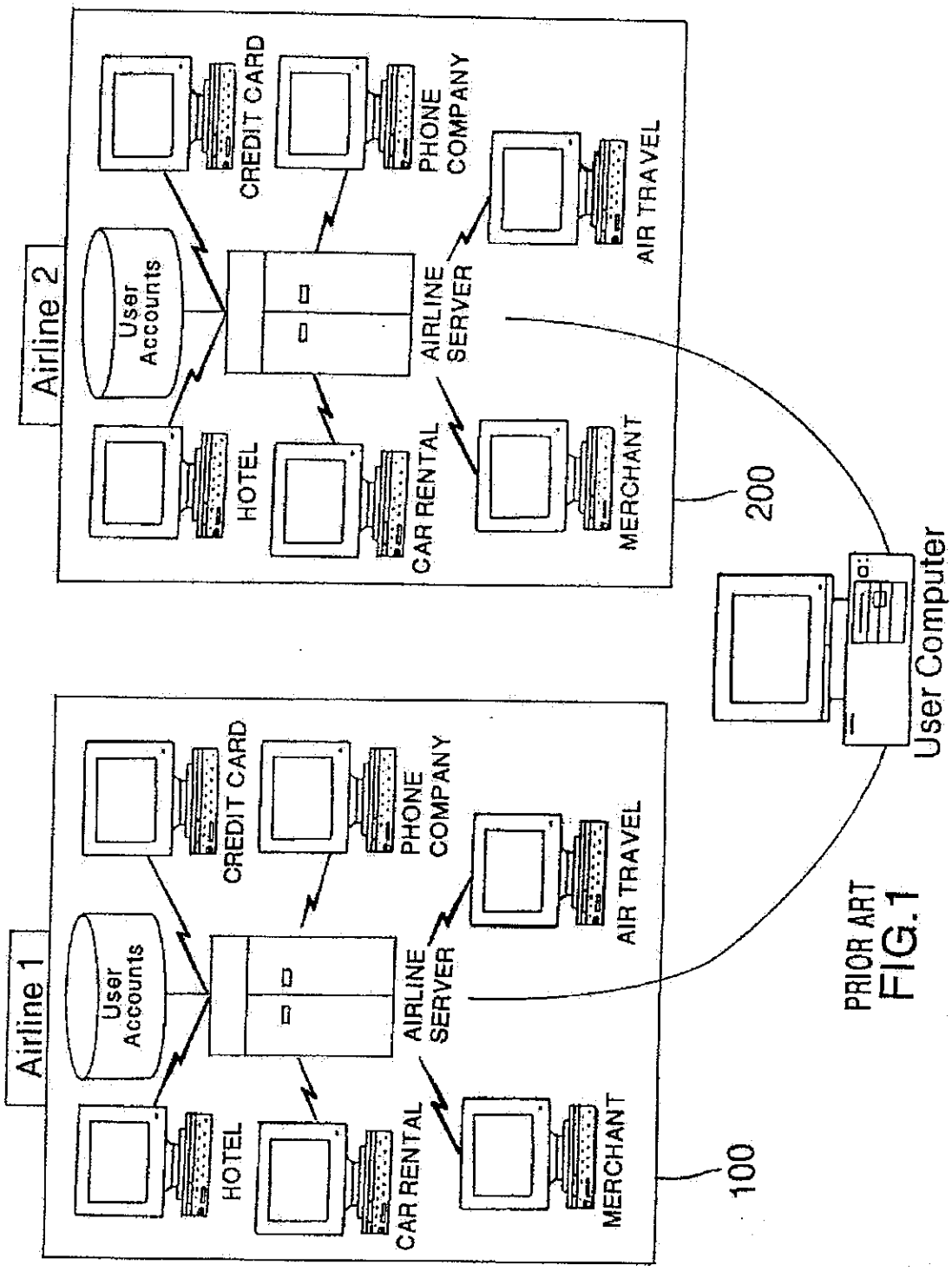


PRIOR ART
FIG.1

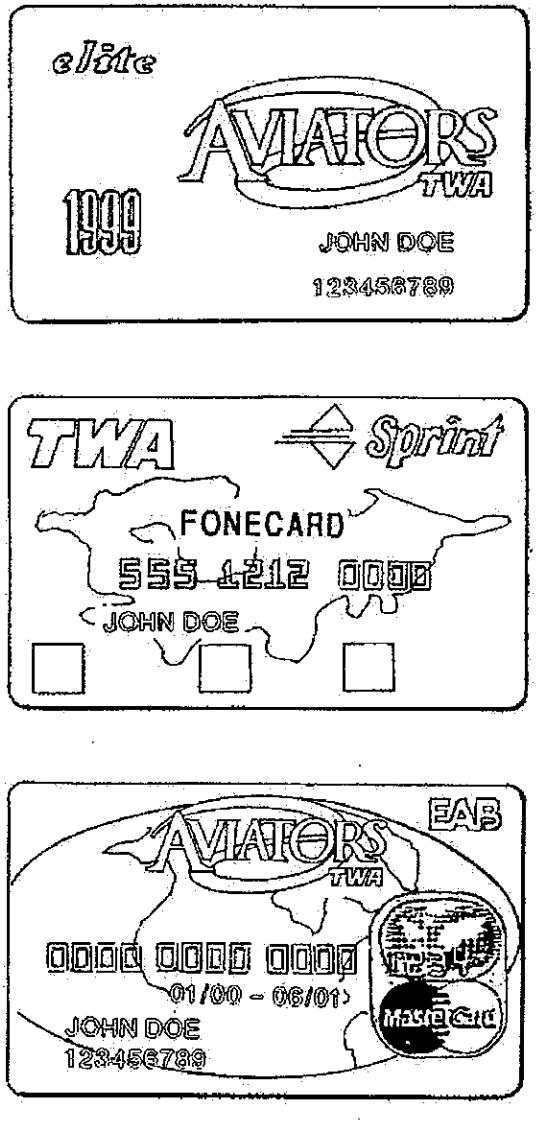


FIG.2

PRIOR ART

Account: John Doe
Account Number: 123456789
Enrollment Date: 12-21-1995
Privilege Card Type: Preferred
Total Miles:12,058
Non-Equity Miles:967
Equity Miles:
Miles Available for Award Redemption: 11,025

Activity Date	Type	Origin	Destination	Class	Flight No.	Description	Miles
06-06-1999	Other Activity					Hotel	700
05-31-1999	Other Activity					Credit	2,725
05-21-1999	Other Activity					Phone	252
05-19-1999	Statement Issued					STMT BAL	7,348
05-18-1999	Flight	LAX	LGA	Y	701	Y	2300
05-16-1999	Flight	LGA	LAX	Y	801	Y	2300
05-16-1999	Other Activity					Car Rental	420
05-03-1999	Other Activity					Hotel	700
04-30-1999	Other Activity					Credit	2,908
04-21-1999	Other Activity					Phone	385
03-31-1999	Other Activity					Credit	1,870
02-28-1999	Flight	LAX	LGA	Y	701		2300
02-21-1999	Flight	LGA	LAX	Y	801		2300

