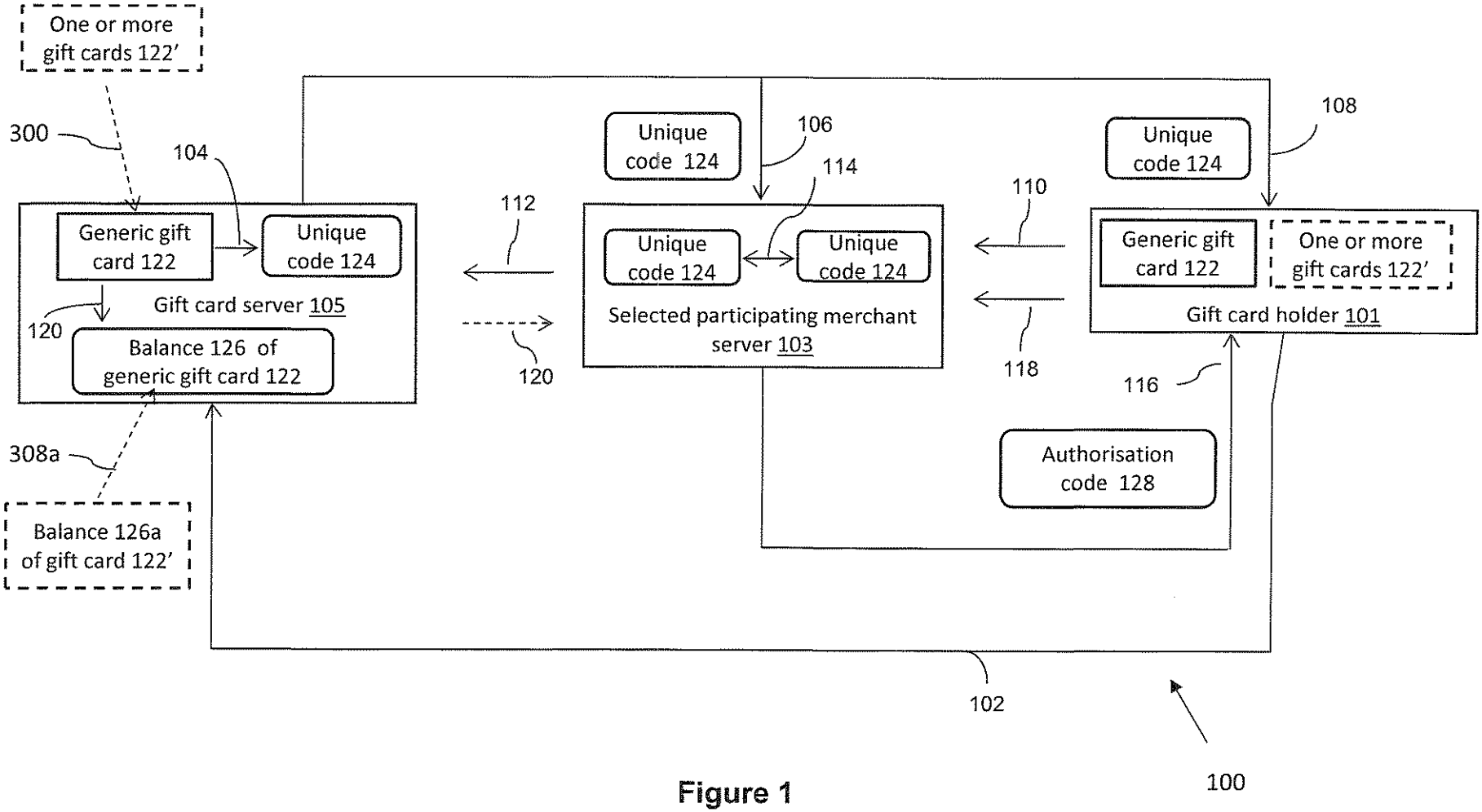

One or more gift cards 122'
300
104
Generic gift card 122
Unique code 124
Gift card server 105
120
Balance 126 of generic gift card 122
308a
Balance 126a of gift card 122'
112
120
Unique code 124
106
114
Unique code 124
Unique code 124
Selected participating merchant server 103
110
118
Unique code 124
108
Generic gift card 122
One or more gift cards 122'
Gift card holder 101
116
Authorisation code 128
102
100

