(54) **SYSTEM AND METHOD FOR CASH ACCESS SERVICES BONUSING AND INCENTIVES**

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(57)   **ABSTRACT**

Systems and methods that provide casino cash bonuses and
other incentives in connection with cash access services to
promote casino patron loyalty and lower costs and expenses
per transaction. The methods of distributing bonuses to
casino patrons further provide incentives that maximize cash
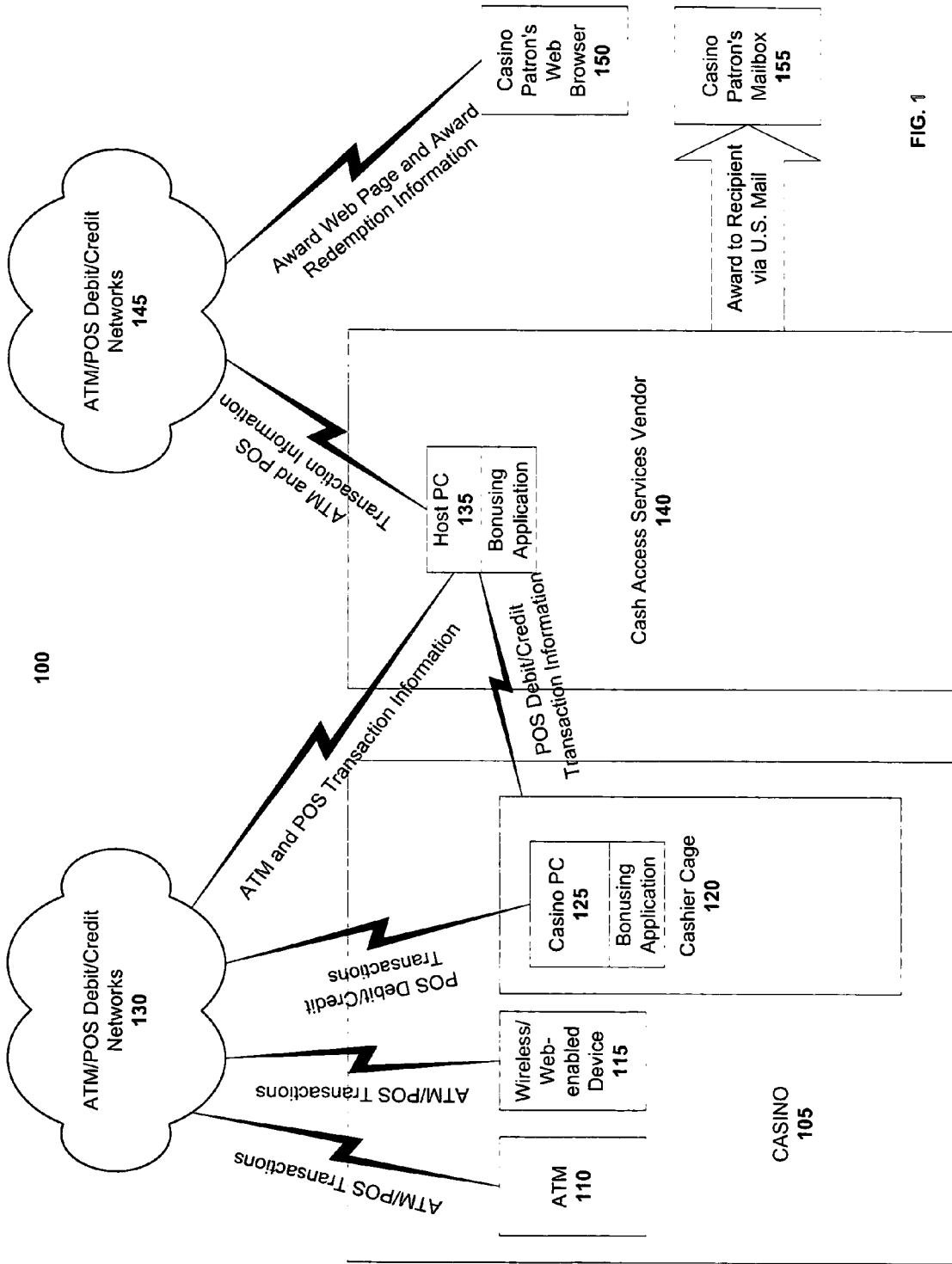access transactions and promote and increase casino patron
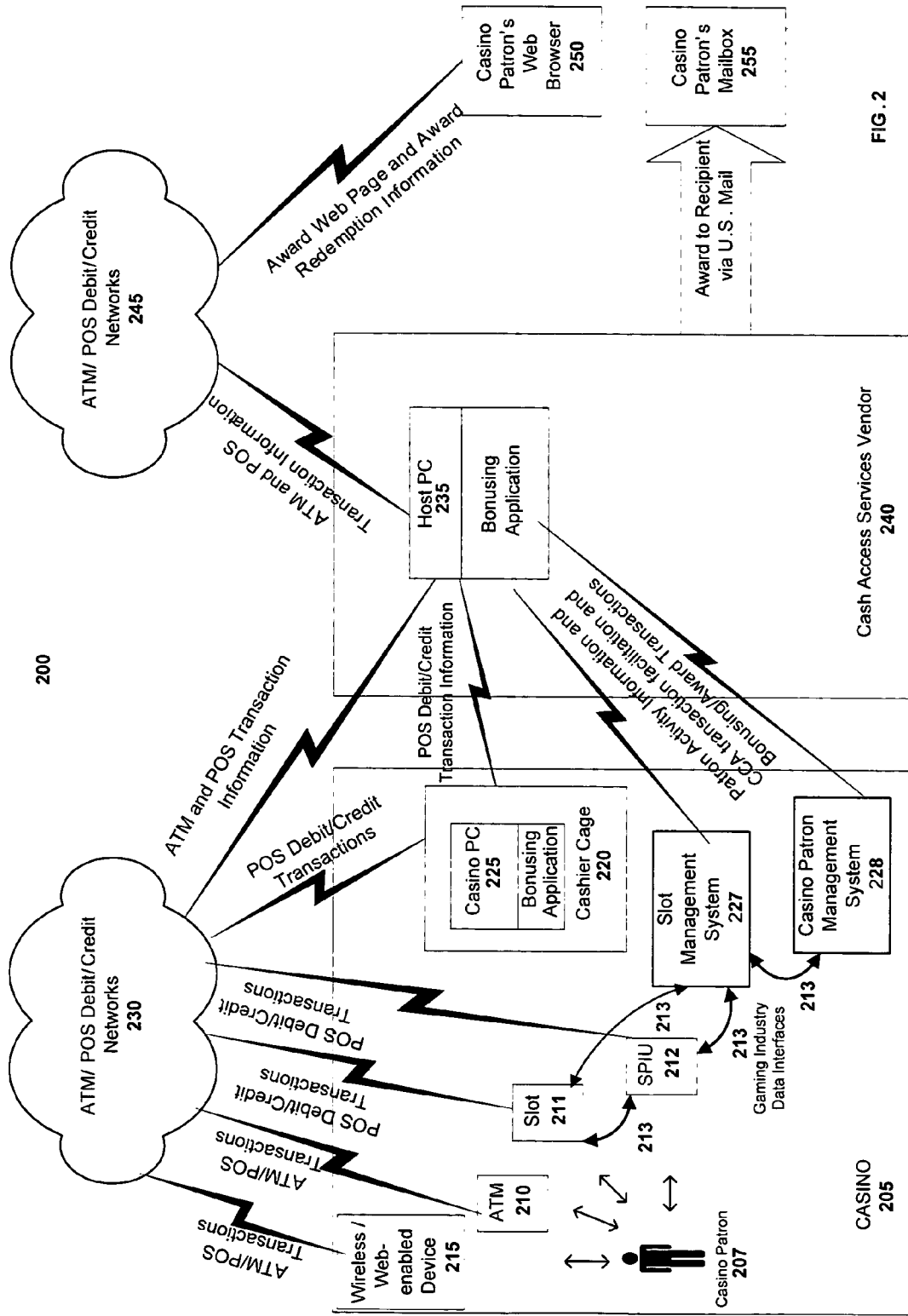gaming in the casino.
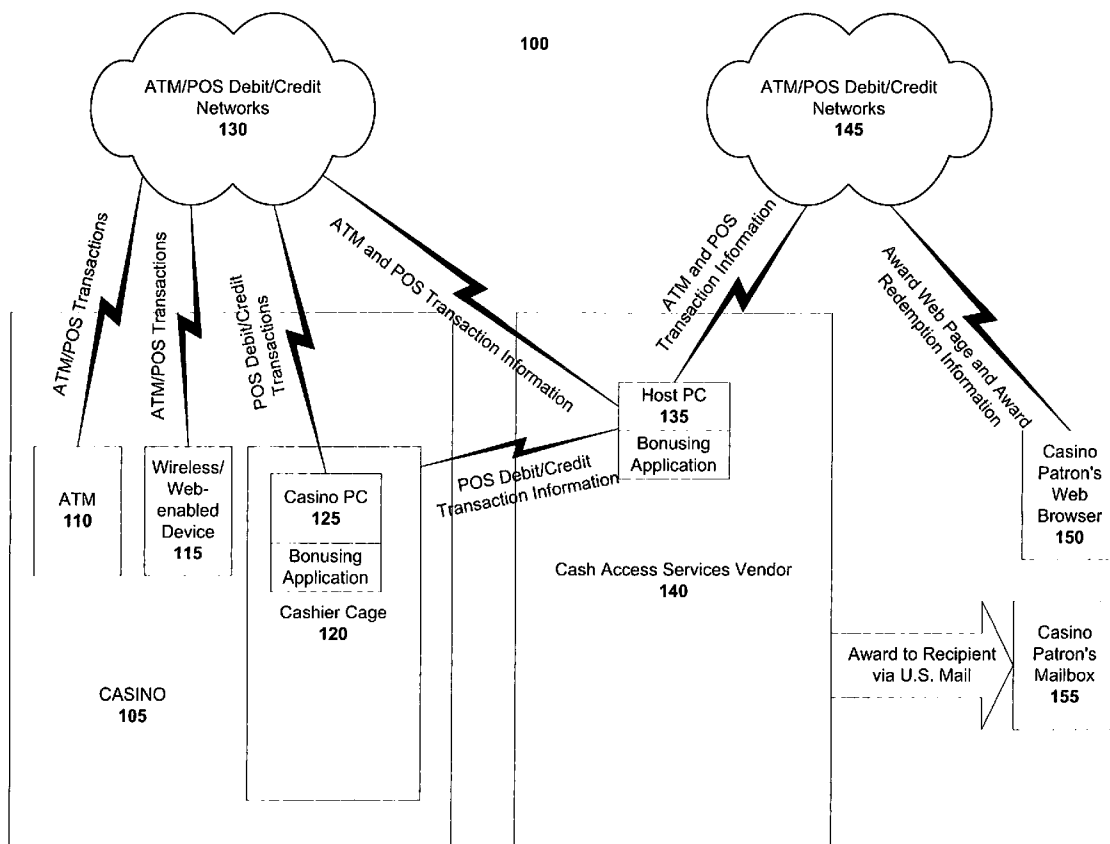
FIG. 1

