



US008297502B1

(12) **United States Patent**  
**McGhie et al.**

(10) **Patent No.:** **US 8,297,502 B1**  
(45) **Date of Patent:** **\*Oct. 30, 2012**

(54) **USER INTERFACE FOR THE EXCHANGE OF  
NON-NEGOTIABLE CREDITS FOR ENTITY  
INDEPENDENT FUNDS**

4,634,848 A 1/1987 Shinohara et al.  
4,689,742 A 8/1987 Troy et al.  
4,695,053 A 9/1987 Vazquez  
4,760,527 A 7/1988 Sidley  
4,764,666 A 8/1988 Bergeron  
(Continued)

(76) Inventors: **Sean I. McGhie**, Boca Raton, FL (US);  
**Brian K. Buchheit**, Davie, FL (US)

(\*) Notice: Subject to any disclaimer, the term of this  
patent is extended or adjusted under 35  
U.S.C. 154(b) by 0 days.

This patent is subject to a terminal dis-  
claimer.

**FOREIGN PATENT DOCUMENTS**

AU 6484498 11/1998  
(Continued)

**OTHER PUBLICATIONS**

Notice of Allowance; U.S. Appl. No. 13/441,365; Mailing Date Jun.  
16, 2012.

(Continued)

(21) Appl. No.: **13/532,342**

(22) Filed: **Jun. 25, 2012**

**Related U.S. Application Data**

(63) Continuation of application No. 11/420,255, filed on  
May 25, 2006, now Pat. No. 7,703,673.

(51) **Int. Cl.**  
**G06K 5/00** (2006.01)

(52) **U.S. Cl.** ..... **235/380**; 235/375; 235/379; 235/487

(58) **Field of Classification Search** ..... 235/380,  
235/375, 379, 487, 486; 705/14, 39  
See application file for complete search history.

(56) **References Cited**

**U.S. PATENT DOCUMENTS**

3,918,716 A 11/1975 Nonaka et al.  
4,087,660 A 5/1978 Sedley  
4,358,672 A 11/1982 Hyatt et al.  
4,473,825 A 9/1984 Walton  
4,518,098 A 5/1985 Fleischer  
4,546,241 A 10/1985 Walton  
4,582,324 A 4/1986 Koza et al.  
4,607,155 A 8/1986 Nao et al.  
4,609,812 A 9/1986 Drexler  
4,621,814 A 11/1986 Stepan et al.

*Primary Examiner* — Edwyn Labaze

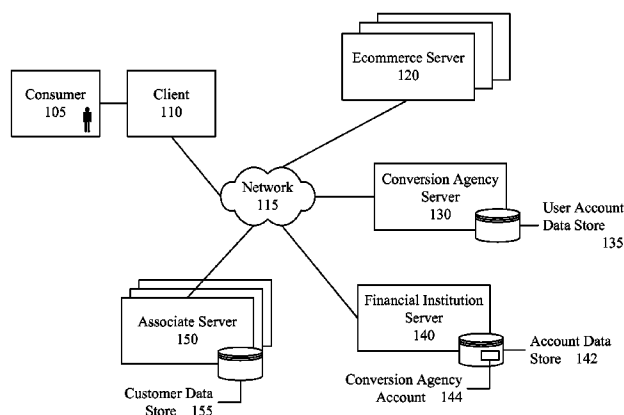
(74) *Attorney, Agent, or Firm* — Patents on Demand P.A.;  
Brian K. Buchheit; Scott M. Garrett

(57) **ABSTRACT**

In one embodiment, a graphical user interface includes a conversion option to convert at least a subset of non-negotiable credits earned from one into entity independent funds in accordance with a conversion ratio. The entity independent funds are accepted by a commerce partner as at least partial payment for goods or services provided by the commerce partner. In absence of converting the non-negotiable credits into entity independent funds, the commerce partner does not accept the non-negotiable credits as payment for goods or services. Responsive to a received selection of the conversion option, the computer presents within the graphical user interface a quantity of available entity independent funds for use as payment for the goods or services provided by the commerce partner. The quantity of available entity independent funds results from converting the subset of non-negotiable credits into the quantity of available entity independent funds in accordance with the conversion ratio.

**30 Claims, 3 Drawing Sheets**

**100**



U.S. PATENT DOCUMENTS				
4,882,473 A	11/1989	Bergeron	5,673,322 A	9/1997 Pepe et al.
4,910,672 A	3/1990	Off et al.	5,674,123 A	10/1997 Roberson, Jr. et al.
4,941,090 A	7/1990	McCarthy	5,674,128 A	10/1997 Holch
4,942,090 A	7/1990	Morin	5,675,662 A	10/1997 Deaton et al.
4,968,873 A	11/1990	Dethloff	5,677,952 A	10/1997 Blakeley, III et al.
5,025,372 A	6/1991	Burton et al.	5,687,322 A	11/1997 Deaton et al.
5,038,022 A	8/1991	Lucero	5,689,100 A	11/1997 Carrithers
5,056,019 A	10/1991	Schultz et al.	5,697,611 A	12/1997 Kelly et al.
5,080,364 A	1/1992	Seidman	5,708,782 A	1/1998 Larson et al.
5,105,184 A	4/1992	Pirani et al.	5,710,886 A	1/1998 Christensen et al.
5,117,355 A	5/1992	McCarthy	5,715,399 A	2/1998 Bezoz
5,128,752 A	7/1992	Von Kohorn	5,725,428 A	3/1998 Achmuller
5,135,224 A	8/1992	Yamamoto	5,729,693 A	3/1998 Holda-Fleck
5,173,851 A	12/1992	Off et al.	5,734,838 A	3/1998 Robinson et al.
5,179,517 A	1/1993	Sarbin et al.	5,741,183 A	4/1998 Acres
5,200,889 A	4/1993	Mori	5,742,845 A	4/1998 Wagner
5,202,826 A	4/1993	McCarthy	5,749,075 A	5/1998 Toader et al.
5,233,514 A	8/1993	Ayyoubi et al.	5,754,655 A	5/1998 Hughes
5,237,620 A	8/1993	Deaton et al.	5,761,647 A	6/1998 Boushy
5,256,863 A	10/1993	Ferguson et al.	5,761,648 A	6/1998 Golden et al.
5,265,874 A	11/1993	Dickinson	5,765,141 A	6/1998 Spector
5,276,312 A	1/1994	McCarthy	5,766,075 A	6/1998 Cook et al.
5,287,268 A	2/1994	McCarthy	5,769,716 A	6/1998 Saffari et al.
5,287,269 A	2/1994	Dorough et al.	5,770,533 A	6/1998 Franchi
5,290,033 A	3/1994	Bittner et al.	5,774,868 A	6/1998 Cragun et al.
5,305,196 A	4/1994	Deaton et al.	5,774,869 A	6/1998 Toader
5,327,508 A	7/1994	Deaton et al.	5,774,870 A	6/1998 Storey
5,332,076 A	7/1994	Ziegert	5,779,549 A	7/1998 Walker et al.
5,344,144 A	9/1994	Canon	5,794,230 A	8/1998 Horadan et al.
5,353,218 A	10/1994	De Lapa et al.	5,802,275 A	9/1998 Blonder
5,371,345 A	12/1994	LeStrange et al.	5,806,043 A	9/1998 Toader
5,373,440 A	12/1994	Cohen et al.	5,806,044 A	9/1998 Powell
5,382,779 A	1/1995	Gupta	5,806,045 A	9/1998 Biorge et al.
5,388,165 A	2/1995	Deaton et al.	5,809,482 A	9/1998 Strisower
5,393,061 A	2/1995	Manship et al.	5,814,796 A	9/1998 Benson et al.
5,397,125 A	3/1995	Adams	5,816,918 A	10/1998 Kelly et al.
5,398,932 A	3/1995	Eberhardt et al.	5,820,460 A	10/1998 Fulton
5,402,872 A	4/1995	Clurman	5,822,230 A	10/1998 Kikinis et al.
5,424,524 A	6/1995	Ruppert et al.	5,823,874 A	10/1998 Adams
5,429,361 A	7/1995	Raven et al.	5,832,457 A	11/1998 O'Brien et al.
5,430,644 A	7/1995	Deaton et al.	5,832,458 A	11/1998 Jones
5,434,394 A	7/1995	Roach et al.	5,833,536 A	11/1998 Davids et al.
5,448,471 A	9/1995	Deaton et al.	5,834,748 A	11/1998 Litman
5,457,306 A	10/1995	Lucero	5,836,817 A	11/1998 Acres
5,467,269 A	11/1995	Flaten	5,839,117 A	11/1998 Cameron et al.
5,470,079 A	11/1995	LeStrange et al.	5,844,230 A	12/1998 Lalonde
5,471,669 A	11/1995	Lidman	5,845,259 A	12/1998 West et al.
5,477,038 A	12/1995	Levine et al.	5,848,399 A	12/1998 Burke
5,483,444 A	1/1996	Heintzeman et al.	5,851,148 A	12/1998 Brune et al.
5,491,326 A	2/1996	Marceau et al.	5,855,007 A	12/1998 Jovicic et al.
5,502,636 A	3/1996	Clarke	D404,436 S	1/1999 McGahn et al.
5,511,781 A	4/1996	Wood et al.	5,857,175 A	1/1999 Day et al.
5,513,102 A	4/1996	Auriemma	5,864,822 A	1/1999 Baker, III
5,529,361 A	6/1996	Bell	RE36,116 E	2/1999 McCarthy
5,535,407 A	7/1996	Yanagawa et al.	5,870,722 A	2/1999 Albert et al.
5,537,314 A	7/1996	Kanter	5,876,284 A	3/1999 Acres et al.
5,551,692 A	9/1996	Pettit et al.	5,882,261 A	3/1999 Adams
5,559,312 A	9/1996	Lucero	5,882,262 A	3/1999 Ballhorn
5,559,313 A	9/1996	Claus et al.	5,884,277 A	3/1999 Khosla
5,564,546 A	10/1996	Molbak et al.	5,892,827 A	4/1999 Beach et al.
5,564,700 A	10/1996	Celona	5,892,900 A	4/1999 Ginter et al.
5,580,309 A	12/1996	Piechowiak	5,892,905 A	4/1999 Brandt et al.
5,586,936 A	12/1996	Bennett et al.	5,898,838 A	4/1999 Wagner
5,592,560 A	1/1997	Deaton et al.	5,902,184 A	5/1999 Bennett
5,609,337 A	3/1997	Clapper, Jr.	5,902,983 A	5/1999 Crevelt et al.
5,612,868 A	3/1997	Off et al.	5,903,874 A	5/1999 Leonard et al.
5,613,912 A	3/1997	Slater	5,903,880 A	5/1999 Biffar
5,621,812 A	4/1997	Deaton et al.	5,905,246 A	5/1999 Fajkowski
5,635,696 A	6/1997	Dabrowski	5,905,908 A	5/1999 Wagner
5,638,457 A	6/1997	Deaton et al.	5,907,830 A	5/1999 Engel et al.
5,642,485 A	6/1997	Deaton et al.	5,907,831 A	5/1999 Lotvin et al.
5,643,088 A	7/1997	Vaughn et al.	5,909,023 A	6/1999 Ono et al.
5,644,723 A	7/1997	Deaton et al.	5,909,486 A	6/1999 Walker et al.
5,649,114 A	7/1997	Deaton et al.	5,911,418 A	6/1999 Adams
5,649,115 A	7/1997	Schrader et al.	5,913,210 A	6/1999 Call
5,655,961 A	8/1997	Acres et al.	5,915,007 A	6/1999 Klapka
5,659,469 A	8/1997	Deaton et al.	5,915,019 A	6/1999 Ginter et al.
5,672,109 A	9/1997	Natanian	5,915,243 A	6/1999 Smolen
			5,915,244 A	6/1999 Jack et al.

