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(71) Applicant: DASH.COM, INC. [US/US]; 24 West 25th Street, 10th floor, New York, NY 10010 (US).

(72) Inventors: PRIEST, Jason, S.; 112 West 71st Street, Apt. #10, New York, NY 10023 (US). DOWHAN, Christopher, G.; 453 Brockelman Road, Lancaster, MA 01523 (US). KAUFMAN, Daniel, L.; 123 W. 94th Street #1, New York, NY 10025 (US). ABRAM, Joshua, A.; P.O. Box 150, Trivoli, NY 12583 (US). KAUFMAN, Victor, M.; 633 Massachusetts Avenue, Lexington, MA 02420 (US).

(74) Agents: WIRTHLIN, Alvin, R. et al.; Akin, Gump, Strauss, Hauer & Feld, L.L.P., P.O. Box 688, Dallas, TX 75313-0688 (US).

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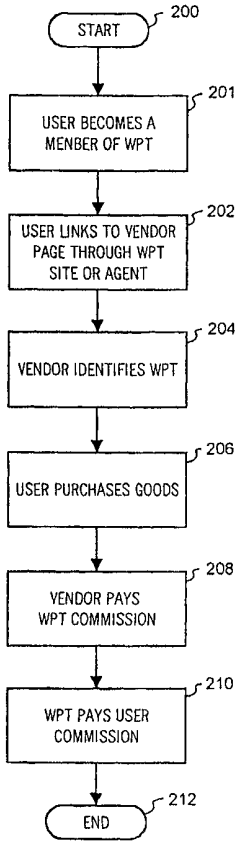
(54) Title: COMPUTER SYSTEM AND METHOD FOR RETURNING COMMISSIONS TO CONSUMERS

(57) Abstract

The present invention provides a method and apparatus for returning all or a portion of commission earned by a third party to a consumer (210), when the consumer purchases goods or services (206) from the vendor through affiliation with the third party (202). A consumer becomes affiliated with a third party (201). Thereafter, the consumer purchases goods or services (206) from the vendor, where the vendor and the third party have agreed to a commission prior to the consumer purchasing the goods or services (206), where the third party guides the consumer to earn commissions, then the third party allocates those commissions back to the consumer (210). The agreed to commission (208), is in exchange for the third party directing the consumer to the vendor (202). After purchasing the goods or sevices (206), the third party earns a commission (208) based upon the pre-agreed commission rate between the third party and the vendor (208). The third party then returns a portion of the commission to the consumer (210). The third party monitors the consumer's activities, allowing the third party to determine the amount returned to the consumer (206). The consumer therefore benefits monetarily through the affiliate of the third party and the vendor without modifying the consumer's purchasing practices.



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TITLE: COMPUTER SYSTEM AND METHOD FOR RETURNING COMMISSIONS TO CONSUMERS

FIELD OF THE INVENTION

The present invention relates to commerce conducted on a global network of computers and in particular to a computer system and method for returning commissions to consumers earned by third parties when the consumer purchases goods or services. More particularly, the present invention relates to a computer system and method in which a third party earns a commission from a vendor web site when a consumer links to the vendor web site with the third party affiliate ID and purchases goods. The vendor web site then pays the third party a commission based upon the purchase. The third party will then return all or a portion of the commission to the consumer.

BACKGROUND

Paying of commissions to a third party who either acts as a consumer's agent or directs the consumer to a vendor is common in today's marketplace. This procedure has begun to spill over into e-commerce. With the advent of the Internet, a new frontier of retail business was opened to both the consumer and the entrepreneur.

E-commerce over the Internet is increasing. Many e-commerce merchants now pay a commission, which is typically between five (5) and twenty-five (25) percent of the sales price, to other web sites when these sites direct shoppers to the merchant's site and a sale results. In fact, over 1,000 e-commerce merchants have established programs, which are commonly referred to as "affiliate programs", to help compensate web sites which direct traffic to the merchant's site. The merchant site owners have created standardized legal agreements that layout the terms of this affiliation. These agreements, coupled with standardized software, allow an affiliate to add the merchant's web site link to its web site, allowing the merchant web site to identify the linking web site as the affiliate. For merchants, these programs represent a cost-effective means of obtaining "shelf space" across the Internet since payment is due only when a sale occurs. "Shelf space" is a term used to describe the ability of a

merchant's web site owner to place his products or his site's web address in front of an Internet user as the user browses the Web.

For the affiliate, these programs represent a simple way of generating revenue from the traffic on their web sites, especially for those affiliates without other economic opportunities. Affiliate programs have mushroomed on the Internet because of their low transaction costs. There are no negotiations between the parties and virtually no operating costs. Amazon.com, which pioneered the concept and still operates the largest program, has recruited over 200,000 affiliates. Each of these affiliates has the "Amazon.com link" on its web site. When a customer accesses the Amazon.com web site through the link and purchases goods from Amazon.com, the affiliate is credited with a percentage of the purchase price. These programs were designed to benefit the affiliate and merchant web sites: the merchants benefit from increased traffic to their web sites and the affiliates benefit from a monetary reward for directing customers to the merchant web site.

SUMMARY OF THE INVENTION

The present invention provides a method and apparatus for use in e-commerce for returning to a consumer all or a portion of commissions earned by a third party when the consumer purchases goods or services from a vendor that is affiliated with the third party. The vendor and the third party first enter into an affiliate relationship in which they agree to a commission payable by the vendor to the third party for sales made to customers who have reached the vendor by or through the third party. Thereafter, the consumer forms a relationship with the third party whereby the consumer makes purchases from the vendor through the third party's affiliation with the vendor so that commissions are generated for the third party. Moreover, the consumer allows the third party to monitor the consumer's behavior so that the third party may ascertain the commissions generated by the consumer without relying on information supplied by the vendor or the consumer. Finally, the third party returns to each individual consumer all or a portion of the commission generated by his purchases. The consumer therefore benefits monetarily through the affiliation of the third party and the vendor without having to modify his purchasing practices.

BRIEF DESCRIPTION OF THE DRAWINGS

A better understanding of the present invention can be obtained when the following detailed descriptions of exemplary embodiments is considered in conjunction with the following drawings, in which:

FIGURE 1 is a block diagram depicting the network of computer systems embodying the disclosed invention;

FIGURE 2 is a block diagram of an affiliate web site configuration embodying the disclosed invention;

FIGURE 3 is a flow chart depicting the standard affiliate program as is known in the prior art;

FIGURES 4a – 4b are flow charts depicting the standard reward program as is known in the prior art;

FIGURE 5 is a flow chart depicting the modified affiliate program embodying the disclosed invention;

FIGURES 6a – 6b are flow charts depicting the membership application process embodying the disclosed invention;

FIGURE 7 is a flow diagram depicting the member access process in one embodiment of the disclosed invention;

FIGURES 8a –8d are flow charts depicting the purchase and commission return process of one embodiment of the disclosed invention;

FIGURE 9 is a flow chart depicting the warning procedure embodying the disclosed invention;

FIGURE 10 is a flow chart depicting the search engine procedure embodying the disclosed invention;

FIGURE 11 is a flow chart depicting a preferred site process embodying the disclosed invention;

FIGURE 12 is a flow chart depicting the profile recordation process embodying the disclosed invention; and

FIGURE 13 is a diagram of the Whypaythem.com agent embodying the disclosed invention.

DETAILED DESCRIPTION OF EXEMPLARY EMBODIMENTS

In the description that follows, like parts are marked throughout the specification and drawings with the same reference numerals, respectively. The drawing figures are not necessarily drawn to scale and certain figures may be shown in exaggerated or generalized form in the interest of clarity and conciseness.

Referring to Figure 1, a network of computer systems S, includes a user system 106, a vendor system 100, and an affiliate system 102. The user system 106 includes a monitor 132 and a video controller 138, connected by a bus 145. The monitor 132, the bus 145, and the video controller 138 comprise the video display unit of the user system 106. The monitor 132, the bus 145, and the video controller 138 are common articles of the computer industry and are well known in the art. However, a wide variety of display devices can be implemented without departing from the spirit of the invention; such devices include LCD panels.

The user system 106 also includes a processor 140 coupled to a serial bus 144. The serial bus 144 is connected to a mass storage device 142, an input/output device 136, and a modem 134. The processor 140 in the disclosed embodiment is an X86 style machine and can include processors such as the Pentium, Pentium II, and Pentium III. However, a wide variety of processors can be used without departing from the spirit of the invention; such processors include processors created by AMD and Motorola. The mass storage device 142 is connected to the serial bus 144. The mass storage device in the disclosed embodiment is a hard disk drive. However, a wide variety of mass storage devices can be implemented without departing from the spirit of the invention; such devices include a CD-ROM or a tape drive.

The input/output device 136 is also attached to the serial bus 144. The input/output device allows for communication with a computer through an outside user. The input/output device 136 of the disclosed invention is a keyboard and mouse; however, a wide variety of input/output devices can be included without departing from the spirit of the invention, such devices including a voice activated system.

The modem 134 is also connected to the serial bus 144. The modem 134 allows for communication from the user's system 106 to another computer system. The modem 134 of the disclosed embodiment is a 56K modem; however, a wide variety of modems can be included without departing from the spirit of the invention such as a 14.4 or 28.8 speed modems.

Also, various digital communication devices can be implemented to connect the user system 106 to a network. Use of such devices to replace the modem 134 can be accomplished without departing from the spirit of the invention. A multiple of user systems are available for use in the computer network, including TV/Internet devices and cell phone/Internet devices. These variations do not depart from the scope or spirit of the invention.

In one disclosed embodiment, a software program is downloaded over the modem link 130 to the user system 106 through the modem 134. However, the software could be supplied through a fixed media, such as CD-ROM and floppy disk without departing from the spirit of the invention. In addition, the software could stay resident on a computer at the third party's site, executed as needed by the consumer over the network connection, without departing from the scope or spirit of the invention.

The software program is stored in the mass storage device 142 and is executed by the processor 140. A specific example of such software program is the software agent created by Whypaythem.com. The agent is downloaded through the modem 134 and is stored on the mass storage device 142 after the user has become a member of Whypaythem.com.

The agent is then launched when the user, through the input/output device 136, selects to start up an Internet browser or when the Internet browser is automatically started. The Internet browser is a platform in which the user can access the Internet using a graphical user interface. The agent is launched with the Internet browser such that the Internet browser and the agent are functioning during the same time. However, slight modifications in the process can be made without departing from the spirit of the invention. Whether (1) the Internet browser is launched prior to the launching of the agent, (2) whether the agent is launched and the agent launches the

Internet browser, or (3) whether the Internet browser and agent are implemented as one program does not depart from the spirit of the invention.

Once the Internet browser and agent have been launched, the Internet browser makes contact with the Internet service provider (ISP) 104. The Internet service provider is an Internet-based company, such as America OnLine (AOL) or Mindspring, which provides the user access to any and all other web sites on the Internet. The (ISP) 104 is connected to the vendor 100 through a link 126. The vendor 100 includes a mass storage device 108, a network communication device 110, processors 112a and 112b and a bus 114.

The network communication device 110 connects the vendor 100 to the Internet and to the ISP 104. Network communication devices include modems or digital devices, such as ISDN, or a direct link. The mass storage device 108 includes a hard disk drive or a series of hard disk drives, and/or optical disks and compact disks. The processors 112a and 112b include processors which are found in any standard server based system. The vendor 100 maintains a web site, which is stored in the mass storage device 108. The mass storage device also includes all information associated with which products are available and/or any user data required for the purchasing of goods from the vendor site.

The vendor 100 is accessed through the ISP 104 or the vendor 100 may have a direct connect with an affiliate through link 124. The affiliate 102 includes a hardware set-up similar to that of the vendor 100. The affiliate 102 includes a network communication device 116, a mass storage device 118 and processors 120a and 120b, all of which are connected through bus 122.

The hardware necessary to implement a web-based business, which generally includes servers with a series of mass storage devices connected to the network through a network communication device, are well known in the art.

The affiliate 102 maintains its web site stored in the mass storage device 118. The affiliate 102 is accessed by the vendor directly through link 124 or through the ISP 104 through link 128. An example of an affiliate web site is the Whypaythem.com web site. Whypaythem.com, through affiliate agreements with vendors, has established links on its web site; these links are stored on the mass

storage device 118. These links allow a user to access the vendor's respective sites from the affiliate's 102 web site. The user accesses the affiliate 102 web site through an ISP 104. When the user views the Whypaythem.com web site, the user sees the vendor links. If the user selects a particular link, the user views the vendor 100 web site. During the operation of this link, an affiliate ID is provided to the vendor as part of the process of accessing the vendor's link on the Whypaythem.com web site. Thus, if a user purchases goods or services from the vendor 100 web site, the affiliate, Whypaythem.com is credited with a commission and the commission is electronically transferred from the vendor to Whypaythem.com. The affiliate ID process and affiliate programs are well known in the art and as such, are not disclosed in detail.

In the disclosed embodiment, Whypaythem.com provides a refund of a portion or all of the commission earned by Whypaythem.com to the user. This process is disclosed more fully below. The user system 106, as described above, is a standard stand-alone personal computer. However, through the advent of technology, different apparatus are available for contacting the Internet. Thus, a wide variety of user systems 106 that access the Internet can be used within the spirit of the invention.