FIG. 2

SYSTEM AND METHOD FOR CASH ACCESS SERVICES BONUSING AND INCENTIVES

CROSS-REFERENCE TO RELATED APPLICATIONS

[0001] This application claims the benefit of U.S. Provisional Application Ser. No. 60/715,804, filed Sep. 9, 2005, for all common subject matter.

FIELD THE INVENTION

[0002] The present inventions relate to cash access services. More particularly, the present inventions relate to systems and methods for providing bonuses and other incentives in connection with cash access services to promote customer loyalty and control promotional expenses.

BACKGROUND OF THE INVENTION

[0003] Cash access systems are critical to the success of many businesses, especially within the casino industry. Modem consumers have begun to carry less cash and use debit cards, credit cards, and other forms of non-cash payments more frequently in order to pay for goods and services. In the casino industry, consumer access to cash is critical to the success of the casino and a benefit to their patrons ("Casino Patrons"). Allowing Casino Patrons to access their money whenever and however they want puts more money in play on the casino floor.

[0004] The other systems commonly used in the casino to manage slot machines ("Slot Management Systems") and to track a Casino Patron's play and award them incentives ("Casino Patron Management Systems") have evolved considerably. These systems provide data communications interfaces which facilitate extensive interoperability between the systems and with the slot machines and the patron playing the slot machine. In order to provide these interfaces between the slot machine, the Casino Patron and the Slot Management System the slot machine is most often connected indirectly via a customized microprocessor interface unit running proprietary software ("Slot and Player Interface Unit" or "SPIU"). The SPIU provides a display, keypad and card reader for the patron. More recently some slot machine deployments incorporate the traditional function of the SPIU including patron interaction and are interfaced directly to Slot Management and Player Management System. Traditionally all of these interfaces ("Gaming Industry Data Interfaces") have been of a proprietary nature; however the gaming industry is actively pursuing standardization and publication of them in order to facilitate increased interoperability. Cash access systems can benefit from this increased interoperability with gaming machines and with casino patrons.

