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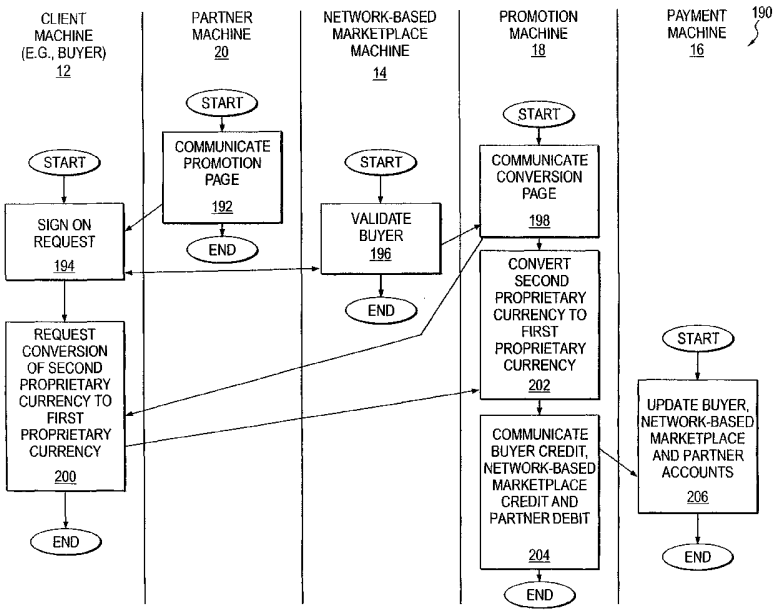
(54) **Title:** METHOD AND SYSTEM TO DISCHARGE A LIABILITY ASSOCIATED WITH A PROPRIETARY CURRENCY



(57) **Abstract:** A method and an apparatus to discharge a liability owed to a buyer and stored in a first proprietary currency. The apparatus receives authorization from the buyer to tender the first proprietary currency to pay for an offering that is listed by a seller on a network-based marketplace. The apparatus transmits a national currency to the seller who receives the national currency as payment for the offering. The transmission at least partially discharges the liability owed to the buyer.

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METHOD AND SYSTEM TO DISCHARGE A LIABILITY ASSOCIATED WITH A PROPRIETARY CURRENCY

FIELD OF THE INVENTION

[0001] The present invention relates generally to the field of online promotions and, more specifically to discharging a liability associated with a proprietary currency.

BACKGROUND OF THE INVENTION

[0002] A number of businesses offer incentive points and other proprietary currency to their customers to promote the sale of goods and/or services. For instance, many airlines offer travel miles to encourage customers to purchase airline tickets. The incentive points represent a liability to the business because the business must redeem the incentive points by rewarding the customer.

[0003] Businesses face challenges with respect to incentive points that have been issued to customers but not yet redeemed. Sometimes the customer is not interested in the rewards offered by the business. Other times the business would like to decrease the amount of associated liability for financial reasons. Some businesses have solved these problems by redeeming incentive points for cash. This solution may satisfy the customer with a broader range of choice and may reduce liability owed by the business; however, it fails to capitalize on the captured buying power that is stored in the incentive points (e.g., the holder of the points is limited to the provided means of redemption).

SUMMARY OF THE INVENTION

[0004] A method to discharge a liability owed to a buyer and stored in a first proprietary currency, the method including receiving authorization from the buyer to tender the first proprietary currency to pay for an offering that is listed by a seller on a network-based marketplace and transmitting a national currency to the seller, the seller

receiving the national currency as payment for the offering, the transmission to at least partially discharge the liability owed to the buyer.

[0005] Other features of the present invention will be apparent from the accompanying drawings and from the detailed description that follows.

BRIEF DESCRIPTION OF THE DRAWINGS

[0006] The present invention is illustrated by way of example and not limitation in the figures of the accompanying drawings, in which like references indicate similar elements and in which:

[0007] **Figure 1** is a block diagram illustrating a system to discharge a liability owed to a buyer and stored in a first proprietary currency, according to an exemplary embodiment of the present invention;

[0008] **Figure 2** is a block diagram illustrating software and hardware components of the network-based marketplace machine, the client machine, and the partner machine, according to an exemplary embodiment of the present invention;

[0009] **Figure 3** is a block diagram illustrating hardware components of the payment machine utilized by the system, according to an exemplary embodiment of the present invention;

[0010] **Figure 4** is a block diagram illustrating hardware components of the promotion machine utilized by the system, according to an exemplary embodiment of the present invention;

[0011] **Figure 5** is a block diagram illustrating an exemplary secondary conversion module;

[0012] **Figure 6** is a block diagram illustrating an exemplary primary conversion module an exemplary authorization module;

[0013] **Figure 7** is a block diagram illustrating an exemplary merchandise module;

[0014] **Figure 8** is a database diagram illustrating an exemplary database maintained and accessed via a database engine server that supports the network-based marketplace machine;

[0015] **Figure 9** is a database diagram illustrating various fields from the user table, the purchase history table and the listing table as embodied on the database at the network-based marketplace machine;

[0016] **Figure 10** is a database diagram illustrating an exemplary database maintained and accessed via a database engine server that supports the payment machine;

[0017] **Figure 11** is a database diagram illustrating an exemplary database maintained and accessed via a database engine server that supports the promotion machine;

[0018] **Figure 12** is an interactive flow chart illustrating a method, according to an exemplary embodiment of the present invention, to convert at least one second proprietary currency to a first proprietary currency;

[0019] **Figure 13** is an interactive flowchart illustrating a method, according to an exemplary embodiment of the present invention, to discharge a liability owed to a buyer and stored in a primary proprietary currency;

[0020] **Figure 14** is a flowchart illustrating a method, according to an exemplary embodiment of the present invention, to merchandise offerings to a buyer based on the quantity of primary proprietary currency owned by the buyer and the marketing history of the buyer;

[0021] **Figures 15 - 27** illustrate user interface screens, according to an exemplary embodiment of the present invention;

[0022] **Figure 28** illustrates a diagrammatic representation of machine in the exemplary form of a computer system within which a set of instructions, for causing the

machine to perform any one or more of the methodologies discussed herein, may be executed.

DETAILED DESCRIPTION

[0023] A method and system to discharge a liability associated with a proprietary currency, are described. In the following description, for purposes of explanation, numerous specific details are set forth in order to provide a thorough understanding of the present invention. It will be evident, however, to one skilled in the art that the present invention may be practiced without these specific details.

[0024] In general, embodiments described below feature an incentive engine that allows a buyer to pay for products or services on a network-based marketplace with proprietary currency. Proprietary currency is a currency that is issued by the network-based marketplace and may take the form of incentive points, coupons, gift certificates, rebates, etc. The incentive engine receives authorization from the buyer to tender a primary proprietary currency to a seller as payment for purchasing a listed product or service on the network-based marketplace. In response, the incentive engine pays the seller with a national currency (e.g., USD, Francs, Pounds) of equal value.

[0025] The incentive engine registers primary proprietary currency to a buyer in response to the buyer entering a redemption code associated with the primary proprietary currency or in response to the buyer requesting conversion of secondary proprietary currency into primary proprietary currency. Secondary proprietary currency is issued by an entity other than the network-based marketplace and may not be tendered as payment to a seller on the network-based marketplace.

[0026] **Figure 1** is a block diagram illustrating a system 10 to discharge a liability owed to a buyer and stored in a primary or first proprietary currency, according to an exemplary embodiment of the present invention. The system 10 includes a client machine 12, a network-based marketplace machine 14, a payment machine 16, a

promotion machine 18, and a partner machine 20 that communicate via a network 22. The network 22 may be embodied as Internet, a LAN, a WAN, PSTN, Frame Relay, ATM, satellite communications, wireless communications, combinations thereof, or any other network equipment or protocol that enables electronic communication between the above described network entities.

