



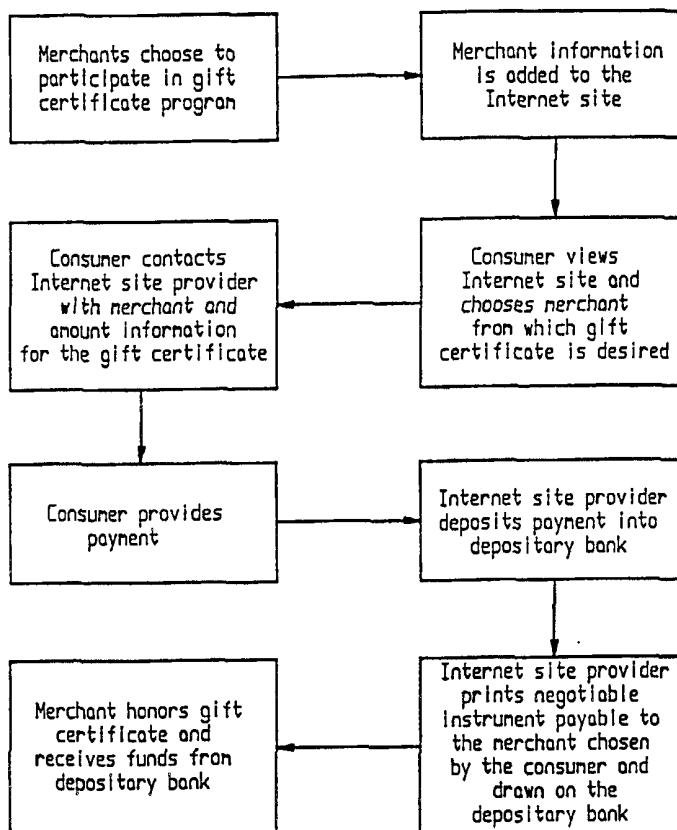
INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

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<p>(21) International Application Number: PCT/US00/09029 (22) International Filing Date: 5 April 2000 (05.04.00) (30) Priority Data: 09/309,215 12 May 1999 (12.05.99) US (71)(72) Applicant and Inventor: BUCHHOLZ, Steven [US/US]; 7052 Society Court, Dayton, OH 45414 (US). (74) Agent: RANDALL J. KNUTH, P.C.; 3510-A Stellhorn Road, Fort Wayne, IN 46815-4631 (US).</p>		<p>(81) Designated States: AU, BR, CA, CN, DE, ES, GB, JP, MX, European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE).  <b>Published</b> <i>With international search report.</i> <i>Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.</i></p>

(54) Title: METHOD OF GENERATING AND OFFERING GIFT CERTIFICATES FOR SALE

(57) Abstract

A method of generating a gift certificate in which the gift certificate is in the form of a negotiable instrument payable to the identified merchant and drawn upon funds deposited in a depository bank. The method of the current invention further includes registering merchants to participate in a service in which gift certificates for a plurality of merchants are offered from a central location which can be, for example, an Internet site.



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METHOD OF GENERATING AND OFFERING GIFT CERTIFICATES FOR SALEBACKGROUND OF THE INVENTION

## 1. Field of the invention.

The present invention relates to a method of establishing a central location for offering gift certificates for a number of products and services which can be obtained from various  
5 merchants. The present invention further relates to a method of generating a gift certificate, wherein the gift certificate is a negotiable instrument made payable to the merchant from which goods and services are desired.

## 2. Description of the related art.

10 Certificates which can be exchanged for goods or services are popular gift items. Such certificates provide a gift giver the opportunity to give a gift even if the giver is unsure of the needs or wants of the recipient. Gift certificates are also valuable to the gift receiver as they  
15 eliminate the possibility of not being able to exchange an unwanted gift.

While gift certificates offer a convenient gift idea, obtaining these certificates can be time consuming. The individual wishing to purchase particular certificates must  
20 commonly travel to the relevant business and wait in line for the opportunity to purchase these certificates. Additionally, if the purchaser of gift certificates wishes to purchase gift

certificates from different businesses, he or she must travel to each of these businesses to obtain such certificates.

