



(43) International Publication Date  
23 February 2017 (23.02.2017)

(51) International Patent Classification:

G06F 15/00 (2006.01) G06Q 30/02 (2012.01)  
G06Q 20/00 (2012.01) G06Q 30/06 (2012.01)

(21) International Application Number:

PCT/US2016/047865

(22) International Filing Date:

19 August 2016 (19.08.2016)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

62/207,179 19 August 2015 (19.08.2015) US

(71) Applicant: FX COMPARED US LLC [US/US]; 147 W. 35th Street, Suite 1501, New York, New York 10001 (US).

(72) Inventors: WEBBER, Daniel; 3 Sheridan Square, 5H, New York, New York 10014 (US). MESIKA, Yuval; 28 HaAlonim St., Apartment 67, Netanya 4256542 (IL).

(74) Agents: GOULD, E. Bradley et al.; Dorsey & Whitney LLP, 51 West 52nd Street, New York, New York 10019-6119 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available):

AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JP, KE, KG, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

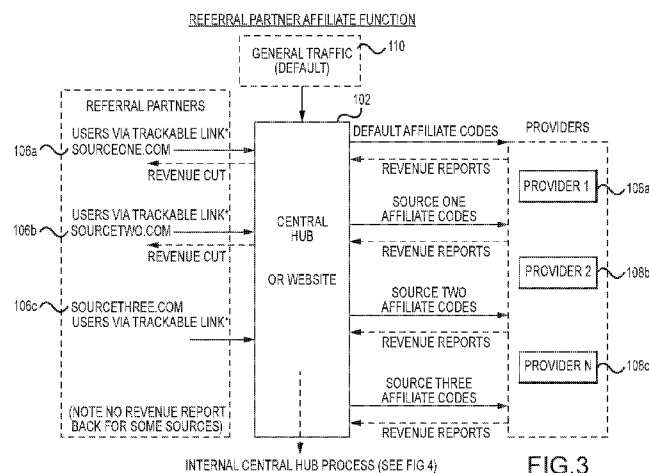
(84) Designated States (unless otherwise indicated, for every kind of regional protection available):

ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG).

Published:

— with international search report (Art. 21(3))

(54) Title: REFERRAL SOURCE TRACKING



(57) Abstract: A hub system, including a memory containing instructions that cause a processor to host a website, interact with a user via the website, select providers, including a first provider associated with a first URI and a second provider associated with a second URI, and based on determining the user is associated with a referral source, modify the first and second URIs. Modifying includes: determining, based on the first URI, a first modification, modifying the first URI according to the first modification to create a modified first URI containing a first identifier, determining, based on the second URI, a second modification, and modifying the second URI according to the second modification to create a modified second URI containing a second identifier. The instructions cause a user interface to display a hyperlink associated with the modified first URI so the user is directed to a provider system upon selecting the hyperlink.

WO 2017/031457 A1

## REFERRAL SOURCE TRACKING

### CROSS-REFERENCE TO RELATED APPLICATIONS

5 This application claims the benefit of priority pursuant to 35 U.S.C. §119(e) of U.S. provisional patent application no. 62/207,179, filed 19 August 2015, entitled “Referral Source Tracking,” which is hereby incorporated by reference herein in its entirety.

### FIELD

10 The present invention relates to methods for modifying uniform resource identifiers to track referral sources on the internet.

### BACKGROUND

15 A central hub system can host a website that directs users to multiple providers, for example, to allow the users to compare rates. For example, a website hosted by a central hub may show a comparison of providers’ money transfer rates and contain web links to the provider systems. Thus, a user can choose a provider with a desirable transfer rate (*e.g.*, the lowest rate) and then select a hyperlink on the webpage for the provider. By selecting the hyperlink, the central hub system may direct a user to the selected provider system, and the can then engage in online transactions with the provider system. The user  
20 can exchange currency with the provider and pay the provider a fee for carrying out the exchange. The provider can give the central hub a share of the fee, in exchange for the central hub directing the user to the provider. Sometimes, a referral source directs a user to the central hub system’s website. In such cases, the provider of the referral source and the provider of the central hub system share the fee given to the central hub provider by the  
25 provider. Needed is a way to track internet traffic in order to determine which users go to the central hub system directly and which users go to the central hub system via a referral source, for example, in order to allocate revenue by referral source.

The users can transact with the provider systems through the website, via the network. In some instances, a referral source can lead the users to the central hub, which can then lead  
30 the users to the providers. In other instances, the users can go to the central hub, without a referral source leading them thereto, and the central hub can lead the users to the provider systems, without a referral source being involved in the communication flow. The referral source tracking system 100 enables the central hub 102 to track whether a user was lead to a provider system by both the central hub and a referral source (and to identify the  
35 particular referral source), or whether the user was lead to the provider system by the

5 central hub without a referral source. referral source tracking system 100 can facilitate cost-sharing and other arrangements among the operators of the referral sources, operators of the central hub, and the providers.

### SUMMARY

10 In some embodiments, disclosed is a hub system for tracking referral source internet traffic. The hub system comprises a processor and a memory. The memory contains computer readable instructions that, when executed by the processor, cause the processor to host a website, interact with a first user via the website, select a plurality of providers, including a first provider associated with a first uniform resource identifier (URI) and a  
15 second provider associated with a second URI, based on determining that the first user is associated with a first referral source of a plurality of selected sources, modify the first and second URIs. The modifying comprises determining, based on the first URI, a first type of modification, modifying the first URI to create a modified first URI, so that the modified first URI contains a first identifier, determining, based on the second URI, a second type of  
20 modification, and modifying the second URI according to the second type of medication to create a modified second URI, so that the modified second URI contains a second identifier. The instructions also cause the processor to cause a first hyperlink to be displayed on at least one first user interface, the first hyperlink being associated with the modified first URI so that the first user is directed to a first provider system associated with  
25 the first provider upon the first user selecting the first hyperlink that is associated with the modified first URI.

In some embodiments, disclosed is a method for tracking internet traffic referral sources. The method comprises hosting, by a hub system, a website; interacting with a first user via the website; and selecting a plurality of providers. The plurality of providers includes a  
30 first provider associated with a first uniform resource identifier (URI) and a second provider associated with a second URI. The method also comprises, based on determining that the first user is associated with a first referral source of a plurality of selected sources, modifying the first and second URIs. The modifying includes determining, based on the first URI, a first type of modification; modifying the first URI according to a first  
35 modification to create a modified first URI, so that the modified first URI contains a first identifier; determining, based on the second URI, a second type of modification, and modifying the second URI according to the second type of medication to create a modified second URI, so that the modified second URI contains a second identifier. The method also includes causing a first hyperlink to be displayed on at least one first user interface,  
40 the first hyperlink being associated with the modified first URI so that the first user is

- 5 directed to a first provider system upon the first user selecting the first hyperlink that is associated with the modified first URI.

In some embodiments, disclosed is a hub system for tracking referral source internet traffic. The hub system includes a processor and a memory. The memory contains computer readable instructions that, when executed by the processor, cause the processor  
10 to cause a first hyperlink to be displayed on at least one user interface, the first hyperlink being associated with a modified first URI, the modified first URI being modified based on an association between the user and a referral source, so that a user is directed to a first provider system associated with a first provider upon the user selecting the first hyperlink; modify a second URI that is associated with a second provider according to another type of  
15 modification to create a modified second URI, so that the modified second URI contains an identifier; and cause a second hyperlink to be displayed on the at least one interface, the second hyperlink being associated with the modified second URI so that the user is directed to the second provider system upon the first user selecting the modified second URI. The identifier is usable by the second provider system to compile user data  
20 associating both the referral source and the first provider with transactions between the first user and the second provider.