[0027] The client machine 12 enables the client to access services that are provided by the network-based marketplace machine 14, the payment machine 16, the promotion machine 18 and the partner machine 20.

[0028] The network-based marketplace machine 14 provides online marketplace services that enable sellers and buyers to transact items and services. A buyer that submits a winning bid in an auction or executes a purchase to complete a sale may acquire goods and/or services from the seller.

[0029] The network-based marketplace machine 14 may also issue primary proprietary currency in the form of coupons, gift certificates, rebates, etc. to incentivize buyers, sellers or partners of the network-based marketplace to take certain actions (e.g., promotions). In addition, the primary proprietary currency may also be traded after it has been issued. For example the network-based marketplace, partners of the network and buyers and sellers of the network-based marketplace may each offer and acquire primary proprietary currency.

[0030] In one embodiment the network-based marketplace machine 14 may be embodied as "eBay The World's Online Marketplace" ™ created by Ebay of San Jose, California.

[0031] The payment machine 16 provides payment services that enable a user that utilizes e-mail electronically to send and receive payments over the network 22. The payment machine 16 includes the incentive engine that registers, stores and redeems

proprietary currency. For example, the payment machine 16 may be embodied as the Paypal™ Payment Service operated by PayPal of San Jose, California.

[0032] The partner machine 20 virtually issues secondary proprietary currency to a buyer usually to incentivize the buyer to purchase goods and/or services offered by the partner. For example, Hilton Hotels Corporation of Beverly Hills, California hosts a web site that virtually issues "Hilton Honors Points and Miles™" to encourage their guests to consistently return to Hilton Hotels.

[0033] The promotion machine 18 supports the partner machine 20 by providing underlying processing necessary for the partner machine 20 to virtually issue the secondary proprietary currency to buyers. Further, in response to a request from the buyer, the promotion machine 18 will convert the secondary proprietary currency to a primary currency and communicate the secondary currency to the payment machine 16.

[0034] **Figure 2** is a block diagram illustrating software and hardware components of the network-based marketplace machine 14, the client machine 12, and the partner machine 20, according to an exemplary embodiment of the present invention.

[0035] In addition to other software components that are not illustrated, the client machine 12 includes a client communication program 32. The client communication program 32 enables a user to display web pages or e-mail that are loaded from server computers. The client communication program 32 may be embodied as a browser (e.g., the Microsoft Internet Explorer browser developed by Microsoft ™ Corporation of Richmond, Washington or Navigator ™ browser developed by Netscape of Mountain View, California). The client communication program 32 executes under an operating system (e.g., Microsoft ™ Windows developed by Microsoft ™ Corporation or Mac OS X developed by Apple Computers of Cupertino, California). The client communication program 32 may also be embodied as a mail client (e.g., the Microsoft Outlook personal

information manager developed by Microsoft ™ Corporation of Richmond, Washington or Lotus Notes ™ developed by the Lotus Notes Development Corporation.

[0036] In addition to other software components that are not illustrated, the partner machine 20 includes a page server 35. The page server 35 delivers web pages (e.g., mark-up language documents) that enable a user to access the promotional services that are provided by the promotion machine 18.

[0037] The network-based marketplace machine 14 includes one or more of a number of types of front-end servers, namely communications servers in the exemplary form of an application program interface (API) servers 34, page servers 36 that deliver web pages (e.g., markup language documents), picture servers 38 that dynamically deliver images to be displayed within Web pages, listing servers 40, processing servers in the exemplary form of CGI (or ISAPI) servers 42 that provide an intelligent interface to back-end servers, and search servers 44 that handle search requests to the network-based marketplace machine 14. The e-mail servers 46 provide, *inter alia*, automated e-mail communications to users of the network-based marketplace machine 14.

[0038] The back-end servers include a database engine server 48, a search index server 24 and a credit card database server 26, each of which maintains and facilitates access to a respective database.

[0039] **Figure 3** is a block diagram illustrating hardware components of the payment machine 16 utilized by the system 10, according to an exemplary embodiment of the present invention.

[0040] The payment machine 16 includes one or more of a number of types of front-end servers, namely communications servers in the exemplary form of an application program interface (API) servers 60, page servers 62 that deliver web pages (e.g., markup language documents), processing servers in the exemplary form of CGI (or ISAPI) servers 64 that provide an intelligent interface to back-end servers. The e-mail

servers 66 provide, *inter alia*, automated e-mail communications to users of the payment machine 16. The back-end servers include database engine servers 68 that maintains and facilitates access to a a database 70.

[0041] **Figure 4** is a block diagram illustrating hardware components of the promotion machine 18 utilized by the system 10, according to an exemplary embodiment of the present invention.

[0042] The promotion machine 18 includes one or more of a number of types of front-end servers, namely communications servers in the exemplary form of an application program interface (API) servers 80, page servers 82 that deliver web pages (e.g., markup language documents), processing servers in the exemplary form of CGI (or ISAPI) servers 84 that provide an intelligent interface to back-end servers. The e-mail servers 85 provide, *inter alia*, automated e-mail communications to users of the promotion machine 18. The back-end servers include a database engine server 87 that maintains and facilitates access to a database 90.

[0043] **Figure 5** is a block diagram illustrating an exemplary secondary conversion module 86. The secondary conversion module 86 executes on the ISAPI/CGI server 84 on the promotion machine 18 and under kernel operating software to convert a secondary or second proprietary currency in the exemplary form of ABC Honors Points to a primary or first proprietary currency in the exemplary form of XYZ Anything Points. The secondary conversion module 86 also communicates the XYZ Anything Points to an account associated with the buyer on the payment machine 16.

[0044] In addition, the secondary conversion module 86 computes a charge for issuing the XYZ Anything Points to the buyer. The secondary conversion module 86 credits and debits associated points and cash accounts for the respective parties (e.g., buyer, network-based marketplace, partner).

[0045] Further, the secondary conversion module 86 may perform the above operations in reverse thereby converting XYZ Anything Points to ABC Honors Points. In alternate embodiments the secondary conversion module 86 may operate under the incentive engine 89 on the ISAPI/CGI server 64 on the payment machine 16 or on the ISAPI/CGI server 42 on the network-based marketplace machine 14.

[0046] **Figure 6** is a block diagram illustrating an exemplary primary conversion module 88 and exemplary authorization module 91. The primary conversion module 88 and the authorization module 91 execute on the ISAPI/CGI server 64 and under kernel operating software under an incentive engine 89 on the payment machine 16.

[0047] The primary conversion module 88 is utilized to convert primary proprietary currency (e.g., promotion points including XYZ Anything Points, coupons, rebates, gift certificates) to a national currency. The primary conversion module 88 credits and debits associated points and cash accounts for the respective parties (e.g., buyer, seller, network-based marketplace). The primary conversion module 88 will not convert secondary proprietary currency to national currency.

[0048] The authorization module 91 receives authorization from a buyer to tender a first proprietary currency to pay for an offer listed by a seller on a network-based marketplace. The authorization module 91 communicates the authorization from the buyer to the primary conversion module 88. Further, the authorization module 91 may cause a proprietary currency coupon, rebate or gift certificate to expire after a predetermined period of time. In alternate embodiments, the authorization module 91 and the primary conversion module 88 may operate on ISAPI/CGI server 42 on the network-based marketplace machine 14.

[0049] **Figure 7** is a block diagram illustrating an exemplary merchandise module 92. The merchandise module 92 executes on the ISAPI/CGI server 42 on the network-

based marketplace machine 14 and under kernel operating software to merchandise an offering to a buyer.

[0050] **Figure 8** is a database diagram illustrating an exemplary database 50 maintained and accessed via a database engine server 48 that supports the network-based marketplace machine 14. The database 50 may, in one embodiment, be implemented as a relational database, and includes a number of tables having entries, or records, that are linked by indices and keys. In an alternative embodiment, the database 50 may be implemented as a collection of objects in an object oriented database.

