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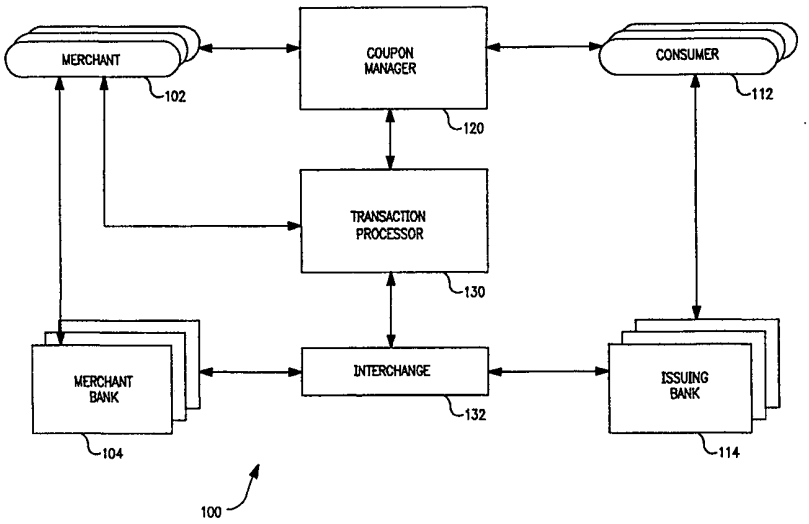

(57) Abstract

A merchant (102) registers an electronic coupon or incentive offer with a coupon manager (120) through use of an electronic device. The coupon manager (120) forwards the incentive offer to a transaction processor (130) and enables access of the incentive offer to consumers (112) through use of an electronic device. A consumer (112) may select a desired incentive offer and register one or more accounts which may be used in redeeming the incentive offer. The consumer (112) may then comply with the incentive offer through a transaction with a merchant (102) honoring the incentive offer. The merchant (102) processes the transaction by sending suitable information describing the transaction to transaction processor (130) which processes the transaction through an interchange system (132) to effectuate a credit to an account for the merchant (102) at a merchant bank (104), for example, and a debit to the account used by the consumer (112) for the transaction. In processing the transaction, transaction processor (130) determines whether the transaction complies with a selected incentive offer and, if so, processes the transaction in accordance with the selected incentive offer.

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ELECTRONIC COUPON PROCESSING

This patent application claims the benefit of the January 19, 1999 filing date of U.S. Provisional Patent Application No. 60/116,444, entitled SYSTEM AND METHOD FOR REDEEMING INCENTIVE OFFERS. U.S. Provisional Patent Application No. 60/116,444 is herein incorporated by reference.

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TECHNICAL FIELD

The present invention relates generally to the field of commercial transaction processing. More particularly, the present invention relates to the field of electronic coupon or incentive offer processing for commercial transactions.

BACKGROUND ART

A merchant typically issues paper coupons to attract consumers to visit a merchant location and purchase goods and/or services from the merchant in exchange for some benefit to the consumer. To redeem the coupon, the consumer must typically present the paper coupon at the merchant location. The merchant must then account for the coupon in the transaction with the consumer, relying on a clerk to interpret the terms for the coupon accurately, verify its expiration date, and store the coupon for later verification.

A merchant must also typically rely on marketing surveys, speculation, etc., in determining how paper coupons are to be distributed to attract consumers that are more likely to use the coupons in hope those consumers will then continue to purchase regularly from the merchant. The merchant, however, is typically unable to verify the validity of using such marketing information as a basis for distributing coupons for the merchant or to quantify how much repeat business resulted from a particular distribution of paper coupons.

DISCLOSURE OF INVENTION

A method processes an incentive offer. The method comprises the steps of enabling an incentive offer to be accessed and selected by a party through an electronic device, associating an account for the party with the selected incentive offer at an electronic transaction processor that is to process transactions involving the selected incentive offer, and processing by the electronic transaction processor a transaction involving the associated account and the selected incentive offer. The processing step comprises the steps of determining by the electronic transaction processor whether the party has complied with one or more terms for the selected incentive offer, and, if the party has complied with the one or more terms for the selected incentive offer, processing the transaction by the electronic transaction processor in accordance with the one or more terms for the selected incentive offer.

A method manages incentive offers. The method comprises the steps of sending information describing one or more terms for each of one or more incentive offers to a transaction processor, enabling incentive offers to be distributed over a network for access by a party and selected through an electronic device, identifying an account in association with a selected incentive offer; and sending information identifying the account and the associated incentive offer to the transaction processor.

A method creates an incentive offer. The method comprises the steps of prompting a party to define one or more terms for an incentive offer through one or more graphical user interfaces and enabling access to the incentive offer over a communications network.

BRIEF DESCRIPTION OF DRAWINGS

The present invention is illustrated by way of example and not limitation in the figures of the accompanying drawings, in which like references indicate similar elements and in which:

Figure 1 illustrates, for one embodiment, a block diagram of a system for electronic coupon processing;

Figure 2 illustrates, for one embodiment, a flow diagram for electronic coupon processing;

Figure 3 illustrates, for one embodiment, a block diagram for an electronic coupon manager;

Figure 4 illustrates, for one embodiment, a logon user interface for an incentive offer registration tool;

Figure 5 illustrates, for one embodiment, an offer summary user interface for an incentive offer registration tool;

Figure 6 illustrates, for one embodiment, a merchant information user interface for an incentive offer registration tool;

Figures 7, 8, 9, 10, and 11 illustrate, for one embodiment, incentive offer creation and edit user interfaces for an incentive offer registration tool;

Figure 12 illustrates, for one embodiment, an exemplary incentive offer displayed as a banner advertisement hyperlink;

Figure 13 illustrates, for one embodiment, a logon user interface for a consumer registration tool;

Figures 14 and 15 illustrate, for one embodiment, registration user interfaces for a consumer registration tool;

Figure 16 illustrates, for one embodiment, an incentive offer acceptance user interface for a consumer registration tool;

Figure 17 illustrates, for one embodiment, an incentive offer acceptance acknowledgment user interface for a consumer registration tool;

Figure 18 illustrates, for one embodiment, another flow diagram for electronic coupon processing;

Figure 19 illustrates, for one embodiment, a block diagram of another system for electronic coupon processing;

Figure 20 illustrates, for one embodiment, another flow diagram for electronic coupon processing; and

Figures 21A and 21B form Figure 21 and illustrate, for one embodiment, another flow diagram for electronic coupon processing.

MODE(S) FOR CARRYING OUT THE INVENTION

The following detailed description sets forth an embodiment or embodiments in accordance with the present invention for electronic coupon processing. In the following

description, details are set forth such as account types, exemplary graphical user interfaces, techniques, etc., in order to provide a thorough understanding of the present invention. It will be evident, however, that the present invention may be practiced without these details. In other instances, well-known transaction processing techniques, etc., have not been described in particular detail so as not to obscure the present invention.

ELECTRONIC COUPON PROCESSING

Figure 1 illustrates, for one embodiment, a system 100 for processing electronic coupons or incentive offers for commercial transactions.

For system 100, one or more merchants 102 register one or more electronic coupons or incentive offers with an electronic coupon manager 120 through use of an electronic device. Coupon manager 120 forwards each registered incentive offer to an electronic transaction processor 130 and enables access of registered incentive offers to consumers 112 through use of an electronic device. A consumer 112 may select one or more desired incentive offers and register one or more accounts which may be used in redeeming each selected incentive offer. The consumer 112 may register one or more accounts the consumer 112 has with one or more issuing banks 114, for example. The consumer 112 may then comply with each selected incentive offer through a transaction with a merchant 102 honoring the selected incentive offer. As one example, the consumer 112 may purchase against a registered credit card account one or more goods and/or services in accordance with a selected incentive offer from a participating merchant 102.

The merchant 102 processes the transaction by sending suitable information describing the transaction to transaction processor 130. Transaction processor 130 processes the transaction through an interchange system 132 to effectuate a credit to an account for the merchant 102 at a merchant bank 104, for example, and a debit to the registered account used by the consumer 112 for the transaction. In processing the transaction, transaction processor 130 determines whether the transaction complies with a selected incentive offer and, if so, processes the transaction in accordance with the selected incentive offer.

As transaction processor 130 processes the incentive offer while processing the transaction, the benefit for complying with the incentive offer is provided to the consumer 112 as the transaction is settled. That is, transaction processor 130 for one embodiment processes the incentive offer as part of an ordinary settlement process for similar transactions. The consumer 112 may then verify redemption of the incentive offer with the transaction in later reviewing the status of the account for the merchant 102. Unlike a paper coupon, the consumer 112 does not need to present or identify the coupon at the time of the transaction, and the merchant 102 does not need to rely on a clerk to process the coupon properly.

For one embodiment for system 100, electronic coupons or incentive offers may be processed in accordance with a flow diagram 200 as illustrated in Figure 2.

For block 202 of Figure 2, a merchant 102 creates an electronic coupon or incentive offer with coupon manager 120 using an electronic device. In creating an incentive offer for block 202, the merchant 102 defines one or more terms for the incentive offer. A merchant 102 may create any suitable incentive offer for block 202 having any suitable term or terms.

An incentive offer as used in this description encompasses any offer or proposal to make a deal including, without limitation, a proposal or offer intended to induce a party to buy or to promise to buy cash (e.g., a cash advancement against a credit card account), one or more gift certificates or gift cards, one or more goods, one or more services, and/or any other suitable consideration of any value including past consideration in exchange for suitable consideration of any value including, without limitation, a discount, frequent flyer miles or any other suitable loyalty program points, gift certificates, gift cards, and past consideration. As one example, a merchant 102 may define an incentive offer for a 10% discount off any purchase of $100.00 or more during the month of February 2000 at any store location associated with the merchant 102.

Coupon manager 120 may enable the creation of an incentive offer for block 202 in any suitable manner through any suitable electronic device that communicates with coupon manager 120 in any suitable manner. For one embodiment, coupon manager 120 enables the creation of an incentive offer over a suitable communications network, such as the Internet for example, through any suitable computing device, such as a personal

desktop, laptop, or palmtop computer or a personal digital assistant (PDA) for example. Coupon manager 120 for one embodiment may enable the display of one or more suitable graphical user interfaces, for example, on a display of a computing device to prompt a merchant 102 to define one or more terms to create an incentive offer. Coupon manager 120 may store any suitable information describing the one or more terms for the created incentive offer in any suitable data format in any suitable memory.

For block 204, coupon manager 120 sends suitable information describing the one or more terms for the created incentive offer to transaction processor 130. Coupon manager 120 may send any suitable information describing the created incentive offer in any suitable data format. Coupon manager 120 may communicate with transaction processor 130 in any suitable manner. Transaction processor 130 receives and stores the information describing the created incentive offer and for one embodiment may send suitable information to coupon manager 120 verifying receipt of the incentive offer information. Transaction processor 130 may store such information in any suitable data format in any suitable memory.

For block 206, coupon manager 120 enables the created incentive offer to be accessed by one or more consumers 112 through an electronic device. Coupon manager 120 may enable such access in any suitable manner through any suitable electronic device that communicates with coupon manager 120 in any suitable manner. For one embodiment, coupon manager 120 enables access to the created incentive offer over a suitable communications network, such as the Internet for example, through any suitable computing device, such as a personal desktop, laptop, or palmtop computer or a personal digital assistant (PDA) for example. Coupon manager 120 for one embodiment may enable the display of the one or more terms for the created incentive offer in a suitable manner on a display of a computing device. As one example, coupon manager 120 may enable the display of the created incentive offer as a banner advertisement or other suitable hyperlink on a web page for access over the Internet.

For block 208, a consumer 112 may access the created incentive offer through an electronic device. A consumer 112 desiring to redeem the incentive offer may then select the incentive offer through the electronic device. Coupon manager 120 may enable the selection of the incentive offer through the electronic device in any suitable manner.

Where, for example, coupon manager 120 enables access to the incentive offer over the Internet for display on a display of a computing device as a banner advertisement or other suitable hyperlink on a web page, coupon manager 120 may enable the selection of the incentive offer through activation of the incentive offer hyperlink.

A consumer 112 selecting the incentive offer provides suitable identity and/or account information to coupon manager 120 for block 210. The identity information identifies the consumer 112 who is to redeem the incentive offer and may comprise any suitable information, such as a user name and password for example. The account information identifies one or more accounts which may be used in redeeming the incentive offer. The account information may comprise any suitable information, such as one or more account numbers for example. Each account may be of any suitable type of account against which money or any other suitable consideration of any value may be credited and/or debited, such as a credit card account or debit card account for example, and may be established through any suitable entity, such as an issuing bank 114 for example.

The identity and/or account information may be provided to coupon manager 120 in any suitable manner. For one embodiment, coupon manager 120 may prompt for the identity and/or account information through the electronic device. The consumer 112 may then input the identity and/or account information through the electronic device. Coupon manager 120 for one embodiment may enable the display of one or more suitable graphical user interfaces, for example, on a display of a computing device to prompt the consumer 112 for the identity and/or account information. Coupon manager 120 may store identity and account information in any suitable data format in any suitable memory.

Where a consumer 112 has previously provided identity and account information to coupon manager 120, coupon manager 120 may identify stored account information based on identity information provided by the consumer 112. A consumer 112 may also provide identity and/or account information by sending to coupon manager 120 a previously stored data structure having such information for the consumer 112. Where, for example, a consumer 112 has selected an incentive offer over the Internet, for example, through a computing device, the computing device may send to coupon manager 120 a cookie previously created by coupon manager 120 for storage in a suitable

memory of the computing device when the consumer 112 previously provided identity and account information to coupon manager 120 with that same computing device. The cookie may have the identity and/or account information.

Coupon manager 120 for block 212 sends to transaction processor 130 suitable information identifying the selected incentive offer and the one or more accounts associated with that incentive offer. Coupon manager 120 may send any suitable information identifying the selected incentive offer and the one or more accounts associated with that incentive offer in any suitable data format. Transaction processor 130 receives and stores the information. Transaction processor 130 may store such information in any suitable data format in any suitable memory. In storing the received information, transaction processor 130 associates the identified selected incentive offer with the identified one or more accounts.

For block 214, the consumer 112 selecting the incentive offer attempts to comply with the selected incentive offer through a transaction with a merchant 102 honoring the selected incentive offer. The consumer 112 may attempt to comply with the selected incentive offer in any suitable manner. The consumer 112 may, for example, personally visit a participating store location associated with the merchant 102 and purchase against an identified account one or more goods and/or services, for example, in accordance with the one or more terms of the selected incentive offer. The consumer 112 may also visit a participating web site associated with the merchant 102 over the Internet, for example, using a computing device and purchase against an identified account one or more goods and/or services, for example, in accordance with the one or more terms of the selected incentive offer.

For block 216, the merchant 102 honoring the selected incentive offer sends suitable transaction information to transaction processor 130. The transaction information describes the transaction between the merchant 102 honoring the selected incentive offer and the consumer 112 attempting to comply with the selected incentive offer. The transaction information may comprise any suitable information such as, for example, the date and/or time of the transaction, information identifying the merchant 102 and merchant location, information identifying the account used by the consumer 112 for the transaction, and the amount to be charged against the account used by the consumer

112. The merchant 102 may send transaction information for block 216 in any suitable manner such as, for example, electronically in accordance with any suitable communications protocol or through the delivery of paper sales slips from which suitable transaction information may be scanned or manually input to transaction processor 130. The merchant 102 sends transaction information to transaction processor 130 for processing and settlement of the transaction described by the transaction information. Transaction processor 130 receives and stores the transaction information. Transaction processor 130 may store such information in any suitable data format in any suitable memory.

For blocks 218, 220, 222, 224, and 226, transaction processor 130 processes the transaction described by the received transaction information for settlement. Transaction processor 130 processes the transaction to effectuate a credit to an account for the merchant 102 at a merchant bank 104, for example, and a debit to the identified account for the consumer 112 in accordance with the received transaction information.

In processing the transaction, transaction processor 130 for block 218 evaluates the received transaction information to determine whether the transaction complies with a selected incentive offer stored with transaction processor 130. Transaction processor 130 for one embodiment identifies the consumer account and/or the merchant 102 for the transaction to determine whether the transaction may involve a selected incentive offer stored with transaction processor 130. If so, transaction processor 130 verifies whether the transaction complies with the one or more terms for the selected incentive offer.

If the transaction complies with the one or more terms for the selected incentive offer, transaction processor 130 for block 220 processes the transaction in accordance with the one or more terms for the selected incentive offer in a suitable manner. Transaction processor 130 may, for example, create a second transaction to account for compliance with the selected incentive offer. Transaction processor 130 may also modify the amount of the transaction in accordance with the selected incentive offer.

Where, for example, a consumer 112 selects an incentive offer discounting 10% for every purchase of $100.00 or more of goods from a merchant 102 and the consumer 112 complies with the incentive offer by purchasing $120.00 of goods from the merchant 102, transaction processor 130 may process the transaction as is, that is to debit $120.00

from the account for the consumer 112 and to credit $120.00 to the account for the merchant 102, and create a second transaction to credit $12.00, that is 10% of $120.00, to the account for the consumer 112 and debit $12.00 from the account for the merchant 102. Transaction processor 130 may alternatively modify the amount of the transaction to debit $108.00, that is $120.00 minus 10% or $12.00, from the identified account for the consumer 112 and credit $108.00 to the account for the merchant 102.

If the transaction does not comply with any selected incentive offer stored with transaction processor 130, transaction processor 130 for block 222 processes the transaction as is, disregarding any incentive offer.

Transaction processor 130 may process each transaction in any suitable manner. For one embodiment, transaction processor 130 transfers suitable information through a suitable interchange system 132 to effectuate updates to the account for the merchant 102 at the appropriate merchant bank 104, for example, and to the identified account for the consumer 112 at the appropriate issuing bank 114, for example, in accordance with the transaction. The accounts for the merchant 102 and the consumer 112 are updated for block 224. The consumer 112 may then verify the redemption of the selected incentive offer upon review of a suitable account statement issued by the issuing bank 114. The merchant 102 may similarly review a suitable account statement issued by the merchant bank 104 for the redemption of incentive offers honored by the merchant 102.

For one embodiment, each merchant 102 honoring an incentive offer is unaware any consumer 112 is attempting to comply with the incentive offer at the time of the transaction and sends suitable transaction information for block 216 as for any transaction.

Transaction processor 130 may process any suitable commercial transactions including, without limitation, credit card transactions, debit card transactions, private label credit card transactions, and checking account transactions, for example, for settlement in any suitable manner. For one embodiment, transaction processor 130 may process credit card transactions in accordance with a selected incentive offer similarly as described in connection with Figures 1.9 and 2 of International Publication Number WO 98/06050 to First Data Corporation of Palo Alto, California, entitled SYSTEM AND

METHOD FOR A TARGETED PAYMENT SYSTEM DISCOUNT PROGRAM, published February 12, 1998.

For block 226, transaction processor 130 sends suitable information to coupon manager 120 regarding the transaction. Transaction processor 130 may send, for example, information identifying the selected incentive offer and whether the transaction complied with or did not comply with the selected incentive offer. By receiving and storing such information, coupon manager 120 may compile suitable reports for each merchant 102 creating an incentive offer through coupon manager 120.

Coupon manager 120 and transaction processor 130 may comprise any suitable hardware and/or software for processing incentive offers. Although described in terms of merchants 102 and consumers 112, any suitable entity or party may create, select, and/or comply with an incentive offer managed through coupon manager 120. Also, although described in terms of merchant banks 104 and issuing banks 114, any suitable entity with which the merchant 102 and the consumer 112 have an account may be used for each transaction.

COUPON MANAGER

As illustrated in Figure 3, merchants 102 and consumers 112 for one embodiment communicate with coupon manager 120 over a communications network 122 through use of respective computing devices 106 and 116. Network 122 may comprise any suitable communication hardware and/or software. Network 122 may comprise, for example, the Internet and/or one or more intranets. Merchants 102 and consumers 112 may use any suitable computing device 106 and 116, such as a personal desktop, laptop, or palmtop computer or a personal digital assistant (PDA) for example, to communicate with coupon manager 120 over network 122. Each computing device 106 and 116 may comprise any suitable hardware and/or software for establishing a communication link with coupon manager 120 over network 122.