FIG.3 PRIOR ART

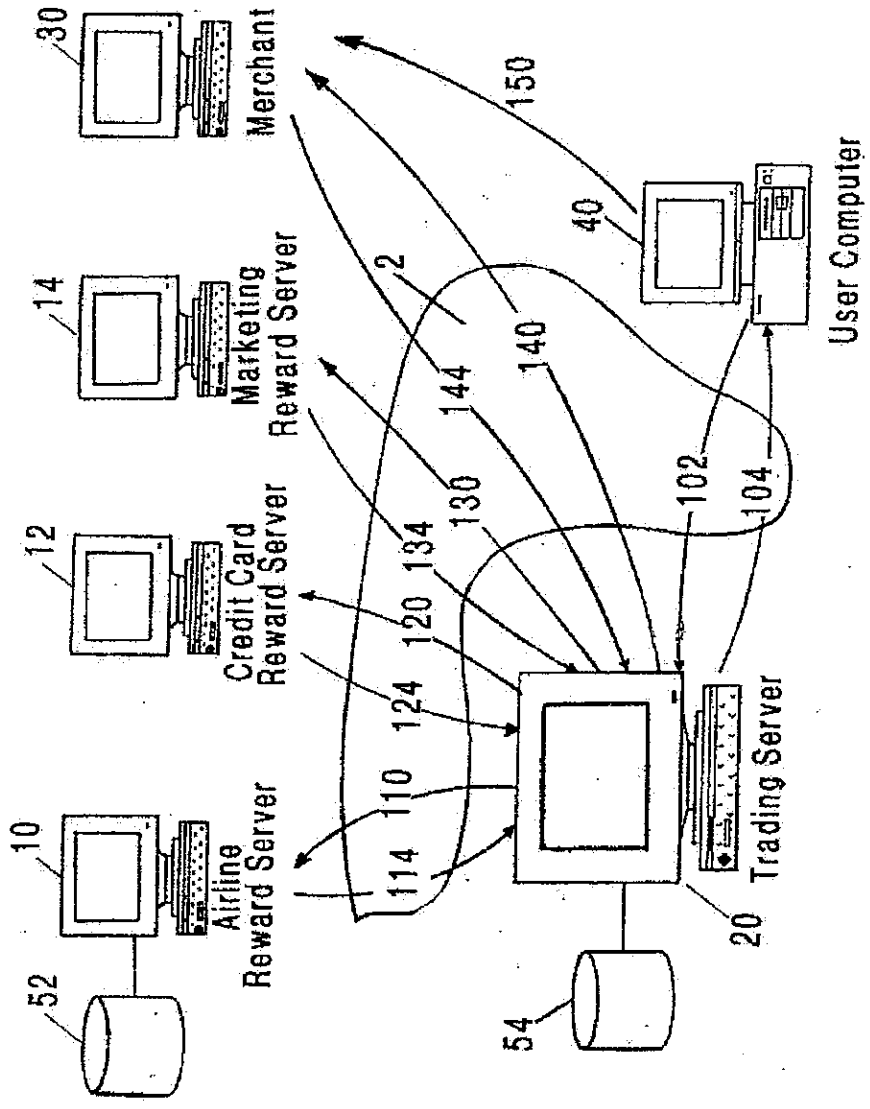

30
Merchant
150
40
User Computer
14
Marketing
Reward Server
2
144
140
12
Credit Card
Reward Server
134
130
102
104
120
124
10
Airline
Reward Server
110
114
20
Trading Server
52
54

