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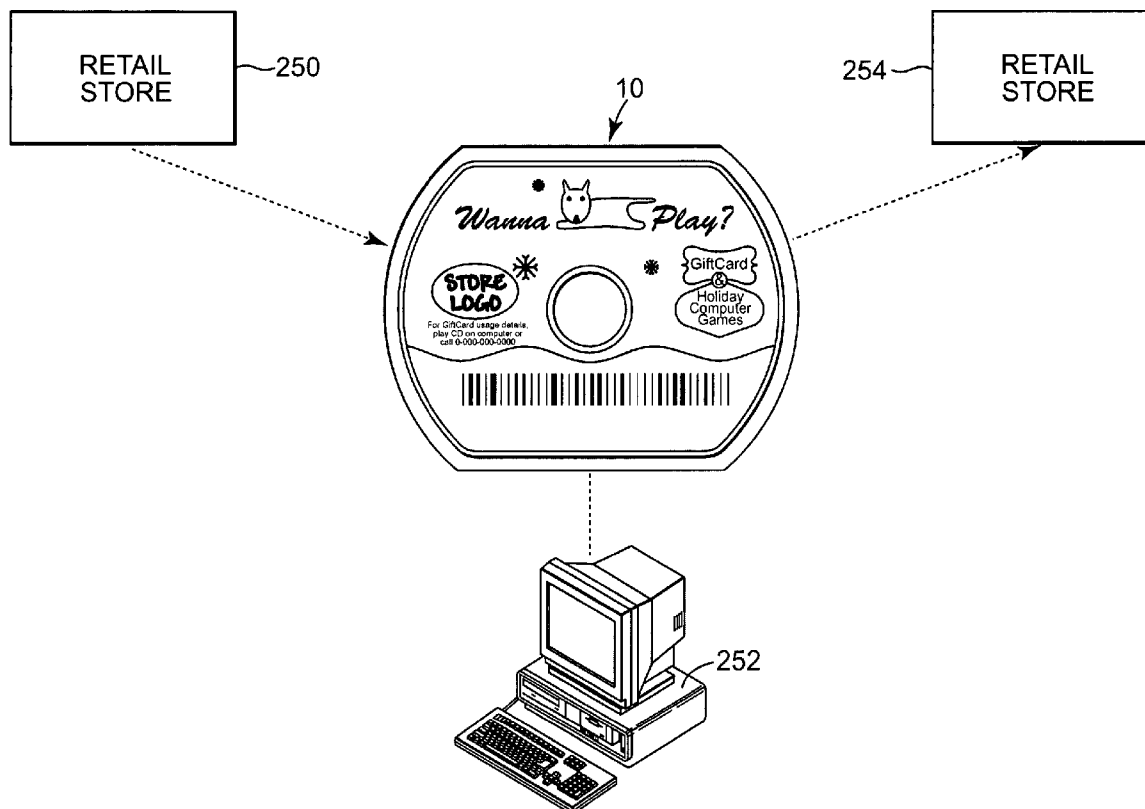
(19) **United States**(12) **Patent Application Publication**  
**Schultz et al.**(10) **Pub. No.: US 2006/0118616 A1**(43) **Pub. Date: Jun. 8, 2006**(54) **STORED-VALUE CARD ADAPTED TO BE  
READ BY AN ELECTRONIC DEVICE****Publication Classification**(75) Inventors: **Mark A. Schultz**, Burnsville, MN  
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KS (US)(51) **Int. Cl.****G06K 5/00** (2006.01)**G06K 19/00** (2006.01)(52) **U.S. Cl. .... 235/380; 235/487**

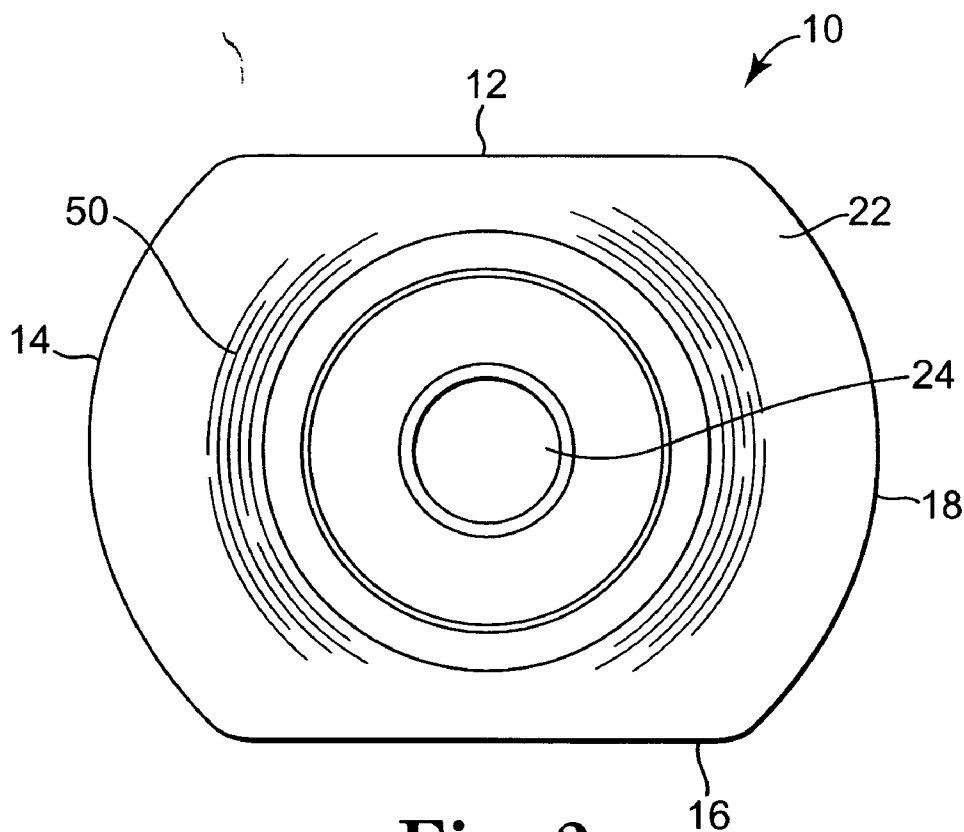
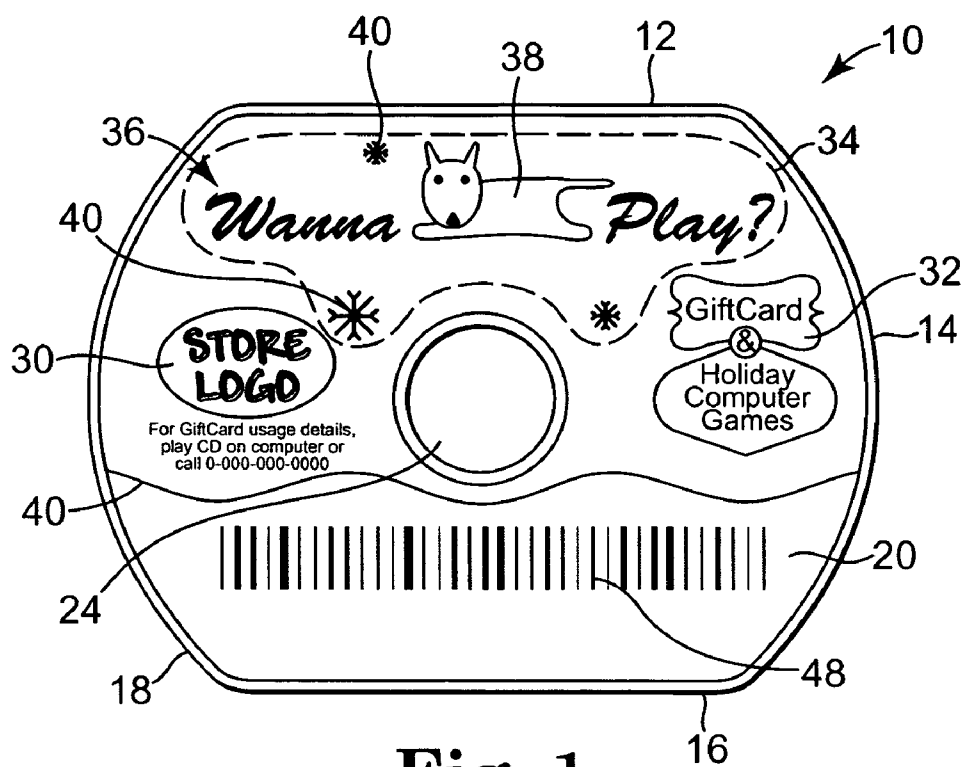
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**ABSTRACT**

A stored-value card including a first surface and a second surface. The first surface stores data adapted to be read by an electronic device to perform at least one interactive activity. The second surface is opposite the first surface. The second surface includes account indicia signifying a financial account linked to the stored-value card, and brand indicia relating to a retail setting configured to redeem the stored-value card. The at least one interactive activity includes displaying at least one of a character, an object, a textual passage, and a symbol associated with the retail setting. Financial transaction card assemblies, packaged stored-value cards, and methods of using such cards are also disclosed.