Figure 2 is a block diagram of the functional distribution of the Whypaythem.com web site. The affiliate 102, Whypaythem.com, is shown in the center. The Whypaythem.com web site includes user data 146. The user data 146 is stored on a mass storage device, such as mass storage device 118, and includes information concerning profiles of its members. Such profile data includes the level of membership attained, purchasing history, member's name, ID, passwords, and a list of preferences or services requested by the user. The Whypaythem.com web site also includes vendor data 148. The vendor data 148 include a listing of vendors with which Whypaythem.com has affiliate agreements, the associated commission rates, and products available to the consumer for each vendor. The Whypaythem.com web site is accessed by multiple vendors, including Vendor A 100a, Vendor B 100b, through Vendor Z 100z. The Whypaythem.com web site is also accessible to a wide number of users shown as User A 106a, User B 106b, through User Z 106z. Thus, through the affiliate program, Whypaythem.com brings together Users A 106a through User Z 106z and provides them with links or access to Vendor A 100a

through Vendor Z 100z. Therefore, any purchases by the users from the vendors through the Whypaythem.com affiliation allows for a commission to be earned by Whypaythem.com. This commission is then passed down, in part or in whole, to the particular user. This diagram functionally shows how the vendor, user, and Whypaythem.com are interconnected. However, this does not limit the ability of the user to contact the vendor's web site directly and still obtain the Whypaythem.com affiliate identification, which allows for the payment of the commission from the vendor to Whypaythem.com and the return of all or part of the commission to the user. This procedure is discussed in detail in the following diagrams.

Figure 3 is a flow diagram of the standard affiliate program, as it is known is the art. The program begins with Start in step 150. In step 152, the user visits an affiliate web site. The affiliate web site includes information particular to that affiliate's function, but it also includes advertisements and links to vendor web sites. These links are in the form of hyperlinks, which allow the user to place his mouse over the link, and by clicking, direct the user to the vendor's web site. This is accomplished in step 154, in which the user links to the vendor web site. Once the user has linked to the vendor web site, the vendor web site is available for the user to review. The vendor web site includes a list of goods which are available to the user for purchase. Next in step 156, the vendor identifies the affiliate. When the user hyperlinks from the affiliate web site to the vendor web site, an affiliate ID is embedded within that link so that the vendor is able to identify the affiliate who directed the user to the vendor's web site. This allows the vendor to credit the affiliate with providing a potential customer to the vendor's web site. Next in step 158, the user purchases goods. The purchase of goods is done through a standard procedure that is common in the industry. To purchase the goods, the user accesses a secured web site that allows the user to enter personal information, such as credit card data, without fear that this information will become known throughout the Internet.

Next, in step 160, the vendor pays the affiliate a commission. Upon the completion of the purchase of goods, the vendor pays the affiliate web site a commission based upon a predetermined commission rate. The vendor has previously identified the affiliate through the affiliate ID and now credits that affiliate with a

percentage of the purchase price. The affiliate then retains this commission as income based upon its web site. This practice is common in the industry. Any web site owner can agree, through the affiliate agreement program, to place a vendor's hyperlink on its web site, allowing an income to be provided to the web site owner for nothing more than allowing a link to be placed on its site, which link accesses another vendor's web site. This process ends in step 162.

Referring to Figures 4a – 4b, a flow diagram representing the rewards program process, as it is known in the industry, is shown. The flow chart begins with Start in step 164. Next, in step 166, the user accesses the reward vendor. The reward vendor maintains its own web site. Next, in step 168 the user must accept membership to the reward vendor's club to be allowed the opportunity to earn reward points. The reward vendor provides an electronic membership application form. The user must fill out this application form to be a member of that reward vendor's web site. Once the user has accepted membership by completing the application form, the user is able to link to selected merchants in step 170.

Once the user links to the merchant's web site, the user selects goods for purchase in step 172. After the user has selected the goods for purchase, the merchant verifies the user's credit in step 174. Once the credit card has been approved, the merchant ships the goods to the user in step 176. Next, in step 177, the merchant informs the reward vendor that the user made a purchase. Then, in step 178, which is continued on Figure 4b, the vendor awards the user points based on his purchase. The user is awarded points based upon the amount of purchase, or based strictly upon making a purchase from the selected merchant. While the reward vendor awards the user his points, it is the merchant that determines the amount of the reward.

After the vendor has awarded the user points associated with this most recent purchase, the reward vendor determines if enough points have been obtained to make a purchase from the reward vendor award catalog in step 180. If there are not enough points, then the process proceeds to step 188 where the reward vendor adds the current award purchase points to the total points earned by the member and the process ends in step 190. If the user has accumulated enough points as determined by step 180, the process moves to step 182 where the user is allowed to view the reward

vendor's award catalog. The reward vendor supplies a list of goods and associated points necessary to obtain these goods in the reward vendor award catalog. The user reviews this catalog and selects a good which "pays" with the user's accumulated points. The prices in points for specific goods are contained in the catalog. Once the user has reviewed the catalog, the user can select the award in which he desires in step 184. Upon selection, the vendor delivers the reward to the user in step 186. The points associated with this selection are deducted from the user's total, and the process ends at 190. Figures 3 and 4a – 4b are examples of current systems implemented on the Internet.

Referring now to Figure 5, a flow chart depicting the modified affiliate program according to the disclosed invention is shown. The process begins with Start at step 200. The user becomes a member of Whypaythem.com in step 201. An application form is provided electronically, and after submittal, a software agent is downloaded, installed, and launched on the user's computer system. In an alternative embodiment, the software agent can be provided to the user in a fixed media or through a separate machine such as a proxy server. Next, in step 202, the user links to a vendor site through the Whypaythem.com web site or through the Whypaythem.com software agent. The links from the Whypaythem.com web site or the agent identify Whypaythem.com as the affiliate. In one embodiment, the affiliate identification is accomplished by providing an affiliate ID in the Uniform Response Locator (URL). The URL is the global address of this site on the World Wide Web (www). A wide variety of processes for accessing a vendor's web page while identifying the affiliate can be implemented without departing from the spirit of the invention. Next, in step 204, the vendor identifies Whypaythem.com as the affiliate that has directed this user to the merchant. Next, in step 206, the user purchases the goods from the vendor's site while Whypaythem.com monitors the user's activity. Upon successful purchasing of the goods, the vendor pays Whypaythem.com a commission based upon a pre-agreed commission rate in step 208. The pre-agreed commission rate can be a percentage based upon the amount of purchase, a flat rate based upon the occurrence of a sale, or a combination of both. Next, in step 210, Whypaythem.com pays the user a portion or all of the commission earned by

Whypaythem.com as a result of his purchase, which was monitored by Whypaythem.com. The user, through membership with Whypaythem.com, has the opportunity to receive a portion or all of the commission earned by Whypaythem.com on account of his purchases. The process will end at step 212.

This modified affiliate program allows the user to benefit from the commission earned by the affiliate through the purchase of goods from the vendor. The user is not required to modify his purchasing behavior at vendor sites, nor must the user follow up his purchases with cumbersome activities such as submitting rebate forms. During steps 202-206, the user's computer system is in communication with Whypaythem.com. Whypaythem.com is monitoring the user's browsing practices and purchasing activities and recording this information in the Whypaythem.com database. This allows Whypaythem.com to allocate the aggregate commissions it receives from vendors among the individual user who generated these commissions, without relying on the vendors to identify specific user purchases or requiring the users to proactively identify themselves as the specific purchasers.

In Figures 6 – 12, a detailed discussion of one embodiment is provided. However, this disclosure and description of this embodiment is illustrative and explanatory thereof and various changes may be made without departing from the scope and spirit of the invention.

Referring now to Figures 6a – 6b, a flow chart depicting the process necessary for a user to become a member of Whypaythem.com is shown. Beginning with Figure 6a, the process begins with step 250 Start. In step 252, a nonmember contacts the Whypaythem.com web site. The Whypaythem.com web site immediately determines that this is a nonmember and that there will be no communication with an agent concerning this user. Upon determining that a nonmember has contacted the site, a membership request statement is displayed in step 254. The membership request states the benefits of becoming a member with Whypaythem.com and allows for the user to request membership. Next, in step 256, whether the user has accepted the membership request is determined. If the user does not request membership, then the process ends with step 278. If the user requests membership, the process proceeds to step 258 where a basic member application is displayed. The basic member

application includes general demographical data such as user name, address, e-mail address, and other associated background information. Next, in step 260, whether the basic member application has been completed is determined. If the application has not been completed, the process proceeds to step 262 where an application not complete notice is displayed before returning to step 258 and displaying the basic member application. If the basic member application has been completed when the user submits the application, then the procedures proceeds to step 264 on Figure 6b.

In step 264, the new member is added to the membership list, which is stored in the Whypaythem.com user database. All associated data entered with the application is stored in the Whypaythem.com user database. This information is used to identify specific users and to collect demographic data on users and their purchasing history. Next, in step 266, the agent is downloaded and installed on the user's system. Once the user is a member of Whypaythem.com, a software agent is downloaded to the user's computer so that the agent can assist the user in obtaining the return of commissions from on-line purchases. The software agent or a software program is stored in the mass storage device 142. This process is discussed in the description of Figure 1. Upon successful installation of the agent, the agent is launched in step 268. After the agent is launched, a home page is displayed for that user in step 270. Each user home page is customized with specific member data obtained through the user database. However, the common elements of the home page are provided in template form and as such, are usable with multiple users. However, the template gathers information from the user database to be displayed with a specific user, thus personalizing each home page. A portion of the personalized home page is dedicated to allowing the user to personalize further the services provided by Whypaythem.com or to allow for more personalization of the user's home page. Whether the user has selected the personalized services option is determined in step 272. If no selection, the process ends in step 278. If the user selects to personalize the services through Whypaythem.com, the attributes are displayed in step 274. The user modifies and changes the attributes which are initially set based upon a common template. If the user has completed the modification of the attributes as is determined in step 276, the process ends in 278. If the user has not

completed modification of the attributes, then the process returns to step 274 and the attributes are continuously displayed.

Figure 7 shows a flow chart depicting a process of a member accessing the Whypaythem.com web site. The process begins with step 300, Start. Next, in step 302, the agent is launched. The agent can be launched in multiple ways. The launching of the agent may depend upon the type of computer system run by the user. In a standard Windows 95 based system, the agent is automatically launched upon the launching of the Internet browser. However, other systems may allow for the agent to be launched upon the system start-up, and as such, the agent will launch the Internet browser to be used during the process. However, neither launching sequence detracts from the spirit of the invention. Next, in step 304, the agent contacts the Whypaythem.com web site. The agent maintains communication with the Whypaythem.com web site referring profile information to the Whypaythem.com database while, at the same time, maintaining current discount or commission information resident in the agent. Next, in step 306, the user accesses the Whypaythem.com web site. Membership is determined in step 308. Membership must be determined even with the presence of an agent because several members may access the Internet through a common computer system; thus an agent is present on the computer system; however, each user has the ability to maintain an individual membership. As such, whether multiple members are resident on a single computer system is determined in step 310. If there are multiple members, a prompt for the member ID is displayed in step 312. Upon entry of the ID, the process proceeds with step 314. If multiple members are not resident on this computer system, the process proceeds with step 314. In step 314, the member home page is displayed as personalized with data in the user database and through prior selection of any attributes previously designated. A portion of the member home page is dedicated to allowing the user to access his membership account information. Whether the user decides to display account information is determined in step 316. If the user decides to display the account data, then the account data is displayed in step 318. The account data includes level of membership obtained, referral dollars earned by parties that were referred by the member, and account history of purchases and commissions

returned to the member. Once the account data has been displayed, or if the member decides not to display the account data in step 316, the process ends in step 320.

Next, referring to Figures 8a –8d, a flow chart is shown depicting the process of returning the commission earned by the affiliate in accordance with the disclosed invention. Figure 8a begins with Start in step 350. Next, in step 352, the agent is launched. As discussed earlier, the agent and the browser are launched in conjunction with each other. In the disclosed embodiment, the browser is launched prior to launching of the agent. In step 354, the agent contacts the Whypaythem.com web site. During this contact, the agent accesses the user and vendor databases to obtain pertinent information, including the user membership level and discount percentages associated with certain vendor sites. The user then accesses a web site in step 356. The web site is any web site other than the Whypaythem.com web site. The user accesses any web site by providing the proper URL in the address line of the browser, or this web site may be the home page for the browser. The browser home page is accessed when the browser is initially launched. An entry into this functional block is available from a warning routine. The warning routine is discussed in detail in the description of Figure 9. The URL accessed by the user is stored in the user database in step 360. Whypaythem.com has this information stored in the user database so that it can be can be used to sell advertisements or to predict the behavior of individual users or groups of users.

