

WHAT IS CLAIMED IS:

- 1 1. A method comprising:
2 receiving, at a benefit processor server, transaction details related to a
3 transaction conducted at a resource provider computer operated by a resource
4 provider using a portable device of a user;
5 identifying, by the benefit processor server, a benefit provider computer
6 associated with the transaction, wherein the benefit provider computer independently
7 receives limited transaction details for the transaction from the resource provider
8 computer;
9 providing, by the benefit processor server, a subset of the limited
10 transaction details to the benefit provider computer, the subset of limited transaction
11 details used by the benefit provider computer to identify the transaction;
12 receiving, by the benefit processor server from the benefit provider
13 computer, an indication of a value associated with the transaction; and
14 transmitting, by the benefit processor server, a credit request message
15 to an authorization entity computer to credit the value to an account associated with
16 the portable device.
- 1 2. The method of claim 1, wherein the benefit is credited to the
2 account associated with the portable device prior to the benefit processor server
3 receiving funds corresponding to the value from an account associated with the
4 benefit provider computer.
- 1 3. The method of claim 1, wherein the portable device
2 comprises a sixteen digit token and wherein the subset of transaction details
3 includes at least the last four digits of the sixteen digit token.
- 1 4. The method of claim 1, wherein the limited transaction details for
2 the transaction are stored by the benefit provider computer within a database
3 including limited transaction details for multiple transactions.

- 1 5. The method of claim 4, wherein the multiple transactions are
2 associated with a plurality of different resource provider computers.
- 1 6. The method of claim 1, wherein the benefit provider computer
2 associated with the transaction is identified based on an identifier for the resource
3 provider.
- 1 7. The method of claim 1, wherein the benefit provider computer
2 associated with the transaction is identified based on one or more products involved
3 in the transaction.
- 1 8. The method of claim 1, wherein the value is determined by the
2 benefit provider computer as a portion of an amount for the transaction.
- 1 9. The method of claim 1, wherein the value credited to the
2 account associated with the portable device is drawn from an account associated
3 with the benefit provider computer.
- 1 10. The method of claim 1, wherein the benefit processor server
2 stores a routing table which is capable of identifying the benefit provider computer
3 using an identifier for the resource provider.
- 1 11. A benefit processor server comprising:
2 a processor; and
3 a memory including instructions that, when executed with the
4 processor, cause the benefit processor server to, at least:
5 receive transaction details related to a transaction conducted at
6 a resource provider computer operated by a resource provider using a
7 portable device of a user;
8 identify a benefit provider computer associated with the
9 transaction, wherein the benefit provider computer independently receives
10 limited transaction details for the transaction from the resource provider
11 computer;

12 provide a subset of the transaction details to the benefit provider
13 computer, the subset of transaction details used by the benefit provider
14 computer to identify the transaction;
15 receive, from the benefit provider computer, an indication of a
16 value associated with the transaction; and
17 transmit a credit request message to an authorization entity
18 computer to credit the value to an account associated with the portable
19 device.

1 12. The benefit processor server of claim 11, wherein the subset of
2 the transaction details comprise one or more of a resource provider identifier, a
3 transaction date, a last four digits of the account, an authorization code, or a
4 transaction amount.

1 13. The benefit processor server of claim 11, wherein the benefit
2 provider computer stores the limited transaction details for the transaction from the
3 resource provider computer in a database.

1 14. The benefit processor server of claim 13, wherein, upon the
2 credit request message being transmitted to the authorization entity, the benefit
3 provider computer is caused to update the limited transaction details to indicate that
4 the benefit has been processed.

1 15. The benefit processor server of claim 14, wherein the limited
2 transaction details comprise at least a product identifier, and wherein the value is
3 indicated to be zero if the benefit has already been processed for the product
4 identifier.

1 16. The benefit processor server of claim 11, wherein the benefit
2 provider computer associated with the transaction is determined based at least in
3 part on information stored in association with an owner of the account.

1 17. A benefit provider server comprising:
2 a processor; and

3 a memory including instructions that, when executed with the
4 processor, cause the benefit provider server to, at least:
5 receive, from one or more resource providers, limited transaction
6 details related to a number of transactions conducted by the one or more resource
7 providers;
8 receive, from a benefit processor server, a subset of transaction
9 details related to a transaction conducted by a resource provider of the one or
10 more resource providers;
11 identify, by matching the subset of transaction details to the
12 limited transaction details, a transaction of the number of transactions;
13 determine, based at least in part on the limited transaction
14 details stored in relation to the transaction, a value for a benefit to be
15 associated with the transaction; and
16 provide, to the benefit processor server, the determined value.

1 18. The benefit provider server of claim 17, wherein the benefit
2 provider computer is operated on behalf of a manufacturer and the benefit is a
3 rebate for goods manufactured by the manufacturer.

1 19. The benefit provider server of claim 17, wherein the benefit
2 provider computer is operated on behalf of a tax reclamation provider and the benefit
3 is a reimbursement of taxes paid by the user.

1 20. The benefit provider server of claim 19, wherein the instructions
2 further cause the benefit provider server to submit a claim with a tax authority on
3 behalf of the user.