Coupon manager 120 for one embodiment comprises a database manager 310 for interfacing with transaction processor 130 and for storing, maintaining, and managing information in a database 312 for coupon manager 120, a merchant registration tool 320 for registering merchants 102, an incentive offer registration tool 330 for interfacing with registered merchants 102 to create and manage incentive offers, an incentive offer

distribution manager 340 for enabling access to incentive offers by consumers 112 over network 122, a consumer registration tool 350 for interfacing with consumers to manage consumer identity and account information for selected incentive offers, a return on investment (ROI) tool 360 for analyzing information for merchants 102 regarding their incentive offers, and a billing tool 370 for maintaining suitable billing information for each registered merchant 102.

Each tool or manager 320, 330, 340, 350, 360, and 370 for one embodiment interfaces with database manager 310 to store suitable information in database 312 and to retrieve suitable information from database 312. In this manner, each tool or manager 320, 330, 340, 350, 360, and 370 communicates with one another and with transaction processor 130 through database manager 310. Each tool or manager 320, 330, 340, 350, 360, and 370 may interface with database manager 310 in any suitable manner, and database manager 310 may interface with transaction processor 130 in any suitable manner. For other embodiments, each tool or manager 320, 330, 340, 350, 360, and 370 may interface with one another directly, storing and retrieving suitable information as needed in any suitable memory associated with the tool or manager 320, 330, 340, 350, 360, and 370.

MERCHANT REGISTRATION TOOL

Merchant registration tool 320 interfaces with merchants 102 for registration of merchants 102 desiring to create and manage incentive offers with coupon manager 120. Merchant registration tool 320 may interface with a merchant 102 in any suitable manner. A merchant 102 may initiate communication with merchant registration tool 320 in any suitable manner. As one example, the merchant 102 may initiate communication with merchant registration tool 320 over the Internet by browsing a web site maintained by coupon manager 120.

Merchant registration tool 320 for one embodiment interfaces with a merchant 102 through one or more suitable graphical user interfaces displayed to the merchant 102 on a display of a computing device 106. Merchant registration tool 320 may prompt a merchant 102 to register with coupon manager 120 by inputting any suitable information in any suitable manner.

Merchant registration tool 320 may, for example, prompt a merchant 102 to input suitable information to establish a user name and password for the merchant 102. Merchant registration tool 320 may also prompt the merchant 102 to input merchant name, address, telephone, facsimile, and e-mail information; contact billing name, address, telephone, facsimile, and e-mail information; and contact marketing name, address, telephone, facsimile, and e-mail information. Merchant registration tool 320 may further prompt the merchant 102 to input suitable sales, employment, and/or any other suitable information to determine a suitable pricing scheme for the merchant 102 in creating and managing incentive offers with coupon manager 120.

Merchant registration tool 320 may also interface with one or more dealmakers, such as a merchant bank or a web portal or an advertising ad server agency for example, to register and manage merchants 102 desiring to create and manage incentive offers with coupon manager 120. Merchant registration tool 320 may interface with a dealmaker in any suitable manner. A dealmaker may initiate communication with merchant registration tool 320 in any suitable manner. As one example, the dealmaker may initiate communication with merchant registration tool 320 over the Internet by browsing a web site maintained by coupon manager 120.

Merchant registration tool 320 for one embodiment interfaces with a dealmaker through one or more suitable graphical user interfaces displayed to the dealmaker on a display of a computing device over network 122. Merchant registration tool 320 may prompt a dealmaker to register and manage merchants by inputting any suitable information in any suitable manner. Merchant registration tool 320 for one embodiment manages a separate account for each dealmaker and prompts each dealmaker to logon with a previously assigned user name and password, for example. Merchant registration tool 320 may then prompt the dealmaker to input suitable merchant and pricing information in registering a merchant 102 to create and manage incentive offers with coupon manager 120.

Merchant registration tool 320 may, for example, prompt a dealmaker to input suitable information to establish a user name and password for the merchant 102 to be registered. Merchant registration tool 320 may also prompt a dealmaker to input merchant name, address, telephone, facsimile, and e-mail information; contact billing

name, address, telephone, facsimile, and e-mail information; and contact marketing name, address, telephone, facsimile, and e-mail information. Merchant registration tool 320 may further prompt the dealmaker to input suitable pricing information for the merchant 102 in accordance with suitable pricing criteria. Merchant registration tool 320 may, for example, prompt the dealmaker to input pricing for merchant setup, banner creation, and selection and redemption of incentive offers in accordance with how the incentive offers are distributed for access by consumers 112. Merchant registration tool 320 may prompt the dealmaker to specify pricing within price ranges based on, for example, the size of the merchant 102 and to specify a range of dates in which such pricing is to remain effective.

Merchant registration tool 320 may also allow a dealmaker to review and edit merchant information for merchants 102 registered by the dealmaker, review and edit pricing information for merchants 102 registered by the dealmaker, and obtain any suitable reports of information regarding incentive offers created and managed by merchants 102 registered by the dealmaker.

Merchant registration tool 320 for one embodiment interfaces with database manager 310 to store suitable merchant registration information in database 312 and to retrieve suitable information from database 312. Merchant registration tool 320 may interface with database manager 310 in any suitable manner.

INCENTIVE OFFER REGISTRATION TOOL

Once registered, a merchant 102 may create and manage incentive offers through incentive offer registration tool 330. Incentive offer registration tool 330 may interface with a merchant 102 in any suitable manner to create and manage one or more incentive offers for the merchant 102. A merchant 102 may initiate communication with incentive offer registration tool 330 in any suitable manner. As one example, the merchant 102 may initiate communication with incentive offer registration tool 330 over the Internet by browsing a web site maintained by coupon manager 120.

Incentive offer registration tool 330 for one embodiment interfaces with a merchant 102 through one or more suitable graphical user interfaces displayed to the merchant 102 on a display of a computing device 106. Figures 4-11 illustrate exemplary user interfaces used by incentive offer registration tool 330.

Incentive offer registration tool 330 initially displays a logon user interface 400 as illustrated in Figure 4 to prompt a merchant 102 to logon by inputting a user name for the merchant 102 in a user name entry and a corresponding password in a password entry. The merchant 102 may then submit the input user name and password by activating the "submit" hyperlink. If the merchant 102 forgot the password, the merchant 102 may activate the "Click here if you forgot your password" hyperlink. Incentive offer registration tool 330 may then prompt the merchant 102 for additional information in a suitable manner to provide the password to the merchant 102.

When the merchant 102 has logged on, incentive offer registration tool 330 displays an offer summary user interface 500 as illustrated in Figure 5. Offer summary user interface 500 displays in a scrollable window each incentive offer the logged on merchant 120 has registered with coupon manager 120. Offer summary user interface 500 displays one or more terms for each registered incentive offer and suitable status information for each registered incentive offer.

Offer summary user interface 500 prompts the merchant 102 to review and/or edit identity information for the merchant 102 by selecting a "merchant info" hyperlink. Incentive offer registration tool 330 then displays a merchant information user interface 600 as illustrated in Figure 6. The merchant 102 may edit the identity information displayed in various entries on merchant information user interface 600. Such identity information is initially obtained in registering the merchant 102. When the merchant 102 is satisfied with the identity information for the merchant 102, the merchant 102 may return to offer summary user interface 500 by activating a "back" hyperlink on merchant information user interface 600.

Offer summary user interface 500 prompts the merchant 102 to create a new incentive offer by selecting a "create offer" hyperlink. Incentive offer registration tool 330 then displays an initial incentive offer creation and edit user interface 700 as illustrated in Figure 7 to prompt the merchant 102 to define one or more terms for a new incentive offer. Incentive offer creation and edit user interface 700 prompts the merchant 102 to define for the new incentive offer a discount amount as a percentage of a purchase amount with or without a maximum limit or a discount amount as a fixed monetary amount, a qualifying purchase amount, a start date for the incentive offer, an expiration

date for the incentive offer, a maximum number of times the incentive offer may be selected for redemption, and how often a consumer 112 may select and redeem the incentive offer.

An incentive offer creation and edit user interface 800 as illustrated in Figure 8 further prompts the merchant 102 to define whether the new incentive offer may be honored at all or select store locations associated with the merchant 102. If select store locations are to honor the incentive offer, an incentive offer creation and edit user interface 900 as illustrated in Figure 9 prompts the merchant 102 to select one or more store locations that are to honor the incentive offer. The merchant 102 may identify one or more store locations associated with the merchant 102 in registering the merchant 102 with coupon manager 120. For another embodiment, the merchant 102 may identify one or more store locations in creating an incentive offer.

An incentive offer creation and edit user interface 1000 further prompts the merchant 102 to select from various suitable pricing options for the new incentive offer. Incentive offer creation and edit user interface 1000 identifies pricing to be paid by the merchant 102 for setup and banner advertisement creation for the new incentive offer. Incentive offer creation and edit user interface 1000 also identifies pricing to be paid by the merchant 102 for each redemption of the new incentive offer based on how the incentive offer is distributed for electronic access by consumers 112. Incentive offer creation and edit user interface 1000 identifies basic redemption pricing to be paid by the merchant 102 for each redemption of the new incentive offer regardless of how the incentive offer was distributed and additional redemption pricing to be paid by the merchant 102 in addition to the basic redemption pricing for each redemption of the new incentive offer as a result of its distribution through a mid-level distribution scheme and a special distribution scheme. The merchant 102 may select how the incentive offer is to be distributed for electronic access by consumers 112 based on the pricing for each resultant redemption. The amount for each pricing option may be determined, for example, when the merchant 102 registers with coupon manager 120.

As the merchant 102 creates the new incentive offer, each user interface 700, 800, 900, and 1000 prompts the merchant 102 to forward to the next user interface by activating a "next" hyperlink. When the new incentive offer has been created with user

interfaces 700, 800, 900, and 1000, an incentive offer creation and edit user interface 1100 as illustrated in Figure 11 prompts the merchant 102 to review and verify the new incentive offer and prompts the merchant 102 to edit a term or pricing for the new incentive offer by activating a corresponding "edit" hyperlink to return to the corresponding user interface. The merchant 102 may also return to user interfaces 1000, 900, 800, and 700 to edit the new incentive offer by activating a "back" hyperlink on each user interface 1100, 1000, 900, and 800. Incentive offer creation and edit user interface 1100 prompts the merchant 102 to accept the new incentive offer by activating an "accept" hyperlink when the merchant 102 is satisfied with the terms and pricing for the new incentive offer. Incentive offer registration tool 330 may then display a suitable acknowledgement of the accepted new incentive offer.

Incentive offer registration tool 330 may also prompt the merchant 102 to create a new incentive offer with other suitable terms and pricing options. For example, the merchant 102 may also be prompted to define one or more products and/or services that are to be purchased for redemption of the incentive offer, one or more suitable taxonomies to be used in distributing the incentive offer, one or more terms to create a compound incentive offer, and/or one or more terms to create a complex incentive offer. A compound offer involves potentially more than one purchase for redemption. As one example, terms for a compound offer may state to spend $100.00 or more during the month of May 2000 at a particular merchant 102 and receive 10% off your next purchase from that same merchant 102. A complex offer involves more than one merchant 102 for redemption. As one example, terms for a complex offer may state to spend $10.00 or more at a first merchant 102 and spend $10.00 or more at a second merchant 102 and receive 10% off your next purchase at the first merchant 102.

Offer summary user interface 500 displays the newly created incentive offer with any other incentive offers for the merchant 102 when next displayed for the merchant 102. As illustrated in Figure 5, offer summary user interface 500 displays for each registered incentive offer for the merchant 102 a discount amount, an expiration date, a maximum number of times the incentive offer may be selected for redemption, the number of times the incentive offer has been redeemed, the remaining number of times the incentive offer may be redeemed, and whether the incentive offer is pending or

inactive, active, completed, or canceled. Offer summary user interface 500 for other embodiments may display other suitable terms and/or status information for each registered incentive offer, such as the qualifying purchase amount and/or the number of times the incentive offer has been selected for example. Offer summary user interface 500 may or may not display completed and/or canceled incentive offers.

Offer summary user interface 500 prompts the merchant 102 to edit a registered incentive offer by selecting the incentive offer in the scrollable window and activating an "Edit Offer" button. Incentive offer registration tool 330 then forwards the merchant 102 to incentive offer creation and edit user interface 1100 for review and editing of the selected incentive offer. Incentive offer registration tool 330 for one embodiment may prompt the merchant 102 to edit only limited term and pricing information for active incentive offers, such as the maximum number of times the incentive offer may be selected and how the incentive offer is to be distributed for example. Incentive offer registration tool 330 may also prompt the merchant 102 to cancel any pending incentive offers and/or any further selection of any activated incentive offers.

Offer summary user interface 500 also prompts the merchant 102 to view one or more reports regarding one or more registered incentive offers for the merchant 102 by selecting a "reporting" hyperlink. Incentive offer registration tool 330 then displays one or more suitable reports reporting suitable information regarding one or more registered incentive offers for the merchant 102. Incentive offer registration tool 330 may report any suitable information to the merchant 102. Incentive offer registration tool 330 may report, for example, how many times a registered incentive offer has been selected and/or redeemed, how many times a registered incentive offer has been selected and/or redeemed for each selected distribution, how a registered incentive offer performed relative to any similar concurrent or previous incentive offers, billing information regarding a registered incentive offer, and/or any suitable demographic information regarding the consumers 112 selecting and/or redeeming a registered incentive offer. Information reported to the merchant 102 may be compiled by incentive offer registration tool 330, return on investment (ROI) tool 360, and/or billing tool 370.

Although described in connection with the user interfaces of Figures 4-11, incentive offer registration tool 330 for other embodiments may display one or more other

suitable graphical user interfaces to the merchant 102 for creating and managing one or more incentive offers for the merchant 102 in other suitable manners.

Incentive offer registration tool 330 may also interface with a merchant 102 in a suitable manner to prompt the merchant 102 to change the user name and/or password for the merchant 102 and to prompt the merchant 102 to request notification by e-mail, for example, for select events, such as when a registered incentive offer has been selected the maximum number of times for example.

Incentive offer registration tool 330 may also interface with a merchant 102 in a suitable manner to prompt the merchant 102 to create a suitable banner advertisement for display in distributing each created incentive offer for access by consumers 112. Incentive offer registration tool 330 may prompt the merchant 102 to upload a graphics file containing a previously created banner or to create the banner through incentive offer registration tool 330 or another suitable tool. The merchant 102 may be prompted to specify text, logos, artwork, styles, and/or colors, for example, to create the banner.

Incentive offer registration tool 330 may also interface with a merchant 102 in a suitable manner to prompt the merchant 102 to create and maintain a suitable sitelet that may be accessed by consumers 112 when accessing one or more incentive offers registered by the merchant 102. Incentive offer registration tool 330 may prompt the merchant 102 to specify a hyperlink, for example, for a previously created site or to create or edit a new sitelet through incentive offer registration tool 330 or another suitable tool. The merchant 102 may be prompted, for example, to specify a look and feel for the sitelet, suitable mapping options to display maps designating store locations, for example, associated with the merchant 102, and/or any other suitable information the merchant 102 may desire to display in connection with one or more registered incentive offers.

Incentive offer registration tool 330 for one embodiment interfaces with database manager 310 to store suitable incentive offer registration information in database 312 and to retrieve suitable information from database 312. Incentive offer registration tool 330 may interface with database manager 310 in any suitable manner.

Database manager 310 sends suitable information describing each created incentive offer to transaction processor 130. Database manager 310 for one embodiment sends for each created incentive offer a unique incentive offer identifier with suitable

information describing the terms of the created incentive offer to transaction processor 130. The unique incentive offer identifier may be assigned, for example, by database manager 310 or by incentive offer registration tool 330. Database manager 310 also sends to transaction processor 130 suitable information identifying the merchant 102 to honor each created incentive offer. Database manager 310 may send such information to transaction processor 130, for example, as each incentive offer is created by a merchant 102 or in a batch of one or more created incentive offers at a scheduled time and/or when a predetermined number of incentive offers have been created, for example. Database manager 310 may also send such information to transaction processor 130, for example, only for each created incentive offer when it becomes active as indicated by any start date for the incentive offer.

INCENTIVE OFFER DISTRIBUTION MANAGER

Incentive offer distribution manager 340 may enable access to incentive offers by consumers 112 over network 122 through a computing device 116 in any suitable manner. A consumer 112 may initiate communication with incentive offer distribution manager 340 in any suitable manner.

Incentive offer distribution manager 340 for one embodiment maintains one or more web sites for display of incentive offers to consumers 112 over the Internet. Incentive offer distribution manager 340 may display incentive offers on one or more web pages to consumers 112 in any suitable manner, such as as banner advertisements or as other suitable hyperlinks for example. A consumer 112 may then initiate communication with incentive offer distribution manager 340 by addressing a web page maintained by incentive offer distribution manager 340 over the Internet.

Incentive offer distribution manager 340 may also enable access to incentive offers by distributing incentive offers to one or more suitable electronic servers over network 122, for example, for further electronic distribution over network 122. Incentive offer distribution manager 340 may, for example, distribute suitable information describing one or more incentive offers to a suitable web portal or advertising server 124, for example, to enable access to incentive offers over the Internet at one or more other web sites. Incentive offer distribution manager 340 may communicate with each electronic server in any suitable manner to send suitable information describing one or

more incentive offers. Incentive offer distribution manager 340 may distribute each incentive offer in accordance with how the incentive offer is to be distributed as selected by the merchant 102 in registering the incentive offer.

Incentive offer distribution manager 340 for one embodiment interfaces with database manager 310 to retrieve from database 312 suitable information for each incentive offer to be distributed. Incentive offer distribution manager 340 may interface with database manager 310 in any suitable manner.

Incentive offer distribution manager 340 for one embodiment interfaces with database manager 310 to identify each active incentive offer, that is each incentive offer that is to be distributed as indicated by any start and/or expiration date for the incentive offer, in database 312. Incentive offer distribution manager 340 communicates with database manager 310 to retrieve suitable information, such as text, graphics, link(s), taxonomy information, and/or any other suitable information for example, for each active incentive offer to be accessed through incentive offer distribution manager 340 as identified by the merchant 102 in registering the incentive offer. Incentive offer distribution manager 340 may also manage the distribution of suitable incentive offer information from database manager 310 to one or more electronic servers over network 122, for example, in any suitable manner.

For one embodiment, a suitable electronic server, such as a suitable web portal or advertising server 124 for example, may initiate communication with incentive offer distribution manager 340 over network 122 in any suitable manner to retrieve suitable incentive offer information. The electronic server may, for example, logon incentive offer distribution manager 340 using a suitable password, for example, and request any new incentive offers that are to be accessed by consumers 112 through the electronic server. Incentive offer distribution manager 340 communicates with database manager 310 to retrieve suitable information, such as text, graphics, link(s), taxonomy information, an incentive offer identifier, and/or any other suitable information for example, for each new active incentive offer that is to be accessed through the electronic server as identified by the merchant 102 in registering the incentive offer. The electronic server may also request any new incentive offers identified for general public distribution by the merchant 102 in registering the incentive offer.

Incentive offer distribution manager 340 and any other suitable electronic server enabling access to incentive offers may enable the selection of an incentive offer by a consumer 112 over network 122 through a computing device 116 in any suitable manner. Where each incentive offer is displayed as a banner advertisement or other suitable hyperlink on a web page, for example, the consumer 112 may activate the incentive offer hyperlink to select the incentive offer. A display 1200 displaying an exemplary incentive offer as a banner advertisement hyperlink is illustrated in Figure 12. Incentive offer distribution manager 340 or the electronic server enabling selection of the incentive offer then sends to consumer registration tool 350 suitable information identifying the selected incentive offer, such as an assigned incentive offer identifier for example. The electronic server enabling selection of the incentive offer may also send to consumer registration tool 350 suitable information identifying the electronic server, such as an identifier for example.