In the disclosed embodiment, the agent takes the URL of the current page and stores it in the Whypaythem.com database. Next, in step 362, the agent accesses the vendor database. The agent queries the database to determine if the current URL is listed in the vendor database. Next, in step 364, whether the URL is in the database is determined. If the URL is not in the database, then the process proceeds to step 366 where the agent waits for the next web site and the process returns to step 356. This is done so that if the user accesses a web site containing a vendor that is not included in the Whypaythem.com database, or is not a comparable web site to one contained in the vendor database, then the procedure for returning commissions is not implemented and the agent waits until another web site is visited before the comparison begins again. If the URL is in the database, then the process proceeds with step 368 on

Figure 8b. In step 368, the affiliate ID is examined to determine if Whypaythem.com is the tag in the affiliate ID. This is to determine whether or not Whypaythem.com will receive credit for directing the user to a specific vendor site. If the affiliate ID is other than the Whypaythem.com, a warning routine is launched in step 358. The warning routine is discussed in detail in the description of Figure 9. At the completion of the warning routine, or if the affiliate ID designates Whypaythem.com as the affiliate, the vendor name and discount percentage associated with that vendor are displayed in the agent in step 370. The discount percentage also includes any reduction of percentage based upon membership level. The higher the membership level, the greater the percentage returned. Membership levels are increased by completing certain criteria, such as completion of surveys, maintaining orders at a specified level, obtaining and using a Whypaythem.com credit card, etc. Many criteria can be used to determine membership levels without departing from the spirit of the invention. The agent display can be displayed concurrently with the web page, or the agent display can be hidden. Thus, two windows can be displayed with the agent overlaying the web page display. Thus, while a user is accessing a web site, the agent display can also be seen and provide alternative information associated with that web site. A diagram of the agent is shown in Figure 13

Next in step 372, the URLs are monitored to determine if a purchasing URL is displayed. Every URL that the agent encounters is stored in the user database in step 374. Then, whether that URL is the purchasing URL is determined in step 376. If this is not the purchasing URL, then the process returns to step 372 and the next URL is examined to determine if it is the purchasing URL. If the purchasing URL is encountered, the amount of purchase is sought by the agent in step 378. If the amount of purchase is not found, as is determined in step 380, then the process returns to step 372 where the next URL is searched to determine if it is the purchasing URL. If the amount of purchase is found in step 380, then the process proceeds with step 382 on Figure 8c. In step 382, the current URL is stored in the user database. Next in step 384, the amount of purchase is displayed by the agent. The amount of purchase is determined directly from the purchase URL of the vendor. The purchase URL of the vendor is a secured web site associated with the vendor and the URL is provided by

the vendor to Whypaythem.com during the affiliate agreement process discussed previously.

Once the amount of purchase is displayed, the post-purchase verification URL is sought in step 388. Once the post-purchase verification is found, the URL is stored in the user database in step 390. The post-purchase verification page includes information that shows that the purchase was verified and that the credit information given by the user to the vendor has been accepted and allowed. If the verification is not found in step 392, then the process returns to step 388 where the search for the post-purchase verification URL is continued. If the verification is found, the amount of savings is calculated and displayed in step 394. The amount of savings is the product of a stated percentage multiplied by the amount of the purchase and further multiplied by a discount factor associated with the level of membership. The stated percentages are determined during the affiliate agreement process between the vendor and, Whypaythem.com. The discount factor depends upon the membership level of the user in Whypaythem.com. The return amount ranges from 50% to 100% of the commission, depending on the membership level obtained by the user. Next, in step 396, the verification URL is stored in the user database along with the commission earned by Whypaythem.com and the returned amount earned by the user during this purchase from the vendor. The process continues with step 397 on Figure 8d where returned amount is stored in the user and vendor databases. Next, in step 398, Whypaythem.com pays the returned amount to the user. The returned amount is calculated and controlled by Whypaythem.com. The basis for the returned amount is obtained through the monitoring of the user's purchases by Whypaythem.com. Thus, Whypaythem.com does not rely on the vendor to determine the amount returned to the user. Also, the user doesn't have to provide any receipts to receive their returned amount. The process ends with step 399. In alternative embodiments, multiple monitoring processes can be implemented to determine the amounts of purchase without departing from the spirit of the invention.

Next, referring to Figure 9, a flowchart of the warning procedure in accordance with the disclosed invention is shown. The process starts with step 400, Start. Next in step 402, whether an affiliate ID is present in the URL is determined. If

no affiliate ID is in the URL, the process proceeds to step 416 where the Whypaythem.com affiliate ID is placed in the URL. The procedure ends at step 418. If an affiliate ID is present in the URL, then whether the affiliate ID is a Whypaythem.com ID is determined in step 404. If the affiliate ID is a Whypaythem.com affiliate ID, the procedure ends with step 418. However, if the affiliate ID is not a Whypaythem.com affiliate ID, a warning is displayed stating that this is not a Whypaythem.com affiliated link and that no commission may be earned by the user. The proper Whypaythem.com affiliate link is provided in step 406. This allows the user to decide if he desires to access the vendor site through the Whypaythem.com link. The user has the opportunity to continue his purchase through the vendor link allowing another affiliate, or no affiliate, to receive the commission and thus the user would not receive any amount of the commission. However, if the user does wish to receive a portion or all of the affiliate commission associated with the purchase, then the user replaces the current URL with a Whypaythem.com affiliate URL.

In the disclosed embodiment, this is accomplished by selecting a "savings" option or "no savings" option in a pop-up box, allowing Whypaythem.com to receive the commission by directing the user to the vendor. If the user agrees to accept the Whypaythem.com affiliate link in step 408, then the URL is replaced with the Whypaythem.com affiliate URL in step 416 and the process ends with step 418. If the user does not agree to accept the Whypaythem.com affiliate link in step 408, then a No Savings Warning is displayed throughout the user's interaction with that vendor site accompanied by a link allowing for the user to load the Whypaththem.com affiliate URL in step 410. If the user does not select the Whypaythem.com affiliate URL link in step 412, then the process proceeds to step 414 where it waits for the next web site. This next web site is directly associated with Figure 8a, step 358, where the process returns to step 356 where the user accesses the next web site. This is one exit point from the warning routine. If the user does select the Whypaythem.com affiliate URL link in step 412, then the URL is replaced with a Whypaythem.com affiliate URL in step 416 and the process exits the warning routine in step 418.

Referring now to Figure 10, a flowchart of the process for examining search engine requests in accordance with the present invention is shown. The process starts with step 450, Start. Next in step 452, a determination is made whether this is a new domain. A new domain is a domain not already encountered since the agent was initialized or launched. The agent keeps a running list of web sites visited in the memory on the user's computer system. This is done to avoid redundant trips to the database for domain information on subsequent visits. Querying of the database is completed one time for each new domain encountered during the agent's existence during this browsing period. Thus every time the agent is closed, all domains are new domains and thus must go through this procedure.

Next, in step 454, a decision is made whether this domain is significant. A significant site is a site in which the agent requires some interaction. If this is not a significant site, the URL is stored in the user database in step 456. If the domain is significant, whether the domain is a search engine domain is determined in step 458. If the domain is not a search engine, the process ends in step 472. If the domain is a search engine, the agent retrieves known keywords from the Whypaythem.com database in step 460. Thus the agent accesses the Whypaythem.com database to bring down a list of keywords which are compared against a search entered into the search engine. Each keyword is each associated with a Whypaythem.com affiliate vendor. Next, in step 462, the URL is scanned for any keywords brought down by the agent. The URL contains the keywords used in the search. If there is a match in the URL with the keywords retrieved by the agent, a link to the merchant associated with the keyword is displayed in step 468. This link contains the Whypaythem.com affiliate ID. The Whypaythem.com database is used to supplement the search done in a broad sense via the search engine. Thus if a search engine is implemented to find specific goods and these goods match the keywords contained in Whypaythem.com database, the agent points the user to merchant sites affiliated with Whypaythem.com. If the user decides to access the merchant containing the Whypaythem.com affiliate ID, as shown in step 470, then the process ends in 472. However, if the URL reveals no match for the keywords, as shown in step 464, or if the user decides to not link to the merchant set forth by the agent in step 470, the URL is stored in the database and the

process returned to step 462 where the scan for the next URL is conducted on the keywords used in the search.

Referring to Figure 11, a flowchart depicting the preferred site process for the disclosed invention is shown. The process starts with step 500, Start. Next, in 502, the site visited is a known site. Next, in step 504, whether the site is a preferred site is determined. A preferred site is a site that Whypaythem.com endorses over other sites with similar offerings, including but not limited to, merchant sites. If the site is a preferred site, activity is treated as any Whypaythem.com endorsed site, as discussed in Figures 8a through 8d in step 518. If the site is not a preferred site, the Whypaythem.com database is searched for a category of the site. A Whypaythem.com preferred site within that category is determined in step 506. Next, in step 508, the site is stored in the user database. If a preferred site in a specific category is found in the database, the preserved merchant link is displayed in step 510. That link includes the URL for the merchant and it includes the Whypaythem.com affiliate ID so that any purchases made from this merchant will be properly credited to Whypaythem.com and the user will receive credit for making this purchase. If the user decides to link to the merchant in step 512, the URL is replaced with the WhyPaythem.com preferred site URL which includes the Whypaythem affiliate ID in step 516. If the user does not choose to use the Whypaythem.com endorsed site link in step 512, then no action is taken in step 514 and the process ends with step 520. After the URL is replaced with the Whypaythem.com preferred site URL containing the Whypaythem.com affiliate ID in step 516, then a standard purchase procedure as discussed in Figures 8a through 8d is completed and the process ends in step 520.

Next in Figure 12, a flowchart of the member profile collection process of the disclosed invention is shown. The process starts with step 550, Start. Next in step 552, a user browses sites as usual with the agent storing the appropriate URL information during this time period. Next, the member performs searches using a major search engine in step 554. During this search engine process, the search engine process, as discussed in Figure 10, is implemented to determine if any of the keywords searched for with the search engine are keywords available in the Whypaythem.com

vendor database. Next, in step 556, the member purchases goods on a Whypaythem.com affiliate site. Using the procedure disclosed herein, a member purchases goods on a Whypaythem.com affiliate site. The member receives credit for a portion of the commission earned by the affiliate Whypaythem.com on the vendor purchase. Next in step 558, a member purchases goods from a non-Whypaythem.com affiliate site. Thus the user does not receive any credit and does not receive any portion of the commission earned by the affiliate from the purchase of goods from this vendor. During steps 552 through 558, the agent is in communication with the Whypaythem.com user and vendor databases. The agent is storing information detailing the user's activities of browsing through material and storing information concerning the user's purchasing habits and viewing habits. This information is stored in the database and can be accessed, by the vendor, through appropriate channels through Whypaythem.com. This information, however, is only available to vendor in a blind format. A blind format requires that personal information regarding a user is extracted from the information given to the vendor. However, the user's purchasing habits and viewing habits are available to be sold or given to a vendor. Next, in step 560, Whypaythem.com processes information about member shopping and browsing habits. In step 561, Whypaythem.com sells the information in the aggregate form as discussed above. The process ends in step 564.

Referring now to Figure 13, a diagram of the Whypaythem.com agent according to the disclosed invention is shown. The diagram of the Whypaythem.com agent 600 is shown. The Whypaythem.com agent 600 is comprised of a Whypaythem.com logo 602 in the left portion of the Whypaythem.com agent 600. By placing the cursor over the Whypaythem.com logo 602, the user can access the Whypaythem.com home page. The text portion 604 of the Whypaythem.com agent 600 is shown in the right center portion. The text portion 604 maintains the information concerning the percentage return available through the affiliate agreement. Also, the text portion 604 can display the amount of purchase, the amount of return given to the user after a purchase, warnings, and advertisements. The right hand portion of the Whypaythem.com agent 600 allows the user to select an affiliated vendor in windows 606. After the user has selected the proper vendor in windows

606, the user can place the mouse over the go button 608 in the far right hand portion of the Whypaythem.com agent 600. By selecting the go button 608, the user can link to the vendor selected in the window 606. A channel window 610 is shown in the left center of the Whypaythem.com agent 600. The content of the channel window 610 is selected by the user when the user personalizes the user's homepage. Stock quotes, sport scores, and other associated data can be displayed.

The foregoing disclosure and description of the invention are illustrative and explanatory thereof and various changes to the size, shape, materials, components may be made without departing from the spirit of the invention.

WHAT IS CLAIMED IS:

1. A method of returning all or a portion of a commission earned by a third party to a consumer when the consumer purchases goods or services from a vendor, using a computer system to interconnect the third party, consumer, and vendor , the method comprising the steps of:

affiliating a consumer with a third party;

accessing a vendor's site, wherein the third party is identified through the consumers' access to the vendor's site;

purchasing goods or services from the vendor's site;

paying the third party identified through the consumer's access a commission;

paying the consumer a portion of the commission paid to the third party, wherein the portion of the commission paid is determined by the third party.

2. The method of claim 1, wherein the step of affiliating a consumer with a third party includes joining the third party as a member.

3. The method of claim 1, wherein the step of affiliating a consumer with a third party includes incorporating an affiliate identification identifying the third party within the consumer's computer system.

4. The method of claim 3, wherein the step of affiliating a consumer with a third party includes downloading software from the third party to the

consumer, wherein the downloaded software contains the affiliate identification.

5. The method of claim 1, wherein the step of accessing a vendor's site includes accessing the vendor's site through a link provided by the third party.

6. The method of claim 1, wherein the step of accessing a vendor's site includes accessing the vendor's site through an Internet browser.

7. The method of claim 6, wherein the step of accessing a vendor's site through an Internet browser includes accessing the vendor's site through an Internet browser that identifies the third party as an affiliate.

8. The method of claim 1, wherein the step of paying the third party includes paying the third party a specified amount.

9. The method of claim 1, wherein the step of paying the third party includes paying the third party a variable amount, the variable amount dependant upon the amount of the purchase.

10. The method of claim 1, wherein the step of paying the consumer a portion of the commission includes paying the consumer the entire commission.

11. The method of claim 1, wherein the step of paying the consumer a portion of the commission is dependant upon a level of membership with the third party.