Gift certificates are advantageous to a business owner as they provide an additional means for generating sales. While gift certificates provide the opportunity for additional sales, they can be difficult for a business to manage. Gift certificates create accounting problems for businesses including maintaining accurate counts of available certificates and physical securing of the certificates along with certificates which have been utilized to purchase goods or services.

What is needed in the art is a method of generating gift certificates which will be readily honored by merchants, and which will require less efforts from the merchant in accounting for and producing these certificates. What is additionally needed in the art is a method for purchasing gift certificates which utilizes a central location from which gift certificates from a number of different merchants may be purchased.

#### SUMMARY OF THE INVENTION

The present invention is directed to improve upon the currently available methods for producing, purchasing, and honoring gift certificates, as well as to provide a convenient method for purchasing gift certificates from a number of merchants who deal in various goods and services.

The present invention provides a method of generating gift certificates in a form of a negotiable instrument which is payable to the particular merchant from whom the goods and services are desired, and which is drawn on funds deposited in a depositary bank. The present invention further offers an Internet site from which a gift certificate user may purchase gift certificates for a number of different merchants who deal in various goods and services.

The invention, in one form thereof, comprises a method of generating gift certificates. This method includes the steps of: depositing funds in a depositary bank, identifying the entity to whom the instrument will be payable and generating an instrument payable to the identified entity (e.g. business merchant), and drawing on the funds deposited in the depositary bank.

The invention, in another form thereof, comprises a method of selling gift certificates. This method includes the steps of: offering gift certificates for sale on an Internet site, receiving gift certificate orders, and generating ordered gift certificates. The step of receiving gift certificate orders may further comprise receiving orders for gift certificates which are sent via E-mail communications. This method further includes the steps of: receiving payment for the ordered certificates, and sending the ordered gift certificates to the intended recipient.

The step of receiving payment for the ordered certificates further includes the steps of: receiving payment and depositing the payment in a depository bank. Payment may be received in any form, such as a physical check, including  
5 any electronically communicatable payment form. The electronically communicatable payment form may be sent with an E-mail communication which places an order. If an electronically communicatable payment form is utilized, the method further includes the step of: determining if a  
10 predetermined amount corresponding to the amount of the gift certificate and any service charge is available in the account from which payment is to be taken. The method of the current invention further includes providing a secure server which can be utilized by a consumer to transmit order information  
15 including payment information. The step of receiving electronically communicatable payment information may further include receiving credit card information, receiving debit card information, or receiving ATM card information.

The step of offering gift certificates for sale on an  
20 Internet site further includes the steps of: registering merchants for participation in the gift certificate selling program and creating a portion of the Internet site which corresponds to the registered merchant. The step of offering gift certificates for sale may further include the step of:  
25 creating a portion of the Internet site corresponding to the

registered merchant which includes a description of products and services that the registered merchant offers. Specialized indicia, trademarks, and other visual artwork may be applied to the instrument depending on the associated merchant.

5           The step of generating ordered gift certificates comprises generating an instrument payable to the chosen merchant and draw on the depositary bank in which the payment funds were deposited.

10           The step of registering merchants for participation in the gift certificate selling program may include the steps of: contacting merchants to offer registration in the gift certificate selling program, registering interested merchants, distributing door and register labels identifying the merchant as a participant in the gift certificate selling program, and  
15           distributing a sample voided specimen of an actual certificate to the registered merchant.

20           The step of contacting merchants to offer registration in the gift certificate selling program may include the step of: contacting the perspective merchant in person or providing an E-mail address accessible through the Internet site which is dedicated to receiving merchant requests to participate in the gift certificate selling program.

          The method of selling gift certificates may further include the step of: advertising the Internet site using E-

mail advertisements, direct mail, billboards, print ads, television, radio advertisements, or other Internet pages.

The method of selling gift certificates may further include the steps of: offering contests which allow participants to submit their E-mail address so that they may receive promotional information and sending E-mail advertisements to the contest participants who choose to receive the advertisements. The method of selling gift certificates may further include the step of: constructing a database of contact information which corresponds to users of the Internet site.