[0051] The database 50 includes a user table 96 that contains a record for each user of the network-based marketplace machine 14. The user may operate as a seller, buyer, or both, within the network-based marketplace machine 14. The database 50 also includes listings table 98 that may be linked to the user table 96 and a listing association table 100. A user record in the user table 96 may be linked to multiple items that are being, or have been, transacted via the network-based marketplace machine 14.

[0052] The database 50 also includes a note table 102 populated with note records that may be linked to one or more listing records within the listings table 98 and/or to one or more user records within the user table 96. Each note record within the note table 102 may include, *inter alia*, a comment, description, history or other information pertaining to an item being auctioned via the network-based marketplace machine 14, or to a user of the network-based marketplace machine 14.

[0053] The number of other tables are also shown to be linked to the user table 96, namely a user past aliases table 104, a feedback table 106, a bids table 107, an account table 108, an account balances table 110 and a purchase history table 111.

[0054] The masters categories table 112 stores records for listing categories presented across multiple views (or presentations) of list categories via regional or community sites presented by the network-based marketplace machine 14. A site

categories table 114 stores records indicating which item categories are to be presented for respective regional or community sites (e.g., a country, region or city specific site) presented by the network-based marketplace machine 14.

[0055] **Figure 9** is a database diagram illustrating selected fields from the user table 96, the purchase history table 111 and the listing table 98 as embodied on the database 50 at the network-based marketplace machine 14.

[0056] The user table 96 includes a link to the purchase history table 111. The purchase history table 111 includes records that chronicle the purchasing history of the associated user. Each record represents a purchase that is further described by a category 116 that is descriptive of the item or service purchased by the user.

[0057] The listings table 98 includes an entry for each listing presented on the network-based marketplace machine 14. A seller enters a listing to offer an item or service for auction or purchase on the network-based marketplace machine 14. Each listing may include, among other fields, the category 116, a minimum bid 118 that is initialized to enable an auction, and a price 120 that is initialized to enable a purchase.

[0058] **Figure 10** is a database diagram illustrating an exemplary database 70 maintained and accessed via a database engine server 68 that supports the incentive engine 89 on the payment machine 16. The database may, in one embodiment, be implemented as a relational database, and includes a number of tables having entries or records, that are linked by indices and keys. In an alternative embodiment, the database 70 may be implemented as a collection of objects in an object-oriented database.

[0059] The database 50 includes a user table 122, which contains a record for each user of the payment machine 16. A user may operate as a payer or payee or both within the payment machine 16. Each user on the payment machine 16 is linked via the user table 122 to a points table 124, a gift certificate table 126, a coupon table 128, and a

rebate table 130. Each of these tables identifies and describes a primary proprietary currency that may be converted to national currency.

[0060] The points table 124 includes an entry for each type of points that are held by the user where each entry represents a different account. Each account entry includes a redemption code 152, a description index 136, a status 138, and a history pointer 140. The redemption code may be entered by a user to uniquely identify the account.

[0061] The description index 136 identifies the type of points associated with the respective account. (e.g., XYZ Anything Points).

[0062] The status 138 may be active, restricted, locked or inactive. The active status indicating an account that is completely operable and the other statuses indicating varying levels of restricted operation.

[0063] The history pointer 140 points to a history table 142. The history table 142 includes record of transactions associated with the account. Each record includes a date 144, a type 146, a transaction party 148, and an amount 150. The date 144 identifies the date of the transaction. The type 146 identifies the type of transaction and includes a credit, a debit or a correction. The transaction party 148 identifies the other party to the transaction. For example, ABC Honors might be the transaction party 148 that credits the account with XYZ Anything Points (e.g., the user converts ABC Honors Points to XYZ Anything Points). It will be appreciated that an account balance may be computed from the collection of records which comprise the transaction history.

[0064] The gift certificate table 126 includes an entry for each gift certificate held by the user where each entry represents a different account. Each account entry includes a redemption code 152, a description index 136, a status 138, an original value 154 and a cash value 139. The redemption code 152, the description index 136 and the status operate as previously described.

[0065] The original value 154 specifies the value of the gift certificate at issuance. The holder of the gift certificate may make purchases that utilize a proportion of the original value 154 leaving the cash value 139 to specify the current value of the gift certificate.

[0066] The coupon table 128 includes an entry for each coupon held by the user where each entry represents a different account. The coupon table 128 includes a redemption code 152, a description index 136, an expiration date 158 and a cash value 139. The redemption code 152, description index 136 and cash value 139 operate as described previously. The expiration date 158 identifies the date of the coupon expiration after which conversion to national currency is prohibited.

[0067] The rebate table 130 includes an entry for each rebate held by the user where each entry represents a different account. The rebate table 130 includes a redemption code 152, a description index 136, an expiration date 158 and a cash value 139. The redemption code 152, description index 136, cash value 139 and expiration date 158 operate as described previously.

[0068] The database 70 further includes an exchange table 160 where each entry describes exchange information with respect to the proprietary currency identified by the description index 136. Each entry includes an exchange rate 162, a preferential exchange rate 164, a threshold 166 and an expiration period 168.

[0069] The exchange rate 162 may be a multiplier that is multiplied by the associated proprietary currency identified by the description index 136 to arrive at a national currency. For example, the amount 150 (e.g., XYZ Anything Points) may be multiplied by the exchange rate 162 to produce a United States Dollars national currency cash value (e.g., 1 XYZ Anything Point = .01 US Dollar = 1 cent). As another example, the original value 154 associated with a gift certificate identified by the description index 136 may be multiplied by the exchange rate 162 to arrive at a US Dollar national currency amount. As a final example, a coupon or a rebate identified by the description

index 136 may receive a value that is equivalent to the exchange rate 162 (e.g., the operation performed is determined via the description index 136).

[0070] The preferential exchange rate 164 identifies an exchange rate given to preferential users. The threshold 166 identifies a threshold of proprietary currency required to qualify for the preferential exchange rate 164. For example, a user with greater than 10,000 XYZ Anything Points may be qualified for a preferential exchange rate of .011 which represents a 10% bonus when converting from XYX Anything Points to USD.

[0071] The expiration period 168 may identify an expiration date for a proprietary currency. For example, points are credited via a transaction to a user account that occurs on a date 144. Points held beyond the expiration period will prohibit conversion to national currency.

[0072] The database 70 further includes a cash table 123 that specifies an amount 125 that is denominated in US Dollars and held by the owner of the account. The amount 125 is credited when the user receives payment in US Dollars and debited when the user makes a payment in US Dollars.

[0073] The database 70 further includes a redemption code table 159 that is used to authenticate a redemption code entered by the buyer and to identify a discrete unit of primary proprietary currency (e.g., a quantity of points, a coupon, etc). Associated with each redemption code is information 161 that includes the value, type, expiration date, description index, etc. of the identified primary proprietary currency and used to initialize the points table 124, the gift certificate table 126, the coupon table 128, etc.)

[0074] **Figure 11** is a database diagram illustrating an exemplary database 90 maintained and accessed via a database engine server 88 that supports the promotion machine 18. The database 90 may, in one embodiment, be implemented as a relational database and include a number of tables having entries or records, that are linked by

indices and keys. In an alternative embodiment, the database 90 may be implemented as a collection of objects in an object oriented database.

[0075] The database 90 includes a user table 170, which contains a record for each user utilizing the services provided by the promotion machine 18. Each user record is linked to a points table 172. Each points table 172 includes information regarding a secondary proprietary currency (e.g., ABC Honors Points). A secondary proprietary currency is not readily convertible into a national currency but may be converted to a primary proprietary currency (e.g., XYZ Anything Points) that in turn may be converted to a national currency.

[0076] The points table 172 includes multiple entries where each entry represents an account associated with a type of points. Each entry includes an account number 174, a description index 176, a status 178 and an amount 180.