CONSUMER REGISTRATION TOOL

Upon selection of an incentive offer, a consumer 112 interfaces with consumer registration tool 350 to associate one or more accounts for the consumer 112 with the selected incentive offer. Consumer registration tool 350 may interface with the consumer 112 in any suitable manner. Communication with consumer registration tool 350 may be initiated in any suitable manner. As one example, selecting an incentive offer through activation of a hyperlink may forward the consumer 112 to a suitable web page maintained by consumer registration tool 350. Selection of an incentive offer for one embodiment may spawn a new instance of a browser on a computing device 116 to display the web page maintained by consumer registration tool 350.

Consumer registration tool 350 for one embodiment interfaces with a consumer 112 through one or more suitable graphical user interfaces displayed to a consumer 112 on a display of a computing device 116. Figures 13-17 illustrate exemplary user interfaces used by consumer registration tool 350.

Consumer registration tool 350 initially displays a logon user interface 1300 as illustrated in Figure 13 to prompt a consumer 112 to logon by inputting a user name for the consumer 112 in a user name entry and a corresponding password in a password entry. Logon user interface 1300 also displays suitable information identifying the

selected incentive offer to the consumer 112. Consumer registration tool 350 for one embodiment communicates with database manager 310 to retrieve such information from database 312 based on, for example, a received identifier identifying the selected incentive offer.

Logon user interface 1300 also prompts the consumer 112 to register with consumer registration tool 350 if the consumer 112 does not have a user name and password by activating a "CLICK HERE TO REGISTER" hyperlink to forward the consumer 112 to a registration user interface 1400 as illustrated in Figure 14.

Registration user interface 1400 prompts the consumer 112 to create a user name and password by inputting a user name in a user name entry and a password in a password entry. Registration user interface 1400 also prompts the consumer 112 to re-enter the password in a re-enter password entry to verify that the consumer 112 has properly entered an intended password. Registration user interface 1400 further prompts the consumer 112 to enter a password question and a secret answer. If the consumer 112 later forgets the password, consumer registration tool 350 may then prompt the consumer 112 with the password question and provide the consumer 112 the password if the consumer 112 responds with the correct secret answer.

Another registration user interface 1500 as illustrated in Figure 15 prompts the consumer 112 to input account information to identify one or more accounts the consumer 112 may use in redeeming the selected incentive offer. Registration user interface 1500 prompts the consumer 112 to input the first and last names, zip code, e-mail address, and a credit card account number for the consumer 112 in a first name, last name, zip code, e-mail address, and credit card entry, respectively. Registration user interface 1500 also prompts the consumer 112 to set preferences for the consumer 112 as to whether the consumer 112 is to receive e-mail notification regarding special or related incentive offers, e-mail notification after the selected incentive offer has been redeemed by the consumer 112, and/or e-mail notification as the expiration date, if any, for the selected incentive offer nears. The consumer 112 may also add other credit card accounts and/or view previously entered credit card accounts by activating an "add another card" hyperlink and a "view previous card" hyperlink, respectively.

The consumer 112 may page between registration user interfaces 1400 and 1500 using a "next" hyperlink on registration user interface 1400 and a "back" hyperlink on registration user interface 1500. Alternatively, the consumer 112 may activate respective tabs "Step 1: Create Username and Password" and "Step 2: Enter Account Info" to display each registration user interface 1400 and 1500, respectively.

Registration user interface 1500 also prompts the consumer 112 to personalize the registration by activating a "personalize" hyperlink to forward the consumer 112 to a suitable interface that prompts the consumer 112 to input suitable demographic information, such as birth date, sex, yearly income, home address, and work address for example, about the consumer 112 and to return to registration user interface 1500. Registration user interface 1500 further prompts the consumer 112 to activate a "done" hyperlink when the consumer 112 has input the prompted information for registration user interfaces 1400 and 1500.

Consumer registration tool 350 then displays an incentive offer acceptance user interface 1600 as illustrated in Figure 16. Incentive offer acceptance user interface 1600 displays the identity of the consumer 112 and the terms for the selected incentive offer and prompts the consumer 112 to accept the selected incentive offer by activating an "accept offer" hyperlink.

When the consumer 112 accepts the selected incentive offer, consumer registration tool 350 displays an incentive offer acceptance acknowledgment user interface 1800 as illustrated in Figure 18 to acknowledge receipt of the acceptance of the selected incentive offer by the consumer 112. Acknowledgment user interface 1800 displays the selected incentive offer and identifies the one or more accounts that may be used by the consumer 112 to redeem the selected incentive offer.

Acknowledgment user interface 1800 also prompts the consumer 112 to view a map for one or more store locations associated with the merchant 102 that registered the selected incentive offer by activating a "Get a map" hyperlink to forward the consumer 102 to a merchant site or sitelet, for example.

Acknowledgment user interface 1800 also prompts the consumer 112 to modify the registered identity and account information for the consumer 112 by activating a "Modify account info" hyperlink. The consumer 112 may then be forwarded to a suitable

interface that prompts the consumer 112 to modify, for example, the first and/or last name of the consumer 112, the password, the password question, the secret answer, any suitable demographic information for the consumer 112, the one or more accounts registered with the consumer 112, and/or any e-mail notifications.

Acknowledgment user interface 1800 also prompts the consumer 112 to view other incentive offers registered by the merchant 102 that registered the selected incentive offer by activating a "More Merchant specials" hyperlink to forward the consumer 112 to a suitable site displaying one or more such other incentive offers. Acknowledgment user interface 1800 also prompts the consumer 112 to forward to a home site for coupon manager 120 by activating a "home" hyperlink. Acknowledgment user interface 1800 also prompts the consumer 112 to logoff from consumer registration tool 350 by activating an "Exit" hyperlink. Where, for example, the selection of the incentive offer spawned a new instance of a browser on a computing device 116 to display one or more pages maintained by consumer registration tool 350, consumer registration tool 350 may exit the new instance of the browser upon activation of the "Exit" hyperlink and return the consumer 112 to the display where the consumer 112 selected the incentive offer.

If a consumer 112 had already registered with consumer registration tool 350 when the consumer 112 selected an incentive offer, the consumer 112 may logon to consumer registration tool 350 by inputting the user name and password for the consumer 112 and activating a "go" hyperlink on logon user interface 1300 of Figure 13. If the consumer 112 forgot the user name and/or password, the consumer 112 may activate the "If you forgot your username or password click here" hyperlink. Consumer registration tool 350 may then prompt the consumer 112 for additional information in a suitable manner to provide the user name and/or password to the consumer 112.

When the consumer 112 has logged on, consumer registration tool 350 may then identify the one or more accounts registered for the consumer 112 and forward the consumer 112 to incentive offer acceptance user interface 1600 of Figure 16 to display the identity of the consumer 112 and the terms for the selected incentive offer and to prompt the consumer 112 to accept the selected incentive offer by activating the "accept offer" hyperlink. When the consumer 112 accepts the selected incentive offer, consumer registration tool 350 displays acknowledgment user interface 1800 of Figure 18.

Consumer registration tool 350 for one embodiment may also store in a suitable memory of computing device 116 a cookie or other suitable data structure having suitable identity information, such as a user name and first name for example, and/or account information for a consumer 112 when the consumer 112 registers or logs on with consumer registration tool 350 using that computing device 116. The cookie or other suitable data structure may be sent to or retrieved by consumer registration tool 350 when the consumer 112 selects an incentive offer using that same computing device 116. Consumer registration tool 350 may then identify the consumer 112 and/or account information for the consumer 112 in association with the selected incentive offer and forward the consumer 112 to incentive offer acceptance user interface 1600 of Figure 16 to prompt the consumer 112 to accept the selected incentive offer.

Incentive offer acceptance user interface 1600 also prompts the consumer 112 to verify the identity of the consumer 112. If incentive offer acceptance user interface 1600 does not display the proper identity of the consumer 112, the consumer 112 may activate the "If you are not [name] click here" hyperlink. Consumer registration tool 350 may then forward the consumer 112 to logon user interface 1300, for example, to prompt the consumer 112 to associate one or more accounts for the consumer 112 with the selected incentive offer.

Although described in connection with the user interfaces of Figures 13-17, consumer registration tool 350 for other embodiments may display one or more other suitable graphical user interfaces to the consumer 112 for associating one or more accounts for the consumer 112 with a selected incentive offer in other suitable manners.

One or more electronic servers enabling access to incentive offers may also interface with a consumer 112 in any suitable manner to associate one or more accounts for the consumer 112 with a selected incentive offer. The consumer 112 may register suitable identity and/or account information, such as a name and/or zip code and an account number for example, with an electronic server enabling access to one or more incentive offers. When the consumer 112 selects an incentive offer through that electronic server, the electronic server may then send to consumer registration tool 350 the identity and/or account information, suitable information identifying the selected incentive offer, such as an assigned incentive offer identifier for example, and suitable

information identifying the electronic server, such as an identifier for example. Consumer registration tool 350 may then register that consumer 112 with coupon manager 120 and/or update registered information for that consumer 112 based on the information received from the electronic server. Consumer registration tool 350 for one embodiment registers each consumer 112 in association with the electronic server through which the consumer 112 registered.

When a consumer 112 selects and/or accepts an incentive offer, consumer registration tool 350 for one embodiment may send a suitable e-mail to the consumer 112 verifying, for example, the selection of the incentive offer by the consumer 112.

Consumer registration tool 350 for one embodiment interfaces with database manager 310 to store suitable consumer registration information in database 312 and to retrieve suitable information from database 312. Consumer registration tool 350 may interface with database manager 310 in any suitable manner.

Database manager 310 sends to transaction processor 130 suitable information identifying the selected incentive offer in association with the registered one or more accounts for the consumer 112 who selected the incentive offer. Database manager 310 for one embodiment sends the incentive offer identifier for the selected incentive offer and the registered one or more account numbers for the consumer 112 who selected the incentive offer. Database manager 310 may send such information to transaction processor 130, for example, as each incentive offer is selected and accepted or in a batch at a scheduled time and/or when a predetermined number of incentive offers have been selected and accepted, for example.

INCENTIVE OFFER PROCESSING

As each registered active incentive offer is selected and accepted by consumers 112, database manager 310 for one embodiment may track the number of times the incentive offer is selected and accepted. Such information may be reported to the merchant 102 that created the incentive offer through incentive offer registration tool 330.

Where the merchant 102 that created the incentive offer defined a maximum number of times the incentive offer may be selected, database manager 310 for one embodiment notifies incentive offer distribution manager 340 to disable access to the incentive offer when the maximum number of incentive offer selections has been met or

exceeded. Database manager 310 may also notify incentive offer distribution manager 340 to disable access to the incentive offer when the incentive offer has expired as indicated by any expiration date for the incentive offer. Incentive offer distribution manager 340 may then disable any access to the incentive offer through incentive offer distribution manager 340 and notify any other electronic servers enabling access to the incentive offer to disable such access.

Database manager 310 may also notify the merchant 102 that created the incentive offer through e-mail notification by incentive offer registration tool 330, for example, that the incentive offer has been selected the maximum number of times or has expired. If the merchant 102 then edits the incentive offer through incentive offer registration tool 330 to increase the maximum number of times the incentive offer may be selected or to postpone the expiration date, database manager 310 may then notify incentive offer distribution manager 340 to re-enable access to the incentive offer. Database manager 310 may also notify transaction processor 130, as needed or desired, regarding such modifications to the incentive offer.

As each consumer 112 who selects and accepts one or more incentive offers attempts to comply with the terms for each selected incentive offer through a transaction with a merchant 102 honoring the selected incentive offer, transaction processor 130 processes each transaction, for example, through interchange system 132 to effectuate a credit to an account for the merchant 102 at a merchant bank 104, for example, and a debit to the registered account used by the consumer 112 for the transaction. In processing the transaction, transaction processor 130 determines whether the transaction complies with a selected incentive offer and, if so, processes the transaction in accordance with the selected incentive offer.

Transaction processor 130 for one embodiment sends to database manager 310 suitable transaction information for each transaction involving a merchant 102 with one or more registered active incentive offers and a consumer account identified as being associated with one such incentive offer. Transaction processor 130 may send, for example, suitable information describing each such transaction, such as a transaction identifier assigned for the transaction, the date and/or time of the transaction, information identifying the merchant 102 and merchant location, information identifying the account

used by the consumer 112 for the transaction, and the amount to be charged against the account used by the consumer 112. Transaction processor 130 may also send information identifying the incentive offer identified as being associated with the consumer account and merchant 102 for the transaction and whether the transaction complied with or did not comply with the incentive offer. Database manager 310 receives and stores such information in database 312. Database manager 310 for one embodiment may track the number of times each incentive offer is redeemed. Such information may be reported to the merchant 102 that created the incentive offer through incentive offer registration tool 330. Database manager 310 for one embodiment may also send through consumer registration tool 350 a suitable e-mail to the consumer 112 verifying, for example, whether the consumer 112 complied with the incentive offer.

For another embodiment for system 100, electronic coupons or incentive offers may be processed in accordance with a flow diagram 1800 as illustrated in Figure 18.

Blocks 1802, 1804, 1806, 1808, 1810, 1812, and 1814 of Figure 18 correspond to blocks 202, 206, 208, 210, 212, 214, and 216 of Figure 2, respectively, although coupon manager 120 for block 1810 sends to transaction processor 130 suitable information identifying the merchant 102 honoring the selected incentive offer and the one or more accounts associated with that incentive offer. Coupon manager 120 may send any suitable information identifying the merchant 102 and the one or more accounts associated with the incentive offer in any suitable data format. Transaction processor 130 receives and stores the information. Transaction processor 130 may store such information in any suitable data format in any suitable memory. In storing the received information, transaction processor 130 associates the merchant 102 with the identified one or more accounts.

For block 1816, transaction processor 130 evaluates the transaction information sent for block 1814 to determine whether the transaction described by the transaction information involves the merchant 102 and an associated account stored for block 1810. If so, transaction processor 130 sends suitable transaction information to coupon manager 120 for block 1818. Transaction processor 130 may send any suitable transaction information, such as the transaction information sent from the merchant 102 to transaction processor 130 for block 1814 for example, in any suitable data format.

Coupon manager 120 for block 1820 evaluates the received transaction information to determine whether the transaction complies with the one or more terms for the selected incentive offer created with coupon manager 120. If the transaction complies with the one or more terms for the selected incentive offer, coupon manager 120 for block 1822 sends suitable information instructing transaction processor 130 to provide a benefit in connection with the transaction. Coupon manager 120 for block 1820 may send any suitable information in any suitable data format. Transaction processor 130 then processes the transaction in accordance with the selected incentive offer similarly as for block 220 of Figure 2, and the accounts for the merchant 102 and the consumer 112 are then updated for block 1828 similarly as for block 224 of Figure 2.

If transaction processor 130 determines for block 1816 that the transaction does not involve the merchant 102 and an associated account or if coupon manager 120 determines for block 1820 that the transaction does not comply with the one or more terms for the selected incentive offer, transaction processor 130 for block 1826 processes the transaction as is, disregarding any incentive offer, similarly as for block 222 of Figure 2. The accounts for the merchant 102 and the consumer 112 are then updated for block 1828 similarly as for block 224 of Figure 2.

Transaction processor 130 for one embodiment for flow diagram 1800 may process the transaction as is regardless of any compliance with an incentive offer and then process the incentive offer as a separate transaction for block 1824 if coupon manager 120 sends incentive offer information for block 1822. Coupon manager 120 for one embodiment attempts to determine compliance with the incentive offer relatively quickly so the consumer 112 complying with the incentive offer realizes the benefit for the incentive offer relatively close in time with settlement of the transaction.

Coupon manager 120 for one embodiment for flow diagram 1800 may send a suitable test offer to transaction processor 130 similarly as for block 204 of Figure 2 to send suitable merchant information to transaction processor 130. Like an incentive offer, a test offer has one or more suitable terms only transaction processor 130 is not to benefit the consumer 112 through compliance with the test offer. As one example, a test offer may specify a zero dollar amount to be credited to the account for the consumer 112 upon compliance with the test offer. In this manner, flow diagram 200 may also be used to flag

transactions involving any particular consumer account and merchant, for example. Coupon manager 120 may then send suitable account and test offer information as for block 212 of Figure 2 to flag the transaction involving the account for the consumer 112 selecting an incentive offer and the merchant 102 creating the incentive offer. Regardless of compliance with the test offer, transaction processor 130 processes the transaction as is and reports suitable transaction information to coupon manager 120. Coupon manager 120 may then determine whether the transaction complies with the incentive offer for block 1820.

Figure 19 illustrates, for one embodiment, a system 1900 for processing electronic coupons or incentive offers for commercial transactions.

System 1900 is similar to system 100 of Figure 1. For system 1900, coupon manager 120 may also interface with a benefit provider 140 to provide one or more benefits to a consumer 112 complying with an incentive offer as determined by coupon manager 120 or by transaction processor 130. Coupon manager 120 may interface with any suitable one or more benefit providers for providing any suitable one or more benefits to a consumer 112 complying with an incentive offer. Coupon manager 120 may interface, for example, with an airline or other suitable provider of loyalty program miles or points of value or with a merchant 102 or other suitable entity that provides gift certificates or gift cards for example.

For one embodiment for system 1900, electronic coupons or incentive offers may be processed in accordance with a flow diagram 2000 as illustrated in Figure 20.

Blocks 2002, 2004, 2006, 2008, 2010, 2012, 2014, 2016, 2018, 2020, 2026, and 2028 correspond to blocks 1802, 1804, 1806, 1808, 1810, 1812, 1814, 1816, 1818, 1820, 1826, and 1828 of Figure 18, respectively.

Coupon manager 120 for block 2020 evaluates the transaction information sent from transaction processor 130 for block 2018 to determine whether the transaction described by the transaction information complies with the one or more terms for a selected incentive offer created with coupon manager 120. If the transaction complies with the one or more terms for the selected incentive offer, coupon manager 120 for block 2022 sends suitable consumer and incentive offer information identifying the consumer 112 complying with the selected incentive offer and how one or more benefits are to be

provided to the consumer 112 by benefit provider 140. Coupon manager 120 may send any suitable information to benefit provider 140 in any suitable manner such as, for example, electronically in accordance with a suitable communications protocol or by courier or mail. Where benefit provider 140 is a loyalty program points provider, for example, coupon manager 120 may send a points account number for the consumer 112 and a number of points to be credited to that account. Where benefit provider 140 is a merchant 102 that provides a gift certificate or gift card, for example, coupon manager 120 may send an address for the consumer 112 and the amount for the gift certificate or gift card to be sent to the consumer 112. Coupon manager 120 may obtain any suitable information from the consumer 112 in any suitable manner to provide one or more benefits through benefit provider 140. Coupon manager 120 for one embodiment may obtain suitable consumer information through consumer registration tool 350, for example.

Benefit provider 140 for block 2024 provides one or more benefits to the consumer 112 in accordance with the consumer and incentive offer information received from coupon manager 120. Regardless of any compliance with any incentive offer, transaction processor 130 for block 2026 processes the transaction as is, and the accounts for the merchant 102 and the consumer 112 are then updated for block 2028.

For one embodiment for system 1900, transaction processor 130 determines whether the transaction complies with the one or more terms for the selected incentive offer similarly as for flow diagram 200 of Figure 2 and sends suitable information to benefit provider 140, or to coupon manager 120 which then sends suitable information to benefit provider 140, to provide one or more benefits to the consumer 112.

Coupon manager 120 for one embodiment for flow diagram 2000 may also use a test offer similarly as for flow diagram 1800 for transaction processor 130 to determine whether a transaction involves the account for the consumer 112 selecting an incentive offer and the merchant 102 creating the incentive offer.

Compound and complex incentive offers may be processed for system 100 of Figure 1 and system 1900 of Figure 19 in accordance with a flow diagram 2100 as illustrated in Figure 21.