The step of generating ordered gift certificates may further include the steps of: providing an area dedicated to computer operations including maintaining the Internet site and receiving orders, and providing a secure area dedicated to processing orders including printing and shipping the checks which serve as gift certificates. The step of sending ordered gift certificates to the intended recipient may further include packaging the gift certificates in a gift envelope and shipping the packaged certificates to the intended recipient.

The invention, in another form thereof, comprises an apparatus for selling gift certificates. The apparatus of this form of the current invention includes a server which maintains an Internet site. The Internet site is designed to display merchant and gift certificate order information. The



information displayed by the Internet site can include the goods and services offered by a particular merchant, as well as, geographical information indicating where particular merchants reside. The apparatus further includes a first  
5 communication device which is operatively connected to the server. The first communication device can be, for example, a modem. The apparatus for selling gift certificates of this form of the current invention, further includes a computer and a second communication device which is operatively connected  
10 to the computer. The second communication device is selectively communicatively connected to the first communication device. The computer is operative to access and navigate the Internet site so that merchant and gift certificate order information may be obtained at a remote  
15 location. The second communication device can be, for example, a modem.

The invention, in another form thereof, comprises an apparatus for selling gift certificates. The apparatus of this form of the current invention includes a server which  
20 maintains an Internet site. The Internet site is designed to display merchant and gift certificate order information. The information displayed by the Internet site can include the goods and services offered by a particular merchant, as well as, geographical information indicating where particular  
25 merchants are located. The apparatus further includes a first

communication device which is operatively connected to the server. The apparatus for selling gift certificates of this form of the current invention further includes a computer, and a second communication device which is operatively connected to the computer. The second communication device is selectively communicatively connected to the first communication device. The computer is operative to access and navigate the Internet site so that merchant and gift certificate order information may be obtained at a remote location. In this form of the invention, the apparatus further includes a second computer. The second computer is communicatively connected to the server, and is operable to receive messages sent to an E-mail address maintained by the server and dedicated to receiving gift certificate orders. This E-mail address is accessible through the Internet site.

The server, which forms a part of the apparatus of one form of the current invention, can be a secure server. In one form of the current invention, the apparatus for selling gift certificates may further include a third computer which is communicatively connected to the server, and which is operable to receive messages sent to a second E-mail address maintained by the server and dedicated to receiving merchant requests to participate in the gift certificate selling program. The apparatus may also include a memory means which is communicatively connected to the server, and is operative to

store a database of contact information corresponding to users of the Internet site.

An advantage of the present invention is the ability to offer merchants an opportunity to participate in a method of selling gift certificates which utilize a central location, and which generates a gift certificate in a form of a negotiable instrument which is directly payable to the participating merchant.

Another advantage of the present invention is the ability to sell a gift certificate in the name of a particular merchant in a manner in which no effort is required on the merchant's part.

A further advantage of the present invention is the ability to provide a central location which offers gift certificates for a wide variety of merchants who offer a variety of goods and services.

Yet another advantage of the present invention is the ability to provide a gift certificate which does not require additional accounting effort on the part of the merchant accepting the gift certificate.

#### BRIEF DESCRIPTION OF THE DRAWINGS

The above-mentioned and other features and advantages of this invention, and the manner of attaining them, will become more apparent and the invention will be better understood by reference to the following description of an embodiment of the

invention taken in conjunction with the accompanying drawings,  
wherein:

Fig. 1 is a block diagram illustrating a portion of the  
method of the present invention;

5 Fig. 2 is a block diagram illustrating an embodiment of  
the method of the present invention; and

Fig. 3 is a diagrammatic representation of one form of  
the current invention.

Corresponding reference characters indicate corresponding  
10 parts throughout the several views. The exemplification set  
out herein illustrates one preferred embodiment of the  
invention, in one form, and such exemplification is not to be  
construed as limiting the scope of the invention in any  
manner.

15 DETAILED DESCRIPTION OF THE INVENTION

A main aspect of the current invention is the creation of  
a gift certificate which takes the form of a negotiable  
instrument payable to the desired merchant and drawn upon  
funds deposited in a depository bank. Creating a gift  
20 certificate in such a form, enables merchants to more easily  
utilize gift certificates as a means of creating additional  
sales.

