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(54) Title: METHOD AND SYSTEM FOR PROVIDING INCENTIVES TO USERS

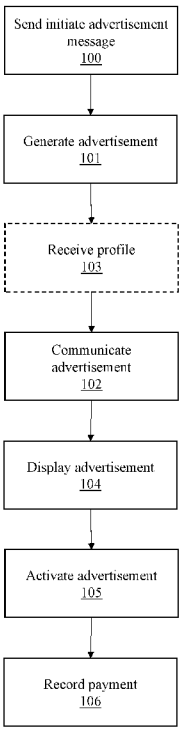


Figure 6

(57) Abstract: A method and a system implementing a method for incentivising a customer, comprising: generating a plurality of advertisements for presentation on a user device and communicating the advertisements to the user device, wherein each advertisement is associated with a product; receiving, from the user device, a message indicating activation of an advertisement; recording a payment record indicating that a payment is receivable associated with a provider of at least the activated advertisement; selecting a merchant associated with the product associated with the activated advertisement; and making a payment to the selected merchant comprising a first payment portion derived from the payment indicated by the payment record and a second payment portion associated with a payment to be made by the user associated with the user device.

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METHOD AND SYSTEM FOR PROVIDING INCENTIVES TO USERS

Field of the Invention

The invention generally relates to providing a system and method for enabling incentivisation of a user to make a purchase.

Background to the Invention

Online advertisements are known which enable merchants to advertise products for purchase by users of the Internet (for example, Google Adwords is a product providing such advertisements). However, such systems typically rely on users making purchases online, rather than at a physical store. Additionally, in such systems merchants are responsible for advertising rather than third parties (such as brand managers).

Summary of the Invention

According to an aspect of the present invention, there is provided a method for incentivising a customer, comprising: generating a plurality of advertisements for presentation on a user device and communicating the advertisements to the user device, wherein each advertisement is associated with a product; receiving, from the user device, a message indicating activation of an advertisement; recording a payment record indicating that a payment is receivable associated with a provider of at least the activated advertisement; selecting a merchant associated with the product associated with the activated advertisement; and making a payment to the selected merchant comprising a first payment portion derived from the payment indicated by the payment record and a second payment portion associated with a payment to be made by the user associated with the user device.

Optionally, the plurality of advertisements is generated at least in part based on received information indicating a current user experience of the user. Also optionally, the plurality of advertisements is generated at least in part in accordance with a bidding process, wherein the advertisements of the plurality are ordered.

Optionally, the first payment portion and the second payment portion add to a purchase price of the product associated with the advertisement.

The merchant may be selected as being a closest merchant to a location associated with the user device and may be associated with the product associated with the activated advertisement. Alternatively, the merchant may be selected by: communicating a plurality of merchants associated with the product associated with the activated advertisement to the user device; and receiving, from the user device, a selected merchant from the plurality communicated to the user device. Alternatively, the merchant may be selected when the user is in a proximity with a merchant location associated with the merchant.

Optionally, the first payment portion is refunded to the provider upon a failure of the user to finalise purchase within a predetermined time. The first payment portion may be equal to a predetermined fraction of the total payment record and a payment equal to the total payment record minus the first payment portion may be made to a system operator. The predetermined fraction may be 0.5.

Optionally, the payment record also indicates that a payment is receivable associated with a provider of at least one advertisement different to the activated advertisement. The payment record may include a predefined number of providers associated with advertisements different to the activated advertisement. The payment record may include each of the providers associated with advertisements different to the activated advertisement.

According to another aspect of the present invention, there is provided an operator server, configured to: generate a plurality of advertisements for presentation on a user device and communicate the advertisements to the user device, wherein each advertisement is associated with a product; receive, from the user device, a message indicating activation of an advertisement; record a payment record indicating that a payment is receivable associated with a provider of at least the activated advertisement; select a merchant associated with the product associated with the activated advertisement; and make a payment to the selected merchant comprising a first payment portion derived from the payment indicated by the payment record and a second payment portion associated with a payment to be made by the user associated with the user device.

Optionally, the plurality of advertisements is generated at least in part based on received information indicating a current user experience of the user. Also optionally, the plurality of advertisements is generated at least in part in accordance with a bidding process, wherein the advertisements of the plurality are ordered.

Optionally, the first payment portion and the second payment portion add to a purchase price of the product associated with the advertisement.

The server may be configured to select a closest merchant to a location associated with the user device as the merchant, the merchant being associated with the product associated with the activated advertisement. Alternatively, the server may be configured to: communicate a plurality of merchants associated with the product associated with the activated advertisement to the user device; and receive, from the user device, a selected merchant from the plurality communicated to the user device. Alternatively, the merchant may be selected when the user is in a proximity with a merchant location associated with the merchant.

Optionally, the server is configured to refund the first payment portion to the provider upon a failure of the user to finalise purchase within a predetermined time. The first payment portion may be equal to a predetermined fraction of the total payment record and the server may be configured to make a payment equal to the total payment record minus the first payment portion to a system operator. The predetermined fraction may be 0.5.

Optionally, the payment record also indicates that a payment is receivable associated with a provider of at least one advertisement different to the activated advertisement. The payment record may include a predefined number of providers associated with advertisements different to the activated advertisement. The payment record may include each of the providers associated with advertisements different to the activated advertisement.

According to yet another aspect of the present invention, there is provided a commerce system for providing an incentive to a customer, comprising: an operator server; one or more user devices in communication with the operator server; and one or more merchant devices in communication with the operator server, wherein the operator server is configured to: generate a plurality of advertisements for presentation on a user device and communicate the advertisements to the user device, wherein each advertisement is associated with a product; receive, from the user device, a message indicating activation of an advertisement; record a payment record indicating that a payment is receivable associated with a provider of at least the activated advertisement; select a merchant associated with the product associated with the activated advertisement; and make a payment to the selected merchant comprising a first payment portion derived from the payment indicated by the payment record and a second payment portion associated with a payment to be made by the user associated with the user

device, wherein the payment is associated with a message communicated to the merchant device associated with the merchant, and wherein the, or each, user device is configured to: receive advertisements from the operator server; present the advertisements on a display of the user device and receive activation of an advertisement via a user interface of the user device; communicate a message indicating activation of the advertisement to the operator server.

As used herein, the word "comprise" or variations such as "comprises" or "comprising" is used in an inclusive sense, i.e. to specify the presence of the stated features but not to preclude the presence or addition of further features in various embodiments of the invention.

Brief Description of the Drawings

In order that the invention may be more clearly understood, embodiments will now be described, by way of example, with reference to the accompanying drawing, in which:

Figure 1 shows a commerce system according to an embodiment;

Figure 2 shows an operator server implementing different modules according to an embodiment;

Figure 3a shows a merchant module;

Figure 3b shows a user module;

Figure 3c shows a provider module;

Figure 4 shows a user device according to an embodiment;

Figure 5 shows an advertising module according to an embodiment;

Figure 6 shows a method for generating an advertisement and recording a payment; and

Figure 7 shows a method for a user to make a payment to a merchant.

Description of Embodiments

Numerical references related to different instances of a feature include a suffix (a lowercase letter) such as to differentiate said instances. Reference may be made in the description herein to the feature generally by omitting the suffix or the particular instance by including said suffix. It is envisaged that embodiments described herein may be implemented in conjunction with the embodiments described in the Applicant's patent application no.

PCT/AU2018/050249 (publication no. WO 2018/170539 A1), the entire content of which is incorporated herein by reference.

Figure 1 shows a commerce system 10 according to an embodiment. The system 10 comprises an operator server 11, one or more user devices 12, and one or more merchant devices 15. The user devices 12 are in data communication with the operator server 11 via network 14 (which will usually include the Internet). The merchant devices 15 are each associated with a merchant location 13 (such that there is at least one merchant device 15 present at each merchant location 13). The merchant devices 15 are also in data communication with the operator server 11. Additionally, a system interface 15 interfaced with the operator server 11 is provided—the system interface 15 comprising a user interface by which a system operator, being an entity authorised to operate the operator server 11.