Blocks 2102, 2104, 2106, 2108, 2110, 2112, 2114, and 2116 correspond to blocks 202-216 of Figure 2, respectively. For flow diagram 2100, the merchant 102 defines one or more terms for a compound or complex incentive offer for block 2102. Coupon manager 120 for block 2104 creates and sends one or more test offers and a performance offer for the incentive offer created for block 2102. Coupon manager 120 creates one or more test offers to flag any transactions involving an account for a consumer 112 selecting the incentive offer and involving one or more merchants 102 involved in the incentive offer. Coupon manager 120 creates the performance offer for transaction processor 130 to benefit the consumer 112 upon compliance with the compound or complex incentive offer.

For a compound incentive offer, coupon manager 120 creates and sends one test offer to flag one or more transactions involving an account for the consumer 112 selecting the compound incentive offer and involving the merchant 102 creating the incentive offer. For a complex incentive offer, coupon manager 120 creates and sends a test offer for each merchant 102 involved in the complex incentive offer to flag transactions involving an account for the consumer 112 selecting the compound incentive offer and each merchant 102 involved in the complex incentive offer.

As an example for a compound incentive offer discounting 10% off a next purchase from a particular merchant 102 for one or more purchases totaling $100.00 or more from that same merchant 102 during the month of May 2000, a test offer is created to flag one or more transactions by a consumer 112 with that merchant 102 during the month of May 2000 and a performance offer is created to benefit the consumer 112 for the next transaction with that merchant 102.

As an example for a complex incentive offer discounting 10% off a next purchase from a first merchant 102 for a purchase of $10.00 or more from that same merchant 102 and a purchase of $10.00 or more with a different merchant 102, a test offer is created for each of the two merchants 102 to flag a transaction by a consumer 112 with each merchant 102 and a performance offer is created to benefit the consumer 112 for the next transaction with the first merchant 102.

Coupon manager 120 for block 2112 sends suitable account and test offer information identifying each test offer for the incentive offer selected by the consumer

112 for block 2108 and identifying one or more consumer accounts associated with that incentive offer. As the consumer 112 attempts to comply with the compound or complex incentive offer through one or more transactions with one or more merchants 102, transaction processor 130 for block 2118 determines whether each transaction complies with a test offer stored with transaction processor 130. That is, transaction processor 130 determines whether the transaction involves an account for the consumer 112 selecting the incentive offer and a merchant 102 involved in the selected incentive offer. If so, transaction processor 130 for block 2120 sends suitable transaction information describing the transaction to coupon manager 120, and coupon manager 120 determines for block 2122 whether the consumer 112 has complied with the selected compound or complex incentive offer because of that transaction. If the transaction does not comply with a test offer stored with transaction processor 130 or if the consumer 112 has not yet complied with the selected incentive offer, transaction processor 130 for block 2124 processes the transaction. The accounts for the merchant 102 involved in the transaction and the consumer 112 are then updated for block 2126.

When coupon manager 120 determines for block 2122 that the consumer 112 has complied with the selected compound or complex incentive offer because of a transaction, transaction processor 130 for block 2128 processes the transaction as is. The accounts for the merchant 102 involved in the transaction and the consumer 112 are then updated for block 2130. Coupon manager 120 sends suitable information identifying the performance offer for the selected incentive offer and identifying the one or more consumer accounts associated with that incentive offer. The consumer 112 may then attempt to comply with the performance offer through a suitable transaction for block 2130 to redeem the benefit of the compound or complex incentive offer. Blocks 2132, 2134, 2136, 2138, 2140, 2142, 2144, and 2146 correspond to blocks 212, 214, 216, 218, 220, 222, 224, and 226 of Figure 2, respectively.

For other suitable compound and complex incentive offers, coupon manager 120, upon determining for block 2122 that the consumer 112 has complied with the selected compound or complex incentive offer because of a transaction, may send suitable incentive offer information to transaction processor 130 to provide a benefit to the consumer 112 in connection with the complying transaction similarly as for blocks 1822-

1826 of Figure 18. That is, blocks 2128-2146 of Figure 21 may be substituted with blocks 1822-1826 of Figure 18.

For yet other suitable compound and complex incentive offers, coupon manager 120, upon determining for block 2122 that the consumer 112 has complied with the selected compound or complex incentive offer because of a transaction, may send suitable consumer and incentive offer information to a benefit provider 140 to provide a benefit to the consumer 112 similarly as for blocks 2022-2028 of Figure 20. That is, blocks 2128-2146 of Figure 21 may be substituted with blocks 2022-2028.

RETURN ON INVESTMENT (ROI) TOOL

Return on investment (ROI) tool 360 analyzes and compiles suitable information for coupon manager 120 to provide any suitable report through incentive offer registration tool 330 for each merchant 102 registering one or more incentive offers with coupon manager 120. ROI tool 360 may analyze and compile suitable information, for example, to report how a registered incentive offer performed relative to any similar concurrent or previous incentive offers and/or to report any suitable demographic information regarding the consumers 112 selecting and/or redeeming a registered incentive offer.

ROI tool 360 for one embodiment interfaces with database manager 310 to retrieve information from database 312 and to store suitable ROI information in database 312. ROI tool 360 may interface with database manager 310 in any suitable manner.

ROI tool 360 for one embodiment may also interface with one or more electronic servers over network 122, for example, to measure the effectiveness of a particular distribution technique for one or more incentive offers. An electronic server may, for example, interface with ROI tool 360 to report how often and where one or more incentive offers have been displayed. ROI tool 360 may then report the effectiveness of the distribution technique for one or more registered merchants 102, for example, based on how often the incentive offer was selected and/or redeemed and the identity of the consumers 102 redeeming those incentive offers.

Coupon manager 120 for one embodiment may send suitable information identifying one or more registered consumer accounts and describing one or more suitable test offers to transaction processor 130 to flag one or more transactions involving one or more registered consumer accounts and one or more registered merchants 102. As

transaction processor 130 returns suitable transaction information for each flagged transaction, coupon manager 120 may track transactions involving registered consumers 112 and registered merchants 102 regardless of whether an incentive offer is involved. ROI tool 360 may then analyze and compile such transaction information along with any suitable transaction information involving one or more incentive offers to report suitable information to registered merchants 102. As one example, ROI tool 360 may analyze and compile suitable information as to how often consumers 112 selecting and redeeming a particular incentive offer for a particular merchant 102 otherwise shop with that merchant 102. As another example, ROI tool 360 may analyze and compile suitable information describing where consumers 112 selecting and redeeming a particular incentive offer for a particular merchant 102 otherwise shop, for example.

ROI tool 360 may therefore not only help each registered merchant 102 measure the effectiveness of an incentive offer to drive purchases, for example, but also the effectiveness of an incentive offer to drive consumer loyalty through repeat purchases. As ROI tool 360 may also report suitable demographic and purchase history information about registered consumers 112 purchasing from a registered merchant 102, ROI tool 360 may also help each registered merchant 102 better target consumers 112 with additional incentive offers. A merchant 102 may then register one or more incentive offers for distribution through incentive offer distribution manager 340, for example, by e-mail, for example, to one or more registered consumers 102 meeting one or more specified characteristics.

BILLING TOOL

Billing tool 370 compiles suitable information for coupon manager 120 to provide billing information through incentive offer registration tool 330 for each merchant 102 registering one or more incentive offers with coupon manager 120. Coupon manager 120 for one embodiment may send to transaction processor 130 suitable information instructing transaction processor 130 to effectuate a debit to an account for the merchant 102 at a merchant bank 104, for example, and a credit to an account for coupon manager 120 in accordance with such billing information. Billing tool 370 may also compile suitable billing information for coupon manager 120 to pay each electronic server through which an incentive offer has been selected and redeemed.

Billing tool 370 for one embodiment interfaces with database manager 310 to retrieve information from database 312 and to store suitable billing information in database 312. Billing tool 370 may interface with database manager 310 in any suitable manner.

In the foregoing description, the invention has been described with reference to specific exemplary embodiments thereof. It will, however, be evident that various modifications and changes may be made thereto without departing from the broader spirit or scope of the present invention as defined in the appended claims. The specification and drawings are, accordingly, to be regarded in an illustrative rather than a restrictive sense.

What is claimed is:

CLAIMS

1. A method for processing an incentive offer comprising the steps of:

(a) enabling an incentive offer to be accessed and selected by a party through an electronic device;

(b) associating an account for the party with the selected incentive offer at an electronic transaction processor that is to process transactions involving the selected incentive offer;

(c) processing by the electronic transaction processor a transaction involving the associated account and the selected incentive offer, wherein the processing step (c) comprises the steps of:

(i) determining by the electronic transaction processor whether the party has complied with one or more terms for the selected incentive offer, and

(ii) if the party has complied with the one or more terms for the selected incentive offer, processing the transaction by the electronic transaction processor in accordance with the one or more terms for the selected incentive offer.

2. The method of claim 1, wherein the party is a consumer.

3. The method of claim 1, wherein the account for the party is a credit card account, debit card account, or checking account.

4. The method of claim 1, wherein the party is a first party; and

wherein the processing step (c)(ii) comprises the step of processing the transaction by the electronic transaction processor to effectuate a credit to an account for a second party honoring the incentive offer and a debit to the account for the first party.

5. The method of claim 4, wherein the first party is a consumer and the second party is a merchant.

6. The method of claim 1, wherein the party is a first party; and

wherein the processing step (c)(ii) comprises the steps of:

(A) generating by the electronic transaction processor another transaction in accordance with the incentive offer if the first party has complied with the one or more terms for the incentive offer, and

(B) processing the other transaction by the electronic transaction processor to effectuate a credit to the account for the first party and a debit to an account for a second party honoring the incentive offer.

7. The method of claim 1, comprising the step of:

enabling creation of the incentive offer through an electronic device.

8. The method of claim 1, wherein the enabling step (a) comprises the step of enabling the one or more terms for the incentive offer to be accessed over the Internet.

9. The method of claim 1, wherein the associating step (b) comprises the step of prompting the party to identify the account.

10. The method of claim 1, wherein the associating step (b) comprises the step of identifying the party from a data structure stored on the electronic device and identifying the account based on the identified party.

11. The method of claim 1, wherein the associating step (b) comprises the step of identifying the account from a data structure stored on the electronic device.

12. A method for managing incentive offers comprising the steps of:

(a) sending information describing one or more terms for each of one or more incentive offers to a transaction processor;

(b) enabling incentive offers to be distributed over a network for access by a party and selected through an electronic device;

(c) identifying an account in association with a selected incentive offer; and

(d) sending information identifying the account and the associated incentive offer to the transaction processor.

13. A method for creating an incentive offer comprising the steps of:

(a) prompting a party to define one or more terms for an incentive offer through one or more graphical user interfaces; and

(b) enabling access to the incentive offer over a communications network.

14. The method of claim 13, wherein the enabling step (b) comprises the step of enabling the incentive offer to be selected over the communications network.

15. The method of claim 13, wherein the prompting step (a) comprises the step of prompting the party to define a discount amount for the incentive offer.

16. The method of claim 13, wherein the prompting step (a) comprises the step of prompting the party to define a qualifying purchase amount for the incentive offer.

17. The method of claim 13, wherein the prompting step (a) comprises the step of prompting the party to define an expiration date for the incentive offer.

18. The method of claim 14, wherein the prompting step (a) comprises the step of prompting the party to define a number of times the incentive offer may be selected.

19. The method of claim 13, wherein the prompting step (a) comprises the step of prompting the party to define one or more store locations for the incentive offer.

20. The method of claim 13, wherein the prompting step (a) comprises the step of prompting the party to define how the incentive offer is to be distributed for access over a communications network.

21. The method of claim 13, wherein the party is a merchant.

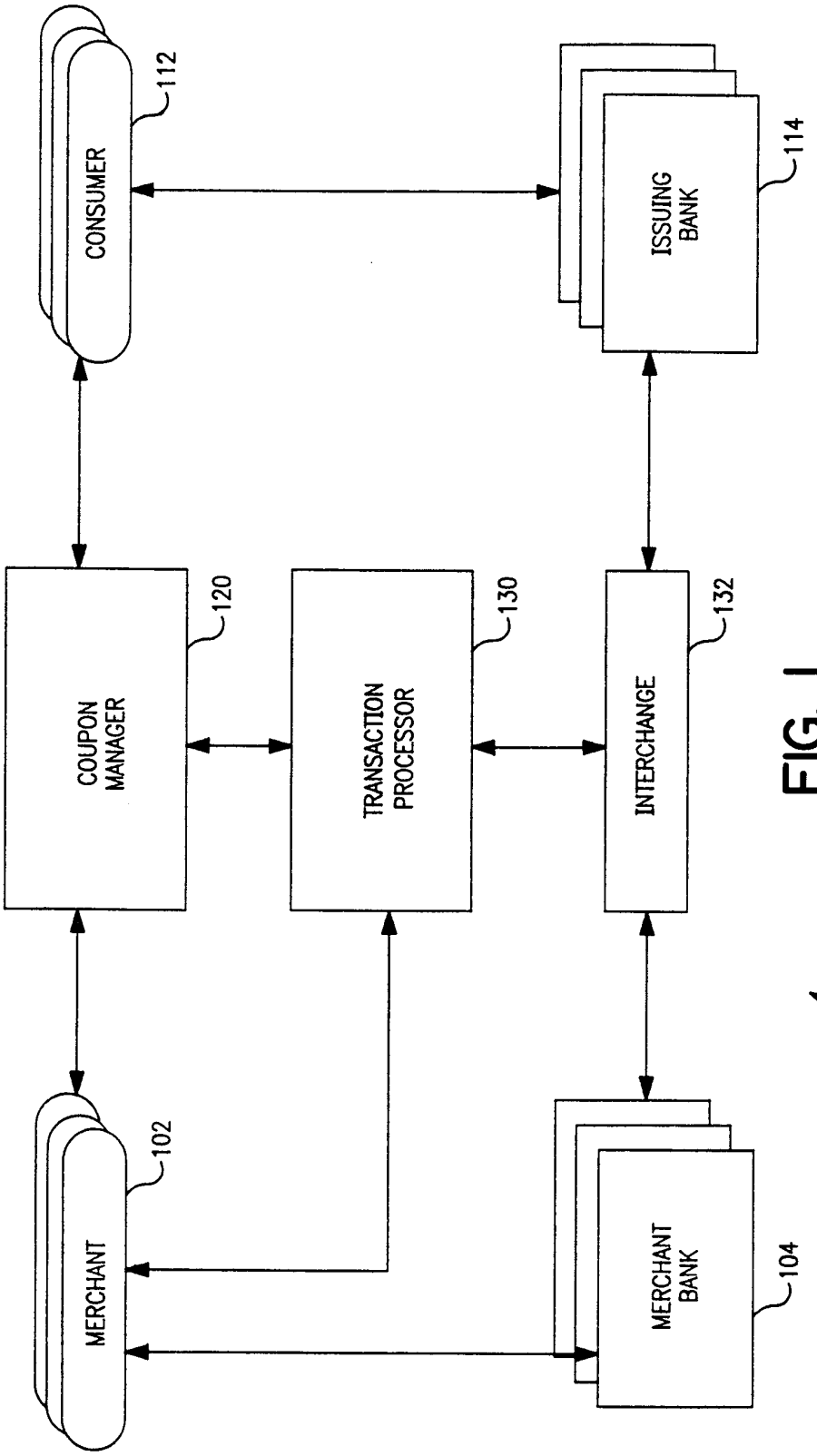

CONSUMER
112
ISSUING BANK
114
COUPON MANAGER
120
TRANSACTION PROCESSOR
130
INTERCHANGE
132
MERCHANT
102
MERCHANT BANK
104
100

FIG. 1

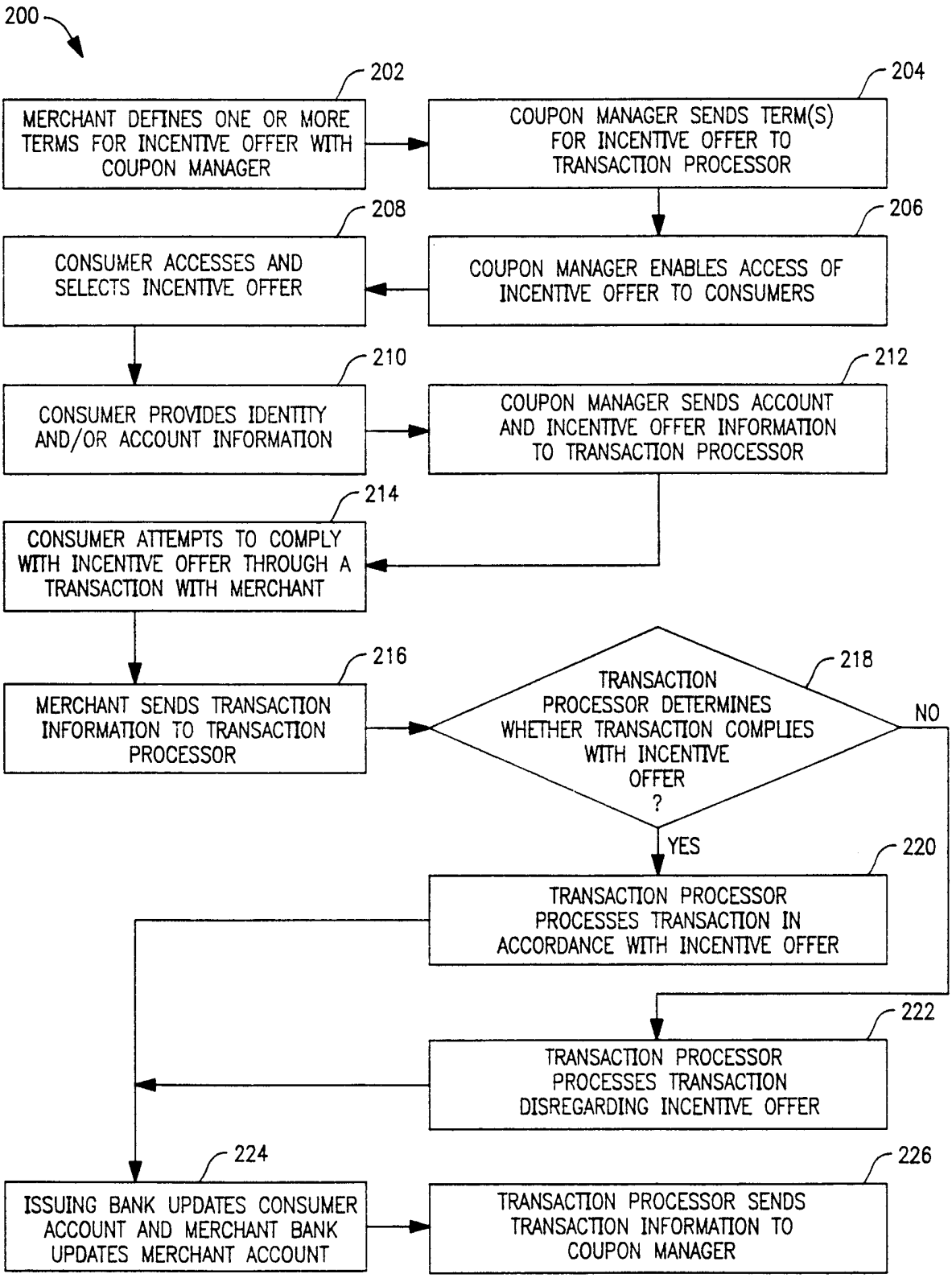

200
202
MERCHANT DEFINES ONE OR MORE TERMS FOR INCENTIVE OFFER WITH COUPON MANAGER
204
COUPON MANAGER SENDS TERM(S) FOR INCENTIVE OFFER TO TRANSACTION PROCESSOR
206
COUPON MANAGER ENABLES ACCESS OF INCENTIVE OFFER TO CONSUMERS
208
CONSUMER ACCESSES AND SELECTS INCENTIVE OFFER
210
CONSUMER PROVIDES IDENTITY AND/OR ACCOUNT INFORMATION
212
COUPON MANAGER SENDS ACCOUNT AND INCENTIVE OFFER INFORMATION TO TRANSACTION PROCESSOR
214
CONSUMER ATTEMPTS TO COMPLY WITH INCENTIVE OFFER THROUGH A TRANSACTION WITH MERCHANT
216
MERCHANT SENDS TRANSACTION INFORMATION TO TRANSACTION PROCESSOR
218
TRANSACTION PROCESSOR DETERMINES WHETHER TRANSACTION COMPLIES WITH INCENTIVE OFFER ?
NO
YES
220
TRANSACTION PROCESSOR PROCESSES TRANSACTION IN ACCORDANCE WITH INCENTIVE OFFER
222
TRANSACTION PROCESSOR PROCESSES TRANSACTION DISREGARDING INCENTIVE OFFER
224
ISSUING BANK UPDATES CONSUMER ACCOUNT AND MERCHANT BANK UPDATES MERCHANT ACCOUNT
226
TRANSACTION PROCESSOR SENDS TRANSACTION INFORMATION TO COUPON MANAGER

