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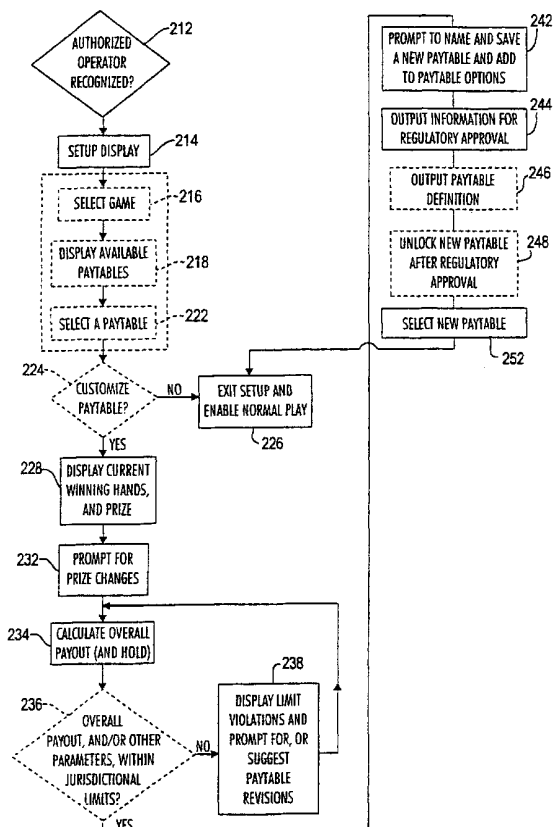
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[Continued on next page]

(54) Title: GAMING APPARATUS AND METHOD WITH OPERATOR-CONFIGURABLE PAYTABLES

(57) Abstract: A gaming terminal and method are provided with which allow casino managers to customize paytables.



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In many situations, it must be shown that the overall payout percentage (i.e., the percentage, averaged over a long period of time, of the amount of wagers which are returned to players in the form of prizes) has been accurately determined. Accurate knowledge about the overall payout percentage (and/or the hold, which is 100% minus the payout percentage and typically represents revenues retained by the casino or other gaming operator) is also of interest to the gaming operator and, potentially, of interest to players or users of the gaming terminals.

In typical systems, paytables are embodied as information stored electronically in gaming terminals (or other electronic devices coupled to gaming terminals), often as part of the stored programming and data for which regulatory approval is required. In general, it has been typical for the manufacturers of the gaming terminals (and/or the electronics or software used in gaming terminals), as opposed to casino personnel or other gaming operators, to obtain approval of paytables for gaming terminals or systems. It is believed this is at least partially due to the relatively computationally-intensive nature of the process of determining overall payback for a given payable, in a manner acceptable to regulatory bodies and/or with a high degree of accuracy, especially considering the very large number of possible outcomes for most games.

This situation, however, has sometimes been at odds with a desire of casinos or other game operators to have greater flexibility and shorter turn-around time for implementing games with different paytables. Thus, the typical scenario, in the past, has been for a game operator to consult with gaming terminal manufacturers, expressing a desire for a new or modified payable for a game, for the terminal manufacturer or fabricator to perform the extensive calculation needed to determine items such as overall payback percentage and the like, for the gaming terminal fabricator to work with one or more different regulatory authorities to obtain approval, based on, at least in part, on such calculations (and sometimes involving further modifications of the payable, with consultations with the originally-requesting gaming operators and regulatory authorities in order to achieve the desired approval) fabrication of the gaming terminal having the requested modified payable and, finally, distribution to gaming operators. Such a process has typically been relatively difficult, expensive and time consumptive with a relatively large portion of the cost and effort being undertaken by the fabricator. The

difficulty and delay involved in such a process has made it infeasible to provide the type of flexibility desired by operators who may wish to provide new or modified paytables in relatively short time frames, e.g., in response to rapidly changing market conditions, player tastes or preferences and the like. Accordingly, it would be useful to provide a gaming apparatus, system and method in which operators can directly, and preferably relatively rapidly, create and/or obtain regulatory approval for new or modified paytables, preferably with little, if any, need made for involvement by the gaming terminal manufacturer or fabricator.

One approach is to provide a gaming terminal which has two or more paytables for a given game, preferably previously approved by one or more gaming jurisdictions, which the gaming operator can select among, substantially without the need to involve the gaming operator and with substantially little, if any, need for additional regulatory approval (in some cases, requiring only notification, to a regulatory authority, of which payable has been selected). Although this approach can assist in reducing the time and/or cost for changing paytables for a given game, flexibility is limited since there are only a finite, and relatively small, number of paytables from which the operator may select. Typically there is no facility in such systems to allow modification or changes to the predefined (and, typically, preapproved) paytables. Accordingly, it would be useful to provide a system in which operators, preferably without the need to substantially involve gaming terminal manufacturers, can define new or modified paytables, without being restricted to selection among a plurality of predefined paytables, such as having the facility to change or modify prize amounts, or other values in a payable, preferably providing substantially all information needed to apply for a regulatory approval of the new or modified payable.

