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(54) **Title**: ANONYMOUS COLLECTION, PRESENTMENT AND REVERSE AUCTION OF PAYMENT RECEIPT ITEMS

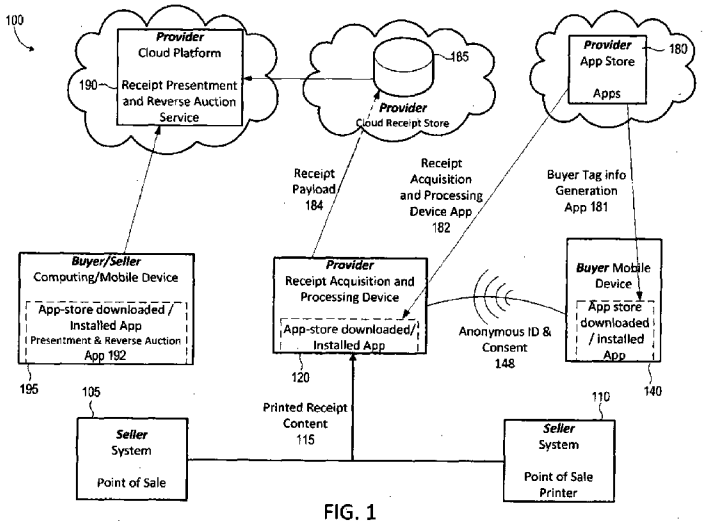


FIG. 1

(57) **Abstract**: System and method to collect receipts autonomously from Point-of-Sale systems (105) through a receipt acquisition and processing device (120) which comprises of a mobile device capable of near field communication. Captured receipt content is reconstructed in device for display and verification to further obtain anonymous identity and consent through a passive or an active NFC tag from a device (140) carried by buyer to be sent to a receipt store (185). Receipt items are extracted based on receipt XML template created by importing and superimposing printed receipt onto an ASCII text cell matrix using a modeling and template generation tool. A receipt presentment service (190) displays categorized and aggregated spending view with comparative trend analysis and allows social networking based on receipt items. A reverse auction service (190) allows buyers to perform reverse auction on receipt items and sellers to bid and fulfill.

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