0 8 JUL 2002

ABSTRACT

A METHOD AND SYSTEM FOR TRACKING SMART CARD LOYALTY POINTS

A method and system for tracking and redeeming smart card loyalty points includes storing loyalty program information related to transactions with at least one merchant in a loyalty register residing on a smart card microcomputer for the customer. Transaction information about transactions with the merchant is stored in a purchase log likewise residing on the smart card microcomputer for the customer. The stored transaction information is compared with the stored loyalty program information, and transaction information about one or more transactions with the merchant which is stored in the purchase log, but which is omitted from the loyalty register, is automatically identified. The stored loyalty program information is then automatically updated with the omitted transaction information. The transaction information includes, for example, a plurality of unique transaction numbers in ascending order, and identifying the omitted transaction information involves identifying one or more transaction numbers in the stored transaction information that is greater than any transaction number stored in the loyalty program information.



