

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
30 April 2009 (30.04.2009)

PCT

(10) International Publication Number
WO 2009/055463 A1

(51) International Patent Classification:

G06Q 30/00 (2006.01)

(21) International Application Number:

PCT/US2008/080777

(22) International Filing Date: 22 October 2008 (22.10.2008)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

11/925,181

26 October 2007 (26.10.2007) US

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(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MT, NL,

[Continued on next page]

(54) Title: INTEGRATED SERVICE DISCOVERY SYSTEMS AND METHODS

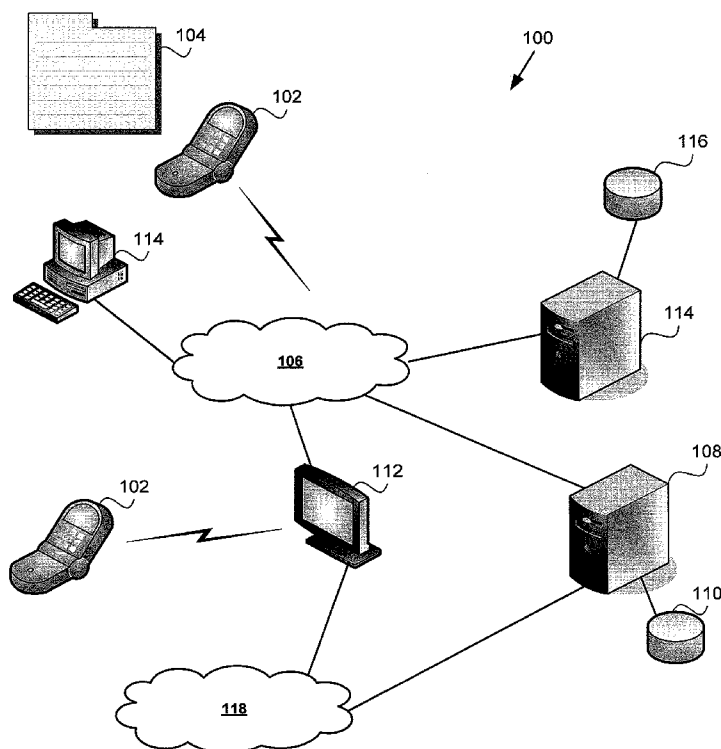


FIG. 1

(57) Abstract: A method of providing content to users includes, at a host computer, receiving a user-initiated request for the content. The request relates to specific service discovery-enabled media and the request includes an identifier. The method also includes using the identifier to locate the content, and providing the content to the user. The method also includes receiving at the host computer one of a user-initiated request to settle a transaction using a previously-identified account, a request to credit a purchase to a previously-identified loyalty program account, and a request to purchase an item from a specific merchant. The method also includes taking an action consistent with the second-listed receiving step.

WO 2009/055463 A1



NO, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG,
CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— *with international search report*

INTEGRATED SERVICE DISCOVERY SYSTEMS AND METHODS

FIELD OF THE INVENTION

[0001] Embodiments of the present invention relate generally to mobile devices. More specifically, embodiments of the invention relate to systems and methods for using mobile devices in integrated service discovery applications.

CROSS-REFERENCES TO RELATED APPLICATIONS

[0002] This application is related to the following co-pending, commonly-assigned U.S. patent applications, the entirety of each of which are incorporated herein by reference for all purposes: U.S. Patent Application No. 11/864,231, filed September 28, 2007, entitled “Service Discovery Via Mobile Imaging Systems And Methods”; U.S. Patent Application No. 11/830,409, filed July 30, 2007, entitled “Marketing Messages In Mobile Commerce”; U.S. Patent Application No. 11/830,336, filed July 30, 2007, entitled “Mobile Communication Systems And Methods For Redeeming And Reporting Coupons”; and U.S. Patent Application No. 11/830,459, filed July 30, 2007, entitled “Payments Using A Mobile Commerce Device.”

BACKGROUND OF THE INVENTION

[0003] Mobile devices have enabled interesting developments in the field of marketing. For example, advertisements may include technology that allows RF/NFC-enabled devices to acquire information from the advertisement for later use. Tremendous potential exists, however, for additional applications such as those described herein.

BRIEF SUMMARY OF THE INVENTION

[0004] Embodiments of the present invention provide a method of providing content to users. The method includes, at a host computer, receiving a user-initiated request for the content. The request relates to specific service discovery-enabled media and the request includes an identifier. The method also includes using the identifier to locate the content, and providing the content to the user. The method also includes receiving at the host computer one of a user-initiated request to settle a transaction using a previously-identified account, a

request to credit a purchase to a previously-identified loyalty program account, and a request to purchase an item from a specific merchant. The method also includes taking an action consistent with the second-listed receiving step.

