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(54) **Title:** CONFERRING HEALTH RELATED SERVICES OR ITEMS IN EXCHANGE FOR PARTICIPATION IN OPT-IN ADVERTISING

(57) **Abstract:** In one scenario, an electronic payment system receives health related information from a user. The health related information includes an indication that the user is initiating participation in opt-in advertising sent from the electronic payment system in exchange for health related services. The user may have a digital device and a mobile wallet account at the electronic payment system, and the mobile wallet account is accessible via a mobile wallet application. The electronic payment system sends interactive advertisements to the user's mobile wallet application for presentation to the user and receives inputs from the user that provide interaction with the presented interactive advertisements. The electronic payment system determines that the user's interactions with the presented advertisements warrant conferring a health related benefit to the user, and indicates to the user that the benefit is available for subsequently purchased health related items.

**CONFERRING HEALTH RELATED SERVICES OR ITEMS
IN EXCHANGE FOR PARTICIPATION IN OPT-IN ADVERTISING**

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CROSS-REFERENCE TO RELATED APPLICATIONS

[0001] This application claims priority to and the benefit of U.S. Application Ser. No. 13/644,312, entitled “Conferring Health Related Services or Items in Exchange for Participation in Opt-In Advertising”, filed on October 4, 2012 and U.S. Provisional Application Ser. No. 61/543,683, entitled “Conferring Health Related Services or Items in Exchange for Participation in Opt-in Advertising”, filed on October 5, 2011, which is incorporated by reference in its entirety herein.

BACKGROUND

[0002] Mobile phones and other digital devices have become increasingly popular in recent years. These devices are used on a daily basis for a variety of different tasks. For instance, mobile devices allow users to check email, send and receive instant messages, check calendar items, take notes, set up reminders, browse the internet, play games or perform any number of different actions using specialized applications or “apps”. These applications allow mobile devices to communicate with other computer systems and perform a wide variety of network-connected tasks previously not possible with a mobile device.

BRIEF SUMMARY

[0003] Embodiments described herein are directed to providing a health related service in exchange for participating in opt-in advertising. A user may opt-in to receive some form of advertising on his or her phone. The advertising may appear in a mobile wallet application used to pay for goods or services. The advertising may be related to health products and/or services. The user has an account with a mobile payment system that provides the mobile wallet application. The mobile payment system can provide the user with a variety of different functionality including purchasing items along with one or more of depositing funds, withdrawing funds, transferring funds, and other functions. Accordingly, the user can use a digital device (e.g., a computer or mobile phone) to interact with the electronic payment system to pay for goods and/or services.

[0004] In one embodiment, an electronic payment system receives health related information from a user of the electronic payment system. The health related information includes an indication that the user is initiating participation in opt-in advertising sent from the electronic payment system in exchange for health related services. The user has a digital device and a mobile wallet account at the electronic payment system, and the mobile wallet account is accessible to the user through a mobile wallet application running on the user's digital device. The electronic payment system sends interactive advertisements to the user's mobile wallet application for presentation to the user and receives inputs from the user at the digital device, where at least one of the inputs provides interaction with the presented interactive advertisements. The electronic payment system determines that the user's interactions with the presented advertisements warrant conferring a health related benefit to the user, and indicates to the user that the benefit is available for subsequently purchased health related items.

[0005] This Summary is provided to introduce a selection of concepts in a simplified form that are further described below in the Detailed Description. This Summary is not intended to identify key features or essential features of the claimed subject matter, nor is it intended to be used as an aid in determining the scope of the claimed subject matter.

[0006] Additional features and advantages will be set forth in the description which follows, and in part will be apparent to one of ordinary skill in the art from the description, or may be learned by the practice of the teachings herein. Features and advantages of embodiments described herein may be realized and obtained by means of the instruments and combinations particularly pointed out in the appended claims. Features of the embodiments described herein will become more fully apparent from the following description and appended claims.

BRIEF DESCRIPTION OF THE DRAWINGS

[0007] To further clarify the above and other features of the embodiments described herein, a more particular description will be rendered by reference to the appended drawings. It is appreciated that these drawings depict only examples of the embodiments described herein and are therefore not to be considered limiting of its scope. The embodiments will be described and explained with additional specificity and detail through the use of the accompanying drawings in which:

[0008] Figure 1 illustrates a monetary transaction system architecture in which embodiments described herein may operate.

[0009] Figure 2 illustrates an alternate example embodiment of a monetary transaction system.

5 [0010] Figure 3 illustrates an example screenshot from a mobile wallet application.

[0011] Figure 4 illustrates an example data flow for providing a health related service in exchange for participating in opt-in advertising.

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DETAILED DESCRIPTION

[0012] Embodiments of the present invention extend to methods, systems, and computer program products conferring health related services or items in exchange for participation in opt-in advertising. Embodiments of the invention include providing disruptively priced or free health related services to a digital device.

15 Embodiments also include providing digital data (e.g., coupons or vouchers) for obtaining disruptive priced or free health related items (e.g., consumer goods or groceries) to a digital device.

[0013] Embodiments described herein are directed to providing health related services and items in exchange for participating in opt-in advertising. A user may opt-
20 in to receive some form of advertising on their phone. The advertising may appear in a mobile wallet application that is used to pay for goods or services. The advertising may be related to health products and/or services. The user has an account with a mobile payment system that provides the mobile wallet application. The mobile payment system can provide the user with a variety of different functionality in
25 addition to purchasing items including depositing funds, withdrawing funds, transferring funds, and other functions. Accordingly, the user can use a digital device (e.g., a computer or mobile phone) to interact with the electronic payment system to pay for goods and/or services.

[0014] In one embodiment, an electronic payment system receives health related
30 information from a user of the electronic payment system. The health related information includes an indication that the user is initiating participation in opt-in advertising sent from the electronic payment system in exchange for health related services. The user has a digital device and a mobile wallet account at the electronic payment system, and the mobile wallet account is accessible to the user through a

mobile wallet application running on the user's digital device. The electronic payment system sends interactive advertisements to the user's mobile wallet application for presentation to the user and receives inputs from the user at the digital device, where at least one of the inputs provides interaction with the presented interactive advertisements. The electronic payment system determines that the user's interactions with the presented advertisements warrant conferring a health related benefit to the user, and indicates to the user that the benefit is available for subsequently purchased health related items.

