Title (en)
DEBIT CARD SYSTEM AND METHOD FOR IMPLEMENTING INCENTIVE AWARD PROGRAM

Title (de)
SYSTEM UND VERFAHREN FÜR DEBITKARTEN ZUM EINRICHTEN EINES ANREGUNGS- UND BELOHNUNGSPROGRAMMS

Title (fr)
SYSTEME DE CARTE DE DEBIT ET PROCEDE D'INSTALLATION D'UN PROGRAMME DE PRIME D'INCITATION

Publication
EP 0815524 A1 19980107 (EN)

Application
EP 96909769 A 19960320

Priority
• US 9603724 W 19960320
• US 40869095 A 19950321

Abstract (en)
[origin: WO9629668A1] A debit card system for implementing an incentive award program. A plurality of debit cards (114), each assigned to one participant, having a unique account number corresponding to participant's award account. A bank filter processor (116) accesses program data including data identifying the authorized unique account numbers of the participants, the authorized merchants (108) and the balance in each participant's award account. The filter processor (116) compares this program data to the following transaction data: the card account number initiating the transaction, the initiating merchant identification data regarding the amount of the initiated transaction. The filter processor generates validating data for the transaction when an authorized merchant using the unique account number of a participant having a sufficient balance in the participant's award account to cover the transaction. Otherwise, invalidating data is generated.

IPC 1-7
G06F 17/60

IPC 8 full level
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CPC (source: EP)
G06Q 20/02 (2013.01); **G06Q 20/023** (2013.01); **G06Q 20/04** (2013.01); **G06Q 20/3437** (2013.01); **G06Q 30/02** (2013.01); **G07F 7/02** (2013.01)

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WO 9629668 A1 19960926; AU 5316196 A 19961008; AU 691109 B2 19980507; BR 9607787 A 19980707; CA 2215969 A1 19960926; CA 2215969 C 20021008; EP 0815524 A1 19980107; EP 0815524 A4 20020515; JP H11502647 A 19990302; MX 9707051 A 19971129

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