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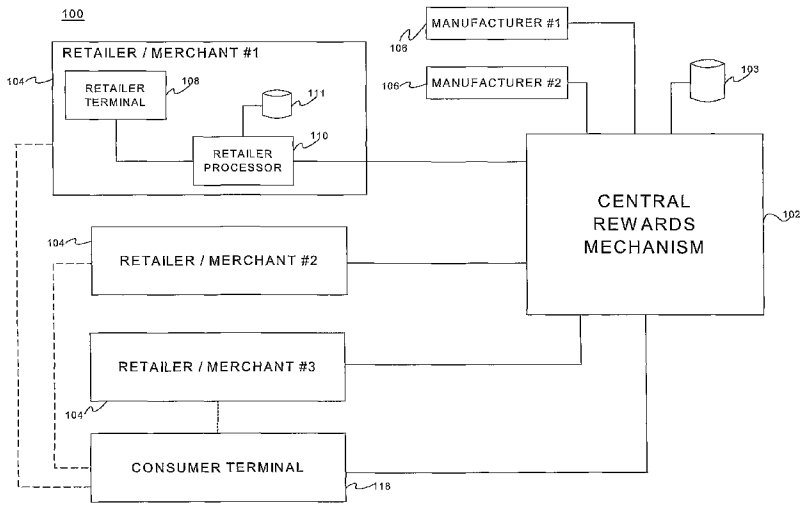
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(54) Title: SYSTEM AND METHOD FOR THE REAL-TIME TRANSFER OF LOYALTY POINTS BETWEEN ACCOUNTS



(57) Abstract: The invention includes facilitating the substantially real-time transfer of loyalty points between accounts. The method and system include receiving a transfer request (*e.g.*, consumer request, triggering event, *etc*) for a transfer of a certain number of loyalty points, accessing and analyzing the total number of loyalty points in the transferor account to determine if a sufficient number of points exist, analyzing the type/level of consumer and type/level of points to be involved in the transfer, deducting the requested loyalty points from the transferor account, determining if any rules exist for restricting or limiting the transfer of points, using a conversion engine to convert the point value to an appropriate point value in the transferee account and increasing the point balance in the transferee account.

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