[0015] In exchange for a health related benefit, the user opts in to receive advertisements, coupons, vouchers, promotions, Buy One Get One ("BOGO") offers from the electronic payment system. For example, the user can receive a reduced cost or free health related service or a reduced cost or free health related item in exchange for participating in opt-in advertising from the electronic payment system. Upon the user's agreement to participate in opt-in advertising, the electronic payment system may be permitted to store (e.g., by capturing purchase orders), track, and analyze items that the user purchases through their account with the electronic payment system. The electronic payment system stores and maintains a list of a user's purchased items in a data warehouse. In some embodiments, an electronic payment system stores, tracks, and analyzes health related information in a HIPAA compliant manner. For example, health related information can be stored, tracked and analyzed in accordance one or more portions of the Health Insurance Portability and Accountability Act ("HIPAA"), such as, for example, the HIPPA privacy rules.

[0016] The electronic payment system analyzes the users purchasing habits (potentially in a HIPAA compliant manner) to identify advertisements and/or promotions that may be of interest to the user. In some embodiments, the advertisements and/or promotions can be for items the user has purchased. In other embodiments, the advertisements and/or promotions can also be for items related to items the user has purchased. For example, if user has purchased a particular brand of razor, advertisements for the brand's shaving cream can be identified. Advertisements for related items can be used for cross-promotion. The advertisements/promotions may or may not be for health related products or services.

[0017] From time to time, at specified intervals, or based on location (e.g., having a coupon for a merchant this is with a specified proximity) the electronic payment system sends identified advertisements and/or promotions to the user's digital device.

When specified advertising thresholds are satisfied (e.g., a specified number and/or type of advertisements and/or promotions are presented, whether or not the advertisements and/or promotions are health related), the electronic payment system confers a health related benefit on the user's account. For example, the electronic payment system can provide the user's account with a low cost (e.g., reduced fee) or free health related service, such as, for example, one reduced cost or free blood pressure check. Alternately, the electronic payment system can provide the user's account with a coupon or voucher for an item (e.g., a reduced cost or free prescription refill).

10 **[0018]** In some embodiments, a client application for the electronic payment system runs on the user's digital device. The user interacts with the electronic payment system through the client application. From a screen of the client application, the user can agree to accept opt-in advertising. Accordingly, embodiments of the invention essentially permit a user to self-monetize themselves through their digital device.

15 **[0019]** Embodiments of the invention include mobile telephones interoperating with an electronic payment system, such as, for example, a mobile wallet, to purchase goods and/or services. Embodiments of the present invention may comprise or utilize a special purpose or general-purpose computer including computer hardware, such as, for example, one or more processors and system memory, as discussed in greater detail below. Embodiments within the scope of the present invention also include physical and other computer-readable media for carrying or storing computer-executable instructions and/or data structures. Such computer-readable media can be any available media that can be accessed by a general purpose or special purpose computer system. Computer-readable media that store computer-executable instructions are computer storage media (devices). Computer-readable media that carry computer-executable instructions are transmission media. Thus, by way of example, and not limitation, embodiments of the invention can comprise at least two distinctly different kinds of computer-readable media: computer storage media (devices) and transmission media.

20 **[0020]** Computer storage media (devices) includes RAM, ROM, EEPROM, CD-ROM, solid state drives ("SSDs") (e.g., based on RAM), Flash memory, phase-change memory ("PCM"), other types of memory, other optical disk storage, magnetic disk storage or other magnetic storage devices, or any other medium which

can be used to store desired program code means in the form of computer-executable instructions or data structures and which can be accessed by a general purpose or special purpose computer.

5 [0021] A “network” is defined as one or more data links that enable the transport of electronic data between computer systems and/or modules and/or other electronic devices. When information is transferred or provided over a network or another communications connection (either hardwired, wireless, or a combination of hardwired or wireless) to a computer, the computer properly views the connection as a transmission medium. Transmissions media can include a network and/or data links
10 which can be used to carry or desired program code means in the form of computer-executable instructions or data structures and which can be accessed by a general purpose or special purpose computer. Combinations of the above should also be included within the scope of computer-readable media.

[0022] Further, upon reaching various computer system components, program
15 code means in the form of computer-executable instructions or data structures can be transferred automatically from transmission media to computer storage media (devices) (or vice versa). For example, computer-executable instructions or data structures received over a network or data link can be buffered in RAM within a network interface module (e.g., a “NIC”), and then eventually transferred to computer
20 system RAM and/or to less volatile computer storage media (devices) at a computer system. Thus, it should be understood that computer storage media (devices) can be included in computer system components that also (or even primarily) utilize transmission media.

[0023] Computer-executable instructions comprise, for example, instructions and
25 data which, when executed at a processor, cause a general purpose computer, special purpose computer, special purpose processing device, to perform a certain function or group of functions. The computer executable instructions may be, for example, binaries, intermediate format instructions such as assembly language, or even source code. Although the subject matter has been described in language specific to structural features and/or methodological acts, it is to be understood that the subject
30 matter defined in the appended claims is not necessarily limited to the described features or acts described above. Rather, the described features and acts are disclosed as example forms of implementing the claims.

[0024] Those skilled in the art will appreciate that the invention may be practiced in network computing environments with many types of computer system configurations, including, personal computers, desktop computers, laptop computers, message processors, hand-held devices, multi-processor systems, microprocessor-based or programmable consumer electronics, network PCs, minicomputers, mainframe computers, mobile telephones (having various different capabilities and features), PDAs, pagers, routers, switches, and the like. The invention may also be practiced in distributed system environments where local and remote computer systems, which are linked (either by hardwired data links, wireless data links, or by a combination of hardwired and wireless data links) through a network, both perform tasks. In a distributed system environment, program modules may be located in both local and remote memory storage devices.

[0025] An electronic payment system architecture can include a plurality of independent components that each contribute to the functionality of the system as a whole. This modularity allows for increased flexibility when approaching issues of platform scalability and, to this end, provides a variety of advantages. System complexity and growth can be managed more easily through the use of smaller-scale parts with limited functional scope. Platform fault tolerance is enhanced through the use of these loosely coupled modules. Individual components can be grown incrementally as business needs dictate. Modular development also translates to decreased time to market for new functionality. New functionality can be added or subtracted without impacting the core system.