12. A method of returning all or a portion of a commission earned by a third party to a consumer upon the purchase of goods or services from a vendor, the method comprising the steps of:

launching an agent;

determining address of a current page;

comparing address of the current page with known merchant addresses;

if the current page address is not a known merchant address, waiting for a next address;

if the current page address is a known merchant address, determining if affiliate ID is present;

if affiliate ID is not present, providing correct affiliate ID;

if affiliate ID is present, determining if affiliate ID is correct;

if affiliate ID is not correct; displaying a warning;

monitoring input to determine if correct affiliate ID is entered;

if affiliate ID is correct, searching the current page for a purchase amount;

if purchase amount is found, displaying the amount owed;

calculating a discount amount as known discount percentage multiplied by the purchased amount; and

displaying the discount amount;

storing the discount amount at the third party site;

paying the consumer the discount amount.

13. A computer system for returning all or a portion of a commission earned by a third party to a consumer upon the purchase of goods or services from a vendor, the computer system comprising:

at least one processor;

a bus coupled to the at least one processors;

a network communication device coupled to the bus;

a mass storage device coupled to the bus;

affiliate logic operably connected to the network communication device, the mass storage device, and the at least one processor, the affiliate logic performing the steps of:

agreeing with a vendor, wherein the vendor agrees to pay a commission when a consumer is directed to the vendor;

obtaining the consumer as a member;

providing an identifier to the member, wherein when the member accesses a vendor's site, the identifier is provided through the members' access to the vendor's site;

receiving a commission from the vendor when the member purchases goods or services from the vendor's site;

paying the member a portion of the commission paid to the third party

14. The computer system of claim 13, wherein the step of providing an identifier to the member includes downloading software to the member, wherein the downloaded software contains the affiliate identification.

15. The computer system of claim 13, wherein the step of agreeing with a vendor includes contracting with a vendor using a standard affiliate agreement.

16. The computer system of claim 15, wherein the standard affiliate agreement includes terms to pay a commission based upon the amount of purchase.

17. The computer system of claim 15, wherein the standard affiliate agreement includes terms to pay a commission based upon a stated amount if any purchase occurs.

18. The computer system of claim 13, wherein the step of paying the member a portion of the commission includes paying the member the entire commission.

19. A computer system for returning all or a portion of a commission earned by a third party to a consumer upon the purchase of goods or services from a vendor, the computer system comprising:

a processor;

a bus coupled to the processor;

a modem coupled to the bus;

a video device coupled to the bus;

a mass storage device coupled to the bus;

agent code stored in the mass storage device, the agent code, when executed, performing the steps of:

identifying a third party as an affiliate;

providing a link to a vendor's site;

displaying data when linked to the vendor's site;

displaying notice of amount to be returned.

20. The computer system of claim 19, wherein the step of identifying the third party as an affiliate includes incorporating the third party's affiliate identification within accesses to the vendor's sites.

21. The computer system of claim 19, wherein the step of displaying data when linked to the vendor's site includes displaying the amount of vendor discount.

22. The computer system of claim 19, wherein the step of displaying data when linked to the vendor's site includes displaying the amount of purchase.

23. The computer system of claim 19, wherein the step of displaying notice of amount to be returned includes displaying amount of commission returned from the third party.

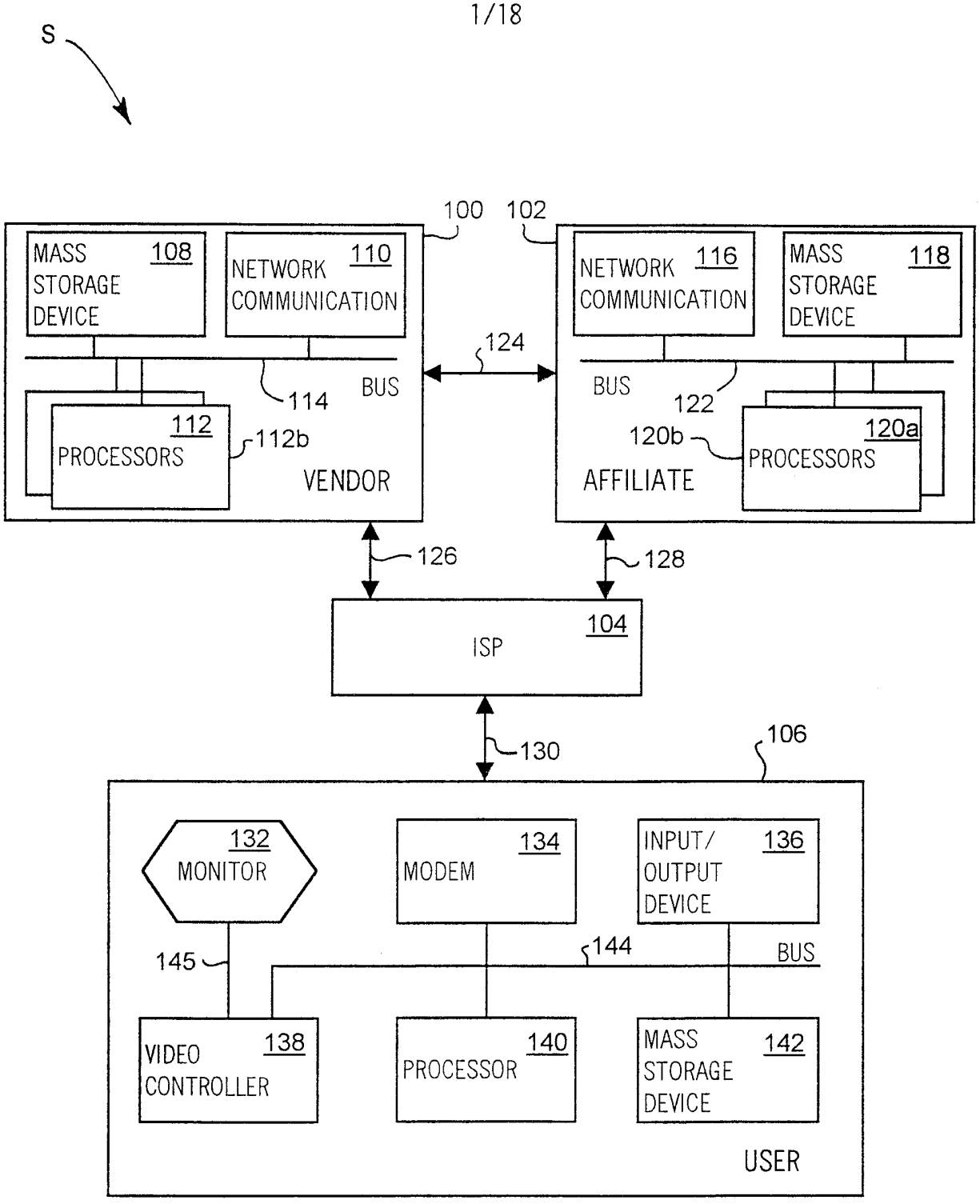
S
100
102
MASS STORAGE DEVICE 108
NETWORK COMMUNICATION 110
NETWORK COMMUNICATION 116
MASS STORAGE DEVICE 118
124
BUS
114
BUS
122
112
PROCESSORS
112b
VENDOR
120b
120a
PROCESSORS
AFFILIATE
126
128
104
ISP
130
106
132
MONITOR
MODEM 134
INPUT/ OUTPUT DEVICE 136
145
144
BUS
VIDEO CONTROLLER 138
PROCESSOR 140
MASS STORAGE DEVICE 142
USER

FIG. 1

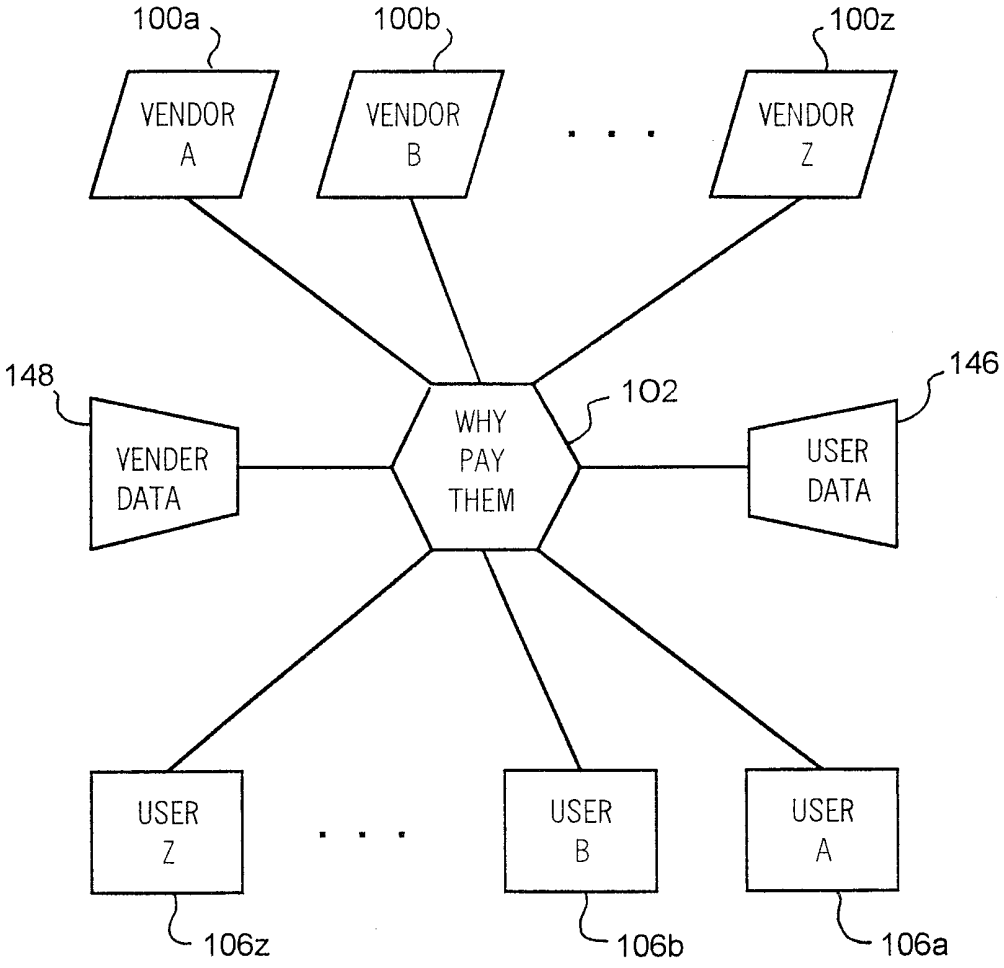
100a
100b
100z
VENDOR A
VENDOR B
VENDOR Z
148
146
102
VENDER DATA
WHY PAY THEM
USER DATA
USER Z
USER B
USER A
106z
106b
106a

FIG. 2

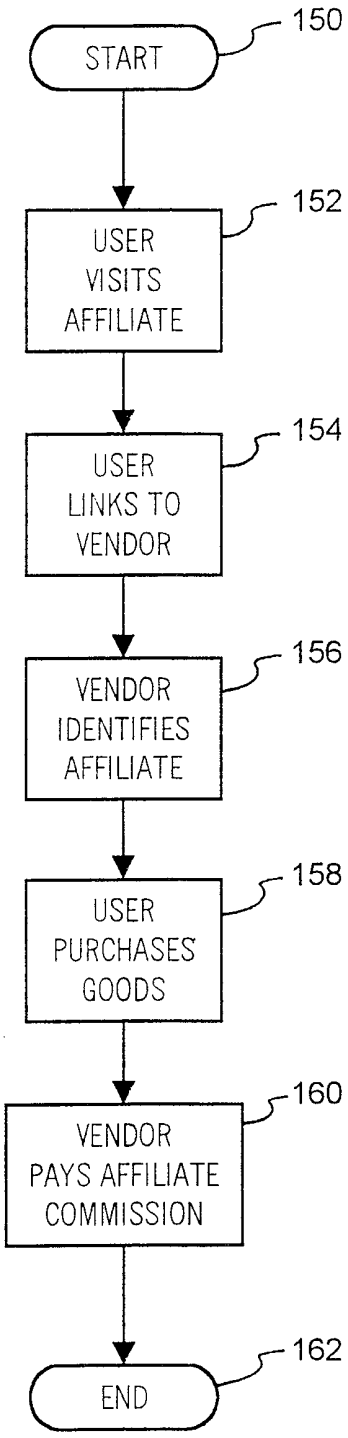

FIG. 3
(PRIOR ART)

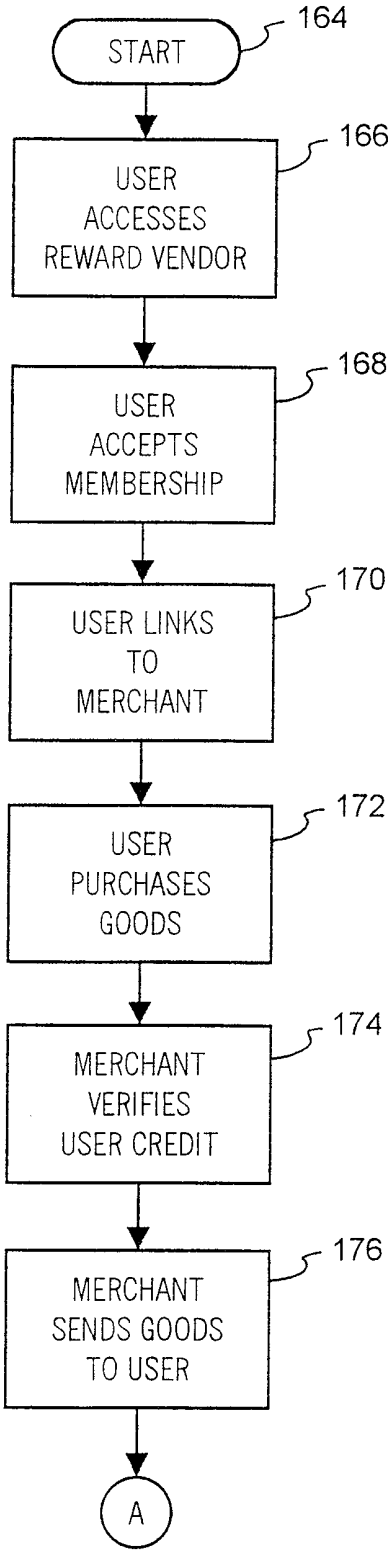

FIG. 4A
(PRIOR ART)