[0005] In some embodiments, the media is electronic media, print media, a food service menu, a food label, a billboard, a television program or the like. The method may include enrolling the user prior to receiving the user-initiated request for the content. Enrolling the user may include providing application software programmed to configure a mobile device of the user to request the content. Enrolling the user may include receiving an identifier of a loyalty program account of the user, in which case the method may include receiving a request to credit a purchase to the loyalty program account. Enrolling the user may include providing the user an opportunity to identify interests, in which case using the identifier to locate the content may include using the interests, at least in part, to select the content.

[0006] Other embodiments provide a method of providing content to a user. the method includes enrolling a user, enrolling at least a merchant or a presentation instrument issuer, designing service discovery-enabled media, associating content with the service discovery enabled media, deploying the service discovery enabled media, receiving a user-initiated request for the content associated with the media, wherein the request originates with the user, and providing the content to the user.

[0007] The method may include receiving a user-initiated request originated by the user to purchase an item from a specific merchant. The method may include receiving a request originated by the user to settle a transaction using an account of the user issued by the issuer. Enrolling a user may include receiving an identifier of a loyalty program account of the user, in which case the method may include receiving a request to credit a purchase to the loyalty program account. The method may include receiving a request initiated by the user to purchase an item from a merchant, receiving a request to settle the purchase to a presentation instrument of the user issued by the issuer, and receiving a request to credit the purchase to the loyalty program account. The media may include electronic media, print media, a food service menu, a food label, a billboard, a television program, or the like. Enrolling a user may include providing the user an opportunity to identify a merchant as a merchant that the user patronizes or desires to patronize, providing the user an opportunity to provide an account identifier associated with a presentation instrument issued by an issuer, and providing the user an opportunity to identify one or more loyalty program account identifiers.

Enrolling a user may include providing the user an opportunity to identify interests, in which case providing the content to the user may include using the interests, at least in part, to select the content.

[0008] Still other embodiments provide a service discovery system. The system includes at least one media item enabled to provide access to service discovery content, a processor, and a network connection through which the processor receives service discovery content requests from mobile devices of users. The processor is programmed to receive a user-initiated request for the content. The request relates to the media item and the request includes an identifier. The processor is also programmed to: use the identifier to locate the content; provide the content to the user; receive a user-initiated request to settle a purchase transaction using a previously-identified account, a request to credit a purchase to a previously-identified loyalty program account, and/or a request to purchase an item from a specific merchant; take an action consistent with the received request.

[0009] In such embodiments, the media may include electronic media, print media, a food service menu, a food label, a billboard, a television program, and/or the like. The system may include an enrollment system configured to provide application software programmed to configure a mobile device of the user to request the content. The enrollment system may be further configured to receive an identifier of a loyalty program account of the user and the processor may be programmed to process a request to credit a purchase to the loyalty program account. The enrollment system may be further configured to provide the user an opportunity to identify interests and the processor may be programmed to use the interests, at least in part, to select the content.

BRIEF DESCRIPTION OF THE DRAWINGS

[0010] A further understanding of the nature and advantages of the present invention may be realized by reference to the following drawings. In the appended figures, similar components or features may have the same reference label. Further, various components of the same type may be distinguished by following the reference label by a dash and a second label that distinguishes among the similar components. If only the first reference label is used in the specification, the description is applicable to any one of the similar components having the same first reference label irrespective of the second reference label.

[0011] FIG. 1 illustrates an exemplary system within which embodiments of the invention may be implemented.

[0012] FIG. 2 depicts an exemplary method of integrated service discovery, which method may be implemented in the system of FIG. 1.

[0013] FIG. 3 depicts a second exemplary method of integrated service discovery, which method may be implemented in the system of FIG. 1.

DETAILED DESCRIPTION OF THE INVENTION

[0014] Embodiments of the present invention relate to service discovery marketing. In order to provide a context for describing embodiments of the present invention, embodiments of the invention will be described herein with reference to using a cell phone to acquire service discovery information from deployed marketing materials that then direct customers to further experiences.

[0015] The ensuing description provides preferred exemplary embodiment(s) only, and is not intended to limit the scope, applicability or configuration of the invention. Rather, the ensuing description of the preferred exemplary embodiment(s) will provide those skilled in the art with an enabling description for implementing a preferred exemplary embodiment of the invention. It is to be understood that various changes may be made in the function and arrangement of elements without departing from the spirit and scope of the invention as set forth in the appended claims.

[0016] Specific details are given in the following description to provide a thorough understanding of the embodiments. However, it will be understood by one of ordinary skill in the art that the embodiments may be practiced without these specific details. For example, systems may be shown in block diagrams in order not to obscure the embodiments in unnecessary detail. In other instances, well-known processes, structures and techniques may be shown without unnecessary detail in order to avoid obscuring the embodiments.

[0017] Also, it is noted that the embodiments may be described as a process which is depicted as a flowchart, a flow diagram, a data flow diagram, a structure diagram, or a block diagram. Although a flowchart may describe the operations as a sequential process, many of the operations can be performed in parallel or concurrently. In addition, the order of the operations may be re-arranged. A process is terminated when its operations are completed,

but could have additional steps not included in the figure. A process may correspond to a method, a function, a procedure, a subroutine, a subprogram, etc. When a process corresponds to a function, its termination corresponds to a return of the function to the calling function or the main function.

