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(54) **GAMING SYSTEM WITH PHONE CARD PAYOUT**

(52) **U.S. Cl. .... 463/25**

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(57) **ABSTRACT**

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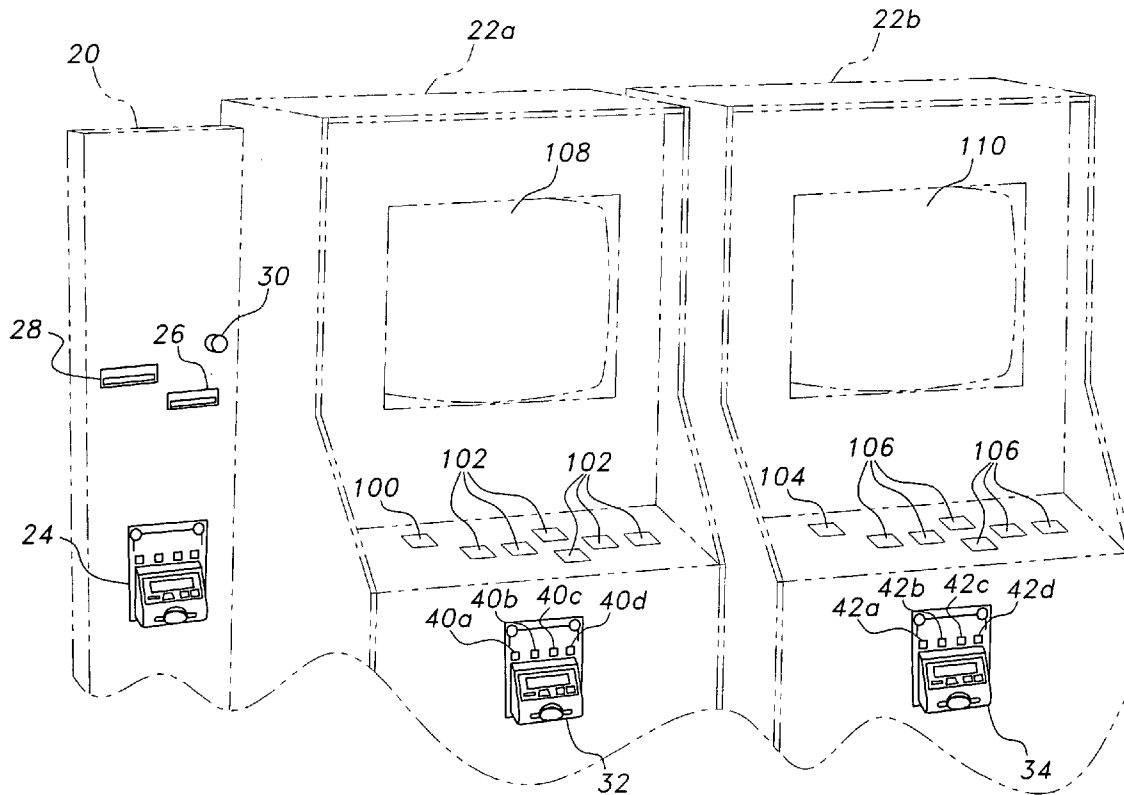
The gaming system with phone card payout is a system for playing a video game using a smart card. A dispensing station includes a smart card reader, a bill acceptor and a phone card dispenser. The bill acceptor reads the monetary value of currency inserted in the machine and stores the monetary value on a smart card. The stored monetary value can be used to either purchase prepaid phone cards at the dispensing station or to play video games at an establishment hosting the dispensing station. The video games at the establishment are equipped with smart card readers. Logic in the video games verifies that the smart card monetary value was purchased at the hosting establishment and accepts the monetary value from a verified smart card for playing the video game. Video game credits accumulated on the game may be transferred back to the smart card.

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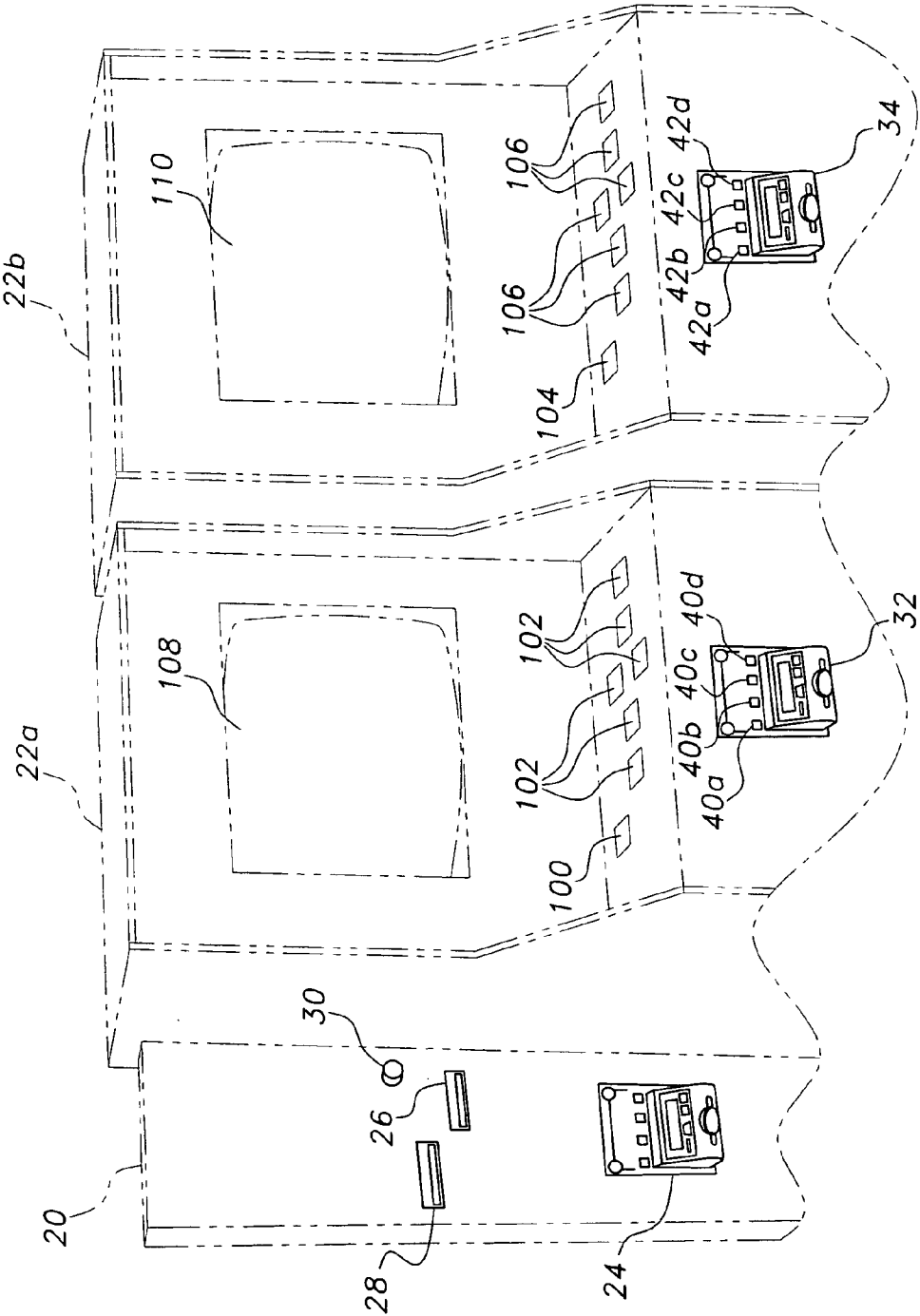


