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(54) **REDEEMING GIFT CERTIFICATE WITHOUT PRESENTING GIFT CERTIFICATE**

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(57) **ABSTRACT**

A system and method for processing a gift certificate is disclosed for redemption of the gift certificate using an account or a payment card but without presenting or submitting the gift certificate for redemption. For the system and method, a user interface is provided for associating or linking a gift certificate with an account or payment card for the redemption without presenting or submitting. Associating the gift certificate with the account or payment card involves accessing data of the first gift certificate that is stored in at least one gift certificate database.

Front side

```
Credit card gift certificate       20320 1057 591

        KRW500,000


            Gift certificate
            authentication number    12345678910111234


    KRW500,000                    Credit Card Gift
                                  Certificate Co., Ltd.
                                  W W.W . c c g c .c o m
    Issuing Date: 2002.3.20.      ☎ 1 5 8 8 - 3 0 3 0
    Valid date: 2007.3.19.
```

Back side

```
•This gift certificate is usable at all member stores affiliated with
 credit card companies throughout the country through a credit card
 selected by a user.
•In order to use this gift certificate, a gift certificate identification
 number of 16 digits should be registered for initiation (the limit
 of the gift certificate is configured in a credit card as much as
 an amount of money of the gift certificate).
•When the initiation registration is completed, one payment using the
 credit card uses the amount of money of the gift certificate input
 into the credit card.
•Method and procedure for initiation registration
 (Matters necessary for registration: a credit card number, a gift
 certificate authentication number)
 ①ARS (☎ 1588-3030)
 ②Connect with the Internet (www.ccgc.com)
 ③Visit or call a credit card issuing bank or credit card company
•For more information, please refer to use guidance and contact
 Credit Card Gift Certificate Co., Ltd. (Tel.1588-3030).
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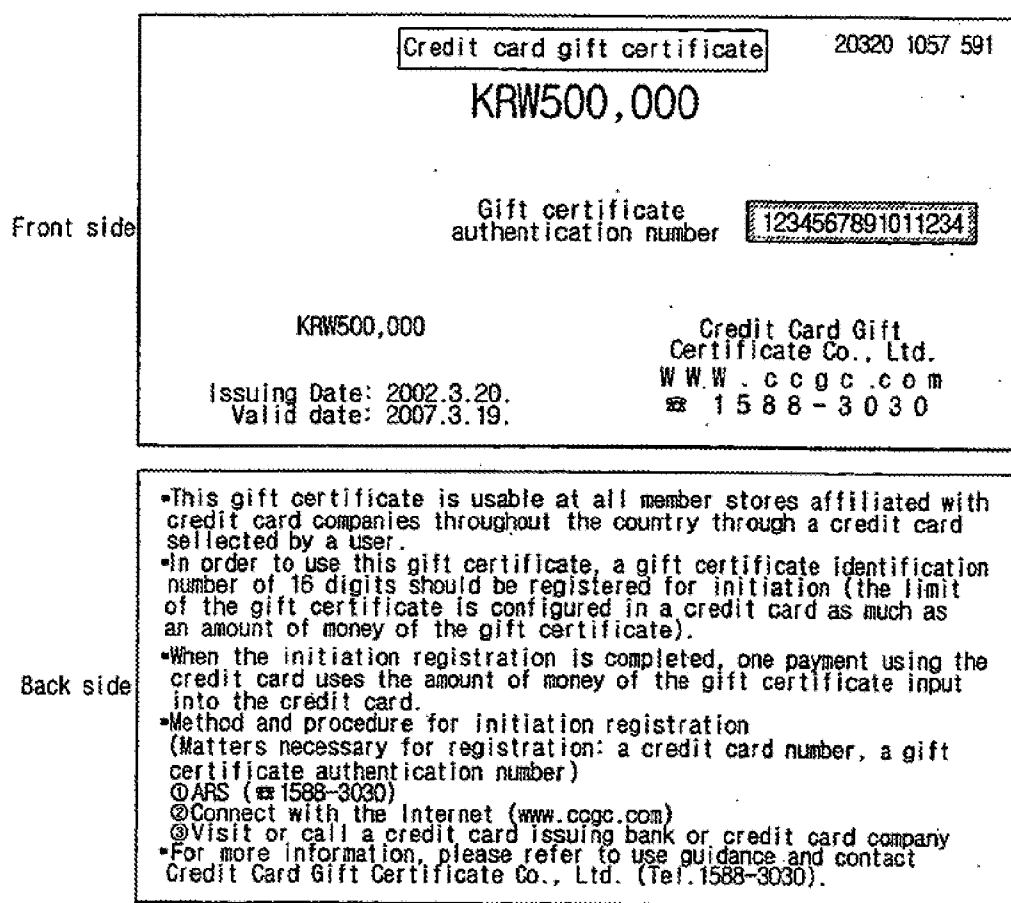# FIG.1

Front side

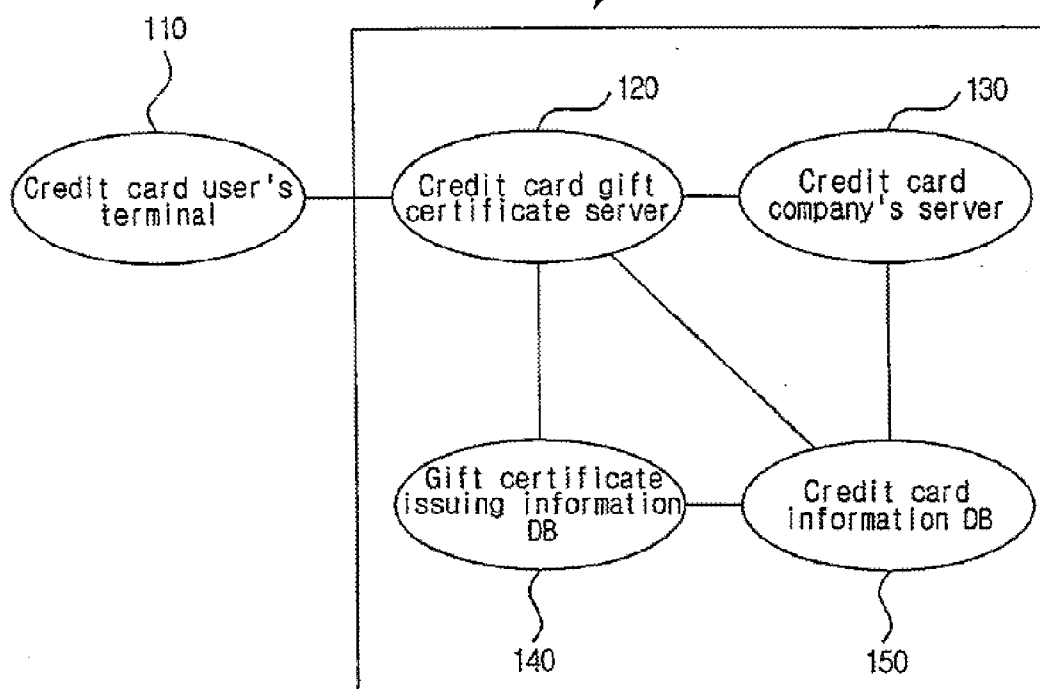| Credit card gift certificate | 20320 1057 591 |

KRW500,000

Gift certificate
authentication number   1234567891011234

KRW500,000

Credit Card Gift
Certificate Co., Ltd.
W W.W . c c g c .c o m
☎ 1 5 8 8 - 3 0 3 0

Issuing Date: 2002.3.20.
Valid date: 2007.3.19.

Back side

•This gift certificate is usable at all member stores affiliated with credit card companies throughout the country through a credit card selected by a user.
•In order to use this gift certificate, a gift certificate identification number of 16 digits should be registered for initiation (the limit of the gift certificate is configured in a credit card as much as an amount of money of the gift certificate).
•When the initiation registration is completed, one payment using the credit card uses the amount of money of the gift certificate input into the credit card.
•Method and procedure for initiation registration
(Matters necessary for registration: a credit card number, a gift certificate authentication number)
①ARS (☎1588-3030)
②Connect with the Internet (www.ccgc.com)
③Visit or call a credit card issuing bank or credit card company
•For more information, please refer to use guidance and contact Credit Card Gift Certificate Co., Ltd. (Tel.1588-3030).