[0018] Moreover, as disclosed herein, the term “storage medium” may represent one or more devices for storing data, including read only memory (ROM), random access memory (RAM), magnetic RAM, core memory, magnetic disk storage mediums, optical storage mediums, flash memory devices and/or other machine readable mediums for storing information. The term “computer-readable medium” includes, but is not limited to portable or fixed storage devices, optical storage devices, wireless channels and various other mediums capable of storing, containing or carrying instruction(s) and/or data.

[0019] Furthermore, embodiments may be implemented by hardware, software, firmware, middleware, microcode, hardware description languages, or any combination thereof. When implemented in software, firmware, middleware or microcode, the program code or code segments to perform the necessary tasks may be stored in a machine readable medium such as storage medium. A processor(s) may perform the necessary tasks. A code segment may represent a procedure, a function, a subprogram, a program, a routine, a subroutine, a module, a software package, a class, or any combination of instructions, data structures, or program statements. A code segment may be coupled to another code segment or a hardware circuit by passing and/or receiving information, data, arguments, parameters, or memory contents. Information, arguments, parameters, data, etc. may be passed, forwarded, or transmitted via any suitable means including memory sharing, message passing, token passing, network transmission, etc.

[0020] According to embodiments of the invention, a user (herein “customer,” “consumer,” and/or the like) uses a mobile device to acquire service discovery information from media. The term “service discovery” will be used herein to refer to interactive communication wherein a user/customer uses a properly-enabled device (e.g., mobile phone) to obtain supplementary information from media, such as print or electronic advertising. Upon acquisition of the service discovery information, the customer may then avail himself of a benefit provided by the service discovery information.

[0021] In some embodiments, the user may be directed to an electronic or brick-and-mortar store at which the customer may receive a benefit. For example, the service discovery

information (herein “content”) may be a coupon that offers the customer a discount off of a purchase exceeding a dollar amount threshold. The content may alert the customer to a sale taking place at a particular establishment. In still other embodiments, the content may alert the customer to an event consistent with the user’s interests, enabled by the user having previously registered, enrolled, opted-in, or otherwise requested to receive particular service discovery information by having identified his interests or the like.

[0022] According to exemplary embodiments, an organizer (e.g., a transaction processor) enrolls merchants, presentation instrument issuers, consumers (of the merchant or issuer), and/or the like into a service discovery program. Merchants or issuers provide content which may be deployed in relation to media, advertising, or the like. The advertising may be merchant-specific advertising (e.g., an advertisement specific to the merchant’s products and/or services), geographic or location-based advertising (e.g., advertising for a number of merchants in a common space -- including virtual --, area, or region), synergistic advertising (e.g., merchants cooperating to advertise together), and/or the like. Presentation instrument issuers, branded card network operators and their customers, cellular network operators, and/or the like may elect to allow their presentation instruments (credit cards, debit cards, pre-paid cards, gift cards, cell phones, etc.) to be enrolled by the cardholder/customer into the service discovery program. Consumers are then able to create a profile within the service discovery program, enroll with particular merchants, identify personally-owned presentation instruments to use in settlement of transactions, provide loyalty program identifiers, identify their interests, and the like. Thereafter, the consumers may encounter media that calls attention to the service discovery program in which the consumer is enrolled. He may then acquire the content and avail himself of any offered benefit, including completing a purchase using a previously-identified presentation instrument account at a physical POS, a virtual POS, or through capabilities of the mobile device interacting with the content and/or the content’s issuer. Those skilled in the art will appreciate a number of additional embodiments in light of the disclosure herein.

[0023] Having described embodiments of the present invention generally, attention is directed to FIG. 1, which depicts an exemplary service discovery system 100 according to embodiments of the present invention. Those skilled in the art will appreciate that the system 100 is merely exemplary of a number of possible embodiments. Within the system 100 of FIG. 1, a user may use a mobile device 102 to participate in a service discovery program. For example, the user may encounter service-discovery-enabled media 104 that emits service

discovery information using RF/NFC (radio frequency, near field communication) technology or the like. Or as more fully described in previously-incorporated U.S. Patent Application No. 11/864,231, the user may use a properly-enabled mobile device to acquire an image that is thereafter processed to reveal service discovery content.

[0024] The device 102 may be any of a variety of devices (cell phone, PDA, hand-held computer, etc.) capable of processing service discovery information or interacting via a network 106 with a host computer 108 capable of processing the service discovery information. The media 104 may be any advertising (print, electronic, etc.), product labels, television shows, restaurant menus, or the like.

[0025] The host computer 108, having memory 110 associated therewith, may be any of a variety of computing devices. The host computer 108 provides service discovery processing capability to some mobile devices and may be configured to provide an enhanced service discovery experience in a number of embodiments as will be described in greater detail hereinafter.