Figure 1

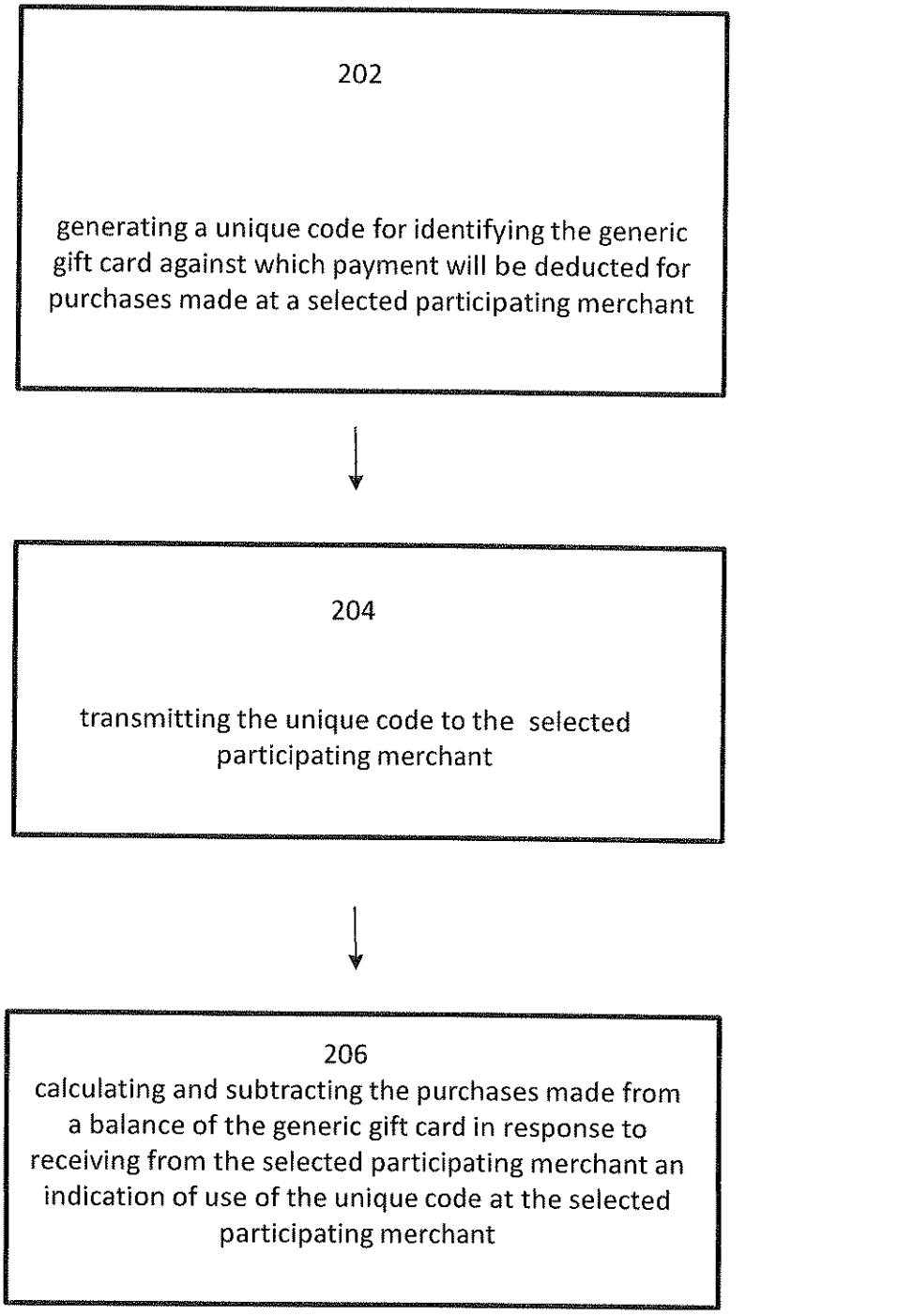

202
generating a unique code for identifying the generic gift card against which payment will be deducted for purchases made at a selected participating merchant
204
transmitting the unique code to the selected participating merchant
206
calculating and subtracting the purchases made from a balance of the generic gift card in response to receiving from the selected participating merchant an indication of use of the unique code at the selected participating merchant
200

