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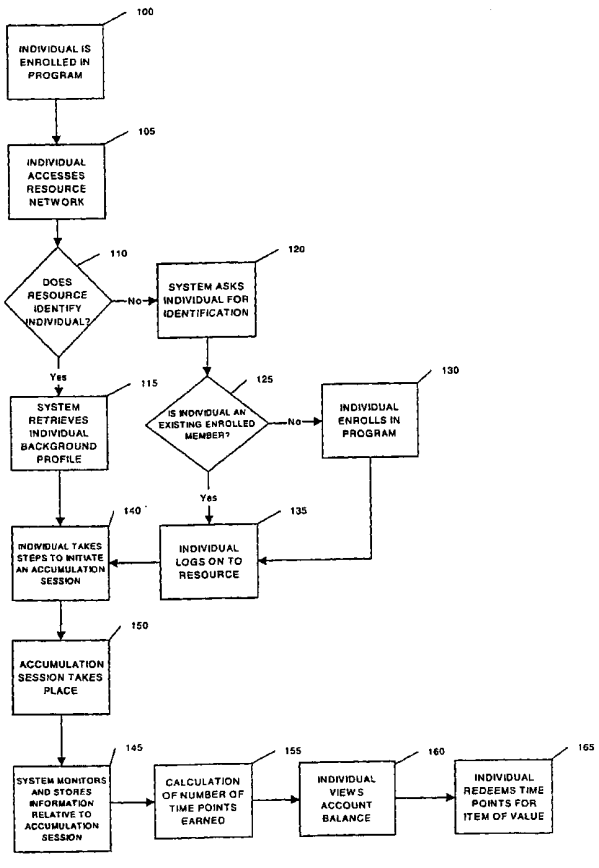

(57) Abstract: A method for tracking and rewarding connection time from client systems to network resources includes the steps of enrolling individuals in a program, commencing an accumulation session when an individual connects to a participant's resource, such as an Internet website, tracking the length of time of an accumulation session and the quality of the attention demonstrated by the individual during the measured period of connection time, and calculating a credit value based on the length of time and quality of attention. (items 100, 105, 110). The greater the length of time and the quality of attention, the greater the credit value. A quality measure of individual attention specific to the individual may be calculated based on quality of attention as measured by responses to prompts. This quality measure may also be a factored that is credits that are accumulated and subsequently earned. The quality of the attention demonstrated by the user may be measured by offering various types of prompts throughout an accumulation session, and recording the length of time between an offered prompt and the provided response by the user, if any. A central program administrator may maintain records relating to the backgrounds of each user and participant resources may provide information recorded at accumulation sessions to the program administrator.

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METHOD AND SYSTEM FOR TRACKING AND REWARDING CONNECTION TIME TO A NETWORK RESOURCE

Field of the Invention.

This invention is in the field of computer network communications and communications involving client devices to resources on a network, particularly on the world wide web, and specifically related to incentive reward programs in that field.

Background of the Invention.

A wide variety of important and valuable activity in a range of industries is carried out on the internet or on other networks by individuals for their own benefit and/or on behalf of employers or other individuals or groups. This activity occurs when a connection is established between a device, such as a personal computer running a browser that is operated by an individual who is connected to the internet, and a resource on the internet, such as a website. These activities have achieved, or have exhibited a great potential to achieve the reduction and/or elimination of substantial costs, inefficiencies and inconvenience associated with many interactions and other activities involving individuals that otherwise involve face to face interactions in any industry ranging from sales presentations to educational activities. activities that may involve a single individual navigating resources, such as websites, for a variety of reasons. However, in many contexts, the remote nature of the connection process presents the question of whether a particular individual who is connected to a resource is adequately identified in accordance with resource requirements, if any, and whether the individual is actually present, attentive and engaged in the desired activities, such as viewing specific content being displayed on the website or other resource that is designed to entice the individual to strengthen the relationship between the individual and the resource and to encourage individuals to make a purchase of a specific product or service, whether the purchase takes place during that particular accumulation session, within a certain period of time after the termination of the accumulation session or at any point that is specified by the resource.

Owners of resources, particularly websites, seek to capture the time and attention of individuals by encouraging them to visit resources, perhaps at particular times of the day and particular days of the week, to remain at resources for longer periods of time and to cause individuals to engage in a variety of activities at resources during that time, including making purchases, viewing specific content and advertisements, engaging in real time conversations with sales representatives and/or by performing a variety of other activities. Of course, certain internet-based rewards programs have been implemented that are designed to track and reward individuals for making purchases on the internet. For example, in those programs, individuals may be awarded a certain number of points based upon the purchase of merchandise. A variety of problems presently exist relating to internet based retailing efforts, particularly problems associated with the large number of virtual shopping carts that are abandoned by individuals before the completion of the purchase process. This invention is in the field of computer network communications, and communications involving client devices to resources on a network, particularly on the world wide web, and specifically to reward programs in that field.

Summary of the Invention.

A method for providing rewards based upon the connection time between a client and a network resource includes receiving identification information from a client upon the establishment of a connection between the client and the network resource, correlating received identification information with stored identification information, commencing an accumulation session, monitoring the time of the accumulation session, calculating time points awarded specific to the accumulation session, based at least, in part, on increasing the time points earned over the course of an accumulation session with increasing the length of the connection time of the individual to the resource.

A method of providing a rewards program based upon the connection time between a client and a network resource, including enrolling an individual in a rewards program by obtaining Individual Background Profile information and storing that information in various forms at the location of a program administrator, requiring that the identification of the individual be provided upon connection to a participant resource, referencing stored information, commencing an accumulation session following the confirmation of the identification of the individual in a fashion that is in conformity with resource-imposed

requirements that may reoccur at various intervals throughout the accumulation session, recording the information that is captured as a result of the accumulation session including, at the very least, the duration of the accumulation session and the time of day of the connection time to the resource when the accumulation session occurred, the forwarding of the recorded information to the program administrator, the updating of the stored individual background profile information that may be maintained at the location of the program administrator and/or the resource, calculating the number of time points that were earned as a result of the accumulation session based, in whole or in part, on the stored individual background profile factors, together with a formula that is selected by the participant; and permitting redemption of the earned time points for items of value as permitted by the particular resource wherein the earning session takes place.

Brief Description of the Figures.

Figure 1 is a flow chart depicting a high-level process flow in a method according to the invention.

Figure 2 is a flow chart depicting a process flow in a method according to the invention.

Figure 3 is a flow chart depicting a process flow relating to an accumulation session in a method according to the invention.

Figure 4 is a flow chart depicting a process flow relating to responding to prompts in a method according to the invention.

Figure 5 is a schematic depiction of devices employed in a method and system of the invention.

Figure 6 is a flow chart depicting a process flow in the calculation of credits in a method according to the invention.

Figure 7 is a flow chart depicting a process flow in the calculation of credits in a method according to the invention.

Figure 8 is a flow chart depicting a high-level process flow in the redemption of credits in a method according to the invention.

Figure 9 is a flow chart depicting a detailed process flow in one manner of redemption of credits in a method according to the invention.

Figure 10 is a flow chart depicting a detailed process flow in an alternative manner of

redemption of credits in a method according to the invention.

Figure 11 is a flow chart depicting a detailed process flow in an alternative manner of redemption of credits in a method according to the invention.

Figure 12 is a flow chart depicting a detailed process flow in an alternative manner of redemption of credits in a method according to the invention.

Detailed Description of Embodiments of the Invention.

Referring now to Figure 1, there is shown a high-level process flow of a method of the invention. Initially, an individual or a group of individuals who may maintain a single commonly accessed account enroll in the program. The individual or a group of individuals who maintain a single commonly accessed account will hereinafter be referred to as an "individual" in this specification. It will be understood that the term individual in this context may apply to an account accessed by more than one individual. It will also be understood that the rewards programs described may involve the awarding of credits to an entity based upon the activities of more than one individual and more than one period of established connection time. For example, a company may be able to redeem credits based upon the activity of its individual employees and it may do so after a single period of connection time or after a number of individually measured periods of connection time have taken place. The program is maintained by a program administrator. It will be understood that the rewards program will be implemented by suitable computer software that runs on a computer system of a program administrator, and by computer software running on computer systems of program participants, as described below. The computer program is stored on a storage medium, which may include, by way of example, fixed disk, CD-ROM, magnetic tape and optical disks. The computer program or programs of the invention may be transmitted as signals between computers over networks. The computer programs contain instructions that cause processors to perform the steps as described in this specification. The processors may be any suitable processors. The method may be used in connection with accessing resources of a wide variety of types over a wide variety of types of networks. For example, the network may be a landline or cellular telephone network, and individuals may be accessing audio programming or engaging in live conversations over the network from standard or cellular telephones. By way of example, the specification describes

implementations using access to Internet websites from client personal computers.

The step of enrollment is indicated as block 100, labeled INDIVIDUAL IS ENROLLED IN PROGRAM. As part of the enrollment process, the individual creates an individual background profile that is stored at a suitable database location. This may be done in any suitable manner. For example, a web-based form may be provided via the network to the client's browser and displayed for the individual. The form will have directions and blocks for providing valuable background information and for completing forms that are necessary to establish a unique individual background profile for the new program member. The individual's browser transmits that information across the network to the system. The individual background profile contains various information relating to the individual, including information sufficient to identify the individual when the individual accesses the resource. Following this step, the individual accesses a network resource that is configured to employ the method of the invention. For example, the network resource may be a server maintaining pages accessible via the internet. The individual accesses the network resource from a suitable device that is configured to access network resources of this type. This device may be a personal computer running a browser, such as Internet Explorer or Netscape Navigator. The device may also be an Internet appliance, of which there are various types. This step is shown by block 105, labeled INDIVIDUAL ACCESSES RESOURCE VIA NETWORK.

The server on which the resource is located has a computer program in operation according to the invention. The computer program, upon accessing of the resource by a particular individual, determines whether the individual is properly identified. This step in the process is indicated by decision block 110, labeled DOES RESOURCE IDENTIFY INDIVIDUAL? This step includes receiving identification information from the individual's device, or the client, and correlating that received information with stored identification information concerning enrolled individuals. The step of identification may be carried out by various known means. For example, the website may check the cookie file of a browser on the individual's client, and check the cookies against a file in a database of known individuals. If the server recognizes the individual, then the previously stored Individual background profile is retrieved from a suitable database. This is indicated by block 115, labeled SYSTEM RETRIEVES INDIVIDUAL BACKGROUND PROFILE. If the resource

does not recognize the individual, then the process moves to the step of the resource asking the individual to provide identification. This may be achieved in any suitable manner. For example, a web-based form may be provided via the network to the client's browser and displayed for the individual. This step is indicated by block 120, labeled SYSTEM ASKS INDIVIDUAL FOR IDENTIFICATION. The form may request various identifying information from the individual including name, company affiliation, previously issued identifier or password specific to an awards program and other information. The individual must complete the form and press a command to cause the information to be transmitted by the browser across the network to the system. The information is received by the system and evaluated by the software program to determine whether the individual is an existing enrolled member. This step is indicated by decision block 125, labeled IS INDIVIDUAL AN EXISTING ENROLLED MEMBER? The program determines if the individual is an existing enrolled member by comparing the information submitted by the individual with information contained in the database of existing members of the program. The information contained in the individual background profile in particular may be used for this determination.

If the program determines that the individual is not an existing enrolled member, the individual is offered the option of enrolling in the program. This step only takes place at this point if the individual has not previously completed the enrollment process, as indicated by block 100. This may be done in any suitable manner. For example, a web-based form may be provided via the network to the client's browser and displayed for the individual. The form will have directions and blocks for providing valuable background information and for completing forms that are necessary to establish a unique individual background profile for the new program member. The individual's browser transmits that information across the network to the system. This step is indicated by block 130, labeled INDIVIDUAL ENROLLS IN PROGRAM.

After determining that the individual is an existing enrolled member or after determining that an individual is not an existing enrolled member, but who then completes the enrollment process, the individual is directed to proceed to the next step of the process of logging on to a resource in order to engage in a time points earnings session. This step is the equivalent of the website identifying the individual, which would be indicated by the resource

identifying the individual at the point of access, as noted above. This step is indicated by block 135, labeled INDIVIDUAL LOGS ON TO RESOURCE. After this step or the step of the system in which the individual background profile of an individual is retrieved, the process proceeds to the step in which the individual conducts any necessary activity in order to initiate an accumulation session. For example, the individual may need to access a particular portion of a website in order to commence an accumulation session. This step is indicated by block 140, labeled INDIVIDUAL TAKES STEPS TO INTIATE AN ACCUMULATION SESSION.

An accumulation session then commences, as indicated by block 145, labeled ACCUMULATION SESSION OCCURS. During this session, the individual is connected to the resource over the network. The computer software monitors the connection time of the individual and stores the information relative to the accumulation session that occurred during that period of connection time. This is indicated by block 150, labeled, SYSTEM MONITORS AND STORES INFORMATION RELATIVE TO ACCUMULATION SESSION. The next step to occur in the process is the termination of the accumulation session. This may occur for reasons including: if the individual chooses to temporarily suspend the accumulation session, but fails to reinitiate the accumulation session as required by program or resource requirements; if the individual terminates the accumulation session, if the individual navigates to another website; if the individual disconnects from the network altogether; if the individual fails to respond to a prompt within a predetermined period of time applicable to the particular accumulation session; or if the individual chooses to temporarily suspend an accumulation session or by other means. This is shown by block 152, labeled ACCUMULATION SESSION TERMINATES. The program then calculates the number of time points that were earned as a result of the accumulation session. Time points means any quantitative measure of an award calculated in part based on connection time of an earning session. Time points may be expressed in any suitable format, including a simple number, a duration of time, or in units of dollars or other currency. A formula, discussed in more detail below, is employed to calculate the award of time points based on various factors. These factors include the length of time of the earning session and/or the time of day when the earning session takes place. In addition, other information may be included in the formula. The formula includes consideration of the duration of connection time and other

information and provides additional time points as an incentive for an individual to remain for a longer duration of connection time, in general, as well as in specific instances. The next step involving the calculation of time points is shown by block 155, labeled CALCULATION OF NUMBER OF TIME POINTS EARNED. The calculation of the number of time points earned as a result of an accumulation session, is stored in a suitable location accessible by a database. The storing of the number of time points earned creates a time points account balance for the individual. The time points may be redeemed for something of value, or may have intrinsic value. In one aspect of the invention, the time points may be redeemed for goods, services, discounts, or money. In another aspect of the invention, in situations in which the attendance by an individual at a particular website is mandatory for a variety of reasons such as in the case of continuing legal education programs, the earned time points are of direct value since they are redeemed for a certificate of attendance reflecting satisfaction of applicable mandatory attendance requirements. The time points may be assigned intrinsic value; for example, a continuing education board may set a standard of a certain number of time points earned at its site or at accredited educational services providers' websites as fulfilling continuing education requirements. The next step in the process involves having an individual obtain access to an individual account balance and other information. The number of time points available to an individual is referred to as an account. This step is not necessary in certain types of programs or in certain earning sessions. The step is indicated by block 160, labeled INDIVIDUAL VIEWS ACCOUNT BALANCE. The next step in the process involves the redemption of some or all of the time points account balance. The redemption process may be accomplished through a number of alternative methods. There are various redemption methods for various forms of items that are well known and have many variations. For example, a central program administrator who maintains a central rewards program may regulate and/or permit redemptions. Contact with the central program administrator may be obtained via a network, such as the internet, via telephone, via mail, or via other means. The awards program may also be administered by a group or organization associated with the particular website where the earning session occurred. The step of redemption is indicated by block 165, labeled INDIVIDUAL REDEEMS TIME POINTS FOR ITEM OF VALUE.