Creating a gift certificate which takes the form of a  
negotiable instrument made payable to the selected merchant  
25 allows gift certificates for multiple merchants to be offered

at a central location. Merchants participating in such a method of producing gift certificates will not be required to implement separate accounting methods associated with the gift certificates, but will merely need information from which it may be ascertained that the negotiable instrument which forms the gift certificate has been properly created. A gift certificate formed by the method of the current invention may then be utilized in any way or directly deposited, as any other check would be, into the merchant's bank account. Such activity may include the merchant electronically investigating the check, inquiring whether there is a positive balance in an account associated with the check, and franking the check.

Gift certificates for multiple merchants may be offered at a central location since the individual merchants will not be required to participate in the creation of the gift certificate. Creating a gift certificate, which takes the form of a negotiable instrument made payable to the selected merchant, makes it possible for a non-merchant to create a gift certificate which the merchant to which the gift certificate is payable will readily accept. The ability to offer a central location for the purchase of gift certificates allows a provider of gift certificates to create an Internet site from which consumers may choose merchant and amount information in which they would like to receive gift certificates.

In a preferred embodiment of the current invention, an Internet site is created which contains merchant information including a description of the goods and services offered by the participating merchants. Fig. 1 illustrates, in block diagram form, a general configuration of the Internet site which may be accessed by consumers at any remote location connected to the Internet.

Fig. 2 illustrates a flow of events which would commonly take place when utilizing the method of the current invention. After a merchant's information has been added to the Internet site, a consumer would be able to choose the particular merchant as well as an amount in which they would like the gift certificate to be issued. The web site is created such that electronically communicatable payment information may be sent via a secure server to an E-mail address which is dedicated to receiving order information. The payment funds are verified as being available and are deposited into the depository bank from which the gift certificate will be drawn.

In an additional embodiment of the method of the current invention, funds may be communicated from the consumer to the gift certificate issuer by any conventional means such as conventional mail.

In operation, the method of issuing gift certificates of the current invention provides merchants with the ability to increase sales through the use of gift certificates without

experiencing increased effort on their part, including additional accounting practices and safe guarding of on-site gift certificates. The gift certificates received as payment by the participating merchants are drawn upon funds already  
5 deposited into the bank from which the negotiable instruments, which form the gift certificates produced by the method of the current invention, are written.

Fig. 3 depicts gift certificate selling apparatus 10 according to an embodiment of the current invention. As  
10 illustrated in Fig. 3, the apparatus 10 includes a server 12 which maintains an Internet site which is designed to display merchant and gift certificate order information. The information maintained on this Internet site includes merchant location, goods and services offered by the merchant, as well  
15 as, gift certificate order information. Server 12 is operatively connected to first communication device 14. First communication device 14 is selectively communicatively connected to second communication device 16. Second communication device 16 is operatively connected to computer  
20 18, so that computer 18 may operate via second communication device 16 and first communication device 14 to communicate with server 12.

First communication device 14 and second communication device 1 can be, for example, modems which maintain a  
25 telecommunication link between computer 18 and server 12.

First communication device 14 and second communication device 16 can be any of a variety of well-known communication devices including ISDN devices, fiber-optic devices employing B-ISDN (or other communication standards), cable devices, or any other type of communication devices suitable for establishing a communication link.

As illustrated in Fig. 3, gift certificate selling apparatus 10 includes a second computer 22 and a third computer 26 which are both communicatively connected to server 12. Second computer 22 is operable to receive messages sent to an E-mail address maintained by the server and dedicated to receiving gift certificate orders. Third computer 26 is operable to receive E-mail messages through and E-mail address maintained by the server, which is dedicated to receiving merchant requests to participate in the gift certificate selling program. Both of these E-mail addresses are accessible through the Internet site.

While this invention has been described as having a preferred design, the present invention can be further modified within the spirit and scope of this disclosure. This application is therefore intended to cover any variations, uses, or adaptations of the invention using its general principles. Further, this application is intended to cover such departures from the present disclosure as come within known or customary practice in the art to which this invention



pertains and which fall within the limits of the appended claims.

WHAT IS CLAIMED IS:

1. A method of generating a gift certificate, comprising:  
depositing funds in a depository bank;  
identifying the entity to whom the gift certificate  
will be payable; and

5 generating an instrument payable to the identified  
entity and draw on the funds deposited in the depository bank.

