(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
23 February 2006 (23.02.2006)

PCT

(10) International Publication Number
WO 2006/018856 A3

(51) International Patent Classification:
G06Q 30/00 (2006.01)

(21) International Application Number:
PCT/IN2005/000268

(22) International Filing Date: 10 August 2005 (10.08.2005)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
10/919,108 16 August 2004 (16.08.2004) US

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(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

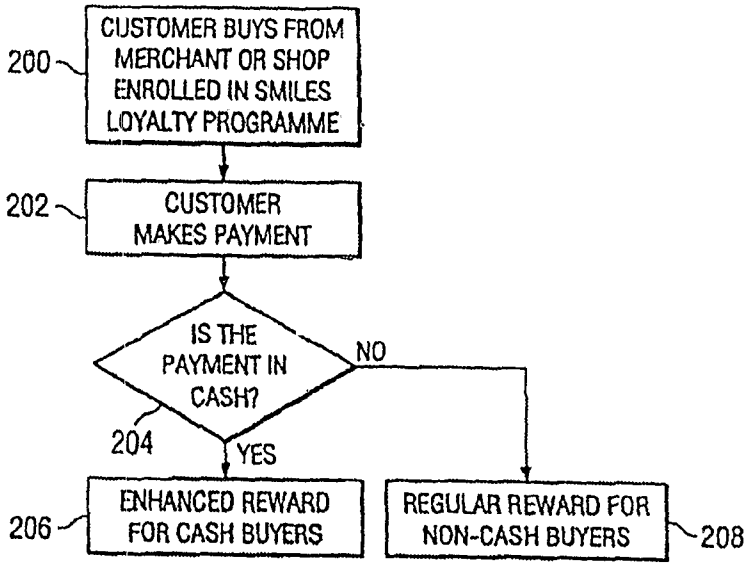
Published:
— *with international search report*
— *with amended claims*

(88) Date of publication of the international search report:
17 August 2006

Date of publication of the amended claims:
16 November 2006

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: COMPUTERIZED PROCESS FOR DIFFERENTIAL INCENTIVES BASED ON PAYMENT MODES



(57) Abstract: A computer-implemented loyalty program (200) is presented for issuing incentive rewards (206, 208). When a customer makes a payment (202), a determination is made regarding the type of payment (204). If the payment is made in cash the incentive reward is enhanced (206). A payment card that enables the accrual of incentives regardless of the payment method used is disclosed. A plurality of incentive rewards including incentive points, trading stamps and coupons is presented, whereby the incentive rewards are interchangeable at the time of issuance and redemption.

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