[0026] Figure 1 illustrates an example system architecture for a mobile wallet platform. Integration tier 101 is configured to manage mobile wallet sessions and maintain integrity of financial transactions. Integration tier 101 can also include a communication (e.g., Web services) API and/or other communication mechanisms to accept messages from channels 111. Other mechanisms include, but are not limited to: International Standards Organization (“ISO”) 8583 for Point of Sale (“POS”) and Automated Teller Machines (“ATM”) devices and Advanced Message Queuing Protocol (“AMQP”) for queue based interfaces. Each of channels 111 can be integrated to one or more mechanisms for sending messages to integration tier 101. Notification services 102 is configured to send various notifications through different notification channels 112, such as, for example, Short Message Peer-to-Peer (“SSMP”) for Short Messaging Service (“SMS”) and Simple Mail Transfer Protocol

("SMTP") for emails. Notification services 102 can be configured through a web services API.

5 [0027] Service connectors 103 are a set of connectors configured to connect to 3rd party systems 113. Each connector can be a separate module intended to integrate an external service to the system architecture. Business process services 104 are configured to implement business workflows, including executing financial transactions, auditing financial transactions, invoking third-party services, handling errors, and logging platform objects. Payment handler 105 is configured to wrap APIs of different payment processors, such as, for example, banking accounts, credit/debit
10 cards or processor 121. Payment handler 105 exposes a common API to facilitate interactions with many different kinds of payment processors. Service connectors 103 can implement security measures (e.g., encryption, digital signatures, certificates, etc.) to insure that any notifications including health related information are transferred in a HIPAA compliant manner.

15 [0028] In addition to the expressly depicted 3rd party systems, one or more other 3rd party systems can store health related information for a mobile wallet user in a HIPAA compliant manner. For example, a prescription database can store information about a user's medications and refills for one or more prescriptions. A medical database can store information about a user's health conditions. Thus, information
20 from a HIPAA compliant database can be pulled into the electronic payment system in a HIPAA compliant manner based on a user's desire to receive health related benefits.

[0029] The scope of accessed health related information accessed by the electronic payment system is fully configurable and/or adjustable by a user. Thus, a
25 user can choose to make as much or as little health related information about themselves available to the electronic payment system. For example, a user could indicate any combination of a medical condition, a type of prescribed medication, or simply that they have a prescription with refills. Alternately and/or in combination, a user can directly input such health related information in to the electronic payment
30 system (e.g., for storage in a profile). Thus, when appropriate, user entered information can be received in a HIPAA compliant manner and user profile storage can be maintained in a HIPAA compliant manner.

[0030] Security services 106 are configured to perform subscriber authentication (e.g., by challenging a user for one or more of a user name, a password, an address, a

phone number, etc., for the user). Authorization services 107 are configured to perform client authorization, such as, for example, using a database-based Access Control List (“ACL”) table. Security services 106 and authorization services 107 can interoperate to insure that any health related information is accessed in a HIPAA
5 compliant manner. For example, security services 106 and authorization services 107 can help insure that health related information for a user of an electronic payment system is only accessed by the user.

[0031] Database 108 is configured to manage customer accounts (e.g., storing customer accounts and properties), manage company accounts (e.g., storing company
10 accounts and properties), manage transaction histories (e.g., storing financial transaction details), store customer profiles, storing dictionaries used by the mobile wallet platform, such as, for example, countries, currencies, etc., and managing money containers. Rules engine 109 is configured to gather financial transaction statistics and uses the statistics to provide transaction properties, such as, for example,
15 fees and bonuses. Rules engine 109 is also configured to enforce business constraints, such as, for example, transactions and platform license constraints, compliance with one or more portions of the Health Insurance Portability and Accountability Act (“HIPAA”), etc..

[0032] Name matching engine 110 is configured to match different objects
20 according to specified configuration rules. Matching engine 110 can be use to find similarities between names, addresses, etc. Transaction processor 121 is configured to manage financial accounts and transactions. The transaction processor 121 can be used to hold, load, withdraw and deposit funds to mobile wallet accounts. Transaction processor 121 can also be used as a common interface to a third party processor
25 system. When used as a common interface, financial operations may be delegated to the external processor. A Clearing House subsystem of transaction processor 121 can be used to exchange the financial information with a bank.

[0033] Components of a mobile wallet platform can be connected to one another over (or be part of) a system bus and/or a network. Networks can include a Local
30 Area Network (“LAN”), a Wide Area Network (“WAN”), and even the Internet. Accordingly, components of the mobile wallet platform can be “in the cloud”. As such, mobile wallet platform components as well as any other connected computer systems and their components, can create message related data and exchange message related data (e.g., Internet Protocol (“IP”) datagrams and other higher layer protocols

that utilize IP datagrams, such as, Transmission Control Protocol (“TCP”), Hypertext Transfer Protocol (“HTTP”), Simple Mail Transfer Protocol (“SMTP”), etc.) over the system bus and/or network.

5 [0034] The components depicted in Figure 1 can interoperate to provide a number of financial and other services including but not limited to enrolling a customer for a mobile wallet, adding a stored value account (either hosted by a mobile wallet platform or a third party), adding a bank or credit union account to a mobile wallet, adding a debit or credit card account to a mobile wallet, depositing funds in a mobile wallet, withdrawing funds from a mobile wallet, paying bills from a mobile wallet, 10 topping up a prepaid mobile account through a mobile wallet, transferring funds through a mobile wallet (nationally or internationally), making in-store purchases using a mobile wallet, and various other tasks as described herein below. These services will be described in greater detail below with regard to system Figures 1 and 2

15 [0035] Figure 2 depicts a computer system architecture 200 for conferring health related services or items in exchange for participating in opt-in advertising. As depicted in Figure 2, computer architecture 200 includes digital device 208, retail location 202 (e.g., a drug store or pharmacy), and electronic payment system 221. Digital device 208 further includes mobile wallet application 211. Retail location 202 20 further includes mobile wallet application 212. Electronic payment system 221 further includes marketing module 233, data warehouse 232, advertisements 238, payment processor 222, user mobile wallet 242 (user 207’s mobile wallet), and merchant mobile wallet 226 (retail location 202’s mobile wallet).

[0036] Generally, each company in packaged goods companies 271 can send 25 advertisement data (which may or may not be for health related items) to electronic payment system 221. Advertisements 238 represent the collection of advertisement data sent from packaged goods companies 271. Each company in packaged goods companies 271 can also submit benefit rules to electronic payment system 221. Benefit rules 278 represent the collection of benefit rules sent from packaged goods 30 companies 271. Benefit rules 278 define when a benefit, such as, for example, a free health related service, a coupon, a promotion, etc, is to be granted to a user of electronic payment system 221. For example, in response to completing a questionnaire linked to a product advertisement, a user can be given a coupon for the product or a related product.