# US 8,297,502 B1

Page 3

5,918,211 A	6/1999	Sloane	6,039,648 A	3/2000	Guinn
5,918,213 A	6/1999	Bernard et al.	6,041,308 A	3/2000	Walker et al.
5,918,214 A	6/1999	Perkowski	6,041,309 A	3/2000	Laor
5,919,091 A	7/1999	Bell et al.	6,044,360 A	3/2000	Picciallo
5,920,847 A	7/1999	Kolling et al.	6,047,269 A	4/2000	Biffar
5,923,016 A	7/1999	Fredregill et al.	6,048,269 A	4/2000	Burns
5,933,811 A	8/1999	Angles et al.	6,049,778 A	4/2000	Walker et al.
5,935,000 A	8/1999	Sanchez, III	6,049,779 A	4/2000	Berkson
5,937,391 A	8/1999	Ikeda et al.	6,055,573 A	4/2000	Gardenswartz et al.
5,937,394 A	8/1999	Wong et al.	6,058,371 A	5/2000	Djian
5,938,727 A	8/1999	Ikeda	6,058,482 A	5/2000	Liu
5,940,506 A	8/1999	Chang et al.	6,061,660 A	5/2000	Eggleston
5,941,771 A	8/1999	Haste, III	6,062,980 A	5/2000	Luciano
5,941,772 A	8/1999	Paige	6,064,979 A	5/2000	Perkowski
5,943,241 A	8/1999	Nichols et al.	6,064,987 A	5/2000	Walker
5,946,664 A	8/1999	Ebisawa	6,065,120 A	5/2000	Laursen et al.
5,947,820 A	9/1999	Morro et al.	6,068,553 A	5/2000	Parker
5,949,042 A	9/1999	Dietz, II et al.	6,072,468 A	6/2000	Hocker et al.
5,950,173 A	9/1999	Perkowski	6,073,840 A	6/2000	Marion
5,951,397 A	9/1999	Dickinson	6,075,863 A	6/2000	Krishnan et al.
5,952,638 A	9/1999	Demers et al.	6,076,101 A	6/2000	Kamakura et al.
5,953,005 A	9/1999	Liu	6,078,898 A	6/2000	Davis et al.
5,956,038 A	9/1999	Rekimoto	6,081,900 A	6/2000	Subramaniam et al.
5,956,695 A	9/1999	Carrithers et al.	6,088,730 A	7/2000	Kato et al.
5,956,700 A	9/1999	Landry	6,089,982 A	7/2000	Holch
5,959,277 A	9/1999	Lucero	6,092,069 A	7/2000	Johnson et al.
5,967,896 A	10/1999	Jorasch et al.	6,092,201 A	7/2000	Turnbull et al.
5,970,469 A	10/1999	Scroggie et al.	6,094,486 A	7/2000	Marchant
5,970,470 A	10/1999	Walker	6,098,837 A	8/2000	Izawa
5,971,277 A	10/1999	Cragun et al.	6,101,483 A	8/2000	Petrovich et al.
5,974,135 A	10/1999	Breneman et al.	6,101,484 A	8/2000	Halbert et al.
5,974,398 A	10/1999	Hanson et al.	6,101,485 A	8/2000	Fortenberry et al.
5,978,777 A	11/1999	Garnier	6,105,001 A	8/2000	Masi et al.
5,979,757 A	11/1999	Tracy et al.	6,105,865 A	8/2000	Hardesty
5,980,385 A	11/1999	Clapper	6,110,041 A	8/2000	Walker et al.
5,982,520 A	11/1999	Weiser et al.	6,110,042 A	8/2000	Walker et al.
5,983,196 A	11/1999	Wendkos	6,113,098 A	9/2000	Adams
5,983,205 A	11/1999	Brams et al.	6,113,495 A	9/2000	Walker et al.
5,984,191 A	11/1999	Chapin, Jr.	6,115,737 A	9/2000	Ely et al.
5,988,500 A	11/1999	Litman	6,119,229 A	9/2000	Martinez
5,991,376 A	11/1999	Hennessey et al.	6,119,230 A	9/2000	Carter
5,991,736 A	11/1999	Ferguson et al.	6,124,947 A	9/2000	Sea
5,992,738 A	11/1999	Matsumoto et al.	6,128,599 A	10/2000	Walker et al.
5,992,752 A	11/1999	Wilz, Sr. et al.	6,128,603 A	10/2000	Dent et al.
5,993,316 A	11/1999	Coyle	6,129,274 A	10/2000	Suzuki
5,995,942 A	11/1999	Smith et al.	6,131,810 A	10/2000	Weiss et al.
5,999,624 A	12/1999	Hopkins	6,134,318 A	10/2000	O'Neil
5,999,914 A	12/1999	Blinn et al.	6,134,548 A	10/2000	Gottzman et al.
6,000,608 A	12/1999	Dorf	6,138,911 A	10/2000	Fredregill et al.
6,002,771 A	12/1999	Nielsen	6,139,431 A	10/2000	Walker et al.
6,003,013 A	12/1999	Boushy	6,141,161 A	10/2000	Sato et al.
6,007,426 A	12/1999	Kelly et al.	6,141,653 A	10/2000	Conklin
6,009,411 A	12/1999	Kepecs	6,141,684 A	10/2000	McDonald et al.
6,009,412 A	12/1999	Storey	6,145,739 A	11/2000	Bertina et al.
6,009,458 A	12/1999	Hawkins	6,148,405 A	11/2000	Liao et al.
6,012,039 A	1/2000	Hoffman et al.	6,154,214 A	11/2000	Uyehara et al.
6,012,051 A	1/2000	Sammon, Jr. et al.	6,161,096 A	12/2000	Bell
6,012,636 A	1/2000	Smith	6,162,122 A	12/2000	Acres
6,014,594 A	1/2000	Heidel	6,164,533 A	12/2000	Barton
6,014,634 A	1/2000	Scroggie et al.	6,165,071 A	12/2000	Weiss
6,014,635 A	1/2000	Harris et al.	6,168,522 B1	1/2001	Walker
6,015,344 A	1/2000	Kelly	6,173,267 B1	1/2001	Cairns
6,016,476 A	1/2000	Maes et al.	6,178,407 B1	1/2001	Lotvin et al.
6,018,695 A	1/2000	Ahrens et al.	6,178,408 B1	1/2001	Copple
6,018,718 A	1/2000	Walker et al.	6,182,894 B1	2/2001	Hackett et al.
6,018,724 A	1/2000	Arent	6,183,362 B1	2/2001	Boushy
6,021,399 A	2/2000	Demers et al.	6,183,366 B1	2/2001	Goldberg et al.
6,024,640 A	2/2000	Walker et al.	6,185,541 B1	2/2001	Scroggie et al.
6,026,370 A	2/2000	Jermyn	6,186,893 B1	2/2001	Walker et al.
6,026,375 A	2/2000	Hall et al.	6,186,894 B1	2/2001	Mayeroff
6,026,377 A	2/2000	Burke	6,189,103 B1	2/2001	Nevarez et al.
6,032,133 A	2/2000	Hilt et al.	6,193,608 B1	2/2001	Walker et al.
6,032,136 A	2/2000	Brake, Jr. et al.	6,195,677 B1	2/2001	Utsumi
6,032,955 A	3/2000	Luciano et al.	6,196,458 B1	3/2001	Walker et al.
6,035,280 A	3/2000	Christensen	6,199,099 B1	3/2001	Gershman et al.
6,035,281 A	3/2000	Crosskey et al.	6,216,129 B1	4/2001	Eldering
6,036,601 A	3/2000	Heckel	6,222,914 B1	4/2001	McMullin
6,038,321 A	3/2000	Torigai et al.	6,224,483 B1	5/2001	Mayeroff
6,039,244 A	3/2000	Finsterwald	6,227,972 B1	5/2001	Walker et al.