Referring now to Figure 2, the step of enrolling an individual as a new

member in a system according to the invention will be discussed in greater detail below. The enrollment of new members in the system requires the creation of new individual background profiles for those individuals. The individual background profiles contain factors consisting of specified information about an individual member of the system. The information contained in each individual background profile includes factors such as individual name, home address, office address, e-mail address, company affiliation, occupation, product or service interests, income level, previous purchase history, previous purchase abandonment history, previous response to offers of time points, previous earning session results and other relevant information. These individual background profiles are obtained by having individuals provide information to the program administrator directly, such as by logging on to the program administrator's website and filling out a form. This step is shown in step 201, labeled INDIVIDUAL ACCESSES THE PROGRAM ADMINISTRATOR RESOURCE. After this step is completed, individuals provide information that is then incorporated into the individual background profiles of the individuals. This may be accomplished by way of a web-based form, as explained above. This step is indicated by block 205, labeled INDIVIDUAL PROVIDES INDIVIDUAL PROFILE INFORMATION TO PROGRAM ADMINISTRATOR. The enrollment of a new member may also occur on participant websites. This is shown by block 210, labeled INDIVIDUAL ACCESSES PARTICIPANT RESOURCE. These participant websites are third party websites, including those where time points may be earned, and may include sites maintained by other parties. After this step, the individual background profile information is furnished to the participant by the individual. This step is indicated by block 215, labeled INDIVIDUAL PROVIDES INDIVIDUAL PROFILE INFORMATION TO PARTICIPANT RESOURCE. The information is then stored by the participant's computer system. The participant preferably has obtained suitable information from the program administrator so that the data formats and fields are the same, though specific participant requirements may vary. The use of the same formats and fields permits the simple transfer of individual background profiles and other information to the program administrator. Another variation to the enrollment process involves having information forwarded by a third party to a program administrator. This step is indicated by block 220, labeled THIRD PARTY PROVIDES DATABASE OF CUSTOMERS/INDIVIDUALS. In most instances, the information received from the third

party will not be in a format suitable for inclusion in a database. Accordingly, this branch of the process proceeds to the step wherein the program administrator converts the information provided by the third party into a suitable format. This step may involve the receipt of a database of information pertaining to specific individuals and the conversion of that information to a different format. This step is indicated by block 225, labeled CONVERSION OF INDIVIDUAL PROFILE INFORMATION. All of these branches of the process conclude with the storage of the captured information in the database, indicated by block 230, labeled SYSTEM STORES INDIVIDUAL BACKGROUND PROFILE INFORMATION. Preferably there is a single database maintained by the program administrator that contains all of the individual background profiles and other information. The storage of this information may be in a flexible database structure. The program administrator preferably matches individual background profile fields to conform to the participant data sets and populates the participant information. This may be accomplished through a variety of conversion programs. The database also maintains information regarding the participants. This includes both general information, such as participant contact information, as well as specific information such as that which is described in more detail below relating to the award of time points based upon activities that occur at participant resources.

The database containing the individual background profiles of enrolled members may include such factors as age, income level, occupation, history of previous purchases whether at participant websites or otherwise, particular hobbies, interests, navigation habits, as well as a variety of other information. Additional factors include frequency of connection activity, manner of use, the average length of connection time per each visit, the average number of visits per week, the number and result of previous earning sessions and offers, together with various metrics of individual attention. This will ensure that the rate at which time points are awarded to particular individuals during earning sessions in the future, if any, can be increased or decreased depending upon whether the individual has responded favorably to previous offers of time points. If those previous offers have been met with a desired response from the individual such as the purchase of a product, then the rate at which time points are awarded to that particular individual may be increased in the future. The tracking of this information and the incorporation of it in the individual background profiles of individuals as a factor will be measured in response to all offers that

are made to particular individuals enrolled in the program and/or it may be limited to responses generated at a particular resource. In addition, as individuals employ the methods of the invention, a substantial amount of valuable additional information will be generated from that activity and additional factors will be added as a result.

Referring now to Figure 3, there is depicted a flow chart showing a process flow in a method of accumulating time points according to the invention. Referring to the branch of the process flow commencing with block 300, there will be explained a process flow in which an individual links to a participant resource through a program administrator resource. The individual may be using a personal computer running a browser program that is connected to a website of the program administrator via the internet. Of course, other networks, systems, software and hardware may be used, as well. The first step of this part of the process involves having the individual log on to the program administrator's website, as indicated by block 300, labeled INDIVIDUAL LOGS ON TO RESOURCE. By logging on to the program administrator's website, the individual must be identified by the system. The process of individual identification may be automatic, such as by identifying information in a cookie file that resides on the computer of the individual. The identification of an individual may also involve a log in process, the implementation of signature, handwriting, voice and other biometric identification technologies, various scanning technologies, as well as other security tools. In some variations of the invention, the identification process may be repeated at various times throughout the earning session so as to enable resources to confirm the specific identity of the individual in question, if necessary. For example, this feature may be employed in mandatory attendance settings as a method to ensure that the individual interacting with a website is present, attentive and adequately identified in accordance with resource requirements.

Upon receiving information from the individual, the program of the invention causes the system to retrieve the corresponding individual background profile from a database. This step is indicated by block 305, labeled RETRIEVE INDIVIDUAL BACKGROUND PROFILE. The system then makes links available to various participant websites. For example, this may be accomplished by displaying information about various participant websites that offer content or products that match the known preferences and/or interests of the individual. This step is indicated by block 310, labeled SYSTEM

ESTABLISHES AND OFFERS LINKS TO PARTICIPANT RESOURCES. If the individual takes advantage of an available link to a participant website, the individual is immediately connected to that website. This connection may occur through a conventional hyperlink. The system monitors the identity of the participant website selected by the individual. This step is indicated by block 315, labeled SYSTEM OBTAINS SELECTED PARTICIPANT IDENTIFICATION. The individual background profile corresponding to the individual is transmitted to the participant system. This step is indicated by block 320, labeled SYSTEM TRANSMITS PROFILE INFORMATION TO SELECTED PARTICIPANT SYSTEM. The individual's system is then connected to the participant system at which point the individual may engage in an earning session as indicated by block 325, labeled ACCUMULATION SESSION OCCURS. The details of time points earnings sessions are further discussed in reference to Figure 4 below.

Alternatively, the process flow may commence with an individual becoming connected to a participant resource, such as a website on the Internet. This is indicated by block 330, labeled INDIVIDUAL ACCESSES PARTICIPANT RESOURCE. When an individual is detected, the software running on the system of the participant attempts to determine if the individual is adequately identified in accordance with resource requirements. This step is indicated by decision block 335, labeled IS INDIVIDUAL IDENTIFIED BY RESOURCE AS REQUIRED? This step is carried out automatically, such as by reviewing items in a cookie file on the individual's computer. If the individual is identified in accordance with the applicable resource requirements, the process proceeds to the next step in the process. If not, then the participant's system offers the individual an opportunity to log in manually, such as through a web-based form. This step is indicated by block 340, labeled INDIVIDUAL LOGS ON TO RESOURCE. If the information received from the individual is in accordance with applicable resource requirements, then the process flow proceeds to the actual accumulation session. If the information received from the individual is not in accordance with applicable resource requirements, then the individual will be unable to log in and to engage in an earning session.

Referring to Figure 4, there is shown a process flow relating to an accumulation session in a method according to the invention. The specific period of connection time during which an accumulation session takes place is a period within the

overall length of connection time recorded during a particular visit to a resource by an individual. The period of connection time during which an accumulation session takes place during a single, uninterrupted period of connection time is referred to as an accumulation session. The process flow commences with the recording of the results of the accumulation session in terms of time points accumulated, responses to sales offers, etc. This is indicated by block 400, labeled INDIVIDUAL INITIATES AN ACCUMULATION SESSION. Upon commencement of an accumulation session by an individual, the system begins to track and record the length of the session, the nature of the activities that occur during the session, information or feedback that is obtained from an individual during the session and other relevant information. The information that is tracked may also include the data derived from the quality measure of individual attention performance results, as discussed below, demonstrated by the individual during accumulation sessions. In addition, the tracked information may include data relating to other tasks or activities in which individuals participate that resources may deem valuable, including the completion of forms and surveys, participation in real time conversations and interactions with sales representatives, participation in sales presentations, observation of special content that is presented to specific individuals for purposes of obtaining a wide range of feedback and for an endless variety of other reasons. Of course, the information that is generated as a result of an accumulation session is tracked, measured, rated in accordance with suitable algorithms and recorded. Additionally, individuals can be encouraged to navigate to a requested level within a resource such as a website; the resource may accomplish this by offering the individuals the opportunity to accumulate time points at a faster rate than at other locations within the resource.

The resource may communicate information regarding the accumulation session in progress and related information to the individual in real time. For example, a meter may be provided in a window showing the number of time points accumulated/earned during the session, tasks completed, number of levels navigated and other factors that may affect the rate of accumulation of time points during a session. The window that contains the display may contain text messages and other advertising content designed to encourage individuals to engage in additional earning sessions.

According to the invention, the software program has a mandatory full screen

function that, if preferred or desired by the resource, requires individuals who are engaged in an accumulation session to maintain a full screen for viewing the content in question. This feature is designed to ensure that the individual is actually exposed to the content that is presented and that individuals are not engaged in some other unrelated activity while they are simultaneously engaged in an accumulation session.

The quality measure of individual Attention feature is designed to measure, rate and record the level of attention that the individual demonstrates during accumulation sessions, if applicable. The quality measure of individual attention feature may be based upon some or all of a variety of factors that may be selected by participant websites. At a point during the accumulation session, the individual is offered a prompt that requires a response. This step in the process is described in decision block 410 labeled PROMPT REQUIRING A RESPONSE IS PRESENTED TO INDIVIDUAL. During the accumulation session, if desired by the resource, the software program is designed to prompt the individual to provide a response in a specific way at various times throughout the earnings session. The prompts may be provided automatically on a random basis, at fixed or varying intervals, or the prompts may be provided after a pre-selected period of time during which no activity is detected by the resource. It is recognized that the lack of detectable activity may indicate that the individual is not paying attention to the content being presented at a resource website or, in fact, has left his or her computer or other device and is engaged in some other activity or is using an application program other than the browser connected to the participant's resource. It is also recognized that the lack of activity may be appropriate and expected under the particular circumstances at the particular resource. For example, an individual may be presented with a large block of text or a video that contains no interactive component. In that scenario, the prompts may take any form that may result in communicating an alert to the individual that an affirmative response is required in order to avoid a suspension or outright termination of the accumulation session. If an individual is devoting the degree of attention required by the particular resource, the termination of an earning session is easily avoided. Such prompts are preferably visual prompts so as to most effectively ensure that the individual is devoting a sufficient degree of attention to the content being presented to them by the resource so as to avoid the termination of the accumulation session. The prompts may include an icon that is present on the screen throughout the accumulation session that exists

in a variety of states that are capable of being perceived visually. The first state may indicate that the accumulation session is in progress, a second state may indicate that the accumulation session is in progress but will terminate unless an affirmative response is received from the individual within a predetermined period of time and a third state may indicate that the accumulation session has been terminated. The second state may, in fact, be divided into several different types of states. In one variation, the state of the icon may indicate a warning that little time remains to respond to a prompt so as to avoid early termination of the accumulation session. In another variation, the icon may indicate how much time has elapsed since the second state had commenced, or how much time remains to respond before the third state commences. In the third state, the participant resource would have options of resuming an accumulation session once an appropriate, required form of input has been received by the resource, either with or without a deduction of previously accumulated time points due to the occurrence of the termination of the accumulation session. The third state is entered only after the second state has been displayed for a pre-determined, measured period of time during which the individual has failed to respond as required by the resource. By way of example, an icon in the form of a traffic signal with green, yellow and red lights may be presented. The first state may be represented by the illumination of the green light only, the second state may by represented by the illumination of the yellow light only and the third state may be represented by the illumination of the red light only. The second state of illumination may be divided into additional variations. In one variation, the icon may indicate a warning that the time within which to meet the applicable response requirements to displayed prompts is about to expire. The second state may be divided into various types of states. One state is the steady illumination of a yellow light. The other state is a yellow light that blinks at varying rates. For example, as the time within which to provide a response in order to avoid a suspension of the accumulation session approaches, the yellow light may blink at an increasingly faster rate so as to highlight the need for a response to be provided by the individual in a subtle, yet effective fashion. Individuals are instructed that an input is required within a certain period of time after the signal turns from green to yellow in order to continue the accumulation session. The system may track, measure and record the length of time between the point at which the prompt is first presented and the point at which a required form of response is actually received from the individual. That measured period of

time may be employed as a factor in calculating the quality measure of individual attention of an individual. For example, if an individual consistently responds quickly to prompts from resources during accumulation sessions, that individual may receive a high quality measure of individual attention rating. Alternatively, if it consistently takes an individual a longer period of time to respond to prompts as required or desired by resources, then it is concluded that the particular individual has demonstrated a lower degree of attention to the resource and, thus, is assigned a lower quality measure of individual attention rating. Alternatively, there may be a minimum time threshold imposed by the resource that requires that an individual provide a response to a prompt, but not before a certain period of time has passed or else there may be no benefit associated with providing a response more quickly. The many variations as to how individuals must respond to prompts in order to demonstrate an acceptable degree of attention in order to continue with an accumulation session are resource-specific. For instance, a minimum time threshold may required that an individual provide a specific, required response to a prompt, but not before a period of time has passed, at which time it may be communicated for a limited period of time that a response is required, after which the display of the message indicating that a response is required may be discontinued. This will require that the individual remain alert for a request to provide a response to confirm individual presence and attention as required, after which the indication and opportunity to respond is removed as an option and this information is captured for later consideration. This will avoid the temptation by individuals to simply watch the icon without paying adequate attention to the content presented by the resource. The icon may also take a variety of forms other than a traffic signal. For example, the icon may be a moving icon in the first state for a pre-determined period of time, which stops in the second state, or it may be a stationary icon in the first state, which becomes a moving icon in the second state. In any case, the required response may be in the form of a variety of affirmative acts by the individual such as using a mouse to click on the icon or another specific portion of the screen, writing a signature on a pad or device, or any other response that may be communicated by the individual through the browser to the website or in some other fashion. The icon may be a light that remains steadily illuminated in the first state, then blinks in the second state, perhaps at various rates to indicate subdivisions of the second state, and finally ceases to be illuminated at all in the third state. The prompt may also be in the form of a text message

requesting the individual to respond with specific information including responses to questions regarding the content that the individuals were supposed to be viewing or by proceeding to another page as instructed by the resource, text messages requesting verification of knowledge or understanding such as by presenting one or more questions in a form with multiple possible responses, a request for a specific voice interaction such as by speaking into a microphone at the remote location of the individual, a request for signature verification or a request for other biometric identifying information and by other methods of verifying the presence and/or attention of the individual. Thus, a particular acceptable response may be required. In addition to having an effect upon the rate of accumulation in the present session itself, this information may be calculated as an additional factor that affects whether the individual will be offered future opportunities to engage in accumulation sessions at that particular resource and throughout the entire network, as well as the rate at which the individual may accumulate additional time points during future accumulation sessions. This factor may be regarded as a quality measure of individual attention rating. The length of time that it takes for an individual to provide an acceptable form of response to a prompt from the resource is stored as part of the individual background profile of that individual. It will be understood that the specific correlation between the length of time that it takes to receive an adequate response and a numeric quality measure of individual attention will be based on initial estimates of average time of response rates and updated based on data accumulated over time. The expected average time of response rates may be adjusted depending on the content being viewed, information contained in the individual background profile, or other information. As noted below, the quality of responses returned within the acceptable time period may also be recorded. The quality of responses may be employed in calculating the quality measure of individual attention. In reference to Figure 4, the process flow continues with a prompt presented to the individual that requires a specific response, as indicated by block 410 labeled PROMPT REQUIRING A RESPONSE IS PRESENTED TO INDIVIDUAL. The next steps to occur in the process flow depend upon whether the individual provides an acceptable response to a prompt during the accumulation session. This is indicated by block 405 labeled DOES THE INDIVIDUAL RESPOND TO PROMPT? If not, then the accumulation session is terminated, as indicated by block 420, labeled ACCUMULATION SESSION TERMINATED. If the individual does respond to a prompt as

