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(54) **Title**: METHODS AND SYSTEMS FOR COMMUNICATING INFORMATION FROM A SMART POINT-OF-SALE TERMINAL

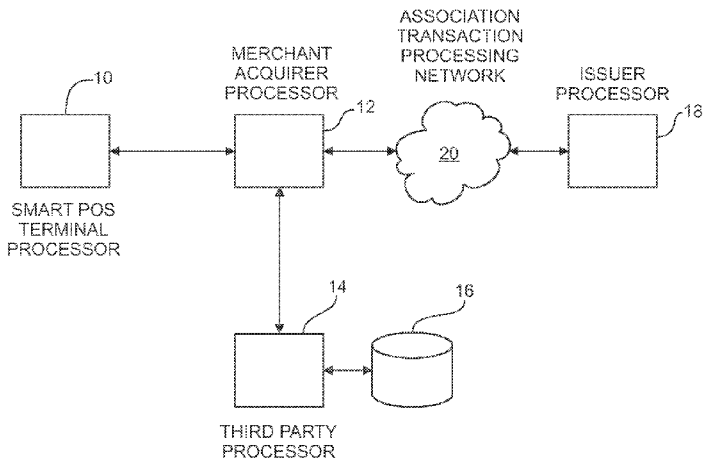


Fig. 1

(57) **Abstract**: Methods and systems for communicating information from a specially programmed smart point-of-sale terminal involve receiving transaction information at the terminal, recognizing that the transaction relates to a redemption function, adjusting the transaction amount accordingly, and routing an approval request for the adjusted amount to a card issuer processor via a card association transaction processing network. In another aspect, information is received at the terminal which recognizes that the information relates to a third party function and routes a message to the third party processor via a merchant acquirer processor while bypassing the card association transaction processing network. Thereafter, the third party processor performs the third party function and returns a message related at least in part to the performance of the third party function to the smart point-of-sale terminal processor via the merchant acquirer processor.

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