Referring to Figure 2, the operating server 11 is configured to implement a merchant module 20, a user module 30, a provider module 40, an advertising module 50, and a payment module 60. The figure shows the modules 20, 30, 40, 50, 60 linked to said server 11. Generally, the operator server 11 is described herein as configured to implement several modules. The operator server 11 can be a single computing device, several interlinked (e.g. via a network) computing devices, computing devices arranged to provide cloud server functionality, or any other suitable computing arrangement. Additionally, the various functionality described herein, in particular with respect to the various described modules, may be implemented as physically and/or logically distinct computing devices. For the purpose, however, of the disclosure herein, it shall be assumed that there is a single operating server 11 implementing the various modules.

The system interface 15 can be implemented as software running on the operating server 11 (not shown). Alternatively, the system interface 15 can be a computing device separate to the operating server 11 and in communication with the operating server 11—for example, via directly (as shown in Figure 1) or via the network 14 (not shown). The system interface 15 typically comprises a human interface enabling a system user to control the system interface 15.

Referring to Figure 3a, the merchant module 20 is configured to manage merchant records 21 associated with particular merchants—for example, there may be one, or at least one, merchant record 21 for each merchant. Each merchant record 21 includes data items ("product entries 22") associated with products that the merchant offers for sale. Each product is

associated with a product entry 22. Depending on the implementation, a single product may be associable with one or more product entries 22 and/or a single product entry 22 may be associable with one or more products. For the purposes of the present disclosure, each product will be considered a good. However, it is anticipated that merchants may choose to offer services as the products.

The association between product and product entry 22 is such that the merchant module 20 is capable of identifying information about the product via reading of the product entry 22 in order to implement the functionality of the merchant module 20 as describe herein.

Referring to Figure 3b, the user module 30 is configured to manage user profiles 31 associated with particular users—for example, there may be one, or at least one, user profile 31 for each user. A user is an entity, typically an individual but may include the option of a group of individuals. Each user profile 31 comprises information enabling identification of the user ("user entries 32") and may comprise additional information including (for example) product preferences of the user.

Referring to Figure 3c, the provider module 40 is configured to manage provider profiles 41 associated with particular providers. A provider is considered an entity responsible for management of a particular product (e.g. a brand manager) although typically not a direct seller to users of the product (e.g. not a merchant). However, there is of course the possibility that, in practice, the same entity will be a provider as well as a specific merchant—for example, where a brand operates a brand store (in this case, the entity will be associated with both a provider profile 41 and a merchant record 21). Within the context of system 10, such as entity has two separate roles (merchant and provider) and can be considered separately as a merchant and as a provider. Typically, a provider is associated with one or more products, and therefore, each provider profile 41 comprises data items ("provider entries 42") indicating which products are associated with the provider.

The association between provider and provider entry 42 is such that the provider module 40 is capable of identifying information about the provider via reading of a product entry 42 in order to implement the functionality of the provider module 20 as describe herein.

Figure 4 shows a user device 12 according to an embodiment. The user device 12 is a computing device having a display 70 and a user input 71—in an embodiment, the display 70 is a touchscreen and the user input 71 therefore also corresponds to the touchscreen. The user

device 12 also comprises a network interface 72 configured to enable the user device 12 to communicate with the operator server 11 via the network 14. It may be preferred that the user device 12 is portable and enabled for wireless data communication via the network interface 72, for example via a WiFi, 3G, or 4G connection. The user device 12 can be of any suitable form, for example, one of: a desktop computer; a laptop; a smartphone (as shown); and a tablet.

The user device 12 is configured to provide a user experience to the user of the user device 12. In an implementation, the user experience includes an online search facility for searching for products that are of interest for purchase by the user—this may include an online marketplace. Generally, the user experience includes the provision of messages (e.g. in the form of advertisements, as assumed herein) to the user via the display of the user device 12. The user device 12 may implement a web browser configured, through an interaction with operator server 11 (or web server configured to interact with the operator server 11 (not shown)), to provide the user experience on the user device 12.

Typically, the user device 12 is configured to receive content for display via the network 14. The user device 12 receives a plurality of advertisements for display from the advertising module 50. The user is enabled, via the user input 71, to activate an advertisement (or, in another implementation, the user may be enabled to activate one or more advertisements). Each advertisement is associated with a product, and activation corresponds to the user indicating a desire to purchase the product. The user may be required to provide several sequential inputs in order to effect activation of the advertisement, which may include providing payment details. In an embodiment, an advertisement can be activated when the user provides an input indicating a selection of the advertisement—for example, clicking or pressing a weblink associated with the advertisement.

Referring to Figure 5, the advertising module 50 is configured to generate advertisements for presentation to the user via the user device 12. In an embodiment, the advertising module 50 maintains an advertisement database 51 comprising data entries ("advertisements 52") which are each associated with a product. Generally, the advertisements 52 are managed by the providers; each advertisement 52 is associated with a particular provider who is authorised to access the advertising module 50 to add, remove, and/or modify their associated advertisements 52.

In an embodiment, the advertising module 50 is configured to generate the advertisement 52 by selecting a plurality advertisements 52 from the advertisement database 51 to provide to the user device 12 based on parameters set by the providers.

In an embodiment, the advertising module 50 is configured to receive information related to the current user experience—for example, if the user experience includes a search function, the advertising module 50 receives the current search terms entered by the user. In another example, a recent browsing history may be provided to the advertising module 50. Generally, also, each advertisement 52 has associated with it one or more advertisement properties 53. These are configured to enable the advertising module 50 to identify advertisements 52 which are relevant to the current activity of the user.

In an embodiment, the advertising module 50 is configured to generate advertisements 52 to present on the user device 12 based (at least in part) on information associated with the user profile 31 associated with the user of the user device 12. Thus, the advertising module 50 is configured to receive the user profile 31 (or at least a relevant subset of the information contained in the user profile 31) from the user module 30.

Generally, the system 10 is configured to present advertisements related to a product category to a user. A product category is a general term for a description to which a plurality of specific products may be applicable—some illustrative examples include “running shoes”, “jeans”, and “jumpers”.

The advertising module 50 is configured to identify a plurality of advertisements associated with a particular product category. The advertising module 50 obtains from the provider module 40 a set of providers having associated product(s) that are related to the product category. The advertising module 50 also receives bidding information associated with each product (and therefore, each provider). The bidding information is set by the providers and indicates an advertising cost willing to be paid by the provider for the advertisement 52 associated with the product to be selected.

Bidding occurs automatically between the different providers such that at least two advertisements are selected. The selected advertisements 52 are associated with an ordering parameter, such that an advertisement 52 associated with a highest bid is ordered before an advertisement 52 with a second highest bid, etc. Generally, it is envisaged that different automatic bidding techniques may be utilised, such as those known in the art. In an embodiment,

the number of selected advertisements 52 is predetermined—although, if insufficient advertisements 52 are available to meet the predetermined number, a number of advertisements 52 equal to those available may be selected. The system 10 may implement a minimum bid when determining identifying the at least two advertisements 52.

The advertising module 50 causes the selected advertisements 52 to be displayed on the user device 12, for example, by communicating the advertisements 52 (or information enabling presentation of the advertisements 52) to the user device 12. The user device 12 is then in turn configured to display the selected advertisements 52 to the user and to receive form the user an activation of one (or in embodiments, one or more of) the advertisements 52. The user device is configured to communicate information indicating the activated advertisement(s) 52 to the advertising module 50.

In an embodiment, each advertisement 52 presented on the user device 12 is associated with a merchant. For each advertisement 52, the advertising module 50 is configured to obtain from the merchant module 20 a merchant providing the product associated with the advertisement 52 meeting one or more predefined criteria. In a typical implementation, the user device 12 provides to the advertising module 50 a location (for example, a GPS coordinate) and the advertising module 50 determines a merchant closest in proximity to the location. The user device 12 may automatically obtain the location information using known techniques. The user may be enabled to select a location different to their current location.

In another embodiment, the merchant module 20 is configured to receive information indicating the activated advertisement 52 and the product associated with the advertisement 52. The merchant module 20 then identifies one or more merchant profiles 21 having product entries corresponding to the selected product.