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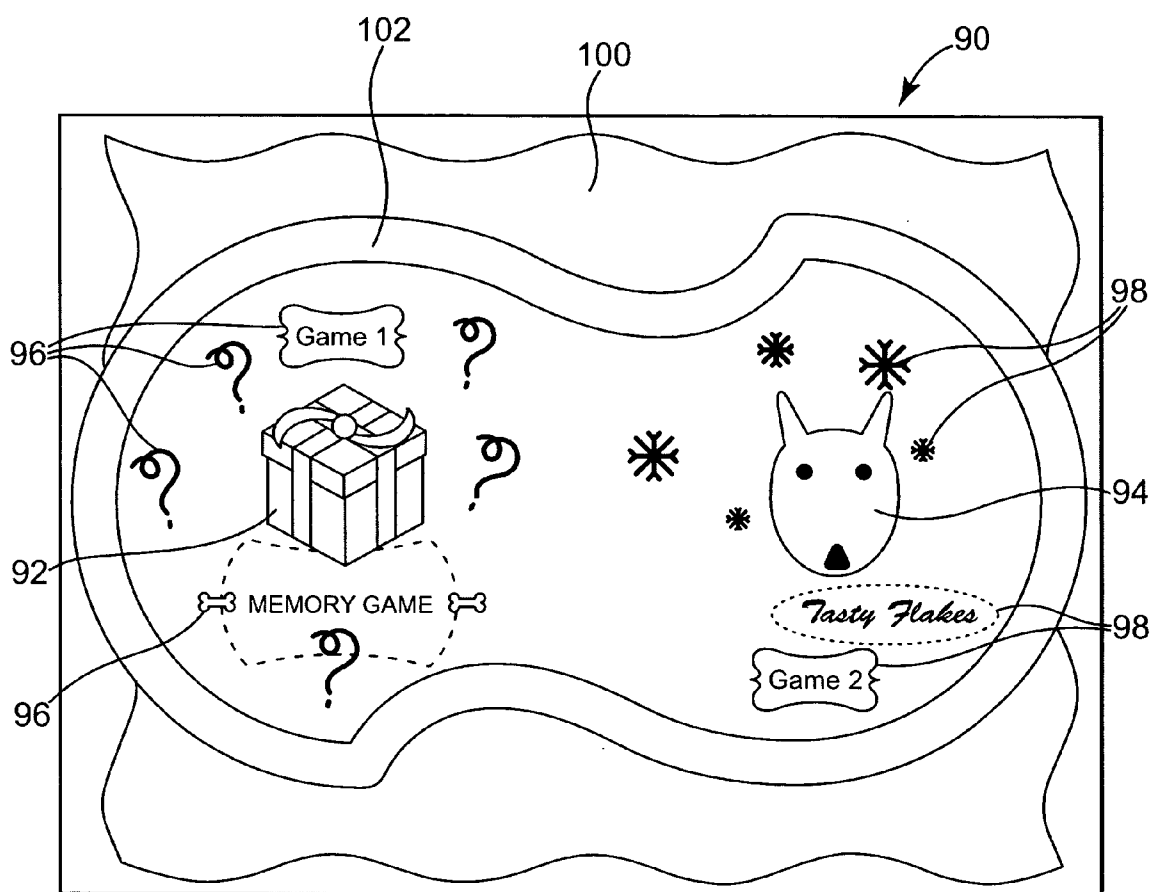
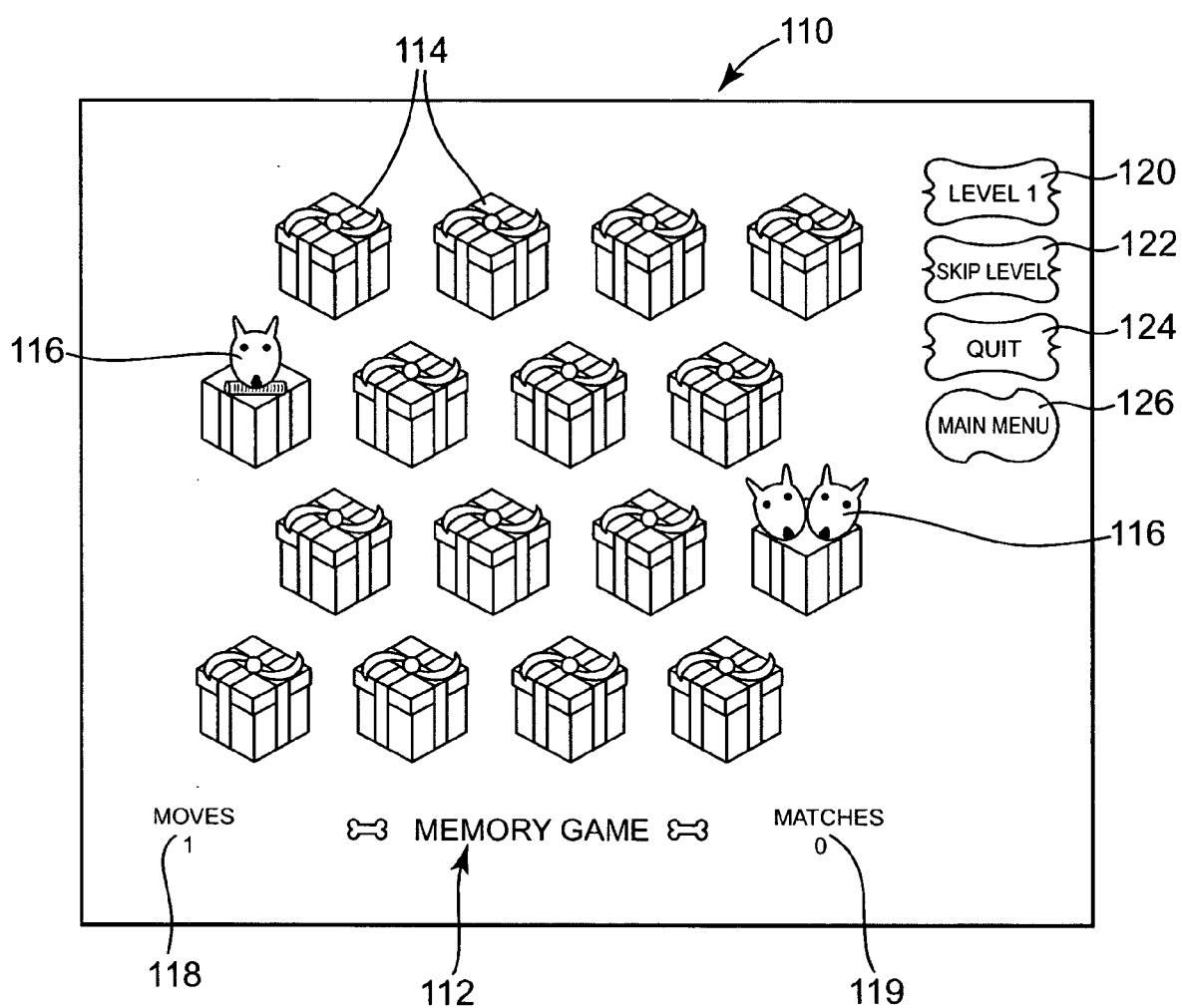


