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(54) **SYSTEM AND METHOD FOR PROCESSING A MARKER TRANSACTION AT A GAMING ESTABLISHMENT**

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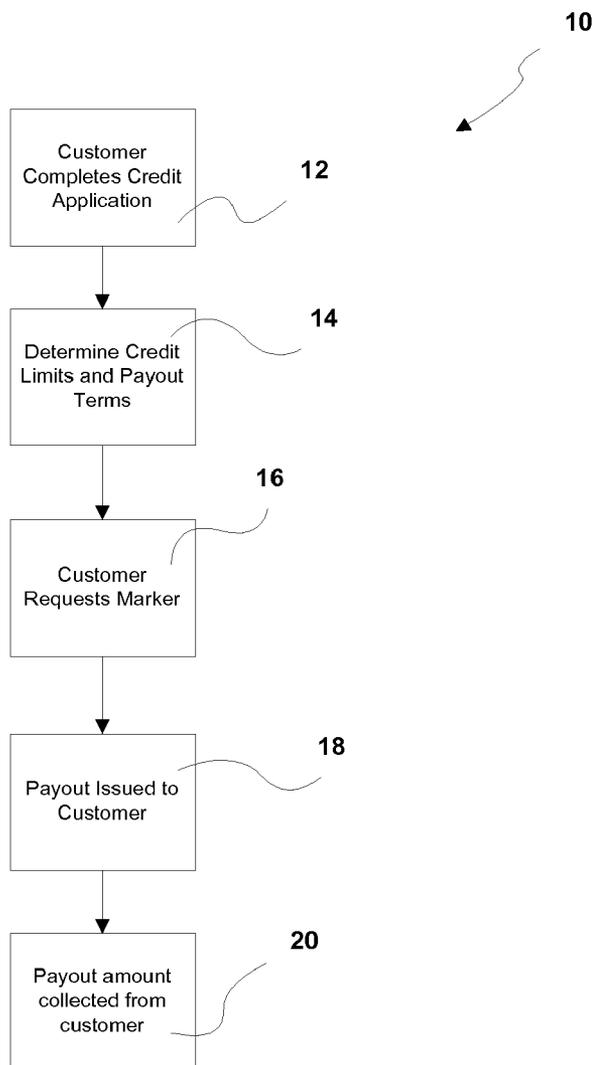
(57) **ABSTRACT**

A system and method for processing a marker transaction by a customer of a gaming establishment via a kiosk. The customer must have a marker account prior to initiating the marker transaction at the kiosk. The kiosk is adapted to communicate with a marker account system to process the transaction and a gaming media system for marker payouts in the form a gaming media.