# US 8,297,502 B1

Page 4

6,229,533	B1	5/2001	Farmer	6,852,031	B1	2/2005	Rowe
6,231,442	B1	5/2001	Mayeroff	6,856,976	B2	2/2005	Bible et al.
6,234,896	B1	5/2001	Walker et al.	6,866,586	B2	3/2005	Oberberger
6,236,978	B1	5/2001	Tuzhilin	6,898,570	B1	5/2005	Tedesco et al.
6,243,688	B1	6/2001	Kalina	6,915,271	B1	7/2005	Meyer et al.
6,244,958	B1	6/2001	Acres	6,920,611	B1	7/2005	Spaeth et al.
6,249,773	B1	6/2001	Allard et al.	6,929,550	B2	8/2005	Hisada
6,267,671	B1	7/2001	Hogan	6,931,538	B1	8/2005	Sawaguchi
6,273,820	B1	8/2001	Haste, III	6,947,898	B2	9/2005	Postrel
6,280,326	B1	8/2001	Saunders	6,951,302	B2	10/2005	Potts
6,280,328	B1	8/2001	Holch	6,985,876	B1	1/2006	Lee
6,289,261	B1	9/2001	Heidel	6,997,807	B2	2/2006	Weiss
6,289,322	B1	9/2001	Kitchen et al.	7,003,496	B2	2/2006	Ishii
6,292,786	B1	9/2001	Deaton et al.	7,025,674	B2	4/2006	Adams
6,293,865	B1	9/2001	Kelly et al.	7,043,752	B2	5/2006	Royer et al.
6,293,866	B1	9/2001	Walker et al.	7,072,864	B2	7/2006	Brake, Jr. et al.
6,293,867	B1	9/2001	Heidel	7,096,190	B2	8/2006	Postrel
6,298,335	B1	10/2001	Bernstein	7,127,414	B1	10/2006	Awadallah et al.
6,302,793	B1	10/2001	Fertiitta	7,128,652	B1	10/2006	Lavoie
6,306,035	B1	10/2001	Kelly	7,130,828	B2	10/2006	Phillips et al.
6,311,976	B1	11/2001	Yoseloff	7,134,959	B2	11/2006	Penrice
6,312,333	B1	11/2001	Acres	7,137,883	B1	11/2006	Falciglia
6,315,665	B1	11/2001	Faith	7,146,342	B1	12/2006	Angelin
6,319,125	B1	11/2001	Acres	7,168,089	B2	1/2007	Nguyen
6,327,573	B1	12/2001	Walker et al.	7,174,315	B2	2/2007	Phillips et al.
6,332,099	B1	12/2001	Heidel	7,187,947	B1	3/2007	White et al.
6,332,157	B1	12/2001	Mighdoli et al.	7,200,571	B1	4/2007	Jenniges et al.
6,341,353	B1	1/2002	Herman	7,249,139	B2	7/2007	Chuah
6,345,261	B1	2/2002	Feidelson et al.	7,249,197	B1	7/2007	Roestenburg et al.
6,352,175	B2	3/2002	Izawa	7,289,970	B1	10/2007	Siegel
6,358,149	B1	3/2002	Schneider et al.	7,290,061	B2	10/2007	Lentini et al.
6,363,362	B1	3/2002	Burfield et al.	7,291,064	B2	11/2007	Yamada
6,379,247	B1	4/2002	Walker et al.	7,321,901	B1	1/2008	Blinn et al.
6,394,907	B1	5/2002	Rowe	7,349,867	B2	3/2008	Rollins et al.
6,402,029	B1	6/2002	Gangi	7,360,693	B1	4/2008	Sullivan
6,408,284	B1	6/2002	Hill et al.	7,387,571	B2	6/2008	Walker
6,431,983	B2	8/2002	Acres	7,390,264	B2	6/2008	Walker
6,438,527	B1	8/2002	Powar	7,398,226	B2	7/2008	Haines et al.
6,452,498	B2	9/2002	Stewart	7,455,586	B2	11/2008	Nguyen
6,476,830	B1	11/2002	Farmer	7,613,629	B2	11/2009	Antonucci et al.
6,484,940	B1	11/2002	Dilday et al.	7,641,547	B2	1/2010	Walker et al.
6,486,768	B1	11/2002	French et al.	7,680,688	B2	3/2010	Hessburg
6,491,584	B2	12/2002	Graham	7,703,673	B2	4/2010	Buchheit et al.
6,505,772	B1	1/2003	Mollett et al.	7,747,463	B1	6/2010	Phillips et al.
6,510,998	B1	1/2003	Stanford et al.	7,765,124	B2	7/2010	Postrel
6,511,377	B1	1/2003	Weiss	7,827,056	B2	11/2010	Walker et al.
6,522,889	B1	2/2003	Aarnio	7,827,057	B1	11/2010	Walker et al.
6,533,664	B1	3/2003	Crumby	7,828,206	B2	11/2010	Hessburg et al.
6,547,131	B1	4/2003	Foodman	7,856,376	B2	12/2010	Storey
6,549,912	B1	4/2003	Chen	7,886,011	B2	2/2011	Buchheit
6,554,705	B1	4/2003	Cumbers	8,046,256	B2	10/2011	Chien et al.
6,572,471	B1	6/2003	Bennett	8,062,116	B2	11/2011	Lutnick et al.
6,575,832	B1	6/2003	Manfredi et al.	8,100,758	B2	1/2012	Walker et al.
6,578,015	B1	6/2003	Haseltine et al.	8,123,127	B2	2/2012	McGhie et al.
6,579,179	B2	6/2003	Poole	8,162,209	B2	4/2012	Buchheit et al.
6,601,040	B1	7/2003	Kolls	8,181,863	B1	5/2012	McGhie et al.
6,607,441	B1	8/2003	Acres	8,181,864	B1	5/2012	McGhie et al.
6,609,150	B2	8/2003	Lee et al.	8,186,583	B1	5/2012	McGhie et al.
6,609,969	B1	8/2003	Luciano	8,201,734	B1	6/2012	McGhie et al.
6,609,970	B1	8/2003	Luciano	8,234,164	B2	7/2012	Walker et al.
6,609,978	B1	8/2003	Paulsen	2001/0032137	A1	10/2001	Bennett et al.
6,623,357	B2	9/2003	Chowdhury	2001/0032182	A1	10/2001	Kumar et al.
6,631,358	B1	10/2003	Ogilvie	2001/0032183	A1	10/2001	Landry
6,631,849	B2	10/2003	Blossom	2001/0034259	A1	10/2001	Luciano et al.
6,645,077	B2	11/2003	Rowe	2001/0034649	A1	10/2001	Acres
6,648,755	B1	11/2003	Luciano, Jr.	2001/0034653	A1	10/2001	Yamamoto
6,656,050	B2	12/2003	Busch	2001/0034720	A1	10/2001	Armes
6,685,559	B2	2/2004	Luciano	2001/0037295	A1	11/2001	Olsen
6,687,679	B1	2/2004	Van Luchene et al.	2001/0041610	A1	11/2001	Luciano et al.
6,721,743	B1	4/2004	Sakakibara	2001/0044337	A1	11/2001	Rowe
6,748,365	B1	6/2004	Quinlan et al.	2001/0046891	A1	11/2001	Acres
6,800,029	B2	10/2004	Rowe	2001/0047342	A1	11/2001	Cuervo
6,813,609	B2	11/2004	Wilson	2001/0054003	A1	12/2001	Chien
6,820,061	B2	11/2004	Postrel	2002/0002075	A1	1/2002	Rowe
6,826,594	B1	11/2004	Pettersen	2002/0002532	A1	1/2002	Tso
6,829,586	B2	12/2004	Postrel	2002/0002538	A1	1/2002	Ling
6,842,739	B2	1/2005	Postrel	2002/0010025	A1	1/2002	Kelly et al.
6,843,720	B2	1/2005	Luciano	2002/0013728	A1	1/2002	Wilkman
6,846,238	B2	1/2005	Wells	2002/0013767	A1	1/2002	Katz

