

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
10 March 2005 (10.03.2005)

PCT

(10) International Publication Number
WO 2005/022342 A2

(51) International Patent Classification⁷: **G06F**

(21) International Application Number:
PCT/US2004/027937

(22) International Filing Date: 27 August 2004 (27.08.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
10/651,908 29 August 2003 (29.08.2003) US

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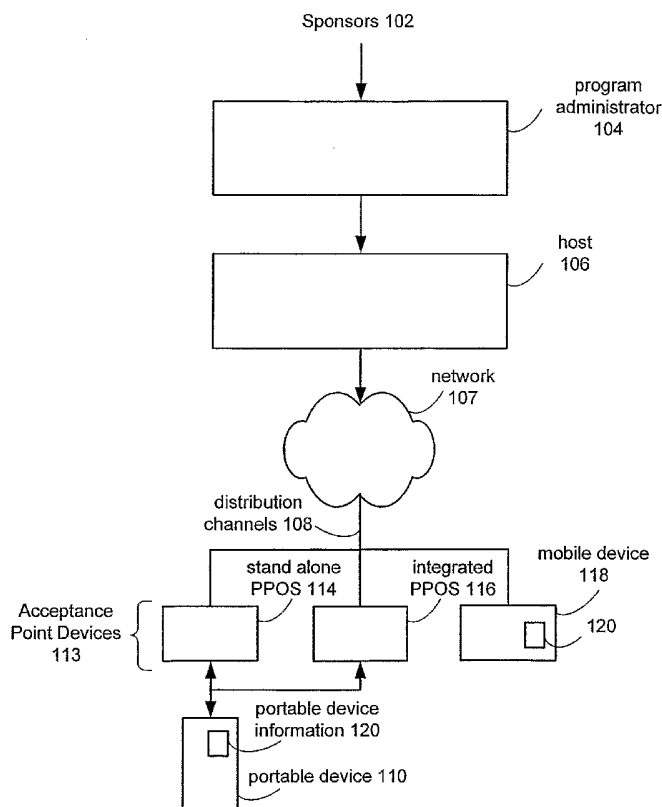
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(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

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

[Continued on next page]

(54) Title: METHOD AND SYSTEM FOR PROVIDING REWARD STATUS



(57) Abstract: The present invention generally relates to providing a status for one or more rewards using a format in a plurality of display formats. Portable device information associated with a portable device and acceptance point device information associated with an acceptance point device are determined. A status for one or more rewards is determined based on the portable device information and the acceptance point device information. A display format is then determined from a plurality of display formats based on the portable device information and acceptance point device information. A status is then displayed using the display format.



GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Declaration under Rule 4.17:

— *of inventorship (Rule 4.17(iv)) for US only*

Published:

— *without international search report and to be republished upon receipt of that report*

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

METHOD AND SYSTEM FOR PROVIDING REWARD STATUS

BACKGROUND OF THE INVENTION

[0001] The present generally relates to loyalty programs and more specifically to apparatus
5 and methods for providing a status for one or more rewards using customized formatting.

[0002] Loyalty programs are programs that provide users with incentives to shop at certain
merchants participating in the loyalty programs. Typically, users are awarded rewards when
they shop at the merchants participating in that loyalty program. The rewards may then be
redeemed.

10 [0003] Loyalty programs typically offer rewards that are straightforward. For example, a
typical loyalty program may be "buy a certain amount of this product, and receive this
reward". The status of this kind of loyalty program can be communicated to a user in a
receipt using a text display. The representation may print the number of products purchased
and the number of products needed to qualify for a reward.

15 [0004] As loyalty programs become more complicated, it becomes difficult to represent the
status of the programs using a text representation on a receipt. For example, as a user
becomes eligible for multiple loyalty programs that include multiple products and multiple
rewards, the amount of text that is needed to communicate the status in the loyalty programs
for the on receipt increases. It becomes hard to clearly communicate a status of all eligible
20 loyalty programs. Thus, a user may not even read the text representation of the status for the
loyalty programs. Accordingly, the benefits of providing the status of the loyalty programs
are minimized.

[0005] Consequently, improved apparatus and methods for providing a status for one or
more rewards in one or more loyalty programs are desired.

BRIEF SUMMARY OF THE INVENTION

25 [0006] Embodiments of the present invention generally relate to providing a status for one
or more rewards using a format in a plurality of display formats. In one embodiment,
portable device information associated with a portable device and acceptance point device
information associated with an acceptance point device are determined. A status for one or
30 more rewards is determined based on the portable device information and the acceptance

point device information. A display format is then determined from a plurality of display formats based on the portable device information and acceptance point device information. A status is then displayed using the display format.

[0007] In one embodiment, a method for providing a status for one or more rewards using a plurality of display formats is provided. Each display format displays the status in a different format. The method comprises: determining portable device information associated with a portable device; determining acceptance point device information associated with an acceptance point device; determining a status for one or more rewards for the portable device based on the portable device information and the acceptance point device information; determining a display format in the plurality of display formats based on the portable device information and the acceptance point device information; and outputting the status using the display format.

[0008] In another embodiment, a method for outputting a status for one or more loyalty programs is provided. The method comprises: determining a current status in one or more loyalty programs; determining a reward status in the one or more loyalty programs, the reward status including a position where a reward is earned for the one or more loyalty programs; determining a desired status for one or more desired loyalty programs, the desired status including a position where a reward for the one or more desired loyalty programs other than the one or more loyalty programs is earned; determining a format to display the desired status with the current status and reward status; and outputting the current status, reward status, and desired status using the determined format.

[0009] In yet another embodiment, a method for outputting a status for one or more loyalty programs is provided. The method comprises: determining a reward status in the one or more loyalty programs, the reward status including a position where a reward is earned for the one or more loyalty programs; determining a triggering amount for the one or more loyalty programs, the triggering amount being an amount that is needed to earn the reward for the one or more loyalty programs; determining a format to represent the triggering amount with the reward status; and outputting the triggering amount and reward status using the determined format.

[0010] In another embodiment, a system for determining display formats for loyalty transactions is provided. The system comprises: a plurality of portable devices, each portable device including portable device information specific to the portable device; a

plurality of acceptance point devices, each acceptance point device including acceptance point device information specific to the acceptance point device and a plurality of display formats; wherein the plurality of portable devices participate in transactions with the plurality of acceptance point devices, each transaction including status information; wherein a display
5 format for the status information for each transaction varies depending on portable device information for a portable device in the plurality of portable devices and an acceptance point device information for an acceptance point device in the plurality of acceptance point devices, the display format being transaction specific.

[0011] In another embodiment, an apparatus for determining and displaying a status in one
10 or more loyalty programs is provided. The apparatus comprises: a receiver configured to communicate with a portable device to determine portable device information associated with the portable device; loyalty program information associated with one or more loyalty programs that are supported by the apparatus; logic to determine a current status, reward status, and desired status for one or more rewards of the one or more loyalty programs for the
15 portable device based on the portable device information and the loyalty program information; logic to determine a display format based on the portable device information and the loyalty program information; and an output device configured to output the current status, reward status, and desired status based on the display format.

[0012] In another embodiment, a system for determining display formats for loyalty
20 transactions is provided. The system comprises: a plurality of portable devices, each portable device including portable device information specific to the portable device; a plurality of acceptance point devices, each acceptance point device including acceptance point device information specific to the acceptance point device and a plurality of display formats; wherein the plurality of portable devices participate in transactions with the plurality
25 of acceptance point devices, each transaction including status information; wherein a display format for the status information for each transaction varies depending on portable device information for a portable device in the plurality of portable devices and an acceptance point device information for an acceptance point device in the plurality of acceptance point devices, the display format being transaction specific.

[0013] A further understanding of the nature and advantages of the invention herein may be
30 realized by reference of the remaining portions in the specifications and the attached drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

[0014] Fig. 1 depicts a system for providing a status for one or more loyalty programs according to one embodiment of the present invention;

5 [0015] Fig. 2 illustrates a block diagram of a system for providing a status for one or more rewards using a display format according to one embodiment of the present invention;

[0016] Fig. 3 illustrates a method for providing status information for one or more rewards according to one embodiment of the present invention;

[0017] Fig. 4 illustrates a method for determining status information according to one embodiment of the present invention; and

10 [0018] Figs. 5 - 9 depict embodiments of display formats according to embodiments of the present invention.

DETAILED DESCRIPTION OF THE INVENTION

15 [0019] Fig. 1 depicts a system 100 for providing a status for one or more loyalty programs according to one embodiment of the present invention. System 100 includes sponsors 102, a program administer 104, a host 106, a network 107, acceptance point devices 113, and one or more portable devices 110.

