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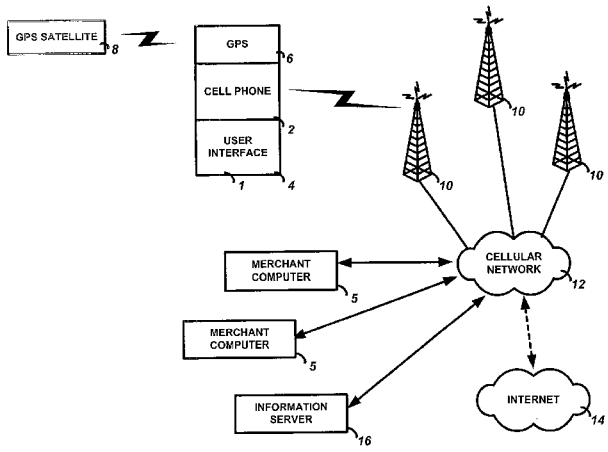
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(54) Title: SYSTEM AND METHOD FOR OFFERING GEOCENTRIC-BASED INCENTIVES AND EXECUTING A COMMERCIAL TRANSACTION VIA A WIRELESS DEVICE



(57) Abstract: A system and method of obtaining geocentric or location-specific information over a cellular telephone connection. A user enters an information access code (24) into his remote device (1), which has cell phone capability (2) and a GPS receiver (6), which sends an incentive request (18) (including the access code (24), a user identification code (20), and GPS location data (22)) to an information server (16) via the cellular network (12). The information to server (16) uses the request to retrieve an incentive record as a function of the access code (24) and the GPS location data (22), and then transmits the incentive record back to the remote device (1) via the cellular telephone network (12). The remote device provides the incentive record to the user via a user interface (4) such as a display screen. The incentive record will have information related to a merchant offering the incentive for a product of interest to the user that is located in a vicinity of the remote device, since the information server is aware of the location of the user due to the GPS data it receives.

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