[0026] The mobile device 102 is also capable of communication with a point-of-sale (POS) terminal 112. Hence, the user may acquire service discovery information from media 104 that directs the user to the POS terminal 112. The POS terminal may be physical or virtual.

[0027] According to embodiments of the present invention, a user may register to participate in the service discovery program described herein. For example, the user may use the mobile device 102 and/or a personal computer 114 to communicate with the host computer 108, which may be configured to register users. The user may download application software to thereby configure the mobile device 102, identify personal interests that may be used thereafter to “tailor” service discovery content for the user, identify merchants that the user patronizes, provide loyalty program identifiers for loyalty programs within which the user participates, enroll in loyalty programs, provide account numbers for presentation instruments (credit cards, debit cards, gift cards, stored value cards, etc.) that the user may wish to use to settle transactions, apply for and/or purchase presentation instruments, and the like.

[0028] According to some embodiments, the system also may include one or more loyalty program computers 114 and associated storage 116. When the user makes a purchase using an enrolled mobile device, then the user’s loyalty account at the loyalty computer 114 may be credited or, in the case of using loyalty points to settle a purchase, debited.

[0029] The system also may include a transaction settlement network 118. The POS 112 may initiate settlements of transactions initiated by the user through this network.

[0030] In a specific example describing how the system 100 is used, a program sponsor/originator (e.g., a transaction processor), having relationships with many processing merchants, credit card issuers, and consumers, provides each of the aforementioned with an opportunity to enroll into a service discovery program. Merchants purchase advertising and provide content to be used in service discovery marketing. The sponsor may design advertising that integrates several merchants into advertising based on location, product synergy, and/or the like. The sponsor also enrolls credit card issuers who may wish to have their presentation instruments used in service discovery transaction settlement. The sponsor also enrolls customers desiring to participate in service discovery marketing who have a properly-enabled device 102 and/or who configure the device in the enrollment process.

[0031] Continuing with this example, service-discovery enabled media 104 is deployed. In this case, the media is a billboard in a train station. The media may have an identifying trademark indicating that the media is service-discovery enabled. A user notes that the billboard is service discovery enabled and acquires the associated content using his mobile device 102. In this case, the user acquires the content using NFC, although the content may be an image that the user captures via an image capture or recording device on the mobile device, such as a digital camera.

[0032] In this example, the service discovery content directs the user's mobile device to the host computer 108. The user's device identifies itself to the host computer, which locates an electronic record of the user. The electronic record includes previous activity of the user, including an indication that the user likes a particular brand of coffee and has purchased four coffees at this merchant in the last week. The host accesses a different electronic file that is associated with the merchant, and identifies a "buy five coffees, get one free" coupon associated with the merchant. The host computer 108 returns this offer to the user.

[0033] The user receives the offer and decides to purchase a coffee from the merchant at a location two blocks away. Conveniently, the offer sent to the user includes a link to an ordering function for this merchant location, so the user orders a coffee for pickup in five minutes. The user uses the coupon to order an additional coffee for his boss. The order is sent through the host computer to the merchant.

[0034] The host also recognizes that the user has provided a stored value card for this merchant. The host queries the user whether the transaction should be settled using this method. Upon the user affirming this, the host either settles the transaction directly, via the transaction processing network 118, or provides the user's account information to the merchant for settlement. Either way, the user arrives at the coffee shop and picks up his coffee without having to wait in line. The host also credits the user's loyalty account for the purchase. Those skilled in the art will appreciate that the foregoing example is merely exemplary of a number of possible embodiments of the present invention.

[0035] Having described an exemplary system 100 according to embodiments of the present invention and a specific example of the present invention using the system 100, attention is directed to FIG. 2, which depicts an exemplary method 200 according to embodiments of the invention. The method 200 relates to pre-use aspects of integrated service discovery. The method 200 may be implemented in the system 100 of FIG. 1 or other appropriate system. Those skilled in the art will appreciate that the method 200 is merely exemplary of a number of possible methods. Other methods according to other embodiments may have more, fewer, or different steps than those illustrated and described herein. Moreover, the steps depicted and described herein may be traversed in orders different than described here.

[0036] The method 200 begins with enrollment of merchants, issuers, and customers, which may take place simultaneously. Using any available marketing channel, a program sponsor solicits merchants at block 202. In the process of enrolling merchants, the sponsor solicits information on the merchant's locations, desired promotions, product offerings, and/or the like. The sponsor also enrolls issuers (block 204) of presentation instruments who wish to have their presentation instruments included in the service discovery program. The sponsor also enrolls customers at block 206.

[0037] In enrolling customers, the sponsor may provide an application to be installed on the user's mobile device, receive a listing of user interests, provide the user an opportunity to enroll presentation instruments and loyalty programs, and the like.