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SUMMARY OF THE INVENTION

According to one aspect, the present invention permits and/or facilitates gaming operators modifying or defining a payable for one or more gaming terminals. Preferably, this is implemented by providing software, preferably in one or more gaming terminals, which not only allows the definition or modification of paytables, but also arranges for carrying-out the above-described computationally-intensive process of calculating

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information needed to apply for regulatory approval such as calculating overall payout and/or hold percentages for the new or modified pay out payable. Preferably the definition or modification of the payable and the calculation of the overall payout percentage or other regulatory information is performed substantially entirely in the gaming terminal, i.e., and same device which is used by players for playing the game. Those of skill in the art will understand how to program and/or use computers or microprocessors to implement processes described herein including calculating various values, storing values, tables, arrays and the like, after understanding the present disclosure.

10 In order to implement the invention such that payable modifications can be made at the gaming terminal, the system is preferably configured such that authentication is required (such as inserting a key, token, password or code) in order to define or modify a payable.

15 Preferably, the system is configured to output, in printed form or in electronic form, information designed to facilitate the application, to a regulatory authority, for approval of a new or modified payable.

20 In one aspect, a gaming terminal and method are provided with which allow casino managers or other game operators to customize paytables, including poker paytables. Preferably, the system can verify or assist in verifying that the paytables comply with one or more various standards such as regulatory standards, e.g., such that the paytables are legal. In one aspect, payable verification calculations, such as calculations of overall payback or hold percentages, preferably in the manner acceptable to regulatory authorities, are performed in the electronic gaming terminal, e.g., using the gaming terminal microprocessor.

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BRIEF DESCRIPTION OF THE DRAWINGS

Fig. 1 is a block diagram of components of a gaming terminal that can be used in accordance with embodiments of the present invention;

30 Fig. 2 is a flow diagram illustrating a process that can be used in accordance with an embodiment of the present invention for planning or modifying the paytables;

Fig. 3 illustrates a game selection display;

Fig. 4 illustrates a paytable selection display;

Fig. 5 illustrates a paytable modification or definition display;

Fig. 6 is a flow chart depicting an overall payback percentage calculation process useable in accordance with an embodiment of the present invention; and

5 Fig. 7 illustrates an array for values that can be used in calculating overall payback percentage according to an embodiment of the present invention.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

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As depicted in Fig. 1, electronic gaming terminals commonly include a microprocessor 112 coupled to a memory 114 and controlling a display 116, e.g., for displaying game results, as well as, typically, other items such as providing attract displays, game symbols or images, prize or award displays and the like, and often providing displays assisting in set-up or maintenance tasks. Electronic gaming terminals typically have other components such as coin or bill acceptors or other wager acceptors, card readers, key or button input, touch screen input, bell or light output, sound output, coin or other prize output, reel or other mechanical display components and the like. Gaming terminals may be stand-alone, although commonly gaming terminals are coupled in a network, such as being coupled to one or more cluster controllers, central computers and the like. Networking of gaming terminals can be used for uploading or downloading information from or to gaming terminals, e.g., for accounting purposes, maintenance, updating, implementing multi-terminal progressive or other multi-terminal games and the like. In some embodiments, gaming terminals may provide ports or connectors for coupling to other computers such as laptop computers, and/or peripheral devices such as printers, "floppy" disks and the like.

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In general, the microprocessor 112 executes stored programs, typically stored in programmable read only memories (PROM), electronically erasable programmable read only memories (EEPROM), flash memory and the like. In some gaming terminals, some or all programming or game parameters may be stored on hard drives or other mass storage devices preferably configured with one or more secure access procedures (e.g. hard drive write-protect circuitry, authorized access and the like). Programming defines

one or more games and, typically, one or more paytables for each game determining or defining prizes to be paid in response to various game outcomes.

In the procedure depicted in Fig. 2, the gaming terminal can be placed in a configuration for defining or modifying paytables, beginning with providing
5 authorization (such as a password or code, a token such as an encoded card, a key and the like, or combinations thereof) which will be recognized by the microprocessor 112 as identifying an authorized game operator 212. In response, the microprocessor 112 will control the display 116 to show a setup display 214. Many types of setup or maintenance displays can be provided. In one embodiment, the system will eventually provide a game
10 select display 216 such as a display 312 (Fig. 3) listing some or all of the games that can be implemented on the gaming terminal. When the operator inputs a selection, e.g., via an input device 118 (which can be a device specific to setup operations or can be an input device which is also used during game play, such as a touch screen), the system will respond by displaying the paytables which are available for the selected game 218, such
15 as a payable option display 412 (Fig. 4). In the illustration of Fig. 4, the various payable options are labeled by the overall payback percentage provided by such payable, although it is possible to provide descriptive names or labels or other information, if desired. The operator may select one of the paytables 222, e.g., using input device 118. Although, in some embodiments, the operator may choose to implement the selected
20 payable in its current state, i.e., without change or modification, preferably the operator may indicate a desire to modify the payable (i.e. to change values in a payable before the payable is stored back into the memory 114), may choose to use one of the paytables as a basis for creating a new payable (i.e., storing the modified payable, based on the selected payable, in addition to storing the original, unmodified selected payable), or,
25 in some embodiments, may have the option to create a new payable "from scratch". If the operator indicates he or she does not wish to customize the payable 224, the selected payable will be used in subsequent gaming and the setup routine will exit to enable normal game play 226.

