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(54) Title: A PAYMENT PROCESSING SYSTEM

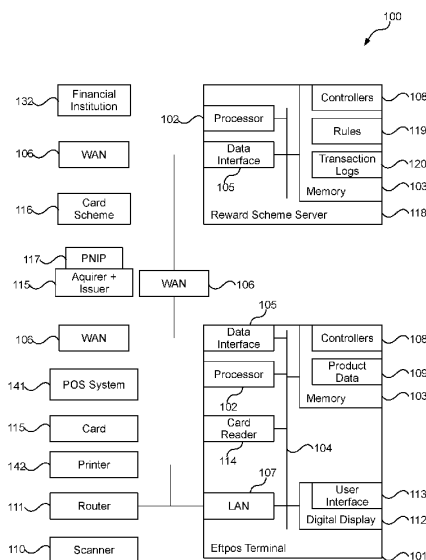


Figure 1

(57) Abstract: The described payment processing system enables the implementation of a product purchase reward scheme. The system consists of an EFTPOS terminal, an optical scanner connected to the terminal, and a reward scheme server accessible through a wide area network. The EFTPOS terminal includes a memory device storing product data with IDs and prices, a scanning controller to determine the price from scanned IDs, a digital display with a user interface to show scanned products, a card reader and payment controller for financial transactions, and a server interface controller to transmit transaction data to the server. The reward scheme server contains a database with multiple reward rules associated with product IDs. A rule controller retrieves matching rules, determines reward amounts and provider IDs, and instructs the payment controller to initiate financial transactions accordingly.