[0005] While cash access systems exist to provide casino guests with easier access to cash, casinos can further improve profitability, lower costs and expenses per transaction, and achieve greater customer loyalty by providing incentives and bonuses in connection with the transactions provided by the cash access systems.

BRIEF SUMMARY OF THE INVENTION

[0006] Casino patrons are rewarded for their loyalty and/ or use of Casino Cash Access Services ("CCA Services"). CCA Services come in a variety of forms, including auto- mated teller machine ("ATM") transactions, credit or debit card cash advance transactions, check cashing transactions, loans to gaming patrons, also known as "markers," or usage of a Player Loyalty Card, which facilitates any of the above financial transactions at a casino or elsewhere. Based upon predetermined and configurable criteria, a user of the CCA Services is selected to receive an award. CCA Services management has full control over how award recipients are selected, and a large array of selection criteria that can be customized to each property can be used, as disclosed herein.

BRIEF DESCRIPTION OF THE DRAWINGS

[0007] FIG. 1 is a schematic representation of an exemplary embodiment of a system and method for bonusing and incentives in connection with CCA Services.

[0008] FIG. 2 is a schematic representation of another exemplary embodiment of a system and method for bonusing and incentives in connection with CCA Services.

DETAILED DESCRIPTION OF PREFERRED EMBODIMENTS OF THE INVENTION

[0009] Various embodiments of the invention are described hereinafter with reference to the figures. It should also be noted that the figures are only intended to facilitate the description of specific embodiments of the invention. The embodiments are not intended as an exhaustive description of the invention or as a limitation on the scope of the invention. In addition, an aspect described in conjunction with a particular embodiment of the invention is not necessarily limited to that embodiment and can be practiced in any other embodiment of the invention.

[0010] Referring to FIG. 1, bonusing system 100 comprises casino 105, which further comprises devices which are capable of facilitating CCA Services, including, for example, ATM 110, wireless/web-enabled device 115 (e.g. kiosks, booths, and gaming devices), and cash access terminal ("Casino PC") 125 within cashier cage 120. ATM 110 and wireless/web-enabled device 115 communicate via ATM/POS debit/credit networks 130, such as the Internet with a host server ("Host PC") 135 housed by the CCA Services vendor or cash access services vendor 140. ATM and Point of Service ("POS") transactions and transaction information are communicated between Host PC 135 and ATM 110 and wireless/web-enabled device 115. Host PC 135 stores and utilizes the bonusing application software to determine the selection of the award recipient and amount of the awards. Host PC 135 also provides the award information in the form of on-site awards to casino patrons at ATM 110 and wireless/web-enabled device 115 at the time of the transaction.

[0011] For transactions provided at cashier cage 120, casino personnel have access to Casino PC 125. Casino PC 125 stores and utilizes the bonusing application software to determine the selection of the award recipient and amount of the awards. Casino PC 125 also provides the award information in the form of on-site awards to casino personnel and casino patrons at casino cage 120. In addition, Host PC 135 can communicate directly with Casino PC 125 to provide software updates and award program updates and further, to receive POS debit/credit transaction information and

updated award recipient and amount information provided to casino patrons by Casino PC **125**.

[0012] Awards can also be delivered or redeemed via the casino **105** or cash access services vendor **140** or via a web site supported by the company or cash access services vendor. Utilizing the award information stored and updated at Host PC **135**, the information can be communicated via ATM/POS debit/credit networks **145**, such as the Internet, and delivered to the casino patron's web browser **150** on a web site supported by the casino or cash access services vendor. Casino patrons will be given the appropriate information to redeem their awards. In addition, or alternatively, cash access services vendor **140** can provide the awards via U.S. mail to the casino patron's mailbox **155** or via an electronic distribution method, such as an e-mail sent to the casino patron's e-mail inbox.

[0013] It should be understood that ATM **110** and wireless/web-enabled device **115** can be used interchangeably and represent any terminal or terminal types, including POS devices, ATM terminals, Casino PC, specific terminals, smart phones, PDAs, mobile phones, slot machines or other gaming device, award kiosks and booths, web sites, or any web capable device. It should also be understood that the figure presented is not meant to be illustrative of an actual configuration for a computer network, but is merely an idealized schematic representation employed to more clearly and fully depict the invention.