If the operator indicates an intention to, for example, modify the selected
30 payable, aspects of the selected payable are displayed 228 such as displaying the current winning hands of the payable and payouts associated with the winning hands. For

example, in the illustration of Fig. 5, a display 512 shows a selected payable (in this example the “90%” payable) and for each of the winning hands 514a, b, the magnitude of the prize that will be awarded in response to each of said winning hands 514a,b. In the example illustrated in Fig. 5, the payable relates to a game in which users may wager
5 between 1 and 5 coins, with the amount of the prize, for each winning hand, depending on the number of coins wagered.

As noted above, for certain types of games, such as, e.g. five card draw poker, the outcomes which are considered “winning” outcomes are established (by regulation and/or tradition) and typically cannot be changed by the operator. In other embodiments, it may
10 be permitted for an operator to change which outcomes are considered winning outcomes. In the illustrated embodiment, the operator may modify the payable, e.g., by providing input through input device 118 indicating a new value desired as one or more of the prize values of the payable 512. For example, when the input device 118 is a touch screen device displaying various prize values, an operator may select the value to modify, by
15 touching the value. In response, the system will display a (simulated) numeric key pad so that the operator can select the desired digits by pressing (simulated) keys. In other embodiments, the system may be configured such that the operator is presented with a plurality of choices for prize values, which the operator may select among.

In some embodiments, the system may provide instructions or prompt for input
20 of the prize (or other payable component) changes 232. Other manners in which the system can be configured to assist in entry or modification of payable values will be apparent to those of skill in the art after understanding the present disclosure. Preferably, the operator has an option to indicate that he or she has completed making desired payable entries. If desired, the system can perform certain integrity or regulatory checks.
25 For example, the system may check the proposed newer or modified payable to assure that there are no instances when a relatively larger prize is provided for a outcome having a first frequency, compared to a prize having a smaller frequency of occurrence. The system can verify there are no instances in which, for a given winning outcome, a larger prize is awarded for a first number of coins-bet compared to the prize for a larger
30 number of coins-bet. The system may provide certain data validity checks (in some cases without the need for performing the detailed overall payout percentage calculation

described below), e.g. identifying that the payable is not likely to provide overall
 5 payback within certain thresholds (such as providing an overall payback which is not
 within a regulatory-allowed range and/or which provides a negative hold (i.e., a overall
 payback percentage in excess of 100%). Preferably, if the proposed payable passes such
 integrity checks (if any), the system (preferably automatically) begins calculating
 information that may be needed or desired for applying for regulatory approval and/or to
 10 assure that payback percentages fall within a range defined by the casino or other game
 operator, e.g. to assist in deciding whether to implement the proposed payable, such as
 by calculating the overall payout (and/or hold) percentage 234, e.g., using a procedure
 similar to that depicted in Fig. 6. By “automatic,” in this context, it is meant that the
 system can perform the calculations without the need for further substantive information
 (i.e., substantive information other than defining or modifying entries in the payable),
 although the system may prompt for, or require, input of non-substantive information
 (information not logically required for conducting the computations such as entry of a
 15 proposed name or identifier for the payable, entry of a request to commence
 computations and the like).

In the particular embodiment depicted in Fig. 6, calculation is described with
 respect to a five card draw poker game, although those of skill in the art will understand
 how to provide for appropriate calculations for at least some other types of games. In the
 20 embodiment depicted in Fig. 6, all possible pre-draw poker hands are retrieved from
 memory (or, if desired, or calculated) 612. For five card draw poker, this will involve a
 list of all possible ways to select five cards out of 52 cards. Depending on
 implementation, the system can be configured to consider, as unique, only
 combinatorically unique hands, or can be configured to consider, as unique, all hands
 25 including those possible hands which differ only in the order of the cards. In either case,
 the number of possible hands is large, such as approaching three million. In a
 combinatorics sense, the number of hands possible pre-draw hands can be expressed by

$$\frac{n!}{n! (n-r)!} \quad (1)$$

30 where n = number of cards in the deck
 r = number of cards in a hand

In response to a pre-draw hand, a player may choose to discard, and receive “replacement” draw cards, for 0, 1, 2, 3, 4, or 5 of the pre-draw cards. Typically, the game is configured to precisely simulate physical cards and accordingly none of the drawn cards can be a card which was in the pre-draw hand (or can be one of the previous “replacement” cards). However, for each of the (large number of) pre-draw hands, there is a large number of ways to form a post-draw hand. In a combinatorics sense, the possible number of post-draw hands can be expressed as

$$\frac{n!}{n!(n-r)!} + \sum_{k=1}^r \frac{(n-r)!}{k!(n-r-k)!} \quad (2)$$

This represents a number which is so large that it may be infeasible and not cost-effective, to store all possible post-draw hands in table form. However, it is believed that some regulatory jurisdiction require the express specification of all possible outcomes (as opposed to, e.g., calculating on the basis of a stored table of percentages of frequencies of various winning outcomes) to apply for and/or achieve regulatory approval. Accordingly, in at least one embodiment of the invention, the post-draw possible hands are calculated (rather than stored) 614.