[0077] The account number uniquely identifies the account. The description index 176 identifies the type of points. The status 178 may be active, restricted, locked or inactive. The active status indicating an account that is completely operable and the other statuses indicating varying levels of restricted operation. The amount 180 specifies the amount of points.

[0078] The database 90 further includes an exchange table 181 where each entry describes exchange information with respect to the proprietary currency identified by the description index 136. Each entry includes an exchange rate 182, a preferential exchange rate 184, a threshold 186, an expiration period 188 and a surcharge rate 199.

[0079] The exchange rate 182 may be a multiplier that is multiplied by the associated second proprietary currency identified by the description index 136 to arrive at a first proprietary currency. For example, the amount 180 (e.g., ABC Honors Points) may be multiplied by the exchange rate 182 to produce an XYZ Anything Points amount. For example, 10,000 ABC Honors Points may be multiplied by the 10% exchange rate

182 to yield 1,000 ABC Anything Points. The exchange rate 182 is dynamic and may float up or down based on market conditions.

[0080] The preferential exchange rate 184 identifies an exchange rate given to preferential users. The threshold 186 identifies a threshold of secondary proprietary currency required to qualify for the preferential exchange rate 184. For example, a user with greater than 10,000 ABC Honors Points may be qualified for a 11% preferential exchange rate which represents a 10% bonus when converting from ABC Honors Points to XYX Anything Points.

[0081] The expiration period 188 may identify an expiration date for a proprietary currency. For example, points held beyond the expiration period 188 may expire and thereby prohibit conversion to primary proprietary currency.

[0082] **Figure 12** is an interactive flow chart illustrating a method 190, according to an exemplary embodiment of the present invention, to convert at least one second proprietary currency to a first proprietary currency. Client and server operations are illustrated.

[0083] At box 192, a partner machine 20 communicates a promotion page 208 to a buyer at the client machine 12. **Figure 15** illustrates the promotions page 208 as viewed by the buyer at the client machine 12. The promotions page 208 includes a text 210 indicating that the buyer may request the conversion of ABC Honors Points into XYZ Anything Points.

[0084] In another embodiment a network-based marketplace machine 14 communicates a promotion page 209 to the buyer at the client machine 12. **Figure 16** illustrates the promotions page 209 as viewed by the buyer at the client machine 12. The promotions page 209 includes a text 211 enabling the buyer to select from a number of partners. Once the buyer selects a partner, the appropriate and previously described promotion page 208 is communicated to the buyer and processing continues.

[0085] At box 194, the client machine 12 communicates the request to convert ABC Honors Points to the network-based marketplace machine 14 in response to the buyer selecting the text 210.

[0086] At box 196 the network-based marketplace machine 14 receives the request and responds by communicating a validation web page 212 to the buyer at the client machine 12. **Figure 17** illustrates an exemplary validation web page requesting that the buyer enter their name, account number and pin. After receiving the completed validation web page 212 from the buyer and validating the name, account number and PIN entered by the buyer, the network-based marketplace machine 14 communicates the request to convert ABC Honors Points to XYZ Anything Points to the promotion machine 18.

[0087] At box 198, the promotion machine 18 communicates an exemplary conversion web page 214 to the buyer at the client machine 12. **Figure 18** illustrates the conversion web page 214 that includes a window 216 where the buyer may enter the quantity of ABC Honors points for conversion to XYZ Anything Points. The buyer enters a quantity of ABC Honors Points and selects a continue button 218. The promotion machine 18 receives the quantity entered by the seller and responds with an exemplary review and submit web page 220, as illustrated in **Figure 19**.

[0088] At box 200, at the client machine 12, the buyer selects a convert button 222 on the review and submit web page 220 to communicate a request to convert the 10,000 ABC Honors points into 1,000 XYZ Anything Points.

[0089] At box 202 the secondary conversion module 86 on the ISAPI/CTI server 84 at the promotion machine 18 receives the request to convert the ABC Honors Points to XYZ Anything Points. The secondary conversion module 86 utilizes the amount 180 in the points table 172 associated with the buyer to ensure the buyer holds an adequate number of ABC Honors Points. The secondary conversion module 86 further tests the status 178 associated with account and upon determining a valid request extracts the

description index 176 from the points table 172 to index into the exchange table 181 and extract the appropriate exchange rate 182. The secondary conversion module 86 multiplies the exchange rate 182 by the amount of ABC Honors Points specified by the buyer for conversion to XYZ Anything Points. After computing the appropriate quantity of XYZ Anything Points, the secondary conversion module 86 subtracts the requested quantity of ABC Honors Points from the amount 180 and communicates the computed XYZ Anything Points to the payment machine 16.

[0090] In addition the secondary conversion module 86 computes an amount owed to the network-based marketplace machine 14 based on the quantity of computed XYZ Anything Points. The secondary conversion module 86 computes the amount owed to the XYZ network-based marketplace machine 14 by multiplying the number of XYZ Anything Points by one cent (e.g., a pegged rate) and adding a surcharge. The surcharge is computed by multiplying the surcharge rate 199 by the number of XYZ Anything Points issued to the buyer. For example, issuance of 1,000 XYZ Anything Points and a surcharge rate of .0001 USD/XYZ Anything Points would result in crediting the network-based marketplace account with the amount of $10.10 USD ((1,000 XYZ Anything Points * .01 USD/XYZ Anything Point) + (1,000 XYZ Anything Points * .0001 USD/XYX Anything Point)) and debiting the partner account (i.e., the party that issued the ABC Honors points) for the same amount.

[0091] An alternate embodiment may include pegging the value of a single XYZ Anything Point to other quantities of US Dollars or to other national currencies.

[0092] At box 204, the secondary conversion module 86 communicates the XYZ Anything Points and the amount owed to the network-based marketplace to the payment machine 16.

[0093] At box 206, on the payment machine 16, 1,000 XYZ Anything Points are credited to the amount 150 in the points table 124 that is associated with an account of the buyer, $10.10 USD is credited to the amount 125 in the cash table 123 that is

associated with an account of the network-based marketplace and $10.10 USD is debited to the amount 125 in the cash table 123 that is associated with an account of the partner.

[0094] In another embodiment, the incentive engine 89 may execute under the ISAPI/CGI server 42 on the network-based marketplace machine 14.

[0095] **Figure 13** is an interactive flowchart illustrating a method 230, according to an exemplary embodiment of the present invention, to discharge a liability owed to a buyer and stored to a primary proprietary currency. Client and server operations are illustrated.

[0096] At box 232, the network-based marketplace machine 14 communicates a confirmation of winning bid web page 248 to the buyer at the client machine 12. **Figure 20** illustrates the confirmation of winning bid web page 248, according to an exemplary embodiment of the present invention. A text 250 indicates the buyer has submitted a winning bid for the item "54321" which is a book entitled, "Fun With Ballet for Future Ballerina Dancers." The confirmation of winning bid web page 248 further includes a text 252 that encourages the buyer to use the GHI payment service to pay the seller. Returning to **Figure 13**, at box 234, the buyer, at the client machine 12, requests the services of the payment machine 16.

[0097] At box 238, the payment machine 16 receives the buyer's request and communicates checkout web pages to the buyer at the client machine 12. **Figure 22** illustrates a checkout web page 256, according to an exemplary embodiment of the present invention. The buyer enters the seller's or recipient's email address at a window 258 and further enters the amount to pay the seller at a window 257. The buyer may further request the type of national currency to pay the seller with a pull down window 259. For example, specifying payment in French Francs would result in the payment machine 16 performing an additional step that includes exchanging US Dollars for French Franks before paying the seller and, further, charging the buyer an exchange fee.

[0098] **Figure 23** illustrates a checkout web page 260, according to an exemplary embodiment of the present invention that summarizes payment details for the buyer. The checkout web page 260 includes a text 262 that communicates to the buyer that XYZ Anything Points may be used for the purchase. The buyer selects the text 264 and the payment machine communicates a checkout web page 266 to the buyer at the client machine 12.