[0038] At block 208, the sponsor may design advertising to take advantage of the demographics of the enrolled pool of merchants, issuers, and customers. This may include designing and/or producing customer-specific service discovery content. Conveniently, the sponsor may use a rules engine or the like to control the delivery of content to specific users

and associate this content with specific advertising. Those skilled in the art will appreciate many such examples in light of this disclosure.

[0039] At block 210, the media is deployed. As mentioned previously, the media may be print or electronic and may be deployed through any of a variety of marketing channels.

[0040] Those skilled in the art will appreciate that the method 200 is merely exemplary. Specifically, it is not necessary that the steps discussed herein be accomplished by a sponsor. The media may be deployed by a single merchant and relate to a single location of the merchant without involvement of other merchants, issuers, or sponsors.

[0041] Attention is now directed to FIG. 3, which depicts a method of integrated service discovery according to embodiments of the present invention, which method may be embodied in the system 100 of FIG. 1. The method 300 begins at block 302 at which point a user encounters service-discovery enabled media. The user, at block 304, acquires the content from the media in any of the aforementioned methods. This may include interacting with a host computer that includes a user record. The content may be based on the user record.

[0042] In some cases, the user may elect to initiate a purchase at block 306. This may be enabled by the user being directed by the content to a web site of a merchant. In some cases, however, the service discovery application may itself initiate the purchase. For example, the content may present the user with a benefit at a merchant the user patronizes and may query the user whether the user wishes to place his usual order. Of course, many other possibilities exist.

[0043] In other cases, the user visits a point of sale based on the content at block 308. The user may then avail himself of a benefit provided by the content. The user may thereafter complete a purchase at block 310. At block 312, the user receives the product or service.

[0044] At block 314, the user's transaction may be settled using a previously-identified presentation instrument account of the user. At block 316, the user may receive credit at a previously-identified loyalty program. Those skilled in the art will appreciate that many additional possibilities exist.

[0045] Having described several embodiments, it will be recognized by those of skill in the art that various modifications, alternative constructions, and equivalents may be used without departing from the spirit and scope of the invention. Additionally, a number of well known

processes and elements have not been described in order to avoid unnecessarily obscuring the present invention. Accordingly, the above description should not be taken as limiting the scope of the invention, which is defined in the following claims.

WHAT IS CLAIMED IS:

1 1. A method of providing content to users, comprising:
2 at a host computer, receiving a user-initiated request for the content, wherein
3 the request relates to specific service discovery-enabled media and wherein the request
4 includes an identifier;
5 using the identifier to locate the content;
6 providing the content to the user;
7 thereafter, receiving at the host computer one of:
8 a user-initiated request to settle a transaction using a previously-
9 identified account;
10 a request to credit a purchase to a previously-identified loyalty
11 program account; and
12 a request to purchase an item from a specific merchant;
13 taking an action consistent with the second-listed receiving step.

1 2. The method of claim 1, wherein the media comprises a selection from a group
2 consisting of electronic media, print media, food service menu, food label, billboard, and
3 television program.

1 3. The method of claim 1, further comprising enrolling the user prior to receiving
2 the user-initiated request for the content.

1 4. The method of claim 3, wherein enrolling the user comprises providing
2 application software programmed to configure a mobile device of the user to request the
3 content.

1 5. The method of claim 3, wherein enrolling the user comprises receiving an
2 identifier of a loyalty program account of the user, the method further comprising receiving a
3 request to credit a purchase to the loyalty program account.

1 6. The method of claim 3, wherein enrolling the user comprises providing the
2 user an opportunity to identify interests and wherein using the identifier to locate the content
3 further comprises using the interests, at least in part, to select the content.

1 7. A method of providing content to a user, comprising:
2 enrolling a user;
3 enrolling at least one of a merchant and a presentation instrument issuer;
4 designing service discovery-enabled media;
5 associating content with the service discovery enabled media;
6 deploying the service discovery enabled media;
7 receiving a user-initiated request for the content associated with the media,
8 wherein the request originates with the user; and
9 providing the content to the user.

1 8. The method of claim 7, wherein enrolling at least one of a merchant and a
2 presentation instrument issuer comprises enrolling a merchant, the method further comprising
3 receiving a user-initiated request originated by the user to purchase an item from a specific
4 merchant.

1 9. The method of claim 7, wherein enrolling at least one of a merchant and a
2 presentation instrument issuer comprises enrolling an issuer, the method further comprising
3 receiving a request originated by the user to settle a transaction using an account of the user
4 issued by the issuer.

1 10. The method of claim 7, wherein enrolling a user comprises receiving an
2 identifier of a loyalty program account of the user, the method further comprising receiving a
3 request to credit a purchase to the loyalty program account.

1 11. The method of claim 7, wherein enrolling at least one of a merchant and a
2 presentation instrument issuer comprises enrolling both a merchant and an issuer and wherein
3 enrolling a user comprises receiving an identifier of a loyalty program account of the user, the
4 method further comprising:
5 receiving a request initiated by the user to purchase an item from the
6 merchant;
7 receiving a request to settle the purchase to a presentation instrument of the
8 user issued by the issuer; and
9 receiving a request to credit the purchase to the loyalty program account.