Fig. 1

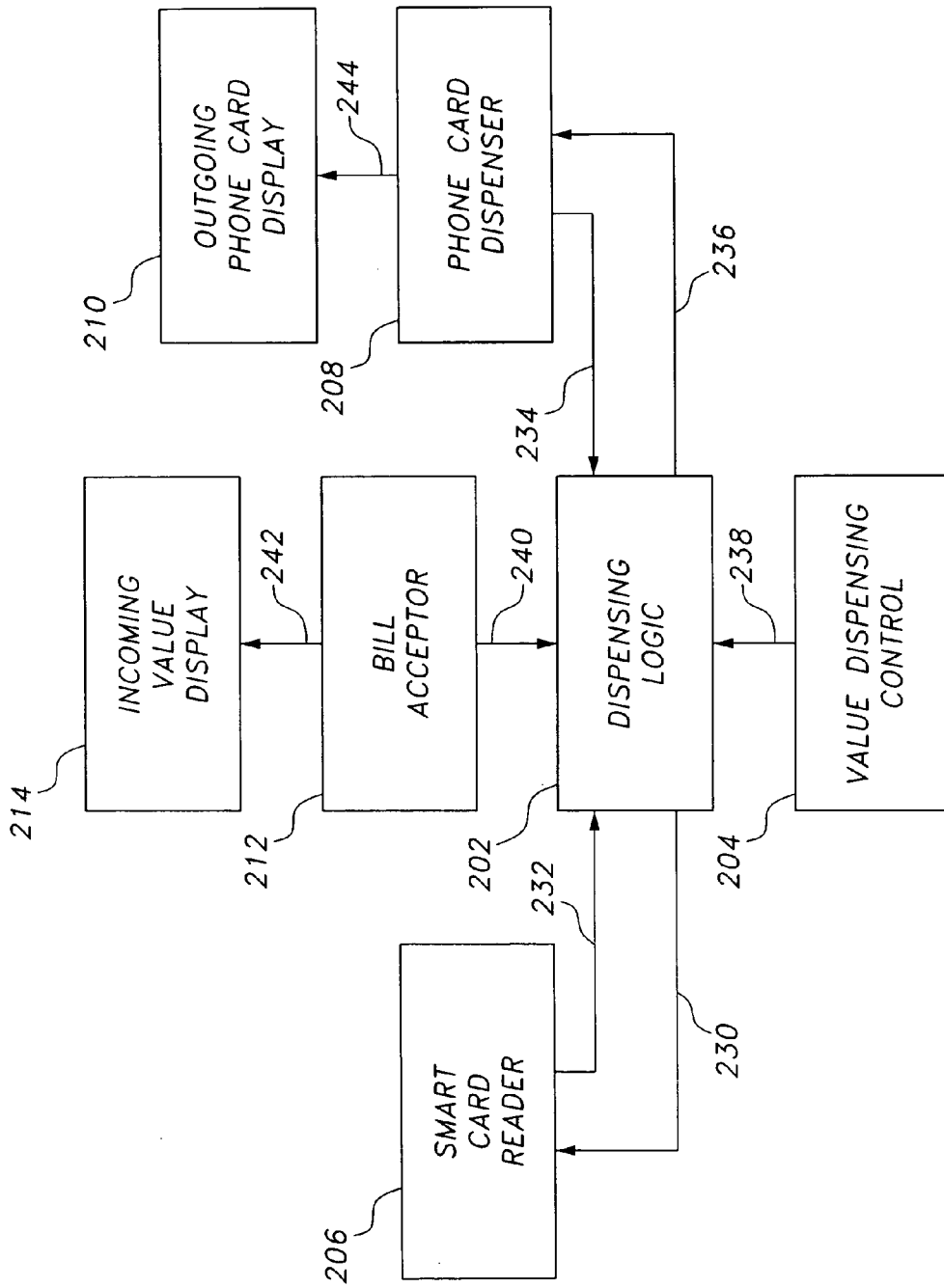
