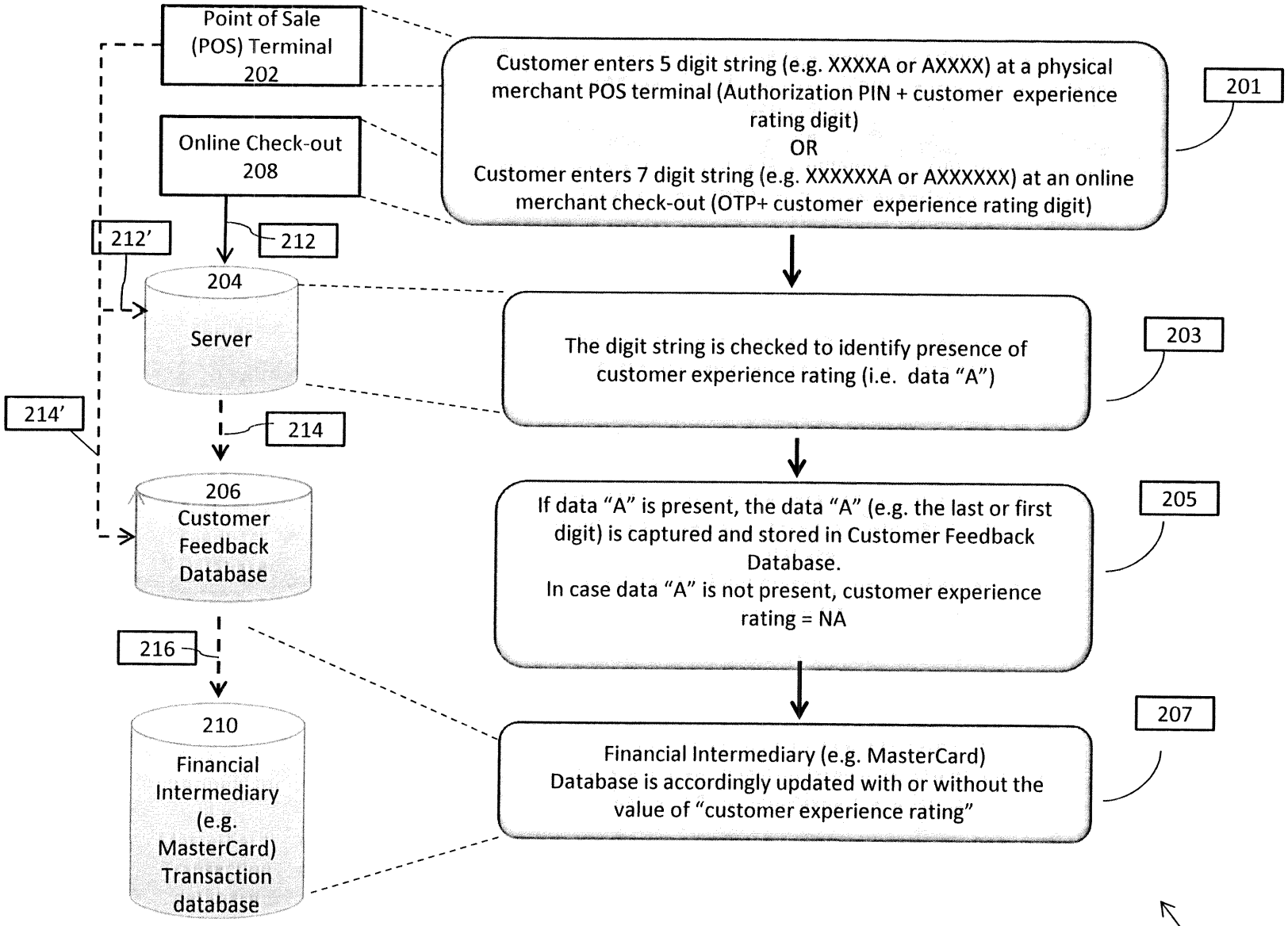

Point of Sale (POS) Terminal 202
Online Check-out 208
Customer enters 5 digit string (e.g. XXXXA or AXXXX) at a physical merchant POS terminal (Authorization PIN + customer experience rating digit)
OR
Customer enters 7 digit string (e.g. XXXXXXA or AXXXXXX) at an online merchant check-out (OTP+ customer experience rating digit)
201
212'
212
204
Server
The digit string is checked to identify presence of customer experience rating (i.e. data "A")
203
214'
214
206
Customer Feedback Database
If data "A" is present, the data "A" (e.g. the last or first digit) is captured and stored in Customer Feedback Database.
In case data "A" is not present, customer experience rating = NA
205
216
210
Financial Intermediary (e.g. MasterCard) Transaction database
Financial Intermediary (e.g. MasterCard) Database is accordingly updated with or without the value of "customer experience rating"
207
200