[0099] **Figure 24** illustrates the checkout web page 266, according to an exemplary embodiment of the present invention, to enable the buyer to select a proprietary currency to pay for the item or to enter a redemption code to identify a previously unidentified primary proprietary currency to the payment machine 16. The buyer may enter a redemption code 152 by selecting a radio button 267 and entering the redemption code 152 in a window 269. In addition, the buyer may select radio button 270 to make payment with the registered XYZ Anything Points or select radio button 272 or to make payment with registered "Doug's Electronics Welcome Gift" gift certificate or select radio button 274 to make payment with the registered "Crazy Ed's Store (5% off) Coupon. In each instance, a cash value associated with the points, gift certificate or coupon may be applied toward the purchase of the book. In the present example, the coupon could not be used to pay the seller because it does not have a cash value.

[00100] In response to the buyer entering the redemption code 152, the authorization module 91 utilizes the redemption code table 159 to authenticate a valid redemption code and initialize the appropriate table (e.g., the points table 124, the gift certificate table 126, the coupon table 128, etc.). The buyer selects the continue button and the payment machine communicates a checkout web page 268 to the buyer at the client machine 12.

[00101] **Figure 25** illustrates the checkout web page 268, according to an exemplary embodiment of the present invention. The checkout web page 268 includes a text string 273 that indicates that the seller will be paid $40.00 USD after converting 4000 XYZ Anything Points into US currency. In addition, a text 271 indicates that the $10.00

balance due for the book will come from the buyer's account stored as the amount 125 in the cash table 123 associated with the buyer. In another embodiment, the buyer may pay for the balance of the book by debiting their credit card or bank account. Returning to **Figure 13**, at box 236, the buyer at the client machine 12 authorizes tender of the primary proprietary currency by selecting a text 274 on the checkout web page 268.

[00102] At box 240, at the payment machine 16, an authorization module 91 receives the authorization from the buyer to tender the 4,000 XYZ Anything Points to pay for the "Fun With Ballet for Future Ballerina Dancers" book that was listed by the seller on the network-based marketplace machine 14. The authorization module 91 communicates the authorization to a primary conversion module 88 and ends.

[00103] At box 242, the primary conversion module 88 utilizes the user table 122 to access a points table 124 and a cash table 123 that are associated with the buyer. The primary conversion module 88 debits $10.00 USD from the cash table 123 by updating the amount 125. In addition, the primary conversion module 88 debits 4,000 XYZ Anything Points from the points table 124 by entering a record into the history table 142 associated with the points table 124. The record includes a debit for 4,000 XYZ Anything Points in an amount 150 field.

[00104] The primary conversion module 88 further utilizes the user table 122 to access a cash table 123 that is associated with the seller. The primary conversion module 88 credits $50.00 USD to the cash table 123 by updating the amount 125 in the cash table 123.

[00105] The primary conversion module 88 further utilizes a user table 122 to access a points table 124 and a cash table 123 that are associated with the network-based marketplace. The primary conversion module 88 debits $40.00 USD from the cash table 123 by updating the amount 125 in the cash table 123. In addition, the primary conversion module 88 credits 4,000 XYZ to the points table 124 by entering a record into

the history table 142 associated with the points table 124. The record includes a 4,000 XYZ Anything Points credit in an amount 150 field.

[00106] At box 244, the payment machine 16 communicates an email to the seller providing notice that payment has been made for the "Fun With Ballet for Future Ballerina Dancers" book.

[00107] At box 246, at the client machine 12, the seller receives notice that payment has been made.

[00108] **Figure 14** is a flowchart illustrating a method 280, according to an exemplary embodiment of the present invention, to merchandise offerings to a buyer based on the quantity of primary proprietary currency owned by the buyer and the marketing history of the buyer. Client and server operations are illustrated.

[00109] At box 282, the buyer submits a winning bid to the network-based marketplace machine 14.

[00110] At box 284, the merchandising module 92 requests the buyer's proprietary currency totals from the payment machine 16 via an application program interface.

[00111] At box 286, the merchandising module 92 selects offerings based on the purchasing history and proprietary currency totals associated with the buyer. For example, the merchandising module 92 might generate a list of categories by accessing the user table 96 and extracting categories of recent purchases made by the buyer from the purchase history table 111 associated with the buyer. The merchandising module 92 may utilize the list of the categories 116 to search the listing table 98 and for similarly categorized listings. For each similar listing the merchandising module 92 compares the price 120 or the minimum bid 118 to the current value of the total proprietary currency held by the buyer. For example, if the buyer has $40.00 USD worth of XYZ Anything Points then the merchandising module 92 may select a number of listings for less than or

equivalent to $40.00 USD that additionally share at least one category identified via the purchases history table 111.

[00112] At box 288, the merchandise module 92 communicates a confirmation of winning bid web page 290 to the buyer at the client machine 12 that includes the previously selected listings. **Figure 21** illustrates the confirmation of winning bid web page 290, according to an exemplary embodiment of the present invention. The confirmation of winning bid web page 290 includes a merchandising preview panel 292, which includes three listings that have been selected based on the purchasing history and proprietary currency totals associated with the buyer.

[00113] **Figure 28** illustrates a diagrammatic representation of machine in the exemplary form of a computer system 300 within which a set of instructions, for causing the machine to perform any one or more of the methodologies discussed herein, may be executed. In alternative embodiments, the machine operate as a standalone device or may be connected (e.g., networked) to other machines. In a networked deployment, the machine may operate in the capacity of a server or a client machine in server-client network environment, or as a peer machine in a peer-to-peer (or distributed) network environment. The machine may be a personal computer (PC), a tablet PC, a set-top box (STB), a Personal Digital Assistant (PDA), a cellular telephone, a web appliance, a network router, switch or bridge, or any machine capable of executing a set of instructions (sequential or otherwise) that specify actions to be taken by that machine. Further, while only a single machine is illustrated, the term "machine" shall also be taken to include any collection of machines that individually or jointly execute a set (or multiple sets) of instructions to perform any one or more of the methodologies discussed herein.

[00114] The exemplary computer system 300 includes a processor 302 (e.g., a central processing unit (CPU) a graphics processing unit (GPU) or both), a main memory 304 and a static memory 306, which communicate with each other via a bus 308. The

computer system 300 may further include a video display unit 310 (e.g., a liquid crystal display (LCD) or a cathode ray tube (CRT)). The computer system 300 also includes an alpha-numeric input device 312 (e.g., a keyboard), a cursor control device 314 (e.g., a mouse), a disk drive unit 316, a signal generation device 318 (e.g., a speaker) and a network interface device 320.

[00115] The disk drive unit 316 includes a machine-readable medium 322 on which is stored one or more sets of instructions (e.g., software 324) embodying any one or more of the methodologies or functions described herein. The software 324 may also reside, completely or at least partially, within the main memory 304 and/or within the processor 302 during execution thereof by the computer system 300, the main memory 304 and the processor 302 also constituting machine-readable media.

[00116] The software 324 may further be transmitted or received over a network 326 via the network interface device 320.

[00117] While the machine-readable medium 322 is shown in an exemplary embodiment to be a single medium, the term "machine-readable medium" should be taken to include a single medium or multiple media (e.g., a centralized or distributed database, and/or associated caches and servers) that store the one or more sets of instructions. The term "machine-readable medium" shall also be taken to include any medium that is capable of storing, encoding or carrying a set of instructions for execution by the machine and that cause the machine to perform any one or more of the methodologies of the present invention. The term "machine-readable medium" shall accordingly be taken to included, but not be limited to, solid-state memories, optical and magnetic media, and carrier wave signals.