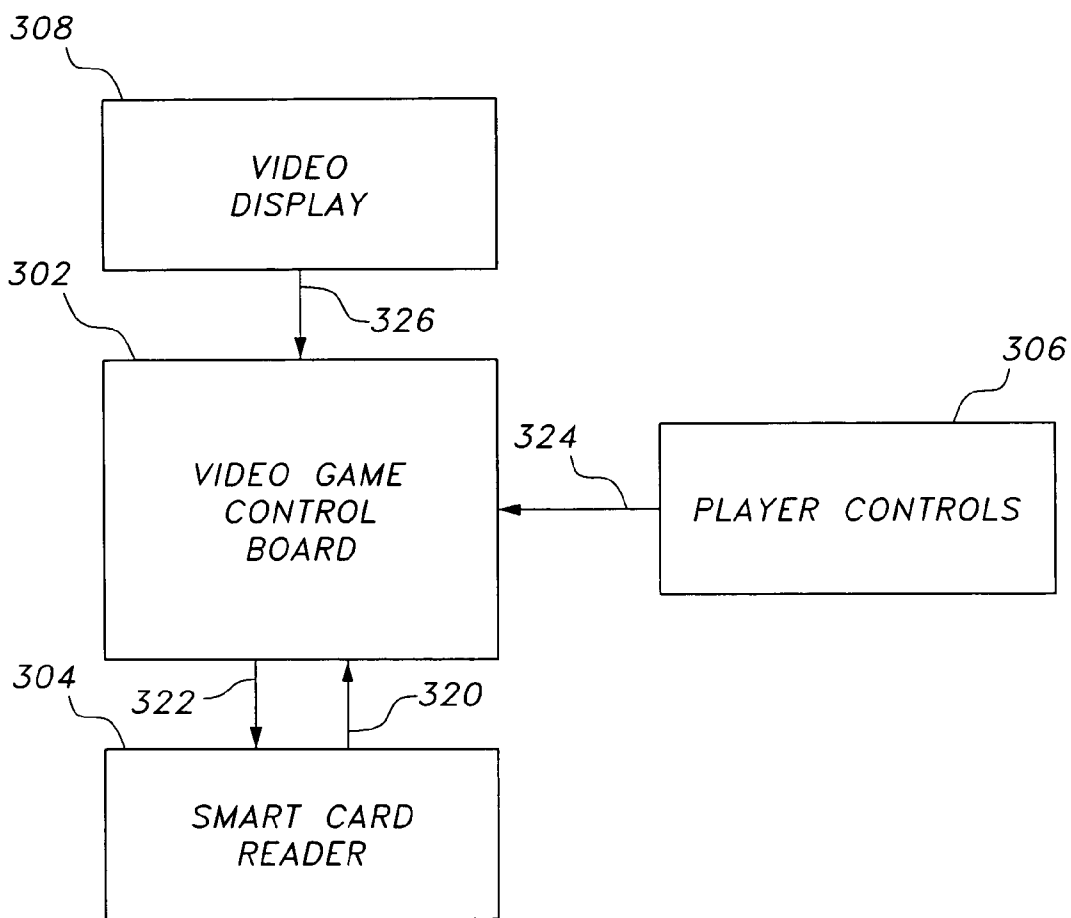
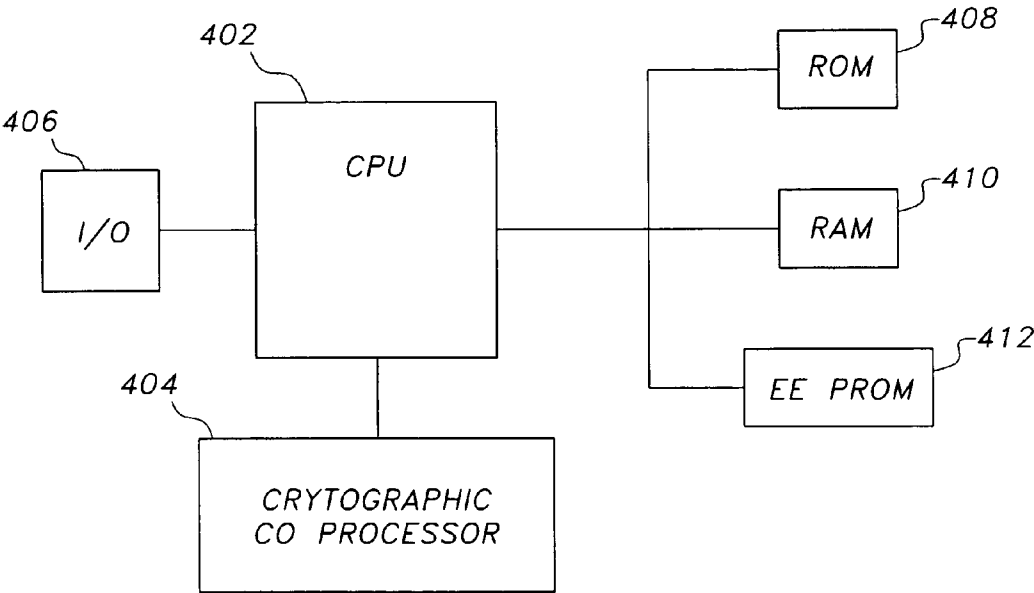