### BRIEF DESCRIPTION OF THE DRAWINGS

- Fig.1 is a diagram of a system for referral source tracking;
- 25 Fig. 2 is a simplified block diagram of a computing device that may be used with the system of Fig. 1;
- Fig. 3 is a schematic representation of a system for tracking referral source;
- Fig. 4 is a flowchart for a method of tracking a referral source;
- Fig. 5 is a flowchart for using cookies and assigning an affiliate ID to a user ID;
- 30 Fig. 6 is a table for determining how to modify the url to make the affiliate code compatible with the provider system;
- Fig. 7 shows an exemplary look-up table for affiliate codes linking a referral source to a url that leads to a provider.
- Fig. 8 is a schematic representation of screenshot presented to a user of a central hub  
35 system for modifying the table of Fig. 7;

- 5 Fig. 9 is a schematic representation of screenshot presented to a user of a central hub system for modifying the table of Fig. 7;
- Fig. 10 is a screenshot showing how a provider system can receive a lead to a user system via an email from the central hub system that associates the user with a referral source;
- Fig. 11 is a flowchart for a method of tracking a referral source; and
- 10 Fig. 12 shows an exemplary look-up table for affiliate codes linking a referral source to a url that leads to a provider.

### DETAILED DESCRIPTION

Turning to the figures, a system for tracking a referral source will now be discussed. Fig. 1 is a referral source tracking system 100 for allowing a central hub 102 to monitor users (e.g., 110a, 110b, 110c) that it leads over the network to provider systems 108, when the central hub 102 works with referral sources 106 to acquire users 108. Users can communicate with the central hub (e.g., can go onto a website hosted by the central hub) in order to be brought to provider systems (e.g., to go onto a website hosted by providers). The users can transact with the provider systems through the website, via the network. In some instances, a referral source can lead the users to the central hub, which can then lead the users to the providers. In other instances, the users can go to the central hub, without a referral source leading them thereto, and the central hub can lead the users to the provider systems, without a referral source being involved in the communication flow. The referral source tracking system 100 enables the central hub 102 to track whether a user was lead to a provider system by both the central hub and a referral source (and to identify the particular referral source), or whether the user was lead to the provider system by the central hub without a referral source. Thus, the referral source tracking system 100 can facilitate cost-sharing and other arrangements among the operators of the referral sources, operators of the central hub, and the providers.

30 As one illustrative example, the central hub may be a web platform and portal that provides users with a comparison of a plurality of money transfer providers and directs the users to the provider systems. In other examples, the central hub may be a web platform and portal that provides users with a comparison of a plurality of airline ticket providers and directs the users to those provider systems. In other examples, the central hub may be a web platform and portal that provides users with a comparison of a plurality of car sales providers and directs the users to the provider systems. While the following discussion will describe comparison of a plurality of money transfer providers, other applications are

35

5 envisioned. The website hosted by the central hub may show a comparison of the providers' money transfer rates and contain web links to the provider systems. Thus, a user can choose a provider with a desirable transfer rate (*e.g.*, the lowest rate) and then select a hyperlink on the webpage for the provider. By selecting the hyperlink, the central hub may cause the user's system 110 to communicate over the network 114 with the  
10 provider system 108 that is associated with the provider. The user can then use the user system 110 to engage in online transactions with the provider system 108 over the network 114. The user can exchange currency with the provider and pay the provider a fee for carrying out the exchange. The provider can give the central hub a share of the fee, in exchange for the central hub directing the user to the provider.

15 As explained above, in some circumstances, the users are brought to the central hub system 102 from a referral source. For example, a user device 110 can interact with a website that is hosted by a referral source. The referral source's website may present content (*e.g.*, a widget, an article, etc.) to a graphical user interface 214 on the user device 110 that gives the user an option to be directed to the central hub's website (*e.g.*, webpage  
20 contains a hyperlink, which a user can click on to be directed to the central hub), or the referral source's website may automatically direct a user to the central hub's website. When users are directed to the provider through both the central hub system and the referral source and the provider gives the central hub a share of the fee, then the fee can be split between the central hub provider and the referral source provider. The referral source  
25 tracking system 100 provides a way to track internet traffic in order to implement such fee sharing arrangements. For example, when user devices 110 are lead from the central hub system 102 to a referral source system 106, the referral system tracking system 100 tracks which of the user devices 110 are lead to the central hub system 102 via a referral source system 106, and which of the user devices 110 to onto the central hub system 102 without  
30 being directed there from a referral source system 106.

Fig. 2 is a simplified block diagram of a computing device 200, such as a referral device, hub device, user device, and/or provider device, which may be used with the system of Fig. 1. Device 200 need not include all of the components shown in Fig. 2 and described below. For example, for a computing device 200 that is a referral device 106, a central hub  
35 device 102, or a provider device 108, one or more of the device 200 need not include an interface 206, display 214, or sensors 212.

5 The computing device 200 may include one or more processing elements 202, an input/output interface 206, one or more memory components 210, a display 214, a power source 204, a networking/communication interface 208, and/or one or more sensors 212 in communication with each other via one or more systems busses or via wireless transmission means, each of the components will be discussed in turn below.

10 The one or more processing elements may be substantially any electronic device capable of processing, receiving, and/or transmitting instructions. For example, the processing element may be a microprocessor or a microcomputer. Additionally, it should be noted that the processing element may include more than one processing member. For example, a first processing element may control a first set of components of the computing device  
15 and a second processing element may control a second set of components of the computing device, where the first and second processing elements may or may not be in communication with each other, *e.g.*, a graphics processor and a central processing unit which may be used to execute instructions in parallel and/or sequentially.

The input/output interface allows the computing device to receive inputs from a user and  
20 provide output to the user. For example, the input/output interface may include a capacitive touch screen, keyboard, mouse, camera, stylus, or the like. The type of devices that interact via the input/output interface may be varied as desired. Additionally, the input/output interface may be varied based on the type of computing device used. Other computing devices may include similar sensors and other input/output devices.

25 The memory stores electronic data that may be utilized by the computing device. For example, the memory may store electrical data or content, for example audio files, video files, document files, and so on, corresponding to various applications. The memory may be, for example, non-volatile storage, a magnetic storage medium, optical storage medium, magneto-optical storage medium, read only memory, random access memory,  
30 erasable programmable memory, flash memory, or a combination of one or more types of memory components.

The display may be separate from or integrated with the computing device. For example, for cases in which the computing device is a smart phone or tablet computer, the display may be integrated with the computing device and in instances where the computing device  
35 is a server or a desktop computer the display may be separate from the computing device. The display provides a visual output for the computing device and may output one or more

5 graphical user interfaces (GUIs). The display may be a liquid display screen, plasma screen, light emitting diode screen, and so on. The display may also function as an input device in addition to displaying output from the computing device. For example, the display may include capacitive touch sensors, infrared touch sensors, or the like that may capture a user's input to the display.

10 The power source provides power to the various components of the computing device. The power source may include one or more rechargeable, disposable, or hardwire sources, *e.g.*, batteries, power cord, or the like. Additionally, the power source may include one or more types of connectors or components that provide different types of power to the computing device. The types and numbers of power sources may be varied based on the  
15 type of computing devices.

The networking/communication interface receives and transmits data to and from the computing device. The networking/communication interface may transmit and send data to the network, other computing devices, or the like. For example, the networking/communication interface may transmit data to and from other computing  
20 devices through the network which may be a wireless network (Wi-Fi, Bluetooth, cellular network, etc.) or a wired network (Ethernet), or a combination thereof. In particular, the network may be substantially any type of communication pathway between two or more computing devices. For example, the network may be wireless, wired, or a combination thereof. Some examples of the network include cellular data, Wi-Fi, Ethernet, Internet,  
25 Bluetooth, closed-loop network, and so on. The type of network 114 may include combinations of networking types and may be varied as desired.

The sensors may provide substantially any type of input to the computing device 200. For example, the sensors may be one or more accelerometers, microphones, global positioning sensors, gyroscopes, light sensors, image sensors (such as cameras), force sensors, and so  
30 on. The type, number, and location of the sensors 212 may be varied as desired and may depend on the desired functions of the system.

As will be discussed below, the computing device 102 and the network 108 may be used to perform one or more operations of the method to allow the purchase and transmission of tiered content.