FIG. 2

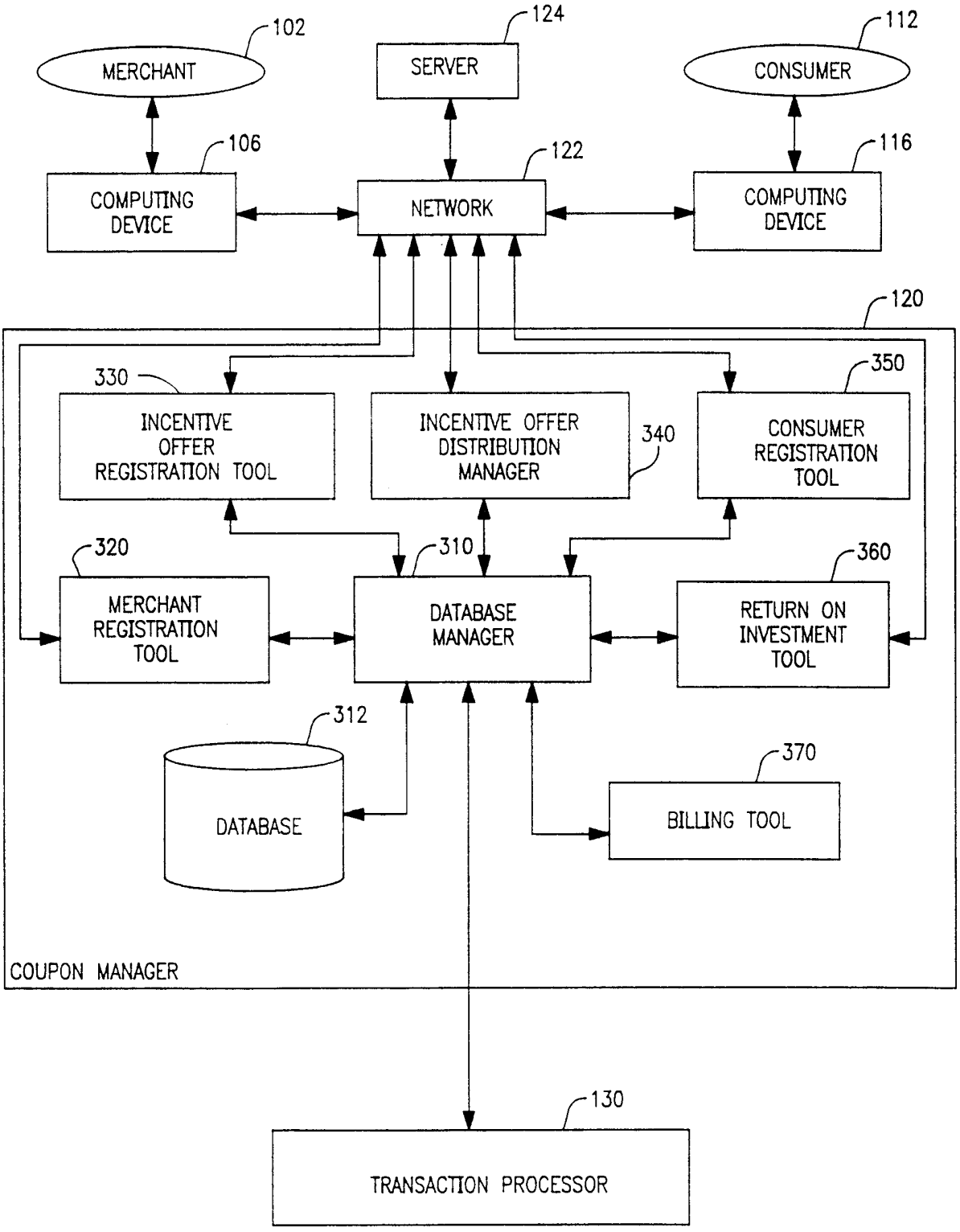

MERCHANT
102
SERVER
124
CONSUMER
112
106
122
116
COMPUTING DEVICE
NETWORK
COMPUTING DEVICE
120
330
INCENTIVE OFFER REGISTRATION TOOL
INCENTIVE OFFER DISTRIBUTION MANAGER
340
350
CONSUMER REGISTRATION TOOL
320
310
360
MERCHANT REGISTRATION TOOL
DATABASE MANAGER
RETURN ON INVESTMENT TOOL
312
370
DATABASE
BILLING TOOL
COUPON MANAGER
130
TRANSACTION PROCESSOR

FIG. 3

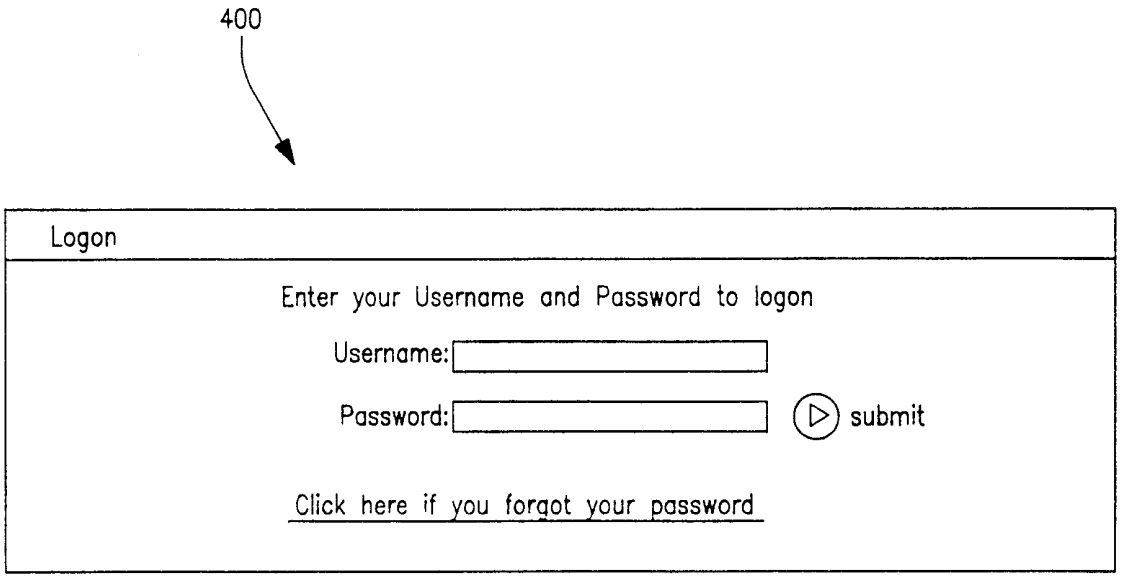

400
Logon
Enter your Username and Password to logon
Username:
Password:
submit
Click here if you forgot your password

FIG. 4

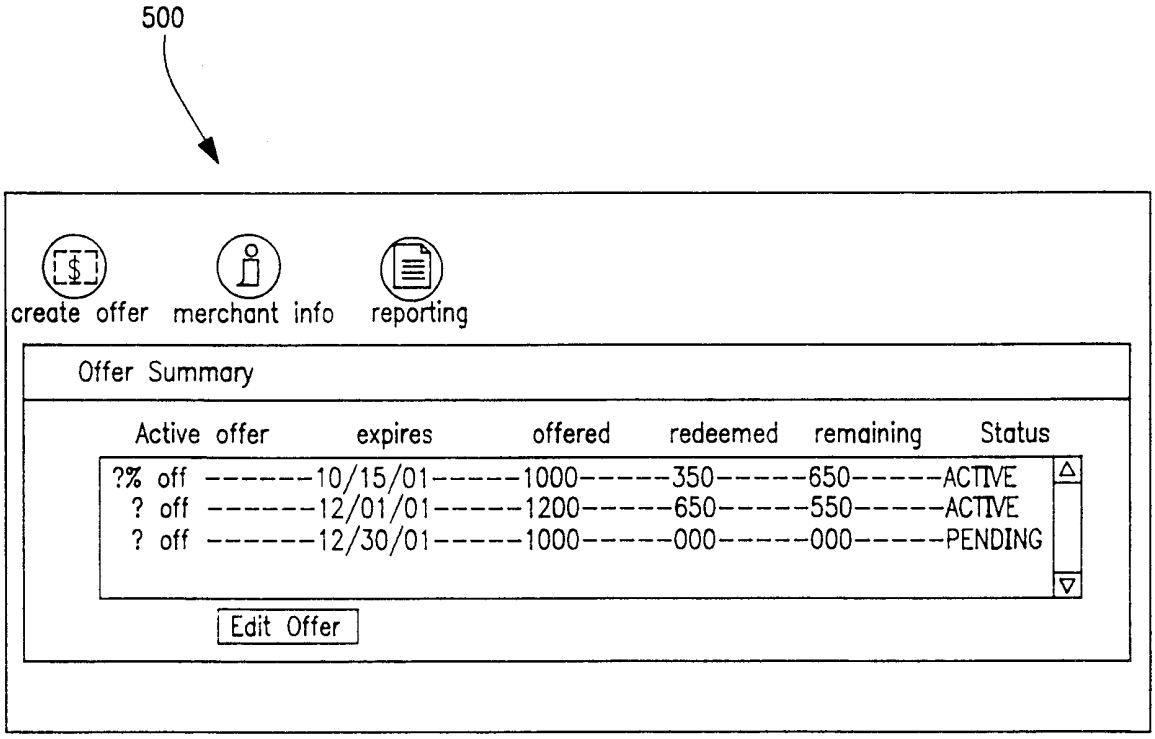

500
create offer
merchant info
reporting
Offer Summary
Active offer
expires
offered
redeemed
remaining
Status
?% off ------10/15/01-----1000-----350-----650-----ACTIVE
? off ------12/01/01-----1200-----650-----550-----ACTIVE
? off ------12/30/01-----1000-----000-----000-----PENDING
Edit Offer

FIG. 5

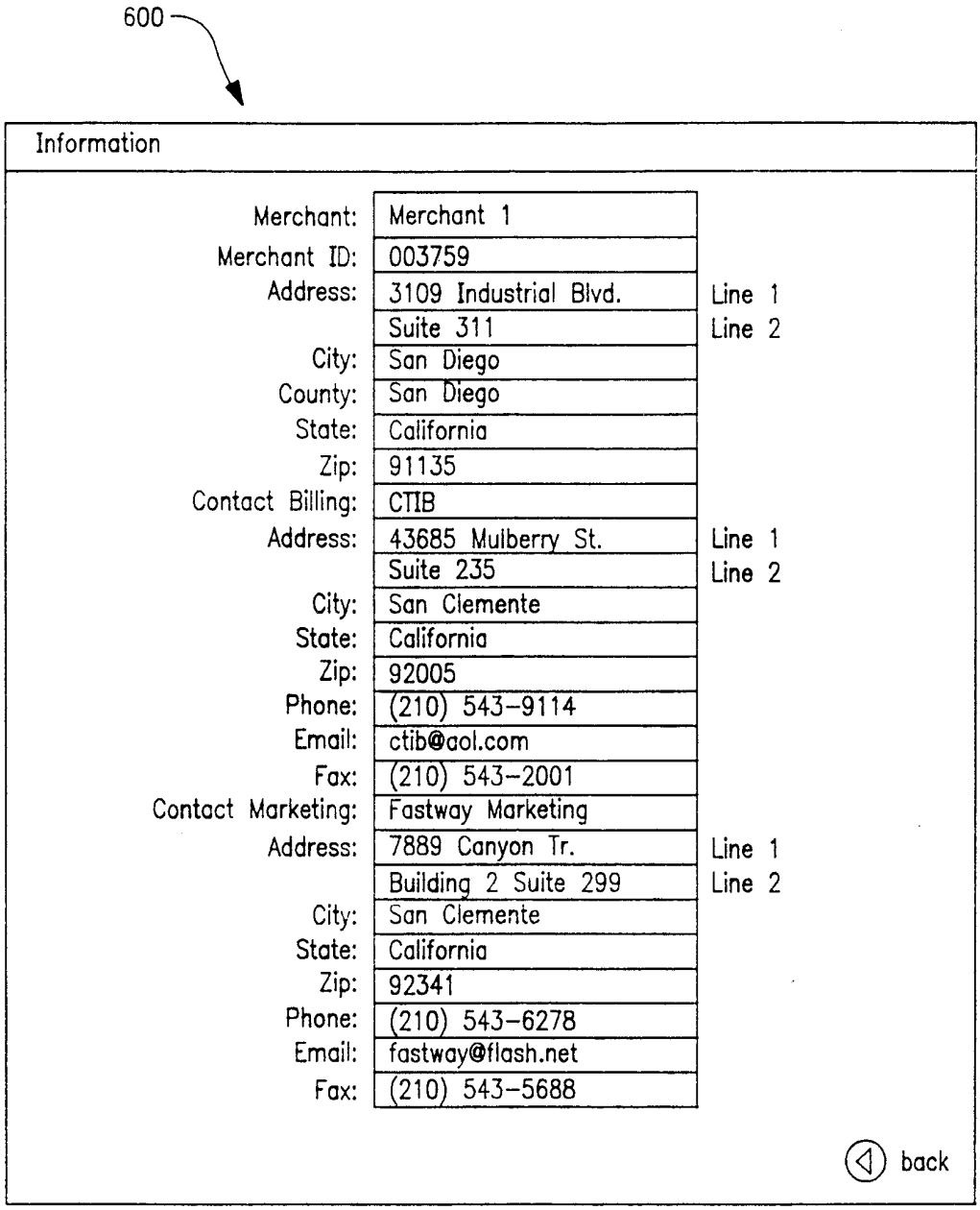

600
Information
Merchant: Merchant 1
Merchant ID: 003759
Address: 3109 Industrial Blvd. Line 1
Suite 311 Line 2
City: San Diego
County: San Diego
State: California
Zip: 91135
Contact Billing: CTIB
Address: 43685 Mulberry St. Line 1
Suite 235 Line 2
City: San Clemente
State: California
Zip: 92005
Phone: (210) 543-9114
Email: ctib@aol.com
Fax: (210) 543-2001
Contact Marketing: Fastway Marketing
Address: 7889 Canyon Tr. Line 1
Building 2 Suite 299 Line 2
City: San Clemente
State: California
Zip: 92341
Phone: (210) 543-6278
Email: fastway@flash.net
Fax: (210) 543-5688
back

FIG. 6

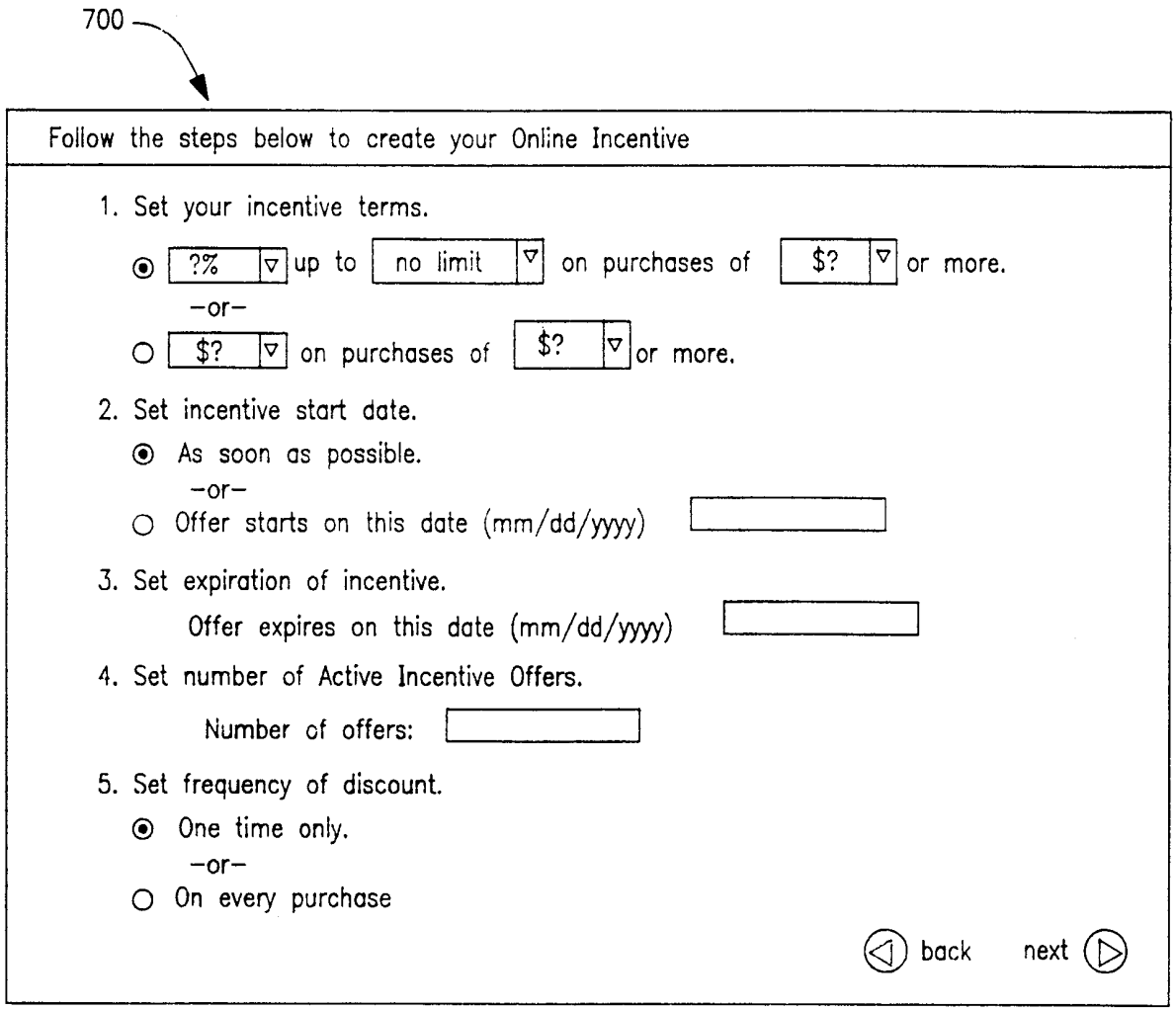

700
Follow the steps below to create your Online Incentive
1. Set your incentive terms.
?% up to no limit on purchases of $? or more.
–or–
$? on purchases of $? or more.
2. Set incentive start date.
As soon as possible.
–or–
Offer starts on this date (mm/dd/yyyy)
3. Set expiration of incentive.
Offer expires on this date (mm/dd/yyyy)
4. Set number of Active Incentive Offers.
Number of offers:
5. Set frequency of discount.
One time only.
–or–
On every purchase
back
next