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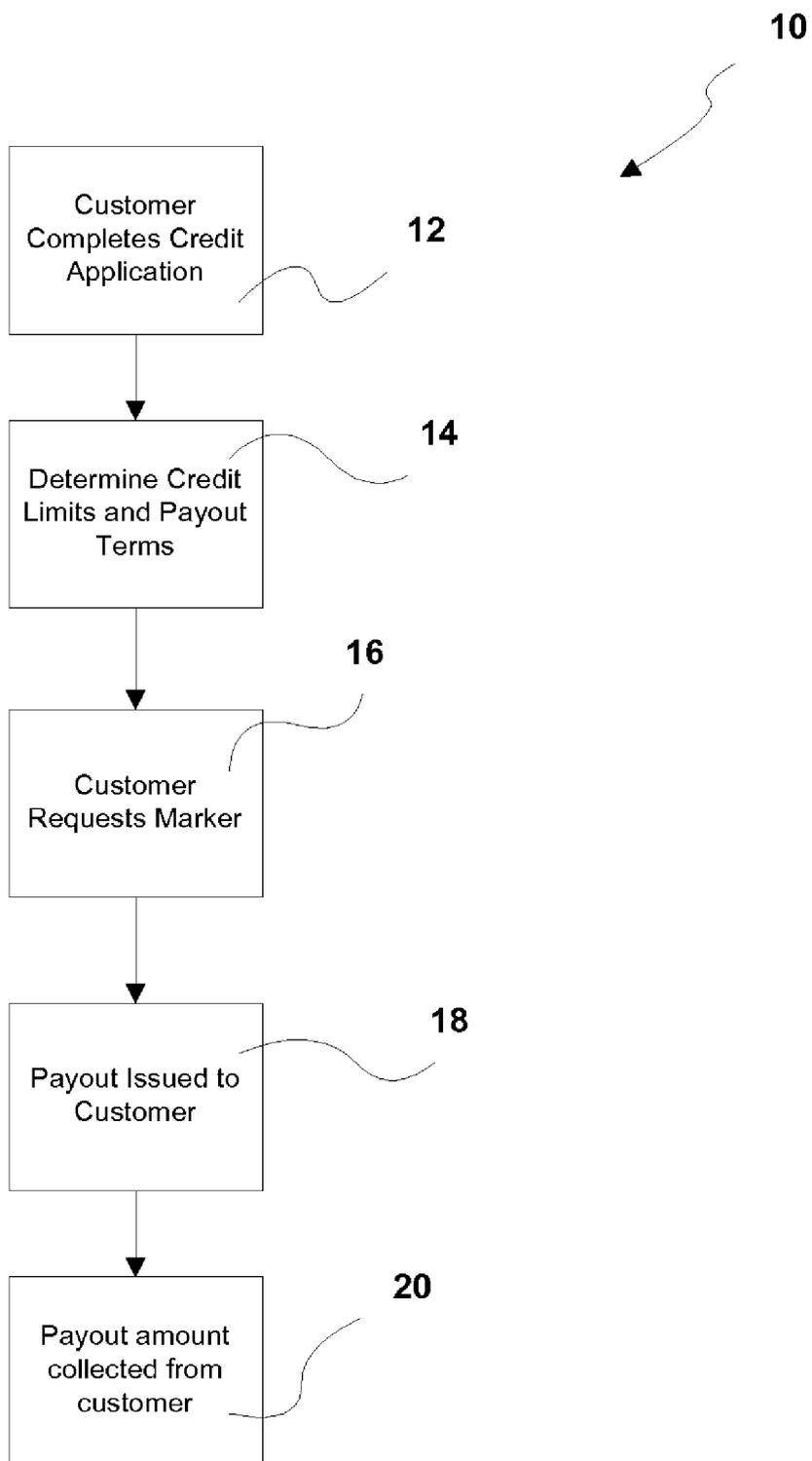