5 Referring to Figs. 1 and 2, the central hub system 102 includes one or more processors 202 that are communicatively coupled to at least one memory 210. The memory contains computer readable instructions that, when executed by the one or more processors, cause the one or more processors to perform a set of steps, some of the details of which will be explained in further detail below. The central hub system 102 includes at least one  
10 database for storing look-up tables, affiliate codes, and rules for modifying urls depending on particular providers, the details of which will be described below. At least one database may be stored in a local memory 210 and/or in a remote memory 104 communicatively coupled to the central hub system 102 via network 114. For example, the system 100 may include a remote database 104 that is a cloud-based database 104. In some embodiments,  
15 however, the database is stored in a local memory 210 associated with the central hub system 102 and is not a remote database.

Fig. 3 is a schematic representation of a system for tracking referral source. Fig. 4 is a flowchart for a method 400 of tracking referral source. As shown, in step 401 a user interacts with the central hub website that is hosted by the central hub system 102. In some  
20 embodiments, the system 100 employs cookies. For example, in some embodiments the central hub system 102 may be able to identify users 110 that have interacted with a referral source 106 within a predetermined period of time. For example, the central hub system 102 can be able to detect when a user has been referred to the central hub by a referral source within 30 days. Thus, the central hub system 102 may be able to detect a  
25 cookie that associates the user device 110 to the referral source 106, and the cookie may last for a predetermined period of time (*e.g.*, 30 days). If in step 402 the central hub system 102 detects the cookie, then the computer readable instructions may in step 404 cause the processor of central hub system 102 to determine whether providers are to be included in a list of a plurality of providers that is generated for a user. The central hub 102 may identify  
30 the plurality of providers that are to be included in the list via a look up function (*e.g.*, retrieving information from database). The list of providers can be different for each referral source as controlled by the central hub 102. The central hub system 102 can select the list of providers by selecting a list of URIs. The central hub 102 may use look-up tables stored in database to identify the plurality of providers, based on a particular referral  
35 source. Additionally or alternatively, the list of providers can be different depending on the user. For example, the central hub 102 may determine a list of providers based on attributes associated with the user (*e.g.*, which one or more languages the user speaks). The

5 central hub system 102 may determine which providers to exclude in the list of providers. For example, a particular provider system can communicate to the central hub system 102 and transmit information to the central hub system 102 indicating that the provider cannot transact with a user due to a conflict of interest. The central hub 102 can use such information to exclude the provider from future lists of providers for the user. The central  
10 hub system 102 may use look-up tables stored in database to identify the plurality of providers, based on a particular referral source.

Fig. 5 shows an embodiment of using cookies and assigning an affiliate ID to a user's user ID. Information associating a user ID with an affiliate ID may be stored in a database (*e.g.*, database 104) and accessible by central hub system 102. In step 501, a user comes to a  
15 central hub system 102. In step 502, the system determines whether a user login is associated with the user's profile. If so, then at step 503 it is determined whether the user has an affiliate ID associated with the user's profile. If so, then at step 504 the system checks whether providers are to be included in the search results, for example, using a look-up function. If so, then the system continues with the normal flow, as described with  
20 reference to Fig. 4. If at step 502 the system determines that the user does not have a login associated with their profile, or at step 503 the system determines that the user does not have an affiliate ID associated with their profile, then at step 505 the system checks to see if the user has a UTM\_Source cookie. If not, then the system determines whether the user came from a source with a matching UTM\_Source code. If not, then the system continues  
25 with the normal flow. If yes, then the system drops a UTM\_Source cookie for the user at step 505 and determines whether the user creates an ID profile at step 506. At step 507 the system tags the user ID profile on the server side with an affiliate ID, and then moves to step 504.

As described above, the central hub system 102 provides a list of providers to the user  
30 (*e.g.*, so the user can select a money transfer provider with which to transact). The list may be provided to the user via hyperlinks on the central hub site. The hyperlinks may be associated with uniform resource identifier (URI) (*e.g.*, uniform resource locators ("url")) each of which direct the user to a provider of the plurality of providers

If the user has a cookie associating the user with a referral source 106, then in step 406 the  
35 central hub system 102 will cause the url for each of the listed providers to contain an affiliate code that associates the user to the referral source. That is, the central hub system

5 102 will modify the url for the provider so that it links the user to the referral source. That way, when the user device 110 interacts with the provider system 108, the provider system 108 can determine that the user device 110 was directed to the central hub system 102 by a referral partner system 106. In some embodiments, the central hub system 102 modifies the url by adding an affiliate code to the url, which identifies the referral source.

10 Fig. 6 is a schematic representation of screenshot presentable to a user of the central hub system 102 that has a table for determining how to modify the url to make the affiliate code compatible with the provider system. Referring to Fig. 6, in modifying the url, the central hub system 102 ensures that a url containing the affiliate code is compatible with the particular provider's system 108. In some embodiments, the central hub system 102

15 retrieves information from one or more databases and uses look up tables to determine how to modify a url according to the provider's system. For example, the central hub system 102 uses look up tables to establish where in the url the affiliate code should be inserted. In some embodiments, when the central hub system 102 determines a list of providers, it establishes a url for each provider. Each url has a pointer. When the central

20 hub system 102 is determining how to modify the url, it reads the url and identifies the pointer, which indicates how to modify the url to make the affiliate code compatible with the provider system 108. Some examples of the way in which the affiliate codes may be formatted are: replace codes (number at the end of url), replace codes (number in the middle of url), change utm\_campaign parameters, replace codes (text at the end of url),

25 add utm\_source parameter). The central hub system 102 can use look-up tables to determine a way in which to insert an affiliate code and modify the url. The look-up tables can include various providers and rules for modifying the urls, as well as affiliate codes for the reference sources. Thus, in the look-up tables, a particular referral source may be associated with a plurality of affiliate codes for the various provider systems. The central

30 hub system 102 may be configured to retrieve, from a database 104, information from the look-up tables to determine how to process a url to appropriately insert an affiliate code. Thus, the central hub system 102 may be configured to modify urls in different ways to make them compatible with various provider systems.

Fig. 6 shows an exemplary pointer of `url_params` but those in the art will appreciate that the pointer may contain any number and type of characters while remaining within the scope of this disclosure. The pointer may be located at various places within the url. For example, Fig. 6 show urls for providers 1-4, which require the affiliate code to be at the

5 end of the url (since the pointer `url_params` is located at the end of the url). The url associated with provider 5 requires the affiliate code to be at a particular place within the url (since the pointer `url_params` is within the url). Other provider systems can require the affiliate code to be in a different location of the url, and so the pointer would thus be in such location.

10 Fig. 7 shows an exemplary look-up table for affiliate codes linking a referral source to a url that leads to a provider. The look-up table can be presented to a user of the central hub system 102. Fig. 8 shows an exemplary user interface for modifying the table of Fig. 7, for example, for manipulating the look-up table. In other embodiments, the look-up table can be populated automatically.

15 Turning back to Fig. 4, in step 408, the user selects a hyperlink on the central hub system's webpage, which causes the modified url to direct the user system 110 to a provider system 108. When the modified url is received by the provider system 108, the processor 202 of the provider system 108 reads the modified url and identifies the affiliate code. Based on this identification, the central hub system 108 stores information about the user's 110

20 transactions on the provider's site, and this information is stored along with data associating the referral source and the central hub with the user and these transactions. For example, information about the user's transactions with the provider systems 108 could be stored with data tags, which associate the user's transaction information with the referral source and the central hub. The information and associating data could be stored in a local

25 memory 210 associated with the provider system 108 and/or in a remote database (e.g., cloud database).

The user's transaction information and the associating data can be communicated to the central hub and/or to the referral source, where it can be stored in a memory. As such, the central hub and the referral source can determine how much money the provider collects

30 from user and/or how much money the central hub collects from the provider. As such, the central hub and the referral source may engage in a cost sharing agreement.

Referring to Fig. 1, in some embodiments, the cost share may be automatically determined by the central hub system 102. The central hub system 102 may communicate with a bank system 112 that causes money to be transferred among the provider, central hub, and/or

35 referral source in order to effectuate the cost sharing agreement.