FIG. 7

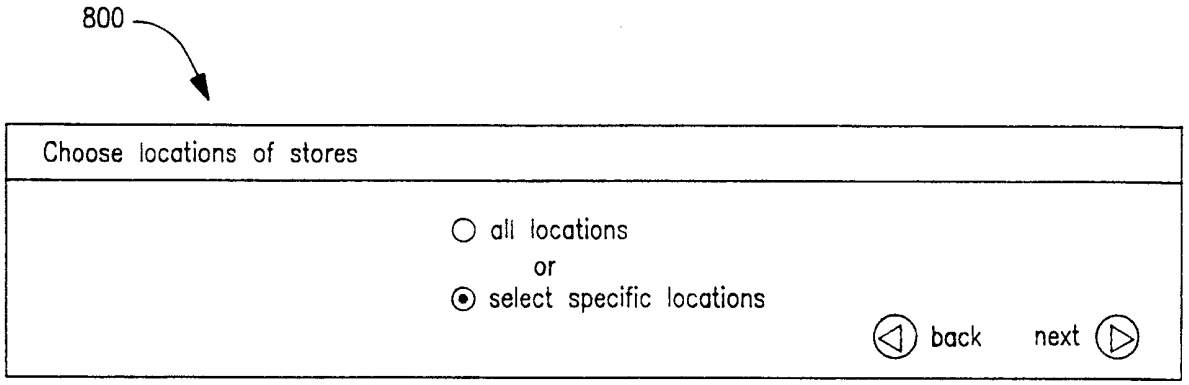

800
Choose locations of stores
all locations
or
select specific locations
back
next

FIG. 8

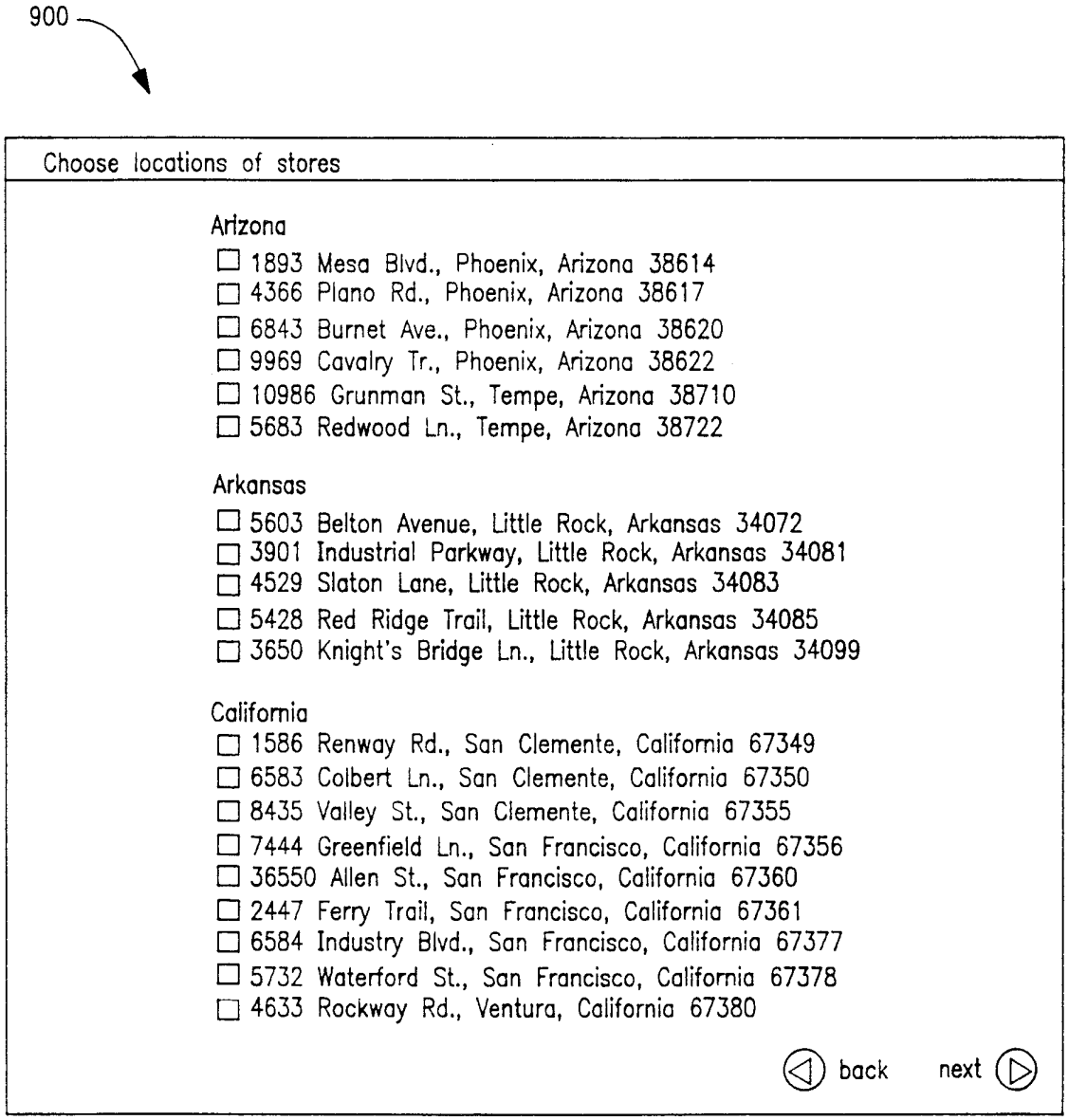

900
Choose locations of stores
Arizona
1893 Mesa Blvd., Phoenix, Arizona 38614
4366 Plano Rd., Phoenix, Arizona 38617
6843 Burnet Ave., Phoenix, Arizona 38620
9969 Cavalry Tr., Phoenix, Arizona 38622
10986 Grunman St., Tempe, Arizona 38710
5683 Redwood Ln., Tempe, Arizona 38722
Arkansas
5603 Belton Avenue, Little Rock, Arkansas 34072
3901 Industrial Parkway, Little Rock, Arkansas 34081
4529 Slaton Lane, Little Rock, Arkansas 34083
5428 Red Ridge Trail, Little Rock, Arkansas 34085
3650 Knight's Bridge Ln., Little Rock, Arkansas 34099
California
1586 Renway Rd., San Clemente, California 67349
6583 Colbert Ln., San Clemente, California 67350
8435 Valley St., San Clemente, California 67355
7444 Greenfield Ln., San Francisco, California 67356
36550 Allen St., San Francisco, California 67360
2447 Ferry Trail, San Francisco, California 67361
6584 Industry Blvd., San Francisco, California 67377
5732 Waterford St., San Francisco, California 67378
4633 Rockway Rd., Ventura, California 67380
back
next

FIG. 9

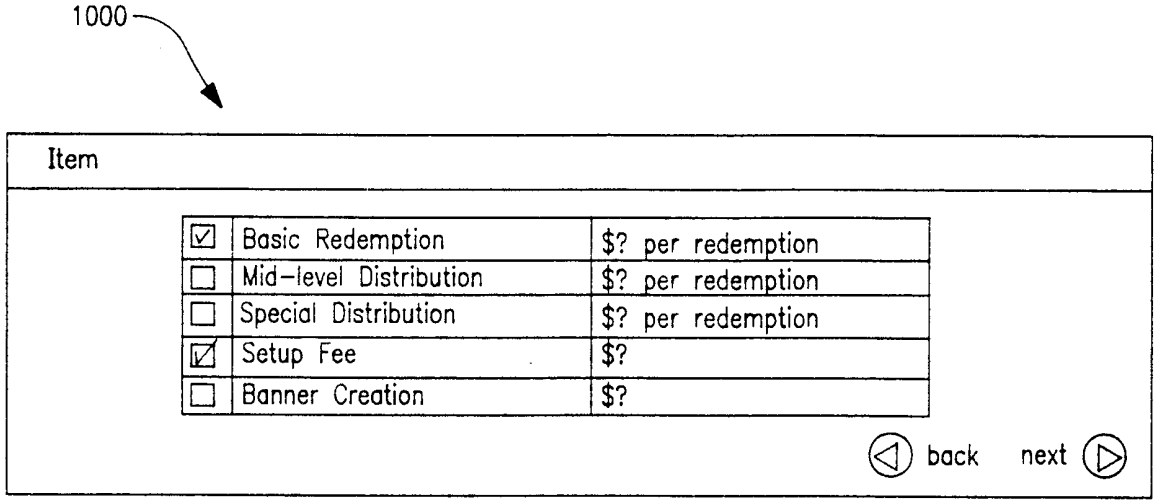

1000
Item
Basic Redemption
$? per redemption
Mid-level Distribution
$? per redemption
Special Distribution
$? per redemption
Setup Fee
$?
Banner Creation
$?
back
next

FIG. 10

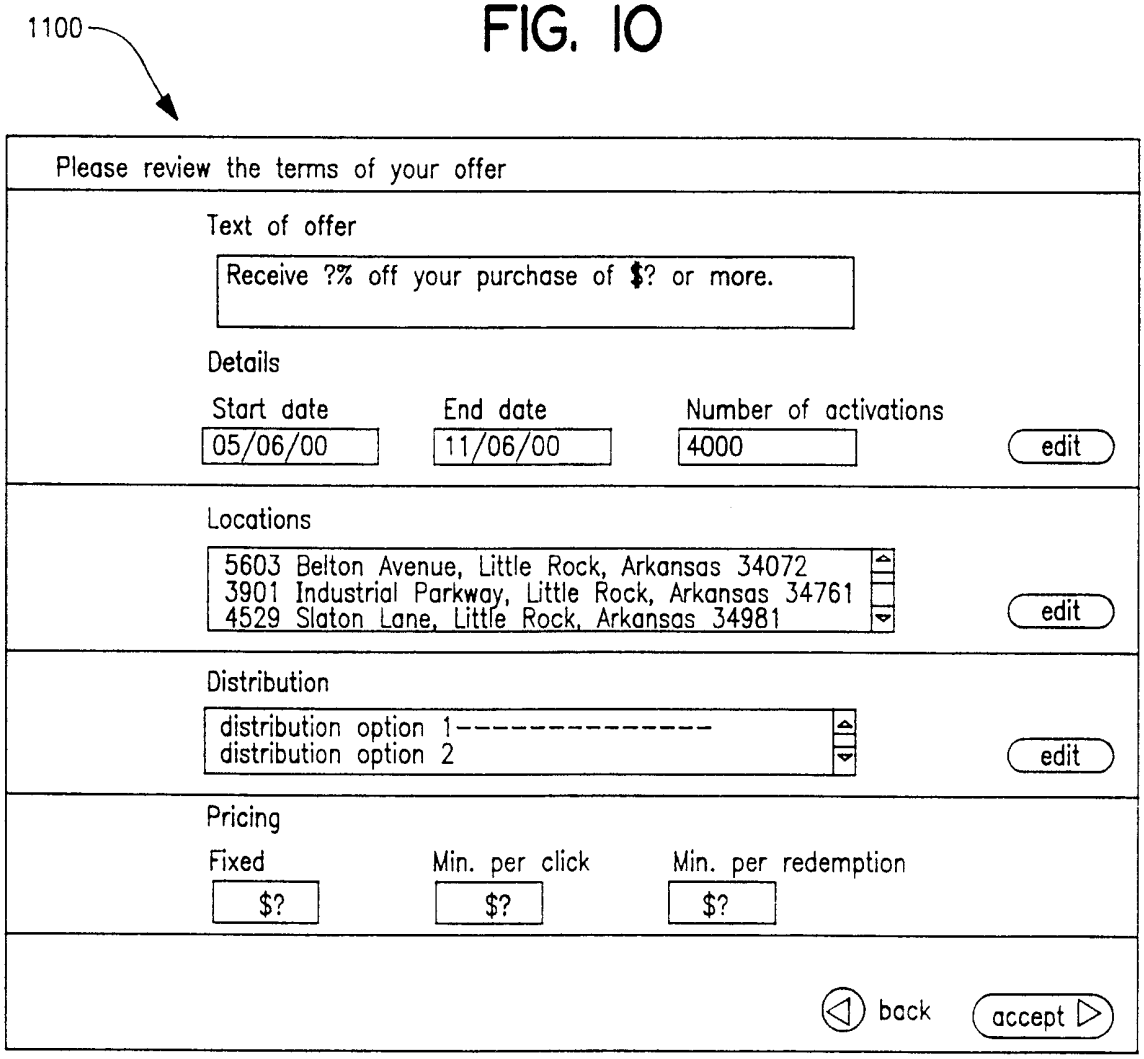

1100
Please review the terms of your offer
Text of offer
Receive ?% off your purchase of $? or more.
Details
Start date
05/06/00
End date
11/06/00
Number of activations
4000
edit
Locations
5603 Belton Avenue, Little Rock, Arkansas 34072
3901 Industrial Parkway, Little Rock, Arkansas 34761
4529 Slaton Lane, Little Rock, Arkansas 34981
edit
Distribution
distribution option 1----------
distribution option 2
edit
Pricing
Fixed
$?
Min. per click
$?
Min. per redemption
$?
back
accept

FIG. 11

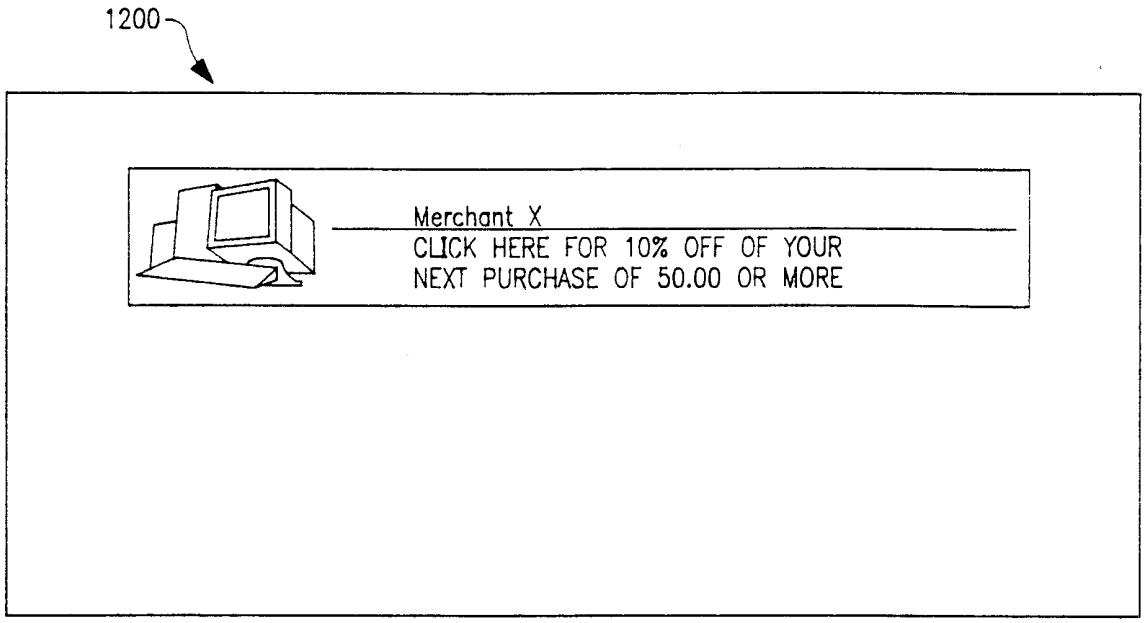

1200
Merchant X
CLICK HERE FOR 10% OFF OF YOUR
NEXT PURCHASE OF 50.00 OR MORE

FIG. 12

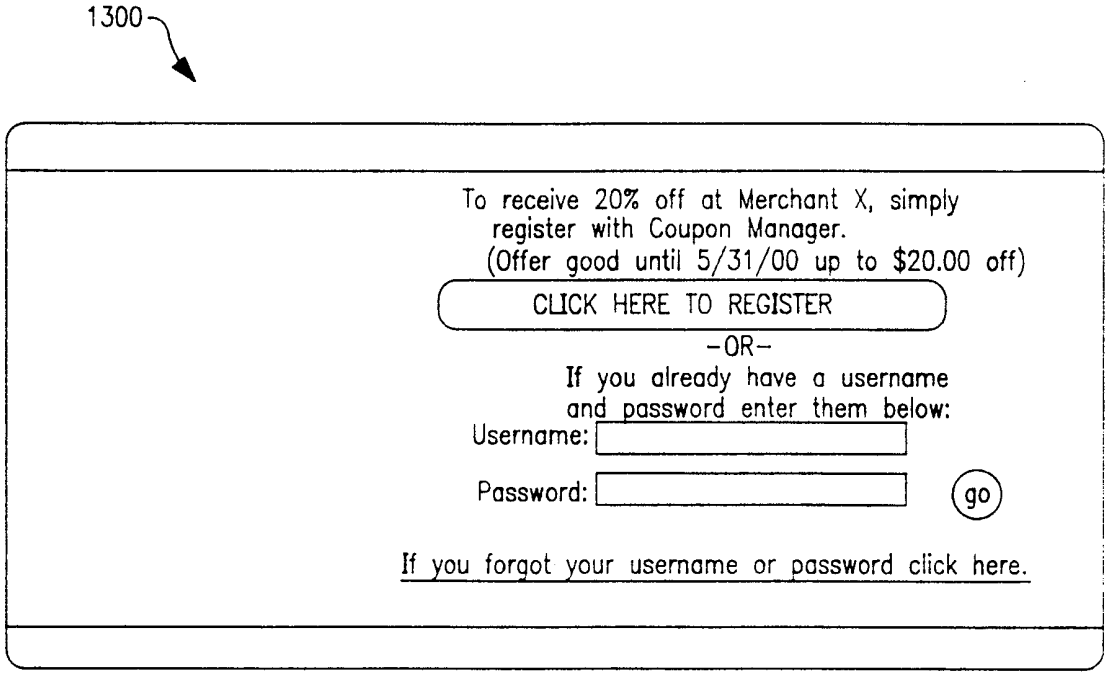
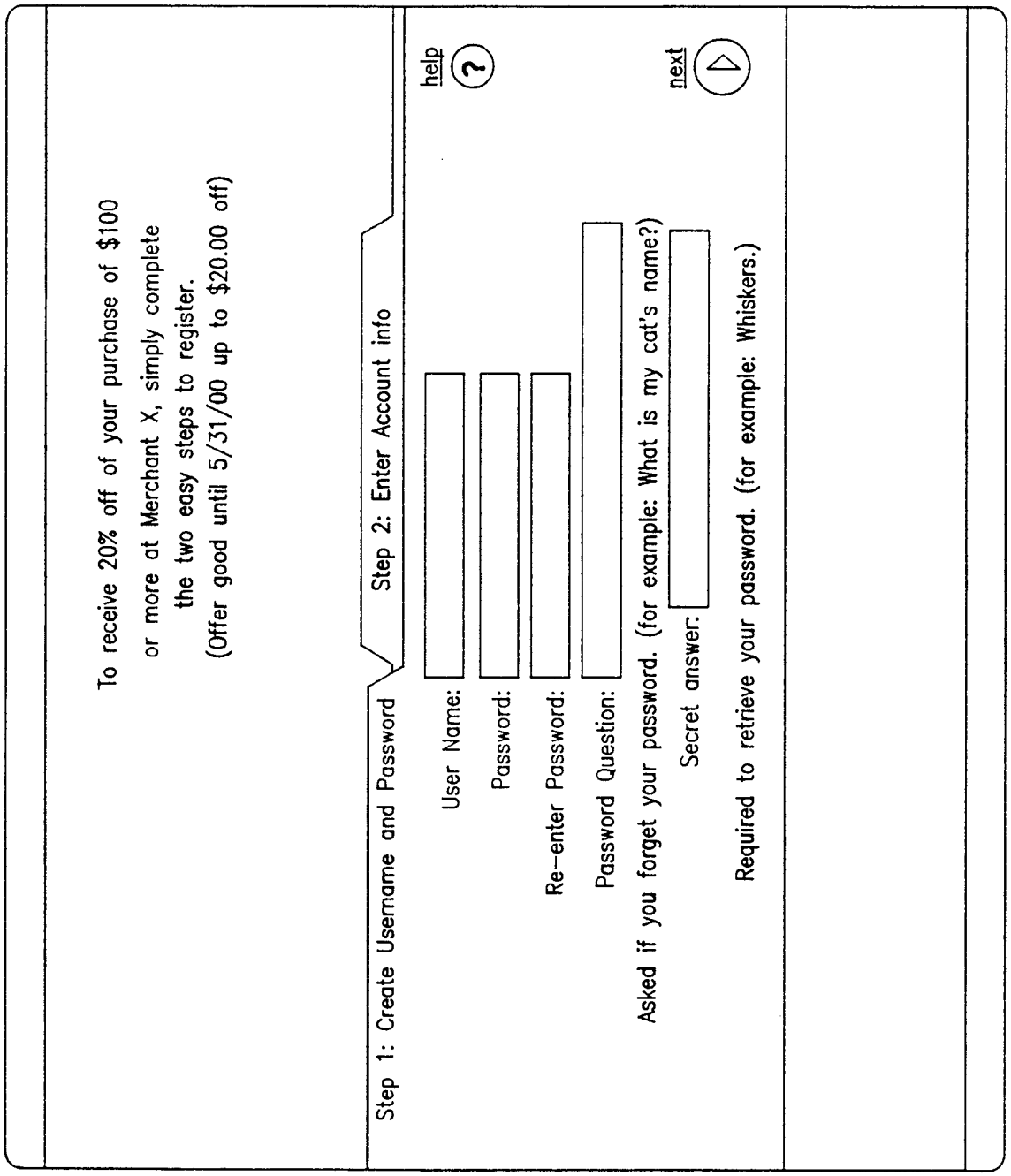

1300
To receive 20% off at Merchant X, simply
register with Coupon Manager.
(Offer good until 5/31/00 up to $20.00 off)
CLICK HERE TO REGISTER
-OR-
If you already have a username
and password enter them below:
Username:
Password:
go
If you forgot your username or password click here.