20 [0020] One or more sponsors 102 are providers of prizes and incentives for loyalty programs. Sponsors 102 are any entities, such as product manufacturers, that can sponsor a loyalty program. Sponsors 102 typically define the parameters of how a loyalty program is provided. This information may include the rewards that are awarded, the requirements that define whether a reward should be awarded, the eligible participants, and any information for formatting status information for loyalty programs.

25 [0021] Once sponsors 102 define a respective loyalty program, a program administrator 104 receives the information for the loyalty programs and translates the information into a format readable by host 106. The translated information is outputted to host 106.

[0022] Host 106 is a central administrator of all loyalty programs for system 100. Host 106 receives the information from program administrator 104 and can selectively download the information through a network 107 to a plurality of acceptance point devices 113.

[0023] Network 107 may be any network, such as the Internet, a wireless network, a wire line network, a local area network (LAN), a wide area network (WAN), and the like. In one embodiment, the loyalty parameter may be selectively downloaded to certain acceptance point devices 113. For example, loyalty programs may be downloaded through applicable distribution channels 108 that will be offering the loyalty program.

[0024] Distribution channels 108 include one or more acceptance point devices 113 capable of performing a loyalty transaction. In one embodiment, acceptance point devices 113 include a standalone physical point of sale (PPOS) device 114, an integrated physical point of sale device 116, and a mobile device 118. Acceptance point devices 113 may perform loyalty transactions offline. In one embodiment, offline indicates that acceptance point device 113 does not need to communicate with host 106 to perform the loyalty transaction or to determine eligible incentives for a loyalty transaction. Acceptance point device 113 may, however, communicate with host 106 for other reasons, such as for reporting results of transactions, etc.

[0025] Stand alone PPOS 114 is a stand alone device dedicated to performing point of sale transactions. For example, PPOS 114 includes a point of sale device, computing devices, personal digital assistants, kiosks, etc. Point of sale devices found in merchants' stores are examples of stand alone PPOS devices 114.

[0026] Integrated PPOS 116 may be a point of sale or acceptance point device that has been integrated into another device, such as a computer. For example, integrated PPOS 116 may be an application on the World Wide Web (WWW) accessed through a computing device over the Internet. A website for shopping on the Internet and a card acceptance device may be an example of PPOS 116.

[0027] Mobile devices 118 include any mobile devices, such as cellular phones, personal digital assistants (PDA), pocket personal computers (PCs), laptop computers, tablet computers, etc. One difference between mobile devices 118 and PPOS devices 114 and 116 is that PPOS devices 114 and 116 communicate with a portable device 110 in order to enable a loyalty transaction. Mobile devices 118, however, may not communicate with portable device 110 because mobile devices 118 are a portable device 110 and may also perform the functions of acceptance point device 113 together.

[0028] Portable devices 110 are devices that are used by loyalty program participants to conduct loyalty transactions. For example, portable devices 110 include smartcards, cellular

phones, personal digital assistants (PDAs), pagers, payment cards, security cards, access cards, smart media, transponders, and the like. Each portable device 110 includes a module, such as a computer chip with dedicated hardware, software, embedded software, or any combination thereof, that is used to perform actions associated with loyalty transactions.

5 [0029] Portable devices 110 include portable device information 120. Similarly, mobile devices 118 also include portable device information 120. Portable device information 120 includes any information that uniquely identifies either portable device 110 or mobile device 118. For example, portable device information 120 may be an identifier, a unique ID, a serial number, an account number, etc. Thus, a user that is associated with portable device 110 or
10 mobile device 118 may be uniquely identified using portable device information 120. Also, portable device information 120 includes any other information related to a loyalty program, such as information on which loyalty programs portable device 110 is eligible for and status information for the loyalty programs.

[0030] A transaction is typically performed between portable device 110 and stand alone
15 PPOS 114 or integrated PPOS 116. In another embodiment, mobile devices 118 may participate in a loyalty transaction. In this case, mobile device 118 performs the transaction with a stand alone PPOS 114, an integrated PPOS 116 or a host 106, where host 106 performs the functionality of stand alone PPOS 114 or integrated PPOS 116. For discussion and illustrative purposes, it will be described that a transaction is being performed between
20 portable device 110 and acceptance point device 113. It should be understood, however, that the transaction may be between portable device 110 and PPOS 114 and/or 116, or mobile devices 118 and host 106.

[0031] A transaction between portable device 110 and acceptance point device 113 may be a loyalty transaction under a loyalty program. For example, a loyalty transaction is where a
25 user of portable device 110 is purchasing items that qualify the user and portable device 110 for one or more incentives or rewards in the loyalty program. Incentives or rewards offer something of value for a user.

[0032] Embodiments of the present invention are configured to provide a status for one or more rewards for one or more portable devices 110. In one embodiment, a status is displayed
30 using a display format that is selected based on information associated with portable device 110 and acceptance point device 113. Display formats may vary between different portable devices 110 and acceptance point devices 113. Thus, status information may be customized

on a per-transaction basis based on portable device 110 and acceptance point device 113 participating in the transaction.

[0033] Fig. 2 illustrates a block diagram of a system 200 for providing a status for one or more rewards using a display format according to one embodiment of the present invention.

5 System 200 includes portable device 110, acceptance point device 113, and host 106.

[0034] Host 106 includes host information 204. In one embodiment, host information 204 may include any information for loyalty programs that may be downloaded to acceptance point device 113. In one embodiment, host information 204 may include status information for a portable device 110. For example, as transactions are processed at acceptance point
10 device 113, information for the transactions are downloaded to host 106. Host 106 stores the information for portable device 110 and, from time to time, may download the status information to acceptance point device 113. In another embodiment, acceptance point device 113 may communicate with host 106 to determine the status information at the time of issuance of a reward, for example for a lost or stolen card.

15 [0035] Although host 106 may include status information, portable device 110 may include status information that may be different from the status information found in host information 204. For example, status information may be downloaded to host 106 from acceptance point device 113 at certain intervals (e.g., at the end of the day, week, etc.). Portable device 110 may participate in transactions that cause the status information to be different than status
20 information stored at host 106. The up-to-date status information is stored as portable device information 120. Thus, portable device information 120 may be used to determine status information when a transaction is processed between portable device 110 and acceptance point device 113.

[0036] Acceptance point device 113 receives the information for loyalty programs from
25 host 106. The information defines the programs that are supported by acceptance point device 113. Each loyalty program includes parameters that define the rewards of a loyalty program. This information is used in determining if a user is eligible for a reward and is stored as acceptance point device information 202.

[0037] Acceptance point device 113 may also receive information for display formats 206.
30 The information may include different formats that are used to output status information. For example, display formats 206 may include graphical formats and/or text formats. Examples of these formats will be described in more detail below. The determination of which display

format 206 to use may depend on information determined for the transaction. For example, portable device information 120 and acceptance point device information 202 may be used to determine a display format 206 for a transaction.

5 [0038] During a transaction, acceptance point device 113 communicates with portable device 110 to determine portable device information 120. Portable device information 120 is information unique to portable device 110 may include status information for loyalty programs that portable device 110 is eligible for. Acceptance point device 113 determines if the loyalty programs associated with portable device 110 are supported using acceptance point device information 202. If the loyalty program's portable device 110 is eligible for are supported by acceptance point device 113, acceptance point device 113 determines status information for the loyalty programs.

[0039] Because portable device information 120 and acceptance point device information 202 vary, the display formats may vary from transaction to transaction. Thus, status information and how status information is displayed varies between different portable devices 15 110 and acceptance point devices 113. Also, the same user associated with portable 110 may be presented with varying messages at different acceptance point devices 113 and two different users with different portable devices 110 may be presented with different messages at the same acceptance point devices 113 even if the current purchases are identical.

[0040] Once one or more loyalty programs are determined for the transaction, the status information is determined for one or more rewards in one or more loyalty programs. Once 20 the status information is determined, a display format in a plurality of display formats 206 is selected for displaying the status information. In one embodiment, the display format selected is transaction specific. For example, variable fields found in portable device information 120 and acceptance point device information 202 may be used to determine a display format 206. Also, other factors may be used to determine the display format. For 25 example, the constraints of a display device, user preferences, etc. may be used.