In one embodiment, in order to calculate the overall payback percentage, payback-related information is calculated, and stored, e.g., in an array 712 (Fig. 7) for each number of possible discard/draw cards, for each possible pre-draw hand. The winnings, in this manner, are calculated under the proposed customized (modified or new) payable 616. In general, regulatory authorities require calculation in which the payback percentage assumes that the plays and winning outcomes are random. Thus, the system, in one embodiment, will include a calculation of the various post-draw hands that can result, even when the pre-draw hand is, e.g. a royal flush (where it is highly unlikely the player will discard any cards). In one embodiment, the present invention can be configured to also perform a calculation (e.g., for use by the casino operator in evaluating whether the casino operator wishes to implement a particular payable) which takes into account factors such as the low probability that a player will discard any cards from a pre-draw hand which is a royal flush or similar desirable hand, and the like. Accordingly, in one embodiment the system may include a step (e.g., for providing results to be used by the game operator, rather than by the regulatory authority) which multiplies expected

winnings by a weighting factor to account for probable player behavior 618 such as by multiplying all post-draw winnings arising from non-zero draws based on a royal flush (or similar desirable) pre-draw hand by a low or zero value or weighting factor).

5 A number of ways of calculating the overall payback percentage can be used. In the example illustrated in Fig. 6, the system calculates 622 a sum of the winnings for all the considered post-draw hands, on a per-wager basis (e.g., divided by the number or value of coins wagered), divided by the number of post-draw hands. As will be clear to those of skill in the art after understanding the present disclosure, because of the very large numbers involved (e.g., as expressed in Equation 2), care must be taken to assure
10 that sufficient accuracy is retained (such as avoiding, or accounting for, storage or calculations involving very large or very small numbers, to avoid rounding errors, truncation, and the like). Additionally, because of the relatively large number of computations that are needed, e.g., in the embodiment depicted in Fig. 6, preferably the system is configured to perform the calculations efficiently (e.g., using array processing,
15 vector or pipeline processing and similar programming techniques) so that the calculations can be performed in a reasonable amount of time. In one embodiment, the calculations 234 are performed, e.g., using the microprocessor 112, in less than about 1 hour, preferably less than about 20 minutes, more preferably less than about 10 minutes.

After performing the calculations 234, the results are preferably screened to
20 identify whether the proposed payable meets various criteria such as overall payout limitations or other parameters, e.g., set by regulatory jurisdictions 236, casino operators or the like. Other tests or comparisons can be made such as data integrity tests and the like, if desired. Preferably, if the proposed payable violates certain, preferably predefined, limits or tests, the system displays the violation and prompts for, or in some
25 embodiments, suggests, additional payable revisions 238 with the thus-revised proposed paytables being, again, subjected to the described calculation 234. If desired, the system may prompt the operator to input a name or label for the new payable and save the new payable, e.g., to memory 114 preferably adding the new payable to a list of available payable options 242 so that it can be displayed (e.g., in a display similar to display 412)
30 in a fashion permitting the operator to select the new payable.

Preferably, the system will output information, e.g., using output device 122 (such as printing, recording on magnetic disk and the like) which can be used for applying for or obtaining regulatory approval for the new payable 244. It is also possible to implement embodiments of the invention in which approval is requested or provided (at least partially) electronically. For example, approval may be requested by communicating the payable and related information to a remote (host) computer (e.g. a computer of a regulatory agency), where approval can be made. For example information can be sent across a network (e.g. a local area network, a wide area network, a satellite link, a secure Internet link and the like) to a system designated by a regulatory agency for approving changes. If approved an authorization can be sent back to authorize and/or enable use of the change.

In one embodiment, the information defining the new payable is output 246 (and/or stored in a fashion for later output or transfer, such as by recording on magnetic disk and the like). In this way, preferably after the new payable has received regulatory approval, the new payable may be loaded into a plurality of other gaming terminals (e.g., without the need for performing manual payable modification or entry steps 232, in each and every terminal where the new payable is to be implemented. However, in other embodiments it may be desired to require manual entry of payable information 232 and/or calculation 234 in each terminal before a payable is modified or added, e.g., to more securely assure regulatory compliance and/or in situations where it is more likely that paytables will be individualized to each terminal.

In some embodiments, the newly-defined payable will be locked (marked as unavailable for use) at least until such time as information is stored in the terminal unlocking the payable and/or indicating that regulatory approval has been achieved. For example, locking and/or unlocking 248 can assist in avoiding inadvertent and/or unauthorized implementation of a payable (e.g. prior to regulatory approval). In any case, after the payable is available, e.g. in one or more payable option displays 412, an operator may select a new payable 252, before returning the terminal to enable normal play 226.