FIG. 1

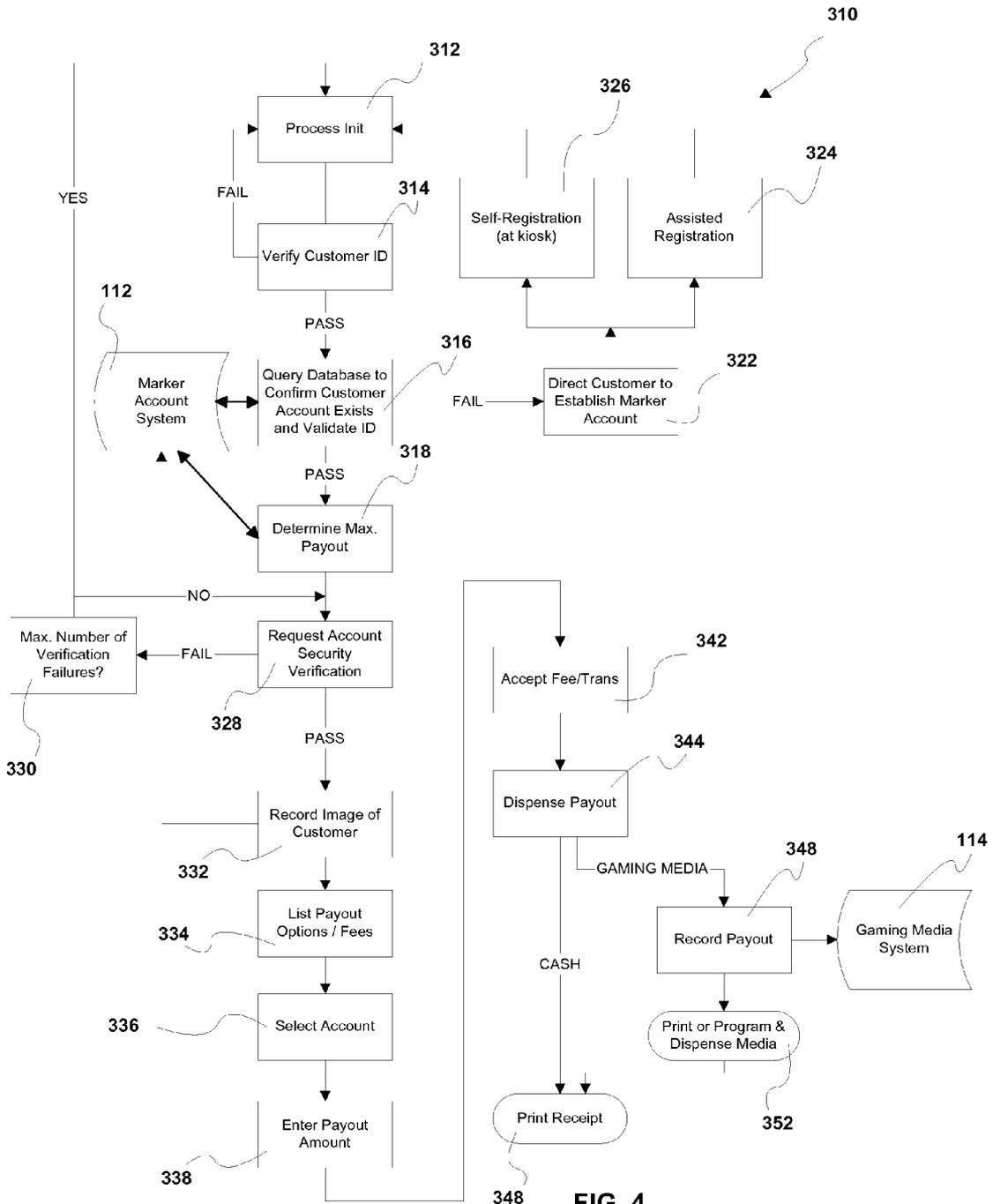


FIG. 4

SYSTEM AND METHOD FOR PROCESSING A MARKER TRANSACTION AT A GAMING ESTABLISHMENT

BACKGROUND OF THE INVENTION

[0001] A “marker” is a form of credit offered by a casino to customers of the casino. FIG. 1 shows the typical steps in obtaining and collecting on a marker. In a traditional marker transaction 10, the customer establishes a line of credit with the casino, typically by completing a credit application (step 12). The casino (or its agent) will then determine the amount of credit to be extended to the customer and the payout terms (step 14), typically by taking into account the balances in the financial accounts listed on the application, the customer’s credit history, and playing history with the casino. In some cases, the casino may allow the customer to take a marker at no fee and/or provide a grace period in which no interest charges will be due if the marker is paid on time. In other cases, the casino may charge a fee for issuing the marker and/or may not provide a grace period for interest on repayment. Some casinos also offer discounts on losses.

[0002] In order to exercise the line of credit, the customer requests a “marker” (step 16) from a casino employee—typically either at a gaming table or at the casino cage. If the marker request is approved, the customer signs the marker and is issued chips (or whatever gaming media is used at the casino in question) in the amount of the marker (step 18).

[0003] A marker is a negotiable instrument which authorizes the casino to withdraw funds from the financial account (s) of the customer based on the terms of the credit application. In most cases, the casino (or its agent) will not collect on the marker immediately. The time period between the issuance of the marker and collection of the marker on the customer’s account(s) (step 20) is also based upon the terms of the credit application.