Each merchant profile 21 also comprises address information indicating a physical location associated with the merchant.

In an implementation, the identified merchant profiles 21 are filtered to create a filtered merchant list in which merchant profiles 21 associated with locations further from a specific location than a distance limit are removed. The specific location may be the location of the user device 12 as determined by the user device 12 (e.g. using location detection functionality of the user device 12), determined by an input of the user into the user device 12, or by other means. The specific location may be changeable, for example, the user may be enabled to select a

different specific location to a previously supplied specific location, and the identified merchant profiles 21 refiltered, creating a new filtered merchant list. The distance limit may be predetermined (e.g. set by a system operator) or provided by the user device 12. In the latter case, the user of the user device 12 may provide an input to the user device 12 indicating an intended distance limit which is then communicated to the merchant module 20. The distance limit may be changeable, for example, the user may be enabled to select a different distance limit to a previously supplied distance limit, and the identified merchant profiles 21 refiltered, creating a new filtered merchant list.

In an implementation, the filtering is implemented by the user device 12 after receiving the identifier merchant profiles 21. In another embodiment, the user device 12 communicates the updated filtering information to the merchant module 20 which then undertakes the filtering, before communicating the new merchant filtered merchant list back to the user device 12.

The payment module 60 is configured to receive payment from providers ("provider payment"). A portion of the provider payment is payable to a merchant ("merchant payment"). Another portion of the payment may also be payable (depending on the embodiment, in all instances or at least some instances) to a payment account associated with the system operator ("operator payment"). The payment account may be maintained by the payment module 60 (as assumed herein).

A provider payment may be received from an account maintained by the payment module 60 (e.g. a provider account wherein the provider is enabled to deposit funds). Alternatively (or in addition), a provider can be invoiced for charges incurred due to advertisements 52 being communicated to user devices 12. Alternatively (or in addition), the provider may be charged through a linked financial account immediately (or close to immediately) after an advertisement 52 is communicated to a user device 12 and/or activated by a user of a user device 12.

In an embodiment, a provider payment corresponds to (e.g. is equal to or is derived from) the bid value for the advertisement 52 presented on the user device 12 associated with that provider. The provider payment typically includes data identifying the provider associated with the advertisement and the bid value. The provider payment is stored in a payment database 61 of the payment module 60.

Referring to Figure 6, a method for incentivising a user utilising the features of system 10 is shown. The user device 12 is configured to communicate to the operating server 11 an

advertisement initiation message at initiation step 100. The advertisement initiation message comprises information such that, in response, the advertisement module 50 of the operating server 11 generates a plurality of advertisements 52 for communication to the user device 12, at advertisement generation step 101. The generated advertisements 52 are communicated to the user device 12 at advertisement communication step 102. Optionally, the advertising module 50 also receives the user profile 31 associated with the user of the user device 12 at profile reception step 103. The advertising initiation message may comprise a request for the user device 12 to receive a plurality of advertisements 52 and/or search terms.

The user device 12 is then configured to present to the user of the user device 12 (via display 70) the advertisements 52, at advertisement display step 104. Typically, the user is enabled to activate one of the advertisements 52 (e.g. by touching the area of the touchscreen display 70 comprising the advertisement 52) at advertisement activation step 105 (although, as discussed, embodiments may allow for activation of one or more advertisements 52). In response, the user device 12 communicates a message to the operating server 11 comprising information indicating activation of the advertisement 52, at advertisement response step 105.

In response to the operating server 11 receiving the message from the user device 12, the payment module 60 makes a payment record indicating that a payment is receivable from the provider associated with the activated advertisement 52, at payment record step 106. As discussed above, the payment may be received immediately, obtained from an account associated with the provider, or invoiced at a later date.

In an embodiment, the payment record also indicates that a payment is receivable from at least one additional provider. According to this embodiment, the payment module 60 identifies a predefined number of the advertisements 52 different to the selected advertisement 52 and includes in the payment record an indication that payment is receivable from the corresponding provider(s). In a variation, the payment module 60 identifies all of the advertisements 52 different to the selected advertisement 52 and includes in the payment record an indication that payment is receivable from the corresponding provider(s)

Activation of an advertisement 52 has the effect of providing the user of the associated user device 12 with an incentive to purchase the product associated with that advertisement 52. Preferably (and as assumed herein), the incentive is for the user to visit the (or a) merchant location 13 associated with a merchant which provides for sale the product associated with the

activated advertisement 52. The payment module 60 is therefore configured to store, along with the payment record, information identifying the product associated with the activated advertisement 52.

Referring to Figure 7, a method is shown for identifying one or more merchants associated with the product of the activated advertisement 52 according to an embodiment. The user device 12 receives, from the merchant module 20, either the identified merchant profiles 21 associated with the selected product or a filtered merchant list, at merchant identification step 200. For the purposes of the remaining disclosure, it is assumed that a filtered merchant list is communicated to the user device 12.

The user is enabled to select a merchant from the filtered merchant list for purchasing the selected product (associated with the selected advertisement), at merchant selection step 201.

In an embodiment, the user is enabled to select a merchant from the filtered merchant list through an interaction with the user device 12. The user may be required to select a merchant within a predetermined time of selection of the advertisement. Alternatively, the user may be enabled to select the merchant at any time subsequent to selecting the advertisement.

In an embodiment, the user is prompted when in the vicinity of a merchant location of a merchant associated with an identified merchant profile 21 (or a filtered merchant list in another embodiment) to select the merchant. The prompt typically corresponds to a notification being present on the user device 12 of the user (or, in an embodiment, another user device 12 also associated with the same user) when that user device 12 is within a predetermined proximity of the merchant location. The user device 12 can be configured to identify when its location is within the predetermined proximity, for example, using a location determining function of the user device 12.

In another example, the merchant may be supplied with a beacon device and the user device 12 is configured to identify that it is within a communication distance with the beacon device. In this embodiment, the beacon devices typically have a relatively small range of communication, for example less than 50 metres (such as 10 metres).

In an embodiment, the user can interact with the user device 12 to select the merchant at a time of their own choosing. In another embodiment, the advertisement 52 is associated with a merchant and therefore the merchant is selected when the corresponding advertisement is activated.

Next, the payment module 60 is configured to effect a payment to the merchant for a portion of the purchase price of the selected product. The payment is associated with payment record—typically, the payment to the merchant is a portion of the payment made by the provider (or, in embodiments, providers) associated with the payment record. The portion may be a predefined percentage value of the purchase price associated with the product, for example, 7%. Also, or alternatively, the portion may be a predefined percentage value of the payment associated with the payment record, for example, 50%. Payment of the merchant payment should be associated with or subsequent to the user finalising the purchase and making the user payment to the merchant.

In an embodiment, the system 10 is also configured to cause a payment to be made from an account associated with the user of the user device 12 ("user payment") to the merchant, at user payment step 202. Typically, the payment is equal to the purchase price of the product with the payment made by the provider to the merchant subtracted. In this way, the merchant receives the original purchase price as payment for the product and the user makes a discounted payment to the merchant; the remainder is paid by the provider.

In an embodiment, the operating server 11 maintains a user account (for example, via the user module 30) such that the user provides payment details to the operating server 11. The payment made by the user to the merchant may therefore correspond to the user account being deducted the necessary funds and these funds applied to a merchant account associated with the merchant.

In an embodiment, the user is required to authorise a payment at the merchant location 13 using means separate to the system 10 (e.g. payment with cash or credit card).

In an embodiment, user payment is made contemporaneously with activation of the corresponding advertisement 52. In another embodiment, the user payment is made contemporaneously with selection of a merchant by the user—this may be when the user visits the merchant location 13 of the selected merchant.

In an embodiment, if the user fails to finalise purchase of the product from a selected merchant within a predetermined time (for example, two weeks or one month), then the user loses their right to purchase the product. In this event, a refund is made to the provider associated with the activated advertisement—this refund may be made to an account maintained by the system 10 associated with the provider or directly to an external account (e.g. bank

account) of the provider. In an embodiment, the refund is smaller than the provider payment—for example, as according to an implementation, the refund is equal to the merchant payment. Therefore, according to this implementation, the system operator receives the operator payment irrespective of whether the user finalises the purchase.