5 Returning to Fig. 4, in step 402, if the central hub system determines the user does not have a source cookie, the central hub system will step 414 determine whether the user came onto the website hosted by the central hub system via a referral source (e.g., via a link that tracks back to the referral source). If so, then the central hub system 102 will cause a source cookie to be dropped, so that the user device 110 is associated with the referral  
10 source for a predetermined amount of time (e.g., so that next time the user comes onto the central hub's website, the method will move from step 402 to step 404).

If in step 414 the central hub server determines that the user did not come from a referral source, then the central hub system 102 drops a cookie on the user that associates the user with the central hub but not with any referral sources. Thus, when the user pays providers  
15 for services, the providers can pay the central hub, but the central hub won't be obligated to pay a referral source since the user's transaction will be outside of the cost sharing agreement.

As described in Fig. 4 (e.g., step 406), the affiliate code for a provider may be rendered as a url on a webpage, and/or may be rendered in an email or a text message sent to the user.  
20 For example, the central hub system 102 may cause an email and/or text message to be sent to a user device, and the email and/or text message may include a hyperlink associated with the modified url. Thus, when the user selects the hyperlink in the email and/or text, the user is directed to the provider system 108 via the modified url.

Figs. 7-9 are screenshots showing how a user of a central hub system can modify the  
25 modify a url. Figs. 8 and 9 are schematic representations screenshots presented to a user of a central hub system for modifying the table of Fig. 7. Fig. 10 is a screenshot showing how a provider system can receive a lead to a user system 110 via an email from the central hub system 102 that associates the user with a referral source.

The disclosed system enables an operation to ascertain which users that are directed by the  
30 central hub to the provider are brought onto the central hub's site by a referral source, and which users that are directed by the central hub to the provider go onto the central hub's site without a referral source. As such, among various other benefits, the system herein described allows an entity operating the central hub and a referral source to have a cost-sharing agreement to promote user traffic to the providers.

5 In some circumstances, it would not be advantageous for a provider and a particular user to transact with one another. For example, a conflict of interest may exist between the provider and the user, or the user may speak a language different than that offered by the provider, etc. In cases in which a user is directed to a first provider's website, upon the first provider system 108 determining that the user is incompatible, the first provider system 108 becomes a referring provider and may refer the user to another provider system. In such case, both the referral source and the referring provider can get credit for the transactions the user conducts with the second provider. In order to keep track of both credit for the referring provider and the referral source, the central hub system 102 is configured to modify the URI by inserting an identifier that it reflects referrals by both the referral source and the first provider system. In some embodiments, the identifier represents both the referral source and the referring provider. In some embodiments, the identifier includes a first identifier portion that represents the referral source and a second identifier portion that represents the referring provider.

In some circumstances, a user from a different hub system comes to a provider and it is determined that it would not be advantageous for the provider and the particular user to transact with one another. The provider then directs the user to central hub system 102, which then directs the user to another provider system 108. In such cases, the provider that directed the user to the central hub system 102 can be treated as a referral source, as explained above.

25 Fig. 11 shows an embodiment of a process 1100 for tracking both a referral source and a referring provider. The process can be carried out by a processor of the hub system 102. In step 1102, the processor causes a first hyperlink with a modified first URI to be displayed on a user interface. The modified first URI can be modified based on an association between the user and the referral source. In step 1104, upon the first user selecting the first hyperlink, the processor directs the user to a first provider system. In step 1106, the processor modifies a second URI associated with a second provider system to create a modified second URI, so that the modified second URI contains an identifier. In step 1108, the processor causes a second hyperlink associated with second URI to be displayed on the user interface. Upon selecting the second hyperlink, the user is directed to a second provider system. The identifier is usable by the second provider system to compile data associating both the referral source and the first provider with transactions between the first user and the second provider. In some embodiments, the central hub system receives

5 compiled data from the second provider system, for example, to enable cost-sharing arrangements among the provider of the central hub, the referral source, and the first provider (*e.g.*, referring provider). The identifier can specifically identify the referral source and referring provider. Fig. 12 shows an exemplary look-up table usable by the central hub system 102 for identifying identifiers that associate the referral source and the  
10 referring provider.

Any and all references specifically identified in the specification of the present application are expressly incorporated herein in their entirety by reference thereto. The term “about,” as used herein, should generally be understood to refer to both the corresponding number and a range of numbers. Moreover, all numerical ranges herein should be understood to  
15 include each whole integer within the range.

While illustrative embodiments of the invention are disclosed herein, it will be appreciated that numerous modifications and other embodiments may be devised by those skilled in the art. For example, the features for the various embodiments can be used in other embodiments. Therefore, it will be understood that the appended claims are intended to  
20 cover all such modifications and embodiments that come within the spirit and scope of the present invention.

CLAIMS:

- 5 What is claimed is:
1. A hub system for tracking referral source internet traffic, the hub system comprising a processor and a memory, the memory containing computer readable instructions that, when executed by the processor, cause the processor to:
    - host a website;
    - 10 interact with a first user via the website;
    - select a plurality of providers, including a first provider associated with a first uniform resource identifier (URI) and a second provider associated with a second URI, based on determining that the first user is associated with a first referral source of a plurality of selected sources, modify the first and second URIs, wherein the modifying
    - 15 comprises:
      - determining, based on the first URI, a first type of modification,
      - modifying the first URI according to the first type of modification to create a modified first URI, so that the modified first URI contains a first identifier,
      - determining, based on the second URI, a second type of modification, and
      - 20 modifying the second URI according to the second type of medication to create a modified second URI, so that the modified second URI contains a second identifier; and
      - cause a first hyperlink to be displayed on at least one first user interface, the first hyperlink being associated with the modified first URI so that the first user is directed to a
      - 25 first provider system associated with the first provider upon the first user selecting the first hyperlink that is associated with the modified first URI.
  2. The hub system of claim 1, wherein the first and second uniform resource
  - 30 identifiers are uniform resource locators (URLs).
  3. The hub system of claim 1, wherein the computer readable instructions cause the processor to read the URI to locate a pointer; and determine the modification for the URI based on the location of the pointer within the URI.
  - 35 4. The hub system of claim 1, wherein the first type of modification is different than the second type of modification.



5

5. The hub system of claim 1, wherein the computer readable instructions cause the processor to select the plurality of providers based on the first user.

6. The hub system of claim 5, wherein the computer readable instructions cause the processor to select the plurality of providers based on a language associated with the first user.

7. The hub system of claim 1, wherein, upon the first user being directed to the first provider system, the computer readable instructions further cause the processor to:

15 modify a second URI that is associated with a second provider according to another type of modification to create another modified second URI, so that the modified first URI contains another identifier; and

cause a second hyperlink to be displayed on the at least one interface, the second hyperlink being associated with the another modified second URI so that the first user is directed to the second provider system upon the first user selecting the another modified second URI;

wherein the another identifier is usable by the second provider system to compile user data associating both the first source and the first provider with transactions between the first user and the second provider.

25

8. The system of claim 7, wherein the instructions cause the processor to perform the steps of claim 7, upon the central hub system receiving indication from the first provider that the first provider will not transact with the first user.

9. The system of claim 8, wherein upon the central hub system receiving the indication from the first provider, the instructions further cause the processor to select another plurality of providers that excludes the first provider, and which includes the second provider associated with the second URI.

10. A system, comprising:

the hub system of claim 1; and

the plurality of providers of claim 1;

35

5            wherein the first provider is configured to:  
             use the first identifier to compile user data associating the first referral  
             source with transactions between the first user and the first provider, and  
             cause a second hyperlink to be displayed on the at least one first user  
             interface, the second hyperlink being associated with the modified second URI so that the  
10        first user is directed to a system associated with the second provider upon the first user  
             selecting the modified second link containing the second identifier;  
             wherein the second provider system is configured to:  
             use the second identifier to compile user data associating the first source  
             with transactions between the first user and the second provider,  
15        interact with a second user via the website,  
             determine that the second user is not associated with any of the plurality of  
             selected referral sources,  
             select the plurality of providers,  
             cause a third hyperlink to be displayed on at least one second user interface,  
20        the third hyperlink being associated with the modified first URI so that the second user is  
             directed to the system associated with the first provider upon the second user selecting the  
             third hyperlink, and  
             cause a fourth hyperlink to be displayed on the at least one second user  
             interface, the fourth hyperlink being associated with the modified second URI so that the  
25        second user is directed to the second provider system upon the second user selecting the  
             fourth hyperlink; and  
             wherein the hub system is configured to receive from the first and second provider  
             systems the user data associating the first source with the transactions between the first  
             user and the first and second providers, respectively.