[0004] Two primary reasons for the popularity of markers with casino customers are (1) that the customer is not required to carry cash or credit cards to the casino floor and (2) that a marker allows the customer to receive gaming media without having the value of the gaming media immediately withdrawn from his or her financial account. As stated above, in some cases, the marker effectively serves as a short-term interest free loan to the customer.

[0005] Taking a marker is relatively convenient for customers playing at gaming tables, where casino employees who are authorized to issue markers are readily available. It is much less convenient for a customer to take a marker when playing slot machines, video poker, automated gaming tables, or other gaming equipment that does not involve a live dealer (hereinafter “unattended gaming machines”). In these cases, the customer must leave the unattended gaming machines and go to the casino cage to take the marker. Therefore, there is a need to provide a more convenient option for customers playing unattended gaming machines to take markers.

BRIEF DESCRIPTION OF THE DRAWINGS

[0006] The present invention will hereinafter be described in conjunction with the appended drawing figures wherein like numerals denote like elements.

[0007] FIG. 1 is a flow diagram showing the basic steps of issuing a marker;

[0008] FIG. 2 is a system diagram showing the primary elements of the present invention;

[0009] FIG. 3 is a diagram showing the primary elements of a kiosk; and

[0010] FIG. 4 is a flow diagram showing an example of how a customer would obtain a marker via the kiosk.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

[0011] The ensuing detailed description provides preferred exemplary embodiments only, and is not intended to limit the scope, applicability, or configuration of the invention. Rather, the ensuing detailed description of the preferred exemplary embodiments will provide those skilled in the art with an enabling description for implementing the preferred exemplary embodiments of the invention. It being understood that various changes may be made in the function and arrangement of elements without departing from the spirit and scope of the invention, as set forth in the appended claims. Reference numerals that are introduced in the specification in association with a drawing figure may be repeated in one or more subsequent figures without additional description in the specification in order to provide context for other features.

[0012] Referring to FIGS. 2 and 3, the present invention enables a customer to request a marker and be issued the marker funds through an unattended kiosk 116. Enabling a customer to process a marker transaction at a kiosk 116 provides several advantages over traditional marker transactions. One advantage is that customers playing unattended gaming machines can process the marker transaction without having to leave the gaming area, provided that a kiosk 116 is located in the gaming area. In addition, eliminating the need to have a casino representative handle the transaction reduces the overhead associated with each marker transaction. Automating marker transactions also enables the transactions to be handled by a third party (i.e., other than the casino itself), which may be appealing to casinos from both a risk-management and regulatory-compliance perspective.

[0013] In order to process marker requests, the kiosk 116 is preferably adapted to communicate with a marker account system 112, a gaming media system 114 and a player account system 118. The marker account system 112 includes a marker account database containing information relating to customers who have established lines of credit through the marker account system 112 and controls and records marker transactions. The customer information contained in the marker account database may include the following categories of data: (1) customer identification data, (2) financial data and (3) credit term data.

[0014] The customer identification data is primarily used to identify the customer associated with the account and to enable positive identification of the customer when a marker is requested. Examples of customer identification data include name, address, social security number, date of birth, and a password.

[0015] The financial data is primarily used to identify financial accounts held by the customer, and may include current balance (for bank accounts) and/or available credit information (for credit accounts). Information concerning such accounts may be provided by the customer during the application process and/or through the credit history check run by the casino or its agent during evaluation of the customer’s credit application.

[0016] The credit term data will typically include the terms on which a marker will be issued to the customer. Such terms may include a fee for taking the marker (or an indication that

no fee is to be charged), a grace period in which no interest will be charged if the marker is paid in full, and the interest rate and/or fee to be charged if the marker is not paid in full within the grace period.