[0014] Referring to FIG. **2**, bonusing system **200** comprises casino **205**, which further comprises devices which are capable of facilitating CCA Services for the Casino Patron **207**, including, for example, ATM **210**, wireless/web-enabled device **215** (e.g. kiosks, booths, and gaming devices, such as slot machine **211** and SPIU **212**), and cash access terminal ("Casino PC") **225** within cashier cage **220**. In addition, through the use of Gaming Industry Data Interfaces **213** both a Slot Management System **227** and a Casino Patron Management System **228** are capable of facilitating CCA services. ATM **210** and wireless/web-enabled device **215** communicate via ATM/POS debit/credit networks **230**, such as the Internet with a host server ("Host PC") **235** housed by the CCA Services vendor or cash access services vendor **240**. ATM and Point of Service ("POS") transactions and transaction information are communicated between Host PC **235** and ATM **210** and wireless/web-enabled device **215**. Host PC **235** stores and utilizes the bonusing application software to determine the selection of the award recipient and amount of the awards. Host PC **235** also provides the award information in the form of on-site awards to casino patron **207** at ATM **210** and wireless/web-enabled device **215** at the time of the transaction.

[0015] Utilizing standard gaming industry data interfaces **213**, slot machine **211** and GMU **212** communicate with slot management system **227** and casino patron management system **228**, transmitting data and information regarding patron activity information of casino patron **207**, including a casino patron's amount of play and time and duration of play. Slot management system **227** and casino patron management system **228** routinely communicate with Host PC **235** to deliver real-time patron activity information, CCA transaction data, and bonusing and award transactions data. In the event that the bonusing application of Host PC **235** determines a casino patron has received an award, this data

can be transmitted through slot management system **227** and casino patron management system **228** directly to casino patron **207** at slot machine **211**.

[0016] Slot machine **211** and SPIU **212** communicate via ATM/POS debit/credit networks **230**, such as the Internet with a Host PC **235** housed by the CCA Services vendor or cash access services vendor **240**. POS debit/credit transactions and transaction information are communicated between Host PC **235** and slot machine **211** and SPIU **212**. It should be understood that the slot machine **211** described herein represent an embodiment of the invention, but may be any casino gaming device. Further, it should also be understood that SPIU **212** may be a computer board installed inside slot machine **211**.

[0017] For transactions provided at cashier cage **220**, casino personnel have access to Casino PC **225**. Casino PC **225** stores and utilizes the bonusing application software to determine the selection of the award recipient and amount of the awards. Casino PC **225** also provides the award information in the form of on-site awards to casino personnel and casino patrons **207** at casino cage **220**. In addition, Host PC **235** can communicate directly with Casino PC **225** to provide software updates and award program updates and further, to receive POS debit/credit transaction information and updated award recipient and amount information provided to casino patrons by Casino PC **225**.

[0018] Awards can also be delivered or redeemed via the casino **205** or cash access services vendor **240** or via a web site supported by the company or cash access services vendor. Utilizing the award information stored and updated at Host PC **235**, the information can be communicated via ATM/POS debit/credit networks **245**, such as the Internet, and delivered to the casino patron's web browser **250** on a web site supported by the casino or cash access services vendor. Casino patron **207** will be present with an awards web page and given the appropriate information to redeem their awards. In addition, or alternatively, cash access services vendor **240** can provide the awards via U.S. mail to the casino patron's mailbox **255** or via an electronic distribution method, such as an e-mail sent to the casino patron's e-mail inbox.

[0019] It should be understood that ATM **210**, wireless/web-enabled device **215**, SPIU **212** and slot machine **211** can be used interchangeably and represent any terminal or terminal types, including POS devices, ATM terminals, Casino PC, specific terminals, smart phones, PDAs, mobile phones, slot machines or other gaming device, award kiosks and booths, web sites, or any web capable device. It should also be understood that the figure presented is not meant to be illustrative of an actual configuration for a computer network, but is merely an idealized schematic representation employed to more clearly and fully depict the invention.

[0020] Awards Program and Distribution

[0021] A method for providing awards based on an exemplary embodiment of the invention is described. On a daily or other periodic basis, CCA Services (cash access services vendor) transaction histories are recorded at a processor of such transactions, a cash access system server (e.g., Host PC **135**, **235**), a device dispensing cash or a cash equivalent (e.g., ATM **110**, **210**), and/or a cash access terminal (e.g., Casino PC **125**, **225** or otherwise) located at the property

which houses software facilitating such transactions. This data is used to determine the selection of the award recipient. The configuration and selection of the award recipient is fully configurable and one embodiment of the invention is described below.