FIG.4

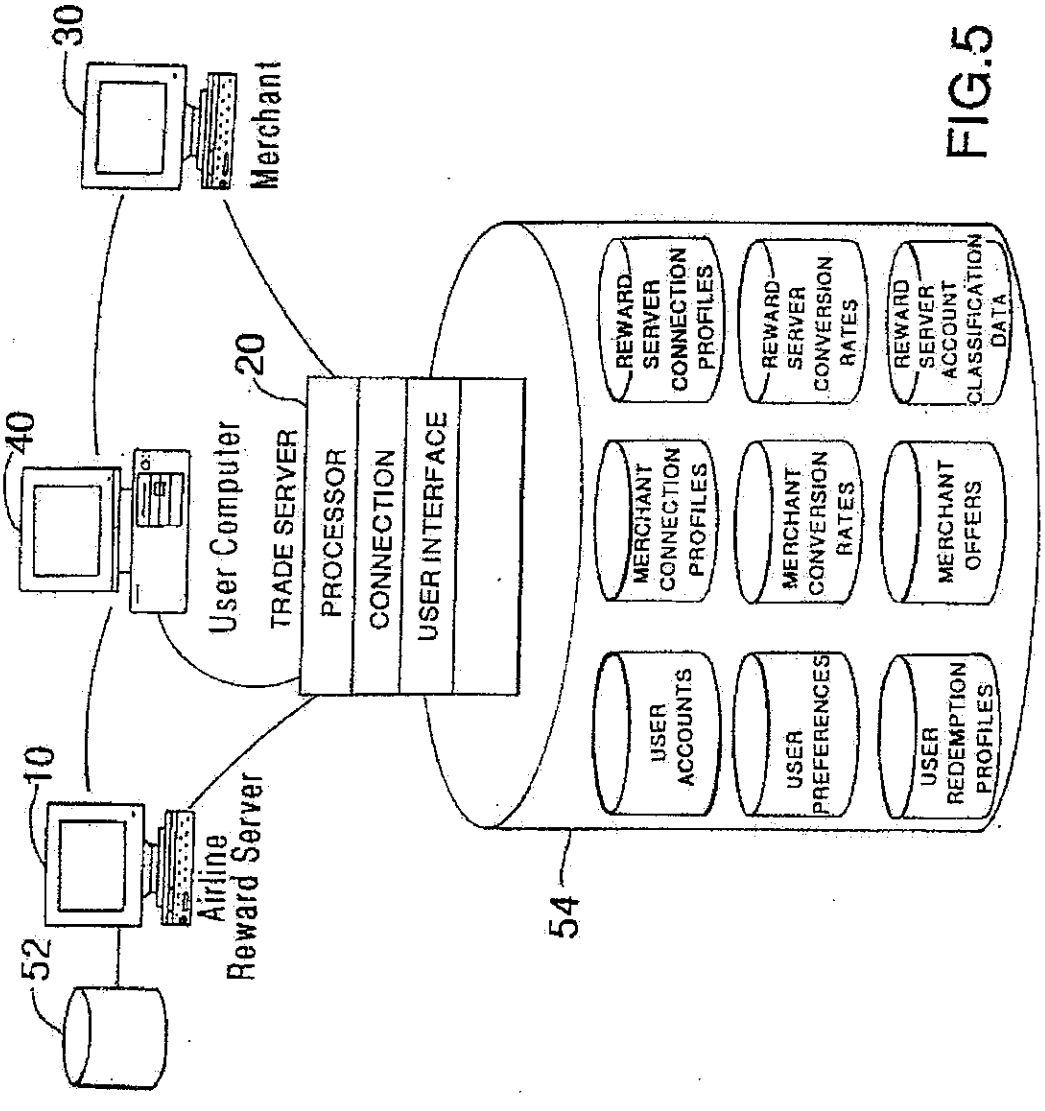

30
Merchant
40
User Computer
20
TRADE SERVER
PROCESSOR
CONNECTION
USER INTERFACE
10
Airline
Reward Server
52
54
REWARD SERVER CONNECTION PROFILES
REWARD SERVER CONVERSION RATES
REWARD SERVER ACCOUNT CLASSIFICATION DATA
MERCHANT CONNECTION PROFILES
MERCHANT CONVERSION RATES
MERCHANT OFFERS
USER ACCOUNTS
USER PREFERENCES
USER REDEMPTION PROFILES

