Claims

1. A computer-implemented method of generating information characterizing purchases of a consumer upon the consumer purchasing at least one product from a merchant at retail premises associated with the merchant, the method comprising:

establishing a wireless communication channel between a communication device associated with the consumer and a point-of-sale (POS) terminal at the retail premises of the merchant, the wireless communication channel including a wireless interface of the POS terminal, the wireless communication channel established at a time when the communication device is proximate to the POS terminal;

receiving, via the wireless communication channel by the communication device from the POS terminal, information indicating a type of the at least one product purchased via the POS terminal;

accessing, by the communication device, an inventory database using the information, the inventory database in communication with a computer server;

deriving, using the information, from the inventory database a stock keeping unit (SKU) code for the at least one product purchased;

storing the information, including the derived SKU code, in a database in communication with the communication device; and

transmitting the information from the communication device.

2. A computer-implemented method according to claim 1, wherein the information is a code corresponding to the type of the at least one product according to a pre-defined product inventory system.

3. A computer-implemented method according to claim 1, further comprising using the information, together with a database describing a pre-defined product inventory system, to derive a code corresponding to the at least one product according to the product inventory system.

4. A computer-implemented method according to claim 1, wherein receiving the information further comprises recognizing data input by the consumer using one or more data input devices of the communication device.

5. A computer-implemented method according to claim 1, wherein receiving the information further comprises receiving a data file generated by computer equipment associated with the merchant, the data file including the information.

6. A computer-implemented method according to claim 1, wherein receiving the information further comprises capturing an image by a camera of the communication device, and analyzing the image to extract the information from the image.

7. A computer-implemented method according to claim 1, wherein transmitting the information further comprises uploading, by the communication device, at least some of the information to a remote server.

8. A computer-implemented method according to claim 7 further comprising collating, by the remote server, the at least some of the information with other data describing products purchased by other consumers, thereby obtaining data describing consumer spending patterns.

9. A computer-implemented method according to claim 1, further comprising using the information to interrogate a database of merchant offers to obtain data, and displaying the data to the consumer.

10. A computer-implemented method according to claim 9 in which the data describes offers by other merchants to supply the at least one product.

11. A computer program product comprising computer program instructions, the computer program instructions being operative, when implemented by a processor of a communication device associated with a consumer and upon the consumer purchasing at least one product from a merchant at retail premises associated with the merchant, to cause the processor to:

establish a wireless communication channel between the communication device associated with the consumer and a point-of-sale (POS) terminal at the retail premises of the merchant, the wireless communication channel including a wireless interface of the POS terminal, the wireless communication channel established at a time when the communication device is proximate to the POS terminal;

receive, via the wireless communication channel from the POS terminal, information indicating a type of the at least one product purchased via the POS terminal;

access an inventory database using the information, the inventory database in communication with a computer server;

derive, using the information, from the inventory database a stock keeping unit (SKU) code for the at least one product purchased;

store the information, including the derived SKU code, in a database in communication with the communication device; and

transmit the information from the communication device.

12. A computer program product according to claim 11, wherein the instructions are operative to cause the processor to use the information to access a database describing a pre-defined product inventory system, to derive a code corresponding to the product according to the product inventory system.

13. A computer program product according to claim 11, wherein the instructions are further operative to cause the processor to receive the information by recognizing data input by the consumer using one or more data input devices of the communication device.

14. A computer program product according to claim 11, wherein the instructions are further operative to cause the processor to receive a data file comprising the information though an interface of the communication device, and extracting the information from the data file.

15. A computer program product according to claim 11, wherein the instructions are further operative to cause the processor to analyze an image captured by a camera of the communication device to extract the information from the image.

16. A computer program product according to claim 11, wherein the instructions are further operative to cause the processor to upload at least some of the information to a remote server.

17. A computer program product according to claim 11, wherein the instructions are further operative to cause the processor to use the information to interrogate a database of merchant offers to obtain data, and display the data to the consumer.

18. A communication device for use by a consumer, the communication device comprising a processor and a data storage device storing program instructions, the program

instructions being operative, upon the consumer purchasing at least one product from a merchant at retail premises associated with the merchant, to cause the processor to:

establish a wireless communication channel between the communication device associated with the consumer and a point-of-sale (POS) terminal at the retail premises of the merchant, the wireless communication channel including a wireless interface of the POS terminal, the wireless communication channel established at a time when the communication device is proximate to the POS terminal;

receive, via the wireless communication channel from the POS terminal, information indicating a type of the at least one product purchased via the POS terminal;

access an inventory database using the information, the inventory database in communication with a computer server;

derive, using the information, from the inventory database a stock keeping unit (SKU) code for the at least one product purchased;

store the information, including the derived SKU code, in a database in communication with the communication device; and

transmit the information from the communication device.

