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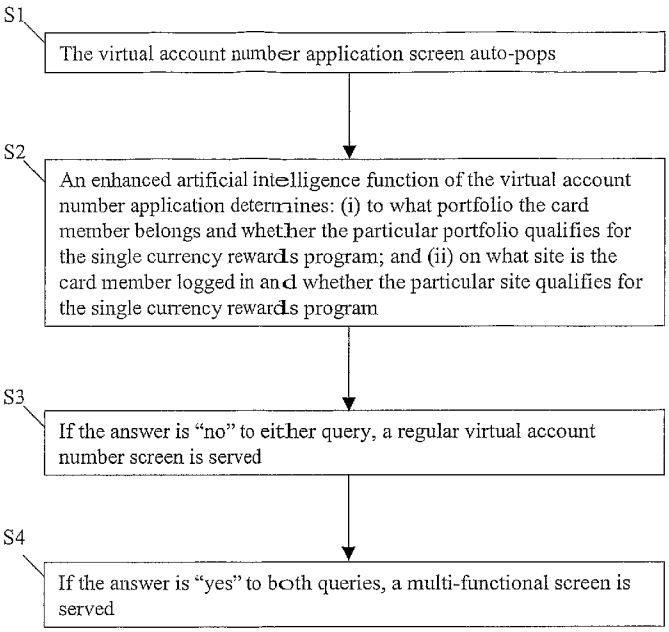
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(54) Title: METHODS AND SYSTEMS FOR INTEGRATION OF MULTIPLE REWARDS PROGRAMS



(57) Abstract: A method and system for consolidating loyalty rewards from multiple programs into a single currency which is managed in a single account allows a customer to utilize accumulated rewards for making full or partial payments at a point of sale with an online merchant. A payment transaction can represent the use of multiple accounts (i.e., reward currency, credit card, or debit card). When executing the transaction, the system conceals a customer's account information by generating a virtual account number (VAN). As such, the online merchant is not required to have any prior knowledge of the system and processes the transaction as a conventional credit card purchase.

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