1 12. The method of claim 7, wherein the media comprises a selection from a group
2 consisting of electronic media, print media, food service menu, food label, billboard, and
3 television program.

1 13. The method of claim 7, wherein enrolling at least one of a merchant and a
2 presentation instrument issuer comprises enrolling both a merchant and an issuer and wherein
3 enrolling a user comprises:

4 providing the user an opportunity to identify the merchant as a merchant that
5 the user patronizes or desires to patronize;

6 providing the user an opportunity to provide an account identifier associated
7 with a presentation instrument issued by the issuer; and

8 providing the user an opportunity to identify one or more loyalty program
9 account identifiers.

1 14. The method of claim 7, wherein enrolling a user comprises providing the user
2 an opportunity to identify interests and wherein providing the content to the user comprises
3 using the interests, at least in part, to select the content.

1 15. A service discovery system, comprising:
2 at least one media item enabled to provide access to service discovery content;
3 a processor; and
4 a network connection through which the processor receives service discovery
5 content requests from mobile devices of users;

6 wherein the processor is programmed to:

7 receive a user-initiated request for the content, wherein the request
8 relates to the media item and wherein the request includes an identifier;

9 use the identifier to locate the content;

10 provide the content to the user;

11 receive one of:

12 a user-initiated request to settle a purchase transaction using a
13 previously-identified account;

14 a request to credit a purchase to a previously-identified loyalty
15 program account; and

16 a request to purchase an item from a specific merchant;

17 take an action consistent with the received request.

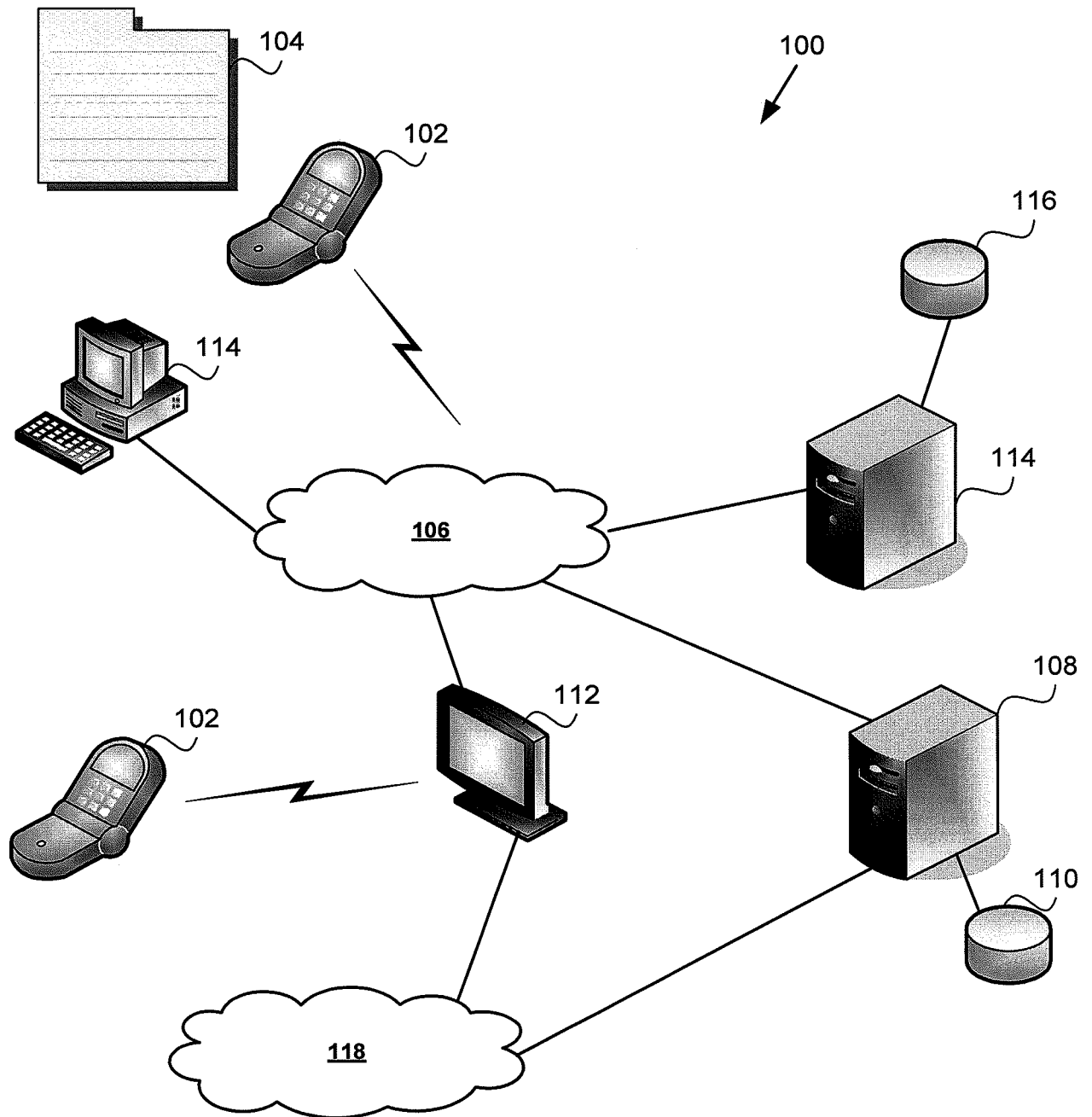
1 16. The system of claim 15, wherein the media comprises a selection from a group
2 consisting of electronic media, print media, food service menu, food label, billboard, and
3 television program.