Fig. 2



*Fig. 3*



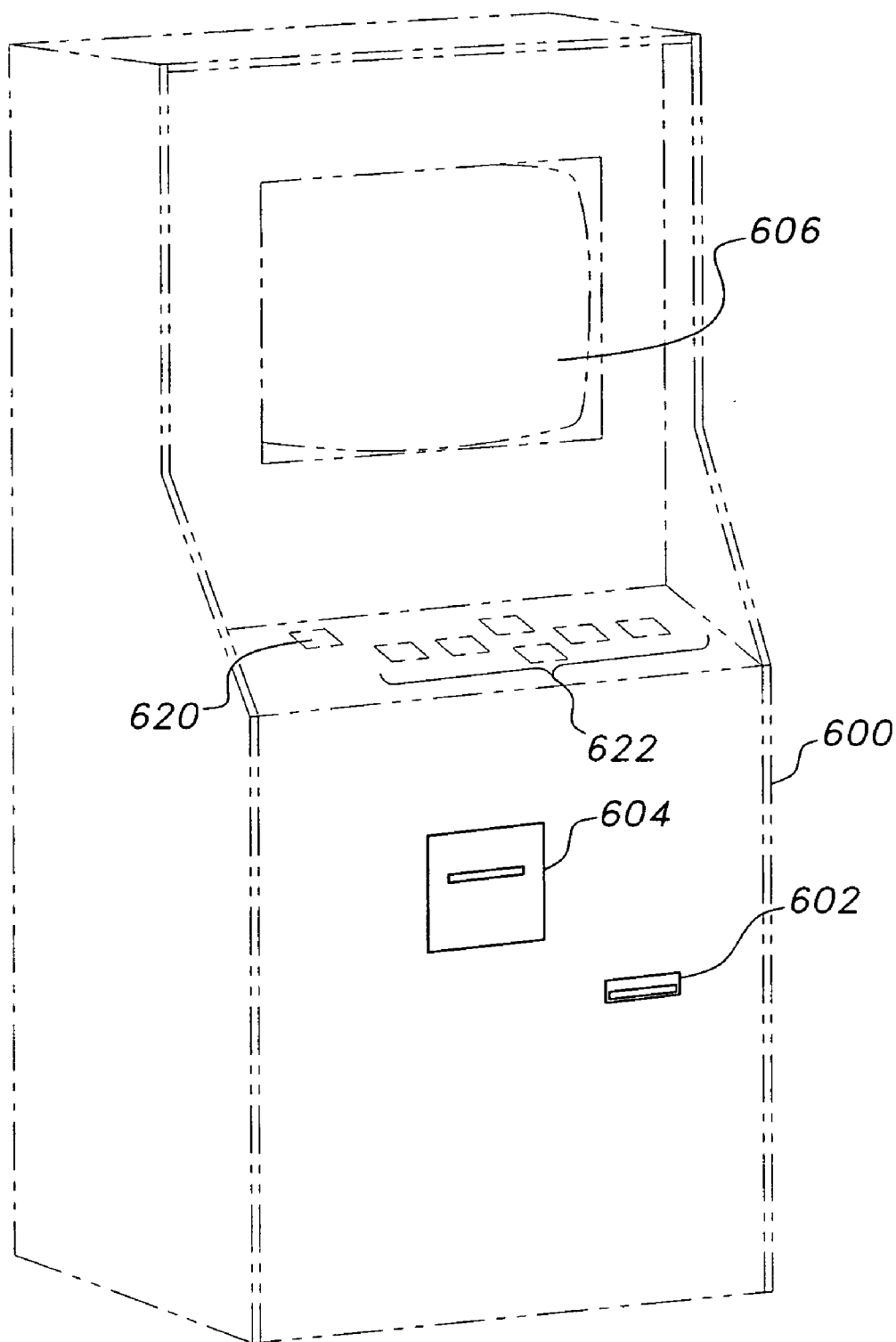
*Fig. 4*

<i>FACILITY ID</i>	<i>CREDIT VALUE</i>
<i>JAKE'S VIDEO EMPORIUM NO. 1</i>	<i>50.00</i>

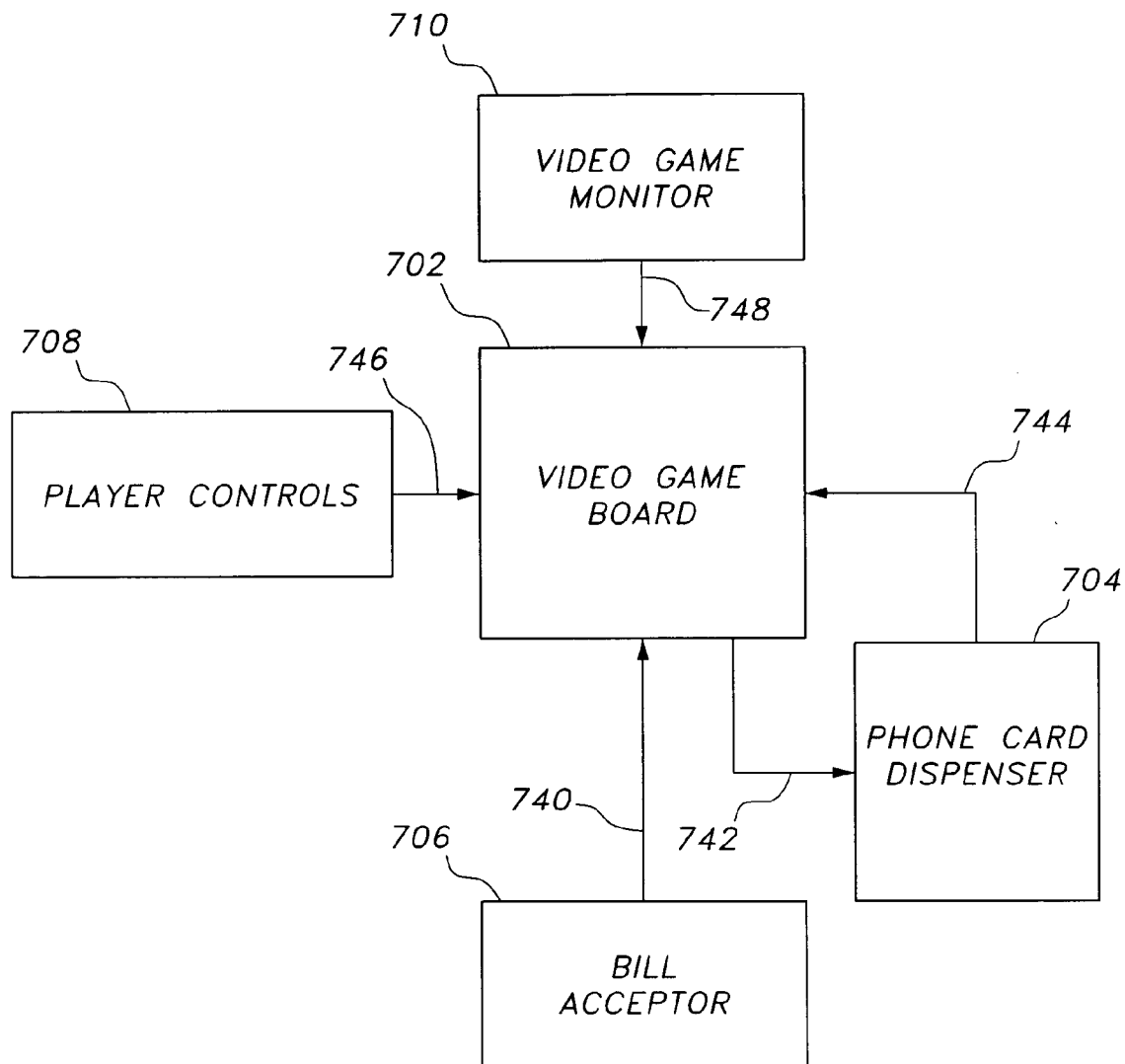
502

504

*Fig. 5*



*Fig. 6*



*Fig. 7*



**GAMING SYSTEM WITH PHONE CARD PAYOUT**

**BACKGROUND OF THE INVENTION**

**[0001]** 1. Field of the Invention

**[0002]** The present invention relates to video gaming systems, and more specifically to a gaming system with phone card payout awarding a non-monetary pay out as an incentive to play the game.