In light of the above description a number of advantages of the invention can be seen. The invention makes it practical and feasible for operators to modify or define

paytables for games, including draw poker and other card games, substantially without the need to involve the game apparatus manufacturer or fabricator. The present invention can be configured to provide the calculation and output used or needed for applying for and/or obtaining regulatory approval for new paytables. The present invention can provide for automatic calculation, e.g., such that the new payable can be defined by the operator having only knowledge of payable definitions, and without the need for operator knowledge of programming, probabilities, combinatorics and the like. The present invention is preferably provided in gaming terminals so that a game operator can modify or design paytables by using substantially only the gaming terminal, without the need to purchase or use other computers or facilities. By arranging to have the computationally intensive calculations performed using the computers of the casino or other gaming operator, and preferably using the gaming terminal itself (as opposed to using computers of, e.g., the gaming terminal manufacturer or fabricator), the burden of such computations is distributed, and is born by the gaming operator rather than the apparatus manufacturer. By configuring a system in which the overall payback percentage or similar calculations are performed substantially automatically in response to input of a new or modified payable, i.e., without requiring programming, other data or parameter input or calculation or any other substantive steps, other than entering or modifying values in a payable, it becomes feasible for the steps to be performed by the operator, who thus does not need to have specialized knowledge of probability, combinatorics and/or computer programming.

A number of variations and modifications of the invention can be used. Some features of the invention can be used without using others. For example, it is possible to implement configurations in which a gaming terminal apparatus allows the creation or modification of payable data but in which some or all calculations for regulatory approval are not performed in the gaming terminal (such as being performed on other computers or at other locations). The present invention can be implemented using procedures which are different from, or have more steps or fewer steps or performs steps in different order, from those described above. For example, a procedure can prompt for a payable name 242 prior to calculating overall payout 234. Although one fashion of calculating overall payout percentages has been described (e.g., Fig. 6). Other manners

of making such calculation will be clear to those of skill in the art after understanding the present disclosure. Although embodiments have been described in which the definition of a payable or modification, and/or calculation of overall payback percentages or other regulatory information are performed within the gaming terminal, it is possible, either
5 during such definition calculation, or at a different time, to perform some or all of these calculations in other computers, such as computers networked to the gaming terminal or which may otherwise be coupled to or communicate with the gaming terminal for performing one or both of these functions. Although the invention has been described in connection with a draw poker game, the invention can be used in connection with
10 paytables for other games including 21, rummy or other card games, and/or in connection with non-card games such as keno, roulette, wheel of fortune or other wheel games, slot machine games, and the like. In some embodiments, the system can be configured to assist in entering payable values such as by automatically inserting certain calculated or default values. For example, in one embodiment, the system may be configured such that, by default, a change in a prize value with respect to a given number of coins that (for
15 a particular winning outcome) will automatically insert value changes for the other coins-bet positions (for the same winning outcome) such as so as to maintain the same magnitude proportion of prizes among the various coins-bet categories (for the particular winning outcome). Embodiments of the present invention can be implemented to provide
20 a computer system providing verification of paytables and, e.g. transferring that information to the gaming terminal. Additionally, payable information can be sent from a gaming terminal or other local (e.g. casino) site to a host (e.g. remote) computer for verification and/or authorization before the payable is (or can be) enabled on the gaming terminal. In some embodiments, once a payable has been verified, the system can
25 provide for secure replication of the verified payable for distribution to a plurality of gaming terminals.

The present invention, in various embodiments, includes components, methods, processes, systems and/or apparatus substantially as depicted and described herein, including various embodiments, subcombinations, and subsets thereof. Those of skill in
30 the art will understand how to make and use the present invention after understanding the present disclosure. The present invention, in various embodiments, includes providing

devices and processes in the absence of items not depicted and/or described herein or in various embodiments hereof, including in the absence of such items as may have been used in previous devices or processes, e.g. for improving performance, achieving ease and/or reducing cost of implementation. The present invention includes items which are novel, and terminology adapted from previous and/or analogous technologies, for convenience in describing novel items or processes, do not necessarily retain all aspects of conventional usage of such terminology.

The foregoing discussion of the invention has been presented for purposes of illustration and description. The foregoing is not intended to limit the invention to the form or forms disclosed herein. Although the description of the invention has included description of one or more embodiments and certain variations and modifications, other variations and modifications are within the scope of the invention, e.g. as may be within the skill and knowledge of those in the art, after understanding the present disclosure. It is intended to obtain rights which include alternative embodiments to the extent permitted, including alternate, interchangeable and/or equivalent structures, functions, ranges or steps to those claimed, whether or not such alternate, interchangeable and/or equivalent structures, functions, ranges or steps are disclosed herein, and without intending to publicly dedicate any patentable subject matter.