[0041] In one embodiment, a display format is determined so that the status information displayed may stimulate a user to perform a desired action or influence the user's behavior. In one embodiment, a current status is determined along with a reward status and a desired status. The current status is the current position for a user of portable device 110 in one or 30 more loyalty programs. For example, the current status may be a number of items that the user has purchased towards receiving a reward in a loyalty program, the dollar amount of

items purchased, etc. The current status may also be the items that need to be purchased in order to receive the reward. Thus, the current status may be forward looking and tells the user what actions need to be performed in order to receive the reward. This enables a merchant to influence user behavior before a purchase is made.

5 **[0042]** The reward status is a position that the user needs to reach in order to be awarded one or more rewards for the one or more loyalty programs. For example, the reward status may be the items that a user needs to purchase in order to qualify for a reward for the one or more loyalty programs.

10 **[0043]** The desired status is a position where a merchant would like the user to reach in the loyalty program. For example, it may be desired that a user purchase another product instead of a product that will satisfy the reward status. A different reward for a different loyalty program than the loyalty program associated with the reward status may be offered as the desired status.

15 **[0044]** Once a display format 206 is determined, the status information is formatted using display format 206 and output in a message 208. Message 208 may be a printed receipt that includes graphics and/or text. Also, message 208 may be an electronic display of the status information that includes graphics and/or text. Additionally, message 208 may be an e-mail, text message, instant message, etc.

20 **[0045]** Fig. 3 illustrates a method for providing status information for one or more rewards according to one embodiment of the present invention. In step 302, acceptance point device 113 communicates with portable device 110 to determine portable device information 120. Portable device information 120 includes information unique to portable device 110. For example, portable device information 120 includes status information for one or more loyalty programs in which portable device 110 is eligible.

25 **[0046]** In step 304, information associated with acceptance point device 113 is determined. Acceptance point device information 202 includes information that is unique to acceptance point device 113. For example, acceptance point device information 202 may include information about which loyalty programs are supported by acceptance point device 113.

30 **[0047]** In step 306, the status of any loyalty programs that are eligible for this transaction are determined. In one embodiment, any combination of portable device information 120 and acceptance point device information 202 is used to determine the status information. For

example, the programs portable device 110 are eligible for are compared to the loyalty programs supported by acceptance point device 113. Status information for the loyalty programs that portable device 110 is eligible for and supported by acceptance point device 113 is then determined.

5 [0048] In determining the status information, a current status, a reward status, and a desired status may be determined. The current status is the current position of the user relative to the reward status. For example, the current position may be the number of items a user has purchased using portable device 110 needs to purchase.

[0049] The reward status is the position in which a reward will be awarded. For example,
10 the reward status may be the number of items that need to be purchased in order for a reward to be awarded for portable device 110.

[0050] The desired status is a position where a merchant would like the user to reach in the loyalty program. For example, the desired status may be items that a merchant wants to influence the user of portable device 110 to purchase. The desired status is also not limited to
15 the loyalty programs that portable device 110 is eligible for. For example, supported programs for acceptance point device 113 that were not included in portable device information 120 may be included in the desired status. Thus, a user may be offered rewards in different loyalty programs that a user does not participate in or does not know about. Although all three status positions are determined, it will be understood that not all status
20 positions may be determined.

[0051] In step 308, once the status information is determined, a display format 206 in one or more display formats 206 is determined. In one embodiment, acceptance point device 113 supports multiple display formats 206. For example, graphical and/or text display formats may be supported. In graphical display formats 206, a graph, table, and other graphical style
25 options may be supported. In addition, text may be included in the graphical display formats.

[0052] In one embodiment, display format 206 may be determined using portable device information 120 and acceptance point device information 202. For example, information (e.g., variable fields) in acceptance point device information 202 and portable device information 120 may be used to determine display format 206. The variable fields may be
30 compared with fields associated with a plurality of display formats. A display format 206 that corresponds to the variable fields is then selected.

[0053] Additionally, the content of the status information may also be used to determine the display format. For example, different display formats may be selected based on the position of the current status, reward status, and/or desired status. In one embodiment, status information for a new program may be displayed in a different size font or different color
5 than a program that existed or was used by a user before the current transaction.

[0054] In step 310, the status information is outputted based on the selected display format. In one embodiment, the status information may be printed or displayed. Also, the status information may be e-mailed, text messaged, instant messaged, etc. If the status information is printed, the status information message may be printed in a combination of text and/or
10 graphics. Additionally, the printing may be produced on the front or back of the receipt and orientation can also be vertical or horizontal. The same is true for status information that is displayed on a display device.

[0055] Fig. 4 illustrates a method for determining status information according to one embodiment of the present invention. In step 402, a current status for portable device 110 in
15 one or more loyalty programs is determined. In one embodiment, portable device information 120 also includes the current status for the loyalty programs. The current status may include a triggering amount that is needed to obtain a reward.

[0056] In step 404, a reward status for the loyalty programs is determined. In one embodiment, information associated with portable device information 120 and acceptance
20 point device information 202 is used to determine the reward position. For example, loyalty program parameters downloaded from host 106 are used to determine how many items are needed for each loyalty program in order for a reward to be awarded.

[0057] In step 406, a desired status for any loyalty programs is determined. The desired status may be a level in any loyalty programs that are supported by acceptance point device
25 113. Thus, a desired status for loyalty programs that portable device 110 does not participate in may be determined. For example, portable device information 120 may not include a loyalty program. However, acceptance point 113 may determine a desired status for loyalty programs that have not been loaded and stored in portable device information 120.

[0058] In step 408, a display format 206 is determined. For example, the display format
30 may be determined based on the desired position, current position, and reward position and/or portable device information 120 and acceptance point device information 202. A display format 206 is determined so that a user's behavior will be influenced to perform actions that

will satisfy the desired position. For example, a graph may be used that displays the desired position above the reward position in relation to the current position. Also, in order to highlight loyalty programs that are not included in portable device information 120, a section that indicates rewards a user may be interested in may also be displayed. Additionally, the triggering amount may be displayed so that a user can determine what items are needed to obtain the reward.

[0059] In step 410, the status information is displayed showing any combination of the current position, reward position, and the desired position.

[0060] The following figures depict embodiments of messages 208. Although the following messages 208 are shown, it will be understood that variations of messages 208 may be appreciated.

[0061] Fig. 5 illustrates a graph 500 that is generated using a display format according to one embodiment of the present invention. Graph 500 includes an X axis and Y axis where the purchase patterns of the loyalty programs P1 and P2 for a user of portable device 110 are plotted. Graph 500 includes two curves, Y and Z, each of which represents a different "next product to purchase from a current status when product X was purchased". A user of portable device 110 may participate in a loyalty program P1 or a loyalty program P2 from the current position X. If the user of portable device 110 purchases product Y, then the reward program P1 is satisfied and the user is awarded a reward equal to a value of \$1 on the Y axis. On the other hand, if the user purchases product Z, the reward program P2 is satisfied and the user is awarded a higher value reward, for example, a \$2 amount value on the Y axis. As values on the Y axis increase, the reward value increases.

[0062] The position "Z" illustrates a desired position for a loyalty program P2. Loyalty program P2 is a loyalty program that a merchant wants to influence a user to participate in. For example, program P1 includes the program "buy one laundry detergent X and two liquid fabric softeners Y and get 5% off." Program P2 includes the parameters "buy one laundry detergent X and three fabric softener sheets Z and get 10% off." If the user of portable device 110 traditionally participates in program P1 and has purchased one laundry detergent X and needs to purchase two liquid fabric softeners to receive a reward, a merchant may offer the user the opportunity to participate in program P2. Program P2, however, requires a user to switch to fabric softener sheets Z and purchase additional quantities to get a higher discount. This information is communicated to a user using graph 500.

[0063] Accordingly, the desired status is represented in a graph format along with the reward status. A user can quickly determine which products need to be purchased in order to earn a reward in two different loyalty programs. A large amount of text is not needed to convey the status of loyalty programs to a user.

5 [0064] Fig. 6 illustrates a list 600 for presenting status information for one or more loyalty programs using a display format according to one embodiment of the present invention. List 600 includes specific products and quantities for each product purchased for each reward program. A user is informed of what products to purchase and in what quantities in order to maximize rewards.

10 [0065] As shown, a list of products 602 is printed or displayed in list 600. For each product, the quantity that needs to be purchased in order to receive a reward is shown. Thus, the number of products in order to trigger a reward is shown. This allows the merchant to influence a user's behavior before a purchase is made. List of products 602 provides a proactive stimulus in depicting what products need to be purchased in order to receive a
15 reward. This is different from displaying the number of products that have already been purchased by a user. List of products 602 provides a shopping list for a user and is forward-looking rather than backwards-looking.