[00118] Thus, method and system to discharge a liability associated with a proprietary currency, have been described. Although the present invention has been described with reference to specific exemplary embodiments, it will be evident that various modifications and changes may be made to these embodiments without departing

from the broader spirit and scope of the invention. Accordingly, the specification and drawings are to be regarded in an illustrative rather than a restrictive sense.

Listing of Claims:

1. A system to discharge a liability owed to a buyer and stored in a first proprietary currency, the system including:

an authorization module to receive authorization from the buyer to tender the first proprietary currency to pay for an offering that is listed by a seller on a network-based marketplace; and

a primary conversion module to transmit a national currency to the seller, the seller to receive the national currency as payment for the offering, the transmission to at least partially discharge the liability owed to the buyer.

2. The system of claim 1, wherein the primary conversion module is utilized to convert the first proprietary currency to the national currency.

3. The system of claim 1, including a secondary conversion module to convert at least one second proprietary currency to the first proprietary currency.

4. The system of claim 2, wherein the first proprietary currency includes at least of a coupon, a rebate, a gift certificate and at least one of point.

5. The system of claim 3, wherein the secondary conversion module is utilized to convert the first proprietary currency into the at least one second proprietary currency.

6. The system of claim 3, wherein the secondary conversion module uses a preferential exchange rate.

7. The system of claim 6, wherein the secondary conversion module selects the preferential exchange rate based on a preferential exchange threshold.

8. The system of claim 1, wherein the authorization module causes the first proprietary currency to expire after a predetermined period of time.

9. The system of claim 1, including a merchandise module to merchandise a second offering to the buyer based on a quantity of the first proprietary currency owned by the buyer.

10. The system of claim 9, wherein the merchandise module selects the second offering based on the purchase history of the buyer.

11. The system of claim 1, including the authorization module to receive authorization from the buyer to tender a combination of national currency and the first proprietary currency to the seller.

12. A method to discharge a liability owed to a buyer and stored in a first proprietary currency, the method including:

receiving authorization from a client machine associated with the buyer to tender the first proprietary currency to pay for an offering that is listed by a seller on a network-based marketplace; and

automatically transmitting a national currency to the seller, the seller receiving the national currency as payment for the offering, the transmission to at least partially discharge the liability owed to the buyer.

13. The method of claim 12, including automatically converting the first proprietary currency to the national currency.

14. The method of claim 12, including automatically converting at least one second proprietary currency to the first proprietary currency.

15. The method of claim 13, wherein the first proprietary currency includes the at least one of a coupon, a rebate, a gift certificate and at least one point.

16. The method of claim 14, including automatically converting the first proprietary currency into the at least one second proprietary currency.

17. The method of claim 14, wherein the converting is based on a preferential exchange rate.

18. The method of claim 17, including automatically selecting the preferential exchange rate by utilizing a preferential exchange threshold.

19. The method of claim 12, wherein the first proprietary currency expires after a predetermined period of time.

20. The method of claim 12, including automatically merchandising a second offering to the buyer based on a quantity of the first proprietary currency owned by the buyer.

21. The method of claim 20, including automatically selecting the second offering based on a purchase history of the buyer.

22. The method of claim 12, including receiving authorization from a client machine associated with the buyer to tender a combination of national currency and the first proprietary currency to the seller.

23. A machine readable medium storing a set of instructions that, when executed by a machine, cause the machine to:

receive authorization from a buyer to tender a first proprietary currency to pay for an offering that is listed by a seller on a network-based marketplace; and

transmitt a national currency to the seller, the seller to receive the national currency as payment for the offering, the transmission to at least partially discharge a liability owed to the buyer.

24. A system to discharge a liability owed to a buyer and stored in a first proprietary currency, the system including:

a first means to receive authorization from the buyer to tender the first proprietary currency to pay for an offering that is listed by a seller on a network-based marketplace; and

a second means to transmit a national currency to the seller, the seller to receive the national currency as payment for the offering, the transmission to at least partially discharge the liability owed to the buyer.

25. A system to incentivize a buyer to utilize a network-based payment service, the system including:

a page server to communicate information about the network-based payment service to the buyer;

an incentive engine to offer an incentive to the buyer to utilize the network-based payment service; and

a conversion module to enhance the incentive if the buyer performs a predetermined action.

26. The system of claim 25, wherein the incentive includes a primary proprietary currency that may be tendered by the buyer to pay for an offering on the network-based marketplace.

27. The system of claim 26, wherein the primary proprietary currency includes at least one of a coupon, a gift certificate, a rebate and at least one point.

28. The system of claim 25, wherein the conversion module to enhance the incentive includes to increase the primary proprietary currency of the buyer.

29. The system of claim 28, wherein the conversion module to enhance the incentive includes to utilize a preferential exchange rate based on a preferential exchange threshold.

30. The system method of claim 28, wherein the predetermined action includes the conversion module to convert secondary currency to primary currency.

31. The system method of claim 28, wherein the predetermined action includes the conversion module to respond to an offer by an at least one of a network-based marketplace, a partner of the network-based marketplace, a buyer that transacts in the network based-marketplace and a seller that transacts in the network-based marketplace.

32. A method to incentivize a buyer to utilize a network-based payment service, the method including:

automatically communicating information from a server about the network-based payment service to the buyer;

offering an incentive to the buyer to utilize the network-based payment service; and

automatically enhancing the incentive if the buyer performs a predetermined action.

33. The method of claim 32, wherein the incentive includes a primary proprietary currency that may be tendered by the buyer to pay for an offering on the network-based marketplace.

34. The method of claim 33, wherein the primary proprietary currency includes at least one of a coupon, a gift certificate, a rebate and at least one point.

35. The method of claim 34, wherein the enhancing includes automatically increasing the primary proprietary currency of the buyer.

36. The method of claim 32, wherein the enhancing includes automatically utilizing a preferential exchange rate based on a preferential exchange threshold.

37. The method of claim 35, wherein the predetermined action includes automatically converting secondary currency to primary currency.

38. The method of claim 35, wherein the predetermined action includes automatically responding to an offer by an at least one of a network-based marketplace, a partner of the network-based marketplace, a buyer that transacts in the network based-marketplace and a seller that transacts in the network-based marketplace.

39. A machine readable medium storing a set of instructions that, when executed by a machine, cause the machine to:

communicate information about the network-based payment service to the buyer;

offer an incentive to the buyer to utilize the network-based payment service; and

enhance the incentive if the buyer performs a predetermined action.