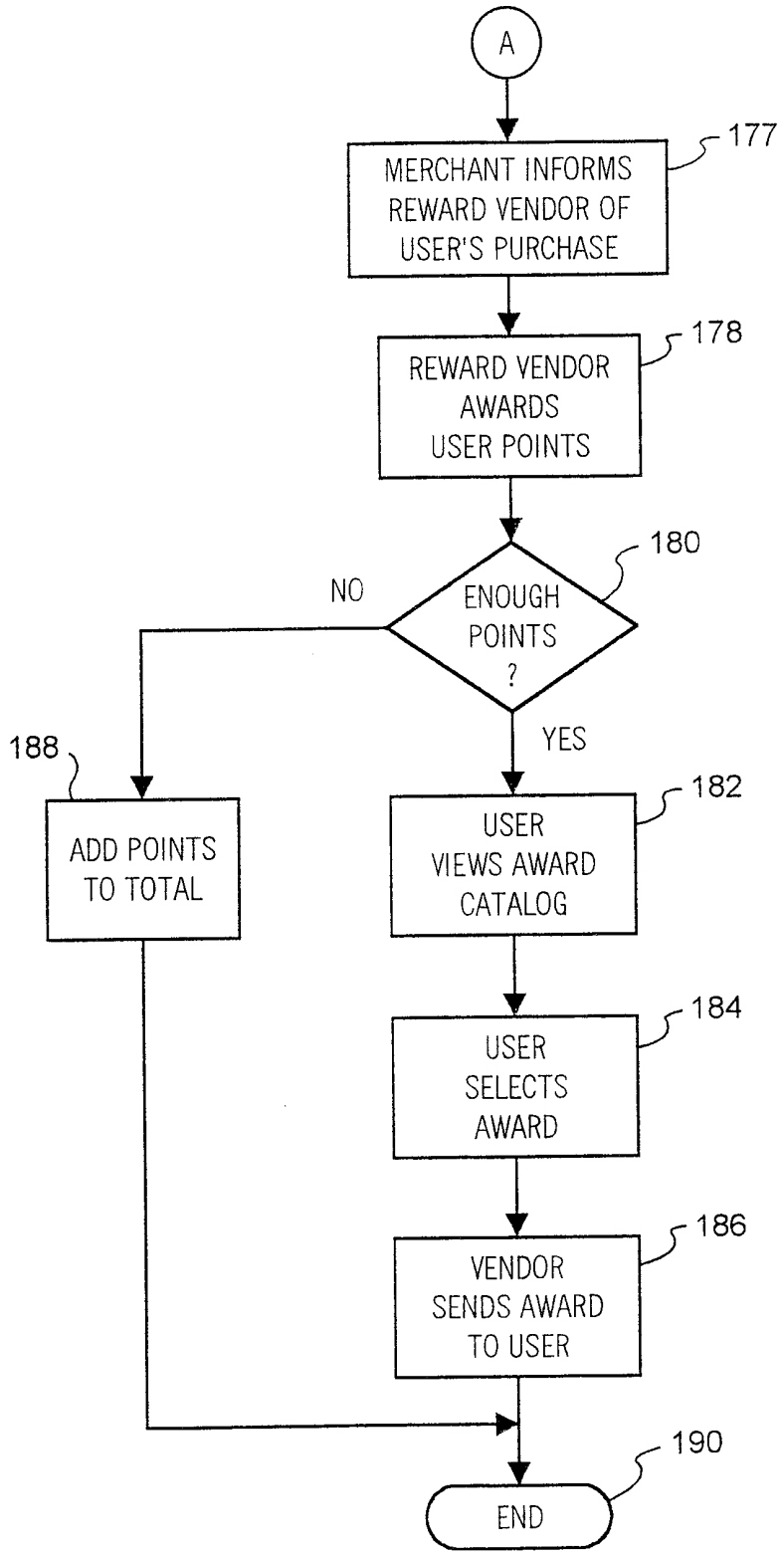

FIG. 4B
(PRIOR ART)

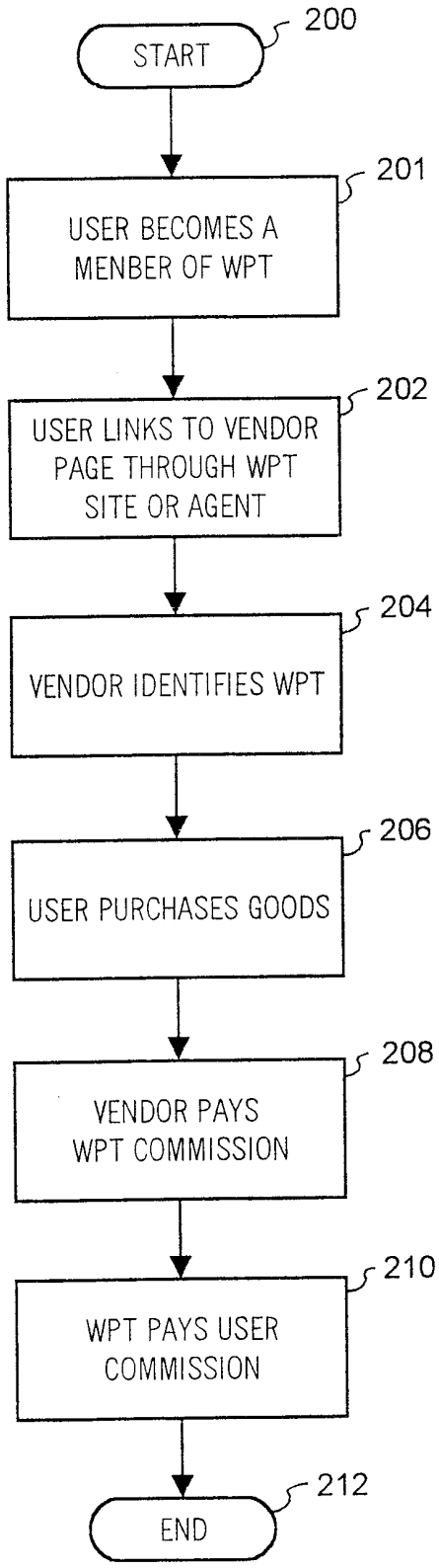
START
200
USER BECOMES A MENBER OF WPT
201
USER LINKS TO VENDOR PAGE THROUGH WPT SITE OR AGENT
202
VENDOR IDENTIFIES WPT
204
USER PURCHASES GOODS
206
VENDOR PAYS WPT COMMISSION
208
WPT PAYS USER COMMISSION
210
END
212

FIG. 5

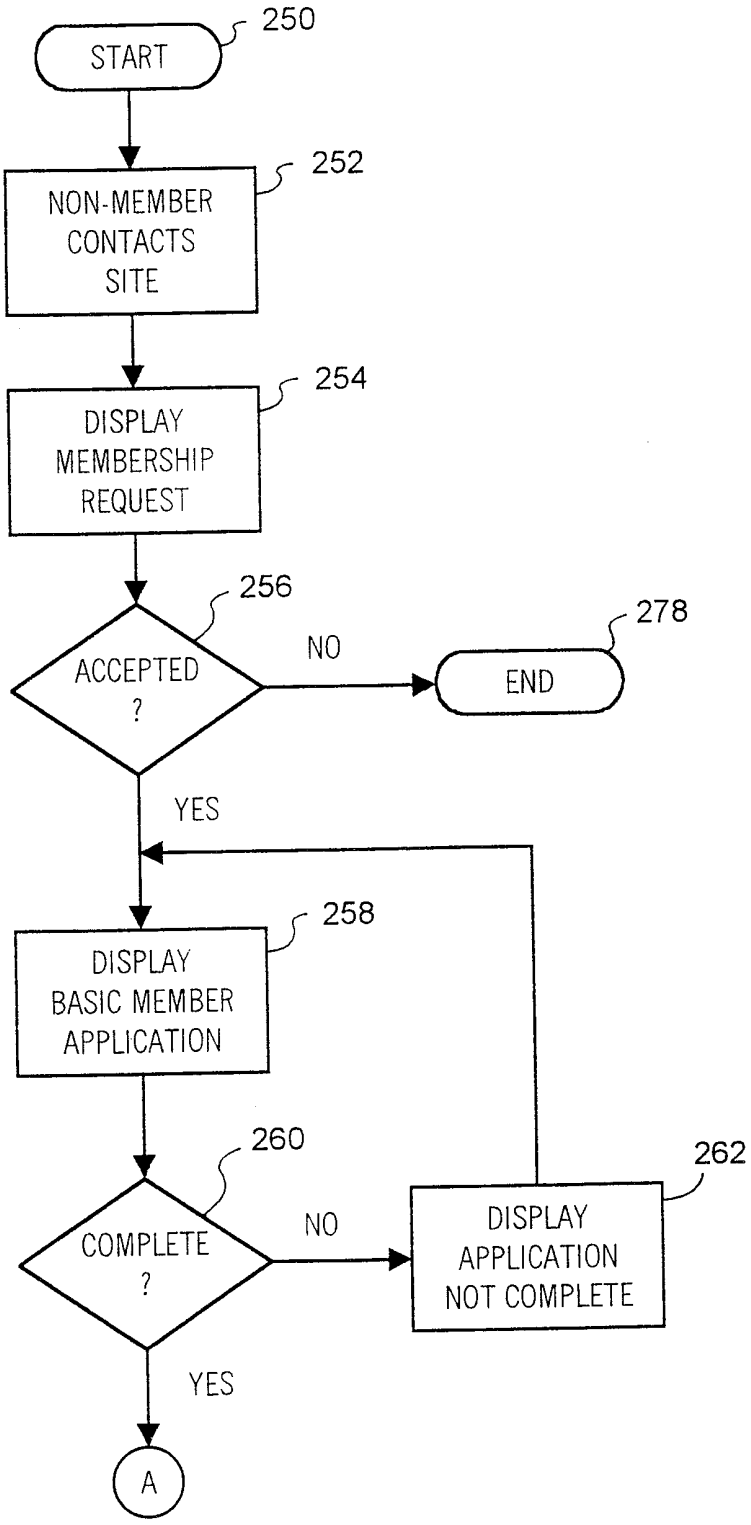
START
250
NON-MEMBER CONTACTS SITE
252
DISPLAY MEMBERSHIP REQUEST
254
ACCEPTED ?
256
NO
END
278
YES
DISPLAY BASIC MEMBER APPLICATION
258
COMPLETE ?
260
NO
DISPLAY APPLICATION NOT COMPLETE
262
YES
A

FIG. 6A

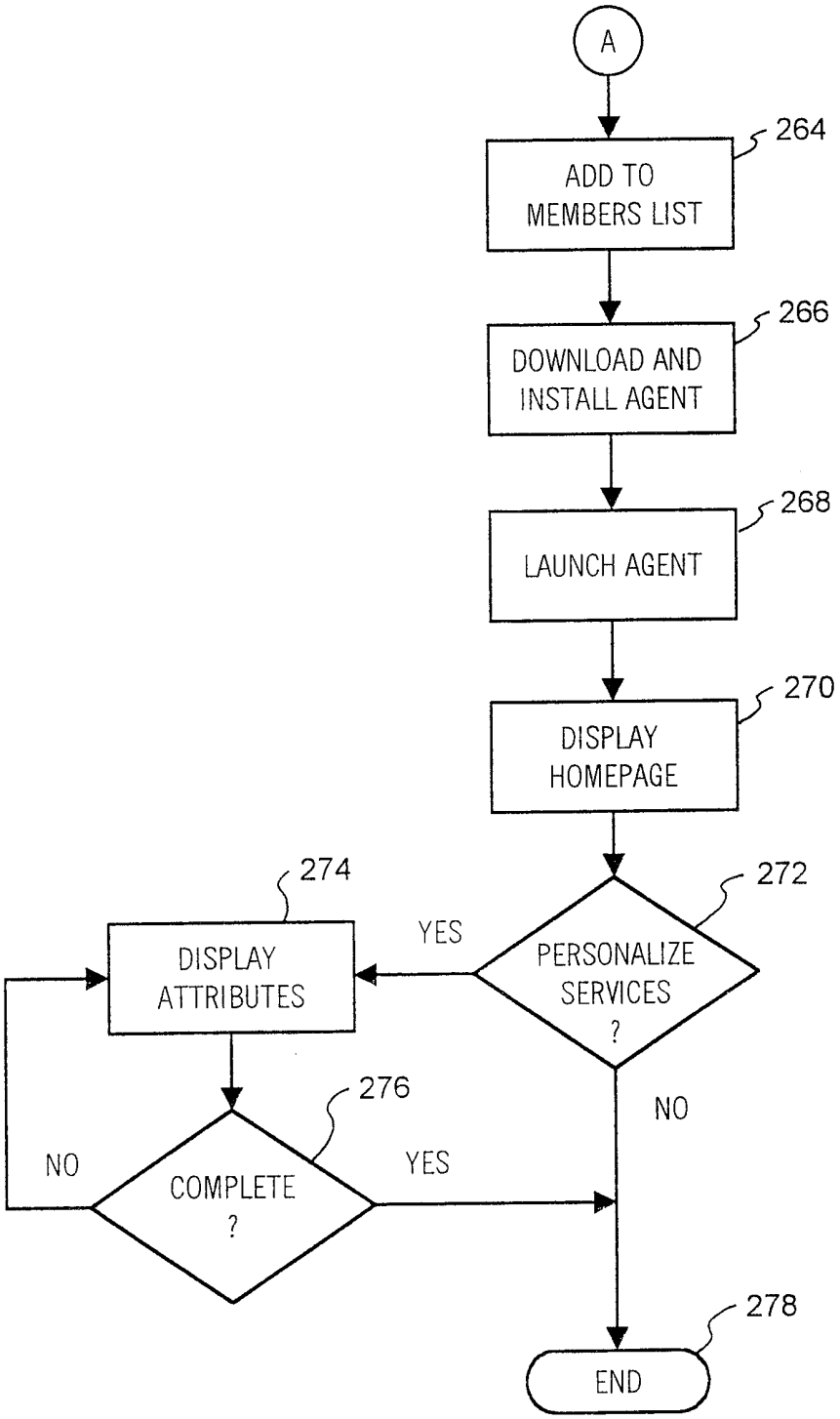
A
264
ADD TO MEMBERS LIST
266
DOWNLOAD AND INSTALL AGENT
268
LAUNCH AGENT
270
DISPLAY HOMEPAGE
272
PERSONALIZE SERVICES ?
YES
274
DISPLAY ATTRIBUTES
NO
276
COMPLETE ?
NO
YES
278
END