[0022] Selection of Award Recipients

[0023] Casino management has numerous options available to specify how and when an award should be generated. Two groups of award categories will be available:

[0024] 1. On-Site Awards—which can use the current day's transaction data, random data, casino patron play activity, or a combination of the current day's transaction data and historical transaction data to determine the award recipient; and

[0025] 2. Transaction History Awards—which uses transaction history from a specified period of time to determine the award recipient.

[0026] On-Site Awards

[0027] CCA Services transaction activity is monitored, and award selection is determined by configuration categories such as, but not limited to:

[0028] Range of Recurrence—Daily, Weekly, Monthly, Yearly Range of Award period: From/To date range or Start Date with no end date;

[0029] Recurrence Patterns—Morning, Afternoon, Evening, Early Morning with option to specify time ranges of each and number of awards per time period; Specific Day of Week, Every x day(s), Weekdays only, Weekends only;

[0030] Transaction Patterns—Transaction Amount Equal or Greater Than a specified dollar amount, Total transactions performed within period specified, Total amount of all transaction performed within period specified;

[0031] Transaction Types—ATM, ATM initiated debit card cash advance using an All-In-1 ATM, ATM initiated credit card cash advance using an All-In-1 ATM, CasinoPC debit card cash advance, CasinoPC credit card cash advance, Cash Club debit card cash advance, Cash Club credit card cash advance, Cash Club electronic check, Cash Club account, check cashing, marker and stored value account access (one, all, or any combination of these);

[0032] Terminals and Terminal Types—POS devices, ATM terminals, CasinoPC, Specific terminal(s), Smart Phone, PDA, mobile phone, Slot machine, SPIU, or other gaming device, web site or any web capable device (one, all, or any combination of these); and

[0033] Random Selection—Based on randomly generated number used to select award recipient, or based on: date and time, sequence of CCA transaction, or data related to award recipient such as payment card numbers, casino card numbers, zip code, etc.

[0034] Any one or a combination of all categories can be used to specify the award selection criteria.

[0035] Awards Based on Transaction History

[0036] Transaction history may also be used to determine award selection based on the configuration of following configuration categories:

[0037] Range of Recurrence—Daily, Weekly, Monthly, Yearly Range of Award period: From/To date range or Start Date with no end date);

[0038] Recurrence Patterns—Morning, Afternoon, Evening, Early Morning with option to specify time ranges of each and number of awards per time period; Specific Day of Week, Every x day(s), Weekdays only, Weekends only;

[0039] Transaction Date/Time Range—From/To Date, All data available, All data up to specified date, All data after specified date;

[0040] Transaction Patterns—Transaction Amount Equal or Greater Than a specified dollar amount, Total transactions performed within period specific, Total amount of all transaction performed within period specified;

[0041] Transaction Types—ATM, ATM initiated debit card cash advance using our All-In-1 ATM, ATM initiated credit card cash advance using our All-In-1 ATM, CasinoPC debit card cash advance, CasinoPC credit card cash advance, Cash Club debit card cash advance, Cash Club credit card cash advance, Cash Club electronic check, Cash Club account, check cashing, marker and stored value account access (one, all, or any combination of these);

[0042] Terminals and Terminal Types—POS devices, ATM terminals, CasinoPC, Specific terminal(s), Smart Phone, PDA, mobile phone, Slot machine, SPIU, Slot Management System, Casino Patron Management System or other gaming device, web site or any web capable device (one, all, or any combination of these); and

[0043] Random Selection—Based on randomly generated number, used to select award recipient, or based on: date and time, sequence of CCA transaction, or data related to award recipient such as payment card numbers, casino card numbers, zip code, etc.

[0044] Casino Patrons may submit an "entry" for an award "drawing" through a Kiosk, supported web site, or other web enabled device by entering an e-mail address and/or phone number. The length of time an "entry" is valid is configurable.

[0045] Award Notification

[0046] Notification of On-Site Awards

[0047] The award recipient is notified at the time of the transaction either via a message on the financial document generated from the transaction, on a device used by the recipient (e.g., ATM, kiosk, Slot machine, SPIU, Slot Management System, Casino Patron Management System, smart phone, PDA, mobile phone or other web enabled device) or a transaction receipt. Contact information and instructions on how to redeem the award will also be included.