Fig. 2

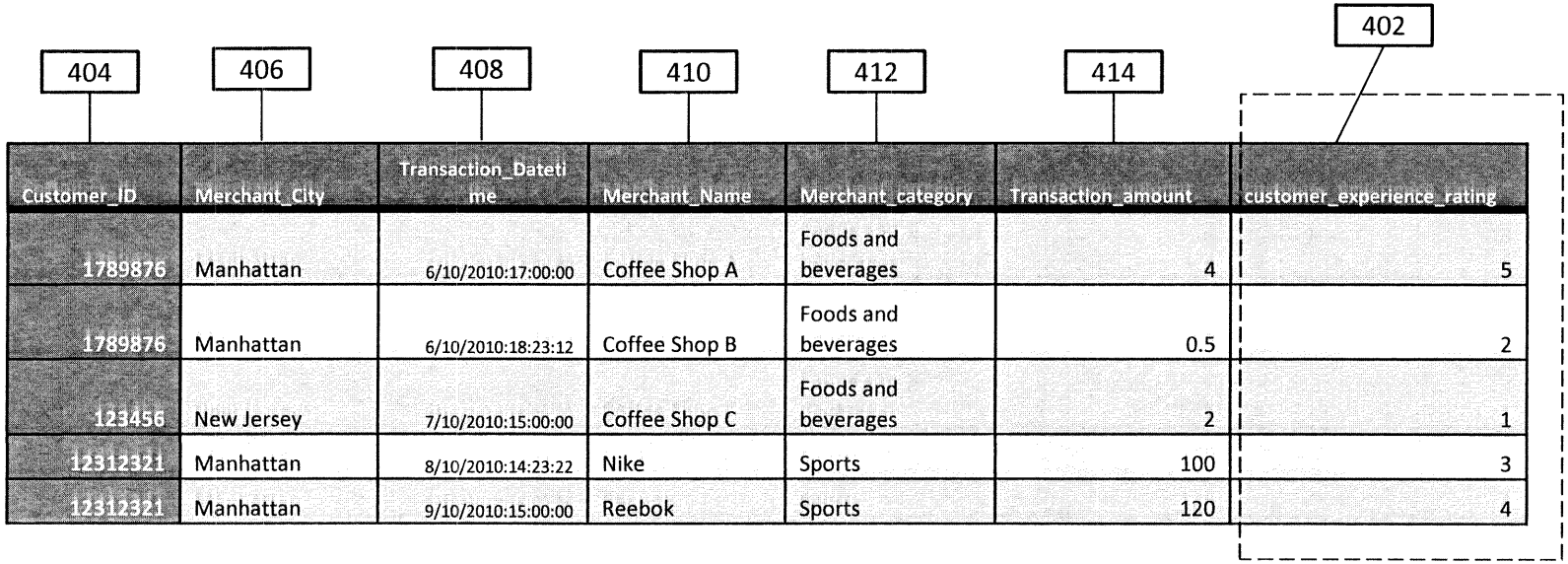
302

304

Key Entered	Interpretation
None	Customer choose not to rate his/her experience
1	Bad
2	Average
3	Good
4	Very Good
5	Excellent

300

Fig. 3



Customer_ID	Merchant_City	Transaction_Datetime	Merchant_Name	Merchant_category	Transaction_amount	customer_experience_rating
1789876	Manhattan	6/10/2010:17:00:00	Coffee Shop A	Foods and beverages	4	5
1789876	Manhattan	6/10/2010:18:23:12	Coffee Shop B	Foods and beverages	0.5	2
123456	New Jersey	7/10/2010:15:00:00	Coffee Shop C	Foods and beverages	2	1
12312321	Manhattan	8/10/2010:14:23:22	Nike	Sports	100	3
12312321	Manhattan	9/10/2010:15:00:00	Reebok	Sports	120	4