required by the resource, a prompt may be provided at this point, asking the individual to indicate whether the individual wishes to continue, as indicated by block 425, labeled DOES INDIVIDUAL DESIRE TO CONTINUE ACCUMULATION SESSION? This prompt may be provided at other points in the process flow as well. The prompt may be configured either to require a response to continue the session, or to require a response to terminate the session. The next step to occur in the process flow depends upon whether the individual indicates a desire to continue the session. If the response, or lack thereof, indicates that the individual desires to terminate the session, the process proceeds to termination of the accumulation session. If the response (or lack thereof) indicates that the individual wishes to continue, the next step to occur in the process flow depends on whether the individual has provided an acceptable response within the required time limit, as indicated by block 430, labeled DID INDIVIDUAL RESPOND WITHIN REQUIRED TIME LIMIT? If not, the process flow proceeds to terminate the accumulation session. If an acceptable response is detected within the pre-determined time limit imposed by the resource where the accumulation session takes place, the system records the length of time between the point in time when the prompt was first offered and the point in time when the acceptable response was received from the individual. This step is indicated by block 435, labeled RECORD RESPONSE TIME AND CONTINUE ACCUMULATION SESSION. The system may have designated more than one response as sufficient or necessary to continue the accumulation session. However, the various responses may be recorded, and assigned different values in calculating the credits that are accumulated and/or earned. A first response may result in the outright termination of the accumulation session. A second response may result in a higher accumulation of credits, during the accumulation session. A third response may result in an even higher low Variations in the number of possible responses are possible. For example, a multiple choice question with three possible answers may be presented. A first answer may indicate that the individual is not paying adequate attention, and result in the outright termination of the accumulation session. A second answer may indicate that the individual is paying an intermediate level of attention and may have an effect upon the rate of accumulation of credits during a particular accumulation session and future ones, as well. A third answer may indicate that the individual is paying a high level of attention and would be credited accordingly.Of course, variations in the nature of the prompt and of the possible responses

are possible. The ability to distinguish between and among various responses is referred to as distinguishing the quality of the response of the individual.

When the accumulation session is eventually terminated, the process flow proceeds to determine whether the formula requirements that were pre-selected by the resource have been met so as to result in the individual earning some or all of the time points that they had an opportunity to accumulate. The calculated number of time points that the individual is determined to have earned as a result of an accumulation session may depend on whether the accumulation session is terminated due to the failure by an individual to respond to a prompt within the time required to do so, and in the fashion required by the resource, as well. The calculation process may result in individuals failing to earn any time points as a result of an accumulation session if pre-determined requirements have not been met by the individual during the accumulation session, such as if the accumulation session is terminated prematurely due to individual inattention. This step is shown by decision block 440, labeled WERE TIME POINTS EARNED AS A RESULT OF THE ACCUMULATION SESSION? If not, then, as indicated by block 445, which is labeled ALL FACTORS RETURNED TO ZERO, all factors such as the length of the session, the time of day of the session and others that may have been tentatively calculated or that have an existing accumulated assigned value that otherwise would have been credited to the individual are returned to zero for that individual. In addition, the quality measure of individual attention rating will be adjusted to reflect the results of the performance of the individual as a result of the time points accumulation session. If this is the first time that an individual has engaged in a time points accumulation session, a quality measure of individual attention is created and updated to reflect the activity in the just-completed accumulation session. This is indicated by block 450, labeled UPDATE OR CREATE INDIVIDUAL BACKGROUND PROFILE AND "QUALITY MEASURE OF INDIVIDUAL ATTENTION".

As an alternative following termination of the accumulation session, the individual may be afforded the opportunity to resume the accumulation session before calculation of time points totals. The software of the invention may wait for a predetermined time following termination before calculation. The individual may provide a response sufficient to continue the accumulation session after the time limit has expired, but within the predetermined time following termination. The accumulation session then resumes. The fact

that the session was resumed may result in a lower total of time points or credits earned than for a session that was not terminated and resumed. The length of time from the termination of the session to the resumption may also be a factor in calculating the time points or credits earned for that accumulation session.

As a further option following an accumulation session that is terminated for failure to respond, the individual may be given the opportunity to review the content again, with the incentive that the terminated accumulation session will not be employed in recalculating and updating the quality measure of individual attention. This option will provide an incentive for the individual to review the content again, as a lowered quality measure of individual attention rating may result in lower awards of time points in the future. If the individual elects to start a new accumulation session, and the new accumulation session is completed, then the quality measure of individual attention rating will be calculated without reference to the prior accumulation session that was terminated due to the failure of the individual to respond tp a prompt. Optionally, the sole incentive for the individual to engage in a new accumulation session may be the opportunity to recalculate the quality measure of individual attention without the negative effect associated with the accumulation session that was terminated due to inattention; for example, no time points or credits may be earned for some part or all of the new accumulation session. The availability of the option and opportunity to avoid the consequences associated with an occasional accumulation session that is terminated prematurely due to extended inattention is likely to generate and enhance the degree of goodwill individuals toward the system of the invention.

An accumulation session may be conducted using audio communications only. For example, an accumulation session may be conducted by an individual using a telephone device to a computer system which is providing prepared audio programming. Connections to live programming may also be provided. For example, some portion of the accumulation session may be spent listening to a pre-recorded presentation that may contain a password or other information that the individual must present in order to be able to continue at a later point when specific feedback is requested. If the proper response is not received, the accumulation session may be terminated, or the number of points actually earned or available to be earned may be decreased. The response may be in the form of spoken words or phrases that are recognized by voice recognition technology, or by having the individual press

appropriate buttons on a telephone keypad. If the accumulation session is terminated due to inattention, the individual may then be transferred immediately to a live operator. An accumulation session may also be provided that includes a pre-recorded portion, or a live presentation to numerous individuals, with a portion that includes live one-on-one interaction with a live sales operator. For example, the majority of an accumulation session may be pre-recorded, and, if responses to prompts reflect that the individual is being attentive or inattentive, the individual may then be transferred to a live human operator for such purposes as closing a sale. It will be understood that the techniques of the invention may be employed in an audio-only context, including the use of prompts, periodic messages to notify individuals of points accumulated, achievement of redemption thresholds, and the calculation of a quality measure of individual attention.

Referring to Figure 5, there is shown an individual's device 500, Internet 510, program administrator system 520, and participant system 540. The individual's device 500 may be a computer running a browser, or any other type of device, as explained above. Within the scope of the invention, the network need not be limited to the internet, but may be an intranet or other network of devices. The program administrator system 520 includes a program administrator web server 525 and program administrator database 530. The program administrator resource 525 incorporates the necessary functionality so as to enable individuals to enroll as members in a program according to the invention, to enable individuals to check and to update certain individual background profile information, such as current address information, as well as to enable individuals to monitor account balances, rewards opportunities and in order to perform a variety of other tasks. In some aspects of the invention, earned time points may be redeemed at the resource of the program administrator. The program administrator database contains comprehensive personal background profile information regarding each member including the up-to-date individual background profile of each member, as well as various information related to previous interactions with participants. The program participant system 540 includes participant database 545. The participant website 545 includes a server which is running an application in accordance with the invention to track individual accumulation sessions. The participant database 550 may store a wide variety of information as desired or deemed relevant by the participant. The information relating to accumulation sessions may be transmitted by the participant system

540 to the program administrator system 520 to update the program administrator database 530. The information relating to the identification of individuals may be requested by a participant system 540 from the program administrator database 530 so as to permit the proper identification of individuals who seek to commence an accumulation session in a manner as required by the participant. There are other interactions and exchanges of information that may occur and that are evident from a review of this specification.

Referring to Figure 6, there is shown a flowchart that depicts a process flow relating to the calculation of the number of time points that are actually earned as a result of an accumulation session. The calculation process commences with the recording of data from an accumulation session. At a minimum, the data that is captured includes such information as the time of day and the duration of the accumulation session. The information may also include additional information such as the day of the week of the accumulation session, the types of information or content viewed during the accumulation session, the types of activities conducted during previous time points accumulation sessions such as the completion of forms or surveys, the observation of a presentation, etc. In addition, certain presentations may entail having individuals watch certain pre-recorded content up to a certain period of time, after which a real time interaction or conversation with a sales representative may immediately follow. This information can be recorded and incorporated into an individual background profile as a factor to be considered by participants who are faced with the decision of which individuals represent the best prospects to target with offers of time points earning opportunities. This step in the process is indicated by block 600, labeled PARTICIPANT SYSTEM RECORDS INDIVIDUAL ACCUMULATION SESSION VALUES. The process flow may then proceed in two different flows, depending on whether the participant system or the program administrator system calculates the actual number of time points that the individual has earned as a result of an accumulation session. This decision is indicated by block 605, labeled WHICH SYSTEM CALCULATES TIME POINTS? If the participant engages in the calculation process, the process flow proceeds to access the data maintained by the participant that relates to the formulas and viable information that is relevant to the calculation process being completed. This step in the process is indicated by block 610 and is labeled SYSTEM ACCESSES PARTICPANT PROFILE INFORMATIOJN AND RETRIEVES PARTICIPANT FORMULA AND

VARIABLE VALUES. The participant system accesses the individual background profile information that it may maintain regarding a particular individual. In addition, the participant may create its own formulas to determine the rate at which to award time points during a particular accumulation session. The participant may also establish accumulation session rules and guidelines that may result in certain selected portions of the overall period of connection time to be disregarded in determining the specific length of connection time that constitutes an accumulation session. For example, the participant may establish rules that specify that the initial period of connection time is not credited to the individual and is not considered part of the measured period of connection time for purposes of calculating the earning results. In addition, time points may not be earned if it is determined that the length of the accumulation session failed to meet resource-imposed minimum time requirements. It may also be determined by participants that the imposition of a time of day requirement so as to dictate when time points accumulation sessions will occur at particular resources is appropriate. This feature enables participants to offer time points in such a way as to steer traffic to particular resources by encouraging individuals to establish connections to resources in order to engage in transactions and/or interactions during a time of the day with an established record of low traffic volume, to entice particular individuals to establish a connection with a resource in order to engage in a personal interaction with a representative of the participant for a specific or lengthened period of connection time and for many other desirable reasons. Moreover, participants may offer particular individuals a faster rate of accumulation of time points in return for viewing certain content or for performing any other desirable activities. A random time points reward incentive feature may be offered, as well. In this aspect of the system, certain individuals may be selected because they possess certain desirable demographic or other qualities, or they may be chosen based upon the measured length of connection time or based upon the time of day of the connection time or other criteria determined to be relevant by the resource. In addition, individuals may be notified that they are one of a number of individuals who are eligible to be selected to randomly receive bonus time points during a selected period of connection time or to have their time of stay factor increased so as to result in a higher rate of accumulation during future accumulation sessions. In regard to demographic information, such information as individual income levels, previous purchase history and/or rating, age bracket, type of employment, etc.,

may be stored. These factors and others may be employed in calculating a factor that are included within a formula, or they may be used directly in a formula used to calculate the number of time points earned by an individual as a result of an accumulation session. In the next step, the system enters the information into the formula and calculates the number of time points earned by an individual, as shown by block 615, labeled SYSTEM ENTERS VALUES INTO FORMULA AND CALCULATES TIME POINTS . The process flow then proceeds to update the account balance of the particular individual. The individual background profile factors of individuals may include information obtained during accumulation sessions. This step is illustrated by block 620, labeled SYSTEM UPDATES INDIVIDUAL ACCOUNT BALANCE AND INDIVIDUAL BACKGROUND PROFILE FACTORS. The participant system then transmits this information to the program administrator. This may be sent via internet communications using a data transfer mechanism such as HTTP Post or other suitable means of sending information on the internet. This step is indicated by block 625, labeled FORWARD UPDATED INFORMATION TO PROGRAM ADMINISTRATOR. The process concludes with the storage of the updated individual background profiles in the program administrator's system. This step is indicated by block 630, labeled PROGRAM ADMINISTRATOR UPDATES INDIVIDUAL BACKGROUND PROFILE INFORMATION. If the program administrator calculates the number of time points that are earned as a result of an accumulation session, then as indicated by block 635, labeled VALUES SENT TO PROGRAM ADMINISTRATOR, the information obtained during the accumulation session is forwarded to the program administrator. The program administrator then reviews individual background profile information relating to preferences set by the participant. The program administrator maintains this information in its database and can retrieve it and various participant-specific formulas for calculating time points in specific circumstances. This is indicated by block 640, labeled PROGRAM ADMINISTRATOR RETRIEVES PARTICIPANT-SPECIFIC CALCULATION INFORMATION. The process then proceeds to the step in which values are entered into the formula and the earning calculation occurs. This step is indicated by block 645, labeled PROGRAM ADMINISTRATOR CALCULATES AWARD. The program administrator then updates the records it maintains relating to the individual background profile information. This step is indicated by block 650, labeled PROGRAM ADMINISTRATOR

UPDATES INDIVIDUAL BACKGROUND PROFILE AND OTHER INFORMATION.

Referring to Figure 7, there is shown a process flow relating to calculating the award of time points for a single accumulation session. The process flow begins with recording the information, shown by block 700, labeled INFORMATION OBTAINED FROM ACCUMULATION SESSION IS RECORDED. This information includes the identification of the individual, the length of the accumulation session, the length of time that the individual has otherwise spent at the resource, the depth to which an individual has navigated into a website, consideration of the specific activities of the individual in question. The process then obtains a formula from a participant individual background profile, as indicated by block 705, labeled OBTAIN FORMULA FROM PARTICIPANT PROFILE. The system then obtains variable values from the participant individual background profile. The participant sets the variable values. This step is indicated by block 710, labeled OBTAIN VARIABLE VALUES FROM PARTICIPANT PROFILE. Variable values may include such information as the overall time points, per period of time, a number of points per level deep, a number of points per survey completed, and a standardization factor to conform to the rewards programs at other websites. The duration information may also include a number of minutes for a first type of contact, and a number of minutes for a second type of contact, with differing points per minute for different types of contact. For example, an individual may spend a certain amount of time reviewing general information on the website, and another period of time viewing a real-time video touting certain products or services. The next step is the obtaining of the quality measure of attention information from the Individual background profile. This is indicated by block 715, labeled OBTAIN "QUALITY MEASURE OF INDIVIDUAL ATTENTION" FACTOR FROM INDIVIDUAL BACKGROUND PROFILE. The information is based on time to response to prompts, as noted above. The next step is the calculation of the number of time points earned by the individual as a result of a time points accumulation session. This step is indicated by block 720, labeled CALCULATE THE NUMBER OF TIME POINTS EARNED AS A RESULT OF THE ACCUMULATION SESSION. The calculation of the number of time points earned by an individual as a result of an accumulation session is determined by inputting the data obtained from the time points accumulation session, the variable values from the participant Individual background profile, and the quality measure of attention from the

Individual background profile, into the formula selected by the participant.

During an accumulation session, a variety of information may be presented to the individual on a real-time basis. For example, a window may display a meter showing the current number of time points earned by the individual during the current time points accumulation session, as well as additional suggestions for increasing the number of earned time points by completing a survey or by navigating to a different level within the resource or otherwise and may be provided within the meter or separately.