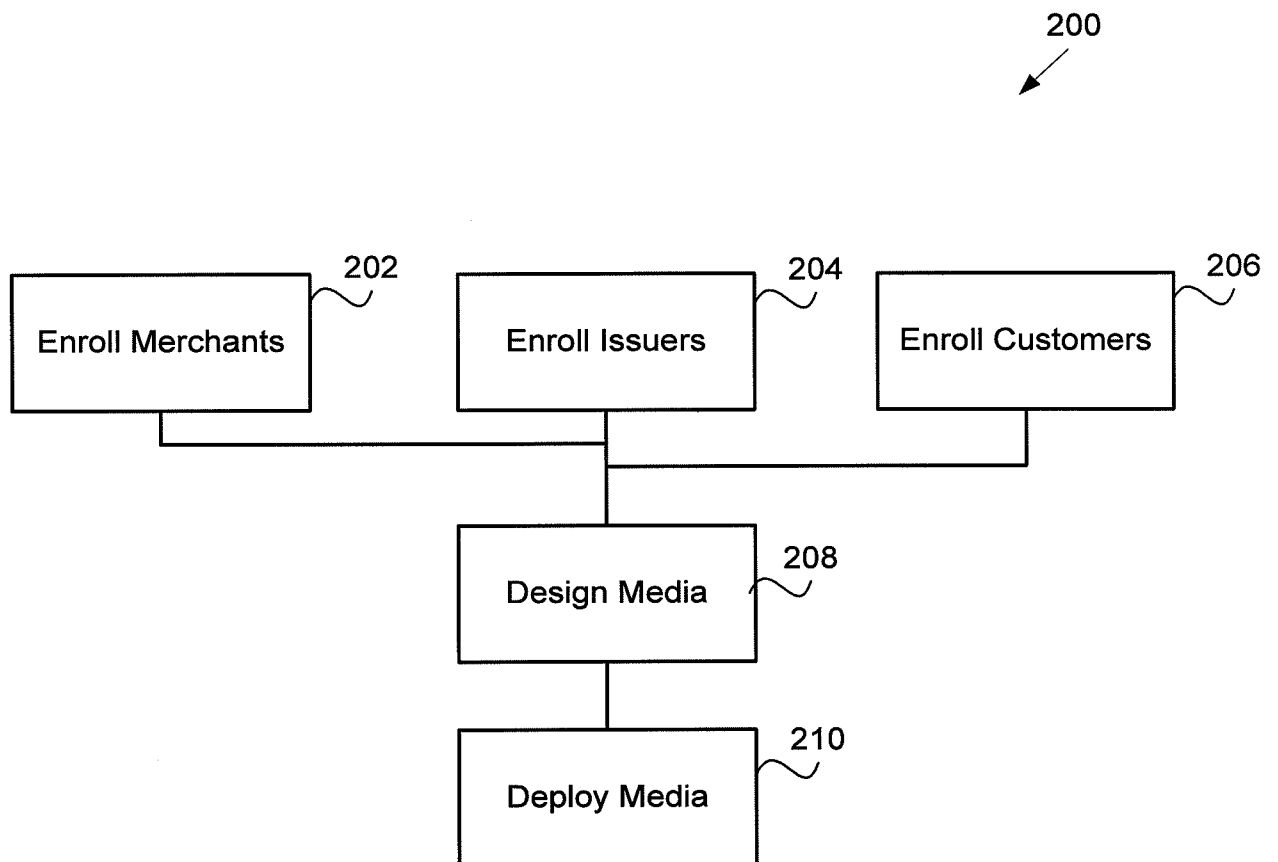
1 17. The system of claim 15, further comprising an enrollment system configured
2 to provide application software programmed to configure a mobile device of the user to
3 request the content.