FIG.2
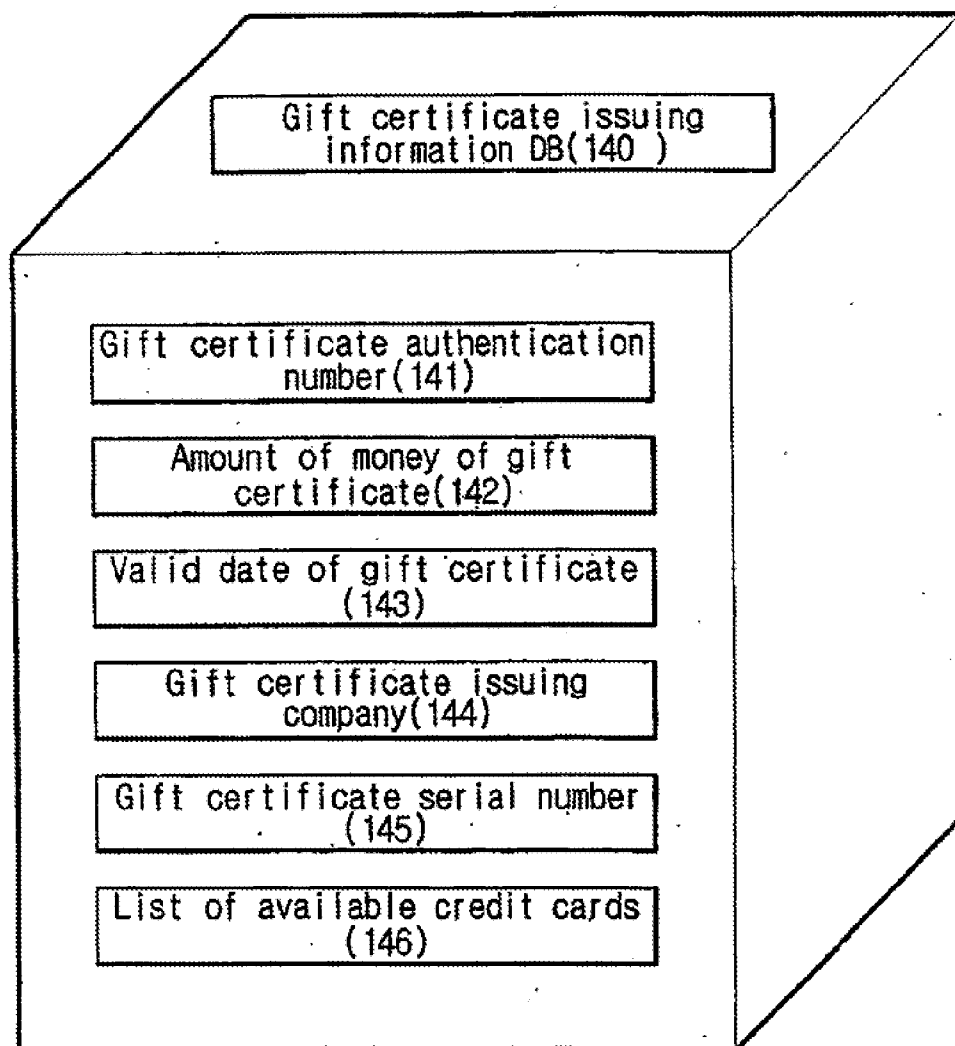
System for operating
credit card gift certificate
(100)

110

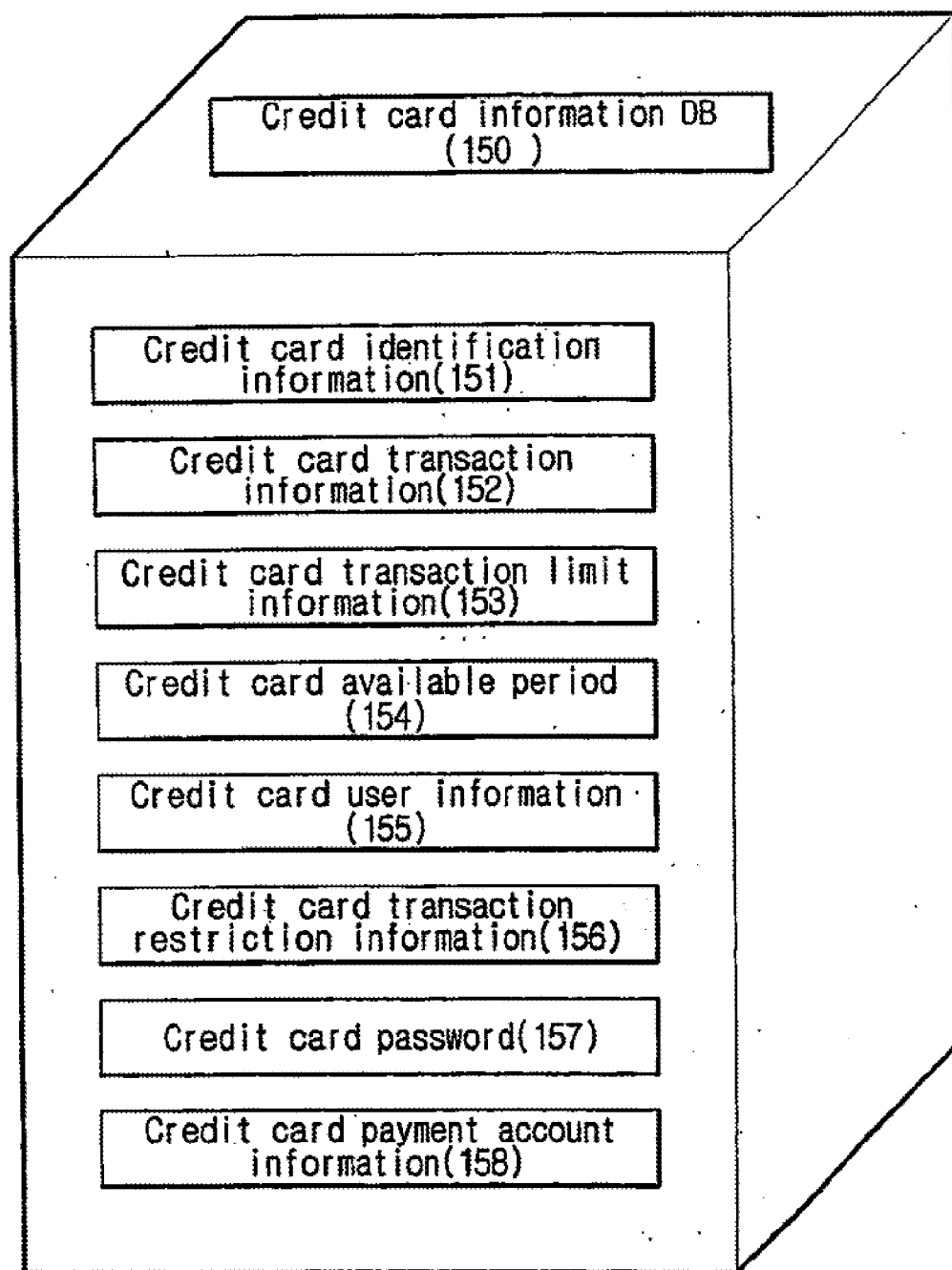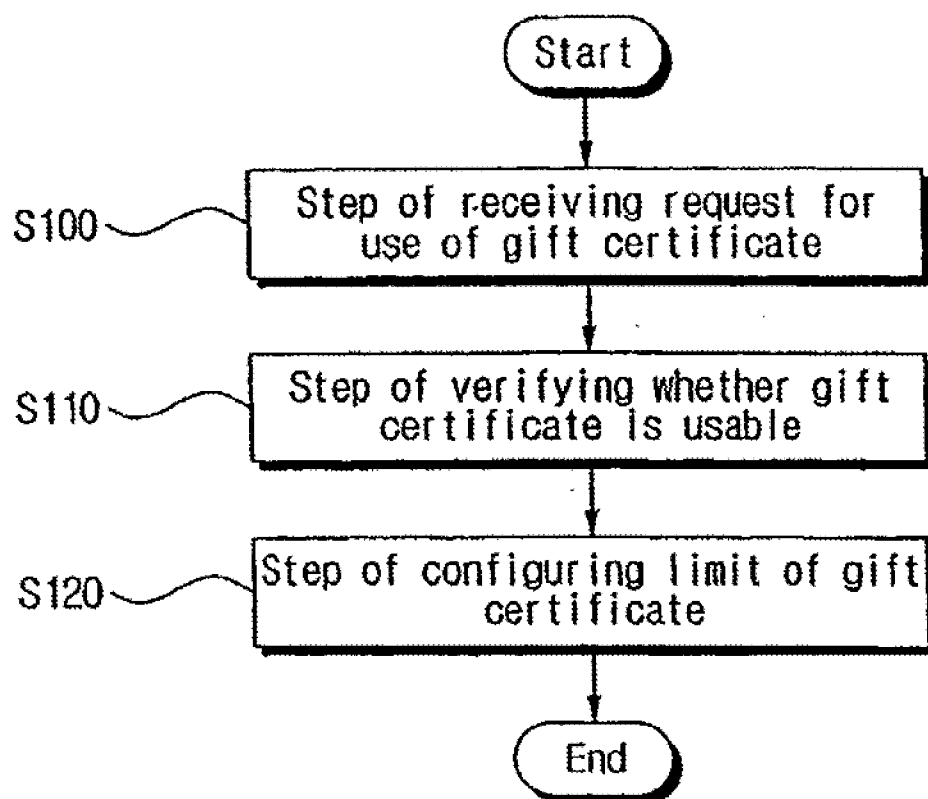120

130

Credit card user's
terminal

Credit card gift
certificate server

Credit card
company's server

Gift certificate
issuing information
DB

Credit card
information DB

140

150

FIG.3

Gift certificate issuing
information DB(140)

Gift certificate authentication
number(141)

Amount of money of gift
certificate(142)

Valid date of gift certificate
(143)

Gift certificate issuing
company(144)

Gift certificate serial number
(145)

List of available credit cards
(146)

FIG.4

Credit card information DB
(150)

Credit card identification
information(151)

Credit card transaction
information(152)

Credit card transaction limit
information(153)

Credit card available period
(154)

Credit card user information
(155)

Credit card transaction
restriction information(156)

Credit card password(157)

Credit card payment account
information(158)

FIG.5

Start

S100 — Step of receiving request for use of gift certificate

S110 — Step of verifying whether gift certificate is usable

S120 — Step of configuring limit of gift certificate

End

FIG.6A

<Billing particulars of amount of money paid by credit card>

Classification	Used amount	Remarks
One payment	KRW780,000	
Installment	KRW180,000	
Cash service	KRW700,000	
Amount used oversea	KRW0	
Annual fee	KRW10,000	
Revolving payment	KRW0	
Amount to be paid	KRW1,670,000	

FIG.6B

<Detailed use particulars of credit card>

Credit card number	Date	Member store	Used amount	Fee (interest)	Special service
8493	0502	○○ Restaurant	KRW230,000		
8493	0507	×× Gas station	KRW50,000		
8493	0507	△△ Department store	KRW177,000		
8493	0509	☆☆ Bookstore	KRW43,000		
8493	0513	♯♯ Theater	KRW12,000		
8493	0516	▽▽ Hospital	KRW268,000		

FIG.7A

<Billing particulars of amount of money paid by credit card>

Classification	Used amount	Remarks
Gift certificate	KRW500,000	
One payment	KRW280,000	
Installment	KRW180,000	
Cash service	KRW700,000	
Amount used oversea	KRW0	
Annual fee	KRW10,000	
Revolving payment	KRW0	
Amount used	KRW1,670,000	
Deduction by gift certificate	KRW500,000	
Amount to be paid	KRW1,170,000	Resultant amount to be paid

FIG.7B

<Detailed use particulars of credit card>

Credit card number	Date	Member store	Used amount	Fee (interest)	Results
8493	0502	○○ Restaurant	KRW230,000		Deduction by gift certificate
8493	0507	×× Gas station	KRW50,000		Deduction by gift certificate
8493	0507	△△ Department store	KRW177,000		Deduction by gift certificate
8493	0509	☆☆ Bookstore	KRW43,000		Deduction by gift certificate
8493	0513	♯♯ Theater	KRW12,000		
8493	0516	▽▽ Hospital	KRW268,000		

FIG.8

Credit card sales slip

CARD NUMBER
9 4 1 0 - 1 2 3 4 - 5 6 7 8 - 9 0 1 2

VALID DATE	04/10
DATE	02/03/31 12:39:44
Sales classification	One payment
Sales amount	KRW77,000
Service fee	
Tax	
TOTAL	KRW77,000

APPROVAL NO   12345678

MERCHANT NO.