400

Fig. 4

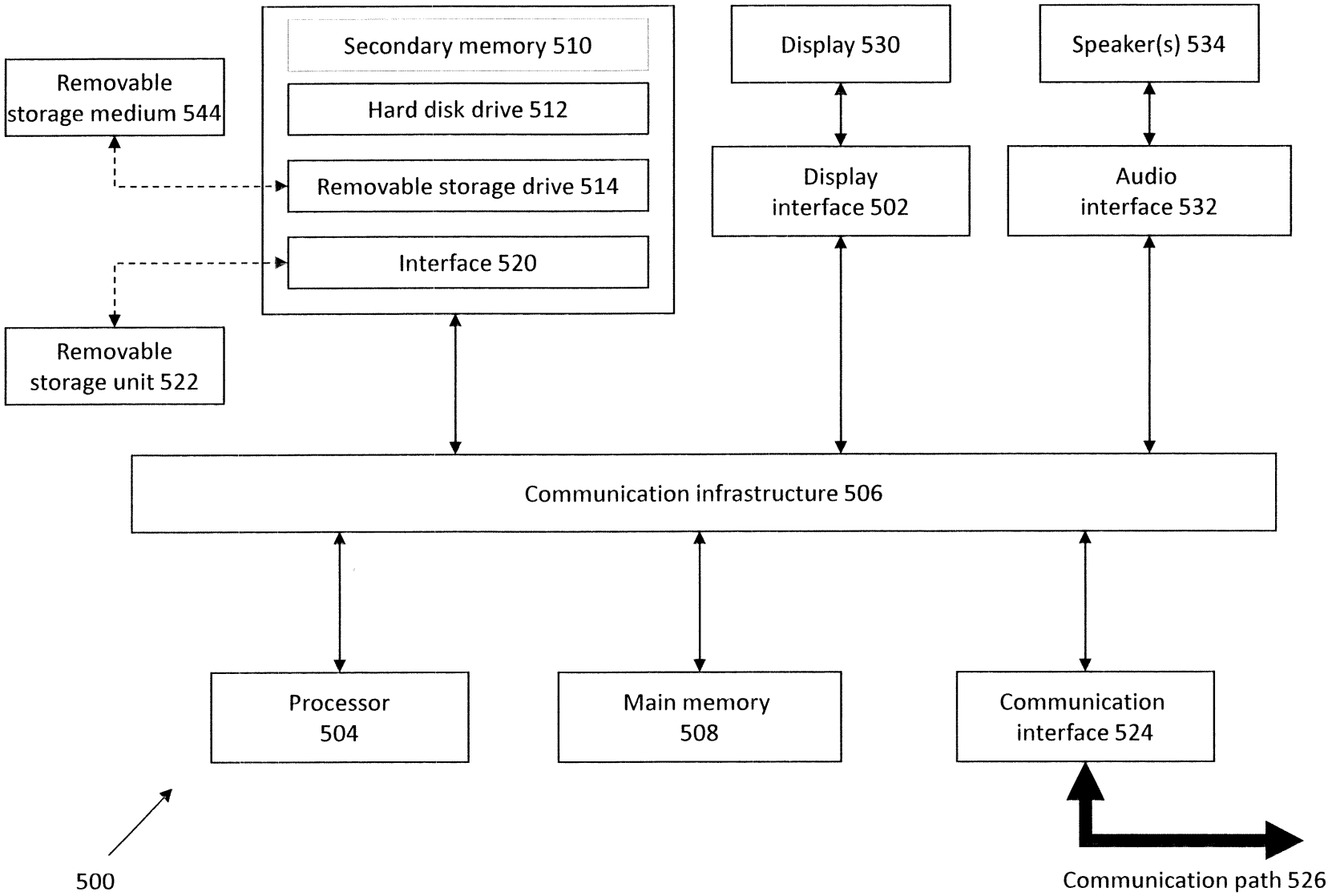

Secondary memory 510
Hard disk drive 512
Removable storage drive 514
Interface 520
Removable storage medium 544
Removable storage unit 522
Display 530
Display interface 502
Speaker(s) 534
Audio interface 532
Communication infrastructure 506
Processor 504
Main memory 508
Communication interface 524
500
Communication path 526

Fig. 5