[0017] The marker account system 112 is preferably adapted to interface with credit information networks 122, which are used to evaluate customer credit decisions, and financial transaction networks 120, to collect on issued markers. In this embodiment, the marker account system 112 is centralized and contains customer account information for customers of all of the casinos who use the services associated with the marker account system 112. This enables a customer to request a mark at any casino that uses the marker account system 112. In addition, it allows the marker account system 112 to track a customer's credit-related transactions at multiple casinos.

[0018] The gaming media system 114 controls and records transactions in which gaming media are issued, cashed, or used in gaming machines. As will be explained in greater detail herein, the kiosk 116 preferably interfaces with the gaming media system 114 so that a payout on a marker can be issued by the kiosk 116 in the form of gaming media. As used in this application, the term "gaming media" refers to any media having monetary value in a casino for game play, such as chips, tokens, vouchers, and the like.

[0019] The player account system 118 (also called player reward or player's club accounts) is used to track a customer's activities at a casino (gambling, purchases, etc.) and to provide incentives and/or rewards to customers for their casino-related activities. In the context of the present invention, the kiosk 116 preferably interfaces with the player account system 118 for the purpose of offering incentives to customers during marker transactions, as will be described in greater detail herein. Player account systems are typically operated by an individual casino or by an individual company that owns several casinos.

[0020] In order to facilitate the necessary steps of a marker transaction, the kiosk 116 preferably includes a computer 124, a display 126 (optionally, a touch-screen display), an input device 128 (such as a keyboard, soft keys, and/or a numeric keypad), a cash dispenser 132, a printer 134 (preferably capable of printing receipts and gaming vouchers), a network interface 136 (for communicating with the systems identified in FIG. 2), a digital camera 138 or video camera (for recording an image of the customer), a card reader 140 (capable of reading magnetic strips, RFID and/or other financial card, ID and/or player card data storage methods), and a signature collection device 142. The kiosk 116 could also optionally include one or more biometric reading devices 144 (e.g., a finger print reader, facial recognition device, etc.), an RFID tag reader (not shown), a check reader 130, and/or a device (not shown) that reads customer identification stored in his or her mobile telephone (such as the information stored in a SIM card). The kiosk 116 may include other components which are used with other kiosk 116 functions.

[0021] As noted above, the basic steps involved in a traditional marker transaction are outlined in FIG. 1. FIG. 4 shows an example of an improved marker transaction 310 in which a customer requests a marker and is issued a marker payout via the kiosk 116. Throughout the description of the marker transaction 310, components in FIGS. 2 and 3 will be referred to without specific references to FIGS. 2 and 3.

[0022] The marker transaction 310 is initialized (step 312) by the customer selecting "marker transaction" from a menu

of options displayed on the display 126 of the kiosk 116. Optionally, the customer could be offered a marker transaction 310 upon failure of another financial transaction, such as, for example, insufficient funds to process a debit transaction or an incorrect PIN number for a credit card cash advance transaction.

[0023] The customer is then presented with a request to verify the customer's identity (step 314). The type of verification required could include swiping an identification card (e.g., a driver's license, player account card, or credit card) through the card reader 140, entering a password, providing an answer to a security question (a pin number, zip code, etc.), and/or biometric data. Obviously, as technology advances and the types of identification required to process financial transactions change, other types of verification could be requested.

[0024] If the customer does not provide the requested verification information, the customer is returned to a main menu. If the customer enters the requested verification information, the kiosk 116 then communicates with the marker account system 112 (see FIG. 3) to determine if the customer has a marker account and if the verification information provided by the customer in step 314 matches the information stored in the customer's marker account.

[0025] If the customer does not have an existing marker account, the customer is advised of this fact and is directed to establish a marker account (step 322). The customer may then proceed to the casino cage to establish a marker account (step 324). Optionally, the kiosk 116 may be configured to enable the customer to establish a marker account (and therefore, a line of credit) at the kiosk 116 (step 326).