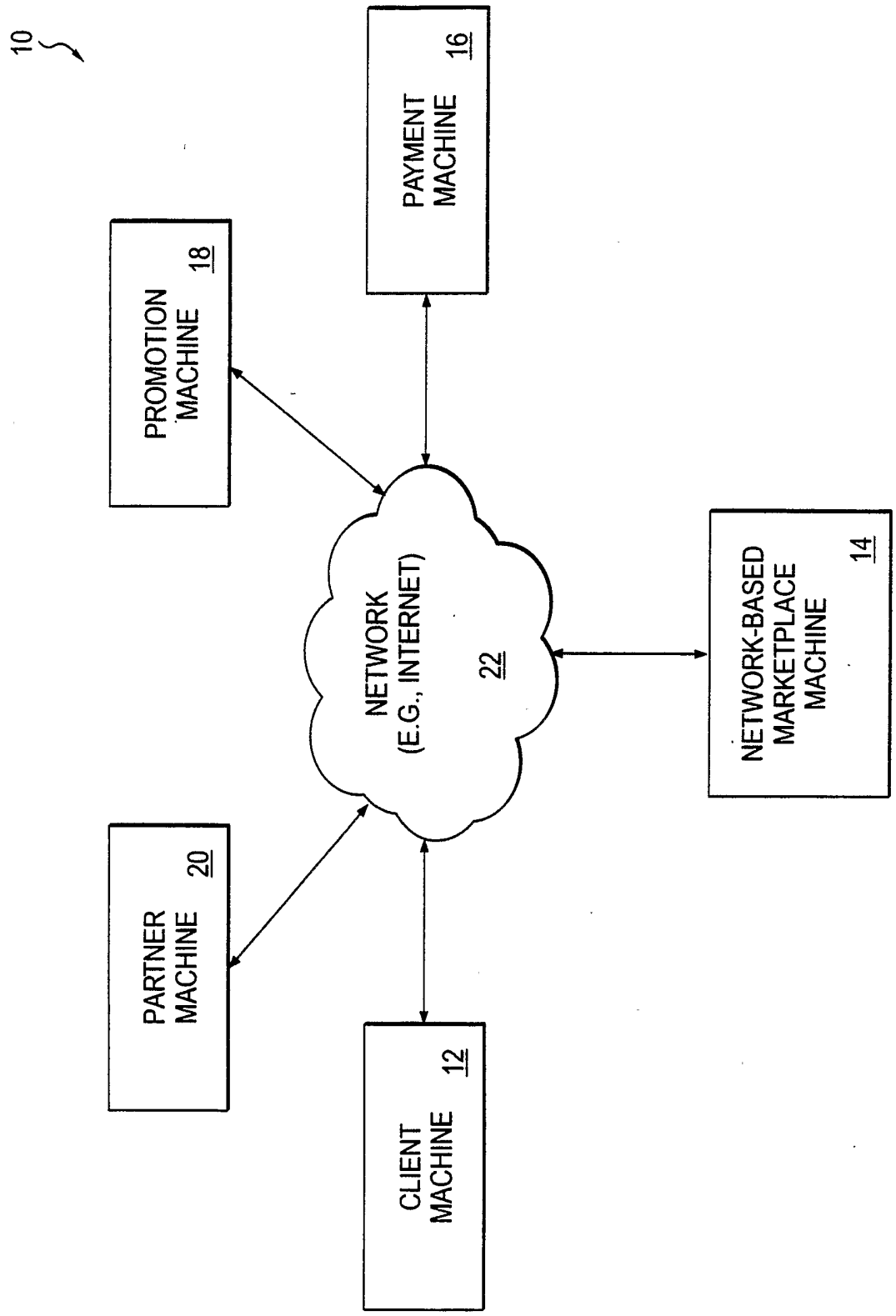

10
PAYMENT MACHINE 16
PROMOTION MACHINE 18
NETWORK (E.G., INTERNET) 22
NETWORK-BASED MARKETPLACE MACHINE 14
PARTNER MACHINE 20
CLIENT MACHINE 12

Fig. 1

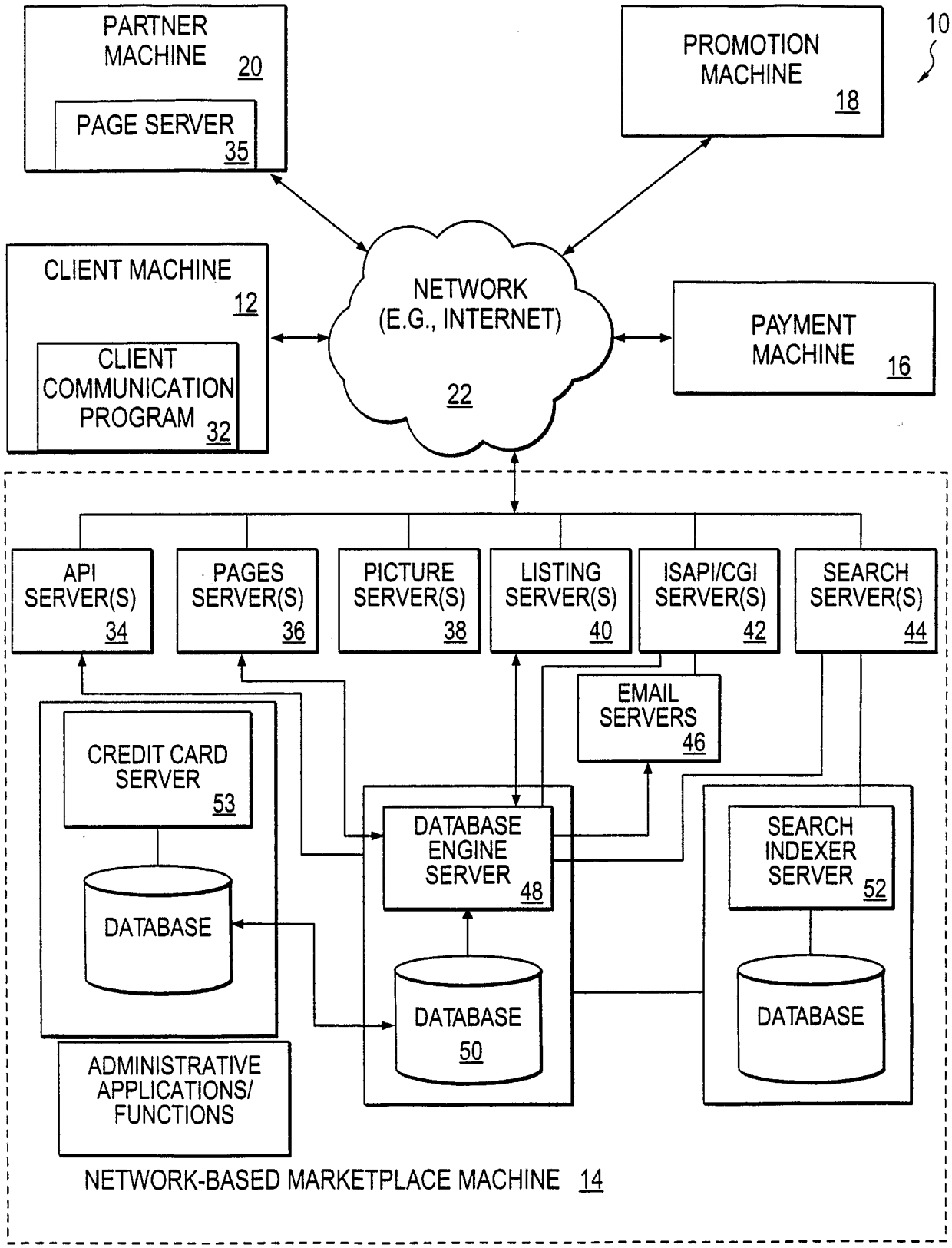
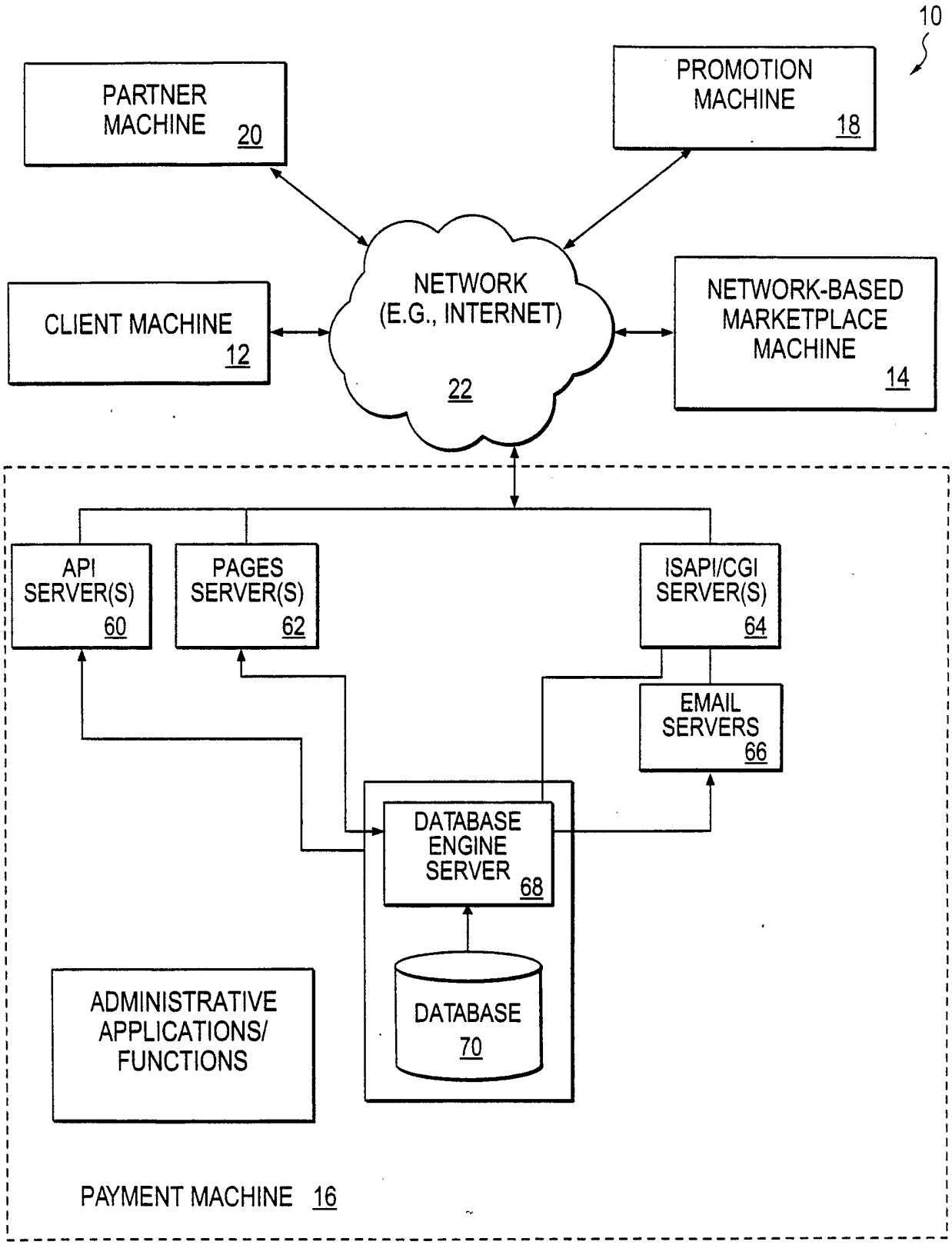