712345678   EDC Sales slip

Merchant name: OO Gas station

Business registry number: 212-34-56789
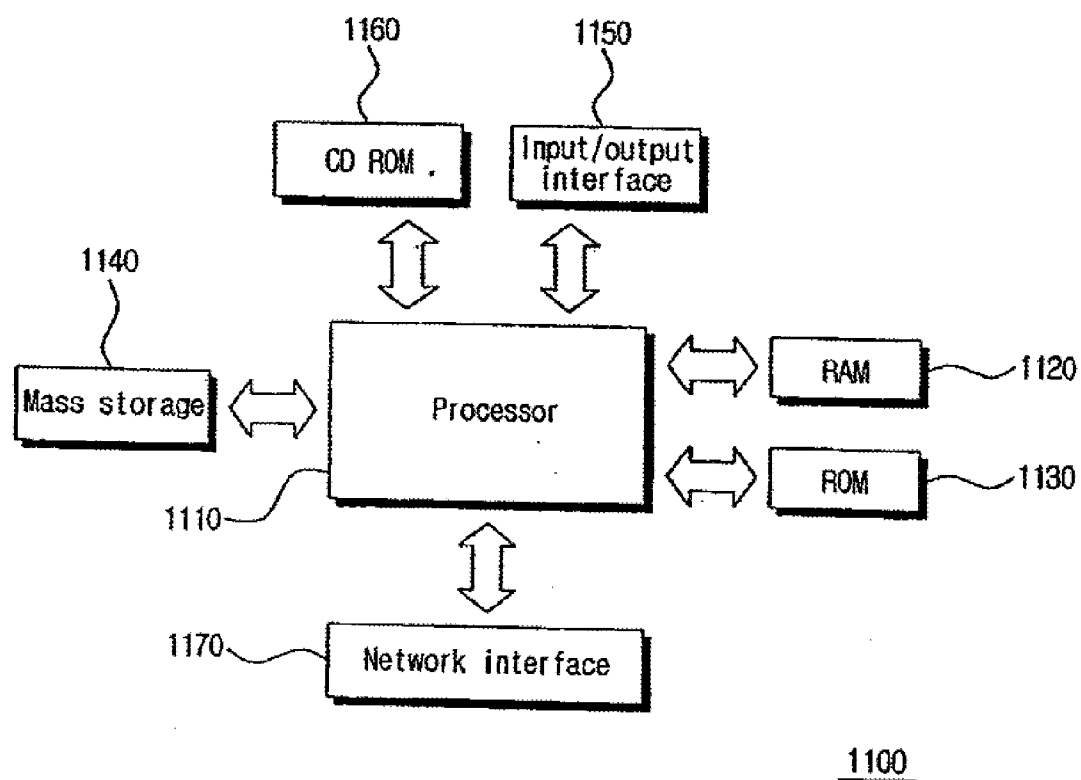
Representative name: Hong, Gil-dong

123-45 Sinsa-dong, Kangnam-ku, Seoul

NAME	SIGNATURE

FIG.9

Credit card sales slip

CARD NUMBER
9 4 1 0 - 1 2 3 4 - 5 6 7 8 - 9 0 1 2

VALID DATE	04/10
DATE	02/03/31 12:39:44
Sales classification	Gift certificate
Sales amount	KRW77,000
Service fee	
Tax	
TOTAL	KRW77,000

APPROVAL NO   12345678
(Residual limit of gift certificate: 423,000)

MERCHANT NO.

712345678   EDC Sales slip

Merchant name: ○○ Gas station

Business registry number: 212-34-56789

Representative name: Hong, Gil-dong

123-45 Sinsa-dong, Kangnam-ku, Seoul

NAME	SIGNATURE

FIG. 10

START

S200 — Step of receiving request for use of gift certificate

S210 — Step of verifying whether gift certificate is usable

S220 — Step of configuring the gift certificate balance in a payment account

End
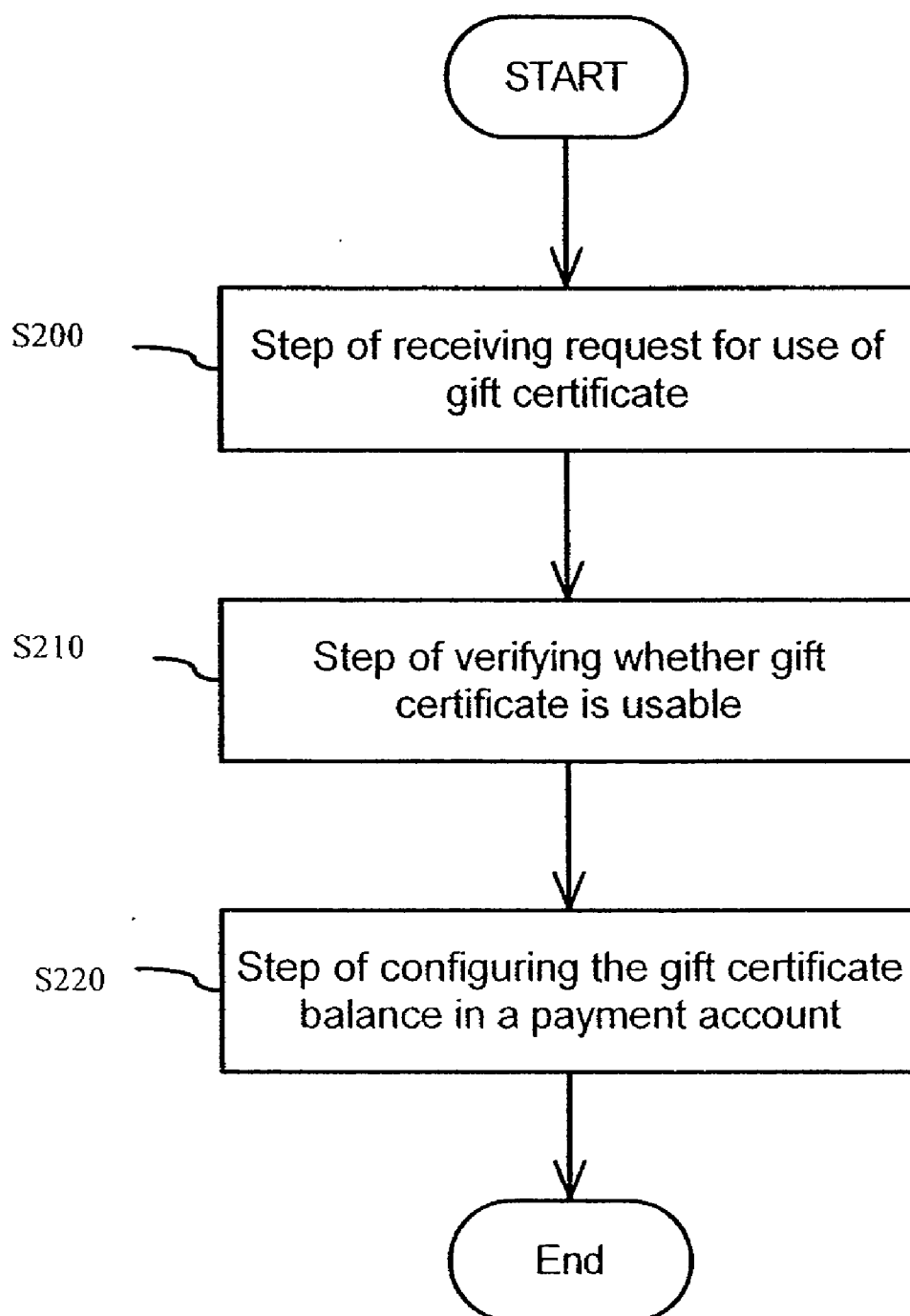
FIG.11

REDEEMING GIFT CERTIFICATE WITHOUT PRESENTING GIFT CERTIFICATE

BACKGROUND

[0001] 1. Field

[0002] The present disclosure relates to gift certificated and more particularly to processing and using gift certificates in connection with credit cards, bank cards and/or financial accounts.

[0003] 2. Related Technology

[0004] Gift certificates that general consumers have widely used are bearer securities with fixed amounts of money that can be exchanged with goods. The gift certificates have an advantage in that users of the gift certificates can purchase, at some appropriate time, a variety of goods dealt by gift certificate issuing stores to their tastes within the ranges of amounts printed on the gift certificates. Further, unrealized amounts of the gift certificates obtained through issuance of the gift certificates play a role as interest-free borrowings from the viewpoint of the gift certificate issuing stores, thereby favorably contributing to management of the gift certificate issuing stores and greatly contributing to rise of the prestige and rise of credit rating of the gift certificate issuing stores as well. Due to a variety of such advantages provided to both the gift certificate users and the gift certificate issuing stores, gift certificates are being issued and distributed by many enterprises in various fields such as department stores, bookstores and confectionery stores. As purchasable items get increased, the gift certificates are being widely given and taken as gifts among general consumers. As a result, a gift certificate market has grown rapidly in recent years.

[0005] However, in spite of such advantages, the conventional gift certificates have many problems resulting from attributes of the gift certificates. That is, since the use of the conventional gift certificates is inevitably restricted only to gift certificate issuing stores and some affiliated stores, their distribution ranges are inevitably limited. Further, as most of the gift certificates are mainly purchased by cash, there is a problem in that purchase of the gift certificates through credit card transactions is limited in practice. In addition, there are problems in that it is impossible to identify use particulars thereof since the gift certificates can be used by bearers, and that amounts of money used for purchasing goods using the gift certificates cannot be properties for benefit of deductions and exemptions.