[0066] List 600 also includes a desired list 604 that displays products that offer a higher rewards potential than products listed in list of products 602. For example, in order to
20 influence a user to participate in other rewards programs, list 604 is used to display products that need to be purchased for a higher rewards potential. As shown, product 10 provides the offer of "buy Y and get Y free" and product 11 provides the offer "buy \$Y and get \$Y off". In one embodiment, products 10 and 11, if purchased, will yield certain rewards that may be more desirable for a merchant.

25 [0067] Other status information 606 may also be displayed in list 600. The information shows the balance or the purchases that have already been made by the user of portable device 110. Additionally, any rewards that have not been earned are also displayed.

[0068] Fig. 7 illustrates a graphical representation of a table 700 for displaying status information using a display format according to one embodiment of the present invention. A
30 list of days 702 is provided that allows status information to be accessed by any day of the week, a week ending, or by month. As shown, the day "Thursday" is selected and a table 704 has been displayed.

[0069] Table 704 shows status information for a plurality of loyalty programs shown in columns 705. A purchase road map includes one or more items in rows 706 that need to be purchased in order to qualify for a reward for the loyalty programs. The rewards are shown in a row 708.

5 [0070] For each item and loyalty program, one or more checkboxes are found. The checkboxes are provided to show what products need to be purchased in order to qualify for the reward shown in row 708. For example, for the program 124, Doritos, peanut butter, and pita bread need to be purchased in order to receive a reward of 5% off. Also, for the program 456, Doritos and a Fanta need to be purchased in order to receive a free soda. As shown, the
10 user has not purchased any items for a program 124 (i.e., no checkboxes have been checked) and its balance as shown in row 710 is zero. However, a user has purchased Doritos and a Fanta for program 506 (i.e., the checkboxes have been checked) and has thus received a free soda.

[0071] A user may quickly identify which products need to be purchased for which
15 programs by viewing the displayed checkboxes. Table 700 also shows which products need to be purchased in a forward-looking manner rather than just showing what products a user has purchased. For example, for a program 4587, the user can determine that a Fanta twelve-pack has been purchased, but Doritos, peanut butter, and pita bread need to be purchased in order to receive a 15%-off reward. Thus, the table 700 can stimulate purchase behavior by
20 showing what products need to be purchased.

[0072] Table 700 also can show a large amount of programs and rewards in a compact manner. In one embodiment, if all the programs and associated products for loyalty programs in table 700 were printed in text, the amount of text would be very large for a printed receipt. Thus, by graphically representing the loyalty programs with the rewards and products that
25 need to be purchased for the reward, status information may be efficiently presented. Also, the status information is displayed in a way that may stimulate user behavior to purchase certain products.

[0073] Fig. 8 illustrates a display 800 for status information using a display format 206 according to one embodiment of the present invention. Display 800 includes a graphical
30 display 802 that indicates how many products have been purchased and how many products need to be purchased for a reward of product X in a loyalty program.

[0074] Display 802 is designed to give a user an indication of how many units need to be purchased. A number of units that have been purchased is represented with darkened squares and the number of units that need to be purchased are represented with empty squares. Thus, a user can quickly glance at graphical display 802 and determine how many units need to be purchased by looking at the empty squares. The empty squares give a visual sense of how many products a user has to purchase in order to receive the reward. This is different from printing out a number of products that the user has purchased. For example, a user can visually see how far the user is from receiving the reward. Also, the user can see how many units of a product need to be purchased in order to receive the reward.

[0075] Also, a text display 804 is shown to indicate the number of products or dollar amount of products that need to be purchased to receive a reward. This presents a forward-looking status of what products need to be purchased instead of indicating what products have already been purchased.

[0076] A section 806 is included that indicates programs that a merchant may desire a user to participate in. For example, section 806 includes a product 10 and a product 11 that need to be purchased in order to receive different rewards from loyalty programs that a merchant wants a user participate in.

[0077] Fig. 9 illustrates a receipt 900 that displays status information using a display format according to one embodiment of the present invention. As shown, receipt 900 includes a current status 902 of zero dollars. Additionally, receipt 900 includes a reward status 902 that indicates the number of products (dollar amount) that need to be purchased in order to trigger a reward.

[0078] Accordingly, embodiments of the present invention provide status information that is displayed according to a display format. In one embodiment, an acceptance point device includes a plurality of display formats. A display format is determined based on information associated with the portable device and information associated with the acceptance point device.

[0079] The status information may also include a current status, reward status, and desired status. Thus, a user's behavior may be influenced by displaying a desired status that indicates desired actions that need to be taken in order to receive a different reward than the reward offered for the reward status. Also, the status information may be forward-looking in providing a user with the items that need to be purchased in order to receive a reward.

[0080] Embodiments of the present invention include many advantages. For example, a user's behavior may be influenced by providing status information in one of the display formats. A display format that includes graphics may more efficiently display status information for one or more loyalty programs. Thus, a user may be more likely to view the status information and determine which products need to be purchased in order to obtain a reward. Also, by including desired loyalty programs and what products need to be purchased in order to obtain a reward for the desired loyalty programs, a user's behavior may be influenced into participating in more desirable loyalty programs before a purchase is made.

[0081] While the present invention has been described using a particular combination of hardware and software implemented in the form of control logic, it should be recognized that other combinations of hardware and software are also within the scope of the present invention. The present invention may be implemented only in hardware, or only in software, or using combinations thereof.

[0082] The above description is illustrative but not restrictive. Many variations of the invention will become apparent to those skilled in the art upon review of the disclosure. The scope of the invention should, therefore, be determined not with reference to the above description, but instead should be determined with reference to the pending claims along with their full scope of equivalents.

WHAT IS CLAIMED IS:

1 1. A method for providing a status for one or more rewards using a
2 plurality of display formats, each display format displaying the status in a different format,
3 the method comprising:
4 determining portable device information associated with a portable device;
5 determining acceptance point device information associated with an
6 acceptance point device;
7 determining a status for one or more rewards for the portable device based on
8 the portable device information and the acceptance point device information;
9 determining a display format in the plurality of display formats based on the
10 portable device information and the acceptance point device information; and
11 outputting the status using the display format.

1 2. The method of claim 1, wherein the portable device information
2 comprises information for one or more portable device rewards in which the portable device
3 is eligible.

1 3. The method of claim 2, wherein the acceptance point device
2 information comprises information indicating one or more acceptance point device rewards
3 that are offered by the acceptance point device.

1 4. The method of claim 3, wherein determining the status comprises
2 comparing the one or more portable device rewards the portable device is eligible for with the
3 one or more acceptance point device rewards offered by the acceptance point device to
4 determine the status of the one or more rewards.

1 5. The method of claim 1, wherein determining the status comprises
2 determining a current status in one or more loyalty programs relative to a reward status and a
3 desired status.

1 6. The method of claim 5, wherein determining the display format
2 comprises determining the display format based on the status, reward status, and desired
3 status.

1 7. The method of claim 6, wherein the display format is determined in
2 order to display the desired status as a better option than the reward status.

1 8. The method of claim 1, wherein the display formats comprise at least
2 one of a graphical display and a text display.

1 9. The method of claim 8, wherein the graphical display comprises at
2 least one of a chart, table, picture, and bar chart.

1 10. The method of claim 1, wherein outputting the status using the display
2 format comprises at least one of displaying, printing, and sending the status.

1 11. A method for outputting a status for one or more loyalty programs, the
2 method comprising:

3 determining a current status in one or more loyalty programs;
4 determining a reward status in the one or more loyalty programs, the reward
5 status including a position where a reward is earned for the one or more loyalty programs;
6 determining a desired status for one or more desired loyalty programs, the
7 desired status including a position where a reward for the one or more desired loyalty
8 programs other than the one or more loyalty programs is earned;
9 determining a format to display the desired status with the current status and
10 reward status; and
11 outputting the current status, reward status, and desired status using the
12 determined format.

1 12. The method of claim 11, wherein determining the desired status
2 comprises using the current status to determine the desired status.

1 13. The method of claim 12, wherein determining the desired status using
2 the current status comprises:

3 determining a number of items already purchased; and
4 determining a loyalty program based on the items already purchased;
5 determining the desired status in the one or more desired loyalty programs
6 based on the products already purchased.

1 14. The method of claim 11, wherein determining the current status,
2 reward status, and desired status comprises using portable device information associated with
3 the portable device and acceptance point device information associated with the acceptance
4 point device to determine the current status, reward status, and desired status.

1 15. The method of claim 14, wherein the portable device information
2 comprises information for one or more portable device loyalty programs the portable device
3 is eligible for and the current status in the one or more portable device loyalty programs.