Figure 2

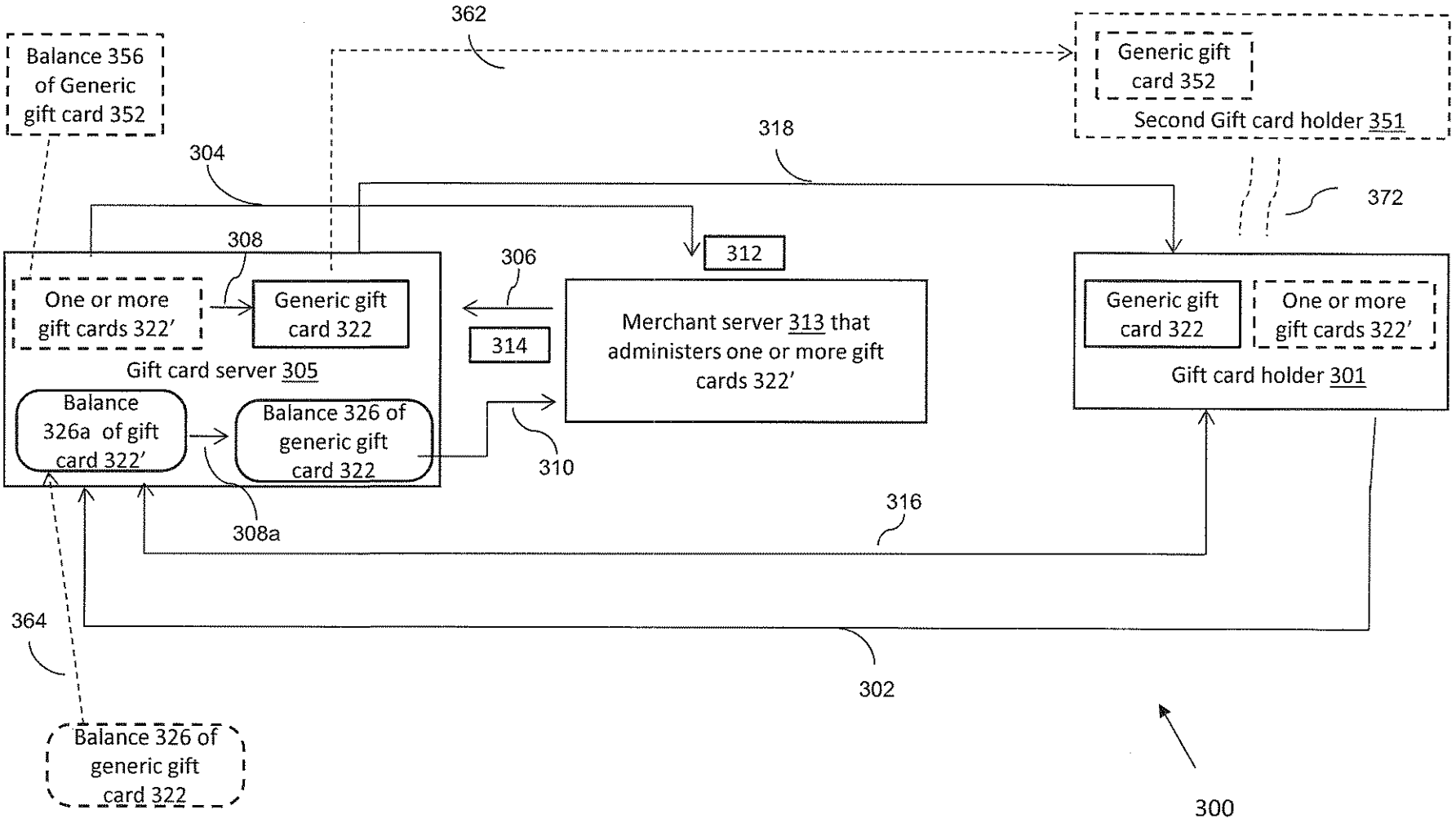

362
Balance 356 of Generic gift card 352
Generic gift card 352
Second Gift card holder 351
318
304
372
308
306
312
One or more gift cards 322'
Generic gift card 322
314
Merchant server 313 that administers one or more gift cards 322'
Generic gift card 322
One or more gift cards 322'
Gift card server 305
Gift card holder 301
Balance 326a of gift card 322'
Balance 326 of generic gift card 322
310
308a
316
364
302
Balance 326 of generic gift card 322
300