2002/0016734	A1	2/2002	McGill et al.	2003/0186747	A1	10/2003	Nguyen
2002/0020965	A1	2/2002	Potter	2003/0187762	A1	10/2003	Coyle
2002/0026348	A1	2/2002	Fowler et al.	2003/0200142	A1	10/2003	Hicks et al.
2002/0039923	A1	4/2002	Cannon	2003/0200144	A1	10/2003	Antonucci et al.
2002/0045476	A1	4/2002	Poole	2003/0208445	A1	11/2003	Compiano
2002/0046110	A1	4/2002	Gallagher	2003/0211883	A1	11/2003	Potts
2002/0049631	A1	4/2002	Williams	2003/0216960	A1	11/2003	Postrel
2002/0052940	A1	5/2002	Myers et al.	2003/0216967	A1	11/2003	Williams
2002/0055874	A1	5/2002	Cohen	2003/0228902	A1	12/2003	Walker
2002/0056044	A1	5/2002	Andersson	2003/0229584	A1	12/2003	Brown
2002/0062253	A1	5/2002	Dosh et al.	2003/0236749	A1	12/2003	Shergalis
2002/0065126	A1	5/2002	Miller et al.	2004/0002369	A1	1/2004	Walker et al.
2002/0068624	A1	6/2002	Ellis	2004/0006531	A1	1/2004	Kwan
2002/0069109	A1	6/2002	Wendkos	2004/0015438	A1	1/2004	Compiano et al.
2002/0069150	A1	6/2002	Ni	2004/0019522	A1	1/2004	Bortolin
2002/0072412	A1	6/2002	Young	2004/0019560	A1	1/2004	Evans et al.
2002/0075844	A1	6/2002	Hagen	2004/0035923	A1	2/2004	Kahr
2002/0077173	A1	6/2002	Luciano et al.	2004/0039644	A1	2/2004	Postrel
2002/0077890	A1	6/2002	LaPointe et al.	2004/0039692	A1	2/2004	Shields et al.
2002/0077978	A1	6/2002	O'Leary et al.	2004/0043806	A1	3/2004	Kirby
2002/0082918	A1	6/2002	Warwick	2004/0048658	A1	3/2004	Sanders
2002/0082920	A1	6/2002	Austin	2004/0049439	A1	3/2004	Johnston et al.
2002/0082990	A1	6/2002	Jones	2004/0053693	A1	3/2004	An
2002/0086733	A1	7/2002	Wang	2004/0068438	A1	4/2004	Mitchell
2002/0087468	A1	7/2002	Ganesan et al.	2004/0078273	A1	4/2004	Loeb et al.
2002/0091593	A1	7/2002	Fowler	2004/0097287	A1	5/2004	Postrel
2002/0095365	A1	7/2002	Slavin et al.	2004/0098317	A1	5/2004	Postrel
2002/0107072	A1	8/2002	Giobbi	2004/0107140	A1	6/2004	Postrel
2002/0107733	A1	8/2002	Liu et al.	2004/0111346	A1	6/2004	Mcbeath
2002/0111210	A1	8/2002	Luciano, Jr.	2004/0111366	A1	6/2004	Schneider
2002/0111907	A1	8/2002	Ling	2004/0128197	A1	7/2004	Barn
2002/0111919	A1	8/2002	Weller et al.	2004/0143500	A1	7/2004	Lopez
2002/0116257	A1	8/2002	Helbig	2004/0143501	A1	7/2004	Lopez
2002/0120513	A1	8/2002	Webb et al.	2004/0158492	A1	8/2004	Lopez
2002/0123949	A1	9/2002	VanLeeuwen	2004/0173673	A1	9/2004	Potts
2002/0143614	A1	10/2002	MacLean et al.	2004/0215505	A1	10/2004	Sullivan
2002/0146018	A1	10/2002	Kailamaki et al.	2004/0220854	A1	11/2004	Postrel
2002/0147047	A1	10/2002	Letovsky	2004/0229671	A1	11/2004	Stronach
2002/0152116	A1	10/2002	Yan	2004/0262381	A1	12/2004	Mesaros
2002/0160838	A1	10/2002	Kim	2005/0015332	A1	1/2005	Chen
2002/0161630	A1	10/2002	Kern et al.	2005/0021399	A1	1/2005	Postrel
2002/0169021	A1	11/2002	Urie	2005/0021400	A1	1/2005	Postrel
2002/0169660	A1	11/2002	Taylor et al.	2005/0021401	A1	1/2005	Postrel
2002/0177479	A1	11/2002	Walker	2005/0021457	A1	1/2005	Johnson et al.
2002/0194069	A1	12/2002	Thakur et al.	2005/0043082	A1	2/2005	Peterson
2002/0198043	A1	12/2002	Chowdhury	2005/0060225	A1	3/2005	Postrel
2003/0003996	A1	1/2003	Nguyen	2005/0080727	A1	4/2005	Postrel
2003/0004802	A1	1/2003	Callegari	2005/0080728	A1	4/2005	Sobek
2003/0004808	A1	1/2003	Elhaoussine et al.	2005/0096124	A1	5/2005	Stronach
2003/0008707	A1	1/2003	Walker et al.	2005/0107155	A1	5/2005	Potts et al.
2003/0009379	A1	1/2003	Narasimhan et al.	2005/0137015	A1	6/2005	Rogers
2003/0013438	A1	1/2003	Darby	2005/0143174	A1	6/2005	Goldman
2003/0018523	A1	1/2003	Rappaport et al.	2005/0149394	A1	7/2005	Postrel
2003/0033534	A1	2/2003	Rand	2005/0177428	A1	8/2005	Ganz
2003/0036425	A1	2/2003	Kaminkow et al.	2005/0177519	A1	8/2005	Block
2003/0040964	A1	2/2003	Lacek	2005/0182693	A1	8/2005	Alivandi
2003/0045353	A1	3/2003	Paulsen	2005/0192864	A1	9/2005	Ganz
2003/0050831	A1	3/2003	Klayh	2005/0240472	A1	10/2005	Postrel
2003/0055722	A1	3/2003	Perreault et al.	2005/0250415	A1	11/2005	Barthold
2003/0055780	A1	3/2003	Hansen et al.	2005/0261056	A1	11/2005	Smolucha
2003/0060264	A1	3/2003	Chilton	2006/0004629	A1	1/2006	Neemann et al.
2003/0061097	A1	3/2003	Walker	2006/0020511	A1	1/2006	Postrel
2003/0062242	A1	4/2003	Hallowell et al.	2006/0035692	A1	2/2006	Kirby
2003/0069787	A1	4/2003	Tendon et al.	2006/0046827	A1	3/2006	Saffari
2003/0069842	A1	4/2003	Kight et al.	2006/0052150	A1	3/2006	Hedrick
2003/0074311	A1	4/2003	Saylors et al.	2006/0063580	A1	3/2006	Nguyen
2003/0078094	A1	4/2003	Gatto	2006/0079150	A1	4/2006	Filoseta
2003/0083943	A1	5/2003	Adams et al.	2006/0100018	A1	5/2006	Ganz
2003/0087650	A1	5/2003	Aarnio	2006/0148559	A1	7/2006	Jordan
2003/0087692	A1	5/2003	Weiss	2006/0178217	A1	8/2006	Jung
2003/0101131	A1	5/2003	Warren et al.	2006/0178899	A1	8/2006	Jung
2003/0104862	A1	6/2003	Acres	2006/0178964	A1	8/2006	Jung
2003/0104865	A1	6/2003	Itkis	2006/0178965	A1	8/2006	Jung
2003/0106769	A1	6/2003	Weiss	2006/0178966	A1	8/2006	Jung
2003/0115456	A1	6/2003	Kapoor	2006/0178967	A1	8/2006	Jung
2003/0130948	A1	7/2003	Algine et al.	2006/0178968	A1	8/2006	Jung
2003/0148807	A1	8/2003	Acres	2006/0178970	A1	8/2006	Jung
2003/0163425	A1	8/2003	Cannon, Jr.	2006/0178972	A1	8/2006	Jung
2003/0182218	A1	9/2003	Blagg	2006/0178975	A1	8/2006	Jung

2006/0178985	A1	8/2006	Jung
2006/0195376	A1	8/2006	Jung
2006/0195377	A1	8/2006	Jung
2006/0195378	A1	8/2006	Jung
2006/0195394	A1	8/2006	Jung
2006/0205481	A1	9/2006	Dominellil
2006/0224505	A1	10/2006	Jung
2006/0229976	A1	10/2006	Jung
2007/0073582	A1	3/2007	Jung
2007/0087822	A1	4/2007	Van Luchene
2007/0167218	A1	7/2007	Rothschild
2007/0168266	A1	7/2007	Questembert
2007/0239523	A1	10/2007	Yi
2008/0086759	A1	4/2008	Colson
2009/0023490	A1	1/2009	Moshal et al.
2010/0174600	A1	7/2010	Walker et al.
2010/0227675	A1	9/2010	Luxton et al.
2010/0248823	A1	9/2010	Smith
2011/0151976	A1	6/2011	Holloway
2011/0183749	A1	7/2011	Allen
2011/0207525	A1	8/2011	Allen
2011/0256924	A1	10/2011	McGhie et al.
2011/0275432	A1	11/2011	Lutnick et al.
2012/0041810	A1	2/2012	Hofer

## FOREIGN PATENT DOCUMENTS

AU	2497399	11/1999
AU	2497499	11/1999
AU	2497599	11/1999
AU	199924973	11/1999
AU	199924974	11/1999
AU	199924975	11/1999
AU	3018500	11/2000
AU	200030185	11/2000
EP	0308224	3/1989
EP	0525363	2/1993
EP	0949596	10/1999
EP	1107196	6/2001
EP	1399897	3/2004
GB	2319381	5/1998
GB	2333879	8/1999
GB	2380687	4/2003
JP	8235276	9/1996
JP	200313224	5/2003
WO	WO9215174 A1	3/1992
WO	9323817	11/1993
WO	9416781	8/1994
WO	9713228	4/1997
WO	9748078	12/1997
WO	9926176	5/1999
WO	9930256	6/1999
WO	9952051	10/1999
WO	9960503	11/1999
WO	0014665	3/2000
WO	0031658	6/2000
WO	0033159	6/2000
WO	0033222	6/2000
WO	0079461	12/2000
WO	0101282	1/2001
WO	0152078	7/2001
WO	0157617	8/2001
WO	0164306	9/2001
WO	WO2005006113	1/2005
WO	2005082480	9/2005
WO	2006020413	2/2006
WO	2009094395	7/2009

## OTHER PUBLICATIONS

Non Final Rejection dated May 4, 2012; U.S. Appl. No. 13/428,656; pp. 1-6.

Notice of Allowance; U.S. Appl. No. 13/428,656; Mailing Date May 15, 2012.

Non Final Rejection dated Mar. 6, 2012; U.S. Appl. No. 13/359,120; pp. 1-7.

Notice of Allowance; U.S. Appl. No. 13/359,120; Mailing Date Apr. 18, 2012.

Non Final Rejection dated Mar. 12, 2012; U.S. Appl. No. 13/359,104; pp. 1-8.

Notice of Allowance; U.S. Appl. No. 13/359,104; Mailing Date Apr. 13, 2012.

Non Final Rejection dated Mar. 6, 2012; U.S. Appl. No. 13/359,080; pp. 1-11.

Notice of Allowance; U.S. Appl. No. 13/359,080; Mailing date Apr. 11, 2012.

Non Final Rejection dated Jan. 10, 2012; U.S. Appl. No. 12/759,506; pp. 1-10.

Notice of Allowance; U.S. Appl. No. 12/759,506; Mail date Mar. 5, 2012.

Non Final Rejection dated Dec. 15, 2012; U.S. Appl. No. 12/720,743; pp. 1-10.

Notice of Allowance; U.S. Appl. No. 12/720,743; Mailing date Jan. 24, 2012.

Non Final Rejection dated May 12, 2009; U.S. Appl. No. 11/420,255; pp. 1-7.

Notice of Allowance; U.S. Appl. No. 11/420,255; Mailing Date Dec. 16, 2009.

"At Sports Superstore Online, Shoppers Get More for Their Money; 10,000 Reasons to Shop at Sports Superstore Online", Business Wire Dec. 4, 1998, 2 pp.

"Amazon.com and Netflix.com Establish Promotional Relationship for the Sale and Rental of DVD Titles" Business Wire Dec. 4, 1998, 3 pp.

Brook, Valerie. "GM turns up the heat with plan to cross-sell some financial products." Nov. 18, 1994 [http://www.americanbanker.com/issues/159\\_150/-49630-1.html?zkPrintable=true](http://www.americanbanker.com/issues/159_150/-49630-1.html?zkPrintable=true).

"Beneficial, Casual Male Team Up on Card", American Banker. May 4, 1998. <http://www.americanbanker.com>.

"E-Centives," (<http://www.emaginet.com/de...memfaq.shtml>), download date: May 23, 1999, 3 pp.

Bloom, Jennifer Kingson. "Wal-Mart on Retail Road Less Traveled: Cobranding," The American Banker Sep. 11, 1998, 3 pp.

Elkin, Tobi "Promotions: Mastercard Wins Coveted On-Pack Real Estate in Tie-in with Microsoft" Brandwire Sep. 14, 1998, 1 page.

"Microsoft and First USA Announces \$90 Million Online Advertising Alliance" EDP Weekly's IT Monitor Nov. 2, 1998, 2 pp.

Feldman, Amy "Paying with Plastic Not Such a Smart Idea", New York Daily News Nov. 4, 1998, 2 pp.

Cowell, Alan "America's Turn to Colonize; Creditcard Issuers Invade Britain, with U.S. Firepower", The New York Times Nov. 12, 1998, 5 pp.

Armstrong, Larry, "The Free-PC Game: Lure 'Em in and Lock 'Em Up," Business Week, Information Technology, Jul. 19, 1999, 1 pg.

"Shoppers Charge Accounts Co. to Administer Private Label Credit Card for Lew Magram LTD; Program Marks SCA's Entry into Retail Catalog/Mail Order Industry" PR Newswire Jun. 29, 1998, 6 pp.

"About Click Rewards." Wired Magazine. <http://www.wired.com/wired/subscribe/clickmiles.html>.