FIG.5

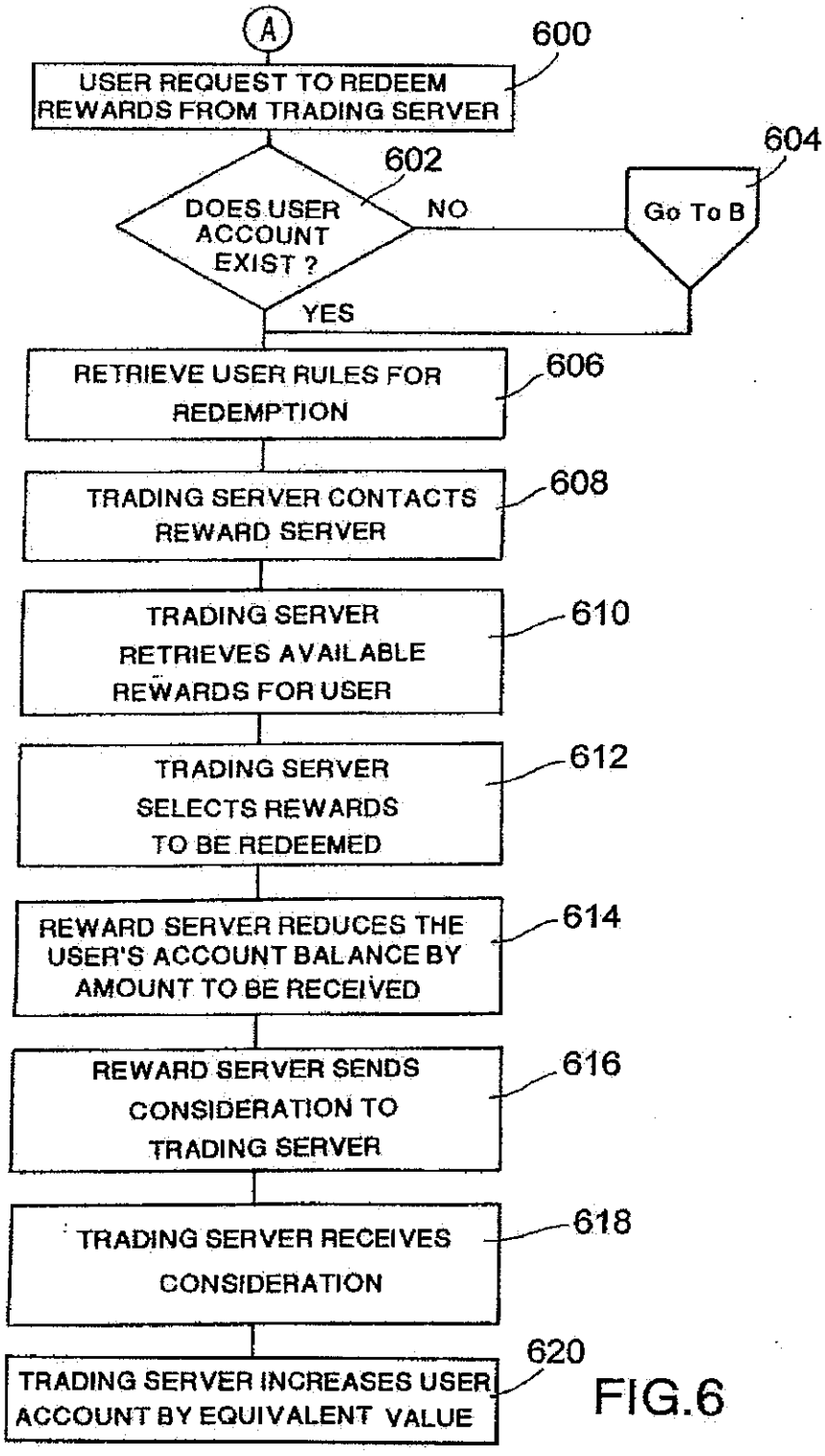

A
600
USER REQUEST TO REDEEM REWARDS FROM TRADING SERVER
602
DOES USER ACCOUNT EXIST ?
NO
604
Go To B
YES
606
RETRIEVE USER RULES FOR REDEMPTION
608
TRADING SERVER CONTACTS REWARD SERVER
610
TRADING SERVER RETRIEVES AVAILABLE REWARDS FOR USER
612
TRADING SERVER SELECTS REWARDS TO BE REDEEMED
614
REWARD SERVER REDUCES THE USER'S ACCOUNT BALANCE BY AMOUNT TO BE RECEIVED
616
REWARD SERVER SENDS CONSIDERATION TO TRADING SERVER
618
TRADING SERVER RECEIVES CONSIDERATION
620
TRADING SERVER INCREASES USER ACCOUNT BY EQUIVALENT VALUE