[0037] In general, user 207 can use mobile wallet application 211 to pay for goods purchased at retail location 202. For example, user 207 can use mobile wallet application 211 to purchase goods 203. To pay for goods 203, mobile wallet application 211 can send payment instruction 243 in amount 263 to electronic payment system 221. Payment processor 222 can receive payment instruction 243. In response, payment processor 222 can debit 241 user mobile wallet 224 by amount 263. Payment processor 222 can also credit 242 merchant mobile wallet 226 by amount 263.

[0038] User 207 can use mobile wallet application 211 to participate in opt-in advertising. For example, user 207 can use mobile wallet application 211 to send opt-in 244 to electronic payment system 221. Advertising module 233 can receive opt-in 244 and record that mobile wallet application 211 has opted in for advertising. As such, when user 207 makes a purchase using mobile wallet application 211, a list of purchased items is sent to electronic payment system 221. For example, upon purchasing goods 203, item list 231 is sent to electronic payment system 221 and stored in data warehouse 232.

[0039] Purchasing analysis module can analyze user 207's purchases, including item list 231. From the analysis, purchase analysis module 234 can identify items or categories of items user 207 may be interested in. The items can be items user 207 has purchased in the past (e.g., an item in goods 203) or items related to items user 207 has purchases in the past. Purchase analysis module 234 can indicate identified items or categories of items to advertisement identification module 236. Advertisement identification module 236 can select advertisements from advertisements 238 that correspond to the identified items or categories of items. For example, advertisement identification module 236 can select advertisement 246 for presentation at mobile wallet application 211. Advertisement 246 can be an advertisement for a product made by a company in packaged goods companies 271.

[0040] Advertising module 233 can send selected advertisements to mobile wallet application 211. For example, advertising module 233 can send advertisement 246 (e.g., related to an item in goods 203) to mobile wallet application 211. In general, advertisements can include interactive content. For example, advertisement 246 includes content 273. Content 273 can be a video, a link to a company website (e.g., for a company in packaged goods companies 271), a call to action, or some other content user 207 can interact with through digital device 208. User 207 can interact

with content 273, for example, responding to questions in content 273. Advertisement response 274 can indicate how user 207 has interacted with content 273.

[0041] Based on advertisement response 274, benefit determination module 276
5 can determine if a benefit is to be conferred upon user 207. Benefit determination
module 276 can refer to benefit rules 278 and/or to health related information 239
(maintained in a HIPAA compliant manner) when making a determination whether or
not to confer a benefit. Thus, when user 207 interacts with advertisement 246 in a
specified way (e.g., completes a survey, watches a video, etc.), benefit rules 278 can
10 indicate that a benefit (e.g., health related benefit 277) is to be conferred upon user
207. For example, benefit determination module 276 can confer health related benefit
277 on user 207 in a HIPAA compliant manner. For example, when user 207 receives
an advertisement for a razor and answers a questionnaire on how often they shave, the
owner of electronic payment system 221 can confer a discounted or free prescription
15 refill on user 207 in a HIPAA compliant manner.

[0042] In some embodiments, health related information 239 relates to one or
more of: prescription compliance, chronic disease management, and a medication
management program. As such, health related information 239 can come from a
corresponding module (not shown), such as, for example, a prescription compliance
20 module, a chronic disease tool, or a medication management module.

[0043] When a health related benefit is to be conferred on a user, the health
related benefit can be stored in the user's benefit locker (also in a HIPAA compliant
manner). For example, benefit determination module 276 can store health related
benefit 277 in benefit locker 272 (part of user mobile wallet 224). Health related
25 benefit 277 can be a coupon, voucher, or promotion for a health related item, a
reduced cost or free health related service, etc.

[0044] Benefit determination module 276 can also track aggregate statistics, such
as, for example, specified number and/or type of advertisements received, for
advertisements presented at mobile wallet application 211. Health related benefits
30 can also be conferred upon users based on the aggregate statistics. For example,
benefit determination module 276 can confer a benefit upon user 207 in response to
twenty advertisements being presented at mobile wallet application 211. Thus,
conferred health related benefits can be company specified benefits or can be
electronic payment system specified benefits. Electronic payment system 221 can

notify a user when a health related benefit is conferred. For example, electronic payment system 221 can send benefit notification 247 in a HIPAA compliant manner to mobile wallet application 211 to indicate health related benefit 277 being stored in benefit locker 272.

5 [0045] Health related benefit 277 can relate to prescription compliance, chronic disease management, or medication management. For example, health related benefit 277 can be a free prescriptions refill to assist user 207 comply with prescriptions or keep up with a medication management program.

[0046] When user 207 makes subsequent purchases through user mobile wallet
10 224, electronic payment system 221 can automatically check benefit locker 272 for health related benefits related to any purchases items. If benefits for an item are identified, user 207 can be notified through mobile wallet application 211. For example, when re-filling a prescription, user 207 can be notified of a prescription refill discount stored in benefit locker 272. The user can then chose to use or mot use
15 the refill discount. Accordingly, embodiments of the invention permit user 207 to self monetize digital device 208 through agreeing to participate in opt-in advertising.

[0047] Although not depicted, various other modules from the architecture of Figure 1 can also be included electronic payment system 221. The modules expressly depicted in Figure 2 can interoperate with these other modules as appropriate to
20 facilitate desired functionality

[0048] Figure 3 depicts a screen shot of a mobile wallet client application 311. After a benefit has been conferred upon the user, the user may use the benefit when purchasing a corresponding product or service. Accordingly, as shown in Figure 3, for example, if Ad 1 or Ad 2 (301) shows a name brand cold medication and the user
25 interacts with the ad for that medication in some way, the company that produces the medication may send a coupon or other benefit to the user's mobile wallet. Then, when the user is at a retail location, the user may purchase that name brand cold medication using their mobile wallet (e.g. using the "Purchases" button 306). The coupon or other benefit sent by the cold medication producer will be automatically
30 applied at checkout, such that the user obtains the medication for a discounted price. Many different coupons or other benefits may be stored in the user's benefit locker 272, and each of these may be applied automatically when the electronic payment system determines that the user is purchasing that product or service.