Further modifications can be made without departing from the spirit and scope of the specification. For example, the embodiments described herein include individual modules configured to implement particular functionality—however, the term "module" is not intended to be limiting and is utilised for ease of illustration of the various embodiments. Generally, the functionality of the modules can be implemented according to known techniques. Additionally, reference to a plurality of instances of a feature should be taken to include implementations where a single instance of that feature is present, unless the disclosure makes it clear that multiple instances are required.

The claims defining the invention are as follows:

1. A method for incentivising a customer, comprising:

generating a plurality of advertisements for presentation on a user device and communicating the advertisements to the user device, wherein each advertisement is associated with a product;

receiving, from the user device, a message indicating activation of an advertisement;

recording a payment record indicating that a payment is receivable associated with a provider of at least the activated advertisement;

selecting a merchant associated with the product associated with the activated advertisement; and

making a payment to the selected merchant comprising a first payment portion derived from the payment indicated by the payment record and a second payment portion associated with a payment to be made by the user associated with the user device.

2. A method as claimed in claim 1, wherein the plurality of advertisements is generated at least in part based on received information indicating a current user experience of the user.

3. A method as claimed in either one of claims 1 and 2, wherein the plurality of advertisements is generated at least in part in accordance with a bidding process, and/or wherein the advertisements of the plurality are ordered.

4. A method as claimed in any one of the previous claims, wherein the first payment portion and the second payment portion add to a purchase price of the product associated with the advertisement.

5. A method as claimed in any one of the previous claims, wherein the merchant is selected as being a closest merchant to a location associated with the user device and being associated with the product associated with the activated advertisement.

6. A method as claimed in any one of claims 1 to 4, wherein the merchant is selected by:

communicating a plurality of merchants associated with the product associated with the activated advertisement to the user device; and

receiving, from the user device, a selected merchant from the plurality communicated to the user device.

7. A method as claimed in any one of claims 1 to 4, wherein the merchant is selected when the user is in a proximity with a merchant location associated with the merchant.

8. A method as claimed in any one of the previous claims, wherein the first payment portion is refunded to the provider upon a failure of the user to finalise purchase within a predetermined time.

9. A method as claimed in any one of the previous claims, wherein the first payment portion is equal to a predetermined fraction of the total payment record and wherein a payment equal to the total payment record minus the first payment portion is made to a system operator.

10. A method as claimed in claim 9, wherein the predetermined fraction is 0.5.

11. A method as claimed in any one of the previous claims, wherein the payment record also indicates that a payment is receivable associated with a provider of at least one advertisement different to the activated advertisement.

12. A method as claimed in claim 10, wherein the payment record includes a predefined number of providers associated with advertisements different to the activated advertisement.

13. A method as claimed in claim 10, wherein the payment record includes each of the providers associated with advertisements different to the activated advertisement.

14. An operator server, configured to:

generate a plurality of advertisements for presentation on a user device and communicate the advertisements to the user device, wherein each advertisement is associated with a product;

receive, from the user device, a message indicating activation of an advertisement;

record a payment record indicating that a payment is receivable associated with a provider of at least the activated advertisement;

select a merchant associated with the product associated with the activated advertisement; and

make a payment to the selected merchant comprising a first payment portion derived from the payment indicated by the payment record and a second payment portion associated with a payment to be made by the user associated with the user device.

15. A server as claimed in claim 14, wherein the plurality of advertisements is generated at least in part based on received information indicating a current user experience of the user.

16. A server as claimed in either one of claims 14 and 15, wherein the plurality of advertisements is generated at least in part in accordance with a bidding process, wherein the advertisements of the plurality are ordered.

17. A server as claimed in any one of claims 14 to 16, wherein the first payment portion and the second payment portion add to a purchase price of the product associated with the advertisement.

18. A server as claimed in any one of claims 14 to 17, wherein the server is configured to select a closest merchant to a location associated with the user device as the merchant, the merchant being associated with the product associated with the activated advertisement.

19. A server as claimed in any one of claims 14 to 17, wherein the server is configured to:

communicate a plurality of merchants associated with the product associated with the activated advertisement to the user device; and

receive, from the user device, a selected merchant from the plurality communicated to the user device.

20. A server as claimed in any one of claims 14 to 17, wherein the merchant is selected when the user is in a proximity with a merchant location associated with the merchant.

21. A server as claimed in in any one of claims 14 to 20, wherein the server is configured to refund the first payment portion to the provider upon a failure of the user to finalise purchase within a predetermined time.

22. A server as claimed in any one of claims 14 to 21, wherein the first payment portion is equal to a predetermined fraction of the total payment record and wherein the server is configured to make a payment equal to the total payment record minus the first payment portion to a system operator.

23. A server as claimed in claim 22, wherein the predetermined fraction is 0.5.

24. A server as claimed in any one of claims 14 to 23, wherein the payment record also indicates that a payment is receivable associated with a provider of at least one advertisement different to the activated advertisement.

25. A server as claimed in claim 24, wherein the payment record includes a predefined number of providers associated with advertisements different to the activated advertisement.

26. A server as claimed in claim 24, wherein the payment record includes each of the providers associated with advertisements different to the activated advertisement.

27. A commerce system for providing an incentive to a customer, comprising:

an operator server;

one or more user devices in communication with the operator server; and

one or more merchant devices in communication with the operator server, wherein

the operator server is configured to:

generate a plurality of advertisements for presentation on a user device and communicate the advertisements to the user device, wherein each advertisement is associated with a product;

receive, from the user device, a message indicating activation of an advertisement;

record a payment record indicating that a payment is receivable associated with a provider of at least the activated advertisement;

select a merchant associated with the product associated with the activated advertisement; and

make a payment to the selected merchant comprising a first payment portion derived from the payment indicated by the payment record and a second payment portion associated with a payment to be made by the user associated with the user device, wherein the payment is associated with a message communicated to the merchant device associated with the merchant, and

wherein the, or each, user device is configured to:

receive advertisements from the operator server;

present the advertisements on a display of the user device and receive activation of an advertisement via a user interface of the user device;

communicate a message indicating activation of the advertisement to the operator server.