Souccar, Miriam K. "Epidemic of Rate Shopping Spurs a Search for remedies," Jan. 7, 1999, Copyright 1999 American Banker, Inc.

"Wellsparks Group Launches V.I.P. Rewards; The Most Comprehensive Relationship Marketing Program Ever Created by a Mall Developer", Business wire May 19, 1998, 2 pp.

"Jay Jacobs Inc. Introduces Private Label Credit Card", Business Wire May 18, 1998, 1 page.

Meece, Mickey "Big Finance Companies May Want Piece of Limited's Private-Label Card Program", The American Banker Apr. 12, 1995, 2 pp.

"Points Earn Little Credit as Cardholders Fail to Cash in" Birmingham Post May 9, 1998, 2 pp.

"Card Briefs: Beneficial, Casual Male Team Up on Card" The American Banker May 4, 1998 1 pg.

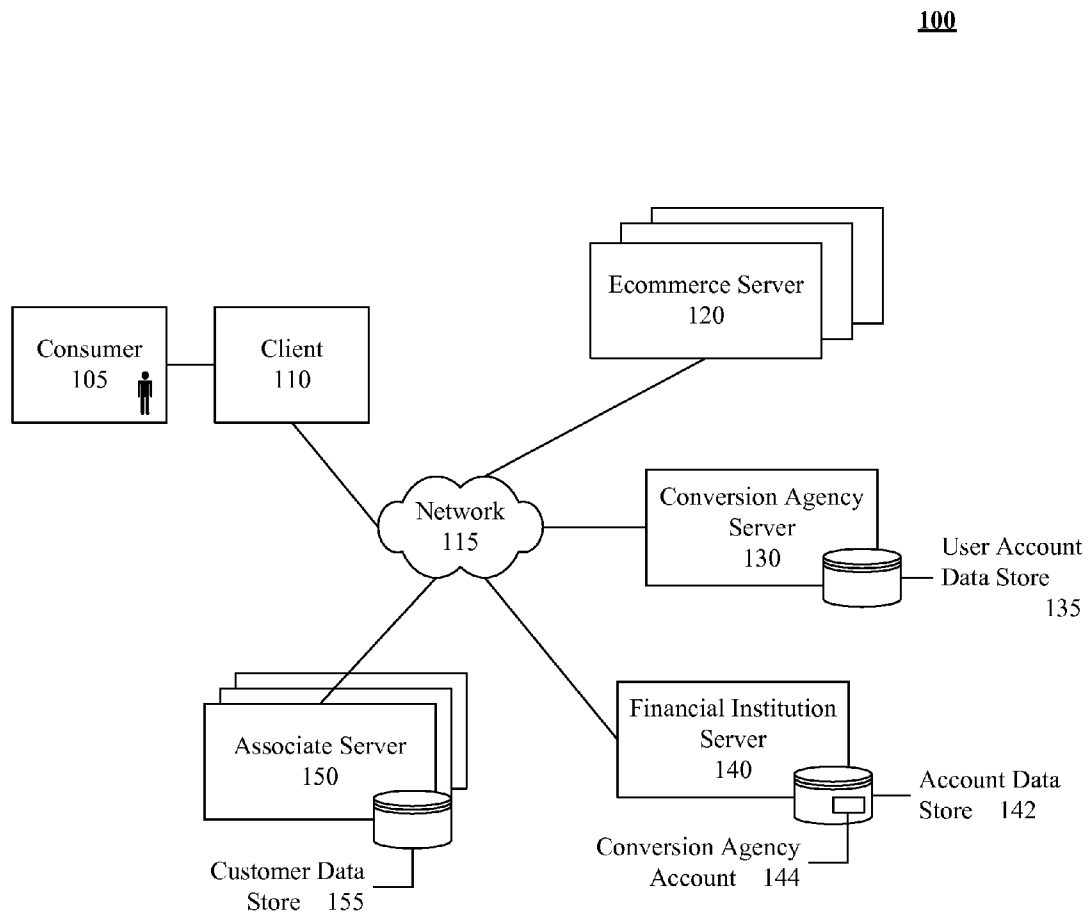
AAdvantage Auction "Experience More with You AAdvantage Miles". <http://www.aa.com/il8n/urls/auction.jsp?anchorLocation=DirectURL&title=auction>.

Wald, Matthew L. "Spending It; Untying Cellular Phones From Those Annual Contracts" The New York Times Mar. 15, 1998, 2 pp.

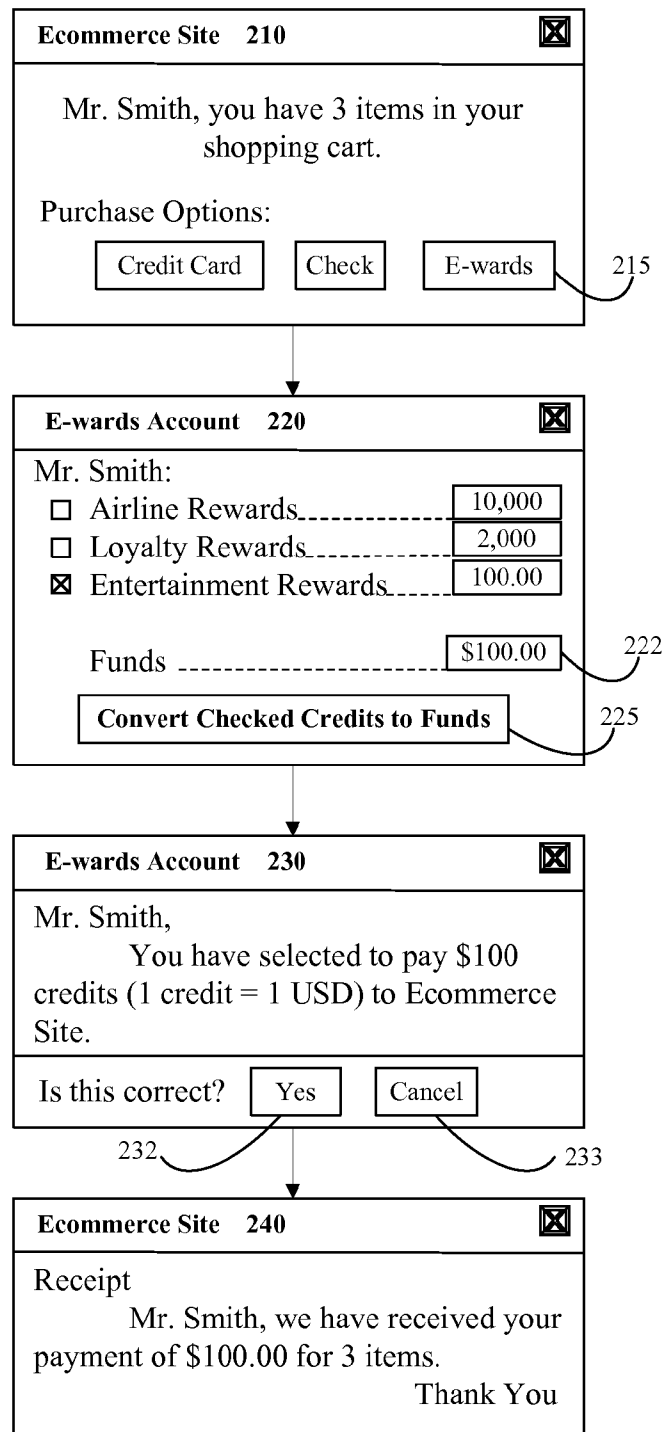
Wijnen, Renee "Cendant Eyes Cross-Marketing Opportunities; CUC International-HFS Inc. Merger Expected to Yield an Additional 2 Million Club Members" DM News Feb. 2, 1998, 2 pp.

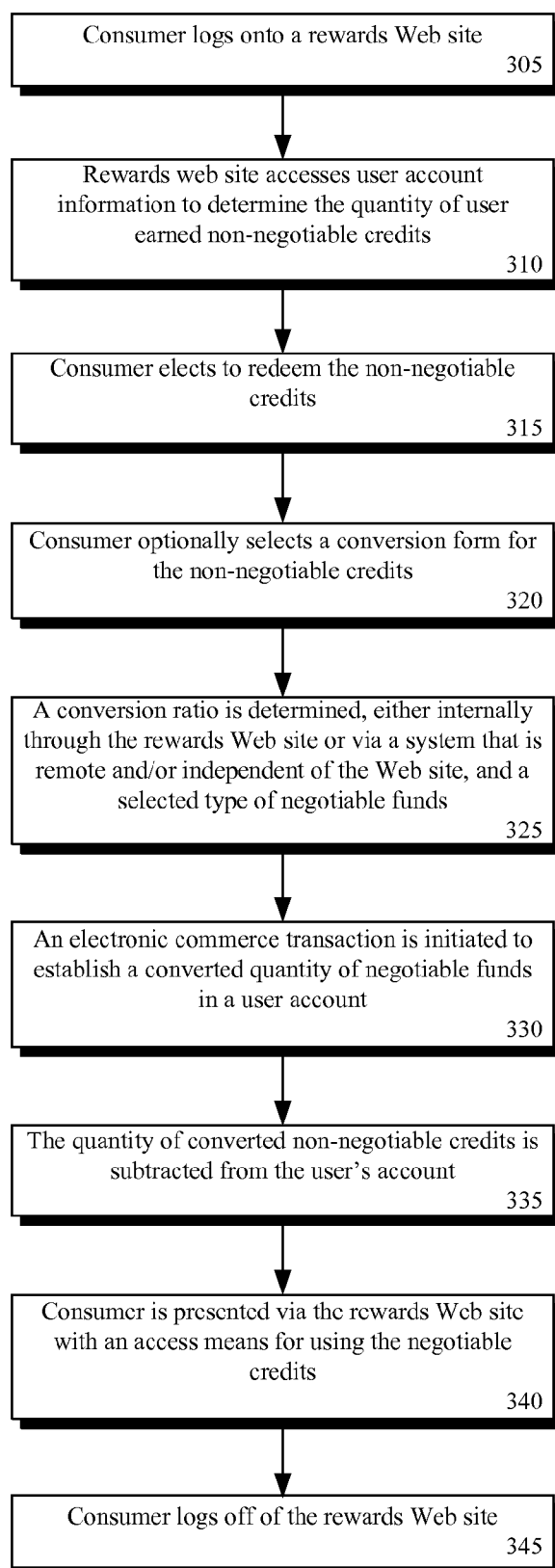
Sanders, Edmund "Tricky Business; The Magic of Rebate Cards can Quickly Disappear", Chicago Tribune Aug. 18, 1997, 3 pp.