[0048] Notification of Awards Based on Transaction History

[0049] The award recipient may be contacted via the e-mail address and/or phone number provided at the time of "entry". Notification of awards may also be posted via the World Wide Web on supported web sites. Contact information and instructions on how to redeem the award are included in the e-mail or conveyed over the phone.

[0050] The award recipient may be contacted while he is playing at the casino. The Host PC bonusing application and

the slot management system routinely communicate real time patron activity information such as each casino patron's amount of play. Using these same communications interfaces, an award recipient may also receive a message at the gaming machine he is currently playing informing him of the availability of an award.

[0051] Award Delivery

[0052] The award recipient may have the option to receive their award directly at the gaming machine. In this embodiment, the Host PC bonusing application electronically communicates with the intermediating slot management system or the casino patron management system to communicate directly with the Slot machine and/or SPIU via the gaming industry data interfaces. In this way the award can be made redeemable by the patron while he is playing at the gaming machine in the casino.

[0053] The award recipient may also have the option of redeeming their award via the company or supported web site or by calling a number provided in the redemption instructions.

[0054] All validated award recipients may also receive their awards via U.S. mail or previously agreed upon electronic distribution method.

[0055] Bonusing Incentives

[0056] A method for providing bonusing incentives based on an exemplary embodiment of the invention is described. When a casino patron wishes to perform a CCA services transaction, he may do so in conjunction with his Player Loyalty Card. By utilizing a Player Loyalty Card (or "PL Card"), a casino patron can be credited with a bonus value that is associated with the cash value of the transaction. Stored on the PL Card or on an account identified by the PL card, each casino patron has a cash value and a bonus value. A cash access transaction made by the casino patron adds the amount of the transaction to his cash value. Bonuses are credited to the casino patron's bonus value and are granted based on a percentage of the cash value of the cash access transaction. However, a casino patron may withdraw funds from his bonus value or use his bonus value on a gaming device only after the casino patron has played an amount equal to the full value of the cash access transaction. If the casino patron does not play an amount equal to the full value of the cash access transaction, the bonus value is not accessible to the casino patron. If a casino patron chooses to cash out his cash value before playing the full amount of the cash access transaction, the funds in his bonus value will be forfeit. The method described motivates the casino patron to maximize on each cash access transaction in order to receive greater bonuses, and also, incentivizes increased gaming in order to receive the full benefit of the bonus provided.

[0057] Another method of providing bonusing incentives is described that permits a patron to enjoy play on a selection of games during his visit(s) to the casino. A casino patron performs a CCA services transaction in conjunction with his Player Loyalty Card (or "PL Card"). By utilizing a PL Card, a casino patron can be credited with a bonus value that is associated with the cash value of each transaction. Stored on the PL Card or on an account identified by the PL card, each casino patron has a cumulative cash value and a cumulative bonus value. A cash access transaction made by a casino patron adds the amount of the transaction to his stored cash

value. Bonuses are credited to casino patron's bonus value and are granted based on a percentage of the cash value of each cash access transaction. A casino patron may withdraw funds from his bonus value or use his bonus value on a gaming device after the casino patron has played an amount equal to a configurable percentage of the stored cash value. If the casino patron has not yet played an amount equal to the configurable percentage of the stored cash value, a percentage of the remaining bonus value will not be accessible to the casino patron. If a casino patron chooses to cash out his remaining cash value before a configurable period of time has elapsed, the remaining funds in his bonus value will be forfeit. This method is highly configurable for percentages, time frames, etc in order to accommodate different gaming environments and casino marketing objectives. The method described motivates the casino patron to maximize play on cash access transactions while allowing the patron to play different games during his visit(s), thus promoting greater bonuses over a series of gaming sessions. The casino patron has a greater period of time to receive the full benefit of the bonus(es) provided.

[0058] Although the present invention has been described with respect to the above exemplary embodiments, various additions, deletions and modifications are contemplated as being within its scope.

What is claimed is:

1. A cash access system comprising:

a networked server capable of storing at least one of the following data types: automated teller machine transaction data, point of service transaction data, debit transaction data, credit transaction data, casino patron data, and casino award program data;

a networked terminal capable of performing at least one of the following cash transactions: automated teller machine transactions; point of service transactions, debit transactions, and credit transactions;

an application capable of determining an award amount for a casino patron based on a cash transaction amount; and

a communications link between said application and said networked terminal for providing said casino patron with information of said award amount.