[0006] In view of transactions in the gift certificates, the gift certificates have many problems. Since the transactions in the gift certificates necessarily always involve spot transactions, it is impossible to make on-line transactions and to expand transaction methods. Moreover, illegal distribution of the gift certificates through so called 'card kkang,' which is a kind of illegal card discount, has caused undesirable results opposing a tax policy of the government for intending to secure a variety of tax sources and to regulate hidden revenue.

[0007] Further, since the conventional gift certificates have predetermined limit amounts of money, if the gift certificate users intend to purchase goods beyond the predetermined limit amounts of the gift certificates, the users cannot avoid inconvenience of additionally paying exceeded amounts of money in cash or with credit cards in addition to the gift certificates, which is considered as 'duality in payment means.' Moreover, there is inconvenience of refunding the remaining amounts after purchasing goods below the limit amounts of the gift certificates, and there is also a problem in that disputes between the gift certificate issuing stores and the users frequently arise due to cash refund requests.

[0008] Recently, use of credit cards has dramatically increased given many advantages of credit card transactions. Accordingly, attempts to develop new gift certificates using credit cards are continuously being made by the credit card industry in order to solve the aforementioned problems with the conventional gift certificate system and in order to promote credit card transactions. Korean Patent Application No. 2000-67106 discloses "Method of operating card gift certificate based on credit card system," wherein a gift certificate is manufactured in the form of a credit card according to order information provided by a credit card member and a third person who has received the card gift certificate manufactured in this manner freely purchases goods or services at member stores affiliated with a relevant credit card company within an issued amount of money in the card gift certificate. However, since the method of operating the card gift certificate disclosed in the above patent application requires issuance of an additional card besides the credit card, it inevitably causes resistance of rejecting the use of the card gift certificate by some member stores affiliated with the credit card company. Furthermore, the method still has a disadvantage in that use particulars of the card gift certificate are difficult to identify since any bearer thereof can use the card gift certificate, and that benefit of deductions and exemptions cannot be obtained. In addition, there is a problem in that it is still impossible to avoid the duality in payment means in which a purchasing amount exceeding a predetermined limit amount of the gift certificate should be paid by using another payment means except the card gift certificate.

[0009] The foregoing discussion in this section is to provide background information only and does not constitute an admission of prior art.

SUMMARY

[0010] One aspect of the present invention provides a method of processing a gift certificate. The method comprises: providing a user interface configured for associating a gift certificate with an account for redemption of the gift certificate in connection with the account; receiving a first request submitted, through the user interface running on a first computing terminal, for associating a first gift certificate with a first account of a first user, wherein the first request comprises identification information of the first gift certificate, wherein the first gift certificate is redeemable in transactions at participating stores by presenting or submitting to the stores without associating with the first account; verifying first gift certificate using the identification information included in the first request, wherein verifying comprises communicating with a computing server to access or obtain data associated with the first gift certificate and stored in at least one gift certificate database; and subsequently associating the first gift certificate with the first account in at least one account server that manages activities of the first account, wherein associating enables the at least one account server to access the at least one gift certificate database for information including a first balance that is redeemable with the first gift certificate, and wherein associating further enables the at least one account server to cause a submission of payment for a transaction using the first account, which to redeem the first gift certificate without presenting or submitting.

[0011] Another aspect of the invention provides a method of processing a gift certificate. The method comprises: pro-

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viding a user interface configured for associating a gift certificate with an account for redemption of the gift certificate in connection with the account; receiving a first request submitted, through the user interface running on a first computing terminal, for associating a first gift certificate with a first account of a first user, wherein the first request comprises identification information of the first gift certificate, wherein the first gift certificate is redeemable in transactions at participating stores by presenting or submitting to the stores without associating with the first account; verifying first gift certificate using the identification information included in the first request, wherein verifying comprises communicating with a computing server to access or obtain data associated with the first gift certificate and stored in at least one gift certificate database; subsequently associating the first gift certificate with the first account, which allows redemption of the first gift certificate by payment using the first account without presenting or submitting the first gift certificate for the redemption; subsequently receiving, in a first store, a first submission of payment for a first transaction using the first account without presentation or submission of the first gift certificate, which to cause redemption of the first gift certificate; processing the first submission of payment for the first transaction, wherein processing comprises accessing the at least one gift certificate database for information including a first balance that is redeemable with the first gift certificate at the moment; and accepting payment for the first transaction, wherein accepting comprises causing the first balance stored in the at least one gift certificate database to get reduced by an amount of the first transaction.

[0012] Still another aspect of the invention provides a method of processing a gift certificate. The method comprises: issuing a first gift certificate that is redeemable in transactions at participating stores by presenting or submitting to the stores; maintaining at least one gift certificate database storing first data associated with the first gift certificate, the first data comprising identification information of the first gift certificate and a first balance of the first gift certificate, wherein the first balance is a value redeemable in transactions using the first gift certificate; permitting the first gift certificate to get associated with a first account in at least one account server that manages activities of the first account, which to enable redemption of the first gift certificate using the first account without having to presenting or submitting to a store, wherein permitting involves providing, in response to a request containing the identification information of the first gift certificate, at least part of the first data for verification of the first gift certificate; conducting a first transaction in a first store, wherein conducting comprises receiving a first submission of payment for the first transaction using the first account without presentation or submission of the first gift certificate, which to cause redemption of the first gift certificate; processing the first submission of payment for the first transaction, wherein processing comprises accessing the at least one gift certificate database for information including the first balance available at the moment; and accepting payment for the first transaction, wherein accepting comprises causing the first balance stored in the at least one gift certificate database to get reduced by an amount of the first transaction.

[0013] In one or more foregoing methods, the first computing terminal may comprise a mobile device of the first user. The mobile device of the first user communicates, over a communication network for processing the first request, with a system configured for redemption of the first gift certificate.

Verifying further comprises checking to see if the first gift certificate is valid by communicating with the computing server connected to the at least one gift certificate database using the identification information, wherein verifying is at least partly performed by the at least one account server that manages activities of the first account. Associating the first gift certificate with the first account constitutes effectively establishing within the first account the first balance to spend in transactions using the first account. The method may further comprise associating with the first account a second gift certificate that has a second balance redeemable in transactions, wherein associating the second gift certificate with the first account constitutes effectively charging the first account with the second balance to expend using the first account.

[0014] In one or more foregoing methods, associating the first gift certificate with the first account makes the first gift certificate effectively stored in the first account such that redemption of the first gift certificate is possible using the first account in the absence of the first gift certificate. The identification information of the first gift certificate comprises an identification code appearing on the first gift certificate, and the first request comprises the identification code of the first gift certificate. The first request may further comprise either or both of a password of the first gift certificate and identification information of the first account. The first account may be a virtual account of the first user, wherein associating the first gift certificate with the first account causes to establish the first balance within the virtual account for use in future transactions using the virtual account without having to present or submit the first gift certificate to a store. The first transaction is made through the first store's system that is to accept credit card transactions. Associating the first gift certificate with the first account further enables the at least one account server to cause the first balance to get reduced in the at least one gift certificate database when payment is made with redemption of, the first gift certificate.

[0015] The one or more foregoing methods may further comprise: conducting, in a first store, a first transaction using the first account in the absence of the first gift certificate, in which at least part of payment for the first transaction is made by redemption of the first gift certificate even in the absence of the first gift certificate; and causing to reduce the first balance in the at least one gift certificate database by an amount of the at least part of payment. The first store may comprise an on-line store, and wherein the first transaction using the first account comprises an on-line transaction. The method may further comprise: upon payment for the first transaction, causing the reduced first balance to become immediately available for checking by the first user. The method may further comprise: upon payment for the first transaction, causing a receipt of the first transaction to include information that at least part of payment for the first transaction is made by the first balance associated with the first gift certificate.

[0016] The one or more foregoing methods may further comprise: monitoring, by the at least one account server, payment for a first transaction using the first account, which to cause redemption of the first transaction and reduction of the first balance; and upon completion of the first transaction, causing the reduced first balance to become immediately available for the first user. The method may further comprise: causing a submission of payment for the first transaction using the first account, which to redeem the first gift certificate without presenting or submitting. The first request for

associating may further comprise either or both of a password of the first gift certificate and identification information of the first account. The method may further comprise: upon accepting payment for the first transaction, causing a first transaction receipt issued for the first transaction to indicate that at least part of payment for the first transaction is made by the first gift certificate. The first store may comprise an on-line store. The first transaction using the first account comprises an on-line transaction.

[0017] The one or more foregoing methods may further comprise: upon accepting payment for the first transaction, causing the reduced first balance to become immediately available in the first account for checking by the first user. The first computing terminal may comprise a mobile device of the first user. The mobile device of the first user communicates, over a communication network for processing the first request, with a system configured for redemption of the first gift certificate. The first submission of payment is made through the first store's transaction system that accepts credit card transactions. The first account is a virtual account of the first user, wherein associating the first gift certificate with the first account causes to establish the first balance within the virtual account for use in future transactions using the virtual account without having to present or submit the first gift certificate to a store, wherein the first transaction is made at the first store's transaction terminal that is to accept credit card transactions.

[0018] In one or more foregoing methods, associating the first gift certificate with the first account may enable the at least one account server to access the at least one gift certificate database for the first balance of the first gift certificate. Associating the first gift certificate with the first account may further enable the at least one account server to cause a submission of payment for a transaction using the first account, which to redeem the first gift certificate without presenting or submitting. Associating the first gift certificate with the first account makes the first gift certificate effectively stored in the first account such that redemption of the first gift certificate is possible using the first account in the absence of the first gift certificate. The identification information of the first gift certificate comprises an identification code appearing on the first gift certificate, wherein the first request comprises the identification code of the first gift certificate.

[0019] In one or more foregoing methods, the first request may further comprise either or both of a password of the first gift certificate and identification information of the first account. The first account may be a virtual account of the first user. Associating the first gift certificate with the first account may cause to establish the first balance within the virtual account for use in future transactions using the virtual account without having to present or submit the first gift certificate to a store. The first transaction is made through the first store's transaction system that accepts credit card transactions. The first store comprises an on-line store, and wherein the first transaction using the first account comprises an on-line transaction. The method may further comprise, upon accepting payment for the first transaction, causing the reduced first balance to become immediately available for checking by the first user.