19. A communication device according to claim 18 in which the instructions are further operative to cause the processor to use the information to access a database describing a pre-defined product inventory system to derive a code corresponding to the product according to the product inventory system.

20. A communication device according to claim 18, wherein the instructions are further operative to cause the processor to receive the information by recognizing data input by the consumer using one or more data input devices of the communication device.

21. A communication device according to claim 18, wherein the instructions are further operative to cause the processor to receive a data file comprising the information though an interface of the communication device, and extracting the information from the data file.

22. A communication device according to claim 18, wherein the instructions are further operative to cause the processor to analyze an image captured by a camera of the communication device to extract the information from the image.

23. A communication device according to claim 18, wherein the instructions are further operative to cause the processor to use the information to interrogate a database of merchant offers to obtain data, and display the data to the consumer.

24. A communication device according to claim 18, wherein the instructions are further operative to cause the processor to upload at least some of the information to a remote server.

25. A computerized network comprising:

a plurality of communications devices according to claim 18; and

a computer server comprising a server processor, a data storage device storing server processor program instructions, and a purchase record database, wherein the plurality of communication devices are remote from the computer server and are configured to transmit the information to the computer server over a communication network, and wherein the server processor program instructions are operative to cause the server processor to:

receive over the communications network the information transmitted by the plurality of communication devices;

store the received information in the purchase record database; and

collate the stored information, thereby obtaining data describing consumer spending patterns.

26. A computerized network according to claim 25 further comprising a product offer database storing offers by merchants to supply products, wherein the server program instructions are further operative to cause the server processor to interrogate the product offer database to obtain data, and transmit the data to one or more of the communication devices.

27. A computer-implemented method performed by a computer server, for generating information characterizing consumer spending patterns, the method comprising:

for each of a plurality of communication devices associated with corresponding consumers, receiving, at the computer server, over a communications network information from the communication device, wherein the information is transmitted via a wireless communication channel to the communication device from a point-of-sale (POS) terminal at retail premises of a merchant, wherein the wireless communication channel includes a wireless interface of the POS terminal, wherein the wireless communication channel is established between the communication device and the POS terminal at a time when the communication device is proximate to the POS terminal, wherein the information indicates a type of at least one product purchased via the POS terminal, and wherein the information includes a derived stock keeping unit (SKU) code for the at least one product purchased; and

collating the information received from the plurality of communication devices, thereby obtaining data describing consumer spending patterns.

28. A computer-implemented method according to claim 27, wherein the information includes a code corresponding to the type of the at least one product according to a pre-defined product inventory system.

29. A computer-implemented method according to claim 27 further comprising interrogating, by the computer server, a database of merchant offers to obtain data, and transmitting the data to one or more of the plurality of communication devices.

30. A computer server, for generating information characterizing consumer spending patterns, the computer server comprising a server processor, a data storage device storing server processor program instructions, and a purchase record database, the server processor program instructions being operative to cause the server processor to:

for each of a plurality of communication devices associated with corresponding consumers, receive over a communications network information from the communication device, wherein the information is transmitted via a wireless communication channel to the communication device from a point-of-sale (POS) terminal at retail premises of a merchant, wherein the wireless communication channel includes a wireless interface of the POS terminal, wherein the wireless communication channel is established between the communication device and the POS terminal at a time when the communication device is proximate to the POS terminal, wherein the information indicates a type of at least one product purchased via the POS terminal, and

wherein the information includes a derived stock keeping unit (SKU) code for the at least one product purchased;

store the information received from the plurality of communication devices in the purchase record database; and

collate the stored information, thereby obtaining data describing consumer spending patterns.

31. A computer server according to claim 30, wherein the information includes a code corresponding to the type of the at least one product according to a pre-defined product inventory system.

32. A computer server according to claim 30 further comprising a product offer database storing offers by merchants to supply products, wherein the server processor program instructions are further operative to cause the server processor to interrogate the product offer database to obtain data, and transmit the data to one or more of the communication devices.