FIG. 6B

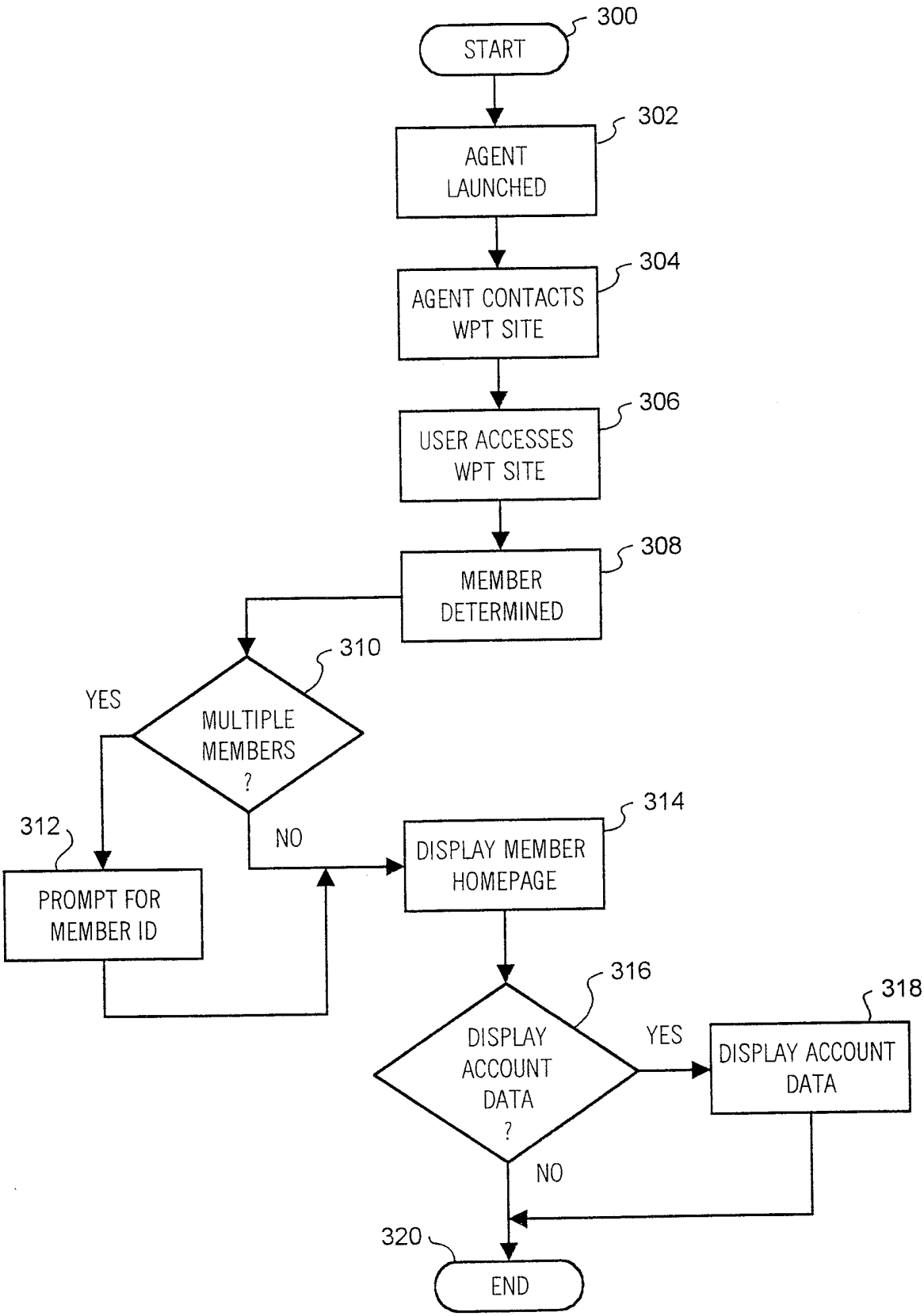
300
START
302
AGENT LAUNCHED
304
AGENT CONTACTS WPT SITE
306
USER ACCESSES WPT SITE
308
MEMBER DETERMINED
310
MULTIPLE MEMBERS ?
YES
NO
312
PROMPT FOR MEMBER ID
314
DISPLAY MEMBER HOMEPAGE
316
DISPLAY ACCOUNT DATA ?
YES
NO
318
DISPLAY ACCOUNT DATA
320
END

FIG. 7

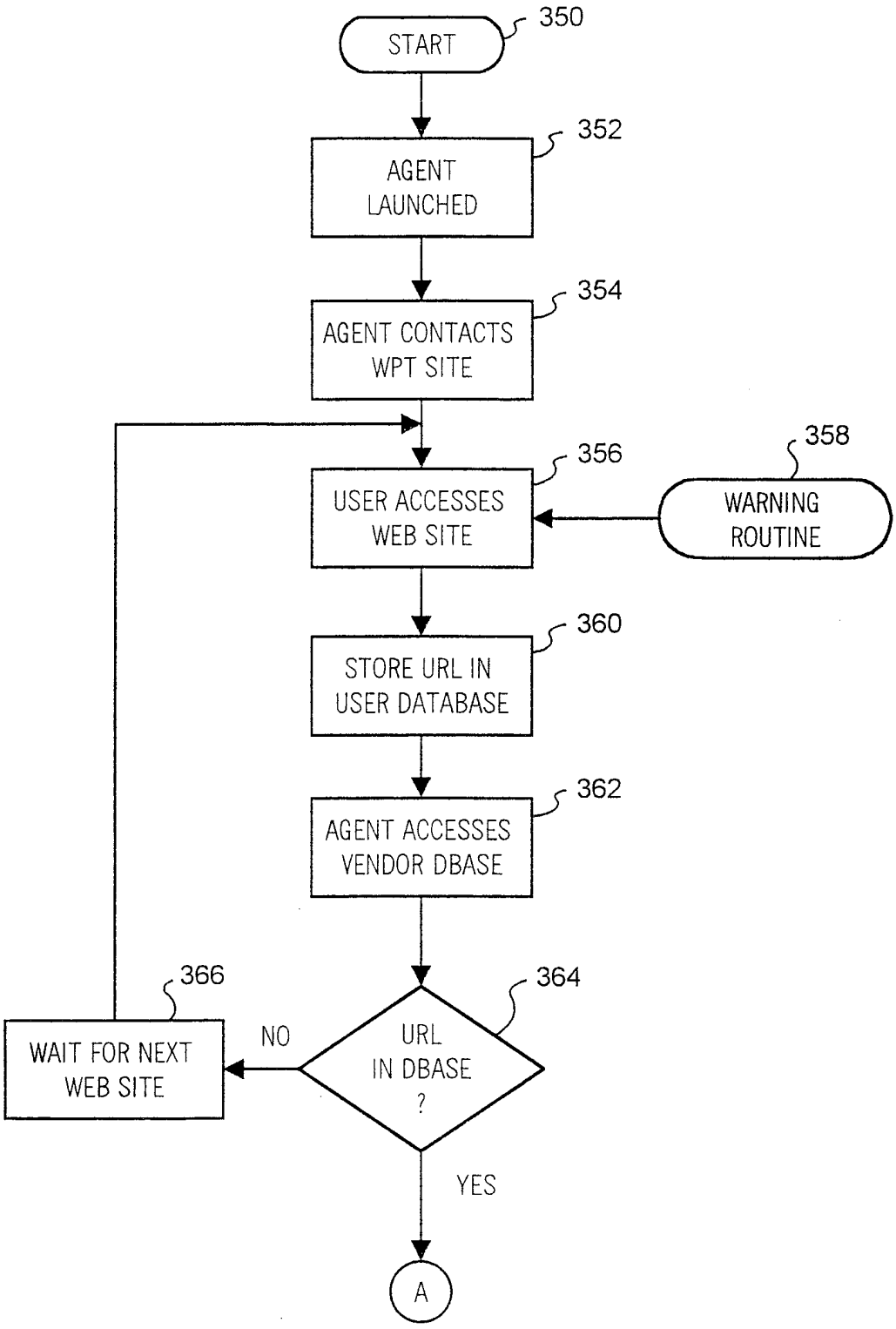
START
350
AGENT LAUNCHED
352
AGENT CONTACTS WPT SITE
354
USER ACCESSES WEB SITE
356
WARNING ROUTINE
358
STORE URL IN USER DATABASE
360
AGENT ACCESSES VENDOR DBASE
362
URL IN DBASE ?
364
NO
WAIT FOR NEXT WEB SITE
366
YES
A

FIG. 8A

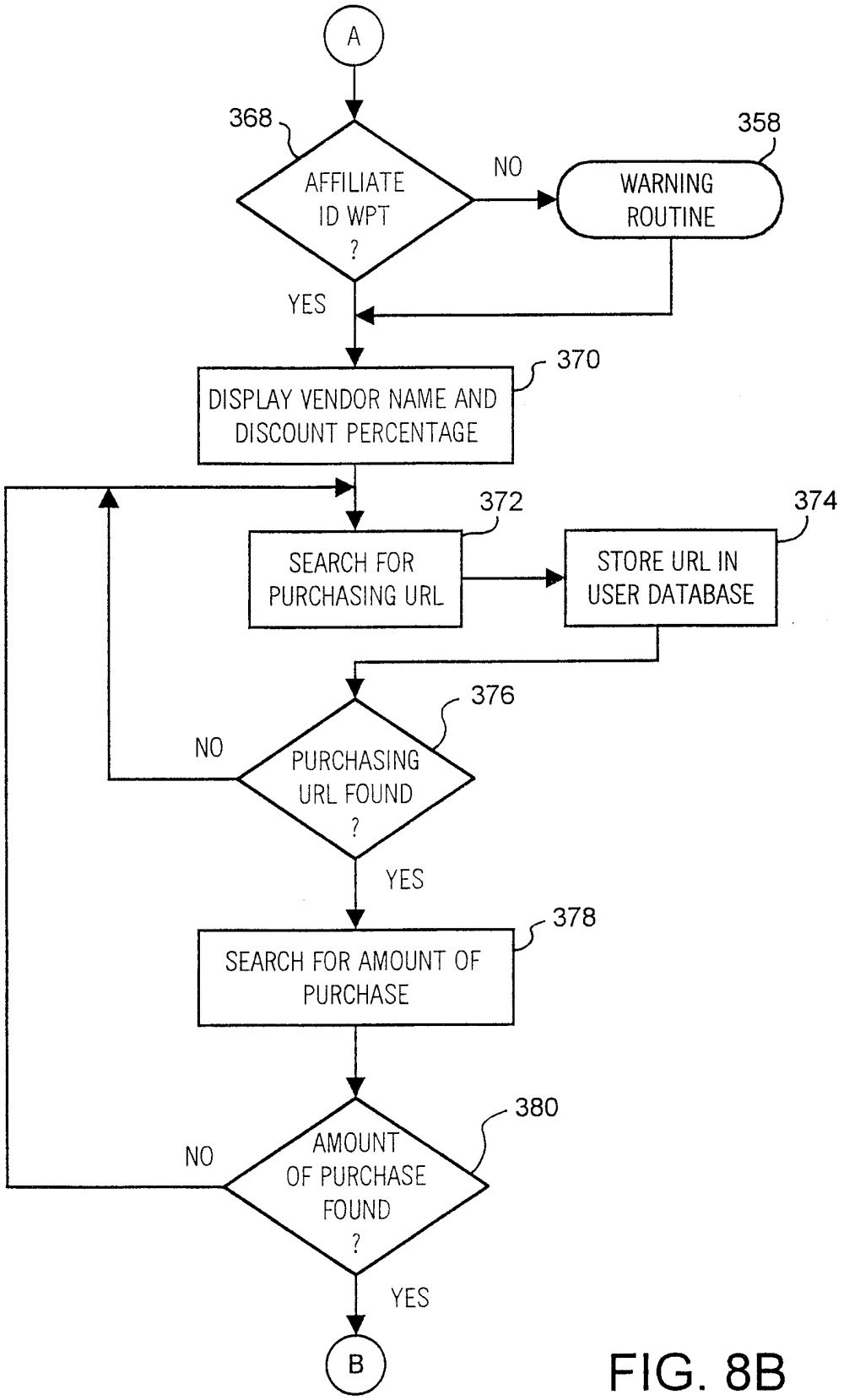
A
368
AFFILIATE ID WPT ?
NO
358
WARNING ROUTINE
YES
370
DISPLAY VENDOR NAME AND DISCOUNT PERCENTAGE
372
SEARCH FOR PURCHASING URL
374
STORE URL IN USER DATABASE
376
NO
PURCHASING URL FOUND ?
YES
378
SEARCH FOR AMOUNT OF PURCHASE
380
NO
AMOUNT OF PURCHASE FOUND ?
YES
B