The program administrator may establish a listing of various merchandise and the number of time points that are required to reach those levels that will enable an individual to redeem earned time points for the selected merchandise, services or other items of value, preferably at a location on the program administrator's resource. These activities are added factors to be incorporated into individual background profiles of members. When the program administrator updates the individual background profile of an individual with new earning activity results, the updated account balance information is compared to the number of time points that are required for an individual to reach certain preferred rewards levels. A message may then be generated by the resource and/or the program administrator to notify the individual that a specific additional number of time points are required in order for the individual to become entitled to receive a preferred reward that is of interest to them. This information may be provided by e-mails, pop-ups for individuals connected to a participant's resource or website, communications to wireless phones, personal digital assistants and/or other types of communications devices.

A variety of redemption processes are provided. Referring now to Figure 8, there are shown three separate commencements to the process flow for redemption. These may proceed through four different methods of redemption. The process flow begins in one branch by making rewards available to individuals. This may be accomplished through any appropriate means, including by way of on-line or hard copy catalogs. This step is indicated by block 800, labeled VARIOUS REWARDS ARE MADE AVAILABLE TO INDIVIDUAL. The process flow continues with the redemption through a redemption medium. The nature of the redemption medium will be discussed in greater detail below. This general step is indicated by block 805, labeled INDIVIDUAL REDEEMS TIME POINTS THROUGH A REDEMPTION MEDIUM. The process then moves to one of four

possible specific redemption models, which are discussed below with reference to Figures 9-12.

The redemption process may commence with the creation of a preferred rewards list of rewards that have been selected by the individual as items that they would particularly enjoy receiving above others. If this feature is employed, individuals will be presented with the opportunity to indicate, by communication with the program administrator or a participant, those rewards that they hope to obtain through the program. For example, a program according to the invention may provide a web-based catalog of items, some of which may be included in a preferred rewards list. An individual, after logging on and after being adequately identified by the program administrator or by the resource of a participant, an individual could view the items on the preferred rewards list from the location of the individual and enable the individual to particular items through buttons on web pages and through the use of other existing technologies. The items may be presented to individuals in any other manner, such as by e-mail messages, by postal mail, telephone or other forms of communication. This step is indicated by block 810, labeled INDIVIDUAL CREATES A LIST OF PREFERRED REWARDS. The preferred rewards list, including the identification of specific items and an indication as to the number of time points required to obtain them, are stored in the individual background profile of the individual maintained by the program administrator's database. The process flow then proceeds to the system comparing the account balance of the individual to the items contained on the preferred rewards list. For example, after each accumulation session, upon calculation of the updated time points total in the account of the individual, the program administrator may also determine by way of calculation whether a preferred reward threshold to obtain an item on the preferred rewards list has been reached. The assessment as to whether preferred rewards thresholds have been met or exceeded may take place accumulation sessions are in progress. As noted below, the individual may be advised that a specific preferred rewards threshold is near to being reached and that they must earn a specific number of additional time points in order to reach that threshold. The step of comparing the calculated account balance total to the threshold levels established in the preferred rewards list of the individual is indicated by block 815, labeled SYSTEM UPDATES INDIVIDUAL ACCOUNT BALANCE AND COMPARES IT TO REWARD THRESHOLD. This is followed by decision block 820, labeled DOES

ACCOUNT BALANCE A REWARD THRESHOLD? If not, then the process returns to the step of updating the account balance total and comparisons. If the account balance exceeds a threshold level necessary to title the individual to one of the items on the preferred rewards list, then the process moves to the step of notification of the individual. This step is indicated by block 825, labeled INDIVIDUAL NOTIFIED OF REWARD ELIGIBILITY STATUS. The process then moves to the step of redeeming earned time points for an item through a redemption medium.

The redemption process may also commence with the establishment of reward thresholds, either by the program administrator or by one or more participants. The preferred rewards threshold levels are the numbers of time points necessary to entitle an individual to a particular reward or group of rewards. The preferred reward threshold levels may be established in a variety of ways. For instance , preferred rewards may be specific time points levels, such as 10,000 time points, 15,000 time points, and so on, each of which corresponds to a specific category of reward offering that is available to the individual. As an alternative to making rewards available to individuals in a range of time points levels, the software of the invention may be employed to set specific reward levels, as well. These threshold levels create tangible reward thresholds that individuals can strive to reach in order to become entitled to select a specific reward offered at that reward level. As with the preferred rewards list feature discussed above, the program administrator may compare updated account balance totals to established threshold levels, and notify individuals when account balances approach or reach those levels. This aspect of the process flow is shown by block 830, labeled SYSTEM MAINTAINS REWARD THRESHOLD LEVELS. The reward threshold levels may be maintained by the program administrator. The system, as previously noted, compares the current account balance of the individual to applicable rewards threshold levels. This step is shown by block 835, labeled SYSTEM UPDATES ACCOUNT BALANCE AND COMPARES IT TO REWARD THRESHOLD LEVELS. The system then determines whether the account balance of the individual is equal to, or exceeds an established reward threshold level. This step in the process is show in block 840 labeled SYSTEM UPDATES ACCOUNT BALANCE AND COMPARES IT TO REWARD THRESHOLD LEVELS. If the account balance is below applicable rewards threshold levels, the account is updated to reflect that fact. If the account balance has reached an applicable rewards threshold, the

individual is notified that they are entitled to receive a reward based upon their present account balance 825 labled INDIVIDUAL NOTIFIED OF REWARD ELIGIBILITY STATUS. At that point, if so desired by the individual, the next step in the process flow is shown in block 805 and labeled INDIVIDUAL ACCOMPLISHES REDEMPTION THROUGH A REDEMPTION MEDIUM.

Various redemption methods will now be described, referring to Figures 9 – 12. A method for redemption using the program administrator's resource, such as a website, will be described with reference to Figure 9. The redemption process commences with the individual accessing the program administrator's resource. Specifically a portion of the resource is accessed that is dedicated to time points redemption. It will be appreciated that the identity of the individual may be required to be confirmed before a redemption may take place. It may be the case that this will occur on a page on the website of the program administrator. This step is indicated by block 900, which is labeled INDIVIDUAL ACCESSES PROGRAM ADMINISTRATOR REWARDS PAGE. The rewards page presents the individual with a selection of goods and services that may be redeemed. The rewards page may be a uniform rewards page listing all of the goods and services available to be redeemed. Alternatively, the particular items displayed in the rewards page may be selected based upon particular demographic information in the individual background profile of the individual. The order and prominence of rewards items may also be adjusted depending upon the information contained in the individual background profile of the individual. The program administrator may create a variety of algorithms based upon information contained in the individual background profiles, and create corresponding versions of the rewards page for various ranges of results of algorithms.

After the reward page is presented to the individual, the individual selects a desired reward from the rewards page. This may be accomplished by any suitable method, such as by pressing a virtual button adjacent to a display on the page pertaining to the reward. This step is indicated by block 905, labeled INDIVIDUAL SELECTS DESIRED REWARD. The process flow then proceeds to the step of having the system retrieve, the account balance, from the stored individual background profile of the individual. This step is indicated by block 910, labeled SYSTEM RETRIEVES INDIVIDUAL ACCOUNT BALANCE. The process then proceeds to the step of comparing the account balance of the individual with the

number of time points required to obtain the desired reward. This is indicated by decision block 915, labeled DOES INDIVIDUAL HAVE REQUIRED ACCOUNT BALANCE SUFFICIENT FOR DESIRED REWARD? If the result of the comparison is that the account balance of the individual is not sufficient to enable the individual to obtain the desired reward, then an HTML response is provided to the individual indicating that the current account balance is insufficient to entitle the individual to a reward. The specific number of additional time points that the individual must earn in order to reach the desired reward level is preferably displayed as part of the response. This step is indicated by block 920, labeled RESPONSE INDICATES INSUFFICIENT ACCOUNT BALANCE TO OBTAIN DESIRED REWARD. It will be understood that the system may be programmed to review the account balance of the individual before displaying the rewards page, and that the system may then display only those rewards that require a certain number of time points below the account balance of the individual at that time. Other variations are possible, such as including rewards in the display that are within a selected range over the present account balance so that the individual has an incentive to strive to earn the additional number of time points that are necessary to enable the individual to obtain the reward.

If the comparison of the account balance of the individual to the number of time points required in order to entitle the individual to receive the selected reward, indicates that the individual has a sufficient account balance to receive the selected reward, the individual is notified of the selection of the reward and the number of time points that were redeemed as a result, as well. This is accomplished preferably both by an immediate HTML screen, and by e-mail to the e-mail address of the individual contained in the individual background profile of the individual. This step is shown by block 925, labeled CONFIRMATION OF REWARD AND REDEMPTION. The system then debits the account balance of the individual. This step is indicated by block 930, labeled SYSTEM DEBITS ACCOUNT BALANCE. The process flow then proceeds to the step of storing the newly calculated account balance contained in the individual background profile of the individual. This step is indicated by block 935, labeled UPDATED ACCOUNT BALANCE IS STORED IN INDIVIDUAL BACKGROUND PROFILE. The next step is generally fulfillment. This step includes transmission of a message from the program administrator's system to an appropriate fulfillment company, or to a fulfillment operation that is internal to

the program administrator in order to effect the fulfillment process. The process of fulfillment may take any suitable form, and may involve sending a physical reward via postal mail or delivery service to the individual or by sending a physical certificate to them that can be exchanged for goods and/or services at a bricks and mortar company location, a catalog or through on-line retailer or other service provider, by providing information in order to obtain a virtual certificate for goods or services that may be redeemed at a retailer or other service provider, by conversion into other types of points contained in other rewards programs operated by other organizations (e.g., a frequent flyer mile type program), or other form of fulfillment process. This is shown by block 940, labeled FULLFILLMENT.

Referring now to Figure 10, the steps contained in the reward redemption process that occurs through a participant will be described. The participant may maintain a closed system. In a closed system, the time points that are earned at the participant's website (or other resource) may only be redeemed at the participant's website. Moreover, time points earned elsewhere may not be redeemed at the participant's website. The participant may also elect to make redemption of time points earned elsewhere possible, or the redemption of time points earned elsewhere may be included up to a certain limit, fraction or percentage of the total number of time points that are required to accomplish the redemption in which they are combined. The process commences with the enrolled member of the program accessing the website of the participant. Specifically a portion of the resource of the participant that is dedicated to time points redemption is accessed. It will be appreciated that the identity of the individual is confirmed before a redemption transaction may occur. The resource may specifically be a page on the website of the participant. This step is indicated by block 1000, which is labeled INDIVIDUAL ACCESSES RESOURCE REDEMPTION PAGE. The rewards page, as with the rewards page of the program administrator, presents the user with a selection of goods and services that may be redeemed. Other options regarding to the presentation of rewards pages are available to the participant. Thus, the rewards page may be a uniform rewards page listing all of the goods and services available to be redeemed. Alternatively, the particular items displayed in the rewards page may be selected based on specific demographic information contained in the individual background profile of the individual. The order and prominence of rewards items that are offered may also be adjusted depending upon the information contained in the individual background profile of the

individual. The participant may, by itself or with the assistance of the program administrator, create algorithms based upon information contained in individual background profiles of individuals and create corresponding versions of the rewards page for various ranges of results of the review of the algorithms.

After the participant's reward page is presented to the individual, the individual selects a desired reward from the participant's rewards page. As with a selection that takes place on the program administrator's rewards page, this step of the selection process may be accomplished by any suitable method, such as by pressing a virtual button adjacent to a display on the page pertaining to the reward. This step is indicated by block 1005, labeled INDIVIDUAL SELECTS DESIRED REWARD. The process flow then proceeds to have the participant system retrieve the account balance from the individual background profile of the individual. This requires the transmission of a request to the program administrator's system, a check of the program administrator's database for this information contained in the stored individual background profile, and transmission of the updated results by the program administrator's system to the participant's system. If the participant maintains the current account balance, the participant may simply check its records. This step is indicated by block 1010, labeled SYSTEM RETRIEVES ACCOUNT BALANCE OF INDIVIDUAL. The next step in the process flow depends on whether the time points are blended with other points in the participant's program. For example, the participant may permit the individual to combine time points with frequent flier miles, frequent purchaser points, or other promotional program points. This branching is indicated by decision block 1015, labeled ARE THE POINTS BLENDED? If the time points are blended with other points, the process flow proceeds to the step of combining the time points with other points. This step is likely carried out by the participant's computer system employing software specific to the participant. The value to be assigned to the combination of time points and other points contained in an account may be according to any weighting formula selected by the participant. The participant system has information related to the total number of other types of points previously earned elsewhere by the individual. That information is accessed, and a total combined account balance is calculated and stored.

The process then proceeds from the step of determining the time points account balance or the step of calculation of the blended points balance, to the step of

comparing the number of time points required to reach the next available desired reward to the applicable account balance of the individual. This is indicated by decision block 1025, labeled DOES INDIVIDUAL HAVE SUFFICIENT ACCOUNT BALANCE FOR DESIRED REWARD? If the result of the comparison is that the account balance of the individual is insufficient to enable the individual to obtain the desired reward, then an HTML response is provided to the individual that indicates that there is an insufficient account balance in order to entitle the individual to receive a reward. The difference between the required number of time points to receive a reward and the current account balance is preferably displayed as part of the response. This step is indicated by block 1030, labeled RESPONSE INDICATES INSUFFICIENT ACCOUNT BALANCE TO OBTAIN DESIRED REWARD. It will be understood that the system may be programmed to review the time points account balance or the blended points account balance of the individual before displaying the rewards page, and then displaying only those rewards that require a certain number of time points below the current balance of the individual. Other variations are possible, such as including rewards in the display that are within a pre-determined number of time points of the current account balance as an incentive to engage in additional earning opportunities, if available, in order to earn more points.

If the comparison of the account balance of the individual and the number of points required for the reward indicates that the individual has a sufficient account balance in order to entitle the individual to a reward, then the individual is notified of the selection of the reward and the number of time points that were redeemed as a result of transaction. This is accomplished preferably both by an immediate HTML screen, and by e-mail to the e-mail address of the individual reflected in the individual background profile of the individual. This step is shown by block 1035, labeled CONFIRMATION OF REDEMPTION AND UPDATE OF ACCOUNT BALANCE. The system of the participant then debits the account balance of the individual. This step is indicated by block 1040, labeled SYSTEM DEBITS ACCOUNT BALANCE ACCORDINGLY. The process flow then proceeds to transmit the newly calculated balance to the program administrator. This step is shown by block 1045, labeled UPDATED ACCOUNT BALANCE IS TRANSMITTED TO PROGRAM ADMINISTRATOR. Alternatively, rather than calculate the updated account balance, the participant system may transmit the number of time points that were debited from the account

to the program administrator, and permit the program administrator to calculate the updated account balance. The system of the program administrator stores the updated account balance in the individual background profile maintained by the program administrator. This is indicated by block 1050, labeled UPDATED ACCOUNT BALANCE IS STORED IN INDIVIDUAL BACKGROUND PROFILE. The next step is generally fulfillment. This step includes the transmission of a message from the participant's system to an appropriate fulfillment company, or to a fulfillment operation that is internal to the participant in order to effect the fulfillment process. As noted above, fulfillment may take various forms. This is shown by block 1055, labeled FULFILLMENT.