Fig. 3



**Fig. 4**

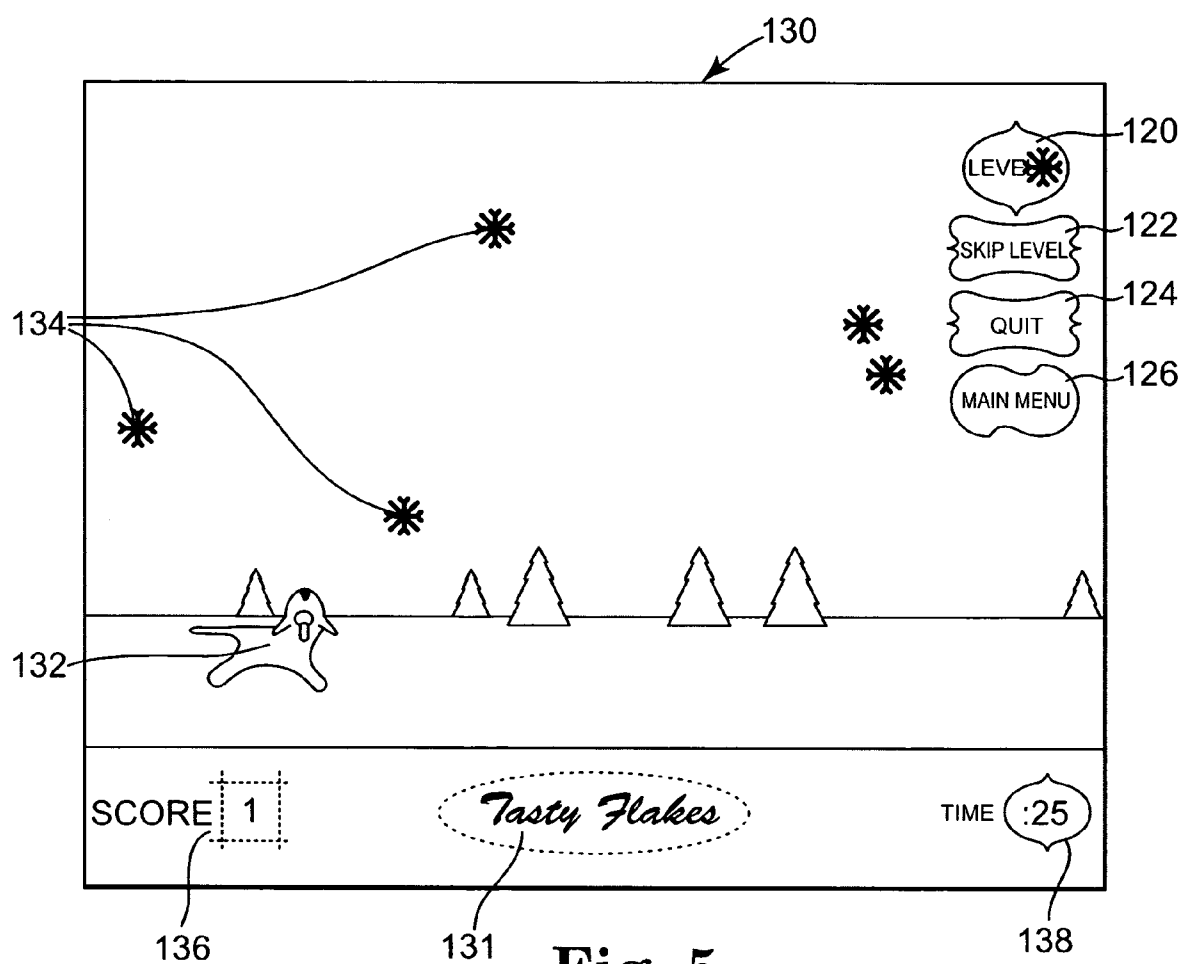
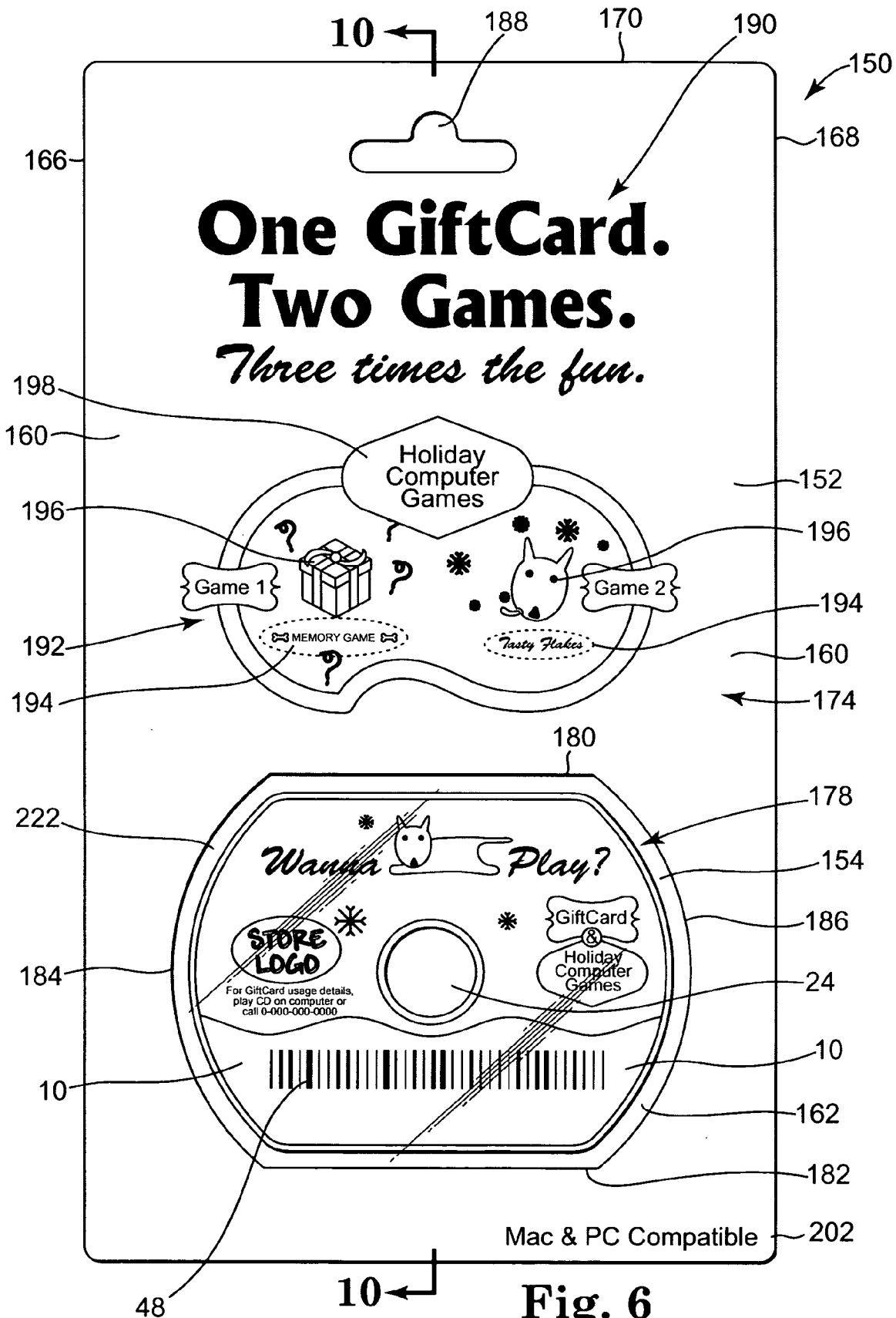
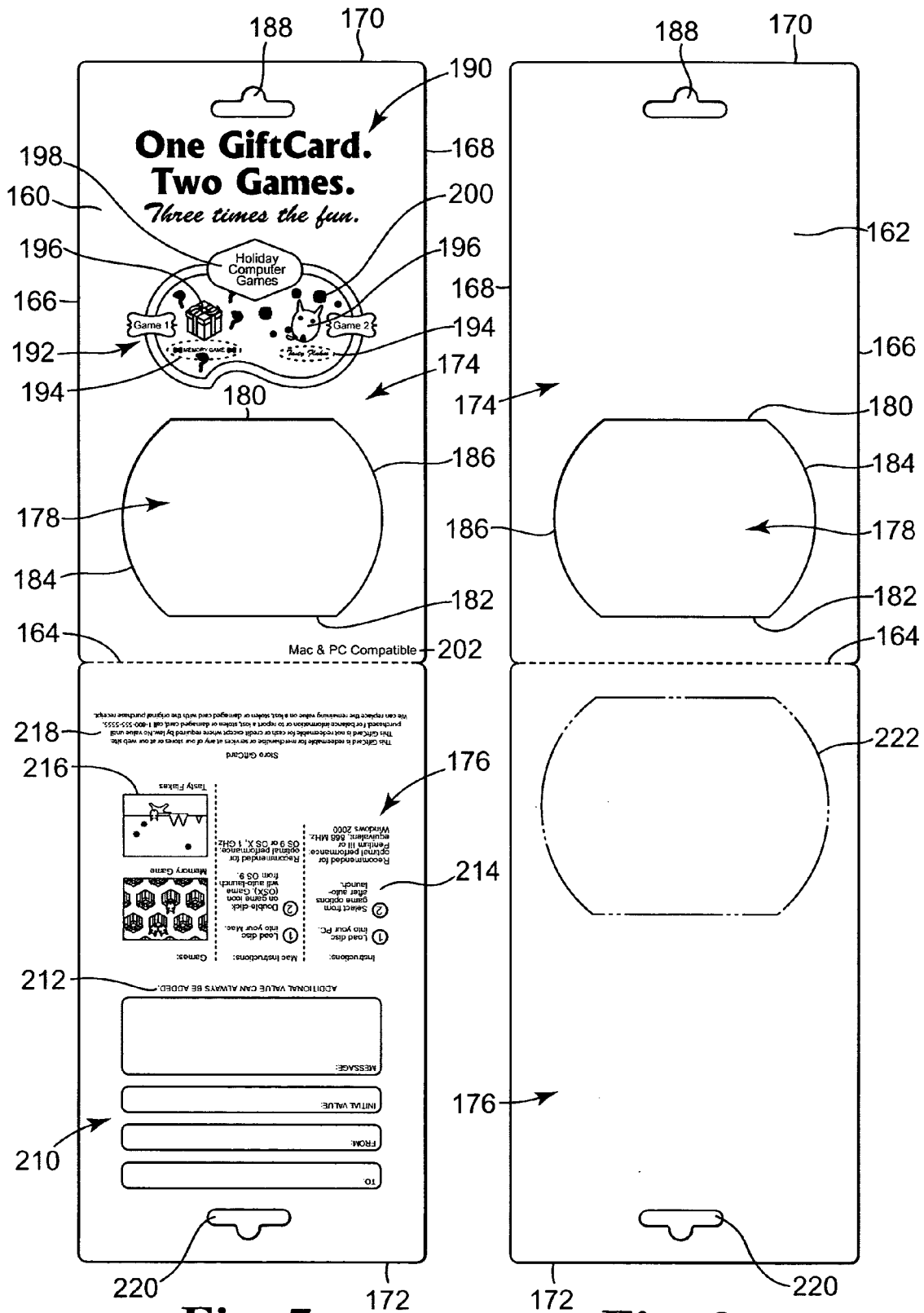