Figure 3

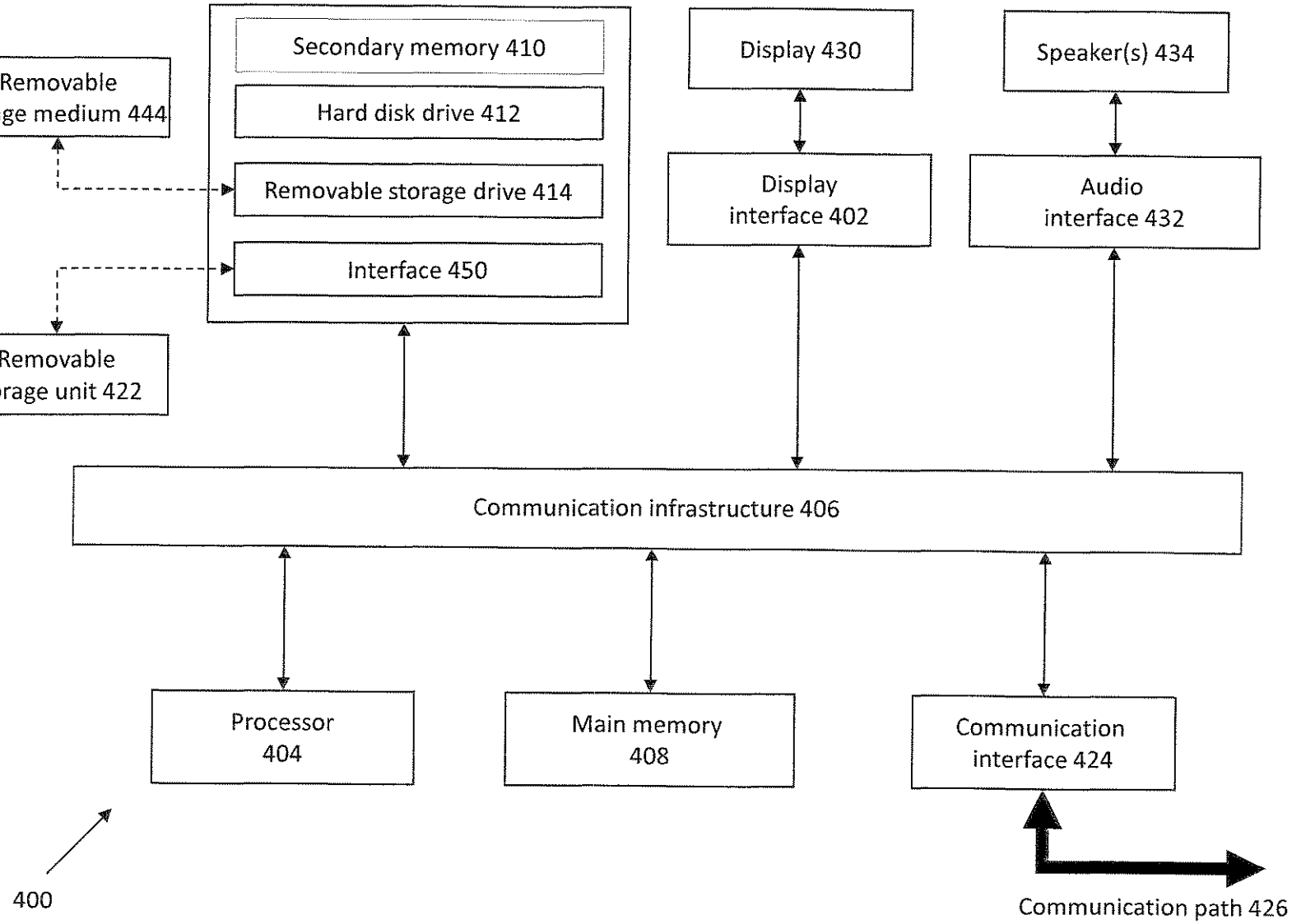

Secondary memory 410
Hard disk drive 412
Removable storage drive 414
Interface 450
Removable storage medium 444
Removable storage unit 422
Display 430
Display interface 402
Speaker(s) 434
Audio interface 432
Communication infrastructure 406
Processor 404
Main memory 408
Communication interface 424
Communication path 426
400

Figure 4