- Simon, Ruth "Make Sure Your Rebate Card Still Delivers the Goods", Money Aug. 1997, 2 pp.
- Selasky, Susan "Easy-To-Swallow Savings; Diner Credit Cards Serve Wide menu of Discounts", Pittsburgh Post-Gazette Dec. 5, 1996, 3 pp.
- "Chemical Bank and AT&T Smart Cards form Strategic Alliance", www.att.com/press/1193/931117.blb.html, 3 pp.
- Kristof, Kathy "Card Sharks are in Season; be Wary of Discounts and Rebates as You Shop Around for Good Credit Deals", Chicago Tribune, Nov. 23, 1993, 2 pp.
- Wessel, Harry "Rewarding Experience?; Credit Cards Offering Bonuses Not for Everyone", Chicago Post-Gazette Dec. 5, 1996, 3 pp.
- Ross, Chuck et al., "Coke Card promotion set for '98", (<http://adage.com/news.sub.-and.sub.-features/features/19971117/article3.html>), Copyright Nov. 1997, 2 pp.
- Singletary, Michelle, "Electronic World, Unchecked Problem?", The Washington Post, Mar. 4, 1997, Section: Financial, p. C01, 4 pp.
- Ellin, Abby, "Listening to an Earful for Savings," (Hear the Pitches and talk for Free), The New York Times, Jan. 24, 1999, 1 pg.
- Cox, Beth, "Visa, Travelweb Enter Online Marketing Partnership," Internetnews.com, Jan. 21, 1999, 1 pg.
- Tedesco, Richard. "Pactel Pushes Net Access." Broadcasting & Cable. Jun. 3, 1996, pp. 64-65.
- Colman, Price. "Cross-marketing Cuts Cable Bills." Broadcasting & Cable. Jul. 15, 1996, p. 44, 2 pp.
- O'Brien, Timothy L., "The Market: Market Place—Taking the Danger out of Danger out of Risk; Chase says Models Helped it avoid Financial Minefields," The New York Times Business/Financial Desk, Jan. 20, 1999 Section C. col. 2 at p. 1, 4 pp.
- "Rent from NetFlix.com Buy from Amazon.com," Official Press Release, Jan. 17, 1999, 1 pg.
- "Let's Play the Cash Register Receipts Lottery", The New York Times, Dec. 25, 1990, Section: Section 1, p. 30, col. 4, Editorial Desk, 1 pg.
- Dennis, Sylvia. "Visa Gets ready for Interactive Set-Top Boxes," Newsbytes, Dec. 14, 1998, 2 pp.
- "Philips offers customers financing through Citicorp; Philips Medical Systems North America, Citicorp North America Inc." Health Industry Today, Jun. 1991, Section: vol. 54, No. 6, p. 4, ISSN: 0745-4678, 1 page.
- Sinclair, Stewart. "To Mail or Not to Mail?" Strategy, Strategy Directresponse Special Report, Couponing, Oct. 12, 1998 at p. D21, 4 pp.
- "Winn-Dixie/The Salvation Army Report Contributions for War Against Hunger", PR Newswire, Jun. 10, 1993, Section: Financial News, 1 pg.
- Armstrong, Larry. "Coupon Clippers, save Your Scissors," Vons Supermarkets are Revolutionizing the Delivery of Discounts. Business week, Jun. 20, 1994, No. 3377 at p. 164, 2 pp.
- Patch, Kimberly, "Sled InterNIC Debut Internet Services; Sled Corp Offers Electronic Coupons for Encryption software; InteNIC Information Services Launches InfoGuide to Internet Computer Network" PC Week, May 16, 1994 vol. 11 No. 19 at p. 130, ISSN: 0740-1604, 1 page.
- "American Eagle Outfitters" PR Newswire. Mar. 26, 2010. [www.printhis.clickability.com/pt/cpt?expire=&title=American+Eagle+Outfitters%2C+Inc.+Introduces+the....](http://www.printhis.clickability.com/pt/cpt?expire=&title=American+Eagle+Outfitters%2C+Inc.+Introduces+the....)
- Andreoli, Tom et al., "Cash Machines Offer a Whole Lotto Money . . .", Crain's Chicago Business, Jun. 19, 1995, Section: News, p. 8, 2 pp.
- Brochure: "MyPoints (R)", MotivationNet, Inc. (TM), Homepage: [www.mypoints.com](http://www.mypoints.com), Copyright: Apr. 1998, 29 pp.
- Bonnici, Joseph et al., "Consumer issues in coupon usage: An exploratory analysis", Journal of Applied Business Research, winter 1996/1997, vol. 13, No. 1, pp. 31-40, ISSN: 0892-7626, CODEN: JPBEK, 11 pp.
- Hoeschen, Brad. "Brookfield Square Hopes Mall Card Strikes a Chord," Business Journal-Milwaukee, vol. 14, No. 50, p. 19, Sep. 12, 1997, 2 pp.
- Armstrong, Larry. "The Free-PC Game: Lure 'Em In and Lock 'Em Up". Jul. 19, 1999 [http://www.businessweek.com/1999/99\\_29/b3638169.htm?scriptFramed](http://www.businessweek.com/1999/99_29/b3638169.htm?scriptFramed).
- Iverson, Mark. "DataCard Partners With CSI to Offer Card-Based Loyalty Solution to Merchants." Jul. 19, 1998 [http://www.thefreelibrary.com/\\_/print/PrintArticle.aspx?id=20883274](http://www.thefreelibrary.com/_/print/PrintArticle.aspx?id=20883274).
- "Cardbriefs: Stored-Value Card Designed for Casinos", The American Banker, Oct. 31, 1995, Section: Credit/Debit/ATMS, 1 pg.
- "Tecmark Reward Terminal", (<http://www.tecmarkinc.com/terminal.htm>), copyright, 1996 Tecmark Services, Inc., 1 pg.
- WAP WTLS: Wireless Application Protocol Wireless Transport Layer Security Specification, Wireless Applications Forum, Limited, Apr. 30, 1998. [Retrieved on Jan. 19, 2009]. Retrieved from the Internet <Oct. 7, 2008>.
- Fallon: "UK Retailers Loyal Customer 'Card Wars' Prove costly (Most major retailers in the UK have grown their sales over the past 2 years by lunching loyalty-card program)" ; Supermarket News, May 5, 1997; vol. 47, No. 18, p. 57.
- Booker, Ellis, "Checkout lines to offer more than just candy and waiting", Computer World, May 21, 1990, 1 pg.
- Fickenscher, Lisa, "Merchant: American Express Seeks to Mine Its Data on Cardholder Spending Patterns", The American Banker, Mar. 24, 1997, Credit/Debit/ATMS, 2 pp.
- Fickenscher, Lisa, "Amex to Start Free Rewards Program with Discounts on Merchandise", The American Banker, Oct. 18, 1996, Section: Credit/Debit/ATMS, p. 10, 2 pp.
- Fitzgerald, Kate, "Amex program moves loyalty to next level: Custom Extras finds a medium customers can't ignore: Billing Statements", Advertising Age, Nov. 4, 1996, Section: News, 2 pp.
- Amato-McCoy, Deena, "Co-Branded Acme Credit Card Rewards Loyal Users" Supermarket News, Jun. 15, 1998, Section: p. 17, ISSN: 0039-5803, 2 pp. by "DataCard Partners With CSI to Offer Card-Based Loyalty Solution to Merchants", Business Wire, Jul. 9, 1998, 1 pg.
- Albright, Mark, "Grocery savings via Web coupons", St. Petersburg Times, Jul. 22, 1998, Section: Business, 2 pp.

**FIG. 1**



200**FIG. 2**

**FIG. 3**

1

# USER INTERFACE FOR THE EXCHANGE OF NON-NEGOTIABLE CREDITS FOR ENTITY INDEPENDENT FUNDS

## CROSS-REFERENCE TO RELATED APPLICATIONS

This continuation application claims the benefit of U.S. patent application Ser. No. 11/420,255 filed 25 May 2006 entitled "Web Based Conversion of Non-Negotiable Credits Associated with an Entity to Entity Independent Negotiable Funds." The entire contents of U.S. application Ser. No. 11/420,255 are incorporated by reference herein.

## BACKGROUND

The present disclosure relates to the field of graphical user interfaces for exchanging non-negotiable credits for entity independent funds.

Entities often reward consumers for utilizing their services with non-negotiable credits, such as frequent flier miles, consumer loyalty points, and entertainment credits. These non-negotiable credits can be applied towards products and/or services provided by a granting entity or its affiliates. For example, consumers can apply frequent flyer credits towards the purchase of airline tickets or airline upgrades. In another example, a consumer can utilize purchase points from a credit card company to receive percentage discounts on goods provided by affiliates. In still another example, entertainment credits can be redeemed for prizes offered in a winnings storefront of an entertainment site.

Many problems are inherent to the current techniques for the redemption of entity provided credits. One such problem is the restriction on usage to goods and/or services of the entity. That is, a consumer may have no need for the products or services listed by the entity for which the non-negotiable credits can be redeemed. Further, additional restrictions and limitations can be placed upon the non-negotiable credits that lessen the usefulness of non-negotiable credits from the consumer's perspective. For instance, airlines often limit the choice of travel dates, known as black-out dates, to which frequent flyer credits can be applied.

Another problem encountered by consumers when redeeming non-negotiable credits is time. Once a consumer submits a request to redeem their non-negotiable credits, the consumer must wait for the entity to perform one or more actions required to fulfill their request. These steps often require days or weeks to complete. For instance, consumers participating in online entertainment sites often are required to wait a minimum of three days for their entertainment credits to be redeemed. Redemption delay can be particularly aggravating to e-commerce consumers, who by nature of an e-commerce marketplace expect rapid responses and immediate consumer gratification.

Time can also be a factor for redeeming credits having an associated expiration date. A consumer's non-negotiable credits may expire before a sufficient quantity is acquired for a desired purchase. Lesser purchases requiring fewer credits may not have a significant appeal for the consumer. Hence, credit expiration dates can further decrease the consumer value of non-negotiable credits.

Yet another problem with conventional implementation of non-negotiable credits is that consumers often belong to multiple credit-earning programs that provide the consumers with multiple incompatible forms of non-negotiable credit. Each of these multiple programs can span a single industry or can span multiple industries. For example, a consumer can

2

acquire a moderate number of frequent flyer miles with multiple airlines, where each airline specific account contains insufficient credits to have any meaningful consumer value. Consumers can also have many different types of non-negotiable credits, such as multiple merchant specific credit, credit card credits, and frequent flier miles, each having different redemption values and program redemption rules. These different programs, values, and rules can understandably confuse and frustrate consumers, who due to their confusion, often elect to avoid participating in an entity sponsored credit program.