Referring now to Figure 11, there will be described a process flow according to the invention illustrating redemption of previously earned time points in a mandatory attendance setting. This process may be employed in any setting wherein it is important to verify information relating to whether particular individuals have met applicable mandatory attendance requirements , which information is provided to a client system by a resource. The account balance reflecting the amount of attendance time that the individual has accumulated to date and the quality of attention demonstrated by the individual during the accumulation sessions leading up to that point, may both be important and relevant. The settings for the application of this method include mandatory continuing professional education, remedial driver education imposed for traffic violations, or other educational programs that traditionally rely, in whole or in part, on the actual physical attendance by the individual that is tracked on the basis of time. The method commences with a participant system storing the account balance, as indicated by block 1100, labeled PARTICIPANT SYSTEM STORES INDIVIDUAL ACCOUNT BALANCE. The time points account balance may be stored in a database with records that correspond to particular individuals. The individuals earn all of their time points at the participant's website, or other resource. The next step is that the time period in which the individual is permitted to earn time points comes to an end. For example, if the individual is able to attend one or more of a series of classes over a given period of time, the time points cannot be earned after the conclusion of the final class in the series is completed. This step is indicated by block 1110, which is labeled TIME PERIOD WITHIN WHICH TO EARN CERTIFICATE OF ATTENDANCE ENDS. At an appropriate time, the participant's system is directed by software to obtain the account

balance of each individual. This account balance is compared to the account balance required in order for an individual to receive a certificate of attendance. It will be understood that the method may be varied to permit the individual to request a current account balance comparison at any time. The step of comparison is indicated by block 1120, which is labeled SYSTEM CHECKS INDIVIDUAL ACCOUNT BALANCE VERSUS BALANCE REQUIRED FOR CERTIFICATE OF ATTENDANCE. The process flow depends on the result of this comparison, as indicated by decision block 1125, labeled HAS INDIVIDUAL MET ATTENDANCE REQUIREMENTS FOR CERTIFICATE OF ATTENDANCE? If so, then the awarding of the certificate of attendance proceeds. The software of the participant's system provides an appropriate message to other software on the system or to another computer with instructions to proceed with the award of the certificate of attendance to the particular individual. This step is indicated by block 1130, labeled CERTIFICATE OF ATTENDANCE IS AWARDED TO THE INDIVIDUAL. If not, the system informs the individual that the applicable time points threshold has not been met. If the previously earned time points may still be added to time points that are earned at a later point, then the system informs the individual of the number of additional time points that must be earned in order to obtain the certificate of attendance. This is indicated by block 1135, labeled SYSTEM INFORMS INDIVIDUAL THAT ATTENDANCE REQUIREMENTS HAVE NOT BEEN MET TO EARN CERTIFICATE OF ATTENDANCE. It will be understood that the certificate of attendance need not be a paper certificate of attendance and may, in fact, be in the form of a message to an entity that oversees continuing professional education, or a message to law enforcement agencies, courts, the motor vehicle administration and other agencies and entities advising them that applicable mandatory attendance requirements have been met by the individual.

Referring now to Figure 12, there will now be explained a redemption method that employs the use of offline catalogs. This method may be used as an alternative to having redemptions occur at a website or other resource accessed over the Internet. The process flow commences with the individual indicating a desire to view a particular catalog of rewards. The individual may do this by contacting the administrator or participant, as the case may be, in any suitable manner. This step is illustrated by block 1200, labeled INDIVIDUAL INDICATES DESIRE TO REVIEW CATALOG OF REWARDS VIA E-MAIL OR BY

OTHER MEANS. Alternatively, a catalog may be provided without affirmative action by the individual; this may be accomplished by mail when a particular account threshold is reached, or periodically in order to motivate greater interaction with the system. The catalog is sent to the individual, by hard copy in postal mail, by e-mail in PDF or other convenient format, or by delivery of CD-ROM or other storage medium. This is shown by block 1205, labeled SYSTEM SENDS CATALOG OF REWARDS TO INDIVIDUAL. After the individual selects a desired reward from the catalog, the individual contacts the appropriate entity, program administrator or participant and places an order for the reward. This step is shown by block 1210, labeled INDIVIDUAL CALLS OR E-MAILS ORDER FOR DESIRED REWARD. It will be understood that the order may be entered by other means such as postal mail, as well. The appropriate system, program administrator or participant, has the order input, and then compares the time points required to obtain the reward to the number of time points contained in the account of the individual. This step is indicated by decision block 1215, labeled DOES INDIVIDUAL HAVE REQUIRED ACCOUNT BALANCE FOR DESIRED REWARD? If not, then a response is generated to the individual to the effect that the account balance of the individual is insufficient to obtain a desired reward. The response may also indicate the number of additional time points that are required to obtain the desired reward. This step is indicated by block 1220, labeled RESPONSE INDICATES INSUFFICIENT ACCOUNT BALANCE TO OBTAIN DESIRED REWARD. The response may be provided in any appropriate form, such as e-mail, telephone, or postal mail.

If the account balance is sufficient to obtain the desired reward, then the reward selection is confirmed by a communication to the individual. This is indicated, as shown in block 1225, labeled CONFIRMATION OF REWARD SELECTION. The communication may be by e-mail, telephone, or postal mail. The program administrator's system then debits the account balance of the individual appropriately. This is shown by block 1230, labeled SYSTEM DEBITS INDIVIDUAL ACCOUNT BALANCE. The individual background profile of the individual maintained in the database of the program administrator is updated with the new account balance. This is shown by block 1235, labeled UPDATED ACCOUNT BALANCE IS STORED IN INDIVIDUAL BACKGROUND PROFILE. Fulfillment services are provided to send the reward to the individual, in one of a number of manners as described above. This step is indicated by block 1240, labeled

FULFILLMENT.

The redemption process may also be carried out at a third party redemption center, which is neither the program administrator, nor a participant. Such a redemption center may provide either on-line or off-line redemption services. Such centers may redeem time points for items other than merchandise, including cash, other reward points in other promotional programs, such as frequent flier miles or points for other users of other services, and the like.

The method of the invention constitutes a new and flexible form of perk which may be used by b2b sales oriented companies which sell products and/or services from web sites in a wide variety of industries across the internet ranging from insurance to chemicals. In fact, the invention is applicable and valuable in any seller oriented context wherein it is necessary for a seller to cultivate a sales prospect and where it would be helpful to be able to entice particular individuals with the offer of time points for their time in order to close a sale, or where it is desirable to reward an existing important client who is willing to take the time to interact with the resource for whatever reason. In other words, the method of the invention can be employed to reward a sales prospect for providing their important and valuable time and attention to listen to a sales presentation, without the need for a face-to-face meeting. This interaction can occur in any situation in which two or more individuals at different remote locations can speak to each other while viewing content at a particular website at the same time. In addition, as communications capabilities improve and as real-time video communications capabilities over the internet or through other low-cost, flexible means expand and becomes more widely available, these methods of the invention will be employed to a greater extent, particularly as available bandwidth increases and as improved satellite communications and the installation of multiple cable television networks takes place,

The invention will enable businesses to offer time points to any particular selected sales prospect or to any existing important clients or customers while they engage in a conversation with them, whether face to face, or otherwise and for any reason. This will enable sales representatives to engage sales prospects and to direct them to navigate web sites and to otherwise interact with them in order to view new products while listening to sales presentations, product descriptions, etc. The availability of the time points may be limited to

prospects with a high likelihood that they will respond to the presentation with a purchase or other positive reaction.

In the context of retail websites and other resources where sales involving consumers are consummated, the method of the invention may be implemented in a specific manner. At the point when the individual takes the first step toward making a purchase and before the individual has abandoned the purchase process, the system may send a message in a pop up window or in some other manner to obtain the attention of the individual immediately and to advise the individual of at least one of two facts. The message may remind or inform the individual how many purchase-based points the individual will earn if the purchase process is completed at that time, as well as how much time the individual has spent on the website during the current accumulation session and how many time points they have accumulated up to that point based upon the measured length of that session. The website may make the award of some or all of the accumulated time points conditioned upon the individual completing the purchase process, or enhance the award if the purchase process is completed. This will serve as an incentive for the individual to complete the purchase. Alternatively, the individual may be advised that although they may earn time points as a result of the current accumulation session in question even if a purchase is not made at that time, the individual may not receive future additional offers of time points in other circumstances, or may only be offered time points at a lower rate in the future, if they do not complete the purchase process in progress. In addition, if individuals tend to experience difficulty understanding the actual process of making a purchase at a particular website, individuals can be offered time points in exchange for the time that they are willing to take listening to a sales representative explain that process and being shepherded through the process.

The basis for the award of time points in this scenario as in all others is the measured period of connection time leading up to the completion of the purchase process. In addition, websites can offer time points in combination with purchase-based points in specific, conditional ways so as to cause individuals to think twice before abandoning a purchase and leaving the website empty handed after spending a significant amount of time exploring the website.

The invention enables web sites to contact individuals after they have abandoned the purchase process in order to recapture the time and attention of those individuals. For example, if an individual enrolled in a time points rewards program abandons a purchase, the participant may contact the individual using the information contained in the individual background profile of that individual. The contact may occur by e-mail, telephone, or other available real-time communications device, and advise the individual of the number of time points they may earn to participate in an interaction for a period of time, the number of purchase points rewards available if they complete a purchase or the fact that purchase points are available for purchases generally. A sales representative may also place a telephone call and offer time points to individuals who respond for the duration of the call in the same way that time is spent in an accumulation session. The offer of time points may be declared at the commencement of the telephone call in order to enhance the likelihood that the targeted sales prospect will remain on the line. The decision as to whether to contact the individual, and the number of time points offered, may consider a range of factors including information contained in the individual background profile factors of individuals,, as well as the price of the item selected prior to the abandonment of the purchase process, if applicable. In addition, the rate at which individuals respond to offers of time points including the degree to which responses to specific offers of time points generate positive sales or other benefits. A suitable algorithm that includes these factors may be developed to determine which particular individuals to contact, how to do so, and how many time points to offer in order to generate the most favorable response rate and close rate on an ongoing basis.

Telemarketers may offer time points to individuals as an incentive in order to entice them into engaging in conversations while viewing specific content and while individuals follow specific instructions throughout the interaction process. For example, a telemarketer may initiate a call to an enrolled individual, and in order to entice the individual to engage in a conversation at that time or at a later time, and to possible access a particular resource at that time or at a later time, the telemarketer may offer time points to individuals as an incentive to enable the telemarketer to effectively capture the time and attention of those individuals for desired periods of of time. For example, whether or not an individual is contacted in advance and by way of e-mail or other method and advised of an impending

effort to contact the individual by a telemarketing firm and the associated offer of time points for their time and attention. The particular circumstances applicable to the offer of time points may or may not require that the individuals establish a connection with a particular resource in some way as part of the offer of time points. The telephone call itself may provide an audio portion of a presentation with prompts that require an individual to and, if applicable, with instructions to access particular pages of a resource and to input various information at the resource as part of the interaction process. The overall process of encouraging and/or requiring individuals to access particular resources as part of the offer of time points will result in telemarketers making much more effective presentations by benefiting from the visual enhancement of the presentation that occurs if the individual views a resource while the presentation is being made. The degree of attention demonstrated by individuals and the degree to which individuals follow instructions that may constitute on-screen prompts that may be monitored by telemarketers who may ask specific questions of the individual through a communications network such as voice over IP or similar technologies is tracked, measured, rated and recorded for use in that accumulation session and in future presentations, as well. In addition, the telemarketer may measure rate and record the length of time that it takes to generate a response to a prompt by the individual, and measure rate and record the quality of the responses generated by the offer of time points including tracking the continuing degree to which prompts that are offered generate reactions exhibited by individuals to prompts and using an algorithm to provide a suitable factor. The amount of time points awarded may be dependent upon the quality of attention demonstrated by the individual during the accumulation session as recorded both with respect to telephonic questions and visual, audio and other forms of on-screen prompts. The telephone portion of the presentation may be either by a live operator reading a script or by a recorded presentation that is played during the accumulation session.

The method of the invention may be employed by banking and other financial institutions to induce enrolled individuals in order to entice them to learn about available products and services and to read background relevant or important information such as articles relating to certain products and services including those products and services that may then be the subject of a conversation with a sales representative at a later point in time. It is well recognized that individuals are willing to rely upon the internet to educate themselves

regarding particular product s and services, but when it comes to actually making a purchase, individuals are resistant to completing the purchase over the internet. In one example, the offers of time points may be made to individuals contingent upon those individuals agreeing to submit to a series of interactions of a pre-determined duration and possibly at particular times of the day, in which presentations are made and in which the final accumulation session in the series involves personal interaction with a live sales representative. Thus, the live interaction with a sales representative will occur after individuals have been educated, to some extent, regarding the relevant products and services that were the subject of the presentations and at a point when they may be more receptive to a personal sales presentation in order to convince them to complete the purchase of a product that had been the subject of the presentations. In addition, individuals can be shepherded through the through the purchase process. This will have the additional benefit of enabling sales representatives to personally assist individuals to complete the sales process so that those same individuals will become familiar with the process and, thus, less intimidated or fearful of it. Over time the documented resistance that individuals presently have to completing purchases over the internet will be reduced with the assistance of time points. The method of the invention may also be used by the insurance industry and in any other industry in order to educate specific enrolled individuals regarding products and services that are geared to that particular individual. The method may be employed generally to entice pre-screened individuals who may or may not be existing customers, to rely upon the resource as a source for information instead of relying upon a live service representative to answer every customer inquiry. The existing reliance by the customer upon a live customer service representative of the resource will gradually diminish as those same customers are gradually diverted to a resource where specific information targeted to particular individuals is provided. Any resistance that individuals have to the ongoing transference of economic activity and interactions between consumers and companies to the internet will be substantially reduced by the offer of time points to those individuals. The method may also be used on business intranets, or conventional networks; for example, employees may be awarded time points for taking the time to view certain information regarding computer hardware and software, company programs and procedures and other training materials, in order to reduce the time that is presently taken by information services personnel, benefits department personnel, and other

in house training operations.

The method of the invention may be employed in connection with the screening and review of job applicants. The in-house human resource departments within companies spend a considerable amount of time and money screening potential applicants by administering tests and investigating the capabilities of those job applicants. The invention will enable potential employers to administer tests in real time to applicants, which tests can be administered over the internet as part of the applicant screening process with the assurance that the degree of attention demonstrated by the individuals is tracked, measured and recorded.

Governments may employ the methods of the invention. As more government services are offered over the internet, as will be the case in other service oriented contexts, it will become increasingly important for web sites to be able to track the order of arrival of individuals to the web site as those individuals stand in a virtual waiting line to speak to a representative, to fill out web-based forms, or to engage in other activities for which there is limited capacity. By using the method of the invention, government agencies may assign a number in a virtual line to an individual, notify the individual of the need to remain available, and remove the person from the line if the individual fails to respond to prompts.

The method of the invention may also be employed in the online gaming industry. The award of time points may be offered to individuals in such a way as to extend the abilities of gaming websites to extend the length of duration of the gaming sessions, and to enhance the abilities of gaming websites to provide an effective way to track individuals who engage in gaming activity and an effective redemption procedure and may possibly be used in combination with other points programs

The invention has been described with respect to an exemplary method and system, but variations within the scope and spirit of the invention will be apparent to those of skill in the art, and the invention is not limited to any exemplary method or system described above.

What is claimed is:

1. A method for rewarding connection time between a client and a network resource, comprising the steps of:

receiving identification information relating to an individual using a client from the client upon the establishment of a connection between the client and the network resource;

correlating received identification information with stored identification information;

commencing an accumulation session;

monitoring the time of the accumulation session;

calculating an award of credits specific to the accumulation session where the credits are awarded, based at least in part on increasing amounts of credits based upon increasing the duration of the accumulation session.

2. The method of claim 1, wherein the individual is prompted to respond in a predetermined manner during an accumulation session of the individual within a selected period of time to avoid termination of the accumulation session.

3. The method of claim 1, wherein the individual is presented with a prompt during an accumulation session, first, second and third responses to said prompt being available, the first response resulting in termination of the accumulation session, and wherein, upon calculation of credits, the credits earned if the second response is received are less than the credits earned if the third response is received.

