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(54) **Title**: SYSTEM AND METHOD FOR MANAGING THE GENERATION, COLLECTION AND DISTRIBUTION OF CONTRIBUTIONS FROM THE USE OF PAYMENT CARDS

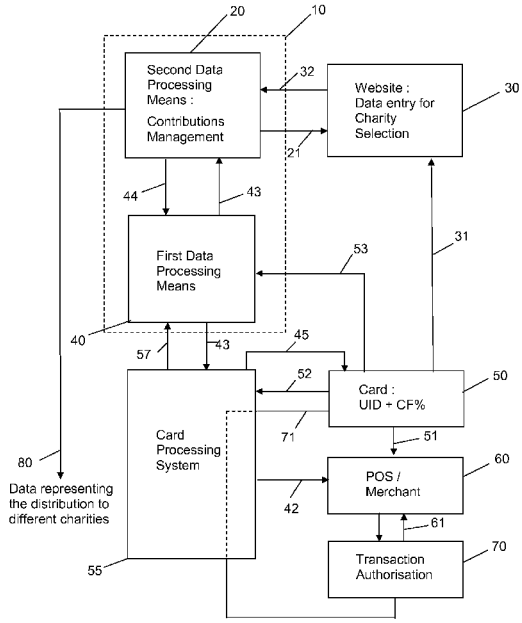


Fig. 2

(57) **Abstract**: A system and method for managing the generation and the collection of financial contributions from holders of payment cards (50) and for distributing the collected contributions among a plurality of beneficiaries selected by the cardholders. The payment cards (50) have a unique identification (UID) that is associated with a contribution factor (CF) representing the cardholder's selected level of contribution to be made in proportion to the amount of transactions made with the card. A selection of one or more beneficiaries such as charities, and where needed a distribution of these contributions among two or more beneficiaries is also associated with the card's unique identification. A payment card system (40,55) processes transactions in the normal way via a transaction network and provides data (43,45) that represent contributions proportional to the amount of transactions and that are paid using a merchant account held by a contributions processing entity (10,20). The latter provides data (80) representing a distribution of the collected contributions amongst the beneficiaries selected by the cardholders. The cardholder can select or modify the beneficiary data and optionally the contribution factor through the system's Internet site (30). Collection and distribution of the contributions is simple and flexible and the cardholder can alter the beneficiaries without this requiring any modification to the cards (50) or their coding.

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