Fig. 5





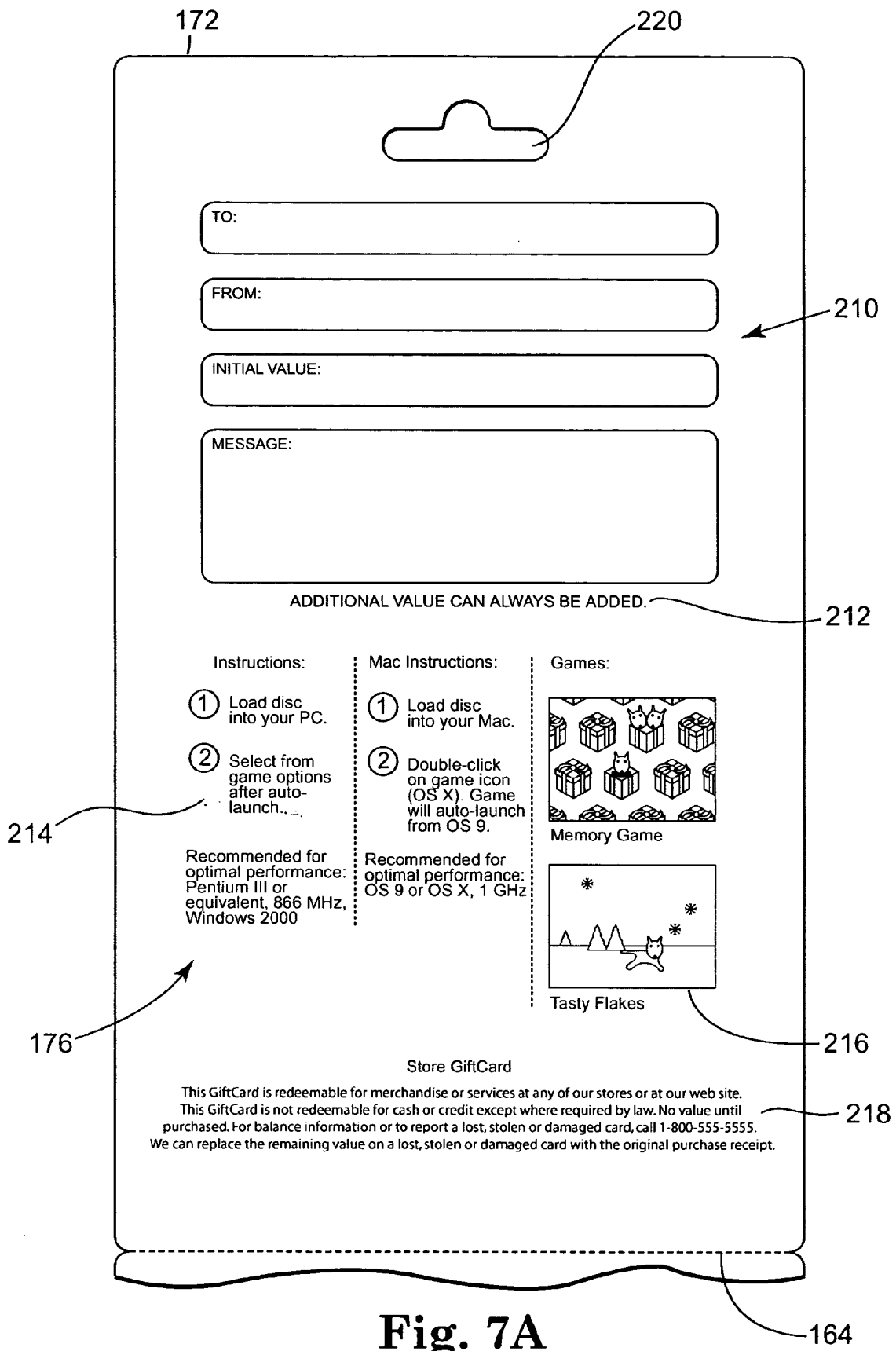
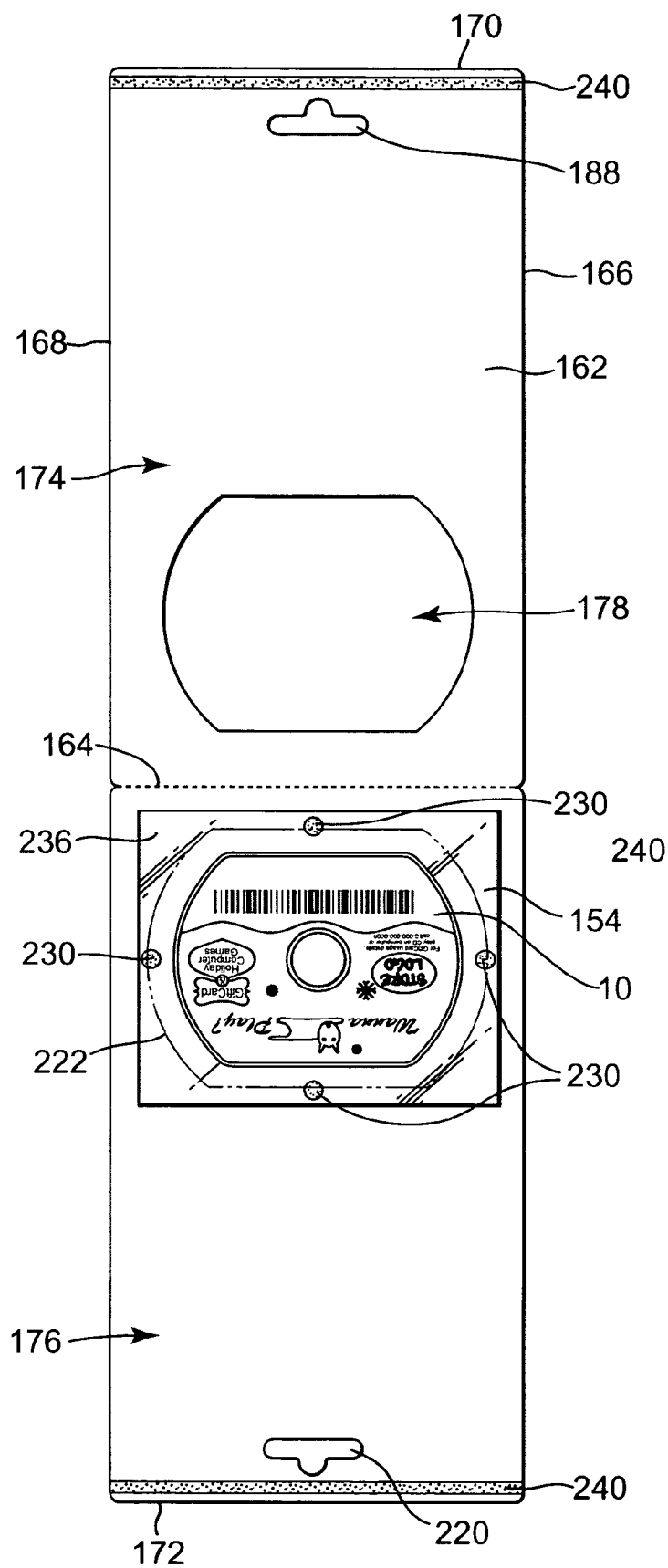
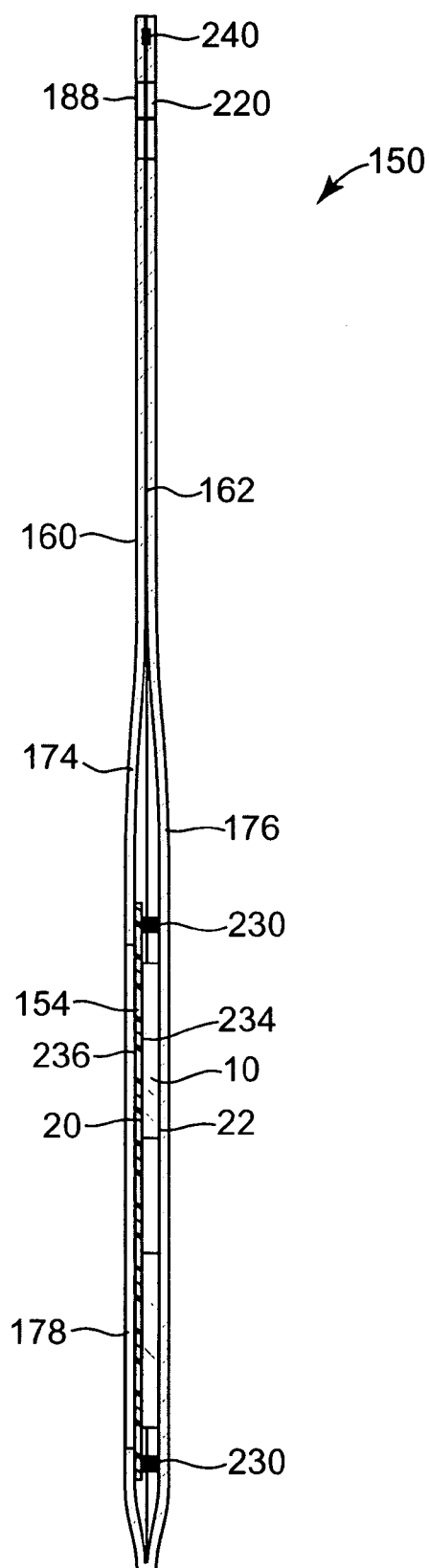


