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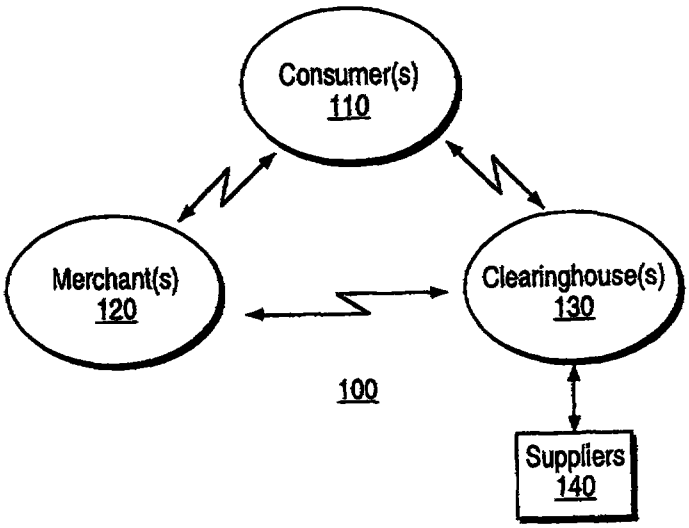
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(54) Title: AN ON-LINE INCENTIVE SYSTEM



(57) Abstract

An on-line incentive system provides a means for a consumer to enter an earning activity to earn value from the merchant. If the consumer qualifies, value, in the form of private label currency, is transferred from the merchant to the consumer without re-directing the consumer away from the merchant's web site. The merchant requests authorization to a clearinghouse site to transfer value from the merchant to the consumer via a value transfer network. The request is dispatched, via the Internet, from the merchant site to the clearinghouse site. If the value transfer is unsuccessful, then the incentive management system enters asynchronous retransmission mode, wherein the value transfer is periodically initiated from the merchant location to the clearinghouse location. At the clearinghouse site, authorization for the value transfer is determined, and a response message that indicates a status for the authorization is dispatched to the merchant. Thereafter, a response is sent to the consumer that indicates the status of the authorization request.