**[0003]** 2. Description of the Related Art

**[0004]** Video-based gaming machines are very effective revenue generating sources for businesses. Operators of such establishments as restaurants and nightclubs value both the revenue directly generated by playing the game, and the revenue indirectly attributed to the games generated when customers visit the establishment to play the game and spend money during their on other goods offered by the establishment.

**[0005]** Video machines offering a cash incentive for playing the game are very attractive to many games players. With a conventional cash incentive game, players who obtain successful outcomes while playing a video game accumulate points on the game. The accumulated points can be converted into a cash award by presenting the accumulated point total to the establishment operator either by having the operator visual view the point total, or by having the video game dispense to the player a printed representation of the award earned by the game player which the player then presents to the establishment operator. The visual representation may be a number of tickets indicating the credit value earned by the player. The player is then provided with a cash or merchandise as a prize with the prize value based on the accumulated points and an exchange rate determined by the establishment.

**[0006]** In many jurisdictions, the playing of games that award cash prizes or merchandise exceeding a certain value is considered gambling and is either prohibited by the law of the jurisdiction or is highly regulated. Systems issuing non-cash prizes may be allowed in some jurisdictions as long as the prizes do not exceed a certain value, but in some cases establishments in those jurisdictions will provide cash payouts for the merchandise tickets, thus allowing the machines to be used for illegal gambling. Even when the players are not being rewarded with illegal cash or merchandise prizes, the operation of the machine may create an impression of illegal gambling activity discouraging patronage by players who want to avoid illegal activity.

**[0007]** One type of prize found acceptable in some jurisdictions is a prepaid phone card. Prepaid phone cards are cards similar in shape to credit cards containing identifying information allowing the card to be used to make phone calls totaling a fixed number of minutes or of a fixed monetary value. The identifying information links the card to an account in which the available phone minutes or phone call value are stored and updated as calls are made. The phone cards are paper or plastic cards about the size of a credit card and can be dispensed using available phone card dispensers.

**[0008]** French Patent No. 2,830,353, published Apr. 4, 2003, describes a mobile telephone system allowing a player to participate in a lottery-type game hosted in a central location. Financial arrangements for participating in the

system are by prior arrangement. Japanese Patent No. 2003-216,771, published Jul. 31, 2003, describes a betting system using a prepaid card to participate in a betting system through a telephone line. These patents show the state of the art with respect to electronic gaming systems, but the inventions described in these patents do not perform the same gaming method as the instant invention.

**[0009]** None of the above inventions and patents, taken either singly or in combination, is seen to describe the instant invention as claimed. Thus, a gaming system with phone card payout solving the aforementioned problems is desired.

**SUMMARY OF THE INVENTION**

**[0010]** The gaming system with phone card payout is a system for playing a video game using a smart card. A dispensing station includes a smart card reader, a bill acceptor and a phone card dispenser. The bill acceptor reads the monetary value of currency inserted in the machine and stores the monetary value on a smart card. The stored monetary value can be used to either purchase prepaid phone cards at the dispensing station or to play video games at an establishment hosting the dispensing station. The video games at the establishment are equipped with smart card readers. Logic in the video games verifies that the smart card monetary value was purchased at the hosting establishment and accepts the monetary value from a verified smart card for playing the video game. Video game credits accumulated by on the game may be transferred back to the smart card.

**[0011]** After accumulating credits on the smart card while playing a game, the player may return the smart card to the phone card dispenser station. By inserting the game card into the game card machine, the player may enter a request to have all or part of the monetary value stored on the smart card converted dispensed as prepaid phone cards. The converted value is decremented from the smart card as phone cards are dispensed from the phone card dispenser. The smart card value is decremented in increments equal to the value of the dispensed phone card. For example if the dispenser holds ten dollar phone cards, the value on the phone card is converted in ten dollar increments. When the value on the smart card is below the value of the phone card, no additional value on the smart card may be converted to phone cards.

**[0012]** In an alternate embodiment of the game, the phone card dispensing station is not required and no smart cards or smart card readers are used. Instead the video games are provided with a phone card dispenser and a bill acceptor. A game control board in the video game maintains stored game credit value that can be incremented by feeding bills into the bill acceptor. The bill acceptor reads the value of the currency fed into the bill acceptor and increments the game credit by an amount proportional to the currency value. The game credit value is decremented when a round of a video game is played and may be incremented when a successful game outcome is obtained during a round of the video game. The player may convert the accumulated game credits into phone cards.

**[0013]** These and other features of the present invention will become readily apparent upon further review of the following specification and drawings.

## BRIEF DESCRIPTION OF THE DRAWINGS

[0014] FIG. 1 is an environmental perspective view of a gaming system with phone card payout, showing a phone card dispenser and video games with smart card readers in accordance with an embodiment of the invention.

[0015] FIG. 2 is a block diagram of smart card reader based phone card dispenser system for a gaming system with phone card payout according to the present invention.

[0016] FIG. 3 is block diagram of a smart card based video game for a gaming system with phone card payout according to the present invention.

[0017] FIG. 4 is a block diagram of smart card for a gaming system with phone card payout according to the present invention.

[0018] FIG. 5 is a diagram of the data structures stored on smart card for a gaming system with phone card payout according to the present invention.

[0019] FIG. 6 is a perspective view of video game with bill acceptor and phone card dispenser in accordance with another embodiment of gaming system with phone card payout according to the present invention.

[0020] FIG. 7 is a block diagram of video game with phone card dispenser and bill acceptor in accordance with the embodiment of the invention shown in FIG. 6.

[0021] Similar reference characters denote corresponding features consistently throughout the attached drawings.

## DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

[0022] The present invention is a system for operating a video game with a phone card payout. FIG. 1 shows a phone card dispensing station 20 and two video game machines 22a and 22b in accordance with an embodiment of the invention.