2. A method of selling gift certificates, comprising:  
offering gift certificates for sale on an Internet  
site;

receiving gift certificate orders; and  
5 generating ordered gift certificates.

3. The method Claim 2, wherein said step of receiving  
gift certificate orders comprises:

receiving order for gift certificates sent via E-  
mail.

4. The method of Claim 2, further comprising:

receiving payment for the ordered certificates; and  
sending the ordered gift certificate to the intended  
recipient.

5. The method of Claim 3, further comprising:

receiving payment for the ordered certificates; and  
sending the ordered gift certificate to the intended  
recipient.

6. The method of Claim 4, wherein said step of receiving payment for the ordered certificates comprises:

receiving payment; and

depositing the payment in a depository bank.

7. The method of Claim 5, wherein said step of receiving payment for the ordered certificates comprises:

receiving electronically communicatable payment information via the E-mail order;

5 determining if a predetermined amount is available in the account from which payment is to be taken; and

depositing the payment in the depository bank.

8. The method of Claim 7, wherein said step of receiving electronically communicatable payment information comprises:

providing a secure server which can be utilized by a consumer to transmit order information, including payment  
5 information.

9. The method of Claim 7, wherein said step of receiving electronically communicatable payment information comprises:

receiving credit card information.

10. The method of Claim 7, wherein said step of receiving electronically communicatable payment information comprises:

receiving debit card information.

11. The method of Claim 7, wherein said step of receiving electronically communicatable payment information comprises:

receiving ATM card information.

12. The method of Claim 6, wherein said step of offering gift certificates for sale on an Internet site comprises:

registering merchants for participation in the gift certificate selling program; and

5 creating a portion of the Internet site which corresponds to the registered merchant.

13. The method of Claim 12, wherein said step of offering gift certificates for sale on an Internet site further comprises:

5 creating a portion of the Internet site corresponding to the registered merchant which includes a description of the products and services that the registered merchant offers.

14. The method of Claim 12, wherein said step of generating ordered gift certificates comprises:

5 generating an instrument payable to the chosen merchant and draw on the depositary bank in which the payment funds were deposited.

15. The method of Claim 12, wherein said step of registering merchants for participation in a gift certificate selling program comprises:

5 contacting merchants to offer registration in the gift certificate selling program;

registering interested merchants;

distributing door and register labels identifying the registered merchant as a participant in the gift certificate selling program; and

10           distributing a sample voided specimen of an actual certificate to the registered merchant.

16. The method of Claim 15, wherein said step of contacting merchants to offer registration in the gift certificate selling program comprises:

          contacting the prospective merchant in person.

17. The method of Claim 15, wherein said step of contacting merchants to offer registration in the gift certificate selling program comprises:

5           providing an E-mail address accessible through the Internet site which is dedicated to receiving merchant requests to participate in the gift certificate selling program.

18. The method of Claim 2, further comprising:

          advertising the Internet site using E-mail advertisements.

19. The method of Claim 2, further comprising:

          advertising the Internet site using direct mail.

20. The method of Claim 2, further comprising:

          advertising the Internet site on other Internet pages.

21. The method of Claim 2, further comprising:

offering contests which allow participants to submit their E-mal address so that they may receive promotional information; and

5 sending E-mail advertisements to the contest participants who choose to receive them.

22. The method of Claim 2, further comprising:

constructing a database of contact information corresponding to users of the Internet site.

23. The method of Claim 2, wherein the step of generating ordered gift certificates comprises:

5 providing an area dedicated to computer operations, including maintaining the Internet site and receiving orders; and

providing a secure area dedicated to processing orders, including printing and shipping the checks which serve as gift certificates.

24. The method of Claim 4, wherein said step of sending the ordered gift certificate to the intended recipient comprises:

5 packaging the certificate in a gift envelope; and shipping the packaged certificate to the intended recipient.

25. An apparatus selling gift certificates, comprising:

a server for maintaining an Internet site, said Internet site displaying merchant and gift certificate order information;

5 a first communication device operatively connected to said server;

a computer; and

10 a second communication device operatively connected to said computer, said computer being operative to access and navigate said Internet site whereby merchant and gift certificate order information may be obtained at a remote location said second communication device being selectively communicatively connected to said first communication device.

