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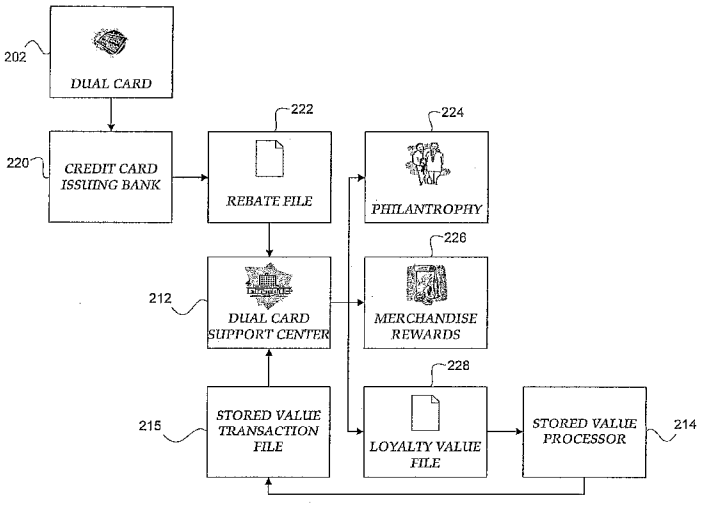
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(54) Title: CREATING CUSTOMER LOYALTY



(57) Abstract: A dual card (202) facilitates credit transactions associated with a credit account and further facilitates stored value transactions associated with a stored value account. The system includes a computer implemented loyalty program for calculating a loyalty value based on the credit transactions of the dual card, the loyalty value being used to load the stored value account of the dual card. The rebate file contains a rebate based on the credit transactions. The rebate file is used to aid the calculation of the loyalty value. The rebate file (222) is used to aid the calculation of the loyalty value. The system further comprises a stored value transaction file (215) produced by a stored value processor (214). The stored value transaction file is used to aid the calculation of the loyalty value. The system also comprises an amount of money donated to a philanthropic organization (224) based on the loyalty value. The system also comprises merchandise (226) sent to the cardholder of the dual card based on the loyalty value.

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