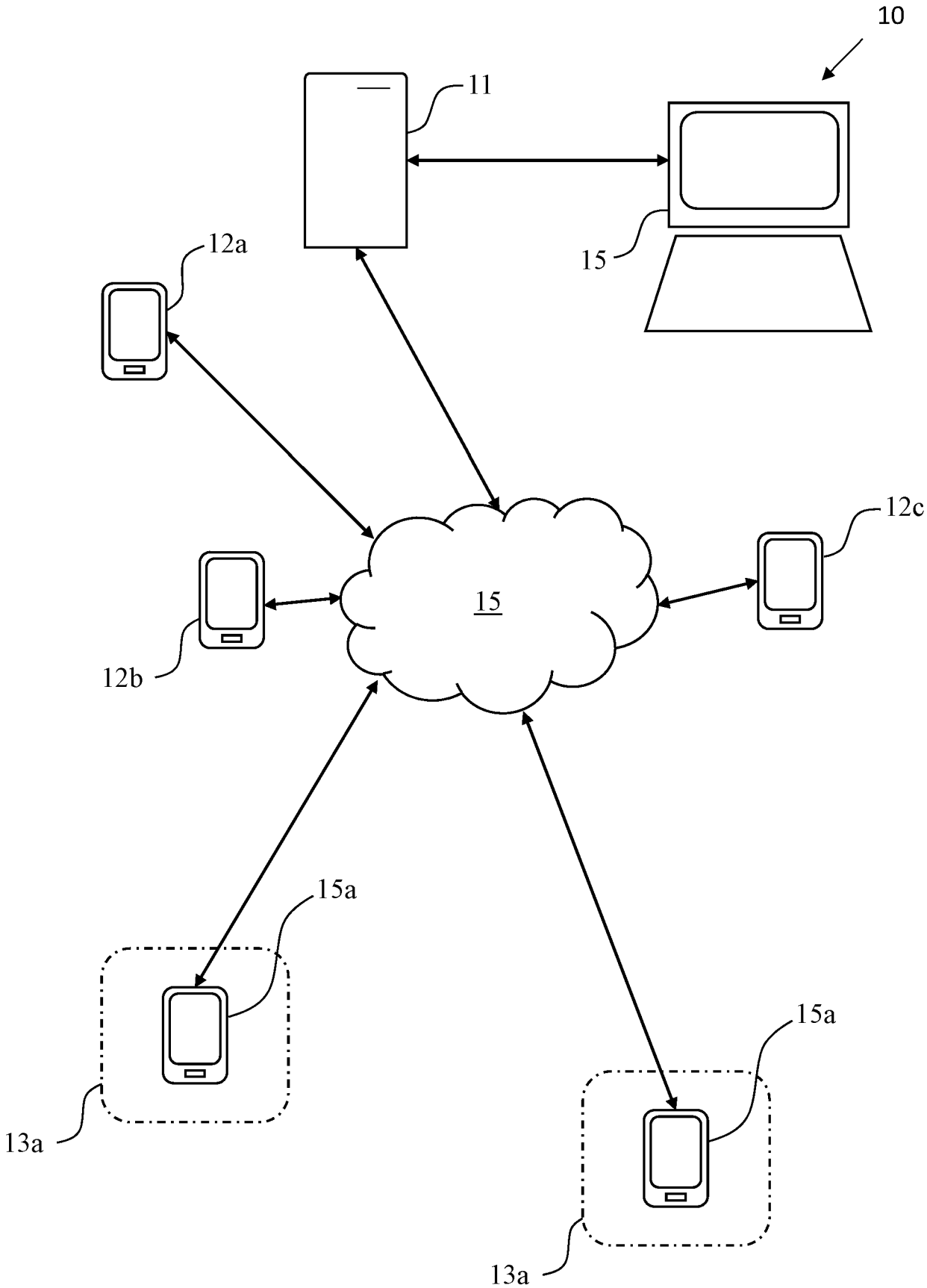


Figure 1

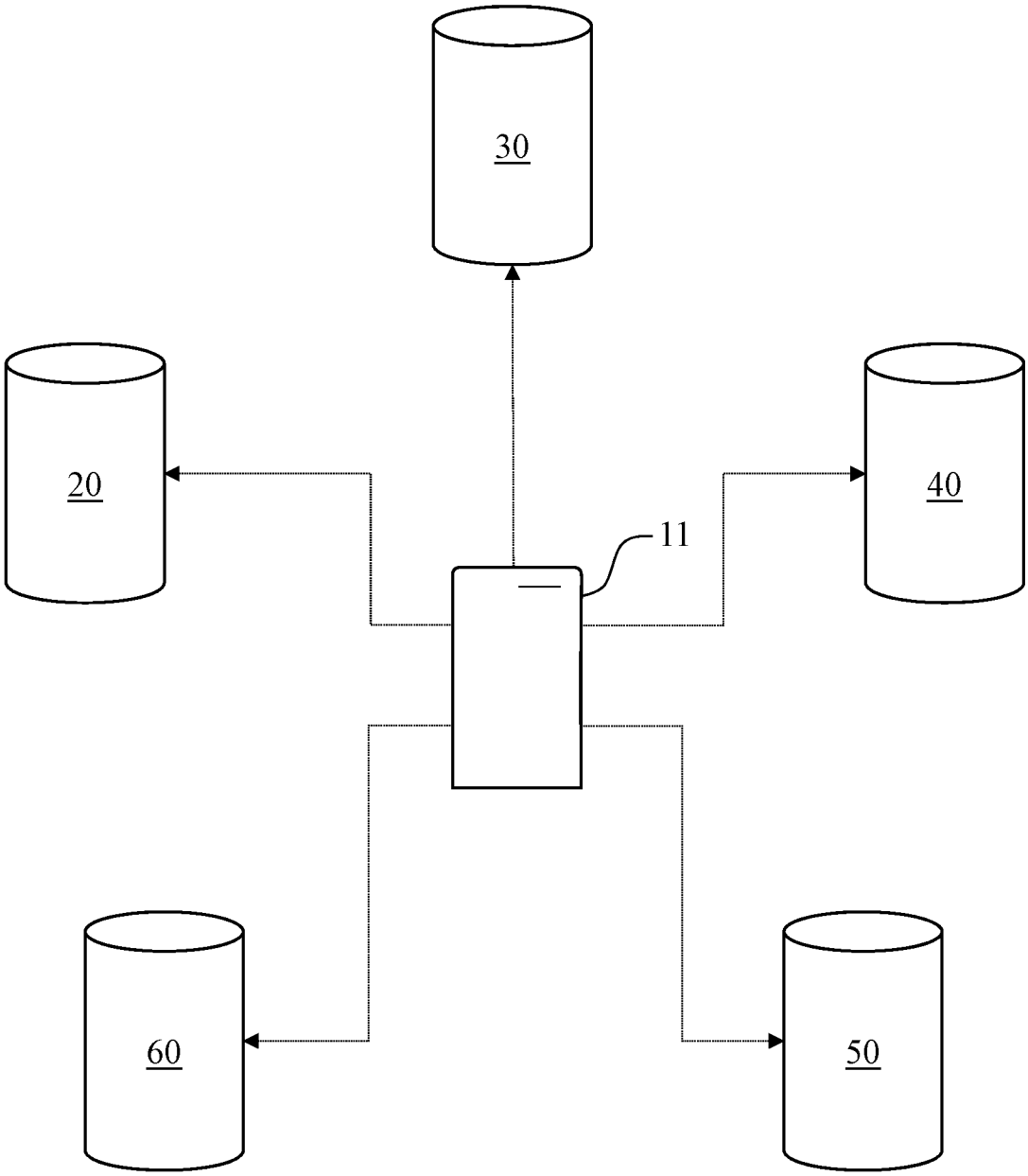


Figure 2

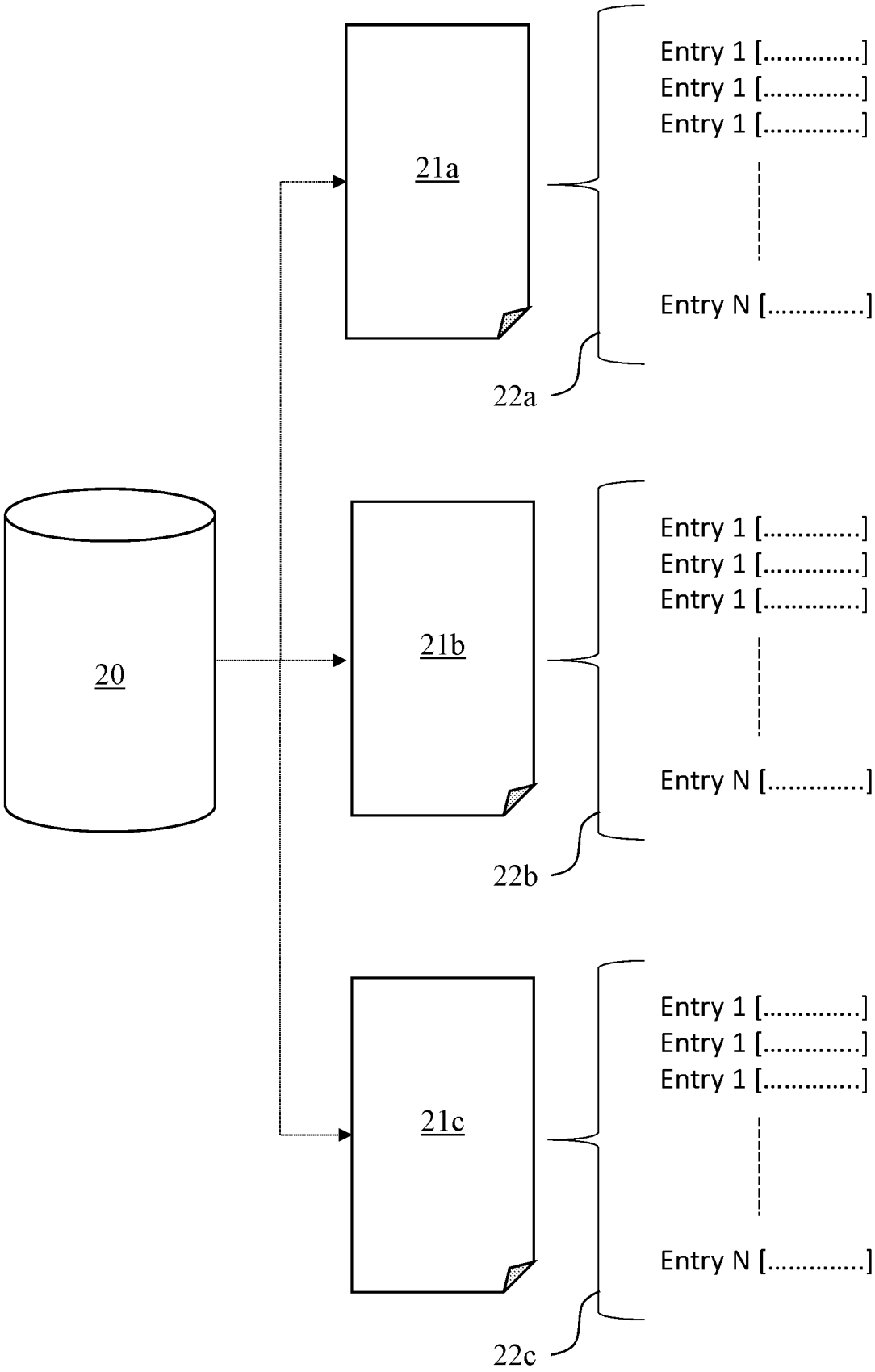

21a
Entry 1 [.....]
Entry 1 [.....]
Entry 1 [.....]
Entry N [.....]
22a
20
21b
Entry 1 [.....]
Entry 1 [.....]
Entry 1 [.....]
Entry N [.....]
22b
21c
Entry 1 [.....]