## BRIEF DESCRIPTION OF THE SEVERAL VIEWS OF THE DRAWINGS

FIG. 1 is a schematic diagram of a Web based conversion of non-negotiable credits associated with an entity to entity independent funds system in accordance with an embodiment of the inventive arrangements disclosed herein.

FIG. 2 is a schematic diagram of successive GUIs that illustrate the Web based conversion of non-negotiable credits associated with an entity to entity independent funds system in accordance with an embodiment of the inventive arrangements disclosed herein.

FIG. 3 is a flow chart of a method for the Web based conversion of non-negotiable credits associated with an entity to entity independent funds system in accordance with an embodiment of the inventive arrangements disclosed herein.

## DETAILED DESCRIPTION

The present disclosure permits consumers to transform non-negotiable credits provided by an entity to negotiable funds in an approximately immediate fashion using the Web. More specifically, a conversion agency can function as an intermediary that converts entity provided credits into entity independent funds. The conversion agency can be an independent entity that is not directly affiliated with the credit providing entities.

The conversion can occur automatically using a Web initiated action and can have approximately immediate results. Approximately immediate as used herein can signify that a transaction can occur within a single Web session with user acceptable delay tolerances, typically under half an hour and often under a few minutes. In one embodiment, credits can be automatically converted to funds as part of an e-commerce checkout. In another embodiment, credits can be converted into a user accessible account held with a financial institution.

The present disclosure can be implemented in accordance with numerous aspects consistent with material presented herein. For example, one aspect of the present disclosure can include a method for converting credits to funds. The method can include a step of a Web site receiving user identification information. Non-negotiable credits can be identified that are associated with an entity with which the user has previously interacted. The previous interactions could have earned the non-negotiable credits. Responsive to a user request, a conversion agency can convert a quantity of the non-negotiable credits into a quantity of negotiable funds. The conversion agency can be an agency not directly associated with the entity. The user can be permitted to access the quantity of negotiable funds. The quantity of negotiable funds can be applied to user specified purchases. At least a portion of the purchases can involve at least one vendor that does not honor the non-negotiable credits.

Another aspect of the present disclosure can include a software method for converting non-negotiable credits into

3

negotiable funds. The method can receive a user request to convert a quantity of non-negotiable credits held in a user account associated with an entity. A conversion rate between the non-negotiable credits available to the user and a form of negotiable funds can be automatically determined. A quantity of non-negotiable credits can be automatically subtracted from the user account. A quantity of the negotiable funds based upon the determined conversion rate and quantity of subtracted funds can be automatically transferred to a financial account. The financial account can be an account that is not associated with the entity. The entire method can occur in an approximately immediate fashion.

Still another aspect of the present disclosure can include a Web-based credit to fund conversion system. The system can include a non-negotiable credit account, a negotiable funds account, and a conversion agency. The non-negotiable credit account can be associated with an entity. Non-negotiable credits contained within the non-negotiable credit account can be earned through previous interactions between a user and the entity. The negotiable funds account can include negotiable funds that the user is able to apply to user specified e-commerce purchases. One or more venders involved in the e-commerce purchases can be venders that do not honor the non-negotiable credits for the e-commerce purchases. The conversion agency can automatically and approximately immediately convert a quantity of credits from the non-negotiable credit account to a quantity of funds in the negotiable funds account responsive to a request from the user.

It should be noted that various aspects of the disclosure can be implemented as a program for controlling computing equipment to implement the functions described herein, or a program for enabling computing equipment to perform processes corresponding to the steps disclosed herein. This program may be provided by storing the program in a magnetic disk, an optical disk, a semiconductor memory, or any other recording medium. The program can also be provided as a digitally encoded signal conveyed via a carrier wave. The described program can be a single program or can be implemented as multiple subprograms, each of which interact within a single computing device or interact in a distributed fashion across a network space.

It should also be noted that the methods detailed herein can also be methods performed at least in part by a service agent and/or a machine manipulated by a service agent in response to a service request.

FIG. 1 is a schematic diagram of a Web based conversion of non-negotiable credits associated with an entity to entity independent funds system 100 in accordance with an embodiment of the inventive arrangements disclosed herein. System 100 includes consumer 105 and conversion agency server 130.

Consumer 105 interacts with conversion agency server 130 via client 110. Client 110 can be any of a variety of interfaces including, but not limited to, another human being, a personal computer, a kiosk, a graphical user interface (GUI), a Web page, a telephone, a personal data assistant (PDA), a mobile phone, and the like.

Client 110 can operate in a stand-alone fashion. Alternatively, client 110 can be a device that cooperatively participates in a network of distributed computing devices. Client 110 can also be another human being utilizing an alternate form of Client 110 to access conversion agency server 130 via network 115. Network 115 can facilitate data exchanges over wireless as well as line-based communication pathways and protocols.

Both consumer 105 and conversion agency server 130 can interact with associate server 150, e-commerce server 120,

4

and financial institution server 140 via network 115. Conversion agency server 130 includes user account data store 135 in which consumer 105 is a member. Associate server 150 includes customer data store 155 in which consumer 105 is a member. Financial institution server 140 includes account data store 142. Account data store 142 includes conversion agency account 144 corresponding to conversion agency 130.

Consumer 105 earns non-negotiable credits from associate server 150. The quantity of these non-negotiable credits is saved in customer data store 155. The method in which consumer 105 earns credits can be any of a variety of activities including, but not limited to, making online purchases, making in-store purchases, playing online games, participating in online games of chance, participating in surveys, and the like. Consumer 105 uses conversion agency server 130 to convert the non-negotiable credits from associate server 150 into negotiable funds provided by e-commerce server 120 or financial institution 140. In one embodiment, conversion agency 130 can include multiple reward accounts of consumer 105.

For example, consumer 105 earns five hundred credits from participating in an online game of chance hosted by associate server 150. Consumer 105 can choose to use conversion agency 130 to convert any or all of these credits to a monetary equivalent. Conversion agency 130 withdraws the necessary amount from conversion agency account 144 contained within the account data store 142 of financial institution 140 and transfers it to an account specified by consumer 105. In another example, consumer 105 uses conversion agency 130 to complete a purchase at e-commerce server 120. Again, conversion agency 130 withdraws the necessary amount from conversion agency account 144 contained within the account data store 142 of financial institution 140 and transfers it to the account of e-commerce server 120.

E-commerce server 120 can be any Web site that supports online purchases of goods or services. In one embodiment, e-commerce server 120 can include a distinct payment option for conversion agency 130. This distinct payment option could process the conversion of credits through their Web site. Alternatively, the distinct payment option could launch an application to process the conversion of credit that is separate from their Web site. In another embodiment, associate server 150 can act as e-commerce server 120.

Financial institution server 140 can be any of a variety of entities including, but not limited to, a bank, a credit card company, an investment firm, and the like. In one embodiment, financial institution server 140 can reside in the same country as consumer 105 and/or associate server 150. In another embodiment, financial institution server 140 can reside in a country other than that of consumer 105 and/or associate server 150.

FIG. 2 is a schematic diagram of successive GUIs that illustrate the Web based conversion of non-negotiable credits associated with an entity to entity independent funds system 200 in accordance with an embodiment of the inventive arrangements disclosed herein.

GUI 210 can be a checkout window from any e-commerce site. GUI 210 includes payment button 215. Payment button 215 can represent a payment option that includes the conversion of non-negotiable credits to purchase the items in the shopping cart. Selection of payment button 215 by a user can produce GUI 220.

GUI 220 can be a display window from a conversion agency. GUI 220 includes display box 222 and button 225. GUI 220 can be rendered by any of a variety of means including, but not limited to, a Web browser, a JAVA applet, a PERL script, and the like. In one embodiment, GUI 220 can be

5

contained within the e-commerce site. GUI 220 can display the balance of non-negotiable credits from one or more reward programs. GUI 220 contains a means by which the user selects the type of non-negotiable credits to convert including, but not limited to, a set of radio buttons, a set of checkboxes, a highlighting mechanism, and the like. Display box 222 can display the monetary value of the selected non-negotiable credits. The value displayed in display box 222 can be based on preset conversion factors. Button 225 can represent the initiation of the process by which the selected non-negotiable credits are converted to negotiable funds. Selection of button 225 by a user can produce GUI 230.

GUI 230 can be a display window from a conversion agency. GUI 230 includes yes button 232 and cancel button 233. GUI 230 can be rendered by any of a variety of means including, but not limited to, a Web browser, a JAVA applet, a PERL script, and the like. In one embodiment, GUI 230 can be contained within the e-commerce site. GUI 230 can display a summary message of the transaction initiated by GUI 220. GUI 230 can include a means to continue the transaction, yes button 232, and a means to cancel the transaction, cancel button 233. Selection of cancel button 233 by a user cancels the transaction and can return the user to GUI 220. Selection of yes button 232 by a user completes the transaction initiated in GUI 220 and can produce GUI 240.

GUI 240 can be a display window from the same said e-commerce site. GUI 240 can contain a message acknowledging the successful conversion of the user's non-negotiable credits into negotiable funds for the purchase of the items in the shopping cart.

FIG. 3 is a flow chart of a method 300 for the Web based conversion of non-negotiable credits associated with an entity to entity independent funds system in accordance with an embodiment of the inventive arrangements disclosed herein.

Method 300 can begin in step 305, where a consumer logs onto a rewards Web site. In step 310, the rewards Web site utilizes the user information provided in step 305 to access the consumer's account information and display the amount of non-negotiable credits in the consumer's account. The consumer elects to redeem some quantity of non-negotiable credits in step 315. If supported by the rewards Web site, step 320 can occur in which the consumer can select the form of negotiable funds to convert the non-negotiable credits. In step 325, a ratio is determined for the conversion of the non-negotiable credits to the selected type of negotiable funds. This ratio can be determined by any of a variety of means including, but not limited to, an algorithm internal to the rewards Web site, an algorithm contained in a system that is remote and/or independent of the rewards Web site, and the like. An electronic commerce transaction is initiated in step 330 to establish the converted amount of negotiable funds in a user account. The quantity of converted non-negotiable credits is subtracted from the user's account in step 335. In step 340, the rewards Web site presents the consumer with an access means for the negotiable funds. Lastly, the consumer terminates the session by logging off the rewards Web site in step 345.