30

11.        The referral tracking system of claim 10, wherein the hub system is further  
             configured to present information for display corresponding to said user data.

35        12.        A method for tracking internet traffic referral sources, comprising:  
             hosting, by a hub system, a website;  
             interacting with a first user via the website;

- 5            selecting a plurality of providers, including a first provider associated with a first uniform resource identifier (URI) and a second provider associated with a second URI, based on determining that the first user is associated with a first referral source of a plurality of selected sources, modifying the first and second URIs, wherein the modifying comprises:
- 10            determining, based on the first URI, a first type of modification, modifying the first URI according to the first type of modification to create a modified first URI, so that the modified first URI contains a first identifier, determining, based on the second URI, a second type of modification, and modifying the second URI according to the second type of medication to
- 15            create a modified second URI, so that the modified second URI contains a second identifier; and
- causing a first hyperlink to be displayed on at least one first user interface, the first hyperlink being associated with the modified first URI so that the first user is directed to a first provider system upon the first user selecting the first hyperlink that is associated with
- 20            the modified first URI.

13.        The method of claim 12, wherein the first and second uniform resource identifiers are uniform resource locators (URLs).

- 25        14.        The method of claim 12, further comprising: reading the URI to locate a pointer; and determining the modification for the URI based on the location of the pointer within the URI.

- 30        15.        The method of claim 12, wherein the first type of modification is different than the second type of modification.

16.        The method of claim 12, wherein the selecting the plurality of providers is based on the first user.

- 35        17.        The method of claim 16, wherein the selecting the plurality of providers is based on a language associated with the first user.

5

18. The method of claim 12, further comprising:

receiving data from the first provider system indicating that the first provider system will not transact with the first user;

based on the received data, selecting another plurality of providers that excludes  
10 the first provider, and which includes the second provider associated with the second URI;

modifying the second URI according to another type of modification to create another modified second URI, so that the modified first URI contains another identifier; and

causing a second hyperlink to be displayed on the at least one interface, the second  
15 hyperlink being associated with the another modified second URI so that the first user is directed to the second provider system associated with the second provider upon the second user selecting the another modified second URI;

wherein the another identifier is usable by the second provider system to compile user data associating both the first source and the first provider with transactions between  
20 the first user and the second provider.

19. The method of claim 12, further comprising:

receiving, from the first provider system, first user data compiled by the first provider system using the first identifier, the first user data associating the first referral  
25 source with transactions between the first user and the first provider;

receiving, from the second provider system, second user data compiled by the second provider system using the second identifier, the second user data associating the first source with transactions between the first user and the second provider; and

presenting for display information corresponding to the first and second user data.  
30

20. A hub system for tracking referral source internet traffic, the hub system comprising a processor and a memory, the memory containing computer readable instructions that, when executed by the processor, cause the processor to:

cause a first hyperlink to be displayed on at least one user interface, the first  
35 hyperlink being associated with a modified first URI, wherein the modified first URI is configured based on an association between the user and a referral source, so that a user is directed to a first provider system associated with a first provider upon the user selecting

5 the first hyperlink;

modify a second URI that is associated with a second provider according to another type of modification to create a modified second URI, so that the modified second URI contains an identifier; and

10 cause a second hyperlink to be displayed on the at least one interface, the second hyperlink being associated with the modified second URI so that the user is directed to the second provider system upon the first user selecting the modified second URI;

wherein the identifier is usable by the second provider system to compile user data associating both the referral source and the first provider with transactions between the first user and the second provider.

15

21. The hub system of claim 20, wherein the instructions cause the processor to modify the second URI upon receiving information from the first provider source indicating that the first provider will not transact with the user.

20 22. The hub system of claim 20, wherein the instructions further cause the processor to receive said data from the second provider system.