4. The method of claim 1, wherein the individual is prompted to respond in a predetermined manner during the accumulation session, and the response time from the time when a prompt is made to the time when the predetermined response is received is recorded.

5. The method of claim 4, wherein the recorded response time is employed in the calculation of a measure of attentiveness, said attentiveness measure being used in the calculation of the credits that are awarded.

6. The method of claim 2, wherein if the individual responds within a selected period of time, the time from the prompt to the receipt of a response is recorded.

7. The method of claim 2, wherein an icon is presented on a screen to the individual at all times, the individual being prompted by a change in appearance of the icon.

8. The method of claim 7, wherein the icon is a traffic light having green, yellow and red lights, each having an illuminated state and an off state, an illuminated green light denoting an accumulation session in progress with no requirement to respond, and an illuminated yellow light denoting an accumulation session in progress with a requirement to respond within a pre-determined period of time and an illuminated red light denoting the termination of a credit accumulation session.

9. The method of claim 4, wherein said steps of prompting, receiving responses and the recording is repeated, the recorded time being used to calculate a measure of attentiveness that is unique to the individual.

10. The method of claim 1, wherein credits are calculated based in part on content viewed by the individual during the accumulation session.

11. The method of claim 1, wherein credits are calculated based in part on the length of time taken by the individual to respond to prompts during previous credit accumulation sessions.

12. A method of providing a rewards program based upon the connection time between a client and a network resource, comprising the steps of:
enrolling an individual in a rewards program by obtaining individual profile information and storing said information at a program administrator location;
requiring identification of the individual once a connection to a participant resource has been established, the identification being based on said stored information;
commencing an accumulation session following the identification of the individual;
recording information, including at least duration of the accumulation session, at a participant's location during the accumulation session;
forwarding said recorded information to the program administrator;
updating the stored individual information at the program administrator location;
calculating the total amount of credit earned as a result of the accumulation session based on the stored individual information and a formula selected by the participant; and
permitting redemption of the earned credits for items of value.

13. The method of claim 12, wherein the participant provides one or more items in redemption of the credit accumulated during connection to said participant's resource.

14. The method of claim 13, wherein the item provided in redemption is presented in the form of a certificate demonstrating credit for meeting applicable time based attendance requirements.

15. The method of claim 12, wherein a threshold value of credit is required to redeem a reward, and the program administrator notifies the individual when the threshold is achieved.

16. The method of claim 12, wherein a threshold value of credit is required to redeem an award, and the individual is notified during an accumulation session of the number of additional credits required in addition to those currently held by the individual in order to reach an applicable credit threshold.

17. The method of claim 12, wherein credit redemption is permitted at a resource maintained by the program administrator for credits earned at any participant resource.

18. The method of claim 12, wherein credit redemption is permitted at the resource of a participant including the redemption of credits earned at resources of other participants.

19. The method of claim 12, wherein redemption may be initiated by an individual employing telephone, e-mail or postal mail.

20. The method of claim 12, wherein, after a purchase process at a participant resource had been abandoned by the individual, , contact is achieved with the individual, and the individual is notified of the opportunity to obtain credit by participating in an accumulation session.

21. The method of claim 20, wherein, during said accumulation session additional opportunities to earn credits are made conditioned on completion of the purchase process.

22. A system for rewarding connection time between a client and a network resource, comprising:

means for receiving from a client, identification information following the establishment of a connection between the client and the network resource;

means for correlating received identification information with stored identification information;

means for commencing a credit accumulation session;

means for monitoring the time of the accumulation session;

means for calculating credits awarded specific to the accumulation session, based at least in part on increasing amounts of credits awarded based on increasing the length of time of the accumulation session.

23. In a method for rewarding attention by an individual on a client device to content at a resource, the client device and the resource being connected over a network, the method comprising the steps of:

providing a prompt that requires a response from the individual at the resource;

receiving a response from the individual;

recording the time that elapsed from the prompt to the response;

calculating the award of credits to the individual based at least in part on the recorded time that elapsed, a greater period of time elapsed resulting in a lower award of credits.

24. In a method for rewarding quality attention provided by an individual to content available

at a resource on a client device, the client device and the resource being connected over a network, the method comprising the steps of:

calculating an award based at least in part on a quality measure of individual attention, the quality measure of individual attention being unique to the individual, and being based in part on the time elapsed between one or more prompts provided to the individual while a connection is established between a client device and a resource, and a response received by the resource from the individual, a greater time elapsed resulting in a lower award.

25. A system for providing a rewards program based upon the connection time between a client and a network resource, comprising:

means for enrolling an individual in a rewards program by obtaining individual profile information and storing said information at a program administrator location;

means for identifying the individual upon connection to a participant resource, the identification being based on said stored information;

means for commencing an accumulation session following identification of the

individual;

means for recording information, including at least the duration of the accumulation session, at a participant's location where the accumulation session takes place;

means for forwarding recorded information to the program administrator;

means for updating the stored individual information at the administrator location;

means for calculating the credits earned as a result of the accumulation session based on the stored individual information and a formula selected by the participant; and

means to permit the redemption of the earned credits for items of value.

26. A storage medium having stored therein a plurality of instructions, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the steps of:

receiving from a client, identification information following the establishment of a connection between the client and the network resource;

correlating received identification information with stored identification information;

commencing an accumulation session;

monitoring the length of time of the accumulation session;

calculating credits awarded specific to the accumulation session, based at least in part on awarding credits in increased amounts with increasing the length of the accumulation session.

27. A storage medium having stored therein a plurality of instructions, wherein the plurality of instructions, when executed by a processor, cause the processor to perform the steps of:

enrolling an individual in a rewards program by obtaining individual profile information and storing said information;

requiring identification of the individual after establishing a connection to a participant resource, the identification being based on said stored information;

commencing an accumulation session following identification of the individual;

receiving recorded information, including at least duration of an accumulation session between an enrolled individual and a participant's resource;

updating the stored individual information based on said recorded information;

calculating credit earned by the individual as a result of the accumulation session based on the stored individual information and a formula selected by the participant; and

debiting the amount of credit held by the individual based on redemption information.

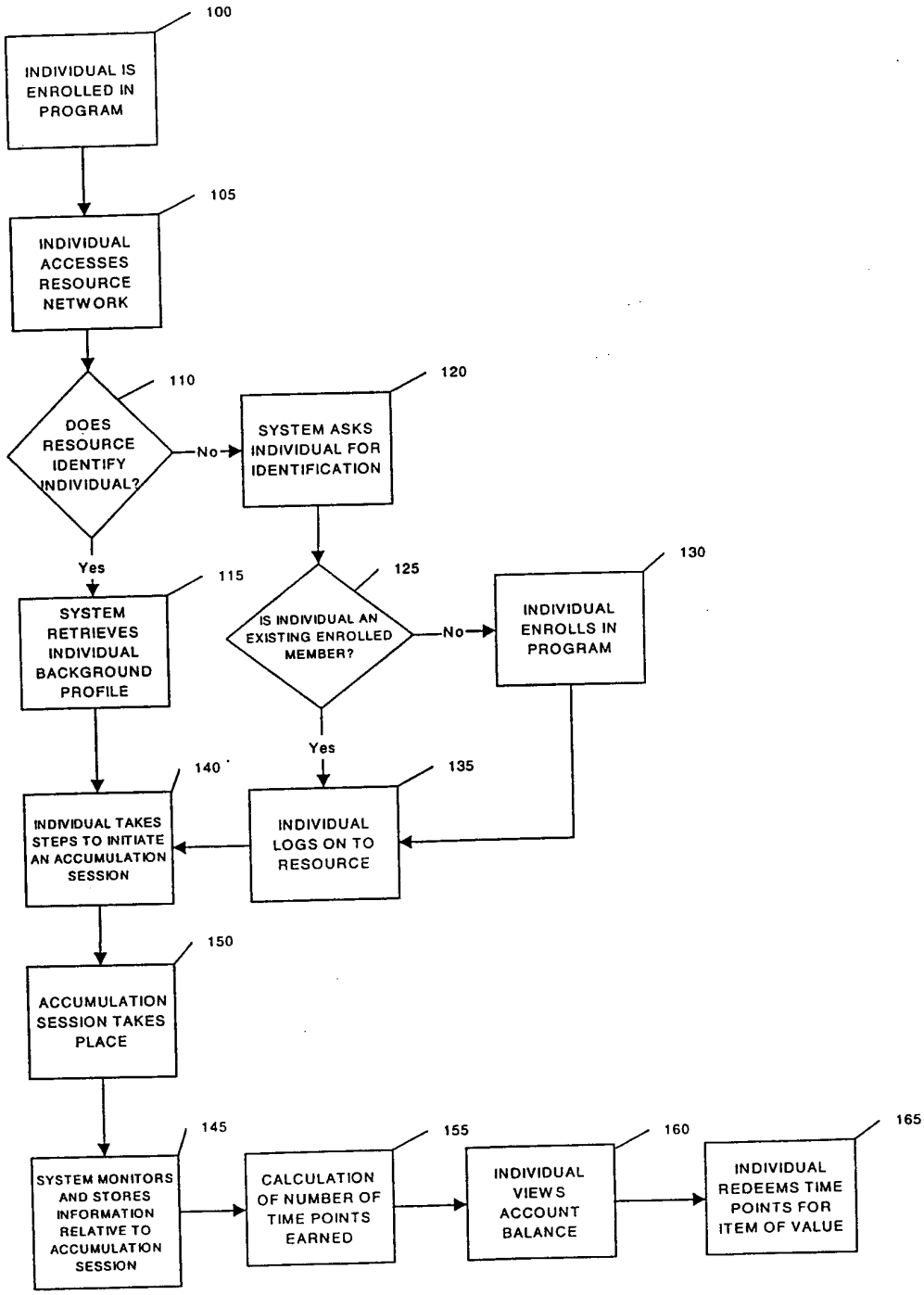
100
INDIVIDUAL IS ENROLLED IN PROGRAM
105
INDIVIDUAL ACCESSES RESOURCE NETWORK
110
DOES RESOURCE IDENTIFY INDIVIDUAL?
No
120
SYSTEM ASKS INDIVIDUAL FOR IDENTIFICATION
Yes
115
SYSTEM RETRIEVES INDIVIDUAL BACKGROUND PROFILE
125
IS INDIVIDUAL AN EXISTING ENROLLED MEMBER?
No
130
INDIVIDUAL ENROLLS IN PROGRAM
Yes
140
INDIVIDUAL TAKES STEPS TO INITIATE AN ACCUMULATION SESSION
135
INDIVIDUAL LOGS ON TO RESOURCE
150
ACCUMULATION SESSION TAKES PLACE
145
SYSTEM MONITORS AND STORES INFORMATION RELATIVE TO ACCUMULATION SESSION
155
CALCULATION OF NUMBER OF TIME POINTS EARNED
160
INDIVIDUAL VIEWS ACCOUNT BALANCE
165
INDIVIDUAL REDEEMS TIME POINTS FOR ITEM OF VALUE

Fig. 1

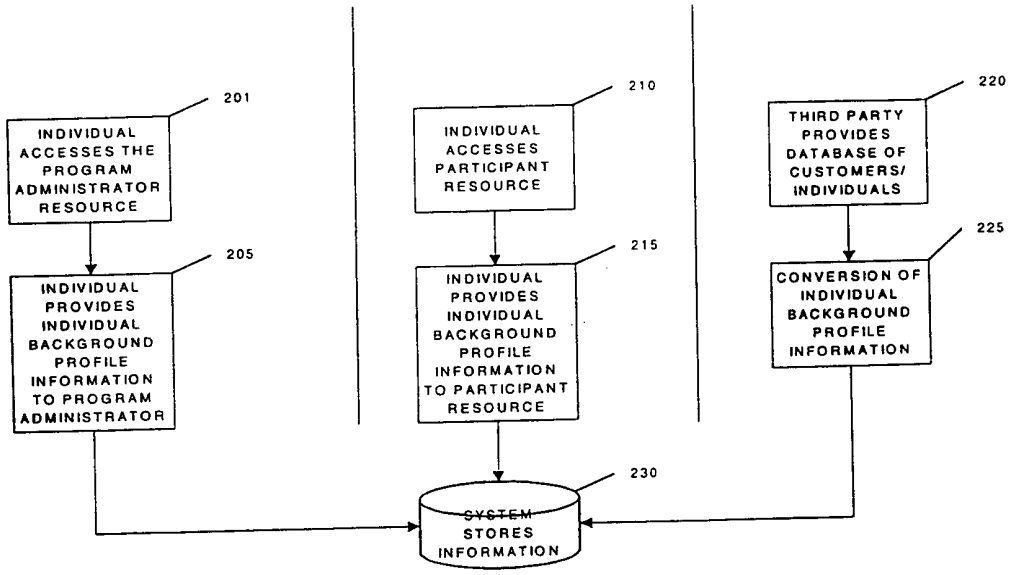
201
INDIVIDUAL ACCESSES THE PROGRAM ADMINISTRATOR RESOURCE
205
INDIVIDUAL PROVIDES INDIVIDUAL BACKGROUND PROFILE INFORMATION TO PROGRAM ADMINISTRATOR
210
INDIVIDUAL ACCESSES PARTICIPANT RESOURCE
215
INDIVIDUAL PROVIDES INDIVIDUAL BACKGROUND PROFILE INFORMATION TO PARTICIPANT RESOURCE
220
THIRD PARTY PROVIDES DATABASE OF CUSTOMERS/ INDIVIDUALS
225
CONVERSION OF INDIVIDUAL BACKGROUND PROFILE INFORMATION
230
SYSTEM STORES INFORMATION

FIG. 2

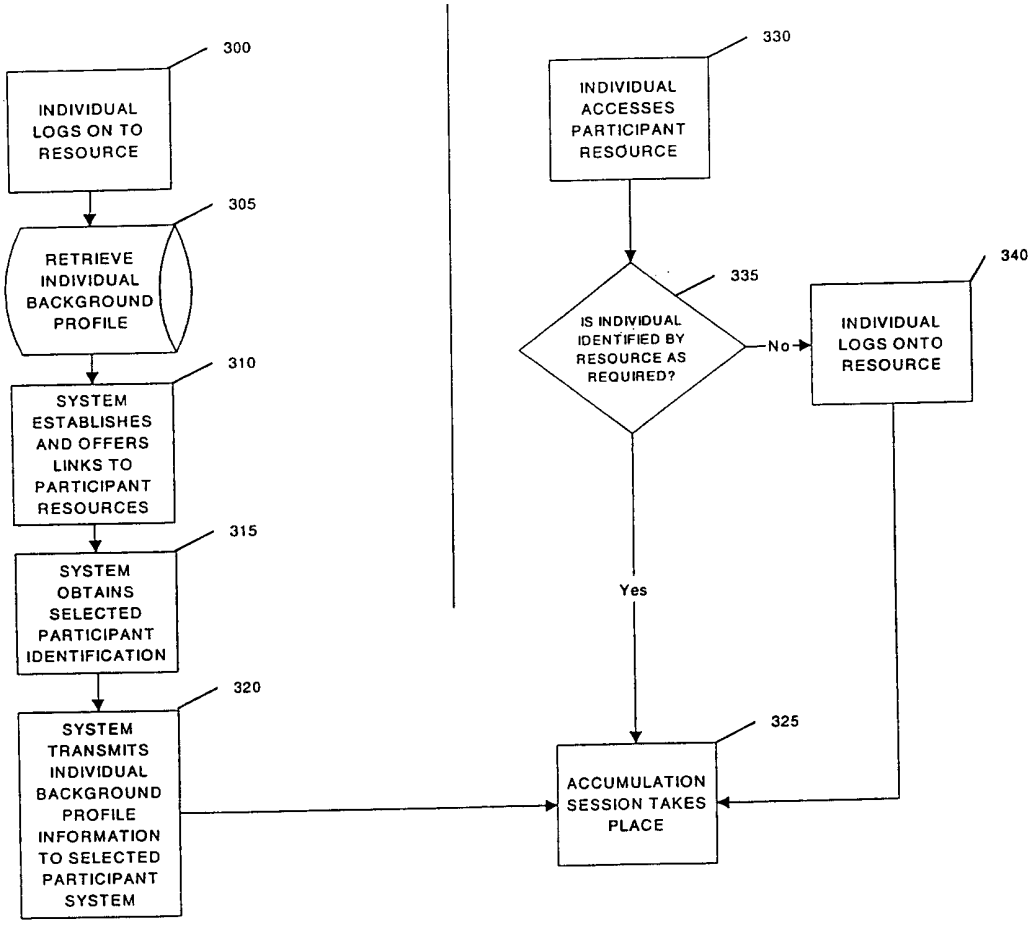
300
INDIVIDUAL LOGS ON TO RESOURCE
305
RETRIEVE INDIVIDUAL BACKGROUND PROFILE
310
SYSTEM ESTABLISHES AND OFFERS LINKS TO PARTICIPANT RESOURCES
315
SYSTEM OBTAINS SELECTED PARTICIPANT IDENTIFICATION
320
SYSTEM TRANSMITS INDIVIDUAL BACKGROUND PROFILE INFORMATION TO SELECTED PARTICIPANT SYSTEM
330
INDIVIDUAL ACCESSES PARTICIPANT RESOURCE
335
IS INDIVIDUAL IDENTIFIED BY RESOURCE AS REQUIRED?
No
340
INDIVIDUAL LOGS ONTO RESOURCE
Yes
325
ACCUMULATION SESSION TAKES PLACE