FIG.6

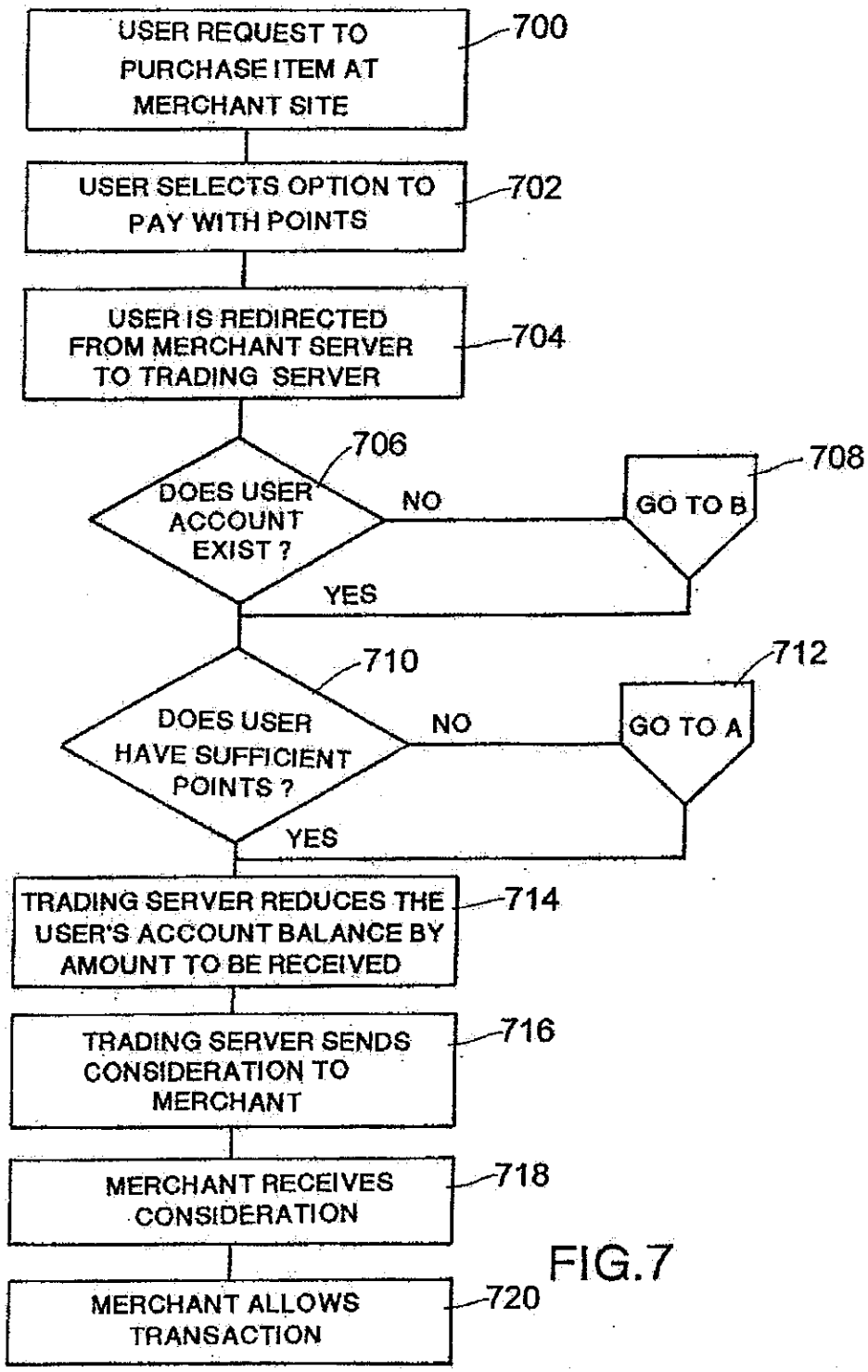

USER REQUEST TO PURCHASE ITEM AT MERCHANT SITE
700
USER SELECTS OPTION TO PAY WITH POINTS
702
USER IS REDIRECTED FROM MERCHANT SERVER TO TRADING SERVER
704
DOES USER ACCOUNT EXIST ?
706
NO
GO TO B
708
YES
DOES USER HAVE SUFFICIENT POINTS ?
710
NO
GO TO A
712
YES
TRADING SERVER REDUCES THE USER'S ACCOUNT BALANCE BY AMOUNT TO BE RECEIVED
714
TRADING SERVER SENDS CONSIDERATION TO MERCHANT
716
MERCHANT RECEIVES CONSIDERATION
718
MERCHANT ALLOWS TRANSACTION
720