Fig. 7A





**Fig. 9**



**Fig. 10**

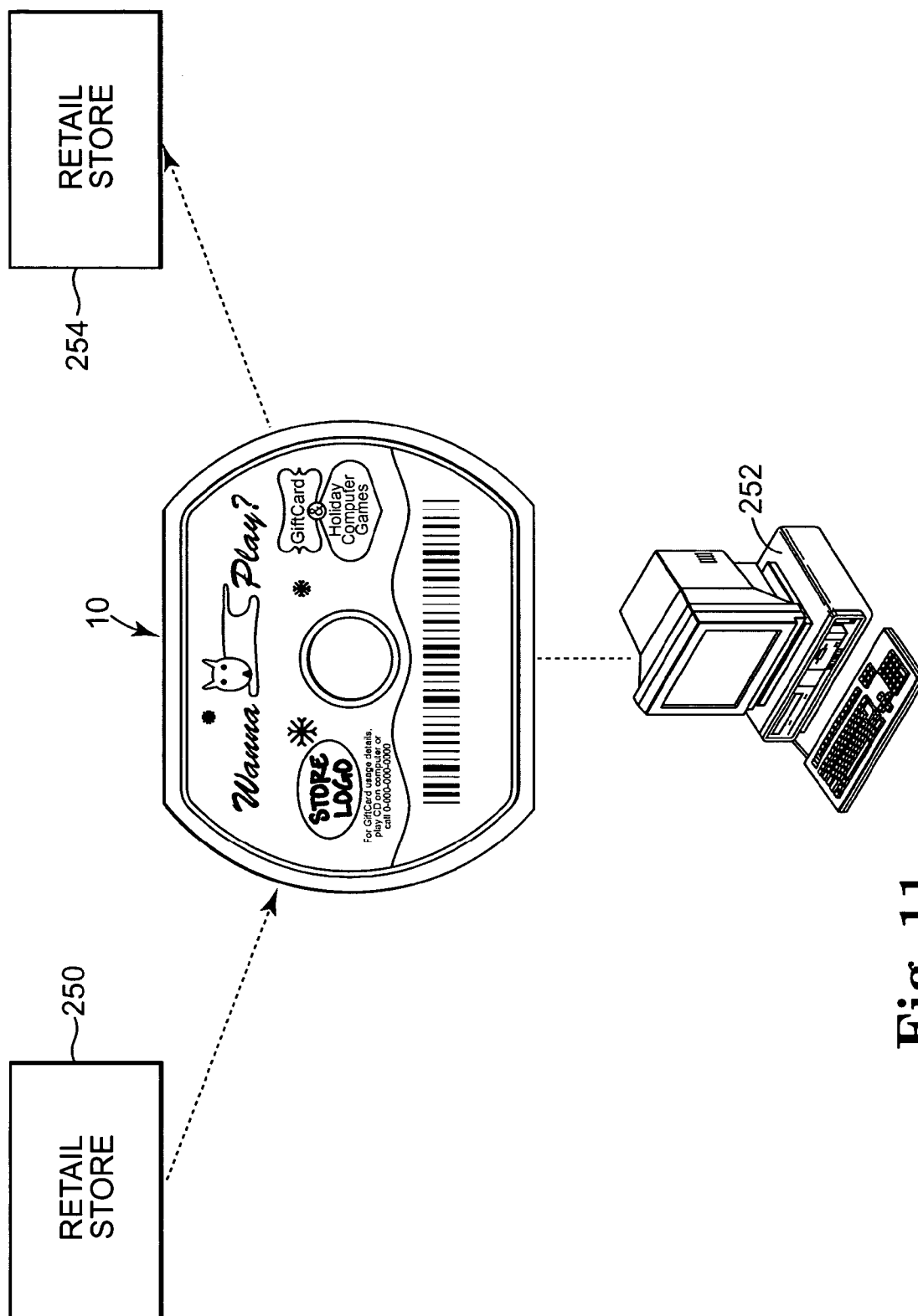


Fig. 11

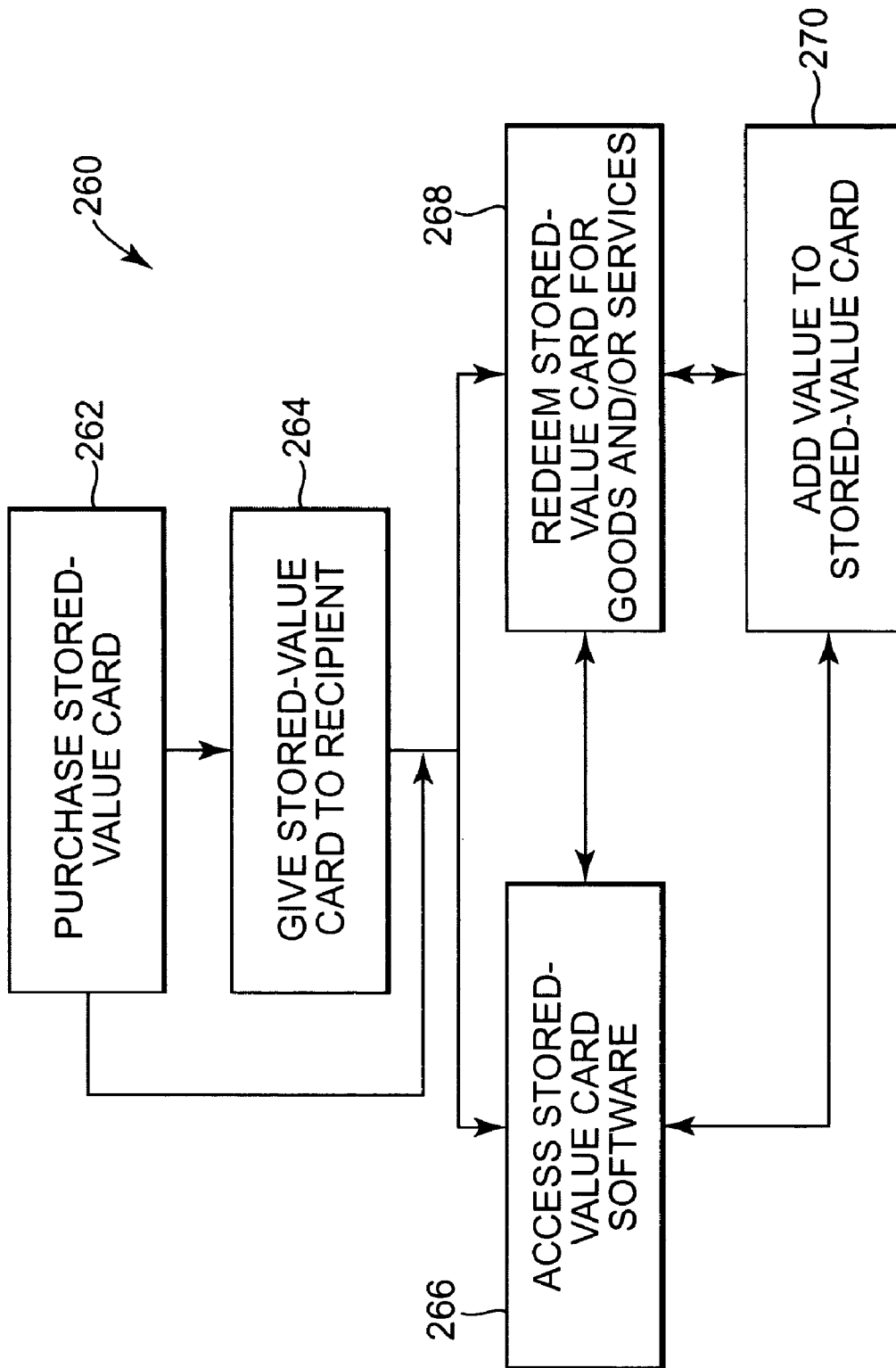
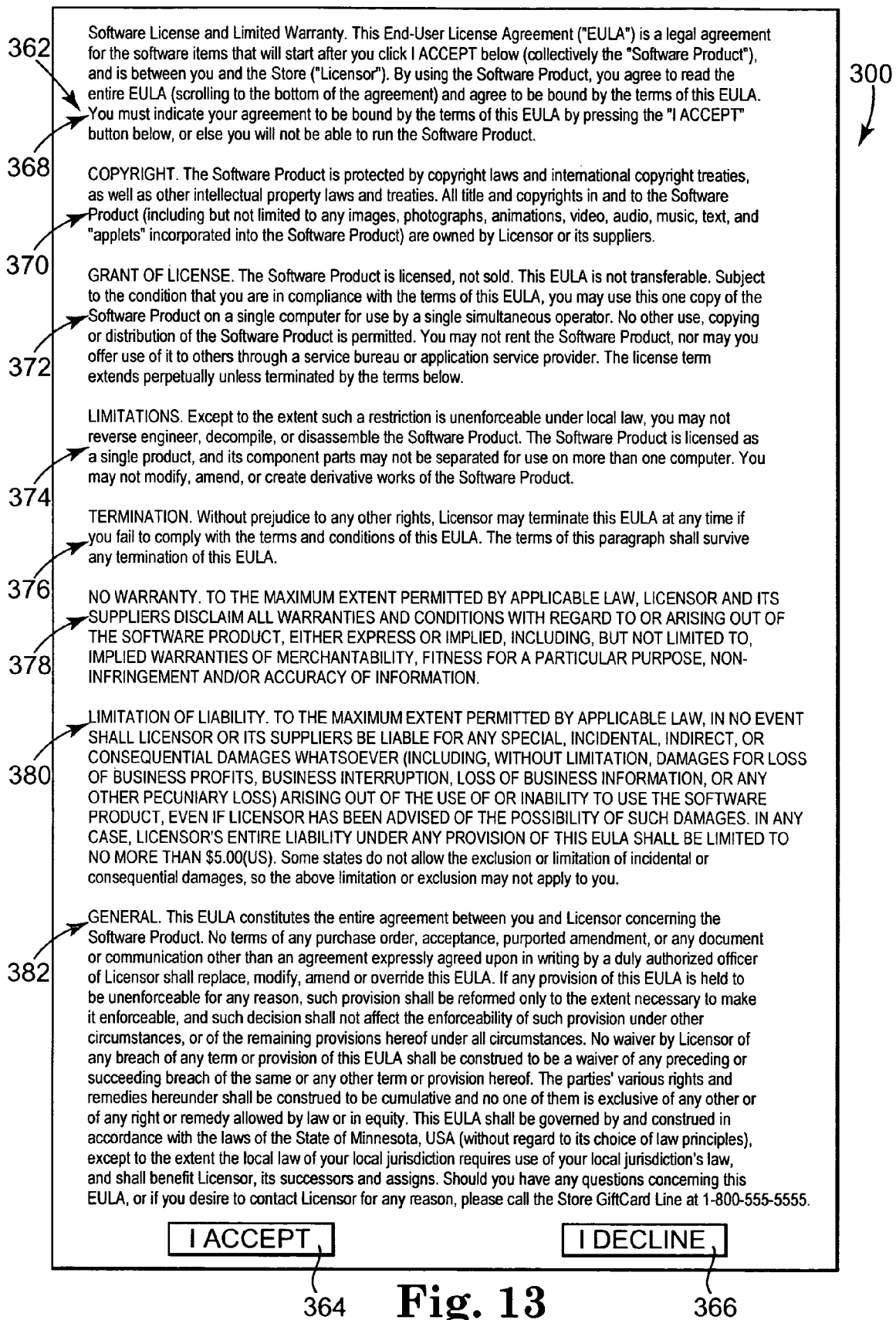


Fig. 12



## STORED-VALUE CARD ADAPTED TO BE READ BY AN ELECTRONIC DEVICE

### BACKGROUND OF THE INVENTION

[0001] Stored-value cards and other financial transactions cards come in many forms. A gift card, for example, is a type of stored-value card that includes pre-loaded or selectively loaded monetary value. In one example, a customer buys a gift card having a specified value for presentation as a gift to another person. In another example, a customer is offered a gift card as an incentive to make a purchase. A gift card, like other stored-value cards, can be “recharged” or “reloaded” at the direction of the bearer. The balance associated with the card declines as the card is used, encouraging repeat visits to the retailer or other provider issuing the card. Additionally, the card generally remains in the user’s purse or wallet, serving as advertisement or reminder to revisit the associated retailer. Gift cards provide a number of advantages to both the consumer and the retailer.

### SUMMARY OF THE INVENTION

[0002] One aspect of the present invention relates to a stored-value card including a first surface and a second surface. The first surface stores data adapted to be read by an electronic device to perform at least one interactive activity. The second surface is opposite the first surface. The second surface includes account indicia signifying a financial account linked to the stored-value card and brand indicia relating to a retail setting configured to redeem the stored-value card. The at least one interactive activity includes displaying at least one of a character, an object, a textual passage, and a symbol associated with the retail setting. Related products and methods are also disclosed and provide additional advantages.

### BRIEF DESCRIPTION OF THE DRAWINGS

[0003] Embodiments of the invention will be described with respect to the figures, in which like reference numerals denote like elements, and in which:

[0004] **FIG. 1** is a front view of one embodiment of a stored-value card, according to the present invention.

[0005] **FIG. 2** is a rear view of the stored-value card of **FIG. 1**, according to the present invention.

[0006] **FIG. 3** is an illustration of one embodiment of a main menu user interface, according to the present invention.

[0007] **FIG. 4** is an illustration of one embodiment of a first game user interface, according to the present invention.

[0008] **FIG. 5** is an illustration of one embodiment of a second game user interface, according to the present invention.

[0009] **FIG. 6** is a front view of one embodiment of a packaged card product, according to the present invention.

[0010] **FIG. 7** is a front view of one embodiment of an outside of a package backer for a stored-value card, according to the present invention.

[0011] **FIG. 7A** is an enlarged front inverted view of a bottom panel of the outside of the package backer of **FIG. 7**.

[0012] **FIG. 8** is a back view of the package backer of **FIG. 7**.

[0013] **FIG. 9** is a back view of the package backer of **FIG. 7** with a stored-value card and a transparent substrate during assembly, according to an embodiment of the present invention.

[0014] **FIG. 10** is a cross-sectional view taken along line 10-10 of **FIG. 6**.

[0015] **FIG. 11** is a schematic illustration indicating use options of a stored-value card, according to an embodiment of the present invention.

[0016] **FIG. 12** is a flow chart generally illustrating one embodiment of a method of using a stored-value card, according to the present invention.

[0017] **FIG. 13** is an illustration of one embodiment of an End-User License Agreement user interface, according to the present invention.

### DETAILED DESCRIPTION

[0018] A gift card or other stored-value card is adapted for making purchases of goods and/or services from e.g. a retail store or website. A stored-value card, according to embodiments of the present invention, stores data adapted to be read by an electronic device, such as an optical data reader, to present a user with interactive activities via a computer processing unit equipped with or operably coupled to the electronic device. In one embodiment, the interactive activities specifically include indications, objects, activities, slogans, advertising, promotional information, brand indicia, logos, and/or other information linked to a brand identifier of a particular store, product, or service for which the stored-value card can be used and applied to purchase goods and/or services.

[0019] According to one embodiment, an original consumer buys the stored-value card to give a recipient who in turn is able to use the stored-value card at a retail store or setting to pay for goods and/or services. The stored-value card presents one or more interactive activities and/or static data sets related to the products and/or retail setting with which the stored-value card is associated. In this manner, the original consumer provides the recipient with entertainment or education in addition to the ability to pay for goods and/or services. In some embodiments, the interactive activities on the stored-value card are related to an occasion, such as a wedding, new baby, graduation, holiday, season, etc. For example, in the case of a wedding, the bride and groom receive a stored-value card including interactive activities or static data relating to a wedding and use the gift card to shop for home needs or other items.

[0020] Turning to the figures, **FIGS. 1 and 2** illustrate a stored-value card **10** such as a gift card or other pre-paid card. In one embodiment, stored-value card **10** is generally planar and is defined by first, second, third, and fourth edges **12**, **14**, **16**, and **18**. First edge **12** and third edge **16** are each generally linear and are spaced from and positioned generally parallel to one another. Second edge **14** extends between first and third edges **12** and **16** with a convex curvature. Fourth edge **18** extends between first and third edges **12** and **16** opposite second edge **14**. More specifically, fourth edge **18** extends with a convex curvature.