[0049] Still further, as mentioned above, the user may use their mobile wallet application 311 to perform other tasks such as adding airtime to their phone (302), paying a bill (303), sending money to another party (304), transferring money (305) or withdrawing money (307) at an agent branch, for example. Many other functions
5 may be provided by the mobile wallet application. As such, buttons 302-307 are merely examples of possible buttons. Moreover, the look and feel of mobile wallet application 311 may be as illustrated in Figure 3, or may be substantially different, or may be modified by the user. Accordingly, the layout shown in Figure 3 is just one example of a possible button and advertisement layout. Many such layouts are
10 possible, and may be different for each phone or digital device.

[0050] Figure 4 describes an example flow diagram for a method 400. The method 400 includes various acts which will be described in conjunction with computing environment 200 of Figure 2.

[0051] Method 400 includes an act of receiving health related information from a user of the electronic payment system, the health related information including an
15 indication that the user is initiating participation in opt-in advertising sent from the electronic payment system in exchange for health related services, the user having a digital device and a mobile wallet account at the electronic payment system, the mobile wallet account being accessible to the through a mobile wallet application
20 running on the user's digital device (act 410). For example, the electronic payment system 221 may receive (HIPAA compliant) health related information 239 from a user such as user 207. The information may include an opt-in indication 244 that indicates the user is willing to participate in receiving advertising on their mobile phone (e.g. within the mobile wallet application 211) in exchange for discounts,
25 coupons or other benefits.

[0052] Method 400 further includes an act sending one or more interactive advertisements to the user's mobile wallet application for presentation to the user (act
420). Advertisements 238 may be sent to the user's digital device 208 which may be a mobile phone, a tablet, a laptop or any other type of digital device. As shown in
30 Figure 3, the ads 301 may be shown within the mobile wallet application 311. The ads may be shown substantially anywhere within the mobile wallet application. The ads may be any size, shape or duration, and may include audio, video, images, text or other media or content (e.g. content 273 within advertisement 246). The user 207 may interact with these ads through the mobile wallet, as shown below.

[0053] Method 400 includes an act of receiving one or more inputs from the user at the digital device, wherein at least one of the inputs provides interaction with the presented interactive advertisements (act 430). The user's interaction (e.g. ad response 274) with the advertisements may include playing a video, viewing an advertisement, 5 answering one or more questions about a product, providing a rating or review of a product, playing a game within the advertisement or any other type of advertisement interaction. Each of the user's interactions with the ads may be tracked by the marketing module 233 and stored in data warehouse 232.

[0054] Method 400 also includes an act determining that the user's interactions 10 with the presented advertisements warrant conferring a health related benefit to the user (act 440). The benefit may be selected from among a reduced cost or free health related service, a coupon, a voucher, and a buy one get one free offer, rewards points or other type of discount including a prescription refill discount. The benefit may be derived from and may be related to the health related information provided by the 15 user. Accordingly, if the user indicated that they had a specific disease or sickness, advertisements may be sent to the user that are related to that ailment.

[0055] The electronic payment system 221 may record an indication that the health related benefit was conferred to the user. This record may be stored in data warehouse 232. Additionally or alternatively, the record of the conferred benefit may 20 be stored in a brand locker associated with the user's mobile wallet account. The record may also indicate that the benefit conferred on the user was defined by a company that produces at least one of the items advertised in the presented advertisements (e.g. packaged goods company 271). Still further, the record of the benefit conferred on the user may indicate that the benefit was defined by the 25 electronic payment system 221.

[0056] In some embodiments, determining that the user's interactions with presented advertisements warrants conferring a health related benefit to the user includes determining that a health related benefit is to be conferred on the user based on the user participating in a call to action contained in the content 273 of the 30 advertisement 246. The benefit determining module 276 may determine that the user's participation is sufficient to receive a certain reward. In some cases, the amount of the benefit conferred to the user is proportional to the user's amount of interaction with the presented advertisements. Thus, if the user interacts more with the advertisements (e.g. watches more ad videos, fills out questionnaires, etc.), the user will receive more

(or more valuable) rewards. The packaged goods companies or retail stores providing the coupons may determine which level of interaction achieves which level of benefits.

5 [0057] Once the amount of the health related benefits is determined by module 276, the benefits 277 are automatically applied to the user's mobile wallet account (and in some cases, specifically to the user's HIPAA compliant benefit locker 272. The benefits may be automatically applied at checkout when the user is using their mobile wallet to the purchase of at least one of the items that was advertised in the presented advertisements. The electronic payment system may indicate to the user that
10 the benefit is available for subsequently purchased health related items (act 450). The indication may be sent to the user in a HIPAA compliant manner. In this manner, benefits may be provided to the user, the user may be notified of which benefits are available, and the benefits may be automatically used at checkout when using the mobile wallet 211 to pay for the item.

15 [0058] Embodiments of the invention can adhere to Know Your Customer (KYC) rules in the US by performing Customer Identification Program (CIP) checks as required by the Bank Secrecy Act and US PATRIOT Act. A minimum amount of information can be gathered about a customer, such as, for example, First Name, Last Name, Date of Birth, Government ID Type, Government ID Number, Address. The
20 CIP processes are designed to validate customer identity against government blacklists and assists in the prevention of money laundering and terrorist financing. A combination of non-documentary and documentary verification can be used to ensure beyond a reasonable doubt the identity of the customer.

[0059] Non-Documentary Verification can occur through the presentment of the
25 information that was collected from the user to an external third party, such as, for example, Lexis Nexis. Documentary Verification can occur if non-documentary verification fails, then the user is asked to present an unexpired government ID. Various differ forms of identification including Driver's license, Passport, Alien identification (e.g., green card or work visa), and Mexican Consular identification
30 card, can be accepted.

[0060] Embodiments of the invention can perform Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) checks. AML and CFT checks can be performed using transaction monitoring methods to flag names and suspicious transactions for further investigation. The electronic payment system can

perform AML and CFT checks on all electronic financial transactions to ensure that electronic funds are not being used for money laundering or terrorism. Transaction limits can be placed on user accounts. The transaction limits are fully configurable for each particular use case, channel and payment method that allows maximum flexibility to restrict higher risk use cases. Velocity checks can also be performed. Velocity Checks ensure that subscribers are not abusing the electronic payment system within the allowable limits.

[0061] In general, mechanisms for user authentication and authorization, data storage, and data transfer implemented by an electronic payment system can comply with relevant portions of the Health Insurance Portability and Accountability Act (“HIPAA”) to insure the privacy of health related information.

