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[Continued on next page]

(54) Title: FUNDS TRANSFER SYSTEM AND METHOD OF USE IN GAMING ENVIRONMENT

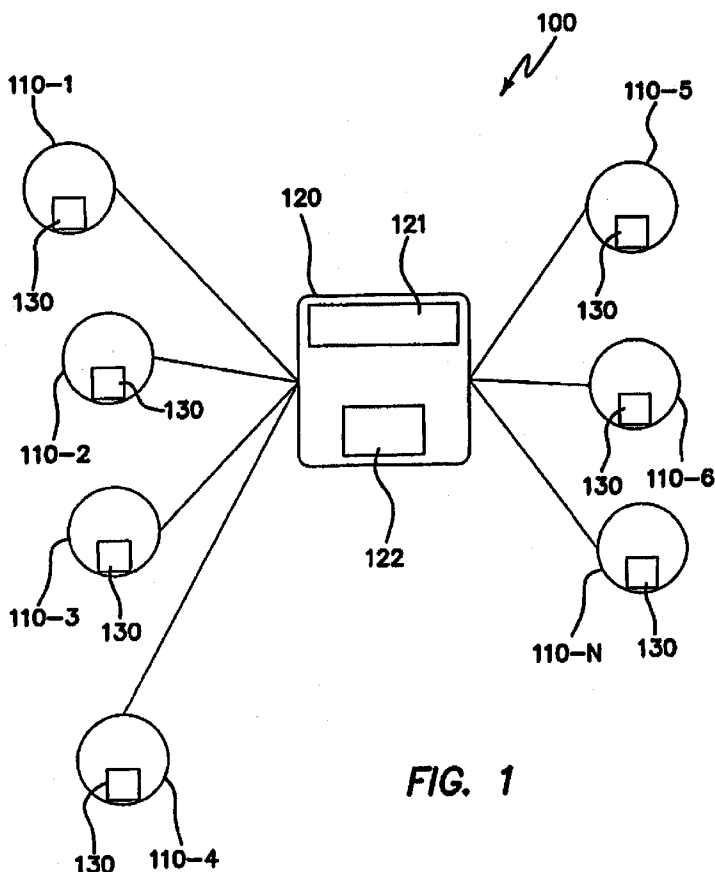


FIG. 1

(57) Abstract: A system and method for electronically transferring funds in a gaming environment is disclosed. The system includes a memory device operable to store a game value and memory device interface operable to retrieve data from, and transfer data to, said memory device. The memory device interface may be integrated into an electronic gaming machine or proximate a live table game or in a retail outlet. Monetary value may be added to the memory device by casino personnel or a kiosk. A player may then use the memory device to download credits to a gaming machine or in exchange for game chips at a live table game or to purchase goods and/or services at a retail outlet. The memory device maintains multiple accounts including a gaming account and retail account. The separate accounts have associated keys or secrets that permit the gaming machines and retail outlets to automatically select the correct account to transfer funds from and to.

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NO, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG,
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INTERNATIONAL SEARCH REPORT

International application No.
PCT/US2008/068712**A. CLASSIFICATION OF SUBJECT MATTER****A63F 9/00(2006.01)i**

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 8 A63F 9/00

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Korean utility models and applications for utility models since 1975
Japanese utility models and applications for utility models since 1975

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

eKIPASS (KIPO internal) & keywords: game, machine, memory, interface, credit, and fund

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2006/0287109 A1 (MERCADO, VICTOR et al.) 21 DECEMBER 2006 See abstract, figures 2-4, and paragraphs [0020], [0026], [0030], [0034] and [0038].	1-51, 79
A		52-78
A	US 6,852,031 B1 (ROWE, RICHARD E) 08 FEBRUARY 2005 See abstract.	1-79
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A	US 2007/0105618 A1 (STEIL, ROLLAND N.) 10 MAY 2007 See the whole document.	1-79

 Further documents are listed in the continuation of Box C. 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

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"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

02 APRIL 2009 (02.04.2009)

Date of mailing of the international search report

03 APRIL 2009 (03.04.2009)

Name and mailing address of the ISA/KR

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US2008/068712**Box No. II Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)**

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1. Claims Nos.:
because they relate to subject matter not required to be searched by this Authority, namely:

2. Claims Nos.:
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:

3. Claims Nos.:
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

Box No. III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

This ISA found multiple inventions in this application as follows:

Group I, claims 1-51, drawn to a gaming system comprising a memory device and a memory device interface.

Group II, claims 52-78, drawn to an electronic funds transfer system.

Group III, claim 79, drawn to a gaming machine comprising means for attachment of a memory device configured to transfer funds to the gaming machine.

The inventions listed as Groups I, II and III do not relate to a single general inventive concept under PCT Rule 13.1 because, under PCT Rule 13.2, they lack the same or corresponding special technical features for the following reason: they are separate inventions with distinct fields of search.

1. As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
2. As all searchable claims could be searched without effort justifying an additional fee, this Authority did not invite payment of any additional fee.
3. As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:

4. No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:

Remark on Protest

- The additional search fees were accompanied by the applicant's protest and, where applicable, the payment of a protest fee.
- The additional search fees were accompanied by the applicant's protest but the applicable protest fee was not paid within the time limit specified in the invitation.
- No protest accompanied the payment of additional search fees.

INTERNATIONAL SEARCH REPORT

Information on patent family members

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