Entry 1 [.....]
Entry 1 [.....]
Entry N [.....]
22c

Figure 3a

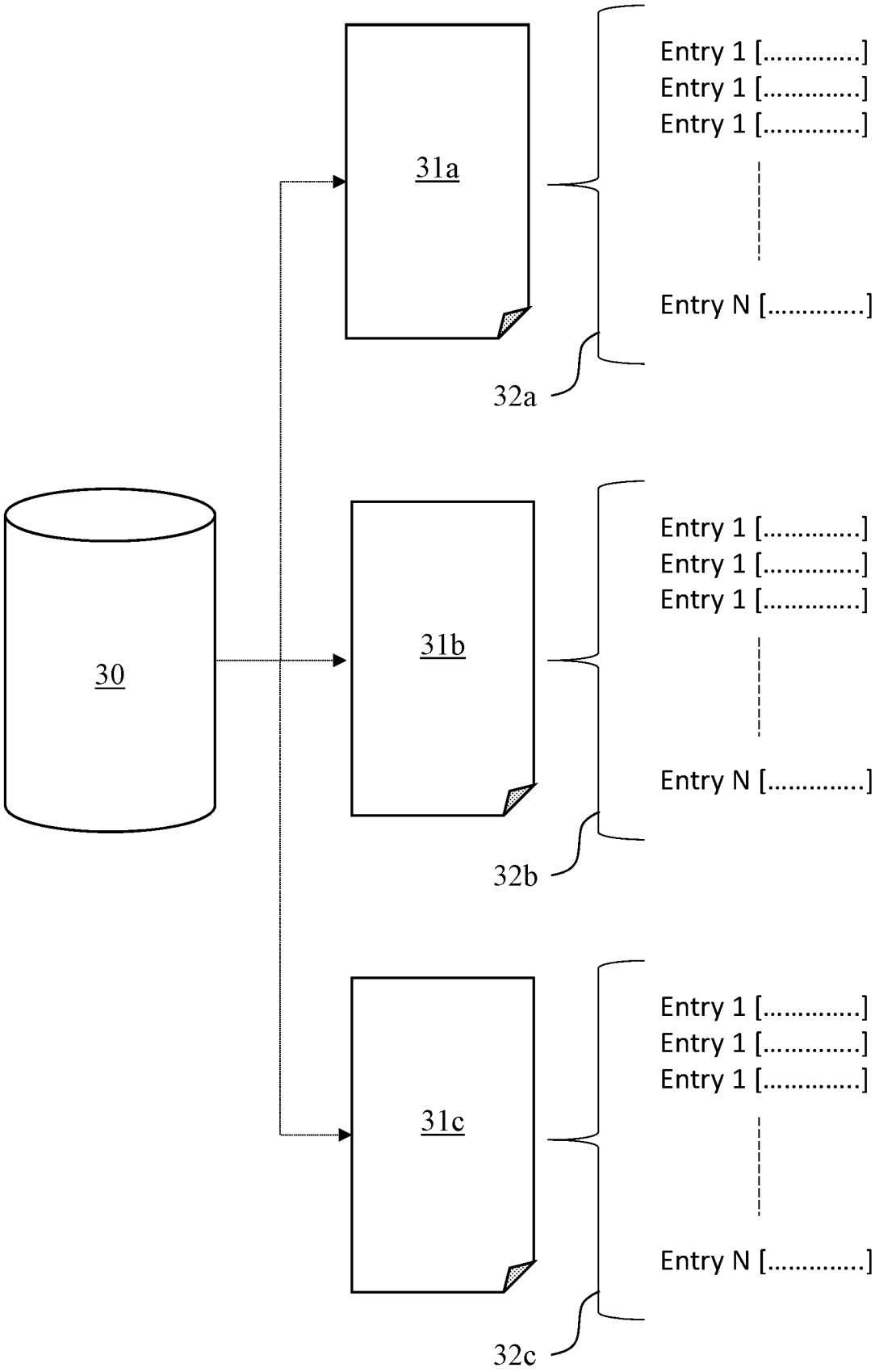

31a
Entry 1 [.....]
Entry 1 [.....]
Entry 1 [.....]
Entry N [.....]
32a
30
31b
Entry 1 [.....]
Entry 1 [.....]
Entry 1 [.....]
Entry N [.....]
32b
31c
Entry 1 [.....]
Entry 1 [.....]
Entry 1 [.....]
Entry N [.....]
32c

