



United States Patent [19]

[45] Date of Patent:

[54] CREDIT/CHARGE CARD SYSTEM
ENABLING PURCHASERS TO CONTRIBUTE
TO SELECTED CHARITIES

5,287,268 2/1994 McCarthy 364/408 X

FOREIGN PATENT DOCUMENTS

0361989 4/1990 European Pat. Off. 235/385

[76] Inventor:

Primary Examiner—Donald T. Ilajco
Assistant Examiner—Jeffrey R. Filipek
Attorney, Agent, or Firm—Monty Koslover Assoc.

[21] Appl. No.: 202,735

[22] Filed: Feb. 28, 1994

[57] ABSTRACT

A method which enables a credit cardholder to make a donation to a cardholder-selected charity any time he makes a purchase using the credit card. The method comprises a credit/charge card which identifies on its magnetic strip, charities to receive a donation, and a bank expedited system which processes the card user's purchase transaction, pays a previously decided amount to the charity or charities and also bills the cardholder. In this system, the donated amounts may be paid by the bank or card issuing organization, or the cardholder may add an amount which he pays to the selected charity. The proposed system may be described as being a bank expedited charity donation, (abbreviated to BAX) approach for credit/charge cardholders.

Related U.S. Application Data

[63] Continuation-in-part of Ser. No. 19,412, Apr. 2, 1993, abandoned.

[51] Int. Cl.⁶ G06K 5/00

[52] U.S. Cl. 235/380; 902/022; 364/406

[58] Field of Search 364/401, 402,
364/406, 408; 235/380, 385; 902/4, 22

[56] References Cited

U.S. PATENT DOCUMENTS

5,025,372 6/1991 Burton et al. 364/408 X
5,223,699 6/1991 Flynn et al. 235/380
5,285,384 2/1994 Gieris 364/408

4 Claims, 2 Drawing Sheets