[0062] The present invention may be embodied in other specific forms without departing from its spirit or essential characteristics. The described embodiments are to be considered in all respects only as illustrative and not restrictive. The scope of the invention is, therefore, indicated by the appended claims rather than by the foregoing description. All changes which come within the meaning and range of equivalency of the claims are to be embraced within their scope.

CLAIMS

I claim:

1. At an electronic payment system, the electronic payment system including one or more processors and system memory, the electronic payment system being wirelessly connected to a plurality of mobile devices, a method for providing a health related service in exchange for participating in opt-in advertising, the method comprising:
 - an act of receiving health related information from a user of the electronic payment system, the health related information including an indication that the user is initiating participation in opt-in advertising sent from the electronic payment system in exchange for health related services, the user having a digital device and a mobile wallet account at the electronic payment system, the mobile wallet account being accessible to the through a mobile wallet application running on the user's digital device;
 - an act sending one or more interactive advertisements to the user's mobile wallet application for presentation to the user;
 - an act of receiving one or more inputs from the user at the digital device, wherein at least one of the inputs provides interaction with the presented interactive advertisements;
 - an act determining that the user's interactions with the presented advertisements warrant conferring a health related benefit to the user; and
 - an act of indicating to the user that the benefit is available for subsequently purchased health related items.
2. The method of claim 1, wherein the digital device is a mobile telephone.
3. The method of claim 1, the health related information received in a Health Insurance Portability and Accountability Act (HIPAA) compliant manner.
4. The method of claim 1, wherein the benefit is derived from and is related to the health related information provided by the user.
5. The method of claim 5, wherein the benefit is selected from among a reduced cost or free health related service, a coupon, a voucher, and a buy one get one free offer.

6. The method of claim 1, further comprising an act of recording an indication that the health related benefit was conferred to the user such that the benefit can be used.

7. The method of claim 6, wherein the act of recording an indication that
5 the health related benefit was conferred to the user comprises an act of storing the benefit in a brand locker associated with the user's mobile wallet account.

8. The method of claim 6, wherein the act of an act of recording an indication that the health related benefit was conferred to the user comprises an act of recording a benefit defined by a company that produces at least one of the items
10 advertised in the presented advertisements.

9. The method of claim 6, wherein the act of recording an indication that the health related benefit was conferred to the user comprises an act of recording a benefit defined by the electronic payment system.

10. The method of claim 1, wherein the act of indicating to the user that
15 the benefit is available for subsequently purchased health related items comprises indicating to the user by sending a message to the mobile wallet application for the user in a HIPAA compliant matter.

11. The method of claim 1, wherein the act of determining that the user's interactions with presented advertisements warrants conferring a health related benefit
20 to the user comprises an act of determining that a health related benefit is to be conferred on the user based on the user participating in a call to action contained in the content of the advertisement.

12. The method of claim 1, wherein the health related benefit conferred to the user comprises a prescription refill discount.

13. The method of claim 1, wherein the amount of the benefit conferred to
25 the user is proportional to the user's amount of interaction with the presented advertisements.

14. An electronic payment system that is wirelessly connected to a plurality of mobile devices, comprising the following:

30 one or more processors;

system memory;

one or more computer-readable storage media having stored thereon computer-executable instructions that, when executed by the one or more processors, causes the computing system to perform a method for providing a health related

service in exchange for participating in opt-in advertising, the method comprising the following:

5 an act of receiving health related information from a user of the electronic payment system, the health related information including an indication that the user is initiating participation in opt-in advertising sent from the electronic payment system in exchange for health related services, the user having a digital device and a mobile wallet account at the electronic payment system, the mobile wallet account being accessible to the user through a mobile wallet application running on the user's digital device;

10 an act sending one or more interactive advertisements to the user's mobile wallet application for presentation to the user;

an act of receiving one or more inputs from the user at the digital device, wherein at least one of the inputs provides interaction with the presented interactive advertisements;

15 an act determining that the user's interactions with the presented advertisements warrant conferring a health related benefit to the user, wherein the amount of the benefit conferred to the user is proportional to the user's amount of interaction with the presented advertisements; and

20 an act of indicating to the user that the benefit is available for subsequently purchased health related items.

15. The electronic payment system of claim 14, wherein the health related information is received from the client in a HIPAA compliant manner, and wherein the indication sent to the user indicating that the benefit is available for subsequently purchased health related items is sent in a HIPAA compliant manner.

25 16. The electronic payment system of claim 14, wherein the health related benefits are automatically applied to the user's mobile wallet account.

17. The electronic payment system of claim 14, wherein the health related benefits are automatically applied at checkout to the purchase of at least one of the items that was advertised in the presented advertisements.

30 18. The electronic payment system of claim 14, wherein the health related benefits are provided by at least one of a retail goods store and an item's manufacturer.

19. The electronic payment system of claim 14, wherein the user's interaction with the advertisements comprises at least one of playing a video, viewing an advertisement, answering one or more questions about a product and providing a rating or review of a product.

5 20. An electronic payment system that is wirelessly connected to a plurality of mobile devices, comprising the following:

one or more processors;

system memory;

10 one or more computer-readable storage media having stored thereon computer-executable instructions that, when executed by the one or more processors, causes the computing system to perform a method for providing a health related service in exchange for participating in opt-in advertising, the method comprising the following:

15 an act of receiving health related information from a user of the electronic payment system, the health related information including an indication that the user is initiating participation in opt-in advertising sent from the electronic payment system in exchange for health related services, the user having a digital device and a mobile wallet account at the electronic payment system, the mobile wallet account being accessible to the user
20 through a mobile wallet application running on the user's digital device;

an act sending one or more interactive advertisements to the user's mobile wallet application for presentation to the user;

25 an act of receiving one or more inputs from the user at the digital device, wherein at least one of the inputs provides interaction with the presented interactive advertisements;

an act determining that the user's interactions with the presented advertisements warrant conferring a health related benefit to the user; and

an act of indicating to the user that the benefit is available for subsequently purchased health related items.