Figure 3b

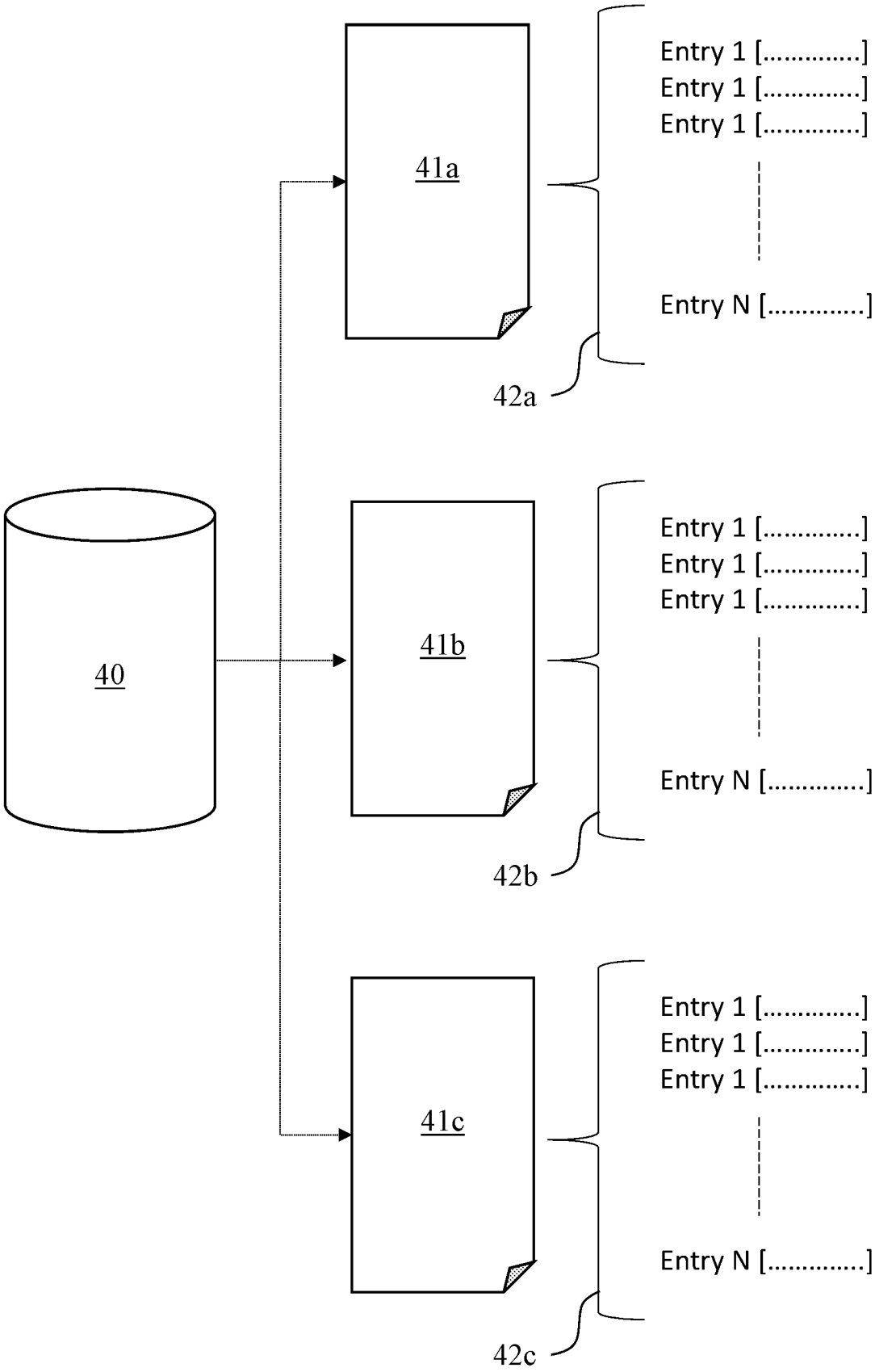

41a
Entry 1 [.....]
Entry 1 [.....]
Entry 1 [.....]
Entry N [.....]
42a
40
41b
Entry 1 [.....]
Entry 1 [.....]
Entry 1 [.....]
Entry N [.....]
42b
41c
Entry 1 [.....]
Entry 1 [.....]
Entry 1 [.....]
Entry N [.....]
42c