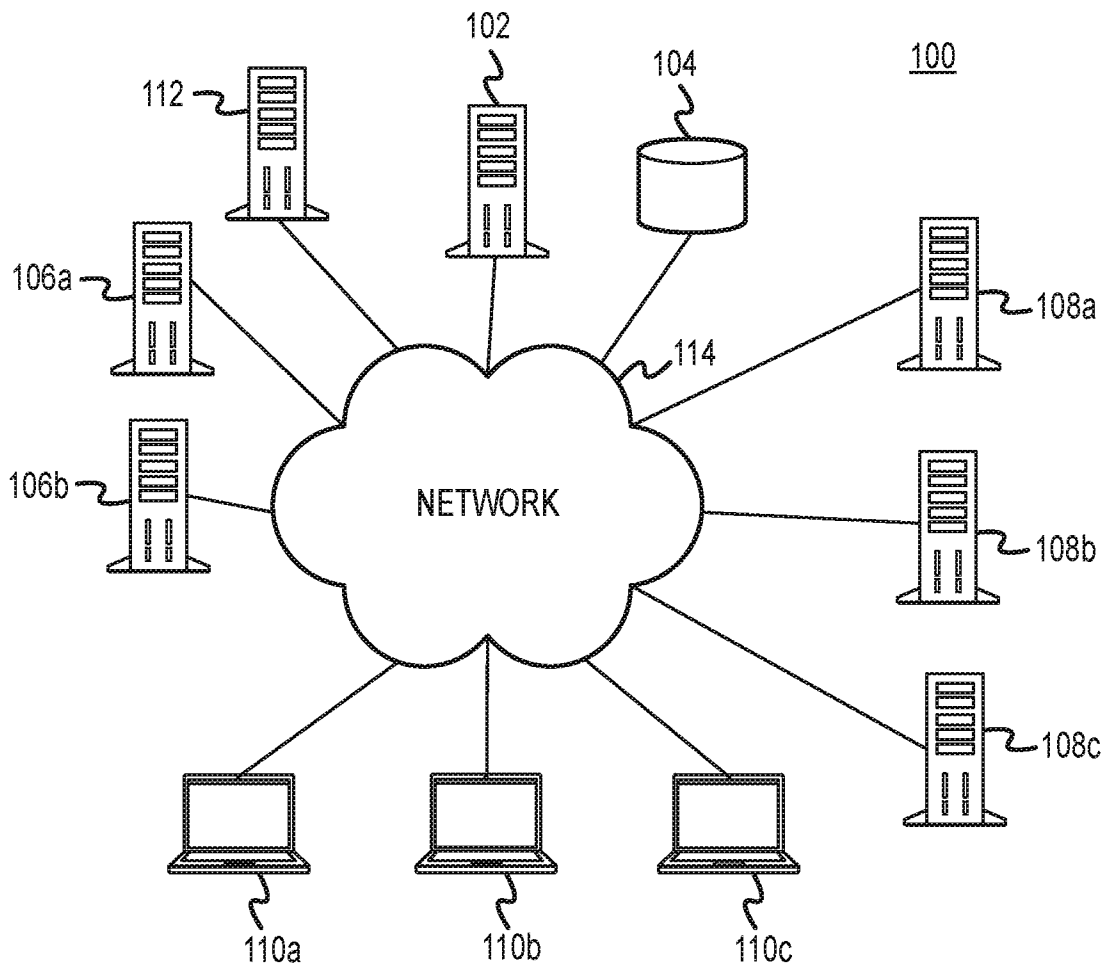


FIG. 1

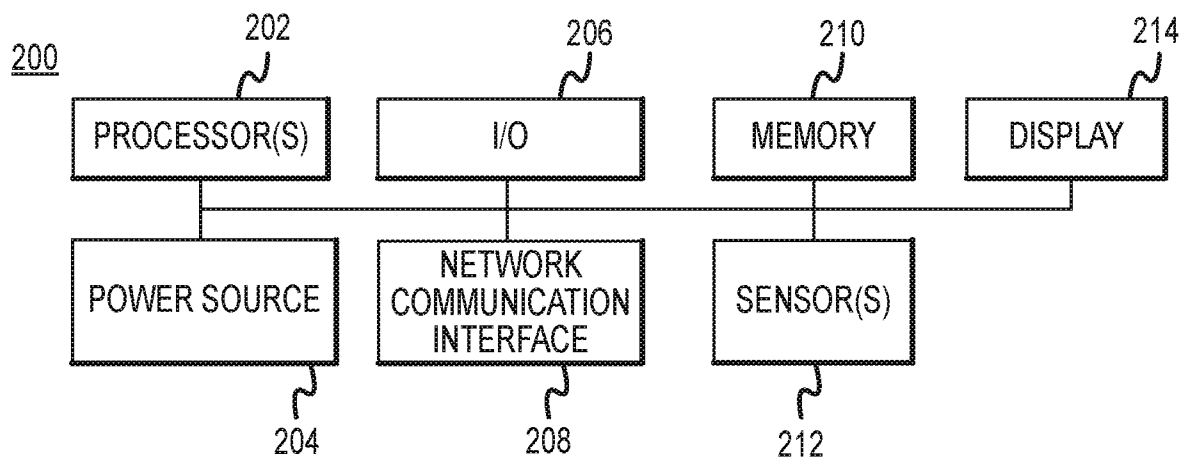


FIG. 2

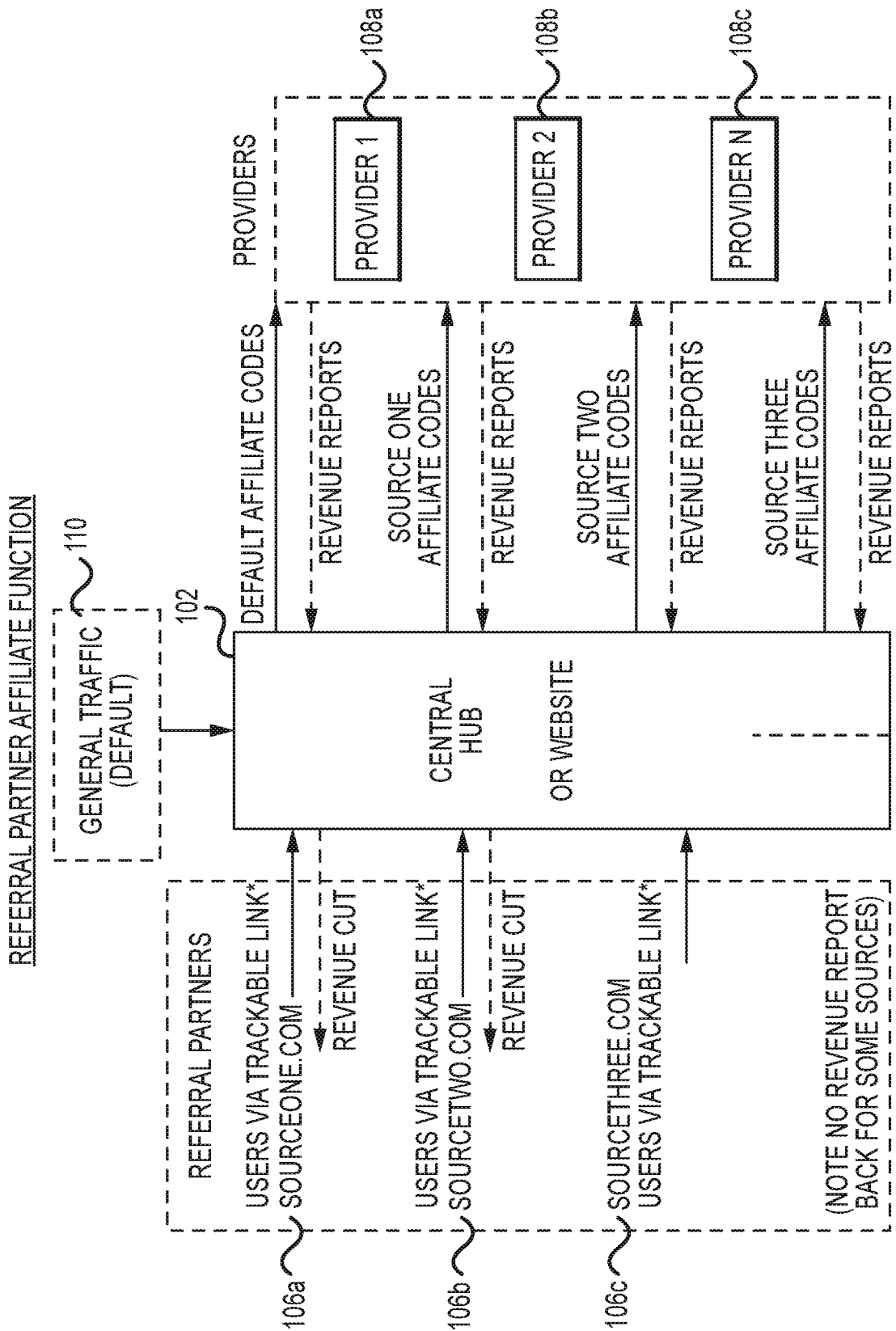
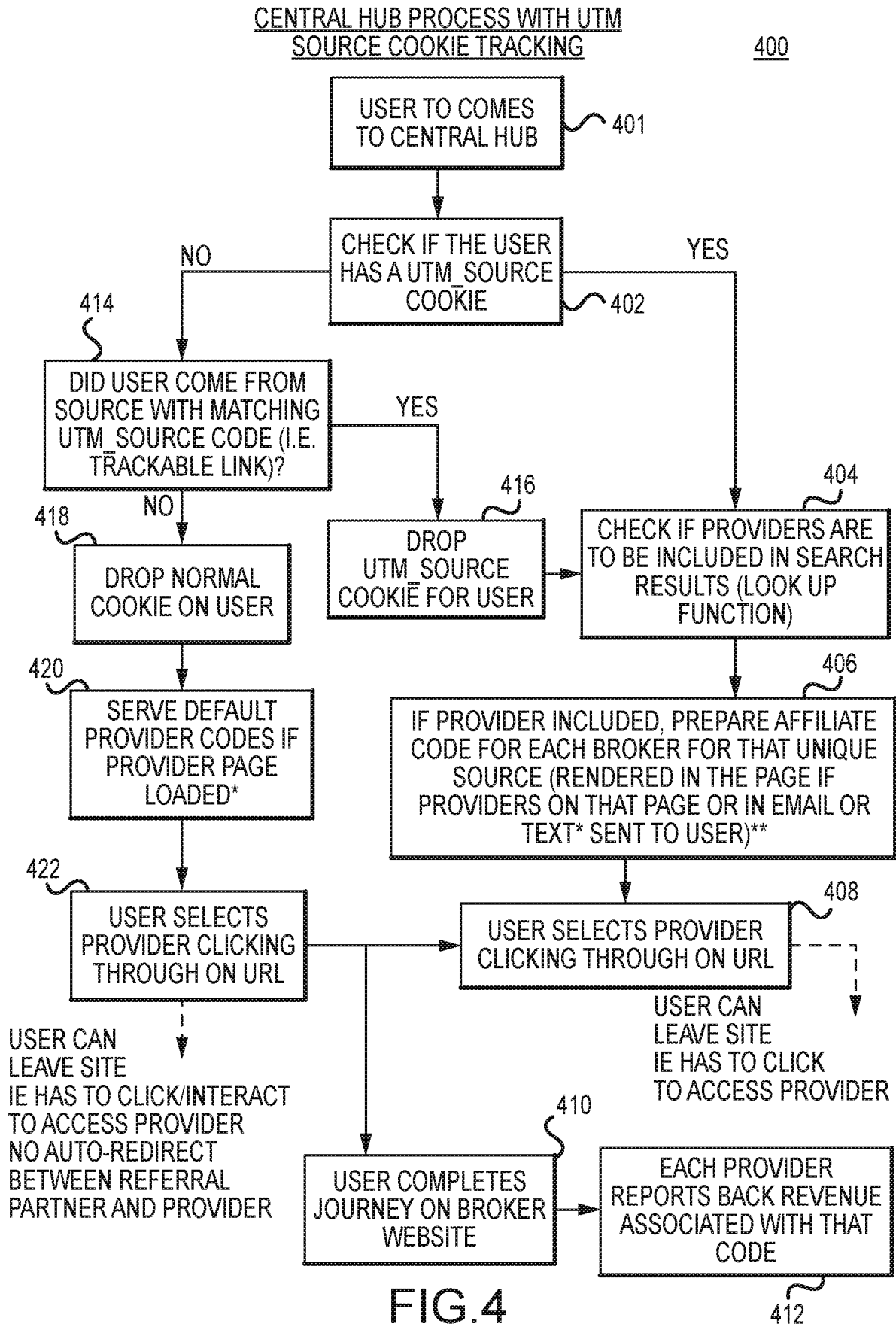