30

Platform Functional Architecture

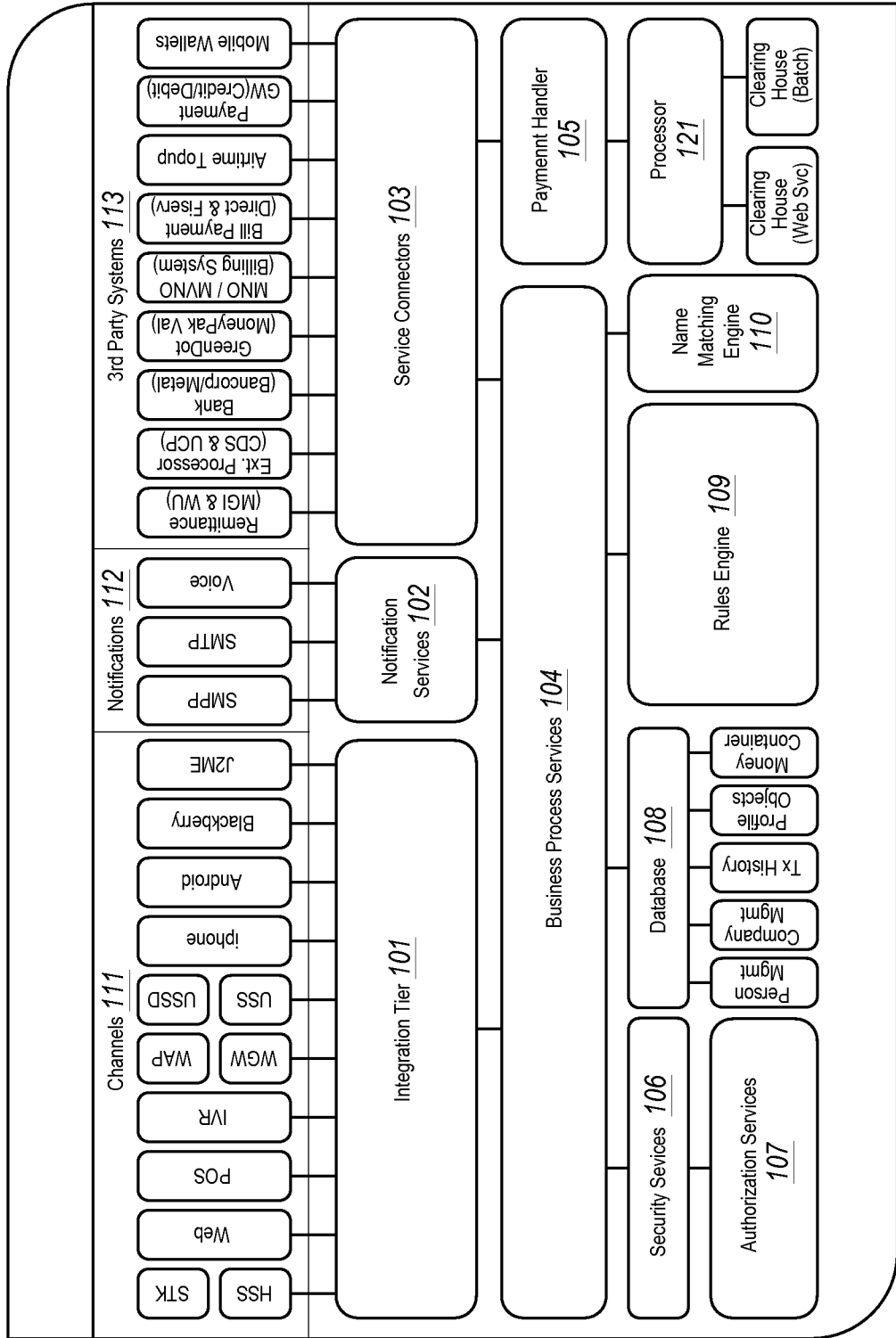


FIG. 1

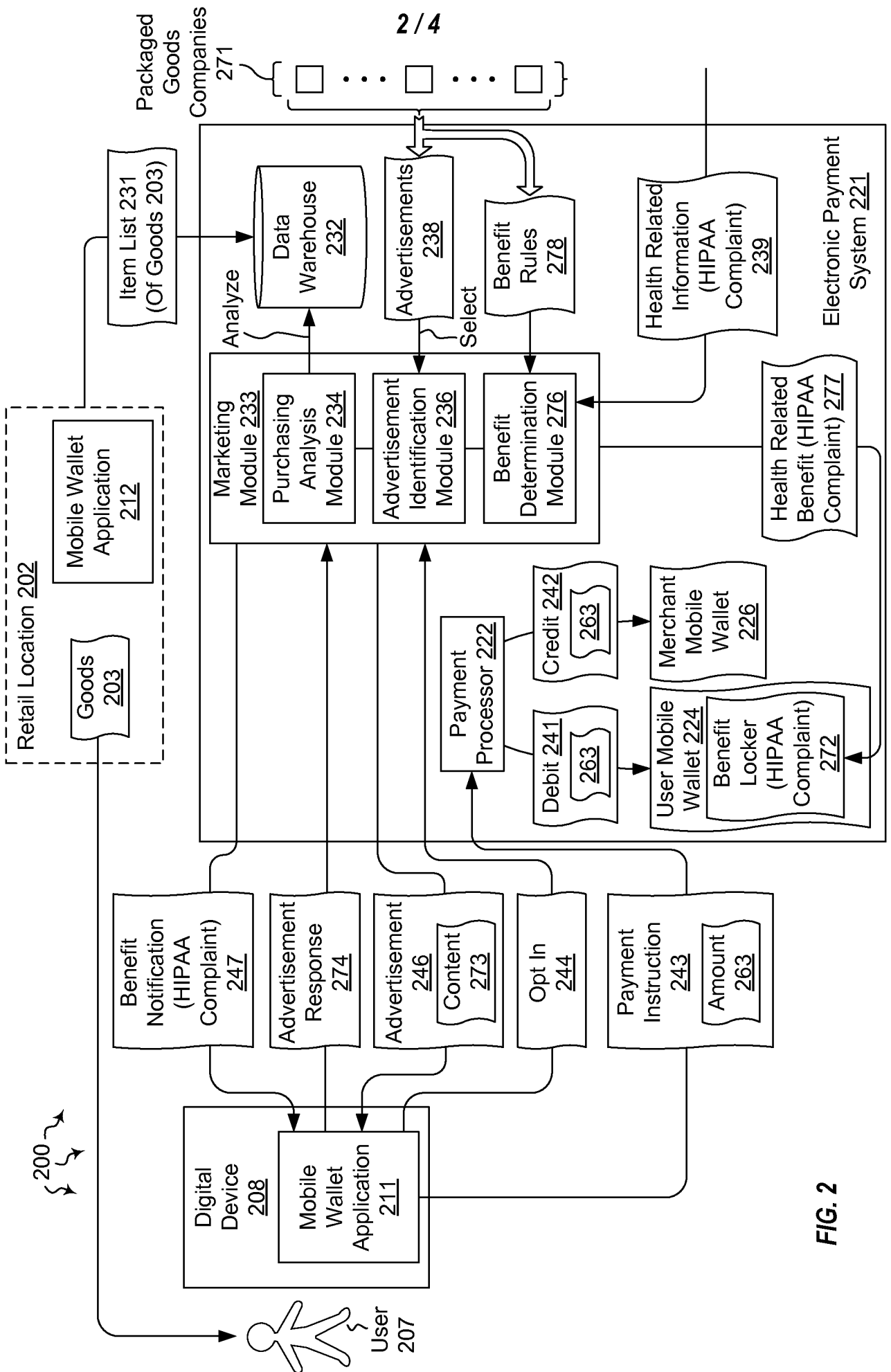


FIG. 2