[0021] In one embodiment, stored-value card 10 is sized and shaped similar to a credit or debit card, but with curved edges 16 and 18 rather than the typically straight edges of credit or debit cards. Accordingly, stored-value card 10 is sized to fit within a wallet or other holder sized to receive a credit or debit card. In addition, curved edges 16 and 18 facilitate placement of stored-value card 10 in an electronic device, for example, an optical data reader (e.g. a CD-ROM drive, a DVD player, or a CD player) or any suitable electronic data reader.

[0022] A first generally planar surface 20 is defined between edges 12, 14, 16, and 18 and a second generally planar surface 22 is defined between edges 12, 14, 16, and 18 and is opposite first surface 20. An aperture 24 extends through and is generally centered on each of first surface 20 and second surface 22. Aperture 24 is sized to be received by an optical data reader. In one embodiment, aperture 24 is sized and shaped to engage the drive mechanism or rotatable spindle of the optical data reader.

[0023] In one embodiment, first surface 20 is formed of a substrate, such as polycarbonate, resin, plastic, or other suitable material that is durable and flexible. Use of the above-described substrates will generally prevent stored-value card 10 from cracking or breaking due to excessive pressure in a wallet or other holder and will otherwise generally protect against “wear and tear,” while still maintaining sufficient rigidity to be read by the electronic device.

[0024] First surface 20 includes indicia including one or more of brand or store-identifying indicia 30, descriptive indicia 32, and decorative indicia 34. Brand or store identifying indicia 30 indicate the associated brand or store for which stored-value card 10 can be used and applied with a logo, slogan, brand indicia, trademark, or other identifying graphic and/or text. For instance, store identifying indicia 30 indicate the particular store that will accept stored-value card 10 as payment for goods and/or services.

[0025] Descriptive indicia 32 indicate what software stored-value card 10 includes. For example, as illustrated in FIG. 1, descriptive indicia 32 indicate that stored-value card 10 is a gift card and that stored-value card 10 includes computer games, in particular, holiday computer games. In other examples, descriptive indicia 32 include the number and types of games, activities, and/or static data stored on stored-value card 10 or any other indication of what data is stored on stored-value card 10, such as coupons, movie trailer(s), music, etc.

[0026] Decorative indicia 34 include any symbol, color, characters, graphics, or other objects that add to the overall look of stored-value card 10. In particular, decorative indicia 34 may include an attention-grabbing display 36 including text characters and/or objects, such as the “Wanna Play” line illustrated in FIG. 1. In one embodiment, the attention-grabbing display 36 includes an object 38, such as an animal, symbol, etc., relating to the product or store to which the stored-value card 10 is linked, such as a mascot or logo associated with the store or product. For example, the object 38 in FIG. 1 is a dog mascot of the store or product with which the stored-value card 10 is associated.

[0027] Alternatively or additionally, decorative indicia 34 may include seasonal or occasion-specific decorative indicia 40. More specifically, decorative indicia 34 are related to an

occasion, such as a graduation, wedding, new baby, etc., a season, such as winter, spring, summer, or fall, and/or a holiday, such as Christmas, Hanukkah, Independence Day, Halloween, Thanksgiving, etc. In one example, stored-value card 10 is available to consumers during the winter holiday season. Accordingly, occasion-specific decorative indicia 40 include snowflakes and a generalized indication of a snow-covered ground as illustrated in FIG. 1.

[0028] In other embodiments, occasion-specific decorative indicia 40 may include one or more of objects such as Christmas trees, a nativity scene, menorah, fireworks, flower, leaf, graduation hat, stork, wedding ring, jack-o-lantern, ghost, etc. depending upon the occasion, season, or holiday at which the stored-value card 10 is targeted. Accordingly, indicia 34 are one example of means for associating stored-value card 10 with at least one of a holiday, a season, and an occasion. In one embodiment, decorative indicia 40 are related to other information stored on stored-value card 10, such as software represented by the data stored on stored-value card 10, as will be further described below.

[0029] Stored-value cards according to embodiments of the invention, as well as the games or other interactive or static activities provided by the stored-value cards, are linked to seasonal or occasion-specific marketing activities of a retail store or other entity. For example, a winter-themed card, decorated with snowflakes and other winter-type indicia and providing winter-themed games or activities, is released, i.e. first offered for sale, at the beginning of a retailer’s holiday sales season, and is removed from sale at the end of the season or shortly thereafter. Branding, decoration, other indicia on the card, and the games or activities themselves thus are chosen and designed to generate interest and “buzz” about a particular retailer, its products, and the exciting opportunities the retailer provides during a finite period of time such as the holiday shopping season or other season or event. As such, stored-value cards according to embodiments of the invention promote sales of the stored-value cards as well as of the associated goods and services available within a retail environment.

[0030] First surface 20 also includes an account identifier 48 such as a bar code, magnetic code, or other suitable identifier readily readable by a point-of-sale terminal or other account access station or kiosk. Account identifier 48 indicates a financial account or record to which stored-value card 10 is linked. An account or record of the monetary balance on stored-value card 10 optionally is maintained on a database, other electronic or manual record-keeping system, or, in the case of “smart” cards, for example, on a chip or other electronics or devices on stored-value card 10 itself. Accordingly, by scanning account identifier 48, a financial account or record linked to stored-value card 10 is identified and can subsequently be activated, have amounts debited therefrom, and/or have amounts added thereto. With the above in mind, account identifier 48 is one example of means for linking stored-value card 10 with a financial account or record.

[0031] Second surface 22 of stored-value card 10 stores data such as data representing software for subsequent access and reading by the electronic device. In one embodiment, second surface 22 includes a plurality of optical data tracks 50 concentrically positioned about aperture 24. Each

data track **50** is configured to store the aforementioned data. In one embodiment, each optical data track **50** is formed in a layer of polycrystalline or other suitable material and can be written and rewritten to several times by a CD burner or other suitable optical data track burner/writer.

[0032] In one embodiment, optical data tracks **50** of stored-value card **10** include data related to an End-User License Agreement (EULA) and interactive activities that are accessible via a CD-ROM. For example, upon insertion of stored-value card **10** into an optical data reader and/or upon running the programs stored in optical data tracks **50**, a user interface including the EULA is automatically displayed to a user via a monitor, screen, or other suitable display device electrically coupled to the optical data reader. In one embodiment, additional user interfaces are not shown to a user until the user accepts the terms of the EULA. Additional details regarding one specific embodiment of an EULA are shown in **FIG. 13**.

[0033] As illustrated in **FIG. 3**, in one embodiment, a user interface **90** is presented to the user. User interface **90** is a menu, such as a main menu, generally including indicia of the software programs or activities represented by the data stored on stored-value card **10**. In one embodiment, user interface **90** indicates that the software of stored-value card **10** includes a first game and a second game by illustrating a first game icon **92** and a second game icon **94**. First game icon **92** may represent the first game by including a reference to either text, objects, and/or symbols included in the first game. In addition, additional indicia **96** related to the first game may also be presented near first icon **92**, such as a reference to the game type or name and/or an additional graphic related to the first game.

[0034] Second game icon **94** may represent the second game by including a reference to either text, objects, and/or symbols included in the second game. For example, in one embodiment, the second game includes a dog or other animal catching snowflakes and, accordingly, second game icon **94** includes a picture of the dog and/or the snowflakes involved in the second game. In one embodiment, additional indicia **98** are included generally near second game icon **94** to further indicate aspects of the second game. In one embodiment, additional indicia **98** include a reference to the game name as well as an illustration of a character included in the second game.

[0035] In one embodiment, game icon **92** and/or **94** and/or additional indicia **96** and/or **98** include reference to a store, brand, or other product identifier and/or to a mascot, object, symbol, or other item that users generally associate with the card provider. In one example, one or more of game icons **92** and **94** and additional indicia **96** and **98** relate to an occasion, season, or holiday for which stored-value card **10** is offered. In one embodiment, main menu user interface **90** additionally includes one or more backgrounds **100** or borders **102** to further populate main menu user interface **90**. In one embodiment, backgrounds **100** and borders **102** relate to a trademark, object, color, mascot, or symbol associated with the card provider. In one example, backgrounds **100** and borders **102** relate to an occasion, season, or holiday for which stored-value card **10** is offered. Thus, icons **92** and **94**, additional indicia **96** and **98**, backgrounds **100**, and/or borders **102** provide one example of means for associating stored-value card **10** with at least one of a holiday, a season, and an occasion.

[0036] In addition to being aesthetically linked to the software data on financial transaction card **10** and/or to the provider or product associated with stored-value card **10**, each icon **92** and **94** is also actively linked to the software data. In other words, by a user selection or click on one of icons **92** and **94**, the user is presented with an aspect of the software, such as the interactive activity or data set represented by the respective icon **92** or **94**. For example, in one embodiment in which first icon **92** is linked to a first game and second icon **94** is linked to a second game, user selection of one of icons **92** and **94** selects which of the first game and second game the user wishes to play or otherwise access.

[0037] Upon user selection of first icon **92**, the user is presented with a new user interface unique to the associated first game. In one embodiment, the user is presented with a first game menu that includes items such as directions, level selection tools, etc. Upon reviewing and selecting to begin play at the first game menu, the user is presented with a first game user interface **110**, such as that illustrated in **FIG. 4**. In one example, the first game is related to at least one of the occasion, season, holiday, store identifiers, brand identifiers, products, etc.

[0038] For example, first game user interface **110** illustrated in **FIG. 4** presents a memory game related to gift giving and including reference to a dog mascot of the store or product associated with stored-value card **10**. In particular, game user interface **110** represents a memory game as indicated generally by game title indicia **112** and includes a plurality of wrapped boxes **114**. Each of the plurality of wrapped boxes **114** houses contents such as a particular view of a store mascot, a symbol, a product, an object relating to one or more of an occasion, season, or holiday, or a mixture of the different contents described above. The plurality of wrapped boxes **114** are divided into pairs of boxes where each box **114** in a pair houses similar or identical contents. Boxes **114** of different pairs have different contents **116**.

[0039] Upon a user clicking or otherwise selecting one of the plurality of boxes **114**, the selected box **114** is opened to reveal contents **116** of the selected box **114**. In each turn, the user is able to select two boxes **114**. The object is to select box pairs, i.e. to find two boxes **114** with matching contents **116**, in a single turn. Therefore, for each turn or move, two boxes **114** are selected by the user and compared to determine if the selected boxes have matching contents **116**. In one embodiment, once both boxes **114** of a pair are selected in a single turn, that pair of boxes is removed from game user interface **110**. Accordingly, a user continues to take turns until all the plurality of boxes **116** are paired and/or removed from game user interface **110**.

[0040] In one embodiment, the number of moves, which is equal to the number of turns the user has taken, is tracked by a move counter **118**. In one embodiment, the number of matches (i.e., the number of box pairs identified) is indicated by a match counter **119**. In one embodiment, following completion of first level, a user is presented with a score and an opportunity to move on to the next level. In one example, the score is equal to the number of moves taken at the first level to match all the boxes **114**. In one embodiment, subsequent levels sequentially increase in difficulty, for example, by presenting a user with a larger plurality of boxes **114** to match or pair.