[0023] The phone card dispensing station 20 contains a bill acceptor 28, a smart card reader 24, and a phone card dispenser 26. Smart cards (described below) store a credit or monetary value purchased by a games player for use at a specific video game business or establishment. To use the phone card dispensing station 20, a games player places a smart card into the smart card reader 24 and inserts currency into the bill acceptor 28. The bill acceptor 28 verifies that the inserted currency is valid, and detects the value of the bill. The detected value is then transferred to the smart card reader 24. A typical format for transferring a bill value is for the bill acceptor 28 to generate a series of pulses proportional to the value of the bill to the smart card reader 24. The smart card reader 24 includes circuitry to count the pulses and to convert the count into a monetary value. The smart card reader then increments the monetary value stored on the smart card based on the value of the bills inserted into and validated by the bill acceptor 28. A display on the smart card reader 24 allows a games player to verify the value stored on the smart card.

[0024] Once the smart card has been initialized with a monetary value or a credit value representing the monetary value, the smart card may be removed from the phone card dispensing station. The smart card can then be used to play one of the video games 22a and 22b.

[0025] The video games machines 22a and 22b may be programmed to play a variety of types of games. For example, the first video game machine 22a may be programmed to play a video version of a card game, such as poker or blackjack, while the second video game 22b may be programmed to play a game of pure chance, such as a video roulette style game. Alternatively the video games may play the same game. The system may employ any number of video game machines.

[0026] A person desiring to play the game inserts his smart card containing a stored credit value into the smart card reader of one of the video games 22a and 22b. For example, a person may elect to play the first video game 22a. The smart card reader performs a validation routine to verify that an authentic game card is being provided. The smart card reader of the video game 32 of the video game includes value-selecting buttons 40a, 40b, 40c, and 40d, which allow the user to indicate the value to be transferred from a validated smart card to the video game 22a. Each button transfers a specific value amount to the video game. For example, button 40a may transfer a one-dollar amount, button 40b a five-dollar amount, button 40c a ten-dollar amount, and button 40d a twenty-dollar amount.

[0027] The dollar values transferred to the game are converted into game credits, with the game credit amount being displayed on a video display monitor 108. The video game further includes a set of control buttons 102. The person playing the game uses the control buttons 102 to operate the game 22a while viewing the game results on the video display monitor 108. Typically the game will decrement the game credit amount at the start of each game played, and will increment or decrement the game credit by varying amounts determined by the outcome or progress of the game. The amounts to be incremented or decremented may be set the game operator.

[0028] The player may elect to transfer convert all or part of the remaining value stored on his smart card into game credits by operating the value value-selecting buttons 40a, 40b, 40c, and 40d while playing the game. At any time the person playing the video game may elect to covert the game credits stored in the video game back into stored credit on the smart card by operating the credit button 100. Pressing the credit button 100 converts the game credits in increments selected by the operator of the video game (such as 100 points or 1000 points) back into a dollar amount, decrementing the game credit total by the selected increment and transferring the dollar amount of the increment to the smart card reader which increments the stored value on the smart card. If the game credit remaining is less than the selected increment, a dollar value will not be transferred to the smart card.

[0029] The player may remove his smart card from the first video game 22a and use it to play a second game 22b by inserting the smart card into the smart card reader of the second game 34. The video display 110, credit button 104, control buttons 106, smart card reader 34, and value-selecting buttons 42a, 42b, 42c, and 42d of the second video game 22b operate exactly as described for the respective components of the first video game to allow a player to play the game, accumulate credits and to transfer value to and from the smart card.

[0030] When a player has completed playing the video games, the player may use his smart card with the phone

card dispensing station **20** to redeem the value stored on the smart card as prepaid phone cards. The player inserts his smart card into the smart card reader of the dispensing station **24** and presses a credit converting button **30**. If the smart card stored value is greater than or equal to the value of a phone card, a phone card is dispensed and the smart card stored value is decremented by the amount of the phone card. Repeatedly pressing the credit converting button **30** will dispense additional phone cards and decrement the stored smart card value as long as the value remaining on the phone card is greater than or equal to the value of the smart card. For example if the smart card holds 38 dollars in stored value, and the phone card dispenser is stocked with ten dollar phone cards, the smart card holder may obtain pre-paid phone cards from the phone card dispenser leaving eight dollars in value on the smart card. The smart card holder will not be able to purchase additional phone cards without increasing the value on the smart card to at least ten dollars by purchasing more value at the phone card dispensing station **20** or by winning more card value by playing a video game.

[**0031**] The operation of the phone card dispensing station will be described by referring to FIG. 2. The dispensing logic controls **202** the operation of the phone card dispensing station to dispense phone cards and to transfer value to and from the smart card via the smart card reader. The dispensing logic **202** receives inputs from the components of the card dispensing station. The dispensing logic **202** receives data from the bill acceptor **212** indicating the value of valid bills inserted into the bill acceptor via path **240**. The data may be in the form of a count of pulses proportional to the denominational value of the inserted bill. The dispensing logic **202** transfers the bill values to the smart card reader via path **230**. The dispensing logic **202** may receive a signal from the smart card reader **206** indicating the presence or absence of a valid smart card in the smart card reader via path **232**. Based on the signal from the smart card reader on path **232**, the dispensing logic **202** may inhibit the transfer of bill value to the smart card reader until the smart card reader has accepted and validated a smart card. Alternatively, the dispensing logic **202** may direct the phone card dispenser **208** to dispense phone cards when a smart card is not provided.

[**0032**] The dispensing logic **202** also receives an input from the value dispensing control button **204** on the phone card dispensing station via path **238**. As described above, a player operates the dispensing control button to convert value stored on the smart card into dispensed pre-paid phone cards. Each time the dispensing control is pressed, a phone card is dispensed and the smart card value is decremented by the value of the phone card, provided that the transaction would not result in a negative value on the smart card. When there is insufficient value left on the smart card to purchase a pre-paid phone card, pressing the dispensing control button does not result in a phone card being dispensed or in the smart card value being further decreased.

[**0033**] The dispensing logic controls the phone card dispenser **208** to dispense phone cards via control data sent on path **236**. The dispensing logic may receive data from the phone card dispenser logic **208** via path **234** indicating that the phone card dispenser is out of phone cards. Upon receiving an out of phone cards signal, the dispensing logic **202** inhibits the transfer of value from the smart card so that

value is not decremented from the players smart card when there are no phone cards available to purchase.