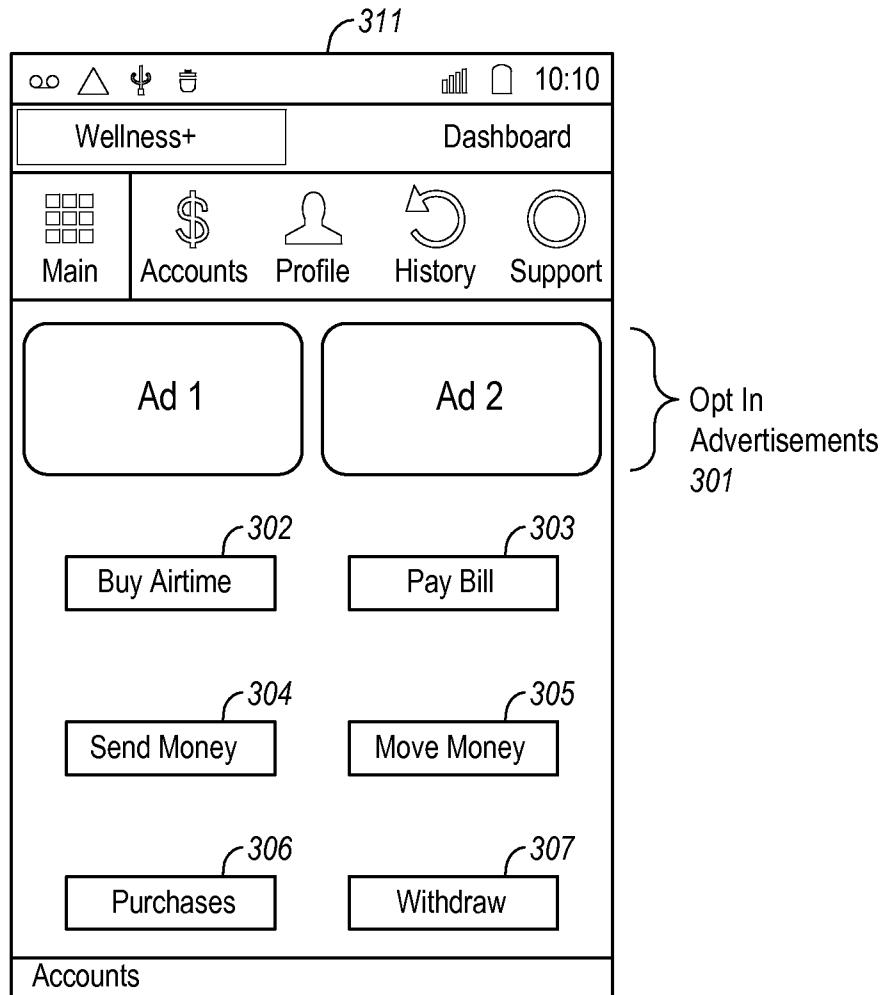


FIG. 3

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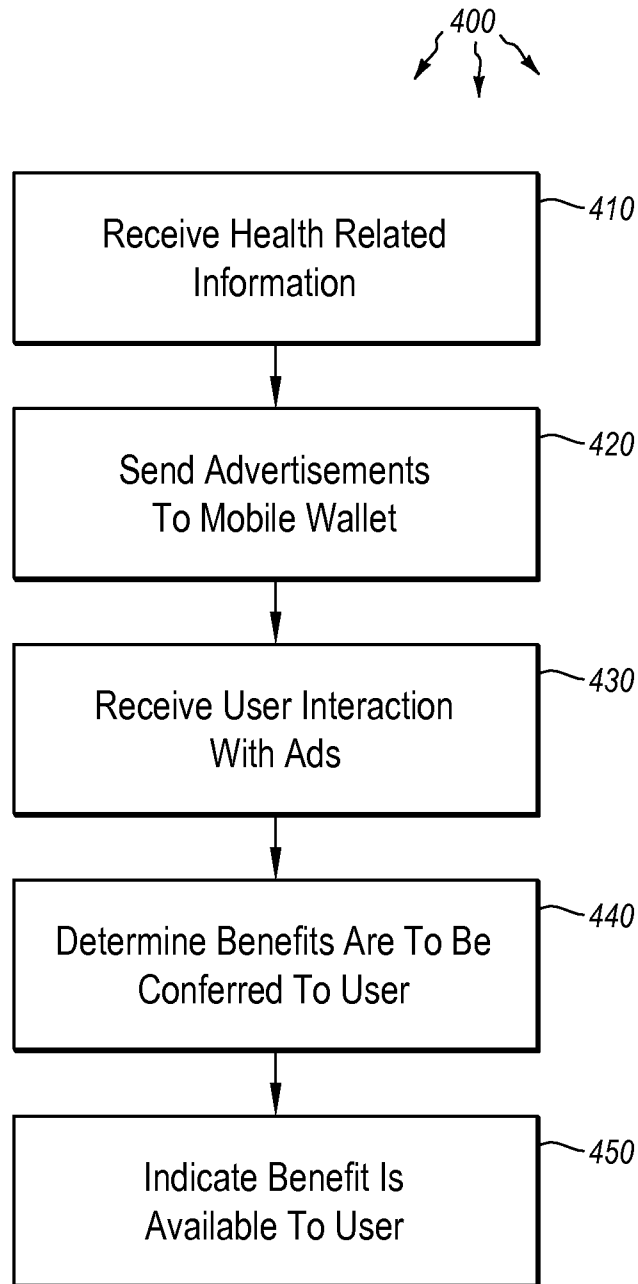


FIG. 4