

Title (en)

BENEFIT MANAGEMENT METHOD AND SYSTEM FOR ANY TYPE OF BANK CARD

Title (de)

NUTZ-VERWALTUNGSVERFAHREN UND SYSTEM FÜR JEDE ART VON BANKKARTE

Title (fr)

PROCEDE ET SYSTEME DE GESTION D'AVANTAGES POUR TOUT TYPE DE CARTE BANCAIRE

Publication

**EP 1886267 A2 20080213 (FR)**

Application

**EP 06764597 A 20060511**

Priority

- FR 2006001051 W 20060511
- FR 0504772 A 20050512

Abstract (en)

[origin: WO2006120350A2] The invention relates to a benefit management method for a user when he pays for a transaction carried out with at least one affiliated merchant by means of a bank chip and/or magnetic card. The users application data items are stored in a chip and/or in a remote external server and a determined promotional program is stored and/or available at the merchant. The inventive method consists in questioning the chip and/or the server on the application data assigned to said card, in using eventual already obtained benefits and/or in generating new benefits according to the application data and the determined promotional program of the merchant prior to updating said application data of the user.

IPC 8 full level

**G06Q 30/00** (2012.01)

CPC (source: EP US)

**G06Q 20/204** (2013.01 - EP US); **G06Q 30/02** (2013.01 - EP US); **G06Q 30/0215** (2013.01 - EP US); **G06Q 30/0226** (2013.01 - EP US)

Citation (search report)

See references of WO 2006120350A2

Designated contracting state (EPC)

AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LI LT LU LV MC NL PL PT RO SE SI SK TR

DOCDB simple family (publication)

**WO 2006120350 A2 20061116; WO 2006120350 A3 20070308;** BR PI0608985 A2 20100112; EP 1886267 A2 20080213;  
FR 2885715 A1 20061117; US 2009099917 A1 20090416

DOCDB simple family (application)

**FR 2006001051 W 20060511;** BR PI0608985 A 20060511; EP 06764597 A 20060511; FR 0504772 A 20050512; US 92013506 A 20060511