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(54) **Title:** METHOD AND SYSTEM FOR MATCHING AN ELECTRONIC SALES RECEIPT TO A USER FOR A CUSTOMER PURCHASE TRANSACTION

(57) **Abstract:** A method and system for the matching of electronic sales receipts that protect the personal information of the user by using a Payment Account Reference (PAR) instead of payment instrument information to identify the user. The use of PAR provides several advantages. The PAR is considered non-sensitive data and cannot be misused outside the card networks - the PAR is unusable for payment as opposed to the PAN (Primary Account Number - aka. Card number). Using the PAR is a safer and faster way of identifying the transaction & user for issuing a digital receipt. The PAR remains the same, despite the card expiring, being reissued, etc.

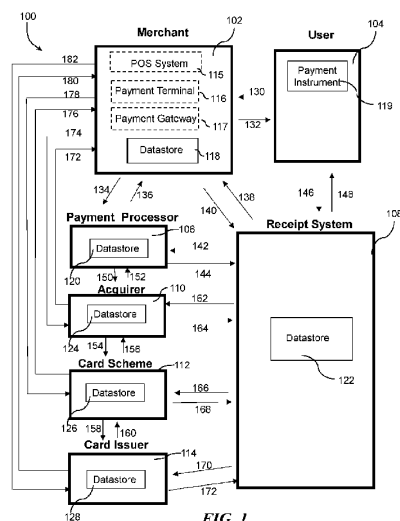


FIG. 1

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