[0026] If the customer does have an existing marker account, account-specific information relating to the marker transaction 310 is transmitted to the kiosk 116. Such information could include the accounts on which the marker can be drawn, the maximum marker amount (step 318) that can be issued to the customer, and the marker terms (i.e., grace period and fees).

[0027] The customer is then required to provide security verification information for the marker account (step 328). Typically, the security verification information is data that is provided when the customer applied for the marker account. If the information entered by the customer does not match the security verification information stored in the marker account system 112, the customer is allowed to re-enter the security verification information a pre-determined maximum number of times (see step 330). If the pre-determined number of attempts is reached, the customer is returned to the main menu.

[0028] If the information entered by the customer matches the security verification information stored in the marker account system 112, a digital image of the customer may be taken (step 332) by the digital camera 138 and recorded to the marker account system 112, in order to further confirm the identity of the person executing the marker transaction 310.

[0029] The customer is then presented with a list of options (step 334) for payout of the marker, along with the terms and any fees associated with each option. For example, option 1 is for a marker drawn on the customer's checking account in which no fee is charged and there is a 30-day grace period for repayment and option 2 is for a marker drawn on the customer's credit card in which a 5% fee is charged on the marker amount and the grace period is 5 days. The customer then selects (step 336) one of the options provided in step 334 and

selects the amount of the marker and form of payout (338). Optionally, the customer may be provided with the option to split the payout between two different forms (e.g., part is cash and part in gaming media).

[0030] As an alternative to steps 334 and 336, as described above, the customer could select an order of preference for payout options as part of the marker account application process, in which case in step 334, the customer would be presented with the payout option that is highest in the customer's order or preference.

[0031] There are several optional features that could be incorporated into the presentation of options (step 334) to the customer. For example, the customer's attention could be directed to the "preferred" transaction option, which includes the lowest fee or provides for the highest maximum payout amount. In addition, the customer could be offered incentives, such as bonus gaming media, instant cash back, a raffle entry, etc. associated with a specific option and/or a specific form of payout. For example, the customer could be offered an incentive to dispense the payout entirely in gaming media. In the event that the customer refuses all of the options presented in step 334, the customer could optionally be provided with an additional option with a lower fee than the options presented in step 334.

[0032] The customer is then directed to expressly confirm his or her acceptance of the transaction 310 and its terms (step 342). Acceptance could be in any form that is acceptable under industry standards and applicable regulations. For example, a digital signature could be entered via the signature collection device 142. The transaction is then accepted by the kiosk 116 and the marker payout is dispensed to the customer (step 344).

[0033] If the payout is to be dispensed in cash it is provided to the customer via the cash dispenser 132 and a transaction

receipt is printed via the printer 134. If all or a portion of the payout is to be dispensed as gaming media, the gaming media is programmed (in the case of an RFID token, for example) or printed (in the case of a bar-code based voucher) (step 352) and information concerning the gaming media is recorded and transmitted to the gaming media system 114 (step 348).

[0034] The kiosk 116 is also preferably configured to enable customers to pay off outstaying markers, or make a payment toward outstanding markers via the kiosk 116 and using any form of payment that the kiosk 116 is capable of processing. In particular, it is preferable that the kiosk 116 be adapted to accept payment via gaming media, in which case the kiosk 116 would include the component(s) and software programming necessary to determine the value of the type(s) of gaming media used at the casino in which the kiosk 116 is located, as well as to deactivate and/or capture gaming media being redeemed. In the case of bar code vouchers, the kiosk 116 would include a bar code reader. In the case of gaming chips or tokens with embedded RDIF chips, the kiosk 116 would have an RFID reader.

[0035] While the principles of the invention have been described above in connection with preferred embodiments, it is to be clearly understood that this description is made only by way of example and not as a limitation of the scope of the invention.

1. A system for processing a marker transaction by a customer of a gaming establishment via a kiosk as described in the specification and shown in the drawings.

2. A method for processing a marker transaction by a customer of a gaming establishment via a kiosk as described in the specification and shown in the drawings.

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