What is claimed is:

1. A method for configuring a payable for a gaming terminal, the gaming terminal having a microprocessor which controls game play of said gaming terminal, said microprocessor coupled to a memory, a display device and at least one input device,
5 comprising:
 - receiving identification information in said gaming terminal from a first user;
 - comparing said identification information with authorized identities to verify said first user is authorized to access paytables of said gaming terminal;
 - receiving information from said first user, using said input device, for defining
10 at least a part of at least a first payable;
 - calculating at least an overall payout ratio for said payable using said microprocessor;
 - outputting information related to results of said calculating; and
 - storing said first payable in said memory.
- 15 2. A method, as claimed in claim 1, further comprising displaying, on said display device, information from a stored payable, different from said first payable, and wherein said step of receiving information from said first user comprises receiving information for modifying said stored payable to define said first payable.
- 20 3. A method, as claimed in claim 1, wherein said information for defining at least a part of at least a first payable comprises information for defining the magnitude of a monetary prize, in the absence of an ability of said first user to define or change a prize win frequency.
4. A method, as claimed in claim 1, wherein said step of calculating
25 comprises calculating all possible game outcomes and any prizes associated with each possible game outcome.
5. A method, as claimed in claim 1, further comprising comparing, in said gaming terminal, results of said calculating to predetermined gaming criteria and outputting a message if said results fail to comply with said criteria.
- 30 6. A method, as claimed in claim 5, further comprising outputting, from said gaming terminal, at least a first suggested modification of said first payable when said results fail to comply with said criteria.

7. A method, as claimed in claim 5, wherein said microprocessor is programmed to prevent use of said first payable until information is input to said gaming terminal confirming regulatory approval of said first payable.

8. Apparatus for configuring a payable for a gaming terminal, comprising:
5 electronic data processor means for controlling game play of said gaming terminal;

means, coupled to said gaming terminal, for receiving identification information from a first user;

said processor means being programmed to compare said identification
10 information with authorized identities, stored in memory means coupled to said processor means, to verify said first user is authorized to access paytables of said gaming terminal;

input means, coupled to said processor means, for receiving at least first information from said first user for defining at least a part of at least a first payable;

said processor means being programmed to calculate at least an overall payout
15 ratio for said payable;

means for outputting information related to results of said calculating; and

said processor means being programmed to store said first payable in said
memory means.

9. Apparatus, as claimed in claim 8, further comprising display means,
20 coupled to said microprocessor, for displaying information from a stored payable, different from said first payable, and wherein said first information is information for modifying said stored payable to define said first payable.

10. Apparatus, as claimed in claim 8, wherein said first information comprises
25 information for defining the magnitude of a monetary prize, in the absence of an ability of said first user to define or change a prize win frequency.

11. Apparatus, as claimed in claim 8, wherein said processor means is
programmed to calculate all possible game outcomes and any prizes associated with each possible game outcome.

12. Apparatus, as claimed in claim 8, wherein said processor means is
30 programmed to compare results of said calculating to predetermined gaming criteria and output a message if said results fail to comply with said criteria.

13. Apparatus, as claimed in claim 12, wherein said processor means is programmed to output at least a first suggested modification of said first payable when said results fail to comply with said criteria.

5 14. Apparatus, as claimed in claim 8, wherein said processor means is programmed to prevent use of said first payable until information is input to said gaming terminal confirming regulatory approval of said first payable.

10 15. Apparatus for configuring a payable for a gaming terminal, comprising:
a microprocessor programmed to control game play of said gaming terminal;
an input device, coupled to said microprocessor, for receiving at least first
information from said first user for defining at least a part of at least a first payable;
said microprocessor being programmed to calculate at least an overall payout ratio
for said payable;

an output device which is controlled to output information related to results of
said calculating; and

15 said microprocessor being programmed to store said first payable in a memory
coupled to said microprocessor.

16. Apparatus as claimed in claim 15 wherein said input device is a
touchscreen device.

20 17. Apparatus, as claimed in claim 15, wherein said touchscreen displays
information from a stored payable, different from said first payable, and wherein said
first information is information for modifying said stored payable to define said first
paytable.

25 18. Apparatus, as claimed in claim 15, wherein said first information
comprises information for defining the magnitude of a monetary prize, in the absence of
an ability of said first user to define or change a prize win frequency.

19. Apparatus, as claimed in claim 15, wherein said microprocessor is
programmed to calculate all possible game outcomes and any prizes associated with each
possible game outcome.

30 20. Apparatus, as claimed in claim 15, wherein said microprocessor is
programmed to compare results of said calculating to predetermined gaming criteria and
output a message if said results fail to comply with said criteria.

21. Apparatus, as claimed in claim 20, wherein said microprocessor is programmed to output at least a first suggested modification of said first payable when said results fail to comply with said criteria.

5 22. Apparatus, as claimed in claim 15, wherein said microprocessor is programmed to prevent use of said first payable until information is input to said gaming terminal confirming regulatory approval of said first payable.