FIG. 3

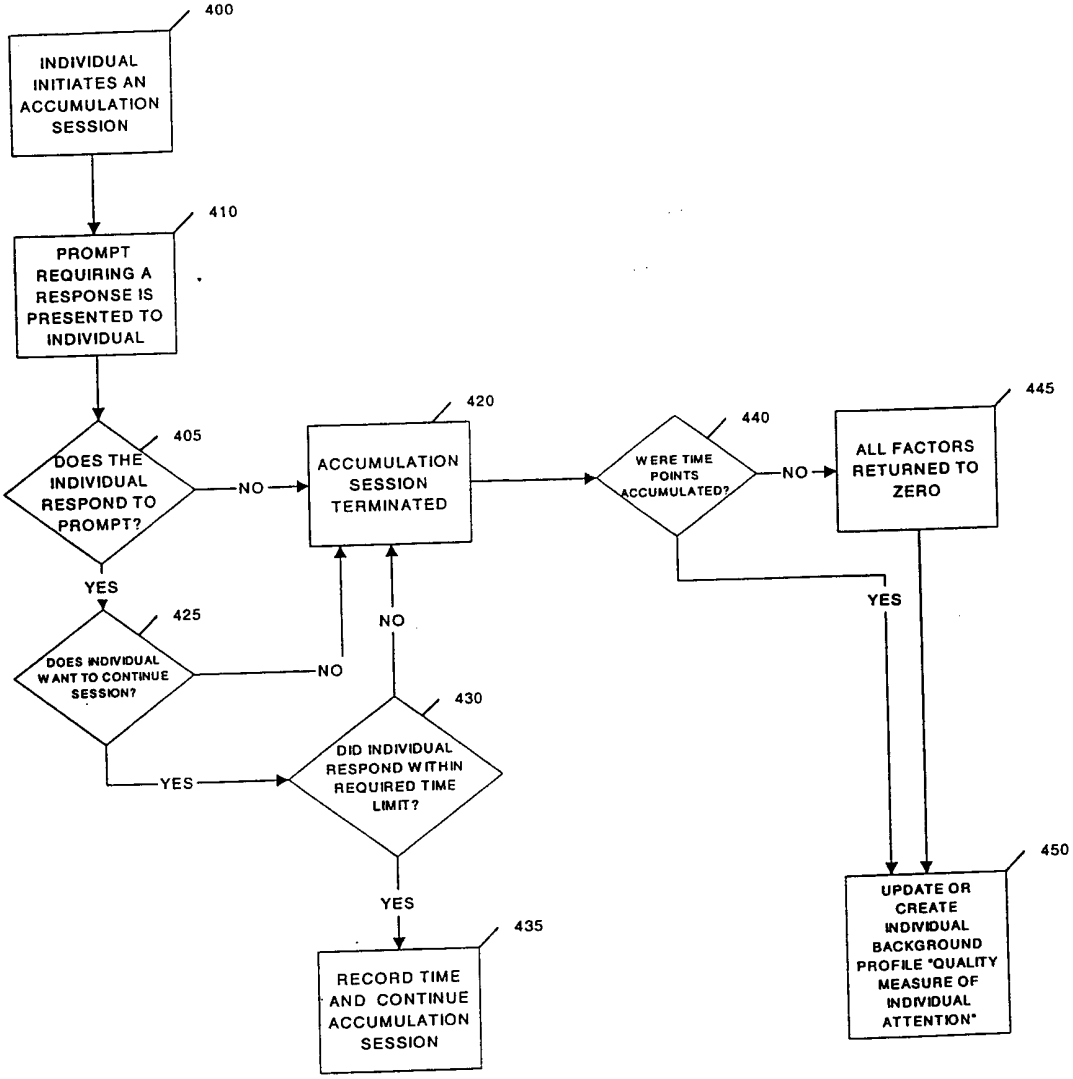
400
INDIVIDUAL INITIATES AN ACCUMULATION SESSION
410
PROMPT REQUIRING A RESPONSE IS PRESENTED TO INDIVIDUAL
405
DOES THE INDIVIDUAL RESPOND TO PROMPT?
NO
420
ACCUMULATION SESSION TERMINATED
440
WERE TIME POINTS ACCUMULATED?
NO
445
ALL FACTORS RETURNED TO ZERO
YES
425
DOES INDIVIDUAL WANT TO CONTINUE SESSION?
NO
NO
YES
430
DID INDIVIDUAL RESPOND WITHIN REQUIRED TIME LIMIT?
YES
435
RECORD TIME AND CONTINUE ACCUMULATION SESSION
450
UPDATE OR CREATE INDIVIDUAL BACKGROUND PROFILE "QUALITY MEASURE OF INDIVIDUAL ATTENTION"

FIG. 4

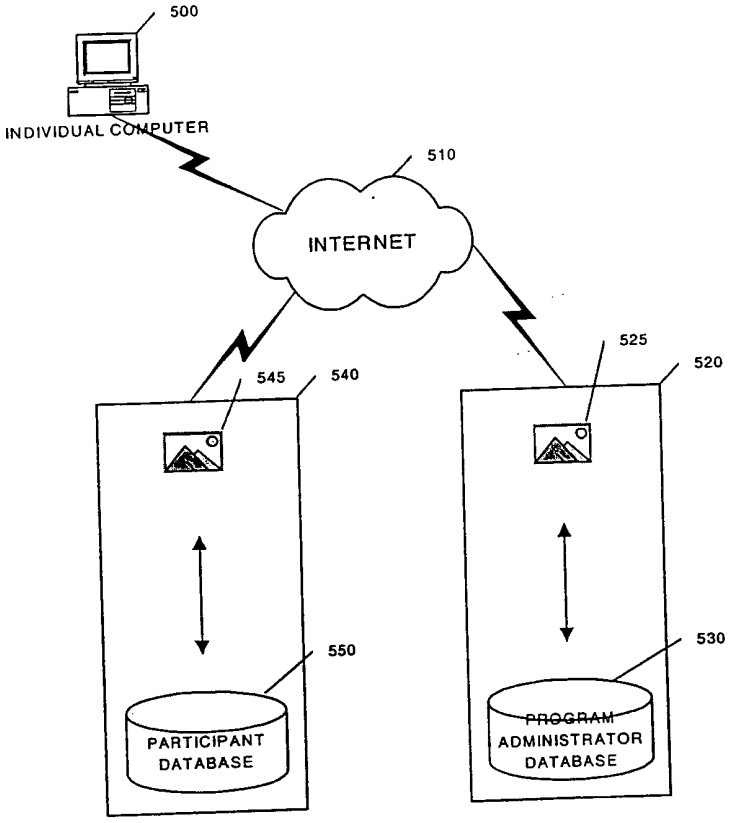
500
INDIVIDUAL COMPUTER
510
INTERNET
525
520
545
540
550
530
PARTICIPANT DATABASE
PROGRAM ADMINISTRATOR DATABASE

FIG. 5

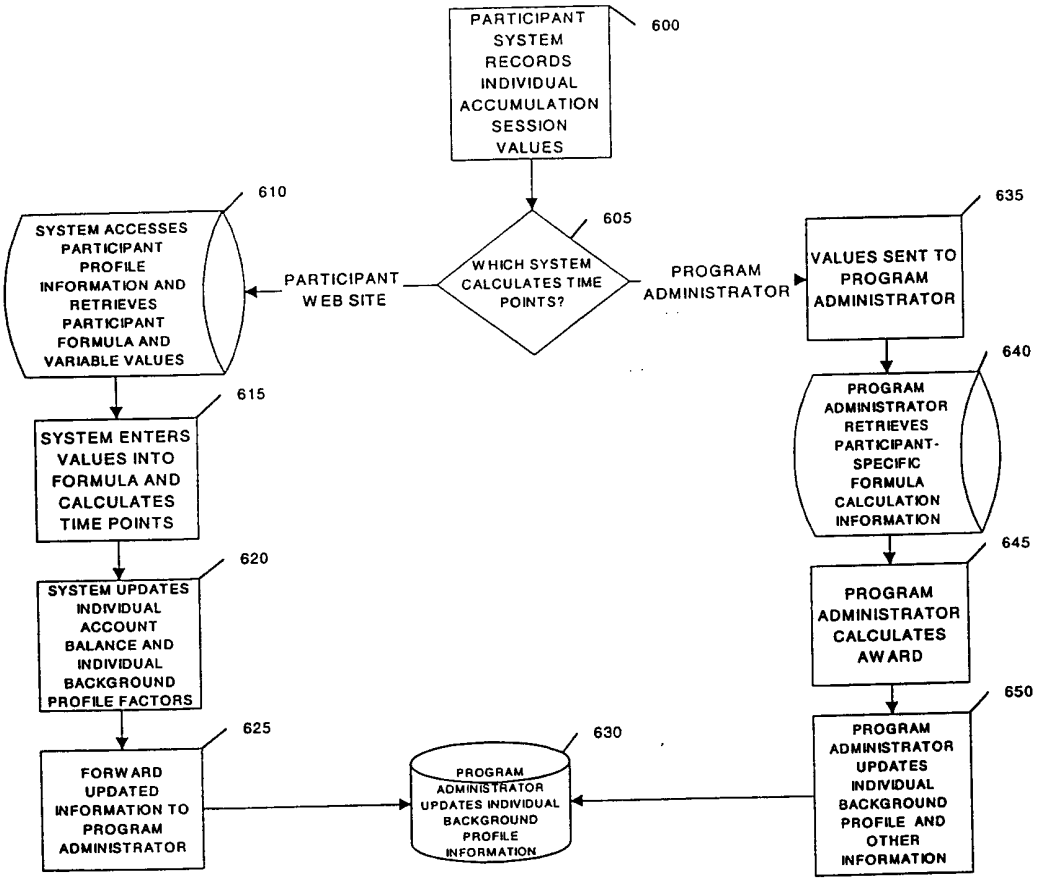
PARTICIPANT SYSTEM RECORDS INDIVIDUAL ACCUMULATION SESSION VALUES
600
WHICH SYSTEM CALCULATES TIME POINTS?
605
PARTICIPANT WEB SITE
PROGRAM ADMINISTRATOR
SYSTEM ACCESSES PARTICIPANT PROFILE INFORMATION AND RETRIEVES PARTICIPANT FORMULA AND VARIABLE VALUES
610
VALUES SENT TO PROGRAM ADMINISTRATOR
635
SYSTEM ENTERS VALUES INTO FORMULA AND CALCULATES TIME POINTS
615
PROGRAM ADMINISTRATOR RETRIEVES PARTICIPANT-SPECIFIC FORMULA CALCULATION INFORMATION
640
SYSTEM UPDATES INDIVIDUAL ACCOUNT BALANCE AND INDIVIDUAL BACKGROUND PROFILE FACTORS
620
PROGRAM ADMINISTRATOR CALCULATES AWARD
645
FORWARD UPDATED INFORMATION TO PROGRAM ADMINISTRATOR
625
PROGRAM ADMINISTRATOR UPDATES INDIVIDUAL BACKGROUND PROFILE INFORMATION
630
PROGRAM ADMINISTRATOR UPDATES INDIVIDUAL BACKGROUND PROFILE AND OTHER INFORMATION
650

FIG. 6

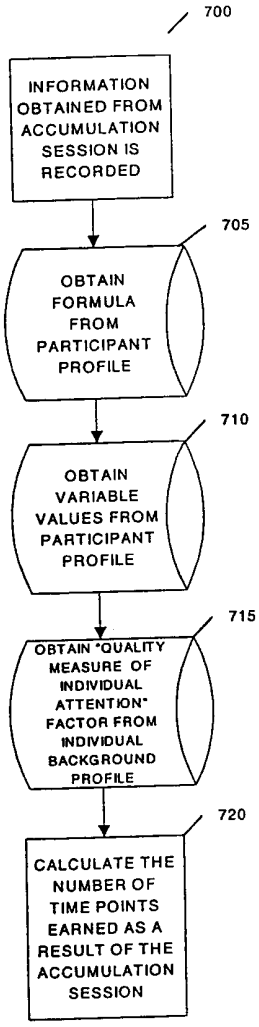
700
INFORMATION OBTAINED FROM ACCUMULATION SESSION IS RECORDED
705
OBTAIN FORMULA FROM PARTICIPANT PROFILE
710
OBTAIN VARIABLE VALUES FROM PARTICIPANT PROFILE
715
OBTAIN "QUALITY MEASURE OF INDIVIDUAL ATTENTION" FACTOR FROM INDIVIDUAL BACKGROUND PROFILE
720
CALCULATE THE NUMBER OF TIME POINTS EARNED AS A RESULT OF THE ACCUMULATION SESSION