FIG. 8B

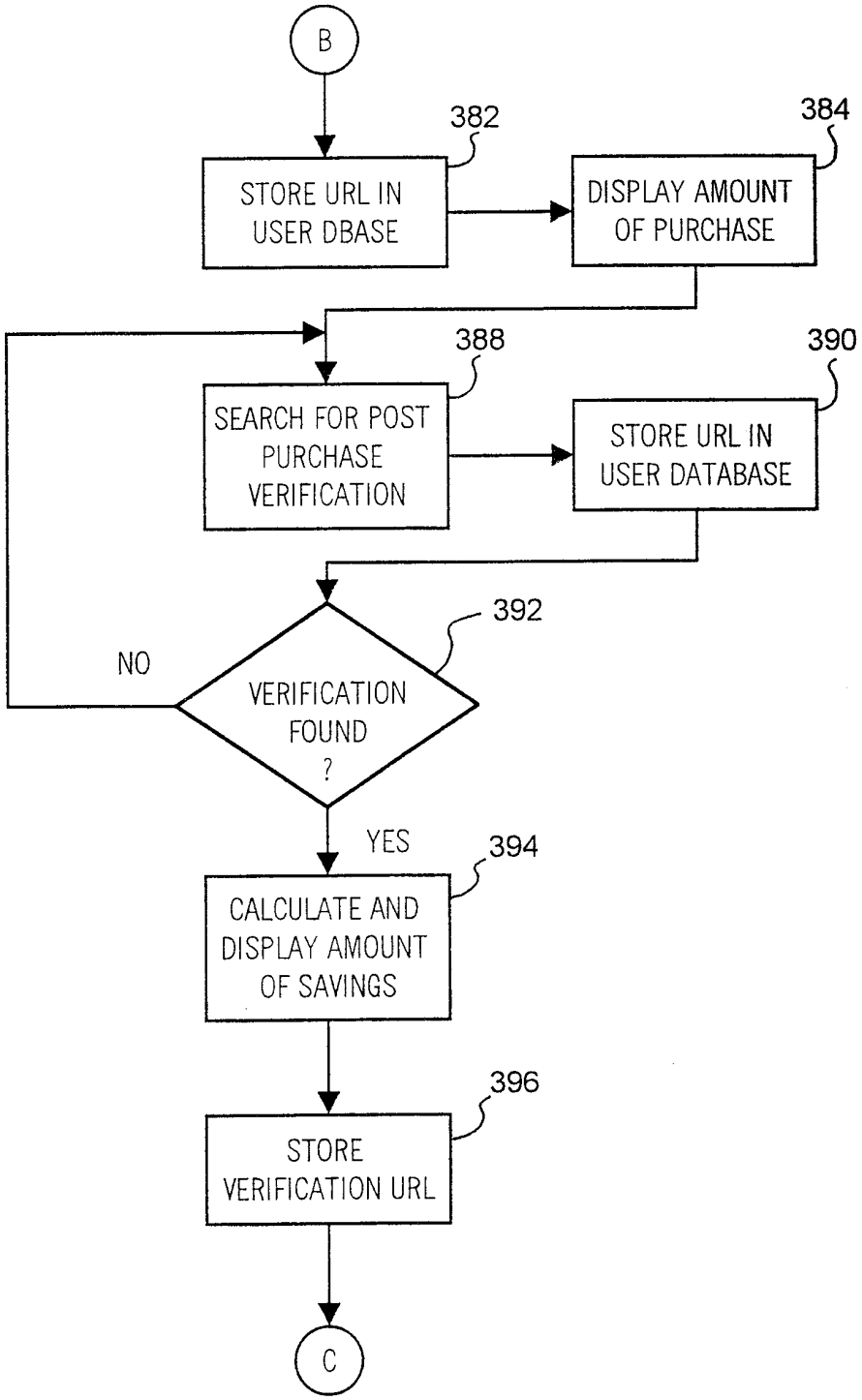
B
382
STORE URL IN USER DBASE
384
DISPLAY AMOUNT OF PURCHASE
388
SEARCH FOR POST PURCHASE VERIFICATION
390
STORE URL IN USER DATABASE
392
NO
VERIFICATION FOUND ?
YES
394
CALCULATE AND DISPLAY AMOUNT OF SAVINGS
396
STORE VERIFICATION URL
C

FIG. 8C

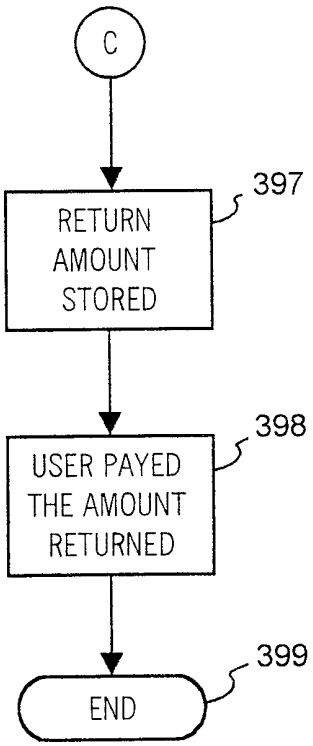
C
RETURN AMOUNT STORED
397
USER PAYED THE AMOUNT RETURNED
398
END
399

FIG. 8D

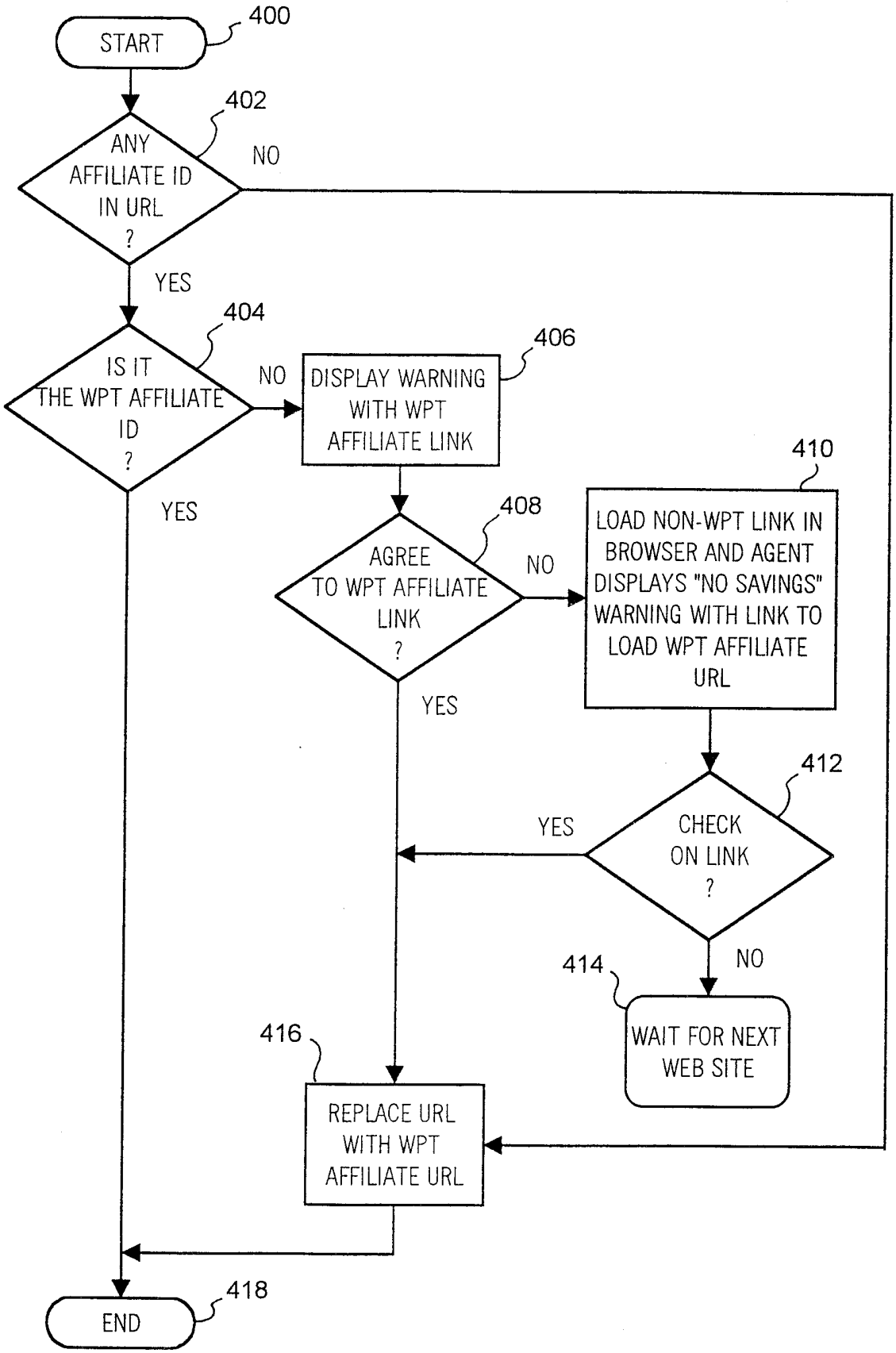
START
400
ANY AFFILIATE ID IN URL ?
402
NO
YES
IS IT THE WPT AFFILIATE ID ?
404
NO
DISPLAY WARNING WITH WPT AFFILIATE LINK
406
YES
AGREE TO WPT AFFILIATE LINK ?
408
NO
LOAD NON-WPT LINK IN BROWSER AND AGENT DISPLAYS "NO SAVINGS" WARNING WITH LINK TO LOAD WPT AFFILIATE URL
410
YES
CHECK ON LINK ?
412
YES
NO
WAIT FOR NEXT WEB SITE
414
REPLACE URL WITH WPT AFFILIATE URL
416
END
418

FIG. 9

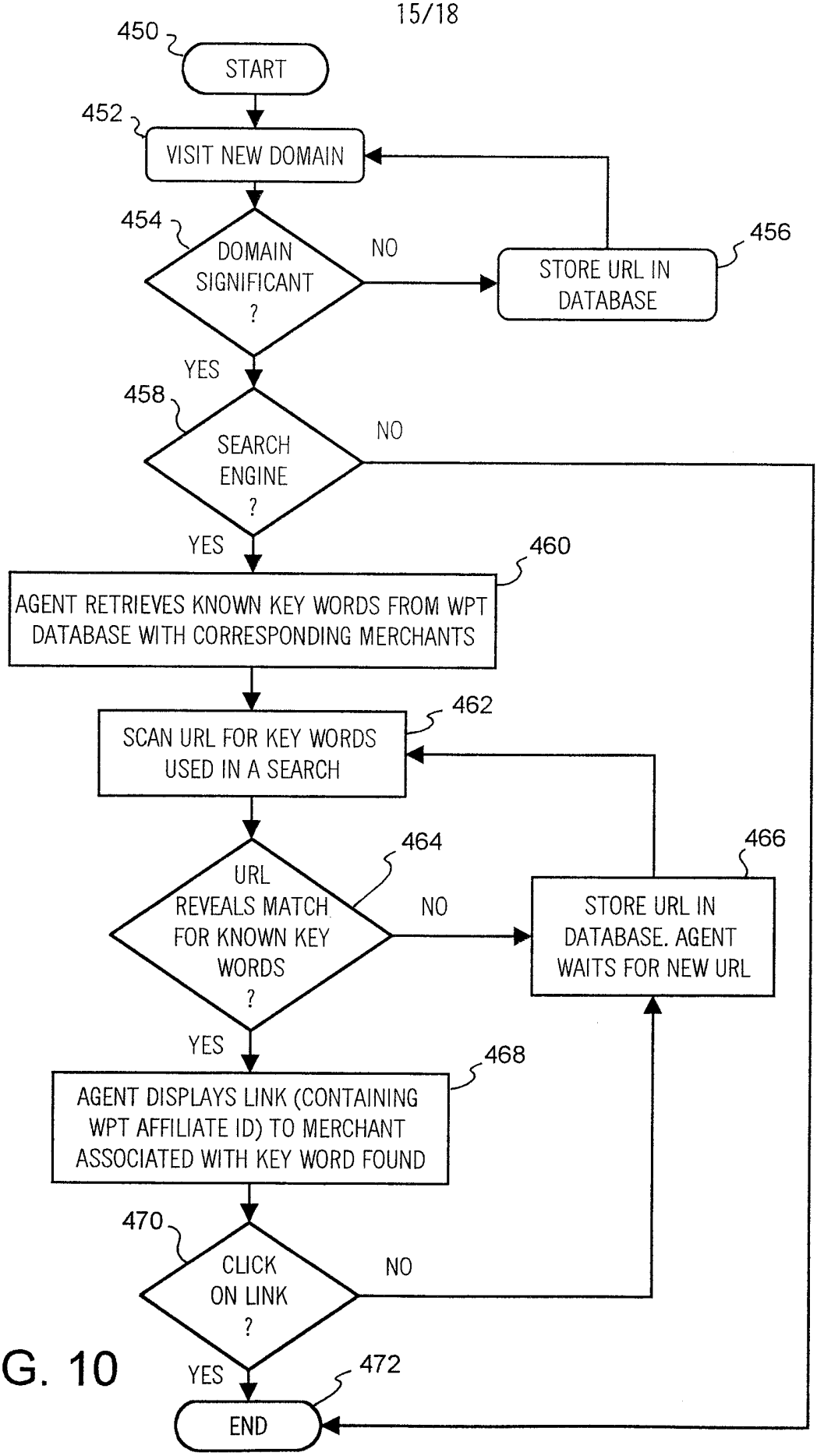
450
START
452
VISIT NEW DOMAIN
454
DOMAIN SIGNIFICANT ?
NO
456
STORE URL IN DATABASE
YES
458
SEARCH ENGINE ?
NO
YES
460
AGENT RETRIEVES KNOWN KEY WORDS FROM WPT DATABASE WITH CORRESPONDING MERCHANTS
462
SCAN URL FOR KEY WORDS USED IN A SEARCH
464
URL REVEALS MATCH FOR KNOWN KEY WORDS ?
NO
466
STORE URL IN DATABASE. AGENT WAITS FOR NEW URL
YES
468
AGENT DISPLAYS LINK (CONTAINING WPT AFFILIATE ID) TO MERCHANT ASSOCIATED WITH KEY WORD FOUND
470
CLICK ON LINK ?
NO
YES
472
END