FIG.3

INTERNAL CENTRAL HUB PROCESS (SEE FIG.4)





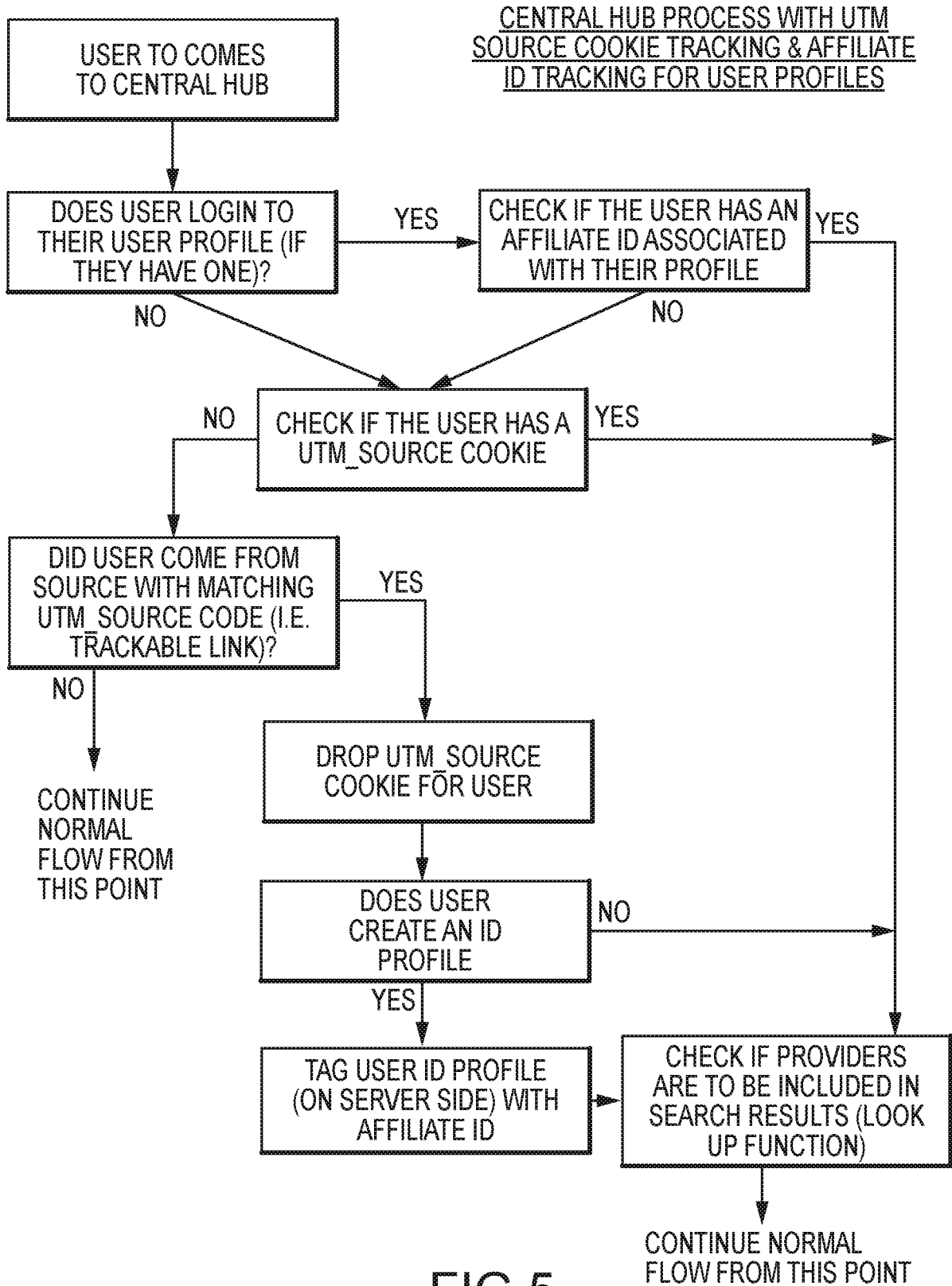


FIG.5

Dashboard					http://www.providerone.co.uk/company?a=\${*url_params*\$}	
Affiliates						
Affiliate Partners						
Organizations	Provider 2	provider2	True	browseUri	http://www.partners.providertwo.com/gen/index?af=\${*url_params*\$}	
Organizations	Provider 3	provider3	True	browseUri	http://www.providerthree.us/registration/?id=\${*url_params*\$}	
Add Organization						
	Provider 4	provider4	True	browseUri	http://www.providerfour.com/affiliates?afcode=\${*url_params*\$}	
	Provider 5	provider5	True	browseUri	http://www.providerfive.com/?adloc=\${*url_params*\$}&AffiliateType=Web	

FIG.6

- Dashboard
- Affiliates
- Affiliates
- Add Affiliates
- Edit Affiliates
- Affiliate Partners
- Organizations
- 
- 
- 
- 
- 

**Affiliate Partners**

Affiliate

Total: 12

Name	Organization	URL Params	Source	Sub Group	Actions
Provider 1 Default	Provider 1	F0001			
Provider 1 Sourceone	Provider 1	F0002	Sourceone		
Provider 1 Sourcetwo	Provider 1	F0003	Sourcetwo		
Provider 2 Default	Provider 2	A02550			
Provider 2 Sourceone	Provider 2	A02550-01	Sourceone		
Provider 2 Sourcethree	Provider 2	A02550-02	Sourcethree		
Provider 3 Sourcethree	Provider 3	F567G90	Sourcethree		
Provider 4 Default	Provider 4	645665			
Provider 5 Default	Provider 5	7G900			
Provider 6 Default	Provider 6	6001			
Provider 6 Sourceone	Provider 6	7345	Sourceone		
Provider 6 Sourcetwo	Provider 6	7346	Sourcetwo		
Provider 6 Sourcethree	Provider 6		Sourcethree		

FIG.7

Dashboard

Affiliates

Affiliates

Add Affiliates

Edit Affiliates

Affiliate Partners

### Edit TorFX Newspaper

Affiliates / Edit Affiliate

Name:   Organization

URL Params

Source  Sub Group

FIG.8

- Dashboard
- Affiliates
- Affiliate Partners
- Affiliate Partners
- Add Affiliate
- Edit Affiliate Partners

**Affiliate Partners**

affiliate-partners

Total: 5

ID	Image	Actions
Sourceone		
Sourcetwo		
Sourcethree	http://image...	
Sourcefour		
Source n	http://image...	

