



## ***InComm Secures Another Patent for Stored Value Card Transactions Technology Solution Secures Retail Partner Operations***

July 20, 2009 – InComm, the leading provider of prepaid transaction processing and electronic point-of-sale (POS) distribution solutions, has received a notice of allowance from the US Patent and Trademark Office for its newest operational patent, further strengthening its position in the prepaid and stored value arena. Under the foresight and pioneering leadership of InComm CEO, M. Brooks Smith, the InComm team received notice on July 9, 2009 that their patent for the System and Method For Authorizing Stored Value Card Transactions had been issued. This patent is the newest addition to a suite of 24 U.S. patents and 34 international patents that define the retail process for the prepaid industry, and is the culmination of InComm’s patent protection efforts in the POSA arena over the past 10 years.

InComm’s latest patent protects a computer-implemented method for point-of-sale activation, deactivation and redemption of prepaid or stored value cards via point-of-sale terminals and applies to all types of prepaid cards, including wireless, 3<sup>rd</sup> party gift, open loop stored value, music, gaming, content and more. Additionally, InComm’s patented system ensures accurate processing and authorization of all prepaid point-of-sale transaction types by utilizing unique identification numbers that may be printed and/or magnetically encoded on the card.

“This latest patent reinforces our commitment to the industry, to our retail partners and to consumers,” said Smith. “This process protects the InComm retail partner business model and allows InComm to provide a secure, cost-effective supply of products while allowing retailers an unparalleled opportunity to offer these products to their consumers. This is the evolution of the marketplace using technology that permits secure merchandising of stored-value products.”

There are a wide variety of prepaid services that are and continue to be accommodated by prepaid and stored value cards. The most common include wireless, 3<sup>rd</sup> party gift, open loop stored value and content programs. As the proven industry leader, InComm continues to lead in prepaid and stored value product and POSA system innovations and the securing of the right to utilize the most desired technologies.

### **About InComm:**

InComm is the industry leading marketer, distributor and technology innovator of stored-value gift and prepaid products using its state-of-the-art point-of-sale transaction technology and payment solutions to revolutionize retail product sales and customer experiences. With nearly \$8 billion in retail sales transactions processed in 2008, InComm is the nation’s largest provider of gift cards, prepaid wireless products, reloadable debit cards, digital music downloads, content, games, software and bill payment solutions. InComm partners with consumer brand leaders around the world to provide more than 145,000 retail locations the products and services their customers demand. Since 1992, InComm’s patented technologies have made the buying process easier for consumers while streamlining the selling process for product and retail partners. To learn more about InComm, visit [www.incomm.com](http://www.incomm.com) or call 1.800.352.3084. InComm is headquartered in Atlanta, GA with offices in Japan, Canada, the United Kingdom, Puerto Rico, Colorado, Texas, Florida, New Jersey, Oregon, Arkansas, Alabama and Minnesota.

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Source: InComm

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