Figure 3c

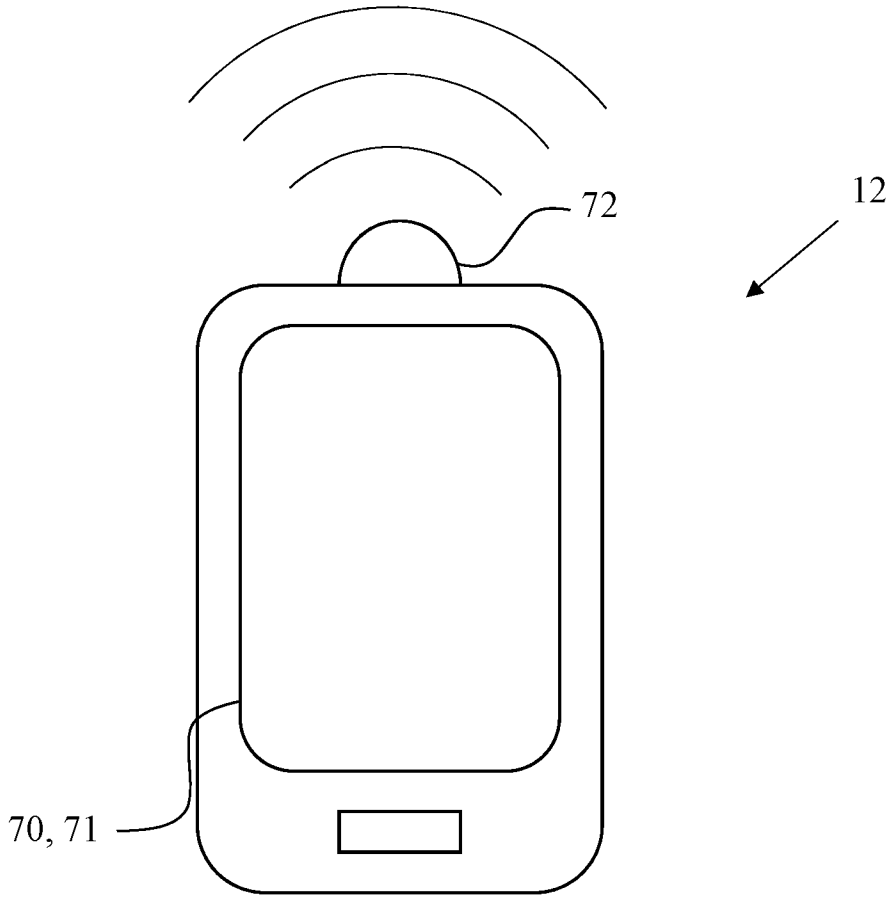


Figure 4

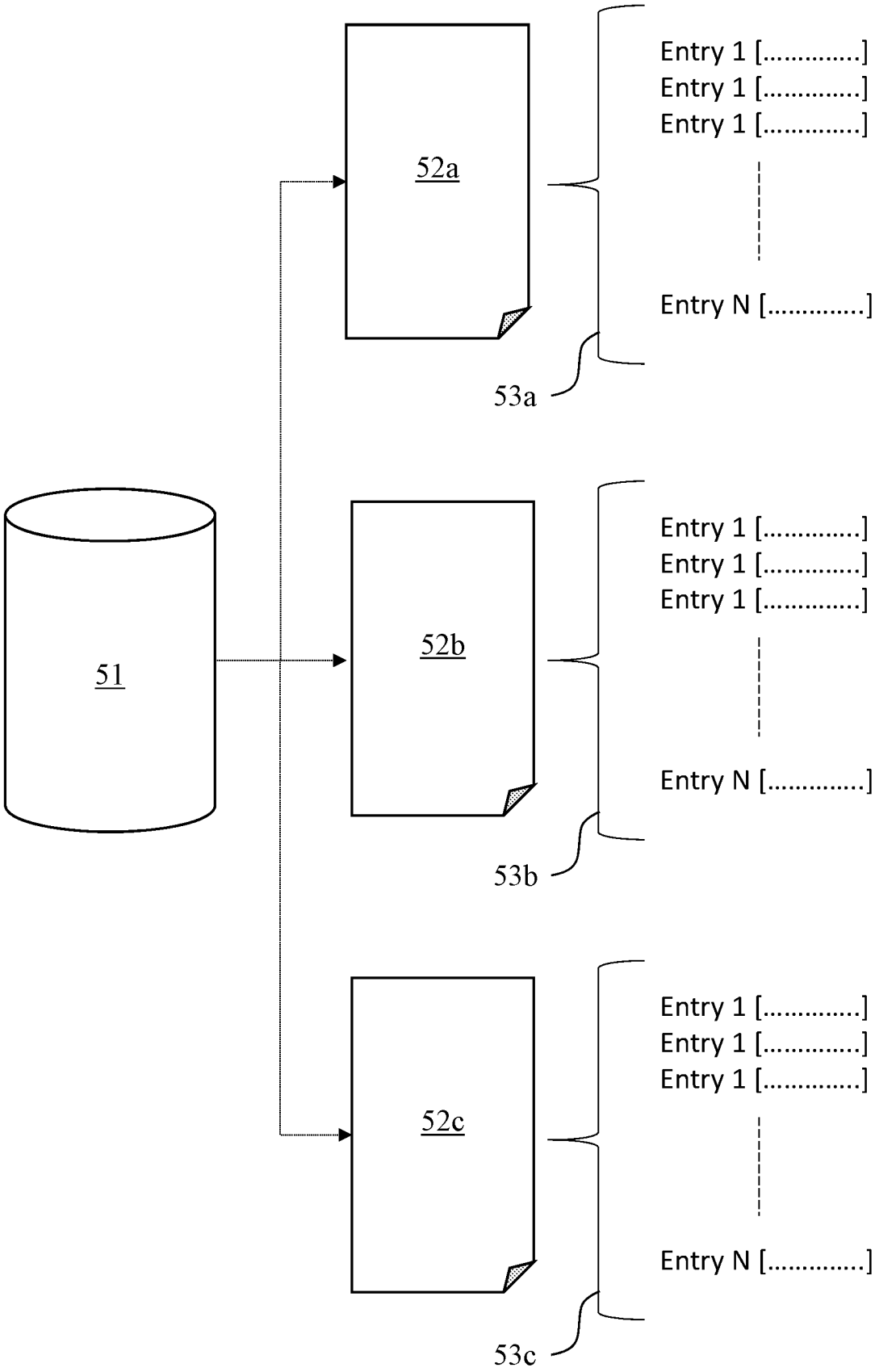

51
52a
52b
52c
Entry 1 [.....]
Entry 1 [.....]
Entry 1 [.....]
Entry N [.....]
53a
Entry 1 [.....]
Entry 1 [.....]
Entry 1 [.....]
Entry N [.....]
53b
Entry 1 [.....]
Entry 1 [.....]
Entry 1 [.....]
Entry N [.....]
53c

Figure 5

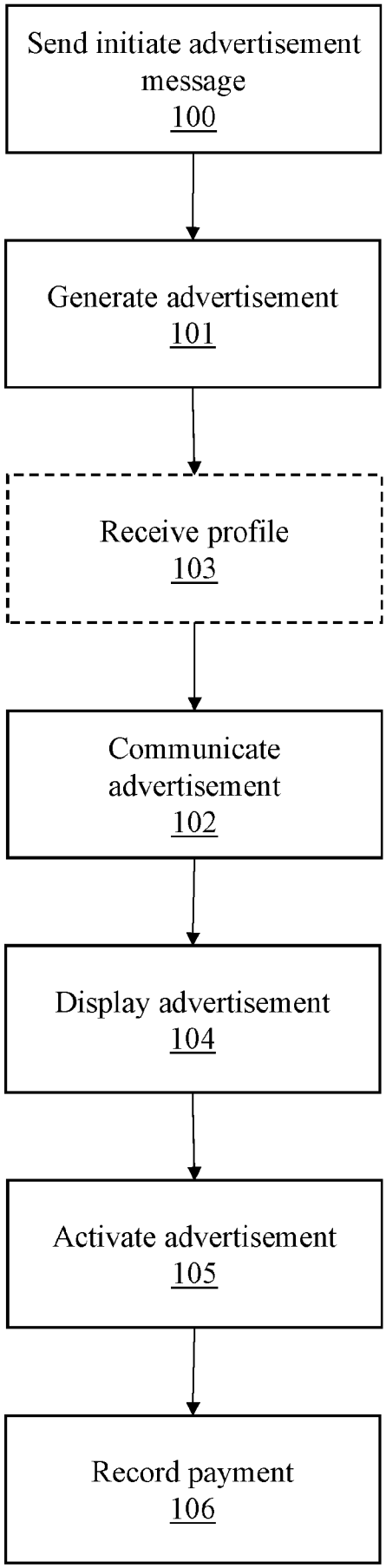

Send initiate advertisement message
100
Generate advertisement
101
Receive profile
103
Communicate advertisement
102
Display advertisement
104
Activate advertisement
105
Record payment
106

Figure 6

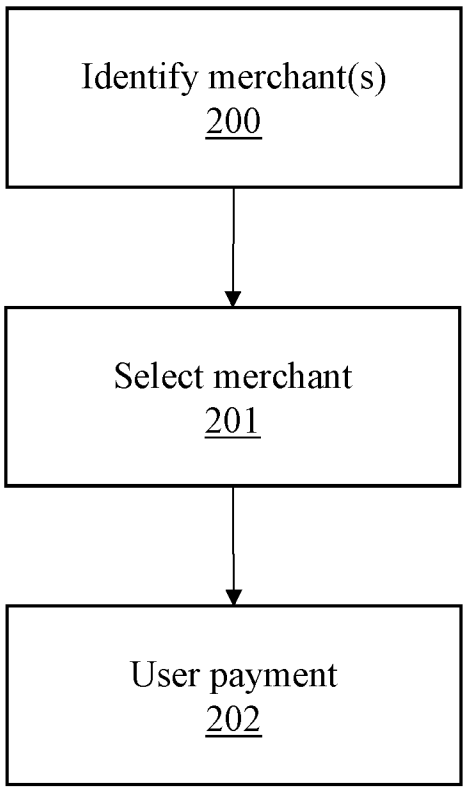

Identify merchant(s)
200
Select merchant
201
User payment
202

Figure 7

INTERNATIONAL SEARCH REPORT

International application No.
PCT/AU2019/050707

A. CLASSIFICATION OF SUBJECT MATTER

G06Q 20/38 (2012.01) G06Q 20/22 (2012.01) G06Q 30/02 (2012.01)

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)

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

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

Databases: PATENW, Google, Google Patents, Google Scholar and The LENS; Classification Marks: G06Q20/387, G06Q20/405, G06Q30/0273, G06Q30/0241, G06Q30/0277, G06Q30/0222, G06Q30/227, G06F16/9535, G06Q30/02, G06Q30/0207, G06Q30/0269, **Keywords:** Customer, Incentivisation, Bonus, Offer, Discount, Cash Back, Benefit, Rebate, Advertisement, Communication, Presenting, Smartphone, Message, Activation, Record, Payment, Select, Merchandise, First, Second, Plurality, Portion, Account, Bidding, Order, Making, Split and like terms.

Applicant/Inventor Name Search performed in Espacenet, AUSPAT and internal databases provided by IP Australia

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
	Documents are listed in the continuation of Box C	

[X] Further documents are listed in the continuation of Box C [X] See patent family annex

* Special categories of cited documents:

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"D" document cited by the applicant in the international application

"E" earlier application or patent but published on or after the international filing date

"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)

"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

"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

"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

"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

"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
7 August 2019	07 August 2019

Name and mailing address of the ISA/AU	**Authorised officer**
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INTERNATIONAL SEARCH REPORT C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		International application No. **PCT/AU2019/050707**
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2014/0046744 A1 (VISA INTERNATIONAL SERVICE ASSOCIATION) 13 February 2014 See the whole document in particular - Abstract, Figure 16, Para [0040], [0043]-[0049], [0073], [0105]-[0110], [0112]-[0114], [0133] and [0138]-[140].	1-27
X	US 2015/0088633 A1 (VISA INTERNATIONAL SERVICE ASSOCIATION) 26 March 2015 See the whole document in particular - Abstract, Figures 1-29, Para [0041]- [0050], [0100]-[0120], [0133]-[0139], [0146]-[0152], [0161]-[0168].	1-27
A	US 2007/0011044 A1 (HANSEN) 11 January 2007 See the whole document.	1-27
A	US 8886555 B2 (AT&T INTELLECTUAL PROPERTY I, L.P.) 11 November 2014 See the whole document.	1-27

INTERNATIONAL SEARCH REPORT Information on patent family members	International application No. **PCT/AU2019/050707**

This Annex lists known patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document/s Cited in Search Report		**Patent Family Member/s**	
Publication Number	**Publication Date**	**Publication Number**	**Publication Date**
US 2014/0046744 A1	13 February 2014	US 2014046744 A1	13 Feb 2014
US 2015/0088633 A1	26 March 2015	US 2015088633 A1	26 Mar 2015
		US 2015088626 A1	26 Mar 2015
US 2007/0011044 A1	11 January 2007	US 2007011044 A1	11 Jan 2007
		WO 2007008500 A2	18 Jan 2007
US 8886555 B2	11 November 2014	US 2013275216 A1	17 Oct 2013
		US 8886555 B2	11 Nov 2014
		US 2010076849 A1	25 Mar 2010
		US 8478641 B2	02 Jul 2013

End of Annex

Due to data integration issues this family listing may not include 10 digit Australian applications filed since May 2001.