26. The apparatus as recited in Claim 25, wherein said first communication device is a modem.

27. The apparatus as recited in Claim 25, wherein said second communication device is a modem.

28. The apparatus as recited in Claim 25, further comprising:

5 a second computer, said second computer communicatively connected to said server, said server maintaining an E-mail address for receiving gift certificate orders, said E-mail address being accessible through said Internet site, said second computer being operable to receive messages sent to said E-mail address.

29. The apparatus as recited in Claim 28, wherein said server is a secure server.

30. The apparatus as recited in Claim 25, further comprising:

a third computer, said third computer communicatively connected to said server, said server maintaining a second E-mail address for receiving merchant requests to participate in the gift certificate selling program, said second E-mail address being accessible through said Internet site, said third computer being operable to receive messages sent to said second E-mail address.

31. The apparatus as recited in Claim 25, further comprising:

memory means, said memory means communicatively connected to said server, said memory means being operative to store a database of contact information corresponding to users of the Internet site.



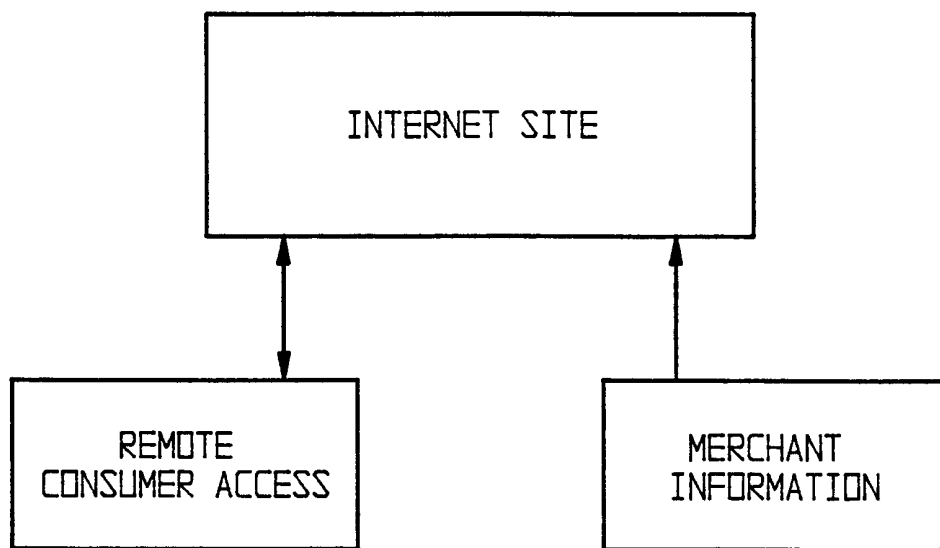


Fig. 1

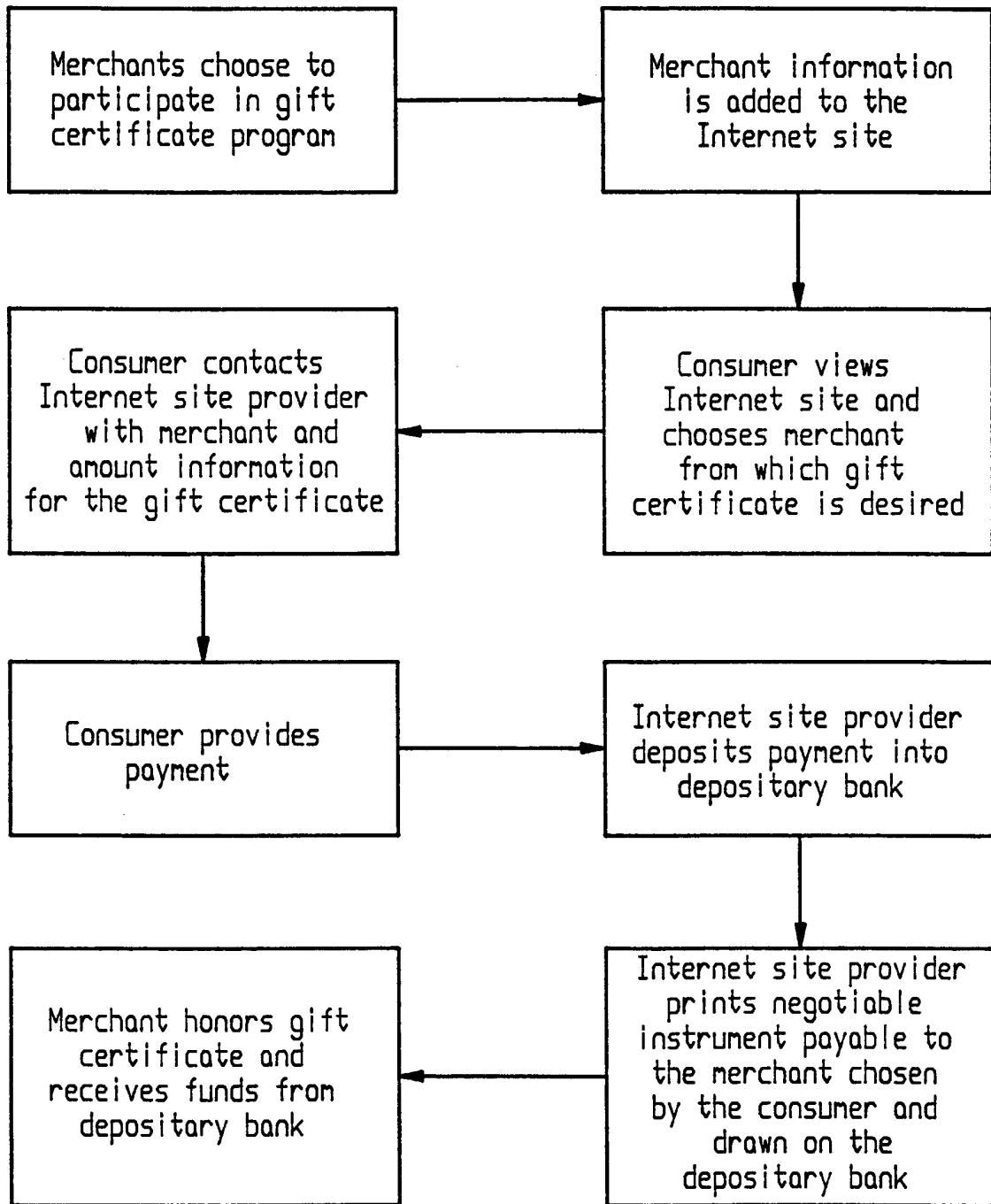


Fig. 2

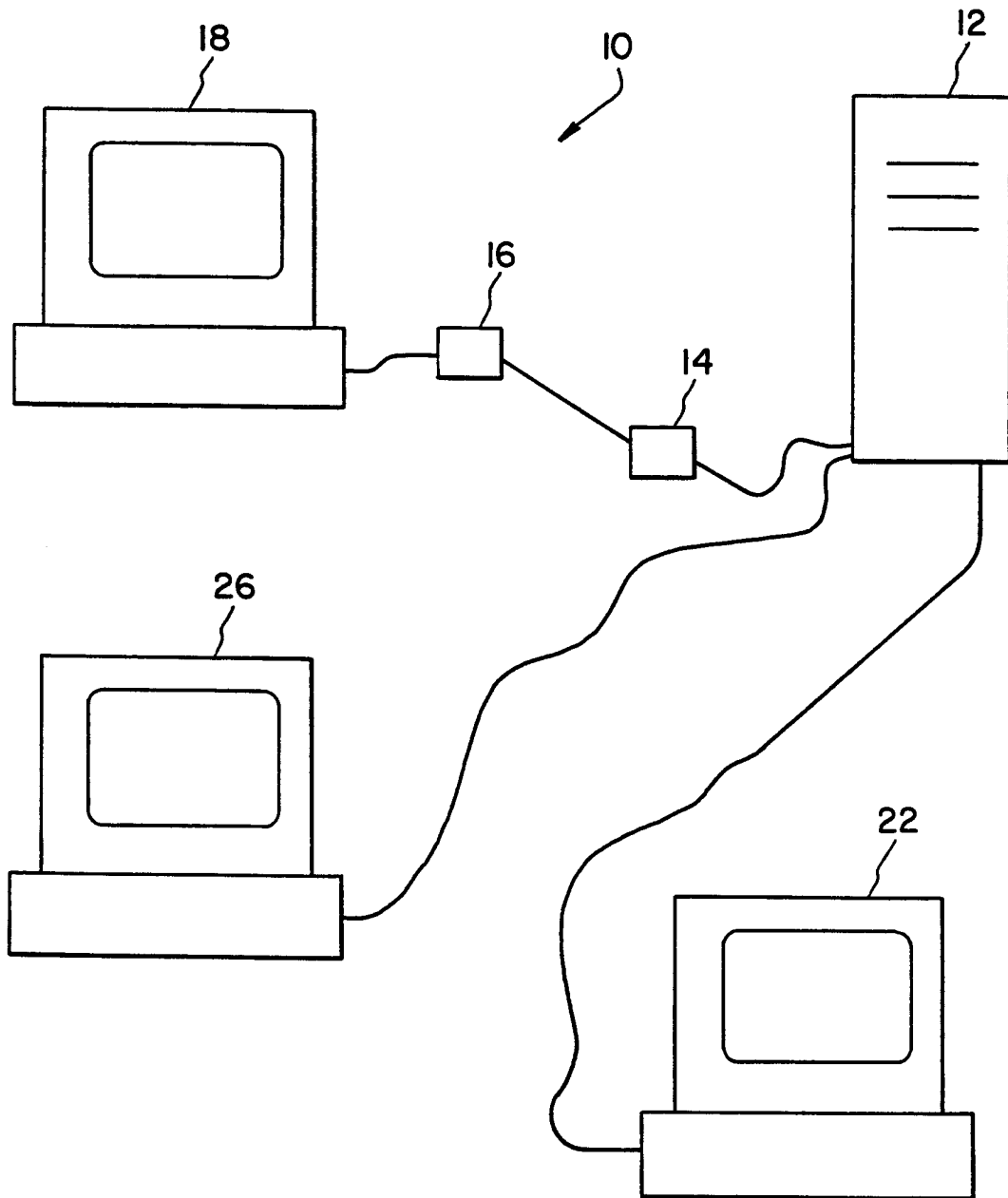


Fig. 3

INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US00/09029

**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(7) : GO6F 17/00  
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, 26,27

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)

STN search terms: gift certificates and internet

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,870,718 A (SPECTOR) 09 FEBRUARY 1999, col. 4, lines 1-35, col. 3, lines 20-45)	1
X,P	US 6,000,608 A (DORF) 14 DECEMBER 1999, col. 7, line 35 - col. 8, line 50, col. 4, lines 17-65)	1
X --- Y	No Author, "Gift Check Solutions and Cinnammonster Sign Gift Certificate Agreement" PR Newswire, 30 June 1998, whole document	1 --- 14
X	US 5,774,870 A (STOREY) 30 JUNE 1998, col. 2, lines 55-65, col. 6, line 63 - col. 7, line 15, col. 5, lines 1-35	2-13, 15-17, 22, 25-31

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
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*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

29 JUNE 2000

Date of mailing of the international search report

15 SEP 2000

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## INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US00/09029

C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X --- Y	Seebacher, Noreen, "Web Gift Certificate Store Boasts a Virtual Variety of Gift Choices" Detroit News, 17 December 1998, whole document	1,2,4,6 --- 14
X	No Author, "1 800 Gift Certificate: Just in Time for the Holiday's- www.800giftcertificate; Q Develops a Website for Gift Certificate Retailer", 08 December 1998, whole document	2,4
Y	No Author, "Web of Intrigue" Precision Marketing 03 April 1995, whole document	18-20, 22
Y	Riedman, Patricia, "Am Ex Online Sweepstakes Aims to Boost Web Shopping" Advertising Age, 06 October 1997, whole document	21
Y, P	US 5,960,412 A (TACKBARY ET AL) 28 SEPTEMBER 1999, col. 12, line 35 - col. 13, line 15	23,24