[0020] In one or more foregoing methods, the first request for associating may further comprise either or both of a password of the first gift certificate and identification information of the first account, wherein the method further comprises: upon accepting payment for the first transaction, causing a

receipt of the first transaction to include information that at least part of payment for the first transaction is made by the first balance associated with the first gift certificate. The method may further comprise: upon accepting payment for the first transaction, causing the reduced first balance to become immediately available in the first account for checking by the first user. The first submission of payment is made at the first store's transaction terminal that is to accept credit card transactions. The method may further comprise: permitting the at least one account server to monitor payment for a first transaction using the first account, which to cause redemption of the first gift certificate and reduction of the first balance; and permitting the at least one account server to make the reduced first balance immediately available for the first user upon completion of the first transaction.

[0021] Accordingly, an aspect of the present invention provides a mechanism for processing a gift certificate capable of greatly reducing limitations on purchasable items and a distribution range thereof by allowing the gift certificate to be used at any one of a plurality of member stores with a credit card company.

[0022] An advantage of the present invention is to ensure free use of a gift certificate at any one of member stores that can process credit card transactions without rejection of use of the gift certificate by some member stores.

[0023] Another advantage of the present invention is to increase a transaction limit of a credit card owned by a user by adding an amount of money of a gift certificate to the limit of the credit card.

[0024] Another advantage of the present invention is to reduce time, costs and efforts required for issuing a new credit card by allowing an existing credit card carried by a bearer of a gift certificate to be used as it is without issuing the additional new credit card.

[0025] Another advantage of the present invention is to allow use particulars of a gift certificate to be easily identified and to provide benefit of deductions and exemptions according to an amount of money of the gift certificate by causing the gift certificate to be used in the name of a credit card member rather than a bearer of the gift certificate.

[0026] Another advantage of the present invention is to allow payment to be made only with a credit card without duality in payment means when a purchasing amount of money exceeds an amount of money of a gift certificate.

[0027] Another advantage of the present invention is to contribute to settlement of a checkless society and efficiency of tax administration by preventing illegal distribution of a gift certificate and improving transparency of transactions.

[0028] According to various aspects of the present invention, a method for operating a credit card gift certificate based on credit card transactions comprises the steps of receiving a request for use of the gift certificate from a user of a credit card through a communication network; verifying whether the gift certificate is usable in response to the received request for use of the gift certificate; and if it is determined that the gift certificate is usable, configuring the limit of the gift certificate in the credit card of the credit card user.

[0029] In an embodiment of the present invention, tentatively named "Credit Card Gift Certificate Co., Ltd." is established, and this company affiliates with a plurality of credit card companies and operates a credit card gift certificate system based on credit card transactions. A credit card gift certificate is issued by Credit Card Gift Certificate Co., Ltd. FIG. 1 shows an example of the credit card gift certificate. As

shown in FIG. **1**, a gift certificate issuing company, a gift certificate authentication number, an amount of money of the gift certificate, a list of available credit cards, a phone number and method for request of the use of the gift certificate, and the like are printed on the surface of the credit card gift certificate. Credit Card Gift Certificate Co., Ltd. can receive orders from the credit card companies, and manufacture and issue gift certificates with unique designs for the respective credit card companies. The issued gift certificates are sold and distributed to general consumers through agents directly managed by Credit Card Gift Certificate Co., Ltd. or through the credit card companies affiliated with Credit Card Gift Certificate Co., Ltd. The gift certificate authentication number is printed on the surface of the gift certificate in a hidden form not to be directly exposed to the outside. The gift certificate authentication number may be printed in such a way that a user can scratch a portion hiding the authentication number with a coin or the like in the same manner as an instant lottery ticket so that the user can recognize the authentication number.

[0030] In another embodiment, a method of processing a gift certificate comprises the steps of: receiving information identifying a gift certificate which has a monetary value; receiving information identifying a financial account of a financial institution, wherein the financial account has a predetermined limit; and providing the financial institution with a request to increase the limit of the financial account by the monetary value.

[0031] The method may further comprise: verifying whether the gift certificate is legitimate; and if it is determined that the gift certificate is legitimate, providing the financial institution with the request. The information identifying the gift certificate may comprise a gift certificate authentication number, and wherein the information identifying the financial account comprises an account number. The method may further comprise determining whether the financial account is valid. The financial account may comprise a credit card account or a bank account. The gift certificate may be selected from the group consisting of a paper gift certificate and a plastic gift card.

[0032] In yet another embodiment, a method for processing a gift certificate comprises the steps of: receiving, by a financial institution, information identifying a gift certificate which has a monetary value; receiving, by the financial institution, information identifying a financial account of the financial institution, wherein the financial account has a predetermined limit; associating the gift certificate with the financial account; and increasing the limit of the financial account by the monetary value.

[0033] The method may further comprise: verifying, by the financial institution, whether the gift certificate is legitimate; and if it is determined that the gift certificate is legitimate, increasing the limit of the financial account by the monetary value. The financial account may comprise a credit card account or a bank account. The gift certificate may be selected from the group consisting of a paper gift certificate and a plastic gift card.

[0034] In yet another embodiment, a method for processing a gift certificate comprises the steps of: receiving, by a financial institution, information identifying a financial account of the financial institution, wherein the financial account has a first limit; receiving, by the financial institution, a request for establishing a second limit over the first limit on the financial account based on a gift certificate which has a monetary value, the second limit corresponding in amount to the mon-

etary value of the gift certificate; and establishing the second limit over the first limit on the financial account.

[0035] The method may further comprise: receiving, by the financial institution, information specifying a purchase transaction associated with the financial account, wherein the information specifying the purchase transaction comprises a transaction amount; and determining whether the transaction amount is approvable in view of a total of the first limit and the second limit. The method may further comprise decreasing the second limit by the transaction amount. The method may further comprise decreasing the first limit by a first amount if the transaction amount exceeds the second limit, wherein the first amount is equal to the transaction amount less the amount of the second limit. The method may further comprise generating a monthly statement having a billed amount corresponding to the first amount.

BRIEF DESCRIPTION OF THE DRAWINGS

[0036] FIG. **1** is a drawing showing an example of the credit card gift certificate according to an embodiment of the present invention.

[0037] FIG. **2** is a drawing showing an entire configuration of a credit card gift certificate operating system according to an embodiment of the present invention.

[0038] FIG. **3** is a drawing showing a configuration of the gift certificate issuing information DB.

[0039] FIG. **4** is a drawing showing a configuration of the credit card information DB.

[0040] FIG. **5** is a flowchart showing a procedure of a method for performing credit card transactions using the credit card gift certificate according to an embodiment of the present invention.

[0041] FIG. **6A** illustrates an example of billing particulars of a credit card bill. FIG. **6B** illustrates an example of detailed transactions of the credit card.

[0042] FIG. **7A** illustrates an example of billing particulars of a credit card according to an embodiment of the present invention, showing usage of gift certificate in transactions using the credit card. FIG. **7B** illustrates an example of detailed transaction of the credit card according to an embodiment of the present invention, showing usage of gift certificate in certain transactions.

[0043] FIG. **8** is a drawing showing a credit card sales slip in conventional credit card transactions.

[0044] FIG. **9** is a drawing showing a credit card sales slip in the credit card transactions in which the limit of the gift certificate is configured to the credit card according to an embodiment of the present invention.

[0045] FIG. **10** is a flowchart illustrating an embodiment in which an amount of money of a gift certificate is configured as the gift certificate balance in a payment account for a credit card so that it can be used in credit card transaction.

[0046] FIG. **11** is a block diagram showing an inner configuration of a typical computer system capable of being used in the method for operating the credit card gift certificate according to the present invention.

LISTING OF CERTAIN REFERENCE NUMBERS

[0047] Name, title or brief description of certain drawing features are listed below.

[0048] **100** System for operating credit card gift certificate

[0049] **110** Credit card user's terminal

[0050] **120** Credit card gift certificate server
[0051] **130** Credit card company's server
[0052] **140** Gift certificate issuing information DB
[0053] **150** Credit card information DB

DETAILED DESCRIPTION OF EMBODIMENTS

[0054] Hereinafter, a system and method for operating a credit card gift certificate according to certain embodiments of the present invention will be described in detail with reference to the accompanying drawings.

[0055] FIG. **2** shows an entire configuration of a credit card gift certificate operating system **100** by which a gift certificate can be operated based on credit card transactions according to an embodiment of the present invention.

[0056] As shown in FIG. **2**, the credit card gift certificate operating system **100** comprises a credit card gift certificate server **120**, a credit card company's server **130**, a gift certificate issuing information database (DB) **140**, and a credit card information DB **150**. A user of a credit card gift certificate connects with the credit card gift certificate operating system **100** through a user's terminal **110**.

[0057] The user's terminal **110** includes a general wired telephone, a cellular phone, a personal computer (PC) and the like. The user of the credit card gift certificate can connect with the credit card gift certificate server **120** through a variety of communication networks such as a public switched telephone network, a mobile communication network, the Internet or the like using the terminal **110**.

[0058] The credit card gift certificate server **120** may be positioned in each of the credit card companies, or positioned in Credit Card Gift Certificate Co., Ltd. to be connected and operated with a plurality of credit card company's servers **130** through a communication network. The credit card gift certificate server **120** may comprises a host unit including a processor for controlling entire operations of the server system, a terminal unit for a user interface, a communication network connection unit for connection with the communication network, and a data storage unit.

[0059] The credit card company's server **130** is a server for managing credit card transactions and performing all general functions that have been performed by a conventional server used for credit card transactions. Namely, the credit card company's server **130** receives a transaction approval request from a member store and determines whether to approve the transactions with reference to credit card information stored in the credit card information DB **150** in response to the transaction approval request. Further, the credit card company's server **130** collects credit card transaction information, which has been received together with the transaction approval request, and stores the collected information in the credit card information DB by each user. In a case where a sales slip is received from the member store, the credit card company's server **130** performs a function of paying a credit card sales amount for the member store according to a general payment procedure.

