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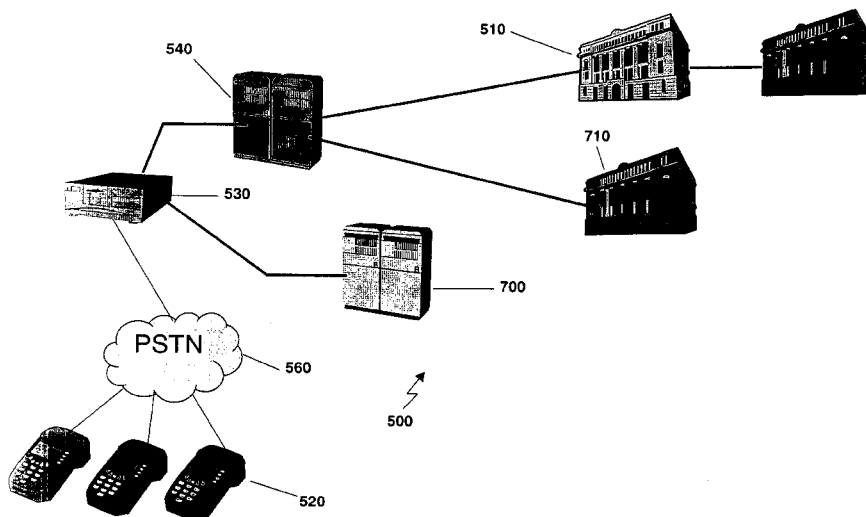
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Declarations under Rule 4.17:

— as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii)) for the following designations AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE,

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(54) Title: INSTANT GRATIFICATION TERMINAL AND ELECTRONIC PAYMER NETWORK FOR CARRYING FINANCIAL AND NON FINANCIAL DATA



(57) Abstract: An instant gratification terminal (100, 520) having a processor (124), adapted to execute a series of instructions that cause the customer to interact with the terminal (100) via a display unit (122) and input means (104), the interaction possibly resulting in a benefit being provided to the customer. The terminal (100, 520) being further adapted to interact with the customer to elicit personal information therefrom. The terminal (100, 520) is also adapted for use in an electronic payment network (500) for carrying financial and non-financial data. The electronic payment network (500) interacts with a second widely used second electronic payment network (510) to settle financial transactions while routing non-financial transactions to the appropriate host computer (700). The electronic payment network (500) also incorporates a point-based loyalty program.

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