FIG. 7

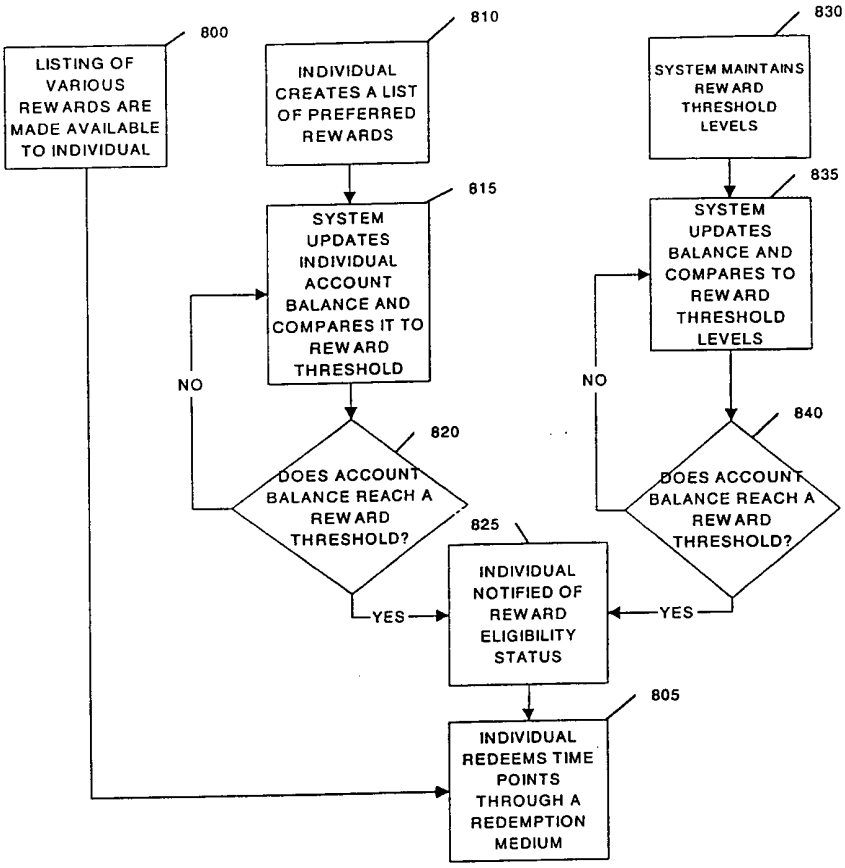
800
LISTING OF VARIOUS REWARDS ARE MADE AVAILABLE TO INDIVIDUAL
810
INDIVIDUAL CREATES A LIST OF PREFERRED REWARDS
815
SYSTEM UPDATES INDIVIDUAL ACCOUNT BALANCE AND COMPARES IT TO REWARD THRESHOLD
NO
820
DOES ACCOUNT BALANCE REACH A REWARD THRESHOLD?
YES
830
SYSTEM MAINTAINS REWARD THRESHOLD LEVELS
835
SYSTEM UPDATES BALANCE AND COMPARES TO REWARD THRESHOLD LEVELS
NO
840
DOES ACCOUNT BALANCE REACH A REWARD THRESHOLD?
YES
825
INDIVIDUAL NOTIFIED OF REWARD ELIGIBILITY STATUS
805
INDIVIDUAL REDEEMS TIME POINTS THROUGH A REDEMPTION MEDIUM

FIG. 8

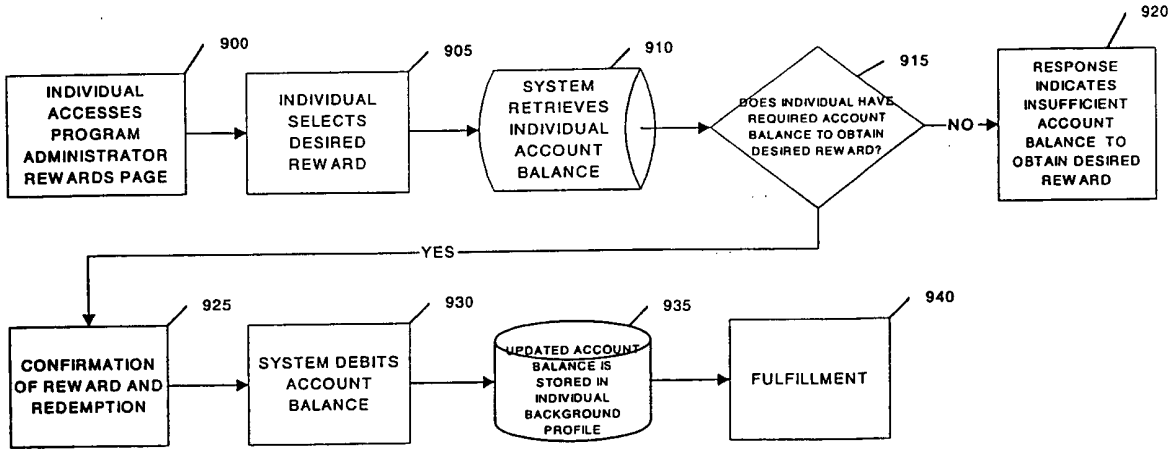
900
INDIVIDUAL ACCESSES PROGRAM ADMINISTRATOR REWARDS PAGE
905
INDIVIDUAL SELECTS DESIRED REWARD
910
SYSTEM RETRIEVES INDIVIDUAL ACCOUNT BALANCE
915
DOES INDIVIDUAL HAVE REQUIRED ACCOUNT BALANCE TO OBTAIN DESIRED REWARD?
NO
920
RESPONSE INDICATES INSUFFICIENT ACCOUNT BALANCE TO OBTAIN DESIRED REWARD
YES
925
CONFIRMATION OF REWARD AND REDEMPTION
930
SYSTEM DEBITS ACCOUNT BALANCE
935
UPDATED ACCOUNT BALANCE IS STORED IN INDIVIDUAL BACKGROUND PROFILE
940
FULFILLMENT

FIG. 9

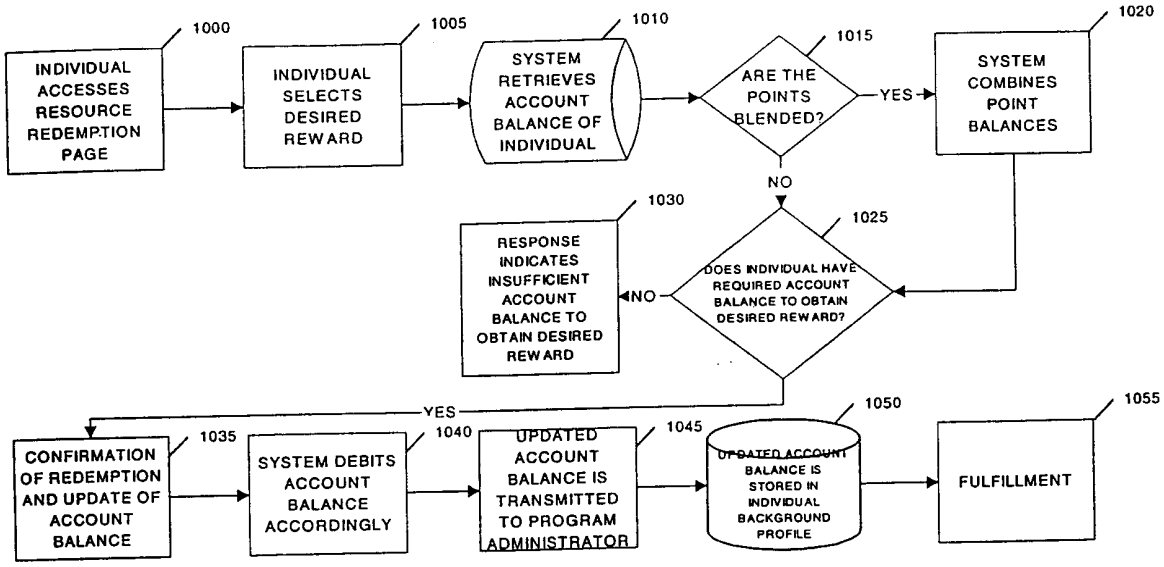
1000
INDIVIDUAL ACCESSES RESOURCE REDEMPTION PAGE
1005
INDIVIDUAL SELECTS DESIRED REWARD
1010
SYSTEM RETRIEVES ACCOUNT BALANCE OF INDIVIDUAL
1015
ARE THE POINTS BLENDED?
YES
1020
SYSTEM COMBINES POINT BALANCES
NO
1025
DOES INDIVIDUAL HAVE REQUIRED ACCOUNT BALANCE TO OBTAIN DESIRED REWARD?
NO
1030
RESPONSE INDICATES INSUFFICIENT ACCOUNT BALANCE TO OBTAIN DESIRED REWARD
YES
1035
CONFIRMATION OF REDEMPTION AND UPDATE OF ACCOUNT BALANCE
1040
SYSTEM DEBITS ACCOUNT BALANCE ACCORDINGLY
1045
UPDATED ACCOUNT BALANCE IS TRANSMITTED TO PROGRAM ADMINISTRATOR
1050
UPDATED ACCOUNT BALANCE IS STORED IN INDIVIDUAL BACKGROUND PROFILE
1055
FULFILLMENT

FIG. 10

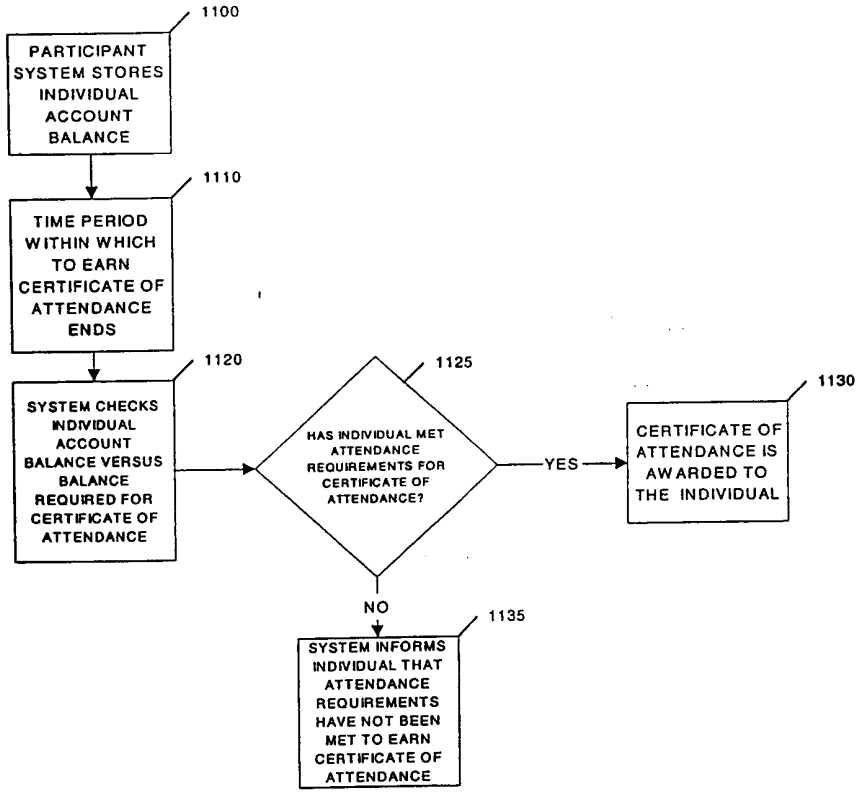
1100
PARTICIPANT SYSTEM STORES INDIVIDUAL ACCOUNT BALANCE
1110
TIME PERIOD WITHIN WHICH TO EARN CERTIFICATE OF ATTENDANCE ENDS
1120
SYSTEM CHECKS INDIVIDUAL ACCOUNT BALANCE VERSUS BALANCE REQUIRED FOR CERTIFICATE OF ATTENDANCE
1125
HAS INDIVIDUAL MET ATTENDANCE REQUIREMENTS FOR CERTIFICATE OF ATTENDANCE?
YES
1130
CERTIFICATE OF ATTENDANCE IS AWARDED TO THE INDIVIDUAL
NO
1135
SYSTEM INFORMS INDIVIDUAL THAT ATTENDANCE REQUIREMENTS HAVE NOT BEEN MET TO EARN CERTIFICATE OF ATTENDANCE

FIG. 11

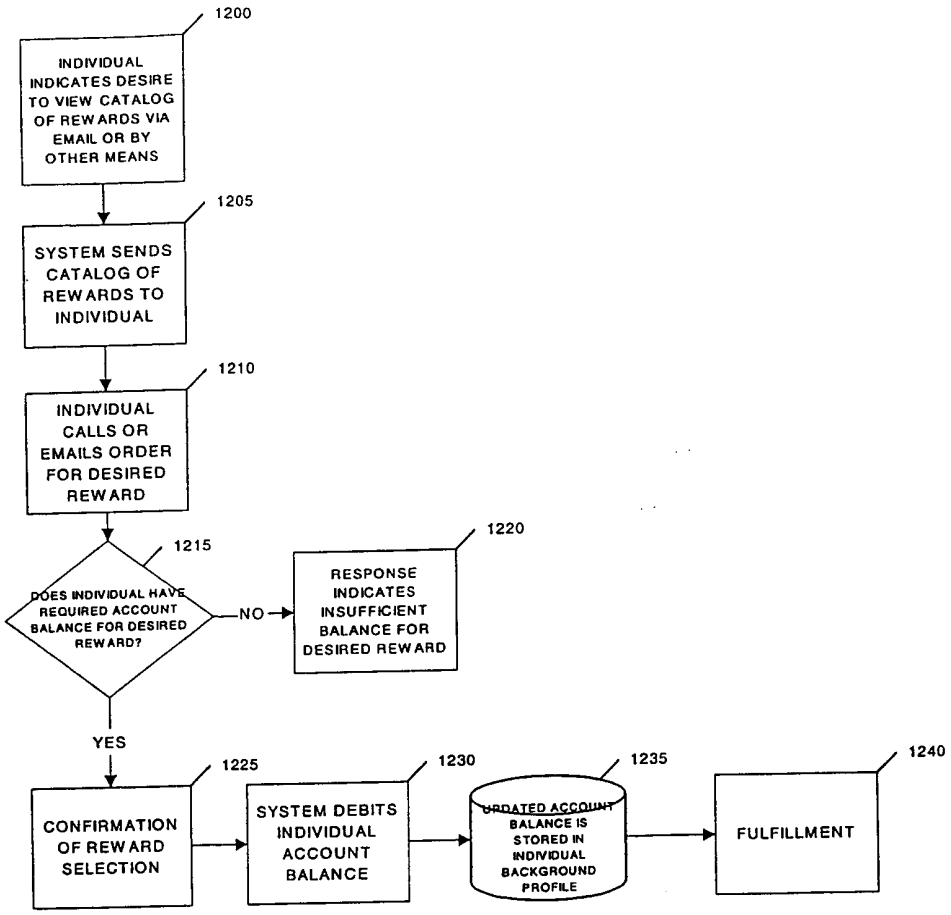
1200
INDIVIDUAL INDICATES DESIRE TO VIEW CATALOG OF REWARDS VIA EMAIL OR BY OTHER MEANS
1205
SYSTEM SENDS CATALOG OF REWARDS TO INDIVIDUAL
1210
INDIVIDUAL CALLS OR EMAILS ORDER FOR DESIRED REWARD
1215
DOES INDIVIDUAL HAVE REQUIRED ACCOUNT BALANCE FOR DESIRED REWARD?
NO
1220
RESPONSE INDICATES INSUFFICIENT BALANCE FOR DESIRED REWARD
YES
1225
CONFIRMATION OF REWARD SELECTION
1230
SYSTEM DEBITS INDIVIDUAL ACCOUNT BALANCE
1235
UPDATED ACCOUNT BALANCE IS STORED IN INDIVIDUAL BACKGROUND PROFILE
1240
FULFILLMENT

FIG. 12

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/32507

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G 06 F 17/60
US CL :705/10, 14, 26, 27

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/10, 14, 26, 27

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

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

STN

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A, P	US 6,128,599 A (WALKER et al) 03 October 2000, abstract, figure 1, figure 7, figure 8, column 2, lines 50-59, column 10, lines 36-40	1-27
A,P	US 6,081,788 A (APPLEMAN et al) 27 June 2000, column 17, lines 53-57	1-27

☐ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

*	Special categories of cited documents:	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A"	document defining the general state of the art which is not considered to be of particular relevance	"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
"E"	earlier document published on or after the international filing date	"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
"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&"	document member of the same patent family
"O"	document referring to an oral disclosure, use, exhibition or other means		
"P"	document published prior to the international filing date but later than the priority date claimed		

Date of the actual completion of the international search 15 FEBRUARY 2001	Date of mailing of the international search report 04 APR 2001
Name and mailing address of the ISA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231 Facsimile No. (703) 305-3230	Authorized officer JAMES TRAMMELL Telephone No. (703) 305-9768

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