[0060] The gift certificate issuing information DB **140** is a DB for storing information on gift certificates issued by Credit Card Gift Certificate Co., Ltd. FIG. **3** exemplarily shows a specific configuration of the gift certificate issuing information DB **140**. The gift certificate issuing information may include gift certificate authentication numbers **141**, amounts of money of gift certificates **142**, valid dates of gift certificates **143**, gift certificate issuing companies **144**, gift certificate serial numbers **145**, a list of available credit cards

146 and the like. The gift certificate issuing information DB **140** is positioned in Credit Card Gift Certificate Co., Ltd. and the credit card gift certificate server **120** can freely gain access to information stored in the gift certificate issuing information DB **140**.

[0061] The credit card information DB **150** is a DB for storing information on credit cards issued by the credit card companies. FIG. **4** exemplarily shows a specific configuration of the credit card information DB **150**. The credit card information may include credit card identification numbers **151**, credit card transaction information **152**, credit card transaction limit information **153**, valid dates of credit cards **154**, credit card user information **155**, credit card transaction restriction information **156**, credit card passwords **157**, credit card payment account information **158** and the like. The credit card information DB **150** may be operated individually by each credit card company or commonly by a plurality of credit card companies. The credit card gift certificate server **120** and the credit card company's server **130** can freely gain access to information stored in the credit card information DB **140**.

[0062] FIG. **5** is a flowchart showing a procedure of a method for performing credit card transactions using the credit card gift certificate in the system of FIG. **2**. Processes in respective steps performed for the use of the credit card gift certificate will be described hereinafter in detail with reference to FIG. **5**.

[0063] In step S**100**, a request for use of a credit card gift certificate is received from a credit card user possessing the credit card gift certificate. In order for the credit card user who has been presented with or has purchased the credit card gift certificate to make credit card transactions using the gift certificate, the request for use of the gift certificate should be indispensably first made. In the step of receiving the request for use of the gift certificate, information on the request for use of the gift certificate is received from the credit card user who possesses the gift certificate. The information on the request for use of the gift certificate may include a gift certificate authentication number and a credit card identification number printed on the surface of the gift certificate. Since Credit Card Gift Certificate Co., Ltd. affiliates with a plurality of credit card companies in connection with the use of the gift certificate, the credit card gift certificate in embodiments of the present invention can be used for a variety of credit cards issued by the plurality of credit card companies. The list of available credit cards may be printed on the surface of the gift certificate, and a bearer of the gift certificate can select one credit card to be used among a plurality of credit cards owned by himself/herself.

[0064] To receive the request for use of the gift certificate, the credit card gift certificate server **120** receives the information on the request from the user's terminal **110** through the communication network. Alternatively, in a case where the credit card user directly visits one of agents operated by Credit Card Gift Certificate Co., Ltd. or the credit card companies or makes the request to the agent by telephone, the gift certificate server **120** can receive the request from an agent's terminal. Further, even in a case where the credit card user purchase goods by a credit card at a member store affiliated with a relevant credit card company, the gift certificate server **120** can receive the request from the agent's terminal when the user presents the credit card gift certificate of an embodiment to the member store.

[0065] To more strictly determine whether a credit card gift certificate is lawful, the user may be asked to additionally input an amount of money of the gift certificate or a gift certificate password as the information on the request for use thereof in addition to the gift certificate authentication number. The gift certificate server **120** identifies the credit card gift certificate carried by the credit card user based on the information on the request for use of the gift certificate received from the user.

[0066] In step S110, the gift certificate server **120** verifies whether the gift certificate is usable in response to the request for use of the gift certificate received in step S100. The step of verifying whether the gift certificate is usable includes the step of determining whether the gift certificate is lawful by using the information received from the credit card user upon receipt of the request. The determination of whether the gift certificate is lawful is to identify a forged gift certificate with a fraud authentication number or a gift certificate falsely requested due to an error of the credit card user. This determination can be achieved in such a manner that the credit card gift certificate server **120** gains access to the gift certificate issuing information DB **140** and compares the gift certificate authentication number **141** stored in the DB **140** with the gift certificate authentication number received from the credit card user. As another embodiment of the present invention, even in a case where the gift certificate issuing information such as the amount of money of the gift certificate in addition to the gift certificate authentication number is received in step S100, such information can be used for determining whether the gift certificate is lawful through comparison thereof with the information stored in the gift certificate issuing information DB **140**.

[0067] As a further embodiment of the present invention, the step of verifying whether the gift certificate is usable may include the step of determining whether the credit card is usable. Such a step is to prevent use of a gift certificate by a person with bad credit rating or use of a gift certificate based on credit card transactions in which a valid date of a credit card has expired and normal transactions cannot be made. This determination can be achieved in such a manner that the credit card gift certificate server **120** searches the valid dates of credit cards **154** or credit card transaction restriction information **156** stored in the credit card information DB **150** by using the credit card identification number **151** received from the credit card user in step S100. As a still further embodiment regarding the determination of whether a lawful credit card user can utilize a credit card, step S100 may include the step of comparing, by the credit card gift certificate server **120**, the credit card identification number **151** and the credit card password **157** received from the credit card user with the information stored in the credit card information DB **150**.

[0068] If it is determined in step S110 that the gift certificate is usable, the limit of the gift certificate corresponding to the amount of money of the gift certificate is configured in the credit card of the credit card user in step S120.

[0069] In most of credit card transactions presently made, the credit card transaction limit consists of a combination of one payment limit, installment limit, cash service limit and the like. A credit card user is restricted in his/her credit card transactions by the above limits. Generally, such limits are determined through appraisal of credit rating of the credit card user by the credit card company based on transaction history of the credit card user.

[0070] Due to the configuration of the limit of the gift certificate according to an embodiment, a new credit card transaction limit made by adding the limit of the gift certificate to the existing credit card transaction limit of the credit card user is established, and the credit card user can make credit card transactions additionally as much as the added transaction limit corresponding to the amount of money of the gift certificate.

[0071] To configure the limit of the gift certificate, the gift certificate server **120** can directly gain access to the credit card information DB **150** and update the credit card transaction limit information **153** with respect to a credit card identification number of the user. As a still further embodiment, the gift certificate server **120** can transmit a request for configuration of the limit of the gift certificate to the credit card company's server **130**, which can update the credit card transaction limit information **153** in the credit card information DB **150** in response to the request for configuration of the limit of the gift certificate.

[0072] The procedure for additionally configuring, by the bearer of the credit card gift certificate, the limit of the credit card gift certificate corresponding to the amount of money of the gift certificate to his/her own credit card has been described. Now, a procedure for making credit card transactions and payment using the configured limit of the gift certificate by the credit card user will be described in detail.

[0073] As described in the foregoing disclosure, operating and processing the credit card gift certificate according to embodiments of the present invention, the existing credit card owned by the credit card user can be utilized as it is without issuing an additional credit card, and the procedures performed among the credit card user, the member store and the credit card company in credit card transactions made at the member store are almost the same as conventional procedures for credit card transactions. That is, the member store requests the credit card company to approve the transactions using the credit card presented by the credit card user, and the credit card user signs a sales slip after receipt of approval determination from the credit card company. Then, information related to such credit card transactions is stored as the credit card transaction information **152** in the credit card information DB **150**. The credit card company's server **130** gains access to the credit card transaction information **152** stored in the credit card information DB **150**, prints use particulars of the credit card on a credit card bill based on such information and notifies the credit card user of the credit card bill. Then, the credit card user makes payment for the notified amount on a predetermined payment due date. The member store collects sales slips and requests the credit card company to pay sales amount. The credit card company subtracts a predetermined amount of service fee from the payment amount received from the credit card user and then gives the difference to the member store.

[0074] FIGS. 6*a* and 6*b* show general examples of a credit card bill notified to a credit card user in conventional credit card transactions. FIG. 6*a* shows billing particulars of amounts of money paid by the credit card and FIG. 6*b* shows detailed use particulars of the credit card.

[0075] FIGS. 7*a* and 7*b* show examples of a credit card bill notified to the credit card user in the credit card transactions in which the limit of the gift certificate is additionally configured to the credit card according to embodiments of the present invention. The credit card company's server **130** generally gains access to the credit card transaction information

152 stored in the credit card information DB **150** to prepare the credit card bill and additionally gains access to the credit card transaction limit information **153** to determine the configured limit of the gift certificate and to prepare the credit card bill by reflecting the configured limit thereon. That is, in a case where an amount of money paid by the credit card of the user obtained from the credit card information DB exceeds the limit of the gift certificate, the credit card company's server **130** computes an amount of money to be paid by the credit card user by subtracting the limit of the gift certificate from the amount paid by the credit card. Then, the credit card company's server **130** resets the limit of the gift certificate to '0' Korean won (KRW) and stores it in the credit card information DB **150**. If an amount of money paid by the credit card is within the limit of the gift certificate, the credit card company's server **130** sets the residual limit of the gift certificate obtained by subtracting a used amount of money from the original limit of the gift certificate as a new limit of the gift certificate, and stores the new limit of the gift certificate in the credit card information DB **150**. An amount of money corresponding to the residual limit of the gift certificate can be refunded according to a predetermined procedure and within a predetermined period of time when the user requests refund of the amount. If there is no request for refund, the residual limit of the gift certificate is again set as a new limit of the gift certificate and can be used in future credit card transactions in the next month or later on.

[0076] As shown in FIGS. **6***a* to **7***b*, both use particulars of a credit card owned by a credit card user are the same. However, since the limit of a gift certificate of 500,000 Korean won is additionally configured in FIGS. **7***a* and **7***b*, an amount of money obtained by subtracting 500,000 Korean won from a used amount of money becomes an amount of money that should be actually paid by the credit card user.

[0077] As one embodiment of the present invention, in a case where a credit card user makes credit card transactions using a credit card in which the limit of a gift certificate is additionally configured, an amount up to the limit of the gift certificate is first used in payment, and an amount up to one payment limit is then additionally used in payment for a transaction amount exceeding the limit of the gift certificate. According to such an embodiment, the limit of the gift certificate is updated depending on an amount paid by the credit card every approval of credit card transactions. That is, the credit card company's server **130** gains access to the limit of the gift certificate of the credit card transaction limit information **153**, updates the changed limit of the gift certificate obtained by subtracting an amount paid by the credit card from the original limit of the gift certificate as a new limit of the gift certificate, and stores again the new limit of the gift certificate in the credit card transaction limit information **153**. If an amount paid by the credit card exceeds the current limit of the gift certificate, the credit card company's server **130** updates the limit of the gift certificate of the credit card transaction limit information **153** as '0' Korean won, and causes one payment limit to be used in paying the difference. Further, the credit card company's server **130** determines whether credit card transactions are performed by using the limit of the gift certificate or one payment limit, and stores the determination results in the credit card transaction information **152** so that the information may be used for preparing a credit card bill.