23. A method for approving a change to a gaming terminal payable comprising:

10 inputting, to said gaming terminal, first information indicative of a payable change;

transmitting, from said gaming terminal to a remote computer of a gaming regulatory agency, second information indicative of said payable change;

15 analyzing said second information in said remote computer and, if said analyzing indicates regulatory compliance, transmitting, from said remote computer, for use in said gaming terminal, third information indicating regulatory approval of said payable change.

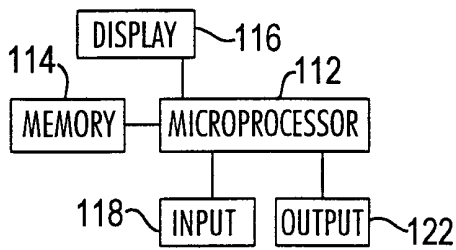


FIG. 1

DRAW CARDS						0	1	2	3	4	5
A♠	K♠	Q♠	J♠	10♠							
A♠	K♠	Q♠	J♠	10♥							
⋮											
6♦	5♦	4♦	3♦	2♦							

FIG. 7

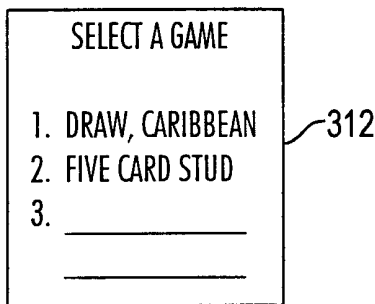


FIG. 3

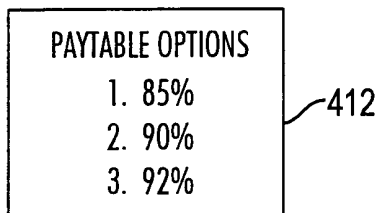


FIG. 4

		90% PAYTABLE				
		COINS				
		5	4	3	2	1
574a	ROYAL FLUSH	1000	800	700	100	50
574b	STRAIGHT FLUSH	800	700	500	80	40
≡		⋮				

FIG. 5

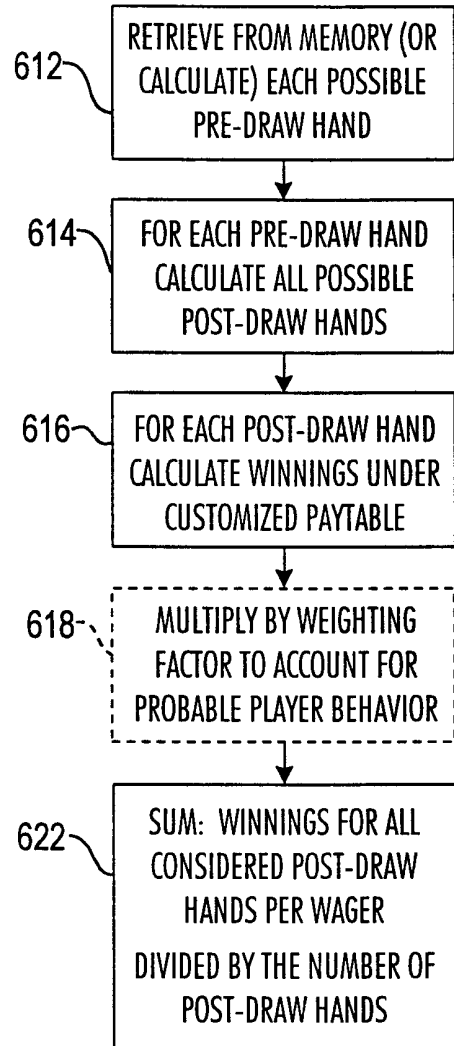


FIG. 6

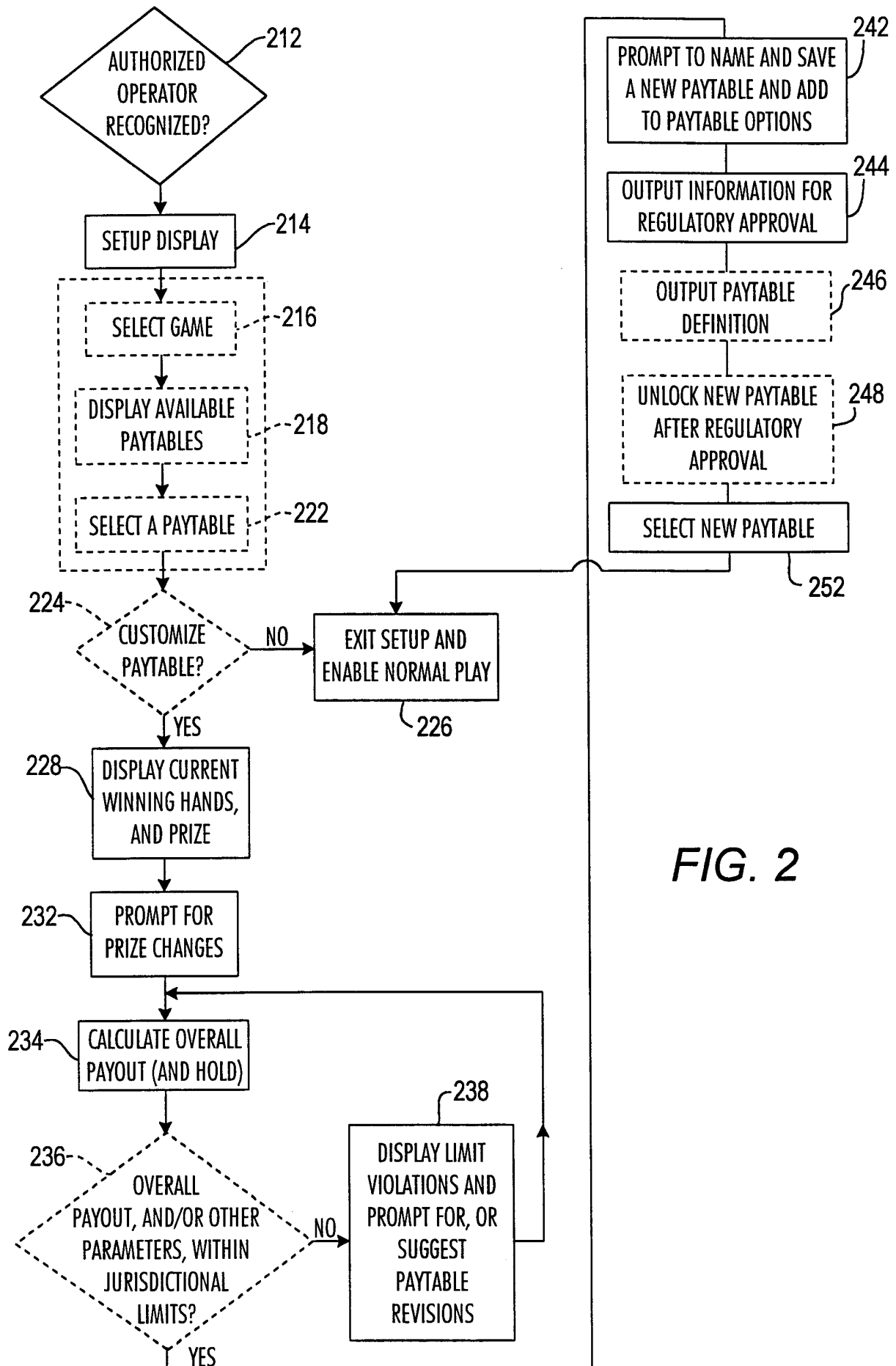


FIG. 2

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/25066

<p>A. CLASSIFICATION OF SUBJECT MATTER IPC(7) :A63F 9/24 US CL :463/25 According to International Patent Classification (IPC) or to both national classification and IPC</p>																				
<p>B. FIELDS SEARCHED Minimum documentation searched (classification system followed by classification symbols) U.S. : 463/12, 13, 16, 20, 25, 26, 27, 40, 41, 42; 700/90; 273/138.2, 143R</p>																				
<p>Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched none</p>																				
<p>Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) none</p>																				
<p>C. DOCUMENTS CONSIDERED TO BE RELEVANT</p> <table border="1"> <thead> <tr> <th>Category*</th> <th>Citation of document, with indication, where appropriate, of the relevant passages</th> <th>Relevant to claim No.</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>US 5,326,104 A (<i>PEASE et al.</i>) 05 July 1994, See whole document</td> <td>1-23</td> </tr> <tr> <td>A</td> <td>US 5,779,547 A (<i>SoRELLE et al.</i>) 14 July 1998, See whole document</td> <td>1-23</td> </tr> </tbody> </table>			Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	A	US 5,326,104 A (<i>PEASE et al.</i>) 05 July 1994, See whole document	1-23	A	US 5,779,547 A (<i>SoRELLE et al.</i>) 14 July 1998, See whole document	1-23									
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<p><input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.</p>																				
<table border="0"> <tr> <td>* Special categories of cited documents:</td> <td>"T"</td> <td>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</td> </tr> <tr> <td>"A" document defining the general state of the art which is not considered to be of particular relevance</td> <td>"X"</td> <td>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</td> </tr> <tr> <td>"E" earlier document published on or after the international filing date</td> <td>"Y"</td> <td>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</td> </tr> <tr> <td>"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)</td> <td>"&"</td> <td>document member of the same patent family</td> </tr> <tr> <td>"O" document referring to an oral disclosure, use, exhibition or other means</td> <td></td> <td></td> </tr> <tr> <td>"P" document published prior to the international filing date but later than the priority date claimed</td> <td></td> <td></td> </tr> </table>			* Special categories of cited documents:	"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	"A" document defining the general state of the art which is not considered to be of particular relevance	"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	"E" earlier document published on or after the international filing date	"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	"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&"	document member of the same patent family	"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		
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Date of the actual completion of the international search 05 DECEMBER 2000		Date of mailing of the international search report 03 JAN 2001																		
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