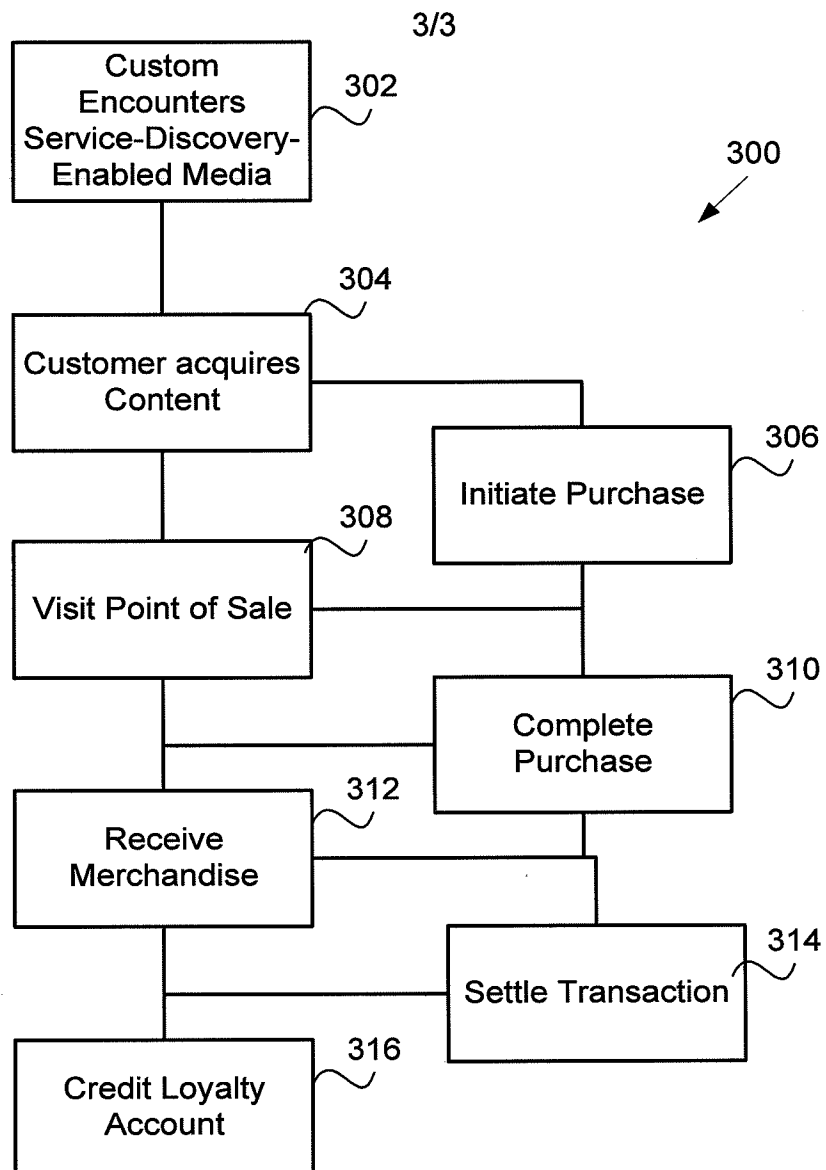
1 18. The system of claim 17, wherein the enrollment system is further configured
2 to receive an identifier of a loyalty program account of the user and wherein the processor is
3 further programmed to process a request to credit a purchase to the loyalty program account.

1 19. The system of claim 17, wherein the enrollment system is further configured
2 to provide the user an opportunity to identify interests and wherein the processor is further
3 programmed to use the interests, at least in part, to select the content.

1/3

**FIG. 1**

**FIG. 2**

**FIG. 3**

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 08/80777

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 30/00 (2008.04)

USPC - 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)

IPC(8) - G06Q 30/00

USPC - 705/14

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC - 705/1; 709/217, 219, 231Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
PubWEST(PGPB, USPT, USOC, EPAB, JPAB); Google Scholar. Search term used: content request, loyalty account, media content, request, identifier, settle, pay, buy, television program, electronic media, print media, credit, debit, enrollment

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2006/0259361 A1 (BARHYDT et al.) 16 November 2006 (16.11.2006) see whole document, especially Figures 1-3; Figures 5-6; Para [0007]; Para [0008]; Para [0010]; Para [0013]; Para [0014]; Para [0022]; Para [0027]; Para [0028]; Para [0033]; Para [0055]; Para [0064]; Para [0077]; Para [0079]; Paras [0101] - [0104]; Para [0116]; Para [0117]; Para [0121]; Para [0123]; Para [0124]; Para [0130]; Para [0131]; Para [0137]; Para [0148]; Para [0160]; Para [0165]; Paras [0174] - [0179]; Para [0181]; Paras [0189] - [0201]; Paras [0212] - [0223]; Para [0417]; Para [0418]; and Paras [0709] - [0715]	1-19
A	US 2004/0083170 A1 (BAM et al.) 29 April 2004 (29.04.2004) see whole document	1-19
A	US 2005/0187873 A1 (LABROU et al.) 25 August 2005 (25.08.2005) see whole document	1-19
A	US 2007/0214049 A1 (POSTREL) 13 September 2007 (13.09.2007) see whole document.	1-19

☐ Further documents are listed in the continuation of Box C.

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

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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

"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

05 December 2008 (05.12.2008)

Date of mailing of the international search report

23 DEC 2008

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