FIG. 13

FIG. 14


To receive 20% off of your purchase of $100
or more at Merchant X, simply complete
the two easy steps to register.
(Offer good until 5/31/00 up to $20.00 off)
Step 1: Create Username and Password
Step 2: Enter Account info
help
User Name:
Password:
Re-enter Password:
Password Question:
Asked if you forget your password. (for example: What is my cat's name?)
Secret answer:
next
Required to retrieve your password. (for example: Whiskers.)
1400

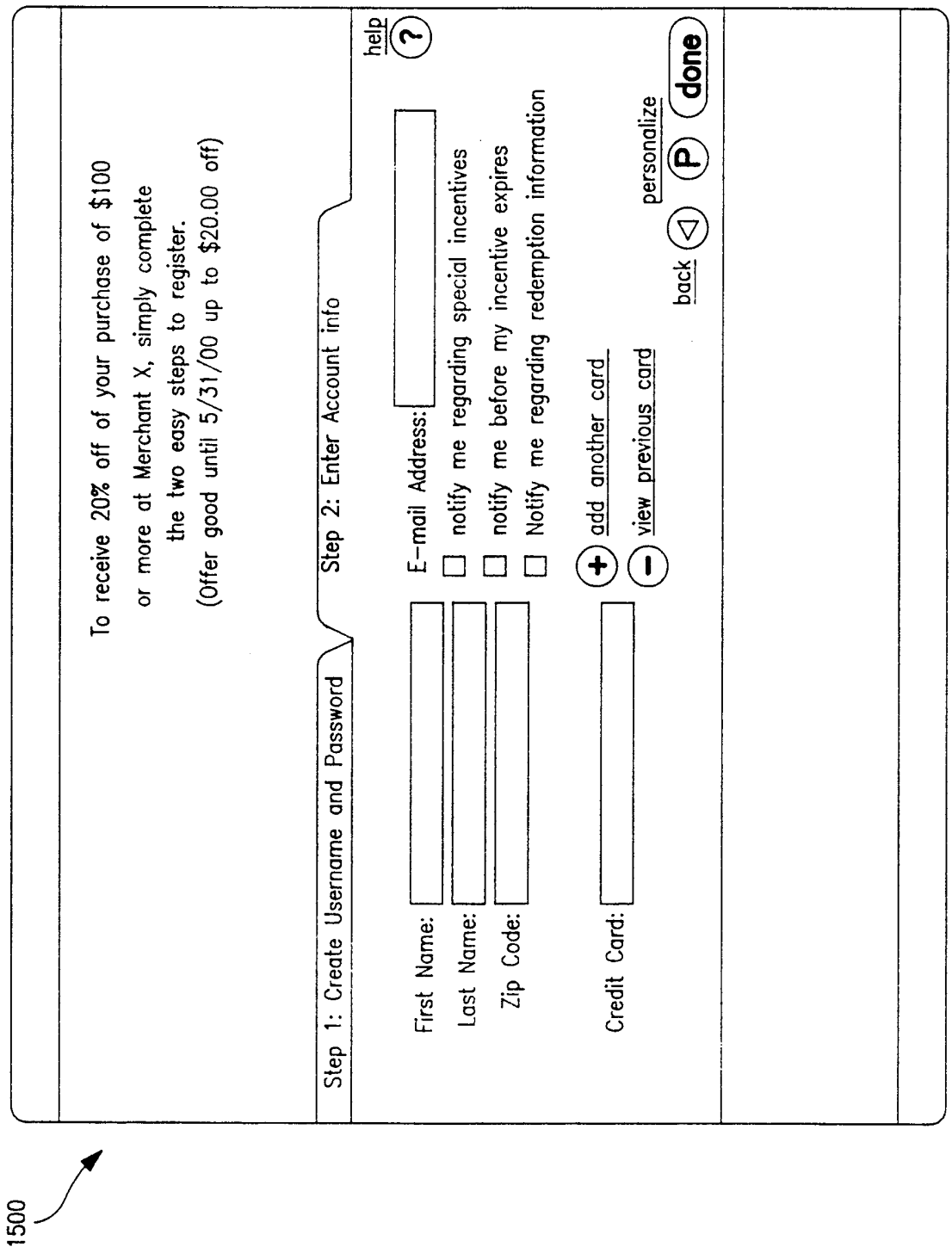

1500
To receive 20% off of your purchase of $100
or more at Merchant X, simply complete
the two easy steps to register.
(Offer good until 5/31/00 up to $20.00 off)
Step 1: Create Username and Password
Step 2: Enter Account info
help
?
First Name:
Last Name:
Zip Code:
E-mail Address:
notify me regarding special incentives
notify me before my incentive expires
Notify me regarding redemption information
add another card
view previous card
Credit Card:
personalize
back
P
done

FIG. 15

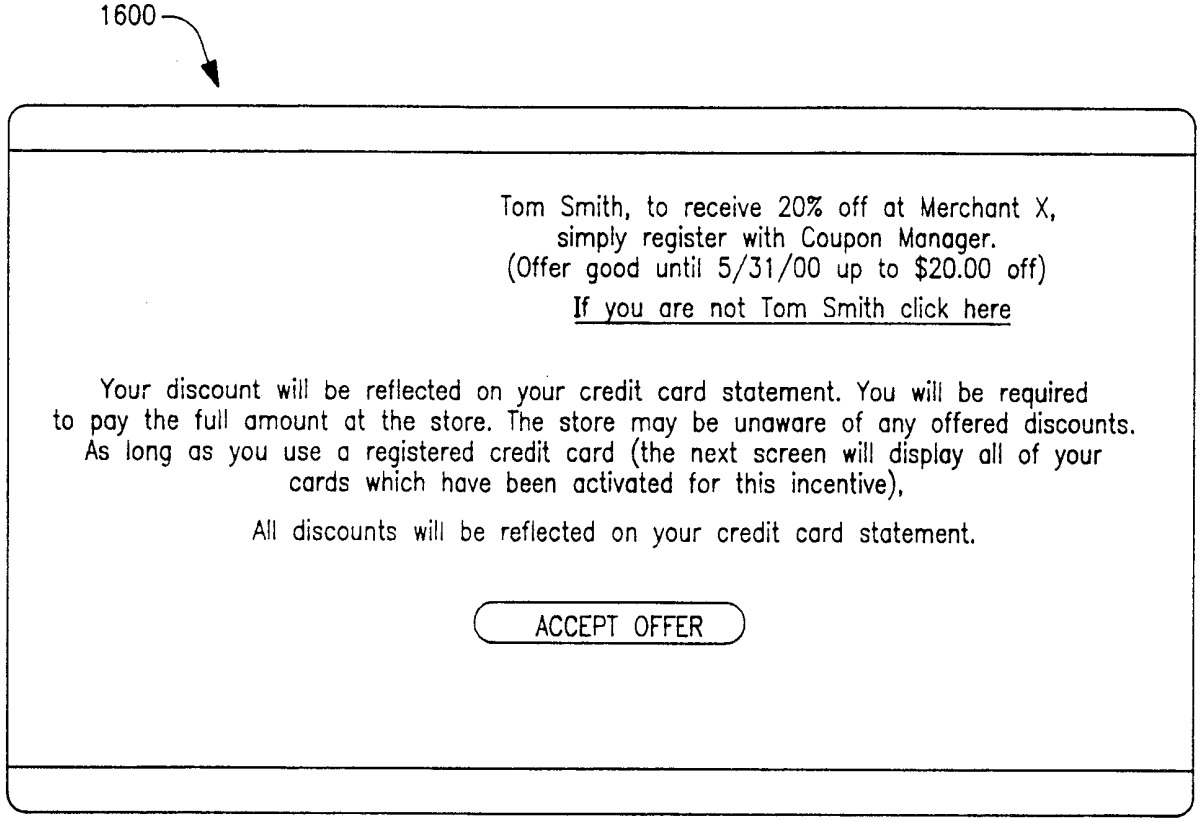

1600
Tom Smith, to receive 20% off at Merchant X,
simply register with Coupon Manager.
(Offer good until 5/31/00 up to $20.00 off)
If you are not Tom Smith click here
Your discount will be reflected on your credit card statement. You will be required to pay the full amount at the store. The store may be unaware of any offered discounts. As long as you use a registered credit card (the next screen will display all of your cards which have been activated for this incentive),
All discounts will be reflected on your credit card statement.
ACCEPT OFFER

FIG. 16

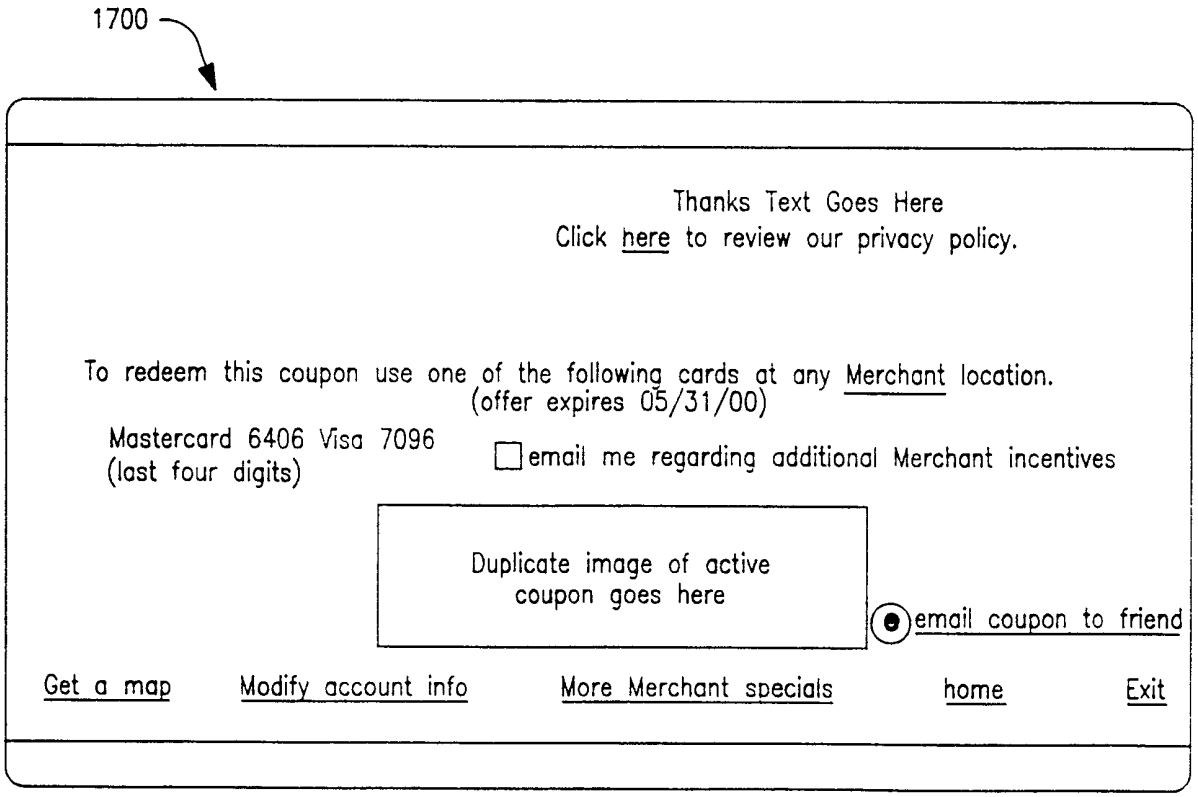

1700
Thanks Text Goes Here
Click here to review our privacy policy.
To redeem this coupon use one of the following cards at any Merchant location.
(offer expires 05/31/00)
Mastercard 6406 Visa 7096
(last four digits)
email me regarding additional Merchant incentives
Duplicate image of active coupon goes here
email coupon to friend
Get a map
Modify account info
More Merchant specials
home
Exit

FIG. 17

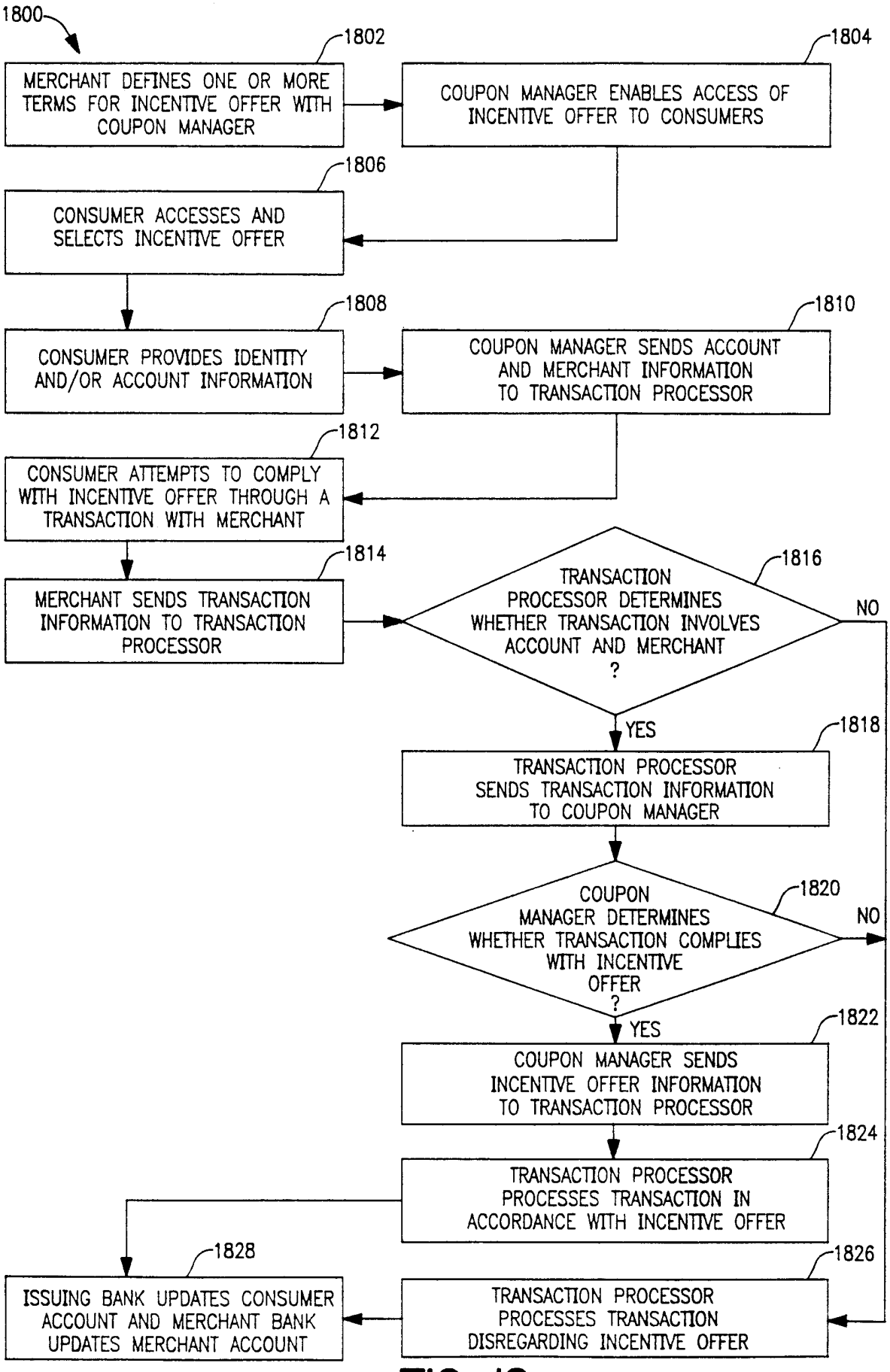

1800
1802
MERCHANT DEFINES ONE OR MORE TERMS FOR INCENTIVE OFFER WITH COUPON MANAGER
1804
COUPON MANAGER ENABLES ACCESS OF INCENTIVE OFFER TO CONSUMERS
1806
CONSUMER ACCESSES AND SELECTS INCENTIVE OFFER
1808
CONSUMER PROVIDES IDENTITY AND/OR ACCOUNT INFORMATION
1810
COUPON MANAGER SENDS ACCOUNT AND MERCHANT INFORMATION TO TRANSACTION PROCESSOR
1812
CONSUMER ATTEMPTS TO COMPLY WITH INCENTIVE OFFER THROUGH A TRANSACTION WITH MERCHANT
1814
MERCHANT SENDS TRANSACTION INFORMATION TO TRANSACTION PROCESSOR
1816
TRANSACTION PROCESSOR DETERMINES WHETHER TRANSACTION INVOLVES ACCOUNT AND MERCHANT ?
NO
YES
1818
TRANSACTION PROCESSOR SENDS TRANSACTION INFORMATION TO COUPON MANAGER
1820
COUPON MANAGER DETERMINES WHETHER TRANSACTION COMPLIES WITH INCENTIVE OFFER ?
NO
YES
1822
COUPON MANAGER SENDS INCENTIVE OFFER INFORMATION TO TRANSACTION PROCESSOR
1824
TRANSACTION PROCESSOR PROCESSES TRANSACTION IN ACCORDANCE WITH INCENTIVE OFFER
1826
TRANSACTION PROCESSOR PROCESSES TRANSACTION DISREGARDING INCENTIVE OFFER
1828
ISSUING BANK UPDATES CONSUMER ACCOUNT AND MERCHANT BANK UPDATES MERCHANT ACCOUNT