FIG. 10

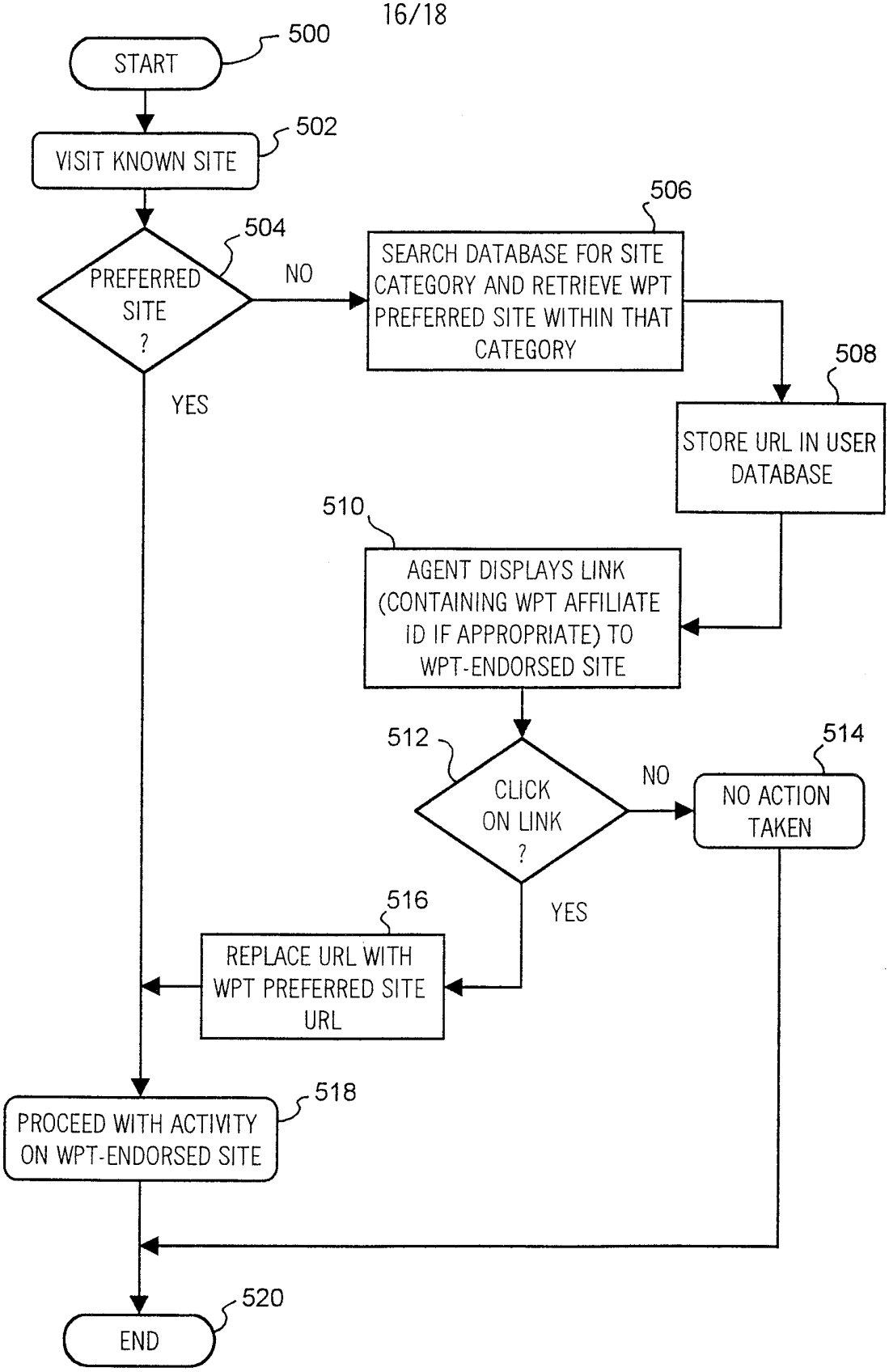
START
500
VISIT KNOWN SITE
502
PREFERRED SITE ?
504
NO
YES
SEARCH DATABASE FOR SITE CATEGORY AND RETRIEVE WPT PREFERRED SITE WITHIN THAT CATEGORY
506
STORE URL IN USER DATABASE
508
AGENT DISPLAYS LINK (CONTAINING WPT AFFILIATE ID IF APPROPRIATE) TO WPT-ENDORSED SITE
510
CLICK ON LINK ?
512
NO
NO ACTION TAKEN
514
YES
REPLACE URL WITH WPT PREFERRED SITE URL
516
PROCEED WITH ACTIVITY ON WPT-ENDORSED SITE
518
END
520

FIG. 11

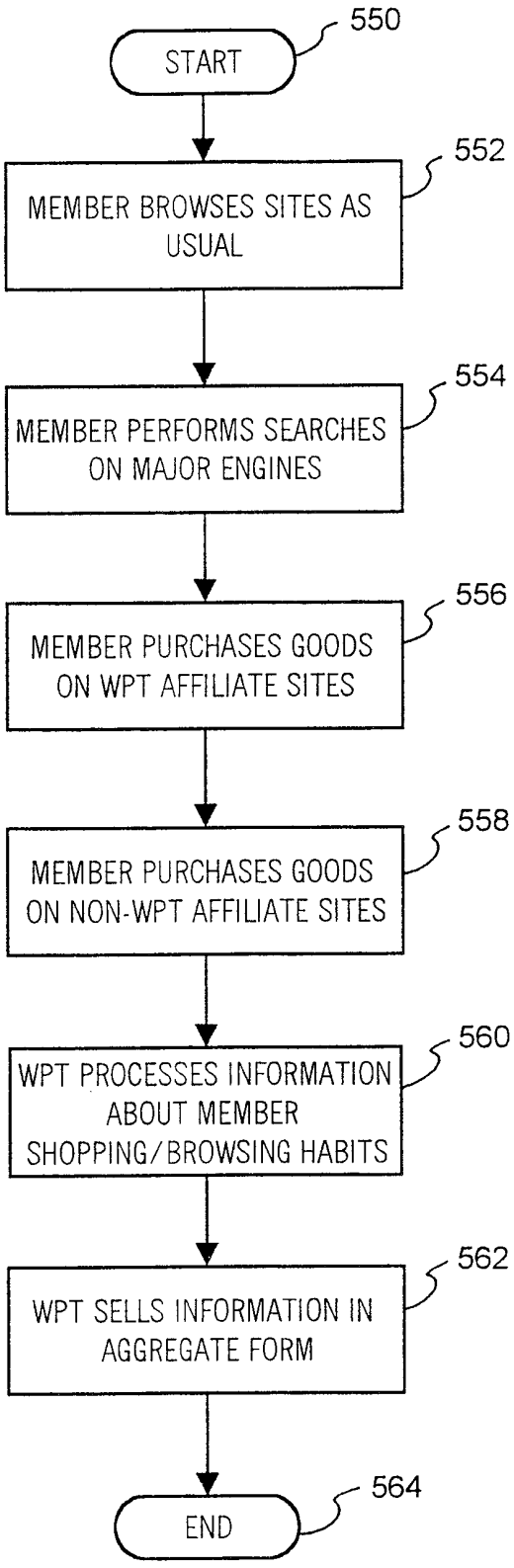
START
550
MEMBER BROWSES SITES AS USUAL
552
MEMBER PERFORMS SEARCHES ON MAJOR ENGINES
554
MEMBER PURCHASES GOODS ON WPT AFFILIATE SITES
556
MEMBER PURCHASES GOODS ON NON-WPT AFFILIATE SITES
558
WPT PROCESSES INFORMATION ABOUT MEMBER SHOPPING/BROWSING HABITS
560
WPT SELLS INFORMATION IN AGGREGATE FORM
562
END
564

FIG. 12

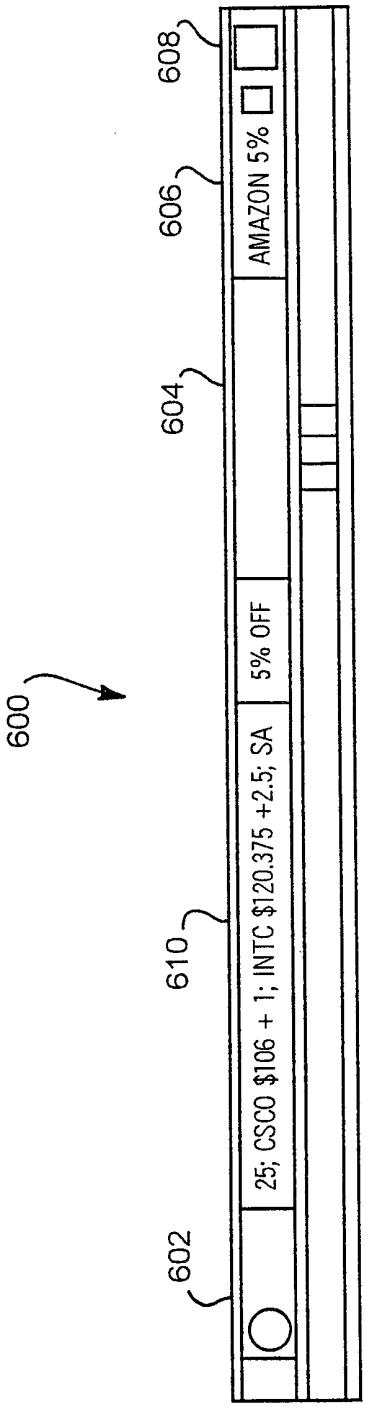
600
602
610
604
606
608
25; CSCO $106 + 1; INTC $120.375 +2.5; SA
5% OFF
AMAZON 5%

FIG. 13

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/08323

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) :G06F 17/00, 17/60, 15/00, 19/00, 157/00, 15/163,
US CL :705/7, 10, 14, 26, 27

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)

U.S. : 705/7, 10, 14, 26, 27

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

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

Please See Extra Sheet.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	Newsbytes, Linkshare takes a different approach to E-commerce, Newswire; General trade. August 14, 1997. entire document.	1-23
Y	AT&T Worldnet service offers free Internet service through freeride loyalty program. PR Newswire. September 1998. entire document.	1-23
Y	US 5,774,870 A (STOREY) 30 June 1998, entire document.	1-23
Y	US 5,819,092 A (FERGUSON et al) 06 October 1998, entire document.	1-23
Y	US 5,513,102 A (AURIEMMA) 30 April 1996, entire document.	1-23

[X] Further documents are listed in the continuation of Box C. [ ] See patent family annex.

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"A" document defining the general state of the art which is not considered to be of particular relevance

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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	Date of mailing of the international search report
27 JULY 2000	16 AUG 2000
Name and mailing address of the ISA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231 Facsimile No. (703) 305-3230	Authorized officer TODD VOELTZ Telephone No. (703) 305-9714

Form PCT/ISA/210 (second sheet) (July 1998) ★

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/08323

C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y,P	US 5,991,740 A (MESSER) 23 November 1999, entire document.	1-23
A	US 5,794,210 A (GOLDHABER et al) 11 August 1998, entire document.	1-23
Y	US 5,855,008 A (GOLDHABER et al) 29 December 1998, entire document.	1-23
A,P	US 5,918,010 A (APPLEMAN et al) 29 June 1999, entire document.	1-23

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/08323

B. FIELDS SEARCHED
Electronic data bases consulted (Name of data base and where practicable terms used):

STN, DIALOG,EAST
commision,rewards,discounts,points,incentives,returning, giving,sharing,dividing,consumers,customers,users,clients