FIG.9

WE ARE PLEASED TO INTRODUCE THE  
FOLLOWING LEAD TO YOU:

Name	Test Lead
Phone	44100200300
Email	test1234@testlead.com
Currency Buy	CAD
Currency Sell	GBP
Amount	10,000
Sub Group	* SUBGROUP *

THANK YOU,  
SINCERELY,

**FIG. 10**

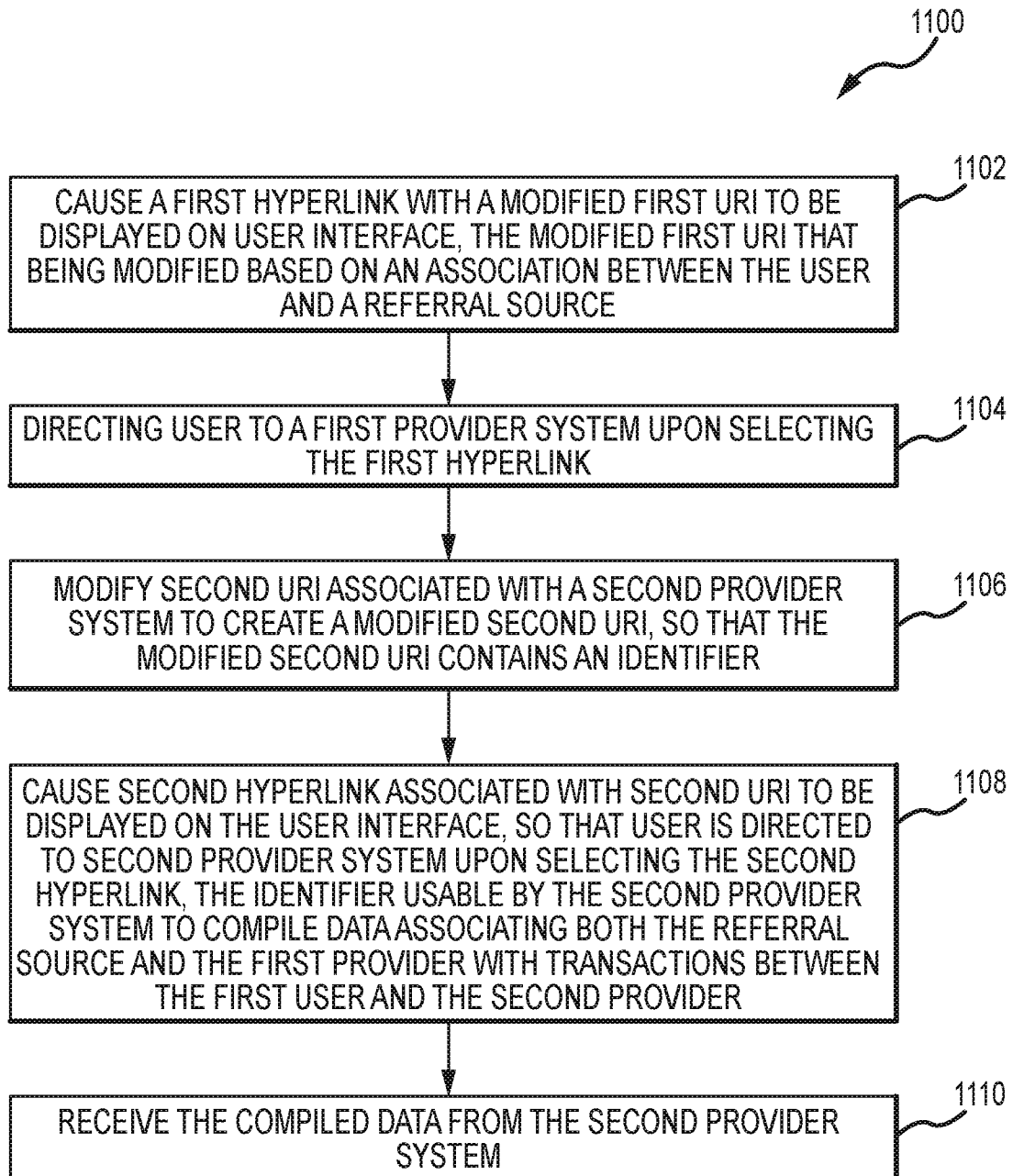


FIG. 11

Affiliate <input type="checkbox"/> Add New								
Affiliate								
Total: 200								
Name	Organization Type	Organization	URL Params	Source	Sub Group	Actions		
Provider 1 Default	Money transfer provider	Provider 1	F0001		Default			
Provider 1 Default	Money transfer provider		F0002		Default			
Provider 1 Default	Money transfer provider		F0003		Default			
Provider 2 Sourceone	Money transfer provider	Provider 2	A0250	Sourceone				
Provider 2 Default	Money transfer provider		A0351		Default			
Provider 3 Sourcetwo	Money transfer provider	Provider 3	F4668	Sourcetwo				
Provider 3 Sourceone	Money transfer provider		F9767	Sourceone				
Provider4 Sourceone	Money transfer provider	Provider 4	A2673	Sourceone				
Provider4 Sourcetwo	Money transfer provider		A4567	Sourcetwo				
Provider4 Sourceone	Money transfer provider		A6789	Sourceone				
Provider5 Sourceone	Money transfer provider	Provider 5	F9876	Sourceone				
Provider5 Sourcetwo	Money transfer provider		F0987	Sourcetwo				
Provider5 Default	Money transfer provider		F6789		Default			

FIG.12



## INTERNATIONAL SEARCH REPORT

International application No.

PCT/US2016/047865

<b>A. CLASSIFICATION OF SUBJECT MATTER</b> IPC(B) - G06F 15/00, G06Q 20/00, G06Q 30/02, G06Q 30/06 (2016.01) CPC - G06Q 20/00, G06Q 20/02, G06Q 20/12, G06Q 30/02, G06Q 30/0228, G06Q 30/06 (2016.08) According to International Patent Classification (IPC) or to both national classification and IPC		
<b>B. FIELDS SEARCHED</b> Minimum documentation searched (classification system followed by classification symbols) IPC - G06F 15/00, G06Q 20/00, G06Q 30/02, G06Q 30/06 CPC - G06Q 20/00, G06Q 20/02, G06Q 20/12, G06Q 30/02, G06Q 30/0228, G06Q 30/06, G06Q 30/0601, G06Q 30/0641 G06Q 30/0643, G06Q 50/01 Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched USPC - 705/14.29, 705/14.53, 705/27.1, 705/27.2, 709/200, 709/202, 709/203, 709/204, 709/217, 709/219, 709/227, 709/228, 709/229 (keyword delimited) Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) Orbit, Google Patents, Google Scholar, Google Search terms used: hub system, track referral source internet traffic, processor, memory, computer readable instructions		
<b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6,016,504 A (ARNOLD et al) 18 January 2000 (18.01.2000), entire document	1-3, 7, 10, 12-14, 19, 20, 22
---		---
Y		4-6, 8, 9, 11, 15-18, 21
Y	WO 2006/130578 A2 (GENIUS.COM INCORPORATED) 07 December 2006 (07.12.2006), entire document	4, 15
Y	WO 2001/075628 A1 (DORA-INTERNATIONAL) 11 October 2001 (11.10.2001), entire document	5, 6, 11, 16, 17
Y	US 2006/0287950 A1 (STEINBERG et al) 21 December 2006 (21.12.2006), entire document	8, 9, 18, 21
A	US 2013/0073388 A1 (HEATH) 21 March 2013 (21.03.2013), entire document	1-22
A	US 2010/0318434 A1 (MESSER) 16 December 2010 (16.12.2010), entire document	1-22
A	US 5,991,740 A (MESSER) 23 November 1999 (23.11.1999), entire document	1-22
A	US 2015/0033152 A1 (SHUSTER et al) 29 January 2015 (29.01.2015), entire document	1-22
<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.		
* Special categories of cited documents: "A" document defining the general state of the art which is not considered to be of particular relevance "E" earlier application or patent but published on or after the international filing date "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified) "O" document referring to an oral disclosure, use, exhibition or other means "P" document published prior to the international filing date but later than the priority date claimed "T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention "X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art "&" document member of the same patent family		
Date of the actual completion of the international search		Date of mailing of the international search report
10 October 2016		27 OCT 2016
Name and mailing address of the ISA/ Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, VA 22313-1450 Facsimile No. 571-273-8300		Authorized officer Blaine R. Copenheaver PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774