The present disclosure may be realized in hardware, software, or a combination of hardware and software. The present disclosure may be realized in a centralized fashion in one computer system or in a distributed fashion where different elements are spread across several interconnected computer systems. Any kind of computer system or other apparatus adapted for carrying out the methods described herein is suited. A typical combination of hardware and software may be a general purpose computer system with a computer pro-

6

gram that, when being loaded and executed, controls the computer system such that it carries out the methods described herein.

The present disclosure also may be embedded in a computer program product, which comprises all the features enabling the implementation of the methods described herein, and which when loaded in a computer system is able to carry out these methods. Computer program in the present context means any expression, in any language, code or notation, of a set of instructions intended to cause a system having an information processing capability to perform a particular function either directly or after either or both of the following: a) conversion to another language, code or notation; b) reproduction in a different material form.

This disclosure may be embodied in other forms without departing from the spirit or essential attributes thereof. Accordingly, reference should be made to the following claims, rather than to the foregoing specification, as indicating the scope of the disclosure.

What is claimed is:

1. A method comprising:

a computer presenting a graphical user interface (GUI) on a display, said graphical user interface showing a quantity of non-negotiable credits earned through previous interactions with an entity, the graphical user interface comprising a conversion option to convert at least a subset of the shown non-negotiable credits into entity independent funds in accordance with a conversion ratio, wherein the entity independent funds are accepted by a commerce partner as at least partial payment for goods or services provided by the commerce partner, wherein the commerce partner is not said entity, wherein in absence of converting the non-negotiable credits into entity independent funds the commerce partner does not accept the non-negotiable credits as payment for goods or services provided by the commerce partner;

the computer receiving a selection of the conversion option; and

responsive to the received selection being processed, the computer presenting within the graphical user interface a quantity of available entity independent funds for use as payment for the goods or services provided by the commerce partner, said quantity of available entity independent funds resulting from converting the subset of non-negotiable credits into the quantity of available entity independent funds in accordance with the conversion ratio.

2. The method of claim 1, further comprising:

responsive to the received selection being processed, the computer presenting within the graphical user interface a second quantity of non-negotiable credits, wherein said second quantity represents an amount of non-negotiable credits available after converting the subset of non-negotiable credits into the quantity of available entity independent funds.

3. The method of claim 1, further comprising:

the computer presenting a confirmation selector within the graphical user interface responsive to receiving the selection of the conversion operation; and

responsive to receiving a selection via the confirmation selector that indicates the subset of non-negotiable credits are to be converted into the entity-independent funds, proceeding to convert the subset of non-negotiable credits to the quantity of entity independent funds, wherein if the selection is not received that indicates the subset of non-negotiable credits are to be converted into the entity

7

independent funds, the converting of the subset of non-negotiable credits to negotiable funds does not occur.

4. The method of claim 1, wherein the graphical user interface is an e-commerce interface through which goods or services provided by the commerce partner are able to be purchased.

5. The method of claim 1, further comprising:

the computer presenting the graphical user interface on the display, wherein the graphical user interface provides a number of different options for paying for the goods or services provided by the commerce partner, wherein the different options comprise paying using a credit card, and paying using the non-negotiable credits.

6. The method of claim 1, wherein the graphical user interface is an interface for an on-line shopping Web site, and wherein the non-negotiable credits are reward points from a credit card company, which is the entity.

7. The method of claim 1, wherein the entity independent funds are negotiable funds.

8. The method of claim 1, wherein the entity independent funds are loyalty points for a loyalty program of the commerce partner.

9. A method comprising:

a computer serving a set of one or more Web pages to one or more remotely located client machines, wherein the Web pages are able to be rendered within a client-side browser as a graphical user interface on the one or more client machines, said graphical user interface showing a quantity of non-negotiable credits earned through previous interactions with an entity, the graphical user interface comprising a conversion option to convert at least a subset of the shown non-negotiable credits into entity independent funds in accordance with a conversion ratio, wherein the entity independent funds are accepted by a commerce partner as at least partial payment for goods or services provided by the commerce partner, wherein the commerce partner is not said entity, wherein in absence of converting the non-negotiable credits into entity independent funds the commerce partner does not accept the non-negotiable credits as payment for goods or services provided by the commerce partner;

the computer responsive to receiving a message indicating a selection of the conversion option, processing the selection to effectuate changes in the served set of Web pages; and

responsive to the processing, the computer serving one or more Web pages with the effectuated changes causing the graphical user interface to show a quantity of available entity independent funds for use as payment for the goods or services provided by the commerce partner, said quantity of available entity independent funds resulting from converting the subset of non-negotiable credits into the quantity of available entity independent funds in accordance with the conversion ratio.

10. The method of claim 9, further comprising:

the computer responsive to receiving a message indicating a selection of the conversion option, initiating the converting of the subset of non-negotiable credits into the quantity of available entity independent funds.

11. The method of claim 9, further comprising:

responsive to the processing, the computer serving one or more Web pages with the effectuated changes causing the graphical user interface to display a second quantity of non-negotiable credits, wherein said second quantity represents an amount of non-negotiable credits available after converting the subset of non-negotiable credits into the quantity of available entity independent funds.

8

12. The method of claim 9, wherein the graphical user interface is an e-commerce interface through which goods or services provided by the commerce partner are able to be purchased.

13. The method of claim 9, wherein the graphical user interface provides a number of different options for paying for the goods or services provided by the commerce partner, wherein the different options comprise paying using a credit card, and paying using the non-negotiable credits.

14. The method of claim 9, wherein the graphical user interface is an interface for an on-line shopping Web site, and wherein the non-negotiable credits are reward points from a credit card company, which is the entity.

15. The method of claim 9, wherein the entity independent funds are negotiable funds.

16. The method of claim 9, wherein the entity independent funds are loyalty points for a loyalty program of the commerce partner.

17. A computer program product comprising:

one or more computer-readable, tangible storage devices; program instructions, stored on at least one of the one or more storage devices, to be executed by one or more processors causing a graphical user interface to be presented upon a visual display device, said graphical user interface showing a quantity of non-negotiable credits earned through previous interactions with an entity, the graphical user interface comprising a conversion option to convert at least a subset of the shown non-negotiable credits into entity independent funds in accordance with a conversion ratio, wherein the entity independent funds are accepted by a commerce partner as at least partial payment for goods or services provided by the commerce partner, wherein the commerce partner is not said entity, wherein in absence of converting the non-negotiable credits into entity independent funds the commerce partner does not accept the non-negotiable credits as payment for goods or services provided by the commerce partner; and

program instructions, stored on at least one of the one or more storage devices, to responsive to a selection of the conversion option being processed cause the graphical user interface to include a quantity of available entity independent funds for use as payment for the goods or services provided by the commerce partner, said quantity of available entity independent funds resulting from converting the subset of non-negotiable credits into the quantity of available entity independent funds in accordance with the conversion ratio.

18. The computer program product of claim 17, further comprising:

program instructions, stored on at least one of the one or more storage devices, to responsive to the received selection being processed, present within the graphical user interface a second quantity of non-negotiable credits, wherein said second quantity represents an amount of non-negotiable credits available after converting the subset of non-negotiable credits into the quantity of available entity independent funds.

19. The computer program product of claim 17, further comprising:

program instructions, stored on at least one of the one or more storage devices, to present a confirmation selector within the graphical user interface responsive to receiving the selection of the conversion operation; and

program instructions, stored on at least one of the one or more storage devices, to responsive to receiving a selection via the confirmation selector that indicates the sub-

9

set of non-negotiable credits are to be converted into the entity-independent funds, proceed to convert the subset of non-negotiable credits to the quantity of entity independent funds, wherein if the selection is not received that indicates the subset of non-negotiable credits are to be converted into the entity independent funds, the converting of the subset of non-negotiable credits to negotiable funds does not occur.

20. The computer program product of claim 17, wherein the graphical user interface is an e-commerce interface through which goods or services provided by the commerce partner are able to be purchased.

21. The computer program product of claim 17, further comprising:

program instructions, stored on at least one of the one or more storage devices, to present the graphical user interface on the display, wherein the graphical user interface provides a number of different options for paying for the goods or services provided by the commerce partner, wherein the different options comprise paying using a credit card, and paying using the non-negotiable credits.

22. The computer program product of claim 17, wherein the graphical user interface is an interface for an on-line shopping Web site, and wherein the non-negotiable credits are reward points from a credit card company, which is the entity.

23. The computer program product of claim 17, wherein the entity independent funds are negotiable funds.

24. The computer program product of claim 17, wherein the entity independent funds are loyalty points for a loyalty program of the commerce partner.

25. A computing device comprising:

one or more processors and one or more computer-readable, tangible storage devices;

program instructions, stored on at least one of the one or more storage devices for execution by at least one of the one or more processors, to cause a graphical user interface to be presented upon a visual display device, said graphical user interface showing a quantity of non-negotiable credits earned through previous interactions with an entity, the graphical user interface comprising a conversion option to convert at least a subset of the shown non-negotiable credits into entity independent funds in accordance with a conversion ratio, wherein the

10

entity independent funds are accepted by a commerce partner as at least partial payment for goods or services provided by the commerce partner, wherein the commerce partner is not said entity, wherein in absence of converting the non-negotiable credits into entity independent funds the commerce partner does not accept the non-negotiable credits as payment for goods or services provided by the commerce partner; and

program instructions, stored on at least one of the one or more storage devices for execution by at least one of the one or more processors, to responsive to a selection of the conversion option being processed cause the graphical user interface to include a quantity of available entity independent funds for use as payment for the goods or services provided by the commerce partner, said quantity of available entity independent funds resulting from converting the subset of non-negotiable credits into the quantity of available entity independent funds in accordance with the conversion ratio.

26. The computing device of claim 25, wherein the graphical user interface is an e-commerce interface through which goods or services provided by the commerce partner are able to be purchased.

27. The computing device of claim 25, wherein the graphical user interface is an interface for an on-line shopping Web site, and wherein the non-negotiable credits are reward points from a credit card company, which is the entity.

28. The computing device of claim 25, wherein the entity independent funds are negotiable funds.

29. The computing device of claim 25, wherein the entity independent funds are loyalty points for a loyalty program of the commerce partner.

30. The computing device of claim 25, further comprising: program instructions, stored on at least one of the one or more storage devices for execution by at least one of the one or more processors, to present the graphical user interface on the display, wherein the graphical user interface provides a number of different options for paying for the goods or services provided by the commerce partner, wherein the different options comprise paying using a credit card, and paying using the non-negotiable credits.

\* \* \* \* \*