[0041] In one embodiment, first game user interface **110** additionally includes one or more of level indicia **120**, a skip



level button **122**, a quit button **124**, and a main menu button **126**. Level indicia **120** indicate the current level of the first game that the user is playing. Skip level button **122** allows a user to skip the current level by clicking on or otherwise selecting skip level button **122**. Similarly, quit button **124** allows a user to quit the current game by clicking on or otherwise selecting quit button **124**. Upon clicking on or otherwise selecting main menu **126** button, the user is exited from the first game and returned to main menu user interface **90**.

[0042] User selection of second icon **94** causes the user to be presented with a new user interface unique to the associated second game. In one embodiment, the user is presented with a second game menu that includes items such as directions, level selection tools, etc. for the second game. Upon reviewing and selecting to begin play on second game menu, the user is presented with a second game user interface **130**, one example of which is illustrated in **FIG. 5**. In one example, the second game is related to at least one of the occasion, season, holiday, store identifiers, product, etc. The game type or title is included on second game user interface **130** as title indicia **131**.

[0043] In second game user interface **130** of **FIG. 5**, the game is focused around the dog mascot **132** of the store or product associated with stored-value card **10**, which is trying to catch falling snowflakes **134** on its tongue. In this respect, the game is related to the store or product via dog mascot **132** and is also related to the winter season with the inclusion of snowflakes **134**. The user is able to control movements of dog mascot **132** including the direction of movement and jumping of the dog in an attempt to catch a greater number of snowflakes **134**. Additional levels of the second game may incorporate additional obstacles, such as frozen ponds or flying snowballs, and/or may incorporate additional rewards such as bones or treats.

[0044] In one embodiment, second game user interface **130** additionally includes score indicia **136** and a time indicator **138**. Score indicia **136** relay to the user a score the user has accumulated by catching snowflakes **134** and/or other rewards on the tongue of dog mascot **132**. Time indicator **138** indicates how much time a user has left at the current level to attempt to catch more snowflakes **34**. In one embodiment, time indicator **138** includes a ticker clock counting down the number of seconds until the current level is completed. In one embodiment, second game user interface **130** includes level indicia **120**, skip level button **122**, quit button **124**, and main menu button **126** as described above with respect to first game user interface **110**.

[0045] With the above in mind, stored-value card **10** functions as a financial transaction or gift card, but additionally provides recipient of stored-value card **10** with the additional gift of one or more software interactive activities, such as the games described above. In one embodiment, the software activities are provided to appeal to a wide variety of ages. In other embodiments, the software activities are targeted toward an average age group for a particular occasion, such as graduation. Accordingly, a consumer gifting the stored-value card **10** to a recipient is able to provide the recipient with more than just a stored-value card. Moreover, the interactive activities generally relate to the store or other brand identification, thereby providing additional marketing opportunities for the store or other product providers to

reach the recipient of stored-value card **10**. In addition, any seasonal or occasion-specific objects or indicia included in the interactive activities, such as boxes **114** and snowflakes **134**, provide means for associating stored-value card with at least one of a holiday, a season, and an occasion.

[0046] In one embodiment, in addition or as an alternative to one or more of the games described above, at least one of the software activities provided by stored-value card **10** includes a dressing room, which allows a user to dress a body sized and shaped similar to his or herself in clothes available from the store associated with stored-value card **10**. According to another embodiment, a software activity includes a personalization area where the giver can personalize stored-value card **10** to the recipient and/or occasion, season, or holiday with a message, pictures, digital photographs, music or other items. In one embodiment, the software of stored-value card **10** additionally or alternatively includes other read-only activities such as movie trailers, music samples, coupons, web site links, product information, advertisements, demonstrations, etc. With the above in mind, the data stored on stored-value card **10** is one example of means for providing interactive brand-related activities to a user.

[0047] In one embodiment, stored-value card **10** is placed within a package or carrier to facilitate marketing or general placement within a retail store or setting. **FIG. 6** illustrates one embodiment of a packaged card product **150** including a bi-fold package backer **152**, a window **154**, and stored-value card **10**. Packaged card product **150** is configured to provide stored-value card **10** between surfaces of bi-fold package backer **152** such that stored-value card **10** is visible to consumers and purchasers through transparent substrate or window **154**. By placing stored-value card **10** to be viewable by consumers, consumers are fully informed of what the card they are purchasing looks like. In addition, the size of package backer **152** increases the overall size of packaged card product **150**, increasing marketing area on packaged card product **150** and decreasing the ease of shoplifting packaged card product **150**.

[0048] **FIGS. 7, 7A, and 8** illustrate one embodiment of package backer **152**. Package backer **152** is an elongated, generally rectangular piece of a generally planar material, such as cardstock, paperboard, plastic, or other suitable material. More specifically, package backer **152** is a bi-fold substrate that is roughly foldable in half. In **FIGS. 7 and 8**, package backer **152** is unfolded, i.e. is in an open configuration. Accordingly, unfolded package backer **152** defines an outside, printed surface **160** and an inside surface **162** opposite printed surface **160**. A perforated line **164** is laterally defined between opposite longitudinal edges **166** and **168** and is generally centered between opposite lateral edges **170** and **172** to define a top panel **174** and a bottom panel **176**.

[0049] Top panel **174** defines an aperture **178** similarly shaped and sized slightly larger than stored-value card **10** (**FIG. 6**). In one embodiment, aperture **178** includes two parallel and laterally extending edges **180** and **182** and two convex edges **184** and **186**. Laterally extending edge **182** is spaced from laterally extending edge **180**. Convex edges **184** and **186** each extend between laterally extending edges **180** and **182** opposite one another. In one embodiment, aperture **178** is formed relatively near to perforated line **164**.

In one example, top panel 174 further defines a support arm aperture 188 near top lateral edge 170 configured to receive a display support arm or hook.

[0050] In one embodiment, top panel 174 includes general marketing indicia 190 and software indicia 192. General marketing indicia 190 include phrases, wording, objects, or symbols targeted to attract the eye of consumers and/or to explain the basis of the product to consumers. For example, as indicated in FIGS. 6 and 7, general marketing indicia 190 both attract consumer attention and explain the product by stating "One Gift Card. Two Games. Three times the fun."

[0051] Software indicia 192 include an indication of what software, such as interactive activities, static activities, etc., are included on stored-value card 10. For example, as illustrated in FIGS. 6 and 7, software indicia 192 include a title 194 and a graphic 196 for each game included on stored-value card 10. In one embodiment, the design of software indicia 192 is similar in appearance to main menu user interface 90 (FIG. 3). As illustrated, software indicia 192 further include an indication of a holiday, season, and/or occasion, if any, that the software is related to. In the illustrated example, the software is identified as relating to winter holidays due to the use of the phrase "Holiday Computer Games" 198 and the appearance of snowflakes 200. Other suitable indicia can also be included on top panel 174, such as compatibility indicia 202 indicating the operating systems the software of stored-value card 10 is compatible with, etc.

[0052] Referring to FIGS. 7 and 7A, outside, printed surface 160 of bottom panel 176 displays indicia, graphics, or text information including store logo(s), store names(s), slogans, advertising, instructions, directions, brand indicia, promotional information, and/or other information. Indicia 210, for example, include "To," "From," "Initial GiftCard Value," and "Message" fields. Indicia 212 promote that stored-value card 10 is reloadable (i.e., value can be added to the account linked to stored-value card 10) at any time. In one embodiment, instructional indicia 214 are included to depict the instructions for accessing the software of stored-value card 10 (FIG. 6). In one example, instructional indicia 214 include instructions for use of card software on either a Macintosh computer or Windows PC. Instructional indicia 214 can also include recommended systems for optimal performance of the card software.

[0053] Optional game indicia 216 on bottom panel 176 illustrate a portion of each interactive activity included in the card software to further educate the buyer and recipient of the software included with the purchase of stored-value card 10. In one embodiment, redemption indicia 218 are also included on bottom panel 176 indicating that stored-value card 10 is redeemable for the purchase of goods and/or services and that, upon use, a value of the purchased goods and/or services will be deducted from the financial account or record linked to stored-value card 10. In one embodiment, redemption indicia 218 include phrases such as "<Name of Store> GiftCard" and "This GiftCard is redeemable for merchandise or services at any of our stores or at our website," and/or provides help or phone line information in case of a lost, stolen, or damaged stored-value card, etc.

[0054] In one example, bottom panel 176 further defines a support arm aperture 220 near bottom lateral edge 172 configured to receive a display support arm or hook. More

particularly, support arm aperture 220 is positioned relative to bottom lateral edge 172 similar to the position of support arm aperture 188 of top panel 174 relative to top lateral edge 170.

[0055] Any of indicia 30, 32, 34, 40, 48, 190, 192, 202, 210, 212, 214, 216, 218, or other indicia, optionally may appear anywhere on outside, printed surface 160 of package backer 152 or stored-value card 10. Additional information besides that specifically described and illustrated herein also may be included. In this manner, printed surface 160 has an overall appearance corresponding in color, design, etc. with an overall appearance of stored-value card 10. Thus, indicia 30, 32, 34, 40, 48, 190, 192, 202, 210, 214, 216, 218, and other indicia correlating the overall appearance of printed surface 160 to the overall appearance of stored-value card 10 are examples of means for visually linking stored-value card 10 to package backer 152.

[0056] Referring to FIG. 8, in one embodiment, inside surface 162 of package backer 152 is generally blank other than a background field 222. In one embodiment, background field 222 is shaped similar to and sized slightly larger than window aperture 178. In other embodiments, background field 222 is shaped in another manner but is still larger than window aperture 178. In one embodiment, background field 222 is of a color or pattern complementing or matching the overall color or theme of printed surface 160. As illustrated with reference to FIGS. 9 and 10, upon assembly of packaged card product 150, second surface 22 of stored-value card 10 is placed upon bottom panel 176 of inside surface 162. More specifically, stored-value card 10 is generally centered upon background field 22 of package backer 152. Dots 230 of adhesive are placed about and spaced slightly from stored-value card 10. In one embodiment, adhesive dots 230 are placed just outside a perimeter of window aperture 178. In other embodiments, curved or linear lines or other arrangement of adhesive may be applied to package backer 152 spaced from and about stored-value card 10.

[0057] Window or layer of generally transparent substrate 154 is placed over stored-value card 10. In particular, window 154 is generally planar and defines a first surface 234 and a second surface 236 opposite first surface 234. With this in mind, window 154 is placed over stored-value card 10 such that first surface 234 interacts with each adhesive dot 230 to secure window 154 to package backer 152 and, thereby to secure stored-value card 10 between window 154 and package backer 152. In one embodiment, window 154 is a generally clear vellum or other suitable material.