2. The cash access system of claim 1, wherein said award amount is tendered with said cash transaction amount.

3. The cash access system of claim 1, wherein said application is stored on said networked server.

4. The cash access system of claim 1, wherein said application is stored on said networked terminal.

5. The cash access system of claim 1, wherein said networked terminal is an automated teller machine.

6. The cash access system of claim 1, wherein said networked terminal is a gaming device.

7. The cash access system of claim 4, wherein said networked terminal is a personal computer.

8. The cash access system of claim 1, further comprising:

a web host, wherein said web host establishes a communications link with said networked server.

9. The cash access system of claim 8, wherein said web host presents a web site accessible by said casino patron capable of providing information of said award amount.

10. A networked cash access system comprising:

a server capable of storing at least one of the following data types: automated teller machine transaction data, point of service transaction data, debit transaction data, credit transaction data, casino patron data, and casino award program data,

wherein said server stores an application capable of determining an award amount for a casino patron based on a cash transaction amount;

a terminal capable of performing at least one of the following cash transactions: automated teller machine transactions; point of service transactions, debit transactions, and credit transactions;

a communications link coupling said server and said terminal for providing said award amount to said casino patron; and

a web site hosted by said server accessible by said casino patron,

wherein said web site provides information of said award amount to said casino patron.

11. The cash access system of claim 11, wherein said award amount is tendered with said cash transaction amount.

12. The cash access system of claim 11, wherein said networked terminal is a personal computer.

13. The cash access system of claim 12, wherein an application capable of determining an award amount for a casino patron based on a cash transaction amount is stored on said terminal.

14. The cash access system of claim 13, wherein said server receives updated award amount information provided to casino patrons by said personal computer.

15. A method for providing bonus awards to casino players, comprising:

providing a casino player with a bonus awards program card, wherein said bonus awards program card stores a cash balance and a bonus balance;

crediting said casino player with a cash balance for a cash access transaction;

crediting said casino player with a bonus balance based on a value of said cash access transaction; and

permitting said casino player access to said bonus balance once said casino player has played the full value of said cash access transaction.

16. The method of claim 15, wherein said bonus balance is inaccessible to said casino player until the full value of said cash access transaction is played.

17. The method of claim 15, wherein said bonus balance is forfeit by said casino player if the cash balance is cashed out before the full value of said cash access transaction is played.

18. A method for providing bonus awards to casino players, comprising:

providing a casino player with a bonus awards program card;

wherein said bonus awards program card stores a cash balance and a bonus balance, and wherein said bonus awards program card is used in conjunction with a cash access transaction

crediting said casino player with a cash balance for said cash access transaction on said bonus awards program card;

crediting said casino player with a bonus balance based on a percentage of value of said cash access transaction on said bonus awards program card; and

withholding said casino player access to said bonus balance until said casino player has played the full value of said cash access transaction.

19. The method of claim 18, wherein said bonus balance is forfeit by said casino player if the cash balance is cashed out before the full value of said cash access transaction is played.

20. A method for providing bonus awards to casino players associated with a player account, comprising:

providing a casino player with a bonus awards program card,

wherein said bonus awards program card or said player account stores a cash balance and a bonus balance;

crediting said casino player with said cash balance for a cash access transaction;

crediting said casino player with said bonus balance based on a configurable percentage of value of said cash access transaction; and

permitting said casino player access to said bonus balance once said casino player has played said configurable percentage of the value of said cash access transaction.

21. The method of claim 20, wherein said bonus balance is inaccessible to said casino player until said configurable percentage of said cash access transaction is played.

22. The method of claim 20, wherein said bonus balance is forfeit by said casino player if said cash balance is cashed out prior to a configurable date and time.

23. A method for providing bonus awards to casino players, comprising:

providing a casino player with a bonus awards program card associated with a player account,

wherein said bonus awards program card stores a cash balance and a bonus balance, and wherein said bonus awards program card or account is used in conjunction with a cash access transaction

crediting said casino player with a cash balance for said cash access transaction on said bonus awards program card,

crediting said casino player with a bonus balance based on a percentage of value of said cash access transaction on said bonus awards program card; and

withholding said casino player access to said bonus balance until said casino player has played a configurable percentage of the full value of said cash access transaction.

24. The method of claim 23, wherein said bonus balance is forfeit by said casino player if the cash balance is cashed out before a configurable date and time.

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