[0078] FIG. **8** shows a credit card sales slip in conventional credit card transactions. As shown in FIG. **8**, 'sales classifi-

cation' indicated on the credit card sales slip shows whether the credit card transactions are 'one payment' or 'installment' transactions.

[0079] FIG. **9** shows a credit card sales slip in the method for operating the credit card gift certificate according to an embodiment of the present invention. As shown in FIG. **9**, the credit card company's server **130** marks 'gift certificate' on the sales classification section of the credit card sales slip in a case where credit card transactions are approved within the limit of the gift certificate. That is, upon approval of credit card transactions, the credit card company's server **130** gains access to the limit of the gift certificate in the credit card transaction limit information **153**, approves the credit card transactions by causing the limit of the gift certificate or one payment to be used in consideration of the limit of the gift certificate, and then marks the payment results on the 'sales classification' section. Moreover, in the method for operating the credit card gift certificate shown in FIG. **9**, a residual limit of the gift certificate can be disclosed on the credit card sales slip. As illustrated in FIG. **9**, the credit card company's server **130** marks the limit of the gift certificate updated upon approval of credit card transactions on the credit card sales slip, as the residual limit of the gift certificate.

[0080] As described above, the credit card user can recognize from the credit card sales slip in the credit card transactions that the approval of the credit card transactions is made within the limit of the credit card gift certificate and can also immediately find the current residual limit of the gift certificate. As another embodiment, the credit card user may inquire the credit card company or Credit Card Gift Certificate Co., Ltd. of particulars of credit card transactions and the residual limit of the gift certificate by making a phone call thereto or through a communication network such as Internet.

[0081] The credit card transaction method using the aforementioned credit card gift certificate can also be applied to a case where a credit card is a type of "account transaction card." The "account transaction card" means a credit card of which a transaction limit is "0" Korean won. In transactions using the account transaction card, contrary to general credit card transactions, transaction approval is made only after confirming that the balance in a relevant bank account associated with the credit card is above an amount to be paid by the credit card when a member store requests the transaction approval. The next procedures are the same as general credit cards. When the credit card gift certificate in embodiments of the present invention is applied to the account transaction card, the credit card gift certificate server **120** or the credit card company's server **130** newly generates the credit card transaction limit of the account transaction card corresponding to an amount of money of a gift certificate so that the newly generated credit card transaction limit can be used in transactions using the account transaction card.

[0082] FIG. **10** is a flowchart illustrating a further embodiment in which an amount of money of a gift certificate is configured as the gift certificate balance in a payment account for a credit card so that it can be used in credit card transactions. That is, instead of configuring the amount of money of the gift certificate as the limit of the gift certificate in the credit card as shown in FIG. **5**, the amount of money of the gift certificate is configured as the virtual balance of "gift certificate balance" in the payment account for the credit card of the credit card user. An amount obtained by subtracting the balance from an amount paid by the credit card can be calculated

as a payment amount to be paid by the credit card user upon preparation of a credit card bill, and the user is then notified of the calculated amount.

[0083] The processes in steps S100 and S110 in the embodiment shown in FIG. 5 may be directly applied to step S200 and 210. In step S220, the gift certificate balance corresponding to the amount of money of the gift certificate is configured in the payment account for the credit card. To configure the gift certificate balance, the gift certificate server 120 may configure the gift certificate balance in the payment account by directly gaining access to the credit card information DB 150 and adding the gift certificate balance to the credit card account information 158 corresponding to the credit card identification number of the credit card user. Alternatively, the gift certificate server 120 may request the credit card company's server 130 to configure the gift certificate balance, and the credit card company's server 130 may update the credit card account information 158 in the credit card information DB 150 in response to the request for configuration of the gift certificate balance. In a case where the gift certificate balance is configured in the credit card as much as the amount of money of the gift certificate according to the embodiment shown in FIG. 10, the method further comprises the step of determining an amount obtained by subtracting the balance from an amount paid by the credit card, as a payment amount to be paid by the user when notifying the user of a credit card bill. That is, the credit card company's server 130 generally gains access to the credit card transaction information 152 stored in the credit card information DB 150 to prepare the credit card bill and additionally gains access to the credit card account information 158 to determine how much the configured gift certificate balance is and to prepare the credit card bill by reflecting the configured gift certificate balance thereon.

[0084] The embodiment in which the gift certificate balance is additionally generated in the payment account for the credit card instead of configuring the limit of the gift certificate can be applied to the case where the credit card is the account transaction card. That is, in transactions using the account transaction card, transaction approval is made after an amount paid by the credit card is compared with the balance of the payment account to which the gift certificate balance is added.

[0085] Although the embodiment described in connection with FIG. 10 has exemplified the configuration of the gift certificate balance in the payment account for the credit card or account transaction card, the gift certificate balance may also be identically configured in other virtual accounts designated by the credit card user as well as the payment account of the credit card user. Further, this embodiment may be directly applied to the processes of paying an amount paid by the credit card and preparing a credit card bill.

[0086] Although only certain embodiments of operating the gift certificate using the credit card has been described, it will be apparent to those skilled in the art that various changes and modifications can be made to the disclosed embodiments of the present invention.

[0087] According to the present invention, it can be understood from the foregoing embodiments that the operation of the credit card gift certificate can also be applied to bearer card transactions. That is, a bearer of the credit card gift certificate in embodiments of the present invention can configure an amount corresponding to an amount of money of the gift certificate as the limit of the gift certificate in his/her own

bearer card and then make bearer card transactions within the configured limit. Even after an amount corresponding to the limit of the gift certificate is completely used, the limit of a new gift certificate is additionally configured in the bearer card so that the bearer card can be recharged repeatedly and used for card transactions.

[0088] In addition, embodiments of the present invention further relate to computer readable media that include program instructions for performing various computer-implemented operations. The media may also include, alone or in combination with the program instructions, data files, data structures, tables, and the like. The media and program instructions may be those specially designed and constructed for the purposes of the present invention, or they may be of the kind well known and available to those having skill in the computer software arts. Examples of computer-readable media include magnetic media such as hard disks, floppy disks, and magnetic tape; optical media such as CD-ROM disks; magneto-optical media such as floptical disks; and hardware devices that are specially configured to store and perform program instructions, such as read-only memory devices (ROM) and random access memory (RAM). The media may also be a transmission medium such as optical or metallic lines, wave guides, etc. including a carrier wave transmitting signals specifying the program instructions, data structures, etc. Examples of program instructions include both machine code, such as produced by a compiler, and files containing higher level code that may be executed by the computer using an interpreter.

[0089] FIG. 11 is a block diagram showing an inner configuration of a typical computer system capable of being used the method for operating the credit card gift certificate according to an embodiment of the present invention.

[0090] The computer system 1100 includes any number of processors 1110 (also referred to as central processing units, or CPUs) that are coupled to storage devices including primary storage 1120 (typically a random access memory, or "RAM"), primary storage 1130 (typically a read only memory, or "ROM"). As is well known in the art, primary storage 1120 acts to transfer data and instructions uni-directionally to the CPU and primary storage 1120 is used typically to transfer data and instructions in a bi-directional manner. Both of these primary storage devices may include any suitable type of the computer-readable media described above. A mass storage device 1140 is also coupled bi-directionally to CPU 1110 and provides additional data storage capacity and may include any of the computer-readable media described above. The mass storage device 1140 may be used to store programs, data and the like and is typically a secondary storage medium such as a hard disk that is slower than primary storage. A specific mass storage device such as a CD-ROM 1160 may also pass data uni-directionally to the CPU.

[0091] Processor 1110 is also coupled to an interface 1150 that includes one or more input/output devices such as such as video monitors, track balls, mice, keyboards, microphones, touch-sensitive displays, transducer card readers, magnetic or paper tape readers, tablets, styluses, voice or handwriting recognizers, or other well-known input devices such as, of course, other computers. Finally, processor 1110 optionally may be coupled to a computer or telecommunications network using a network connection as shown generally at 1170. With such a network connection, it is contemplated that the CPU might receive information from the network, or might output information to the network in the course of performing

the above-described method steps. The above-described devices and materials will be familiar to those of skill in the computer hardware and software arts. The hardware elements described above may be configured (usually temporarily) to act as one or more software modules for performing the operations according to embodiments of this invention.

[0092] According to the method for operating the credit card gift certificate in embodiments of the present invention described above, a user of a gift certificate can arbitrarily select one among credit cards and thus use the gift certificate at any one of member stores affiliated with a plurality of credit card companies. Therefore, the gift certificate can be used in a state where a distribution range of the gift certificate is expanded and limitations on purchasable items are remarkably reduced.

[0093] Further, according to the method for operating the credit card gift certificate in embodiments of the present invention, the existing credit card can be used as it is without issuing an additional credit card. Thus, the problem of rejection of use of the gift certificate by some member stores is solved, and time and costs required for issuing an additional new credit card can be reduced.

[0094] According to the method for operating the credit card gift certificate in embodiments of the present invention, since the gift certificate is used based on credit card transactions, there is an advantage in that use particulars of the gift certificate can be easily confirmed through a credit card bill or by inquiring a credit card company of use particulars thereof. Due to such an advantage, the credit card gift certificate in embodiments of the present invention can be used as a card for pocket money of his/her child. That is, a credit card of which transaction limit is "0" Korean won is issued in the name of one's child who is a person under age and the limit of the gift certificate in embodiments of the present invention is configured as pocket money in the credit card of the child. Then, there is another advantage in that parents can always check pocket money expenditure particulars of their child, and safe credit card transactions can be extended to persons under age. According to the method for operating the credit card gift certificate in embodiments of the present invention based on credit card transactions, even when the credit card is lost, the residual limit of the gift certificate can be configured again in a newly issued credit card. Furthermore, there is an advantage in that damage compensation can be made for an amount illegally paid by the third party during a period of loss of the credit card. Additionally, it is possible to provide a variety of additional services according to credit card transactions, e.g., accumulation of points corresponding to an amount paid by the credit card, a credit card lottery service, etc.