FIG.7

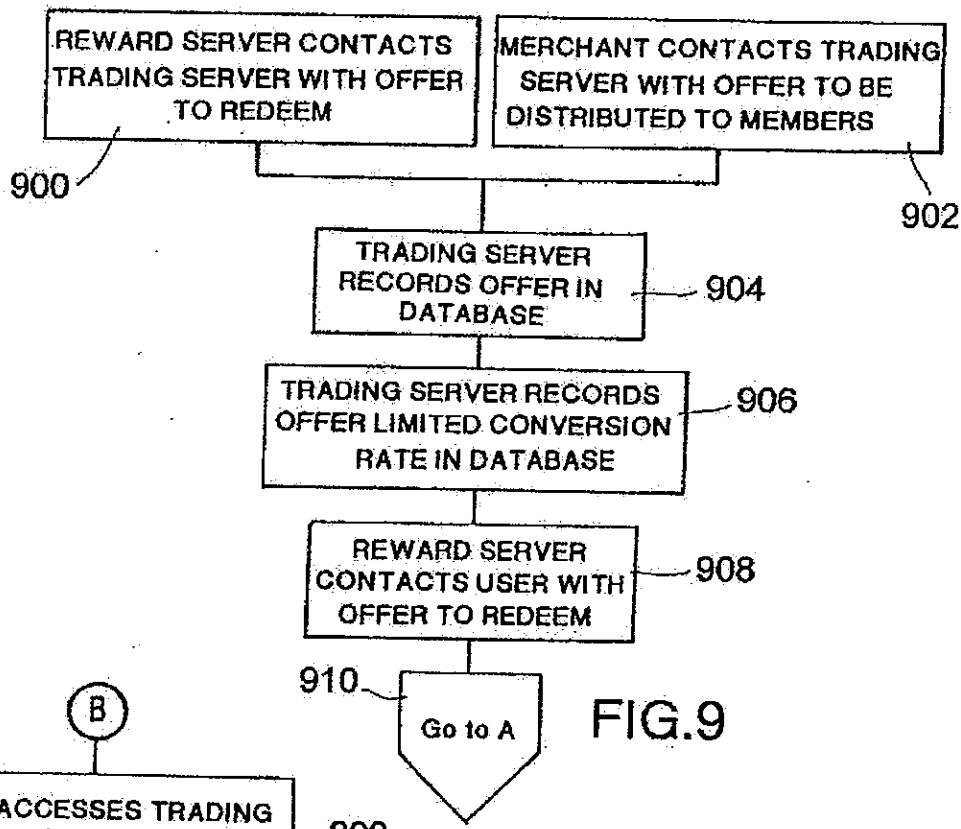


FIG.9

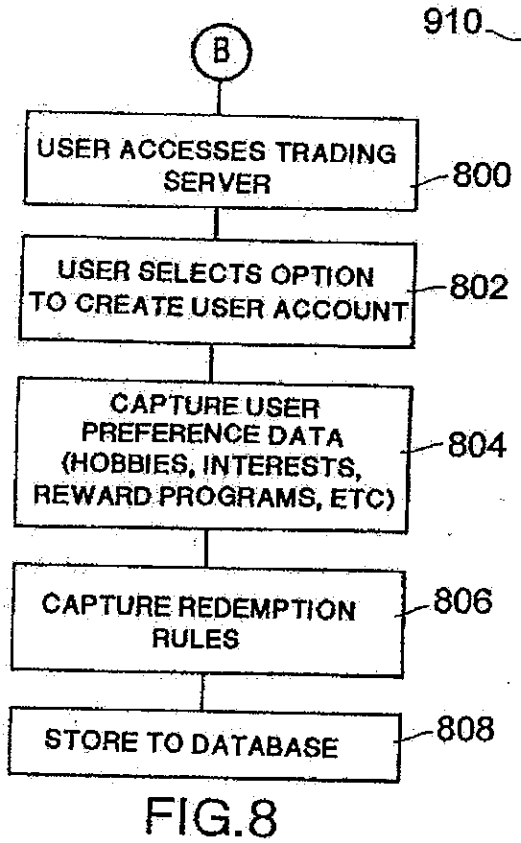


FIG.8

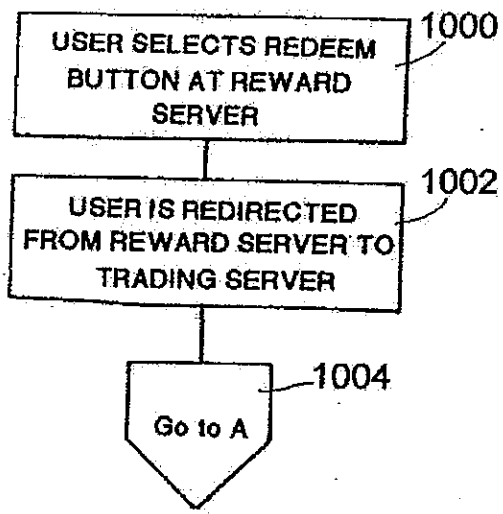


FIG.10