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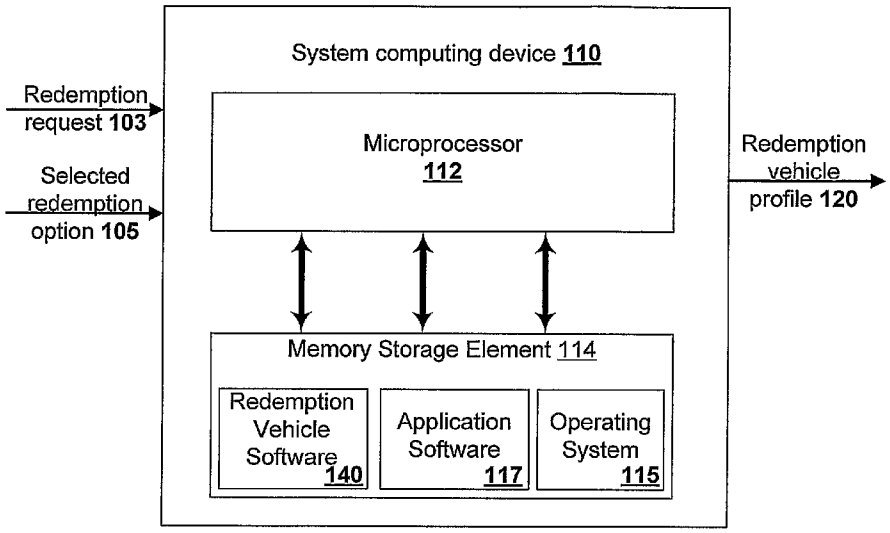
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(54) Title: UNIVERSAL REDEMPTION VEHICLE



(57) Abstract: A reward point system comprising an industry vertical reception unit for receiving a user selected monetary value in a selected industry vertical, a point collection unit for receiving a quantity of points associated with the monetary value in the selected industry vertical, a redemption vehicle profile creation unit for generating a profile, and a redemption vehicle generation unit for loading the profile onto a redemption vehicle wherein the points on the redemption vehicle can be redeemed at any merchant in the selected industry vertical. Also provided are methods for utilizing said system.

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