[**0034**] The phone dispensing station **20** contains two display registers for monitoring transactions with the station. The first register is the incoming value display register **214**. The incoming value display register **214** displays the total amount of money inserted into the phone dispensing station **20**. The incoming value display register **214** accumulates value based on data transmitted by the bill acceptor **212** via path **242**. The incoming value display may be implemented using a mechanical pulse counter operated by pulses transmitted by the bill acceptor indicating the value of bills fed into the bill acceptor. Alternatively, the incoming value may be stored in non-volatile memory associated with the incoming value display register **214** and displayed via a digital display.

[**0035**] The second display register is the out going phone card display **210**. The outgoing phone card display **210** provides a count of the phone cards dispensed by the phone card dispensing station using data transmitted from the phone card dispenser along path **244**. The outgoing phone card display **210** may be a mechanical counter operated by pulses transmitted by the phone card dispenser during a card dispensing operation. Alternatively, the control signal generated by the dispensing logic **202** and transmitted to the phone card dispenser along path **236** can be used to operate the outgoing phone card display.

[**0036**] The operation of a video game in accordance with the invention is explained referring to FIG. 3.

[**0037**] The video game logic is represented in block **302**, and resides on a circuit board inside the video game. The video game logic **302** controls the operation of the video game. Video data describing the visual aspects of the video game and displaying the game credits accumulated on the game is transmitted from the video game logic **302** to the video display **308** via path **326**, where the information is presented to the game player. The logic residing on the video game control receives control information from the player controls along path **324** to provide player interaction with the game via the game control buttons, and to direct via the credit button that the credits be transferred to the smart card. The logic on the game control card contains stored values specifying the translation of smart card value to machine credits, as well as specifying the game credits to be added or decreased based on the game results. The outcomes of the games may be based on chance, operator skill, or combinations of skill and chance, depending on the game logic stored on the game control board.

[**0038**] The video game control logic (block **302**) receives input data from the smart card reader (block **304**) via path **320**. The input data transferred along path **320** indicates the value to be transferred from a smart card. The value is selected by the value-selecting buttons described above. The video game control logic converts value transferred from the smart card reader to game credits using a stored value on the game control board specifying the translation of smart card value to machine credits. Under direction of the player via the player control buttons (block **306**), the logic on the video game control logic (block **302**) operates to control the smart reader to increment the stored value on a smart card to reflect game credits converted to smart card value. The control of the smart card reader to increment the smart card value is

performed by control data sent over path 322. The data on paths 322 and 320 may be implemented using a series of pulses proportional to the value to be transferred to and from the card. Alternatively, communication between the smart card reader and the game board logic can be implemented using any conventional input/output protocol, such as the USB (universal serial bus) protocol.

[0039] Details of a smart card on which aspects of the invention may be implemented are described with reference to FIG. 4. The smart card operates as a small computer system implementing the control logic and encryption routines for securely storing and accessing data stored on the card. The smart card includes a processor 402 that communicates with the other components of the smart card. The processor 402 executes instructions stored in the memory of the card to direct the operation of the card. The smart card further includes I/O facilities 406 for communicating data between the processor 402 and interfacing systems outside of the card. As described above, communication to and from the card are handled by a smart card reader. The I/O facilities 406 of the smart card implement the communication protocol used by the reader and provide the physical connection facilities for electrically connecting the smart card to the reader. The smart card contains memory areas for storing data and instructions. The memory areas may include a read only memory (ROM) 408 for storing the operating system and any application programs used to support the intended use of the smart card. The operating system may include a Java virtual machine and a supporting Java based operating system such as JavaOS. The use of a Java-based operating system and virtual machine allows the application programs written for the smart card to be hosted on smart cards of various CPU technologies without requiring the applications to be rewritten for the specific hardware used. The memory further includes random access memory (RAM) 410. The RAM is used for temporary storage of data and instructions during operation smart card operations.

[0040] The memory area further includes a non-volatile memory 412 that can be written to under control of the CPU 402. This memory may be implemented using EEPROM. The non-volatile memory area 412 is used to store data that must be maintained when the smart card is removed from the smart card reader. The non-volatile memory is used in the present invention to store values the stored credit value and other data required by the current invention.

[0041] The smart card may also include an encryption coprocessor 404. The encryption process is a second processing unit specifically optimized to perform mathematical calculations associated with one or more encryption algorithms. The coprocessor increases the speed of operation of the card by offloading computation intensive calculations from the main processor 402.

[0042] Referring to FIG. 5, the data structures to be stored in the non-volatile memory of a smart card in accordance with an aspect of the current invention may be understood. The smart card stores two data fields in non-volatile memory. A first data field is an establishment identifier 502 identifies an establishment hosting one or more video games. The establishment identifier 502 may comprise the name of the establishment and may further comprise numerical identifiers. The establishment identifier is unique for every establishment or group of establishments that will

honor a specific smart card. The establishment identifier 502 is used to implement a rejection feature, whereby only a video smart card provided by a particular establishment may be used to play the games at that establishment or to convert stored credit into phone cards at that establishment.

[0043] The smart cards contain a second field consisting of a credit value field. 504. The credit value field 504 stores the credit value currently associated with the smart card.

[0044] The credit value 504 and the establishment identifier 502 are preferably encrypted prior to storing values on the card to prevent the card from being tampered with. Any suitable encryption algorithm supported by application software on the smart card or an encryption processor located on the smart card may be used. The values of the data structure may be combined into a single value prior to encryption and storing on the card.

[0045] A video game machine in accordance with an alternate embodiment of the invention is shown in FIG. 6. The video game machine 600 includes a video game display 606, which displays the visual aspects of the game being played, as well as the game credit, stored in the game machine 600. A player playing the game provides input to the game by pressing the game control buttons 622 while viewing the game video display 606 so that an interactive video game may be played.

[0046] The video game machine 600 is provided with a bill acceptor 602 that validates bills inserted into the video game and determines the value of the inserted bills. The video game machine also includes a phone card dispenser 604 for dispensing phone cards awarded as prizes for successful outcomes from playing the video game. As a player plays the game, the player may accumulate game credits based on successful outcomes from playing the game. Credits are debited from the accumulated game credits for each round of the game, and credits may also be debited from the accumulated game credits based on unsuccessful outcomes from playing the game.

[0047] A credit button on the game 620 allows the user to request that some or all of his game credits be converted into the phone cards that are provided as a reward for playing the game. Pressing the credit button converts a predetermined amount of game credits into phone cards that are dispensed by the phone card dispenser 604 on the video game 600. When the remaining game credit on the game is less than the predetermined amount, the remaining game credit may not be converted into phone cards, but can be used to play additional rounds on the video game.