[0095] Further, according to the method for operating the credit card gift certificate in embodiments of the present invention, there is an advantage in that a transaction amount of a credit card user is increased as much as the limit of the gift certificate.

[0096] Furthermore, according to the method for operating the credit card gift certificate in embodiments of the present invention, there is an advantage in that a payment means is simplified even when purchase exceeding the limit of the gift certificate is made.

[0097] Moreover, according to the method for operating the credit card gift certificate in embodiments of the present invention, there is an advantage in that a credit card user can easily recognize the residual limit of the gift certificate limit through a credit card sales slip.

What is claimed is:

1. A method of processing a gift certificate, the method comprising:

providing a user interface configured for associating a gift certificate with an account for redemption of the gift certificate in connection with the account;

receiving a first request submitted, through the user interface running on a first computing terminal, for associating a first gift certificate with a first account of a first user, wherein the first request comprises identification information of the first gift certificate, wherein the first gift certificate is redeemable in transactions at participating stores by presenting or submitting to the stores without associating with the first account;

verifying first gift certificate using the identification information included in the first request, wherein verifying comprises communicating with a computing server to access or obtain data associated with the first gift certificate and stored in at least one gift certificate database; and

subsequently associating the first gift certificate with the first account in at least one account server that manages activities of the first account, wherein associating enables the at least one account server to access the at least one gift certificate database for information including a first balance that is redeemable with the first gift certificate, and wherein associating further enables the at least one account server to cause a submission of payment for a transaction using the first account, which to redeem the first gift certificate without presenting or submitting.

2. The method of claim 1, wherein the first computing terminal comprises a mobile device of the first user, wherein the mobile device of the first user communicates, over a communication network for processing the first request, with a system configured for redemption of the first gift certificate.

3. The method of claim 1, wherein verifying further comprises checking to see if the first gift certificate is valid by communicating with the computing server connected to the at least one gift certificate database using the identification information, wherein verifying is at least partly performed by the at least one account server that manages activities of the first account.

4. The method of claim 1, wherein associating the first gift certificate with the first account constitutes effectively establishing within the first account the first balance to spend in transactions using the first account, wherein the method further comprises associating with the first account a second gift certificate that has a second balance redeemable in transactions, wherein associating the second gift certificate with the first account constitutes effectively charging the first account with the second balance to expend using the first account.

5. The method of claim 1, wherein associating the first gift certificate with the first account makes the first gift certificate effectively stored in the first account such that redemption of the first gift certificate is possible using the first account in the absence of the first gift certificate, wherein the identification information of the first gift certificate comprises an identification code appearing on the first gift certificate, wherein the first request comprises the identification code of the first gift certificate.

6. The method of claim 1, wherein the identification information of the first gift certificate comprises an identification code appearing on the first gift certificate, wherein the first request comprises the identification code of the first gift certificate, wherein the first request further comprises either or both of a password of the first gift certificate and identification information of the first account.

7. The method of claim 1, wherein the first account is a virtual account of the first user, wherein associating the first gift certificate with the first account causes to establish the first balance within the virtual account for use in future transactions using the virtual account without having to present or submit the first gift certificate to a store.

8. The method of claim 1, wherein associating the first gift certificate with the first account further enables the at least one account server to cause the first balance to get reduced in the at least one gift certificate database when payment is made with redemption of the first gift certificate.

9. The method of claim 1, further comprising:

conducting, in a first store, a first transaction using the first account in the absence of the first gift certificate, in which at least part of payment for the first transaction is made by redemption of the first gift certificate even in the absence of the first gift certificate; and

causing to reduce the first balance in the at least one gift certificate database by an amount of the at least part of payment.

10. The method of claim 9, wherein the first store comprises an on-line store, and wherein the first transaction using the first account comprises an on-line transaction, wherein the first transaction is made through the first store's system that is to accept credit card transactions.

11. The method of claim 9, further comprising:

upon payment for the first transaction, causing the reduced first balance to become immediately available for checking by the first user.

12. The method of claim 9, further comprising:

upon payment for the first transaction, causing a receipt of the first transaction to include information that at least part of payment for the first transaction is made by the first balance associated with the first gift certificate.

13. The method of claim 1, further comprising:

monitoring, by the at least one account server, payment for a first transaction using the first account, which to cause redemption of the first transaction and reduction of the first balance; and

upon completion of the first transaction, causing the reduced first balance to become immediately available for the first user.

14. A method of processing a gift certificate, the method comprising:

providing a user interface configured for associating a gift certificate with an account for redemption of the gift certificate in connection with the account;

receiving a first request submitted, through the user interface running on a first computing terminal, for associating a first gift certificate with a first account of a first user, wherein the first request comprises identification information of the first gift certificate, wherein the first gift certificate is redeemable in transactions at participating stores by presenting or submitting to the stores without associating with the first account;

verifying first gift certificate using the identification information included in the first request, wherein verifying

comprises communicating with a computing server to access or obtain data associated with the first gift certificate and stored in at least one gift certificate database;

subsequently associating the first gift certificate with the first account, which allows redemption of the first gift certificate by payment using the first account without presenting or submitting the first gift certificate for the redemption;

subsequently receiving, in a first store, a first submission of payment for a first transaction using the first account without presentation or submission of the first gift certificate, which to cause redemption of the first gift certificate;

processing the first submission of payment for the first transaction, wherein processing comprises accessing the at least one gift certificate database for information including a first balance that is redeemable with the first gift certificate at the moment; and

accepting payment for the first transaction, wherein accepting comprises causing the first balance stored in the at least one gift certificate database to get reduced by an amount of the first transaction.

15. The method of claim 14, wherein the first transaction is made through the first store's transaction system that accepts credit card transactions, wherein the method further comprises: upon accepting payment for the first transaction, causing a first transaction receipt issued for the first transaction to indicate that at least part of payment for the first transaction is made by the first gift certificate.

16. The method of claim 14, wherein the first store comprises an on-line store, and wherein the first transaction using the first account comprises an on-line transaction, wherein the method further comprises: upon accepting payment for the first transaction, causing the reduced first balance to become immediately available in the first account for checking by the first user.

17. The method of claim 14, wherein the first computing terminal comprises a mobile device of the first user, wherein the mobile device of the first user communicates, over a communication network for processing the first request, with a system configured for redemption of the first gift certificate.

18. The method of claim 14, wherein the first submission of payment is made through the first store's transaction system that accepts credit card transactions.

19. The method of claim 14, wherein the first account is a virtual account of the first user, wherein associating the first gift certificate with the first account causes to establish the first balance within the virtual account for use in future transactions using the virtual account without having to present or submit the first gift certificate to a store, wherein the first transaction is made at the first store's transaction terminal that is to accept credit card transactions.

20. A method of processing a gift certificate, the method comprising:

issuing a first gift certificate that is redeemable in transactions at participating stores by presenting or submitting to the stores;

maintaining at least one gift certificate database storing first data associated with the first gift certificate, the first data comprising identification information of the first gift certificate and a first balance of the first gift certificate, wherein the first balance is a value redeemable in transactions using the first gift certificate;

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permitting the first gift certificate to get associated with a first account in at least one account server that manages activities of the first account, which to enable redemption of the first gift certificate using the first account without having to presenting or submitting to a store, wherein permitting involves providing, in response to a request containing the identification information of the first gift certificate, at least part of the first data for verification of the first gift certificate;

conducting a first transaction in a first store, wherein conducting comprises receiving a first submission of payment for the first transaction using the first account without presentation or submission of the first gift certificate, which to cause redemption of the first gift certificate;

processing the first submission of payment for the first transaction, wherein processing comprises accessing the at least one gift certificate database for information including the first balance available at the moment; and

accepting payment for the first transaction, wherein accepting comprises causing the first balance stored in the at least one gift certificate database to get reduced by an amount of the first transaction.

21. The method of claim **20**, wherein associating the first gift certificate with the first account enables the at least one account server to access the at least one gift certificate database for the first balance of the first gift certificate, wherein associating the first gift certificate with the first account further enables the at least one account server to cause a submission of payment for a transaction using the first account, which to redeem the first gift certificate without presenting or submitting.

22. The method of claim **20**, wherein associating the first gift certificate with the first account makes the first gift certificate effectively stored in the first account such that redemption of the first gift certificate is possible using the first account in the absence of the first gift certificate, wherein the identification information of the first gift certificate comprises an identification code appearing on the first gift certificate, wherein the first request comprises the identification code of the first gift certificate, wherein the first request

further comprises either or both of a password of the first gift certificate and identification information of the first account.

23. The method of claim **20**, wherein the first account is a virtual account of the first user, wherein associating the first gift certificate with the first account causes to establish the first balance within the virtual account for use in future transactions using the virtual account without having to present or submit the first gift certificate to a store, wherein the first transaction is made through the first store's transaction system that accepts credit card transactions.

24. The method of claim **20**, wherein the first store comprises an on-line store, and wherein the first transaction using the first account comprises an on-line transaction, wherein the method further comprises, upon accepting payment for the first transaction, causing the reduced first balance to become immediately available for checking by the first user.

25. The method of claim **20**, wherein the first request for associating further comprises either or both of a password of the first gift certificate and identification information of the first account, wherein the method further comprises: upon accepting payment for the first transaction, causing a receipt of the first transaction to include information that at least part of payment for the first transaction is made by the first balance associated with the first gift certificate.

26. The method of claim **20**, further comprising:

upon accepting payment for the first transaction, causing the reduced first balance to become immediately available in the first account for checking by the first user,

wherein the first submission of payment is made at the first store's transaction terminal that is to accept credit card transactions.

27. The method of claim **20**, further comprising:

permitting the at least one account server to monitor payment for a first transaction using the first account, which to cause redemption of the first gift certificate and reduction of the first balance; and

permitting the at least one account server to make the reduced first balance immediately available for the first user upon completion of the first transaction.

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