[0058] One or more lines of adhesive 240 are placed near top lateral edge 170 and near bottom lateral edge 172 of package backer 152. In one embodiment, additional adhesive is applied to inside surface 162 between top lateral edge 170 and window aperture 178 and between bottom lateral edge 172 and background field 222. Package backer 152 is folded generally in half about perforated line 164, and top panel 174 is pressed to back panel 176, adhering inside surface 162 of top panel 174 to inside surface 162 of bottom panel 176, as illustrated in e.g. FIGS. 6 and 10.

[0059] Once folded, window aperture 178 aligns with and fits over background field 222 and stored-value card 10. Due to window aperture 178 and window 154, stored-value card

10 is viewable from outside packaged card product 150. In one example, a portion of background field 222 is viewable through window aperture 178 about stored-value card 10 and/or through aperture 178. Accordingly, package backer 152 and window 154 are one example of means for removably supporting stored-value card 10 for display in a retail setting.

[0060] With the above in mind, account identifier 48 of stored-value card 10 is also viewable through window 154 of packaged card product 150. In one embodiment, a scanner or other reader can access account identifier 48 to activate stored-value card 10 through window 154. Stored-value card 10 is activated when a monetary amount is added to the financial account or record linked to stored-value card 10. In one embodiment, upon the initial reading of account identifier 48 by a point-of-sale terminal or other terminal, a preset or customized monetary value is automatically added to the financial account or record linked to stored-value card 10. Thus, scanning account identifier 48 through window 154 illustrates one example of means for activating or loading value on stored-value card 10 through package backer 152 and window 154.

[0061] Referring to FIG. 11, stored-value card 10 is purchased and activated in a first retail store or setting 250. Once purchased, stored-value card 10 can be placed within an electronic device such as an optical data reader of a computer processing unit 252, which is remotely positioned with respect to retail store 250. The electronic device reads data from stored-value card 10 and presents the software including the interactive activities and/or static data to the user. Prior to or subsequent to accessing the software of stored-value card 10, stored-value card 10 is transportable back to first retail store or setting 250 or to a second remote retail store or setting 254 to redeem stored-value card 10, more particularly to redeem the monetary value in the financial account or record associated with stored-value card 10, for goods and/or services. In one embodiment, one or both of retail settings 250 and 254 is a store or web site. Stored-value card 10 thus provides (1) a pre-paid card for purchasing goods and/or services at one or more retail settings and (2) a software package configured to entertain and/or educate the user. In one embodiment, providing a software package also serves to expose the user to additional marketing messages from the retail setting or related to a product line or brand.

[0062] FIG. 12 is a flow chart illustrating one embodiment of a method 260 of using stored-value card 10. At 262, stored-value card 10 is purchased by an original consumer from a retail store, such as retail store 250. At 264, the consumer optionally gives stored-value card 10 to a recipient, such as a graduate, a relative, a friend, expectant parents, one having a recent or impending birthday, a couple having a recent or impending anniversary, etc. As an alternative, the original consumer can keep stored-value card 10 for his or her own use.

[0063] At 266, the original consumer or the recipient, whomever is in current ownership of stored-value card 10, accesses the card software as described above. At 268, the current owner of stored-value card 10 redeems stored-value card 10 for goods and/or services from retail setting 250 or 254. At 270, the current owner of stored-value card 10 adds value to stored-value card 10, more particularly, to the

account or record associated with stored-value card 10, at either retail setting 250 or 254. Upon accessing software at 266, redeeming stored-value card 10 at 268, or adding value to stored-value card 10 at 270, the current owner of stored-value card 10 subsequently can perform any of steps 266, 268, or 270 as desired. In one embodiment, the ability of the current owner to repeat redeeming stored-value card 10 at 268 is limited by whether the account or record associated with stored-value card 10 has any value at the time of redemption.

[0064] FIG. 13 illustrates one embodiment of a user interface 300 including a EULA 362. User interface 300 displays EULA 362, a first button 364, and a second button 366. EULA 362 includes the terms for a legal agreement between the user of the software and/or other data on stored-value card 10 and the provider of the software product, such as a store, a product retailer, etc.

[0065] In one embodiment, EULA 362 includes one or more of an introductory section 368, a copyright section 370, a grant of license section 372, a limitations section 374, a termination section 376, a warranty disclaimer 378, a limitation of liability section 380, and a concluding section 382. Introductory section 368 includes an identification of the agreement and a description of the method of accepting the terms of the agreement. In one example, introductory section 368 includes a description of the method of accepting the terms of the agreement indicating that clicking first button 364, which is an "I ACCEPT" button, indicates user agreement to the license as described by EULA 362. In this embodiment, second button 366 is an "I DECLINE" button that is to be selected if a user does not wish to agree to or enter into the license described in EULA 362.

[0066] Copyright section 370 identifies that the laws of copyright applying to the software of stored-value card 10 and that all copyrights are owned by the card provider, be it a store or other provider. Grant of license 372 indicates that provisions of the data and software of stored-value card to the user is by license rather than by sale, limits the user to the number of copies, if any, allowed under EULA 362, and generally prohibits user rental of the software data. Limitations section 374 provides limitations on the user's use of the software data. For example, in one embodiment, limitations section 374 prohibits disassembly of the software data into subparts or components to be installed or utilized on multiple computers.

[0067] Termination section 376 lays out the ability of the provider (i.e., store, product provider, etc.) to terminate the license to the user if the user fails to comply with the terms laid out in EULA 362. In one embodiment, warranty disclaimer 378 disclaims both express and implied warranties to the extent permitted by law. Limitation of liability section 380 describes the damages for which the provider will not be liable arising out of the user misuse of or inability to use the software stored on stored-value card 10. In one embodiment, the limitation of liability section 380 additionally limits the total liability.

[0068] In one embodiment, concluding section 378 states that EULA 362 constitutes the entire agreement, thereby, disallowing the incorporation of other references into the license; that if any provision is unenforceable, that provision alone should be modified only by the extent necessary to bring it within the law while upholding other provisions of

the agreement; a clarification of the scope of waiver of any individual breach of the agreement; a description of available remedies; an election of applicable law and jurisdiction; and/or a designation of contact should the user have any questions regarding EULA 362.

[0069] If the user selects second button 366, the user declines to enter into EULA 362 and the user will be blocked from accessing any additional software and/or data stored on stored-value card 10. If the user selects first button 364, the user accepts and enters into EULA 362 with the provider and is allowed to access the other software and/or data stored on stored-value card 10.

[0070] Stored-value cards come in many forms, according to embodiments of the invention. The stored-value card, like other gift cards, can be “recharged” or “reloaded” at the direction of the original consumer, the gift recipient, or a third party. The term “loading on” or “loaded on” a card herein should be interpreted to include adding to the balance of a financial account or record associated with the stored-value card. The balance associated with the stored-value card declines as the stored-value card is used, encouraging repeat visits. The card remains in the user’s purse, wallet, or near a user’s computer, serving as an advertisement or reminder to re-visit the associated merchant at a retail store or website. Stored-value cards according to embodiments of the invention provide a number of advantages to both the consumer and the merchant or retail store. Other stored-value cards in the realm of the present invention include loyalty cards, merchandise return cards, electronic gift certificates, employee cards, frequency cards, pre-paid cards, and other types of cards associated with or representing purchasing power or monetary value, for example.

[0071] Although the invention has been described with respect to particular embodiments, such embodiments are for illustrative purposes only and should not be considered to limit the invention. Various alternatives and changes will be apparent to those of ordinary skill in the art. For example, stored-value cards optionally are virtual or electronic cards accessible on a retailer’s website, other Internet location, kiosk, or elsewhere for electronic transfers. Other modifications within the scope of the invention in its various embodiments will be apparent to those of ordinary skill.

1.-10. (canceled)

11. A financial transaction card assembly, comprising:

a financial transaction card defining a first surface and a second surface opposite the first surface, the first surface including a link associated with a financial account or record; and

a carrier including:

a backer defining a window aperture, and

a generally transparent window extending over the window aperture;

wherein the carrier is configured to house the financial transaction card while on display for retail sale of the financial transaction card, and further wherein the link to the financial account or record is viewable from outside the carrier through the transparent window;

wherein the financial transaction card includes interactive software relating to at least one of a brand, a store identifier, and a store mascot;

wherein the carrier includes indicia generally identifying the interactive software.

12.-13. (canceled)

14. The financial transaction card assembly of claim 11, wherein the carrier includes indicia relating to the redemption of the financial transaction card for goods or services.

15. The financial transaction card assembly of claim 11, wherein the carrier includes an aperture configured for hanging the carrier from a display rod.

16. The financial transaction card assembly of claim 11, wherein the carrier is a bi-fold carrier.

17. The financial transaction card assembly of claim 16, wherein the bi-fold carrier defines a first panel and a second panel, wherein the first panel defines the window aperture, and wherein the financial transaction card is maintained between the second panel and the window.

18. The financial transaction card assembly of claim 17, wherein the second panel includes a background field partially viewable through the window around at least a portion of the financial transaction card.

19. The financial transaction card assembly of claim 17, wherein the window is adhered to the second panel at least partially about the financial transaction card, and the first panel is subsequently folded upon and adhered to the second panel.

20.-32. (canceled)

33. A financial transaction card assembly, comprising:

a financial transaction card defining a first surface and a second surface opposite the first surface, the first surface including a link associated with a financial account or record; and

a carrier including:

a backer defining a window aperture, and

a generally transparent window extending over the window aperture;

wherein the carrier is configured to house the financial transaction card while on display—for retail sale of the financial transaction card, and further wherein the link to the financial account or record is viewable from outside the carrier through the transparent window;

wherein the carrier is a bi-fold carrier defining a first panel and a second panel, wherein the first panel defines the window aperture, and wherein the financial transaction card is maintained between the second panel and the window;

wherein the second panel includes a background field partially viewable through the window around at least a portion of the financial transaction card.

34. The financial transaction card assembly of claim 33, wherein the financial transaction card includes interactive software relating to at least one of a brand, a store identifier, and a store mascot.

35. The financial transaction card assembly of claim 34, wherein the carrier includes indicia generally identifying the interactive software.

**36.** The financial transaction card assembly of claim 35, wherein the carrier includes indicia relating to the redemption of the financial transaction card for goods or services.

**37.** The financial transaction card assembly of claim 33, wherein the carrier includes an aperture configured for hanging the carrier from a display rod.

**38.** The financial transaction card assembly of claim 33, wherein the window is adhered to the second panel at least partially about the financial transaction card, and the first panel is subsequently folded upon and adhered to the second panel.

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