1 16. The method of claim 15, wherein the acceptance point device
2 information comprises information that indicates one or more acceptance point device loyalty
3 programs that are supported by the acceptance point device, wherein the one or more loyalty
4 programs are determined using the one or more portable device loyalty programs the portable
5 device is eligible for and the one or more acceptance point device loyalty programs the
6 acceptance point device supports.

1 17. The method of claim 11, wherein determining a format to display the
2 desired status with the current status and reward status comprises determining the format so
3 that a user is stimulated to performs actions to reach the desired status.

1 18. The method of claim 11, wherein the format comprises at least one of a
2 graphical display and a text display.

1 19. The method of claim 11, wherein the current status includes a
2 triggering amount that indicates what is needed to reach the reward status or desired status.

1 20. The method of claim 11, wherein outputting the status using the
2 display format comprises at least one of displaying, printing, and sending the status.

1 21. A method for outputting a status for one or more loyalty programs, the
2 method comprising:

3 determining a reward status in the one or more loyalty programs, the reward
4 status including a position where a reward is earned for the one or more loyalty programs;
5 determining a triggering amount for the one or more loyalty programs, the
6 triggering amount being an amount that is needed to earn the reward for the one or more
7 loyalty programs;

8 determining a format to represent the triggering amount with the reward
9 status; and
10 outputting the triggering amount and reward status using the determined
11 format.

1 22. The method of claim 21, wherein the triggering amount is outputted in
2 a graphical format.

1 23. The method of claim 21, further comprising determining portable
2 device information associated with a portable device and acceptance point device information
3 associated with an acceptance point device.

1 24. The method of claim 23, wherein the triggering amount and reward
2 status are determined based on the portable device information and acceptance point device
3 information.

1 25. The method of claim 23, wherein determining the format comprises
2 determining the format from a plurality of formats based on the portable device information
3 and the acceptance point device information.

1 26. The method of claim 21, wherein determining the format to display the
2 triggering amount with the reward status comprises determining the format so that a user is
3 stimulated to performs actions to fulfill the triggering amount.

1 27. The method of claim 21, wherein the format comprises at least one of a
2 graphical display and a text display.

1 28. The method of claim 21, wherein outputting the status using the
2 display format comprises at least one of displaying, printing, and sending the status.

1 29. An apparatus for determining and displaying a status in one or more
2 loyalty programs, the apparatus comprising:
3 a receiver configured to communicate with a portable device to determine
4 portable device information associated with the portable device;
5 loyalty program information associated with one or more loyalty programs
6 that are supported by the apparatus;

7 logic to determine a current status, reward status, and desired status for one or
8 more rewards of the one or more loyalty programs for the portable device based on the
9 portable device information and the loyalty program information;

10 logic to determine a display format based on the portable device information
11 and the loyalty program information; and

12 an output device configured to output the current status, reward status, and
13 desired status based on the display format.

1 30. The apparatus of claim 29, wherein the portable device comprises
2 portable device information for one or more rewards in which the portable device is eligible.

1 31. The apparatus of claim 30, wherein the one or more rewards for the
2 portable device are determined based on the loyalty program information for the one or more
3 rewards in which the portable device is eligible.

1 32. The apparatus of claim 31, wherein the logic to determine the status
2 comprises logic to compare the rewards the portable device is eligible for to the rewards
3 offered by the acceptance point device to determine the current status and the reward status.

1 33. The apparatus of claim 29, wherein the current status comprises a
2 triggering amount, the triggering amount being an amount that is needed to earn the one or
3 more rewards.

1 34. The apparatus of claim 33, wherein the output device is configured to
2 output the triggering amount.

1 35. The apparatus of claim 29, wherein the output device comprises at
2 least one of a printer, display device, and message sender.

1 36. The apparatus of claim 29, wherein the acceptance point device
2 comprises point of sale devices, computing devices, personal digital assistants, kiosks,
3 cellular phones, personal digital assistants (PDA), pocket personal computers (PCs), laptop
4 computers, and tablet computers.

1 37. A system for determining and displaying a status in one or more
2 loyalty programs, the system comprising:
3 a portable device including portable device information; and

4 an acceptance point device comprising:
5 a receiver configured to communicate with the portable device to
6 determine the portable device information;
7 loyalty program information associated with one or more loyalty
8 programs that are supported by the apparatus;
9 logic to determine a current status, reward status, and desired status for
10 one or more rewards of the one or more loyalty programs for the portable device based on the
11 portable device information and the loyalty program information;
12 logic to determine a display format based on the portable device
13 information and the loyalty program information; and
14 an output device configured to output the current status, reward status,
15 and desired status based on the display format.

1 38. The system of claim 37, wherein the portable device comprises
2 smartcards, cellular phones, personal digital assistants (PDAs), pagers, payment cards,
3 security cards, access cards, smart media, and transponders.

1 39. The system of claim 37, wherein the acceptance point device
2 comprises point of sale devices, computing devices, personal digital assistants, kiosks,
3 cellular phones, personal digital assistants (PDA), pocket personal computers (PCs), laptop
4 computers, and tablet computers.

1 40. The system of claim 37, wherein the portable device comprises
2 information for one or more rewards in which the portable device is eligible.

1 41. The system of claim 40, wherein the one or more rewards for the
2 portable device are determined based on the loyalty program information for the one or more
3 rewards in which the portable device is eligible.

1 42. The system of claim 41, wherein the logic to determine the status
2 comprises logic to compare the rewards the portable device is eligible for to the rewards
3 offered by the acceptance point device to determine the current status and the reward status.

1 43. The system of claim 37, wherein the current status comprises a
2 triggering amount, the triggering amount being an amount that is needed to earn the one or
3 more rewards.

1 44. The system of claim 43, wherein the output device is configured to
2 output the triggering amount.

1 45. The system of claim 37, wherein the output device comprises at least
2 one of a printer, display device, and message sender.

1 46. A system for determining display formats for loyalty transactions, the
2 system comprising:

3 a plurality of portable devices, each portable device including portable device
4 information specific to the portable device; and

5 a plurality of acceptance point devices, each acceptance point device including
6 acceptance point device information specific to the acceptance point device and a plurality of
7 display formats;

8 wherein the plurality of portable devices participate in transactions with the
9 plurality of acceptance point devices, each transaction including status information;

10 wherein a display format for the status information for each transaction varies
11 depending on portable device information for a portable device in the plurality of portable
12 devices and an acceptance point device information for an acceptance point device in the
13 plurality of acceptance point devices, the display format being transaction specific.

1 47. The system of claim 46, wherein the status information comprises a
2 current status, reward status, and desired status.

1 48. The system of claim 46, wherein the status information for a
2 transaction is determined using the portable device information and acceptance point device
3 information.

1 49. A method for stimulating a user's purchase behavior, the method
2 comprising:

3 determining one or more loyalty programs for a transaction between a portable
4 device and an acceptance point device;

5 determining items that are required for one or more rewards;

6 determining items that have been purchased for the one or more loyalty
7 programs;

8 determining items that need to be purchased in order for one or more rewards
9 to be awarded for the one or more loyalty programs based on the items that are required and
10 the items that have been purchased; and

11 outputting a message for the items that need to be purchased in order for the
12 one or more rewards to be awarded.

1 50. The method of claim 49, wherein determining the items that are
2 required comprising using acceptance point device information associated with the
3 acceptance point device to determine the items that are required.

1 51. The method of claim 49, wherein determining the items that have been
2 purchased comprising using portable device information associated with the portable device
3 to determine the items that have been purchased.

1 52. The method of claim 49, determining items that need to be purchased
2 in order for one or more rewards to be awarded for the one or more loyalty programs
3 comprising determining items that maximize rewards for the one or more loyalty programs.

1 53. The method of claim 49, wherein outputting a message for the items
2 that need to be purchased comprise:

3 determining a display format in a plurality of display formats based on
4 information associated with the portable device and the acceptance point device; and
5 outputting the message for the items using the display format.

1 54. The method of claim 49, further comprising:
2 determining one or more desired loyalty programs that are not included on the
3 portable device;
4 determining one or more items for the one or more desired loyalty programs;
5 and
6 outputting the one or more items for the one or more desired loyalty programs.