FIG. 18

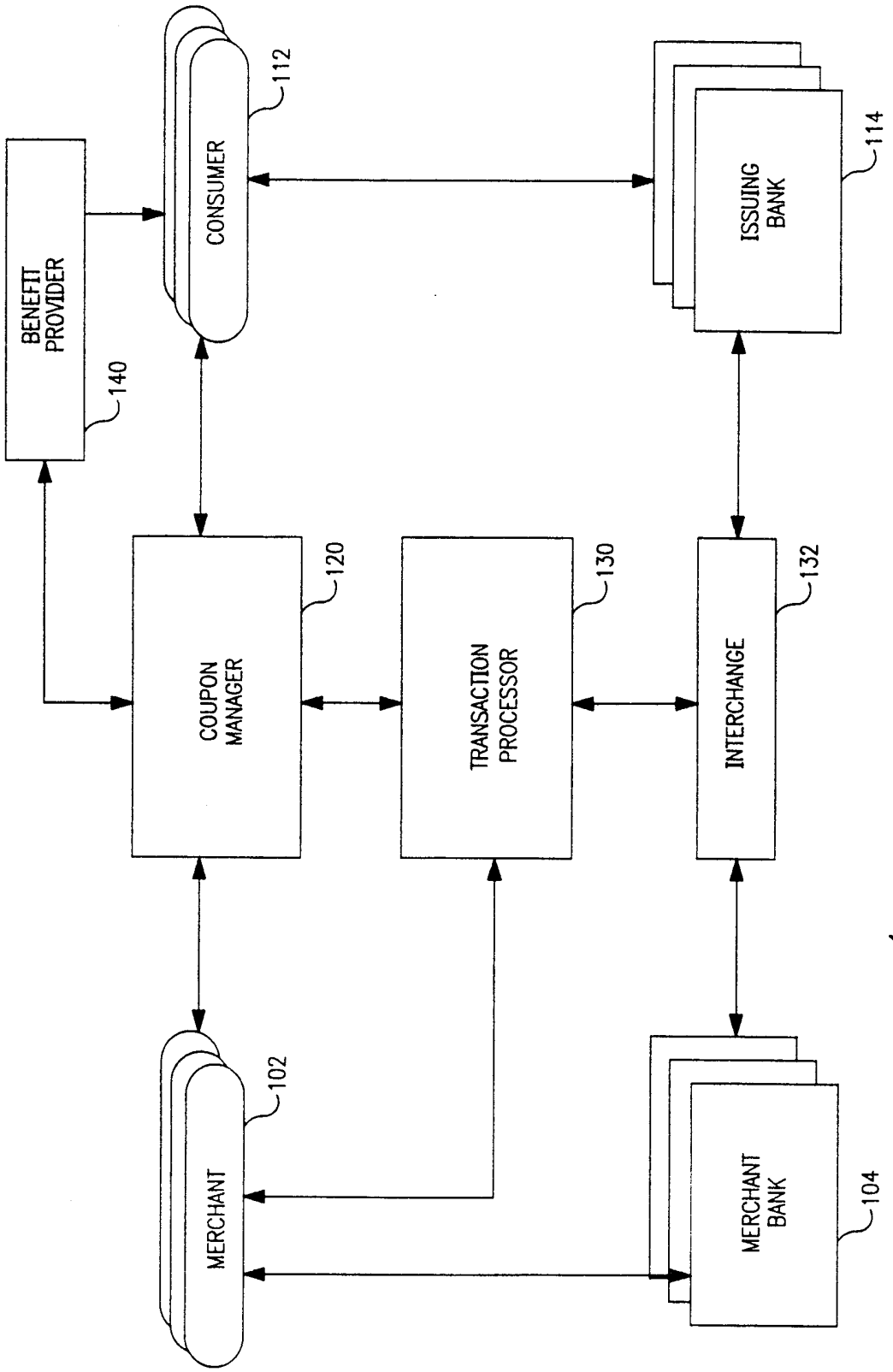

BENEFIT PROVIDER
140
CONSUMER
112
ISSUING BANK
114
COUPON MANAGER
120
TRANSACTION PROCESSOR
130
INTERCHANGE
132
MERCHANT
102
MERCHANT BANK
104
1900

FIG. 19

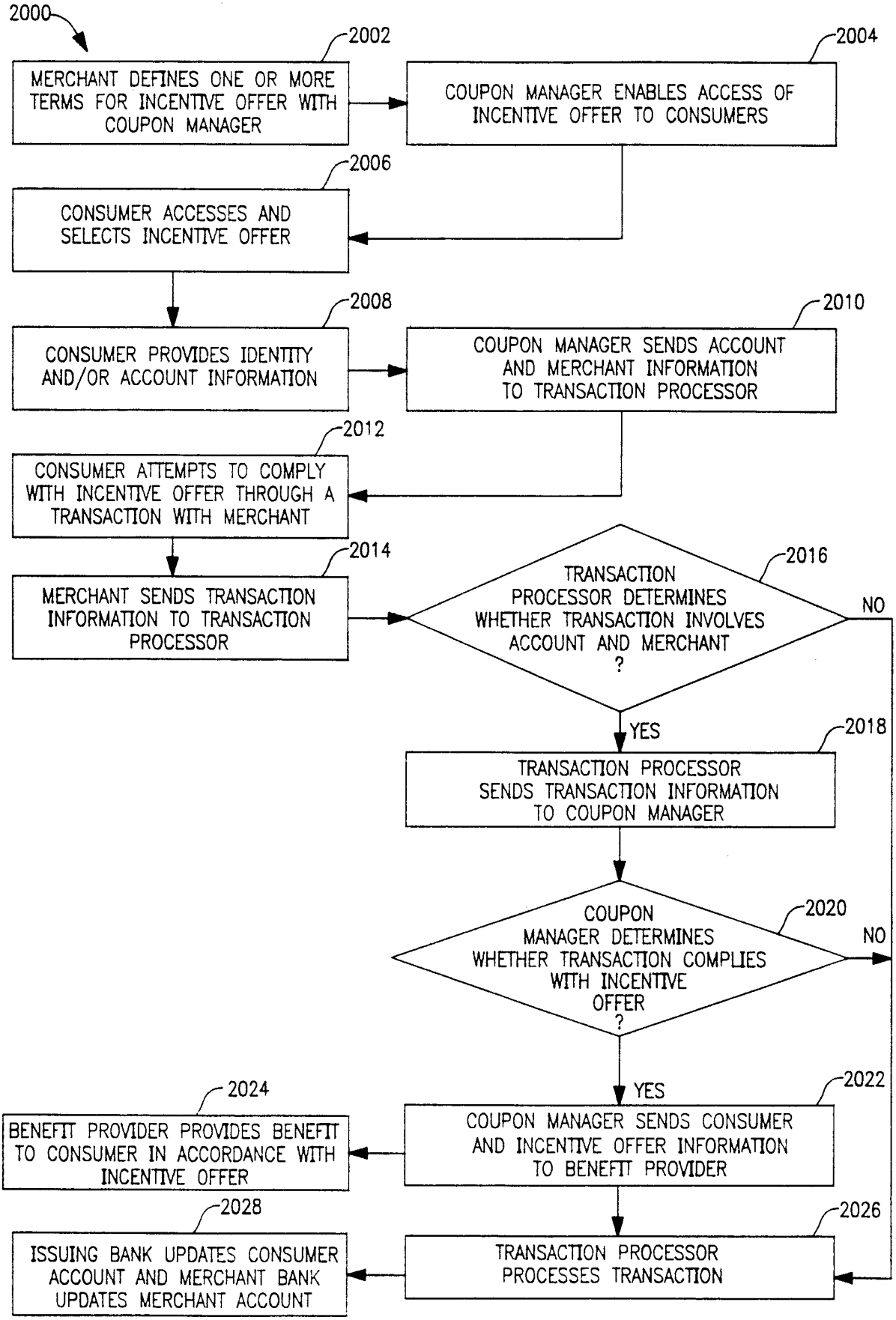

2000
2002
MERCHANT DEFINES ONE OR MORE TERMS FOR INCENTIVE OFFER WITH COUPON MANAGER
2004
COUPON MANAGER ENABLES ACCESS OF INCENTIVE OFFER TO CONSUMERS
2006
CONSUMER ACCESSES AND SELECTS INCENTIVE OFFER
2008
CONSUMER PROVIDES IDENTITY AND/OR ACCOUNT INFORMATION
2010
COUPON MANAGER SENDS ACCOUNT AND MERCHANT INFORMATION TO TRANSACTION PROCESSOR
2012
CONSUMER ATTEMPTS TO COMPLY WITH INCENTIVE OFFER THROUGH A TRANSACTION WITH MERCHANT
2014
MERCHANT SENDS TRANSACTION INFORMATION TO TRANSACTION PROCESSOR
2016
TRANSACTION PROCESSOR DETERMINES WHETHER TRANSACTION INVOLVES ACCOUNT AND MERCHANT ?
NO
YES
2018
TRANSACTION PROCESSOR SENDS TRANSACTION INFORMATION TO COUPON MANAGER
2020
COUPON MANAGER DETERMINES WHETHER TRANSACTION COMPLIES WITH INCENTIVE OFFER ?
NO
YES
2022
COUPON MANAGER SENDS CONSUMER AND INCENTIVE OFFER INFORMATION TO BENEFIT PROVIDER
2024
BENEFIT PROVIDER PROVIDES BENEFIT TO CONSUMER IN ACCORDANCE WITH INCENTIVE OFFER
2026
TRANSACTION PROCESSOR PROCESSES TRANSACTION
2028
ISSUING BANK UPDATES CONSUMER ACCOUNT AND MERCHANT BANK UPDATES MERCHANT ACCOUNT

FIG. 20

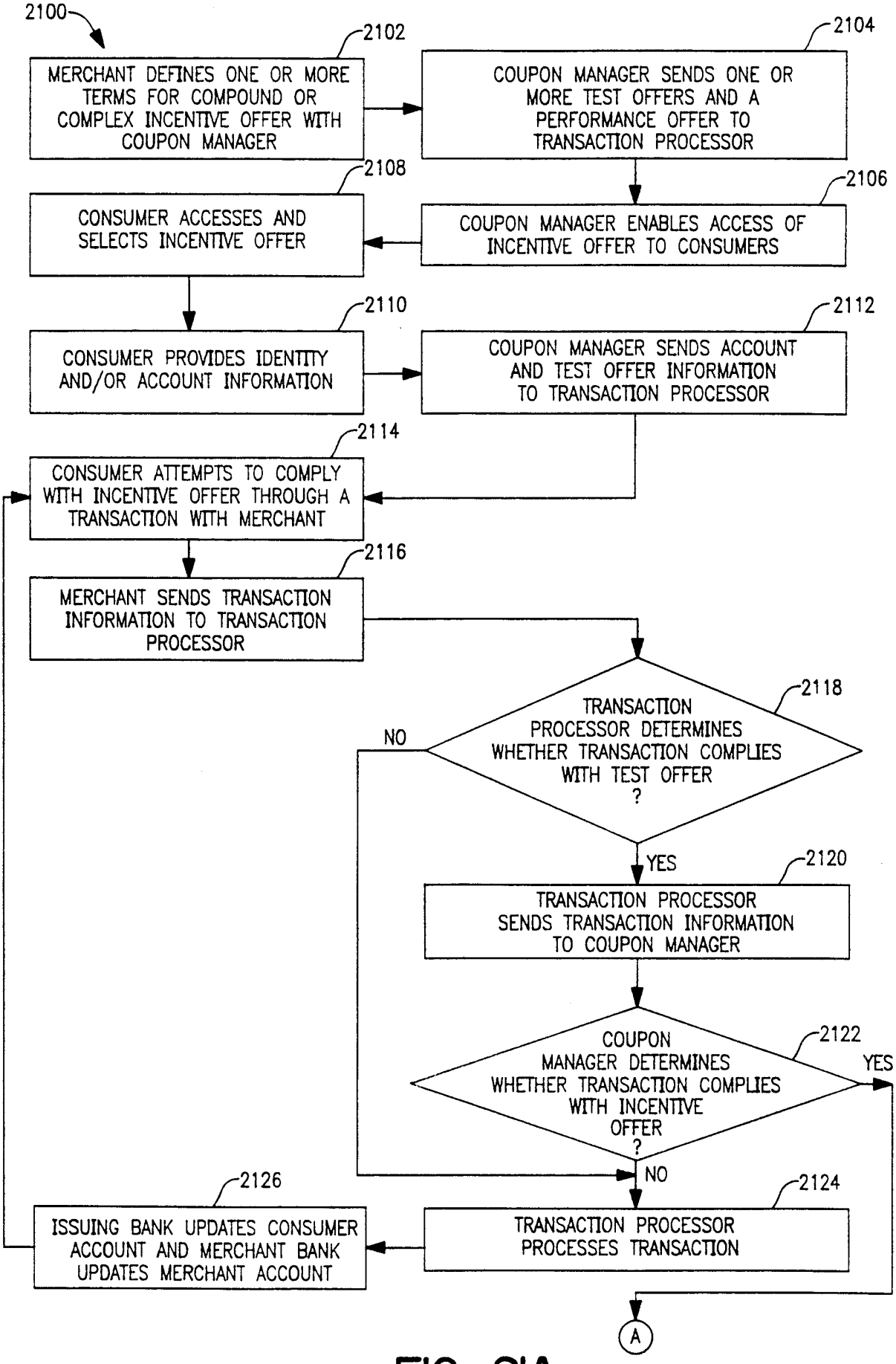

2100
2102
MERCHANT DEFINES ONE OR MORE TERMS FOR COMPOUND OR COMPLEX INCENTIVE OFFER WITH COUPON MANAGER
2104
COUPON MANAGER SENDS ONE OR MORE TEST OFFERS AND A PERFORMANCE OFFER TO TRANSACTION PROCESSOR
2106
COUPON MANAGER ENABLES ACCESS OF INCENTIVE OFFER TO CONSUMERS
2108
CONSUMER ACCESSES AND SELECTS INCENTIVE OFFER
2110
CONSUMER PROVIDES IDENTITY AND/OR ACCOUNT INFORMATION
2112
COUPON MANAGER SENDS ACCOUNT AND TEST OFFER INFORMATION TO TRANSACTION PROCESSOR
2114
CONSUMER ATTEMPTS TO COMPLY WITH INCENTIVE OFFER THROUGH A TRANSACTION WITH MERCHANT
2116
MERCHANT SENDS TRANSACTION INFORMATION TO TRANSACTION PROCESSOR
2118
TRANSACTION PROCESSOR DETERMINES WHETHER TRANSACTION COMPLIES WITH TEST OFFER ?
NO
YES
2120
TRANSACTION PROCESSOR SENDS TRANSACTION INFORMATION TO COUPON MANAGER
2122
COUPON MANAGER DETERMINES WHETHER TRANSACTION COMPLIES WITH INCENTIVE OFFER ?
YES
NO
2124
TRANSACTION PROCESSOR PROCESSES TRANSACTION
2126
ISSUING BANK UPDATES CONSUMER ACCOUNT AND MERCHANT BANK UPDATES MERCHANT ACCOUNT
A

FIG. 2IA

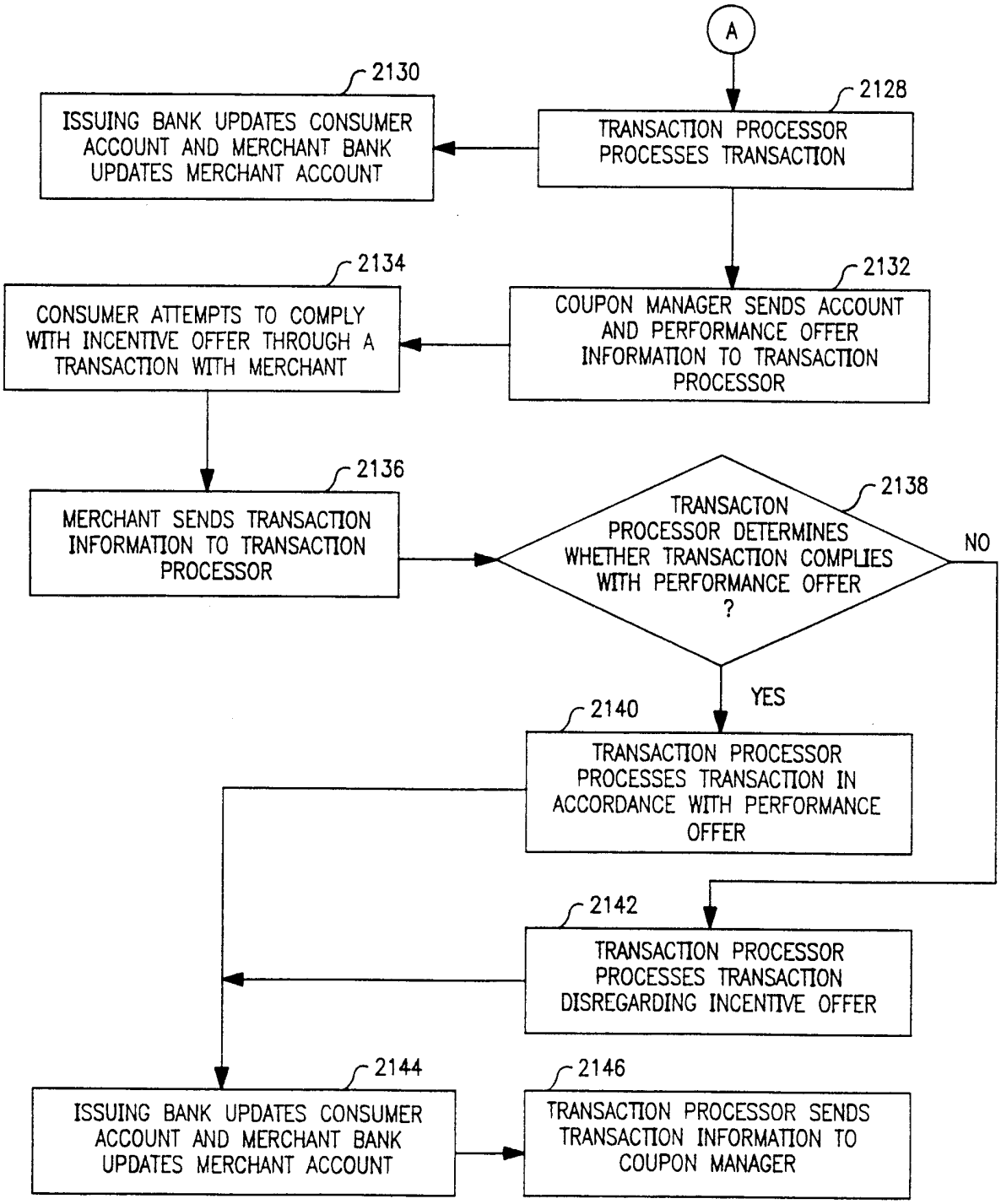

A
2128
TRANSACTION PROCESSOR PROCESSES TRANSACTION
2130
ISSUING BANK UPDATES CONSUMER ACCOUNT AND MERCHANT BANK UPDATES MERCHANT ACCOUNT
2132
COUPON MANAGER SENDS ACCOUNT AND PERFORMANCE OFFER INFORMATION TO TRANSACTION PROCESSOR
2134
CONSUMER ATTEMPTS TO COMPLY WITH INCENTIVE OFFER THROUGH A TRANSACTION WITH MERCHANT
2136
MERCHANT SENDS TRANSACTION INFORMATION TO TRANSACTION PROCESSOR
2138
TRANSACTON PROCESSOR DETERMINES WHETHER TRANSACTION COMPLIES WITH PERFORMANCE OFFER ?
NO
YES
2140
TRANSACTION PROCESSOR PROCESSES TRANSACTION IN ACCORDANCE WITH PERFORMANCE OFFER
2142
TRANSACTION PROCESSOR PROCESSES TRANSACTION DISREGARDING INCENTIVE OFFER
2144
ISSUING BANK UPDATES CONSUMER ACCOUNT AND MERCHANT BANK UPDATES MERCHANT ACCOUNT
2146
TRANSACTION PROCESSOR SENDS TRANSACTION INFORMATION TO COUPON MANAGER

FIG. 2IB

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/01329

A. CLASSIFICATION OF SUBJECT MATTER
IPC(7) : G07G 1/12, G06K 5/00
US CL : 705/14
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
U.S. : 705/14, 16, 17

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
NONE

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
WEST, DIALOG

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No
Y	US 5,202,826 A (MCCARTHY) 13 April 1993, Abstract, col. 1 L 25-67, col. 3 L 43- col. 4 L 7	1-21
Y	US 5,689,100 A (CARRITHERS et al.) 18 November 1997, col. 2 L 65- col. 2 L 9-65	1-21
A	US 5,857,175 A (DAY et al.) 05 January 1999	1-21
A	US 5,855,007 A (JOVICIC et al.) 29 December 1998	1-21
A	US 5,757,917 A (ROSE et al.) 26 May 1998	1-21
A	US 5,649,114 A (DEATON et al.) 15 July 1997	1-21

☐ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

*	Special categories of cited documents	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A"	document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance, the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E"	earlier document published on or after the international filing date	"Y"	document of particular relevance, the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&"	document member of the same patent family
"O"	document referring to an oral disclosure, use, exhibition or other means		
"P"	document published prior to the international filing date but later than the priority date claimed		

Date of the actual completion of the international search	Date of mailing of the international search report
20 MARCH 2000	26 APR 2000
Name and mailing address of the ISA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231	Authorized officer ALLEN MACDONALD
Facsimile No. (703) 305-3230	Telephone No. (703) 308-0000

Form PCT/ISA/210 (second sheet) (July 1998)*