[0048] The operation of the video game is described by referring to FIG. 7. The video game operation is controlled by the video game board (block 702). The video game board contains the logic for playing the video game and controls the operation of the other components of the video game.

[0049] Before the game may be played, game credit must be stored on video game control board. Entering bills into the bill acceptor (block 706) accumulates a credit value stored on the video game control board. The bill acceptor validates the bills entered into the game and communicates the values of the valid bills to the video game control board via path 740. A value stored on the video game control board determines the number of game credits to be provided for each monetary unit entered into the bill acceptor.

[0050] The video game board provides video display information to the video game monitor 710 via path 748. The video game may be programmed to play a variety of interactive games in which the outcome depends on player skill, chance, or combinations of player skill and chance. The display 710 shows the progress of the game as well as the number of accumulated game credits currently stored in the video game. The player interacts with the video game by operating the player controls (block 708). The player controls communicate the player's reactions and choices to the logic of the video game board via path 746.

[0051] The player controls also allow the player to direct that his game credits be converted to phone cards using the credit button as described above. Pressing the credit button sends credit a credit-redeeming request to the game control board via path 746.

[0052] When receiving a request to redeem game credits from a player, the video game control board logic (block 702) verifies that there is sufficient credit stored in the game to honor the request. Values stored in the game control board logic determine the number of credits required to obtain a phone card. When the logic board determines that sufficient credit is accumulated to honor the request, the game control logic board commands the phone card dispenser (704) to dispense a phone card via path 742. The video game logic card then decrements the value of the stored game credits and updates the display (block 710) to indicate the new reduced value of available game credits.

[0053] The phone dispenser (block 704) may provide data information indicating whether or the phone card dispenser holds any phone cards via path 744. When the phone card dispenser does not contain game cards, logic in the video game logic card will not decrement the game value until the cards in the phone card dispenser have been replenished. Alternatively, the video game machine may store the number of cards to be dispensed in a register in the phone card dispenser. The phone card dispenser then controls the dispensing of cards autonomously from the logic on the video game logic board.

[0054] The video game may also include monitoring displays, such as the registers to display the total value of bills validated by the video game and the total number of phone cards, similar to that described in the embodiment of FIGS. 1 and 2.

[0055] The information paths between elements, such as bill acceptors, phone card dispensers and smart card readers have been described as pulse trains where the pulse count is proportional to the values being communicated to and from the components. The values can alternatively be communicated using any conventional serial or parallel interface. The values can be converted between disparate formats as necessary using interface devices capable of reading one format and providing an output in a second format.

[0056] The partitioning of functions as described above may be varied without departing from the spirit of the invention. For example, logic described as residing in the logic of a game card or in a dispensing logic control hosted on other components of the invention.

[0057] It is to be understood that the present invention is not limited to the embodiments described above, but encompasses any and all embodiments within the scope of the following claims.

I claim:

1. A gaming system with phone card payout, comprising a phone card dispenser station having:

a bill acceptor for receiving currency and determining the value of the received currency;

a smart card reader for receiving a smart card and storing a monetary value on the smart card;

a phone card dispenser for dispensing phone cards;

one or more value-dispensing buttons operable to receive a request to dispense phone cards; and

dispensing control logic having means for directing the smart card reader to store a monetary value on a smart card determined by the value of received currency received by the bill acceptor.

2. The gaming system with phone card payout according to claim 1, wherein the dispensing control logic further comprises means for directing the phone card dispenser to dispense a prepaid phone card and directing the smart card reader to decrement the monetary value stored on the smart card.

3. The gaming system with phone card payout according to claim 1, further comprising at least one video game machine having

a video game smart card reader operable to read a monetary value stored on a smart card;

a video game logic board containing logic having means for:

receiving monetary value from the smart card;

incrementing game credit value by an amount based on a used value, the used value being a portion of the monetary value read from the smart card;

decrementing the monetary value stored on the smart card by the used portion;

playing a round of a video game using input from one or more user controls, decrementing the game credit by a predetermined increment at the start of the round; and

incrementing the game credit when a successful outcome is obtained during the round of the video game.

4. The gaming system with phone card payout according to claim 3, wherein the at least one video game further comprises means for receiving a request to redeem game credits, and wherein the video game logic board containing logic further comprises means for decrementing the game credit value by a predetermined credit rate and incrementing the stored value on the smart card by an amount determined by the predetermined credit rate upon receiving the request to redeem game credits.

5. The gaming system with phone card payout according to claim 3, wherein said means for directing the smart card reader to store a monetary value on the smart card comprises:

means for storing an establishment identifier indicating an establishment hosting the gaming system; and

means for encrypting the establishment identifier and the monetary value.

6. The gaming system of claim 3, wherein said means for receiving the monetary value from the smart card comprises means for verifying an establishment identifier stored on the smart card matches the establishment identifier for an establishment identifier hosting the gaming system.

7. The gaming system of claim 6, wherein said means for verifying comprises means for decrypting the establishment identifier stored on the smart card.

8. The gaming system of claim 3, wherein said means for receiving the monetary value from the smart card further comprises means for decrypting the monetary value stored on the smart card.

9. A gaming system with phone card payout, comprising a video game having:

a bill acceptor for receiving currency and determining the value of the received currency;

a phone card dispenser for dispenser for dispensing a phone cards;

at least one value-dispensing button having means for receiving a request to dispense phone cards; and

game control logic having means for:

storing a game credit value based on the value of currency determined by the bill acceptor;

directing the phone card dispenser to dispense phone cards based on a request; and

playing a round of an interactive video game, the stored game credit being decremented at the beginning of the round and the stored game credit being incremented based on a successful outcome obtained while playing the interactive video game.

10. The gaming system of claim 9, wherein the game control logic further comprises means for incrementing an incoming value register based on the value of currency determined by the bill acceptor.

11. The gaming system of claim 9, wherein the game control logic further comprises means for dispensing a phone card upon receiving a request from the value-dispensing button.

12. The gaming system of claim 11, wherein said means for directing the phone card dispenser to dispense a phone card further comprises means for verifying that a predetermined value is less than the stored game credit.

\* \* \* \* \*