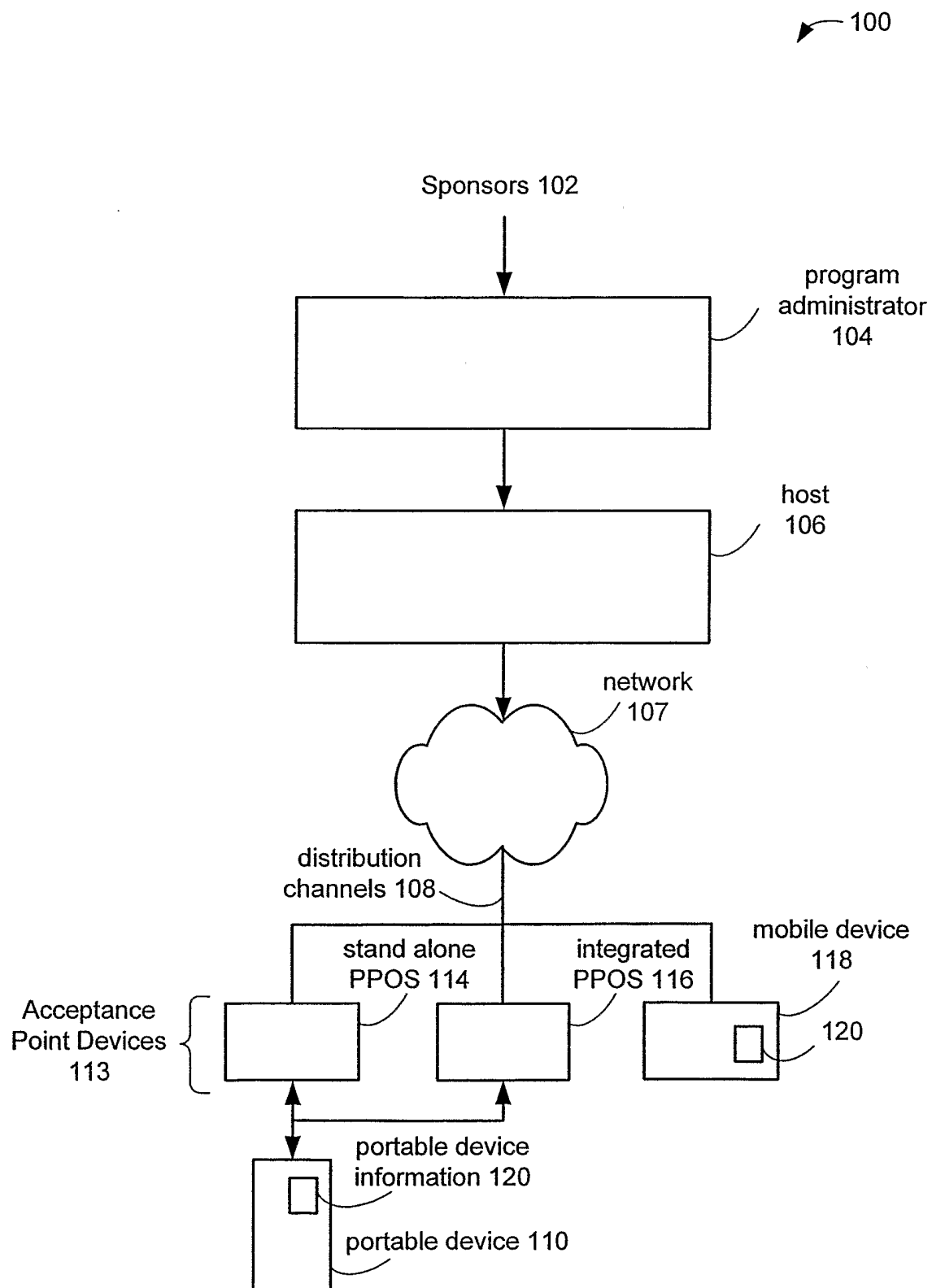


FIG. 1

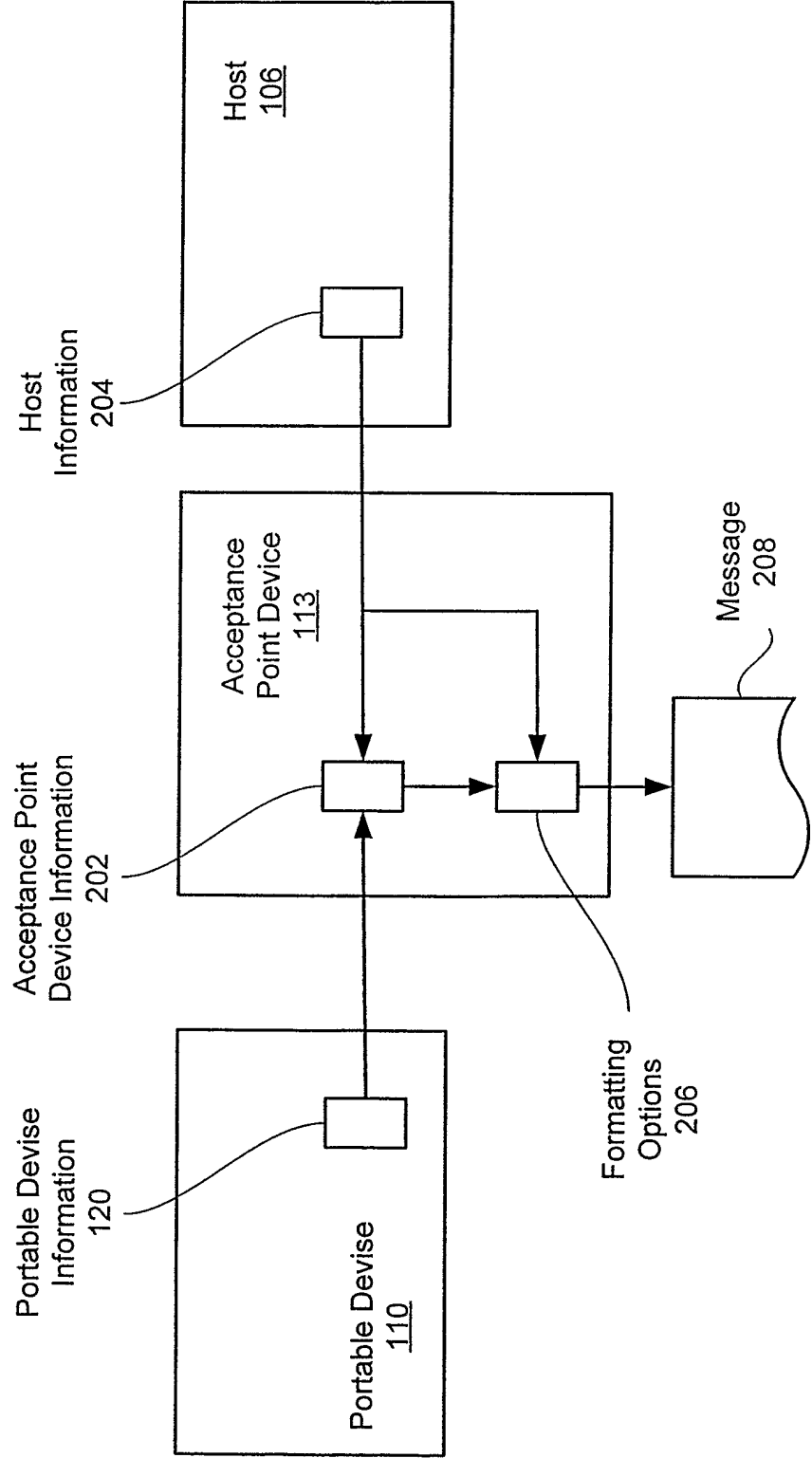


FIG. 2

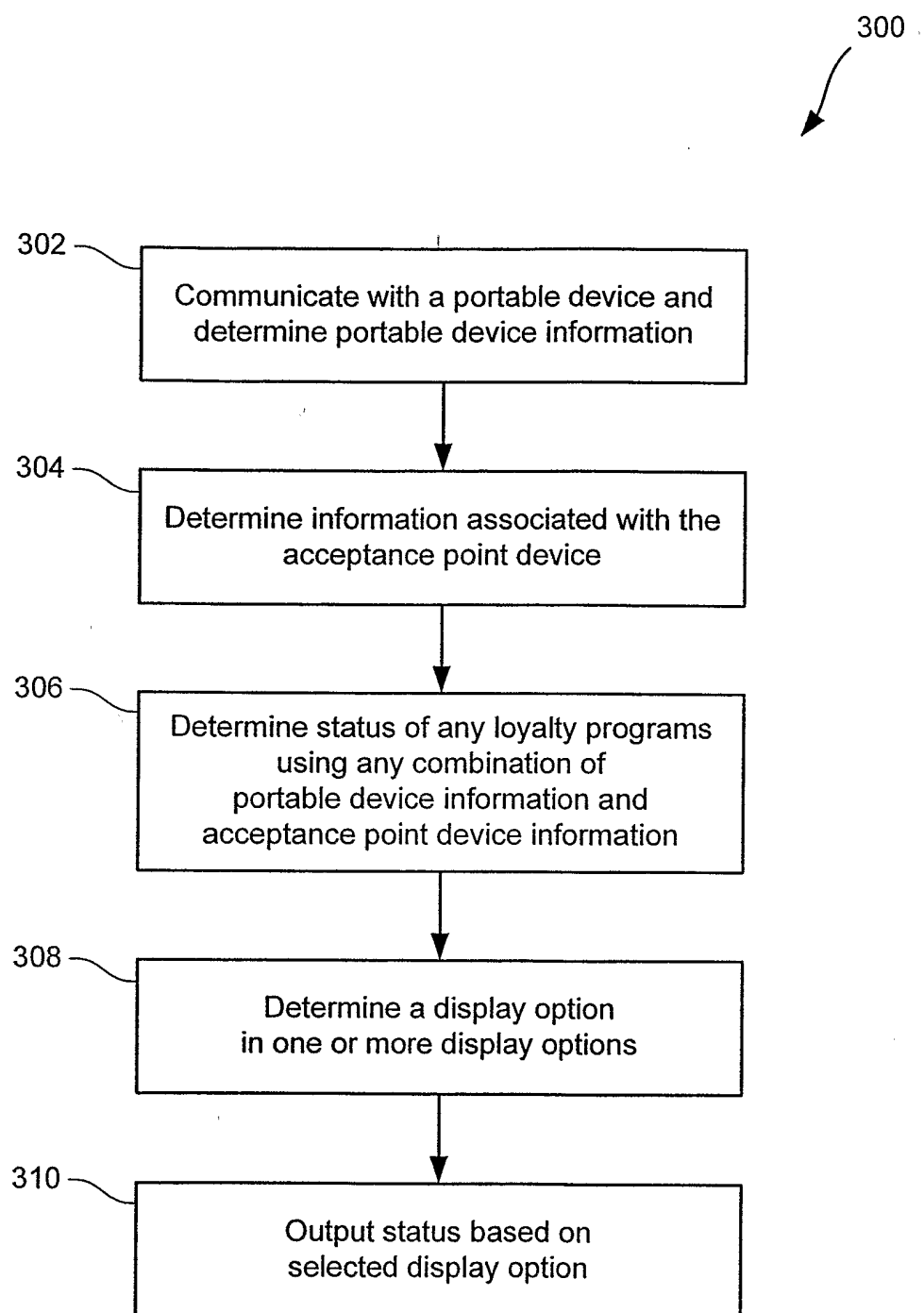


FIG. 3

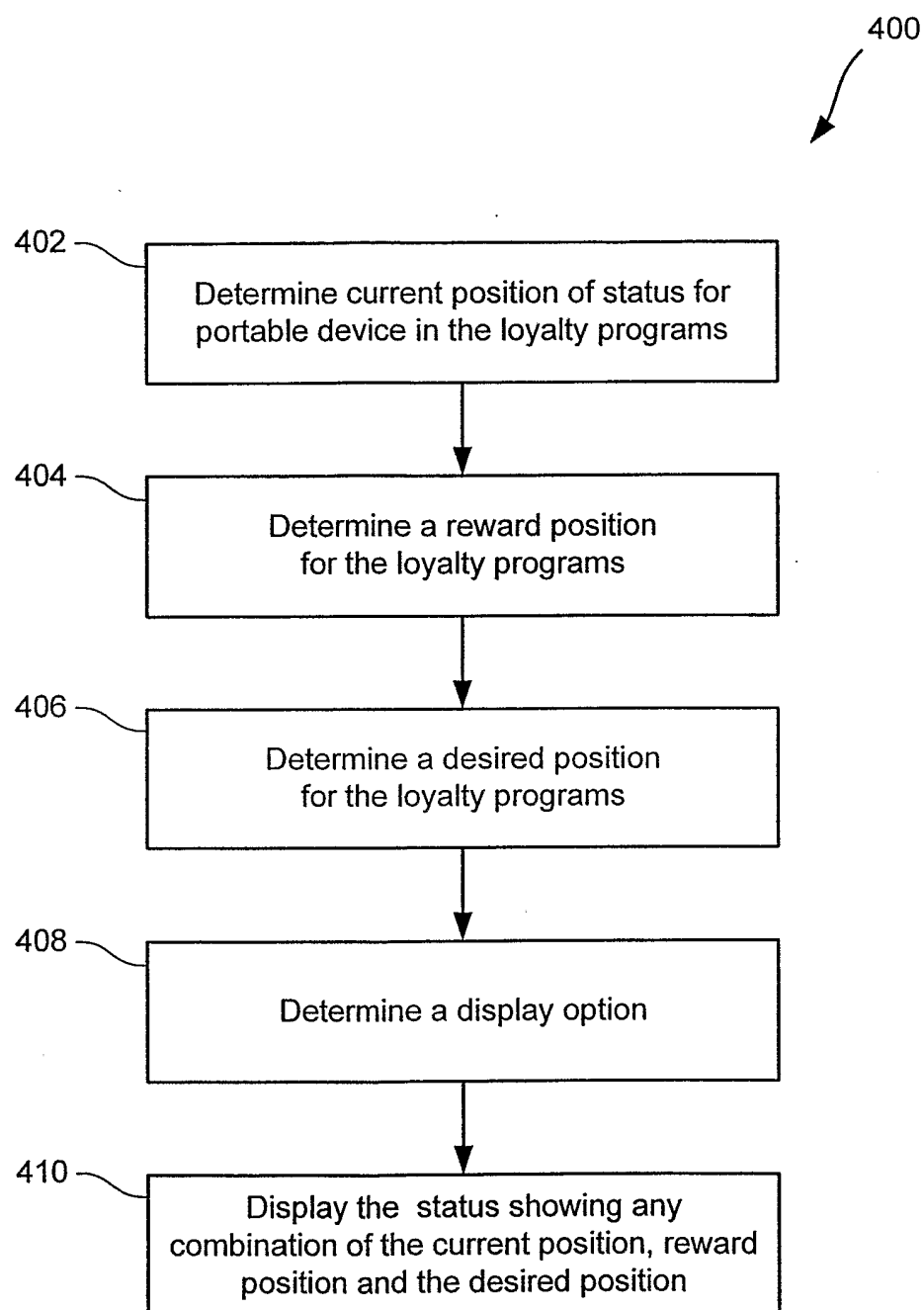


FIG. 4

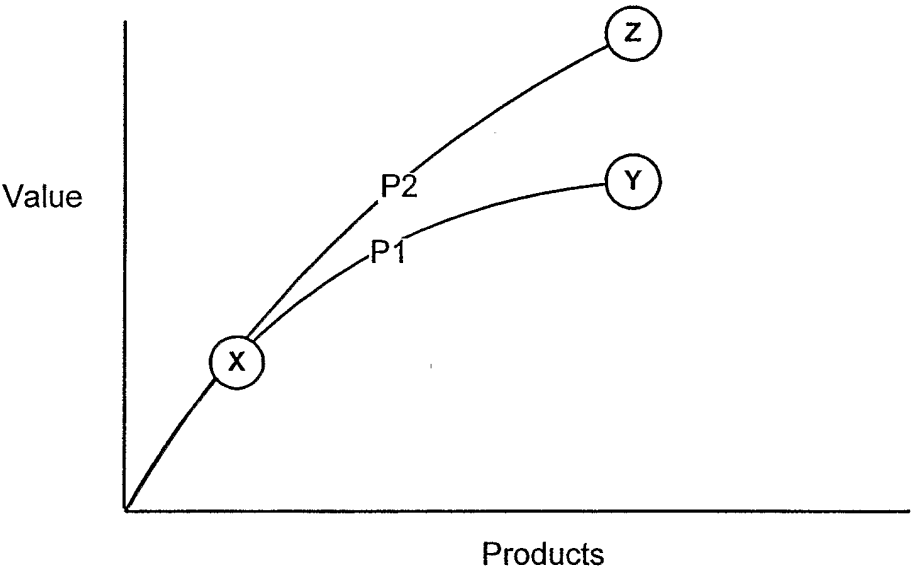


FIG. 5

600

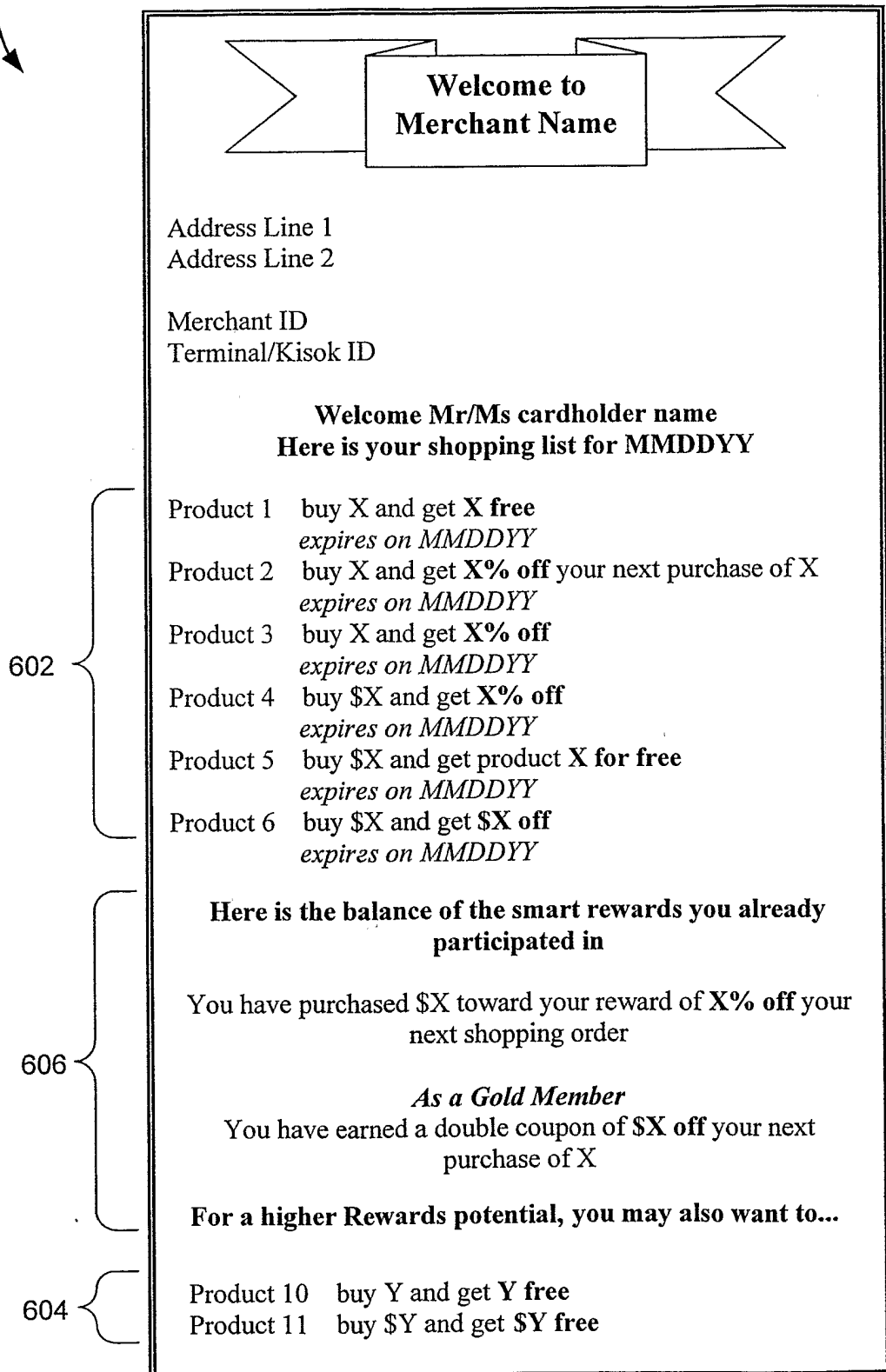
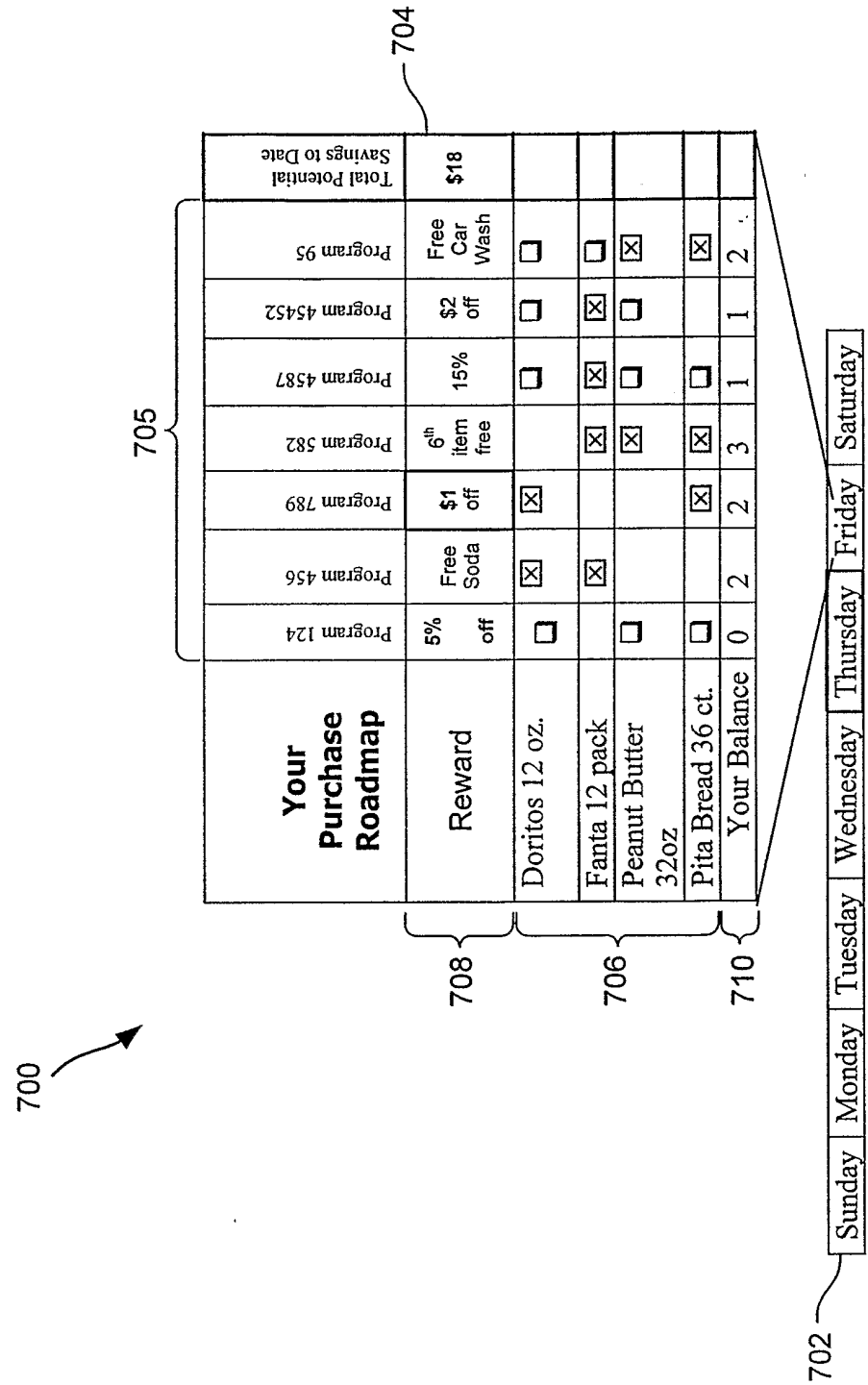


FIG. 6



800



Welcome to Merchant Name	
Welcome Mr/Ms cardholder name Here is your shopping list for MMDDYY	
The balance of your smart rewards	
You have purchased \$X	802  804 You only have to purchase \$X to receive \$X% off your next purchase
<i>As a Gold Member</i> You have earned a double coupon of \$X off your next purchase of X	
{ 806 <i>You may also like...</i> Product 10 buy X and get X free Product 11 buy \$X and get \$X off	

FIG. 8

Merchant ABC 123 Main Street Any town, Any state USA	
Sale	
VISA	XXXXXXXXXXXX5375
Exp: 06/03	
08/31/01	09:12:49
Inv#: 000012	
Appr Code: DEMO12	
Total:\$	80.00
THANK YOU!	
CUSTOMER COPY CONGRATULATIONS! 20% OFF YOUR PURCHASE Original Amount \$ 100 Discount \$20	

PID: 10001 - Get 20% off every \$100 spent. Balance: \$0.00 of \$100	
<Repeated for all programs>	

902

FIG. 9