PARTNER MACHINE 20
PAGE SERVER 35
PROMOTION MACHINE 18
10
CLIENT MACHINE 12
CLIENT COMMUNICATION PROGRAM 32
NETWORK (E.G., INTERNET) 22
PAYMENT MACHINE 16
API SERVER(S) 34
PAGES SERVER(S) 36
PICTURE SERVER(S) 38
LISTING SERVER(S) 40
ISAPI/CGI SERVER(S) 42
SEARCH SERVER(S) 44
EMAIL SERVERS 46
CREDIT CARD SERVER 53
DATABASE ENGINE SERVER 48
SEARCH INDEXER SERVER 52
DATABASE
DATABASE 50
DATABASE
ADMINISTRATIVE APPLICATIONS/ FUNCTIONS
NETWORK-BASED MARKETPLACE MACHINE 14

Fig. 2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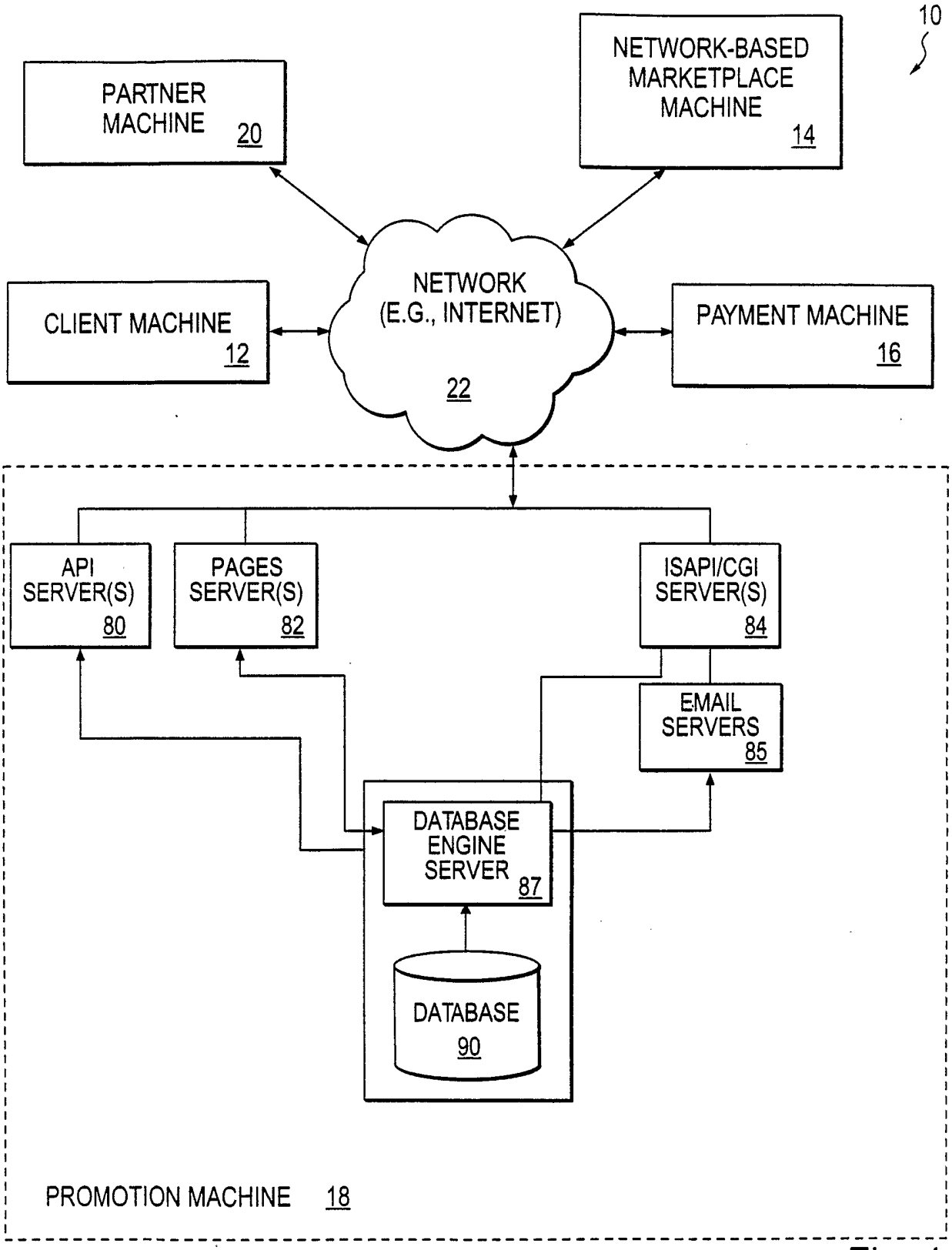
PARTNER MACHINE 20
PROMOTION MACHINE 18
NETWORK (E.G., INTERNET) 22
CLIENT MACHINE 12
NETWORK-BASED MARKETPLACE MACHINE 14
API SERVER(S) 60
PAGES SERVER(S) 62
ISAPI/CGI SERVER(S) 64
EMAIL SERVERS 66
DATABASE ENGINE SERVER 68
DATABASE 70
ADMINISTRATIVE APPLICATIONS/ FUNCTIONS
PAYMENT MACHINE 16

Fig. 3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NETWORK-BASED MARKETPLACE MACHINE 14
PARTNER MACHINE 20
NETWORK (E.G., INTERNET) 22
CLIENT MACHINE 12
PAYMENT MACHINE 16
API SERVER(S) 80
PAGES SERVER(S) 82
ISAPI/CGI SERVER(S) 84
EMAIL SERVERS 85
DATABASE ENGINE SERVER 87
DATABASE 90
PROMOTION MACHINE 18

Fig. 4

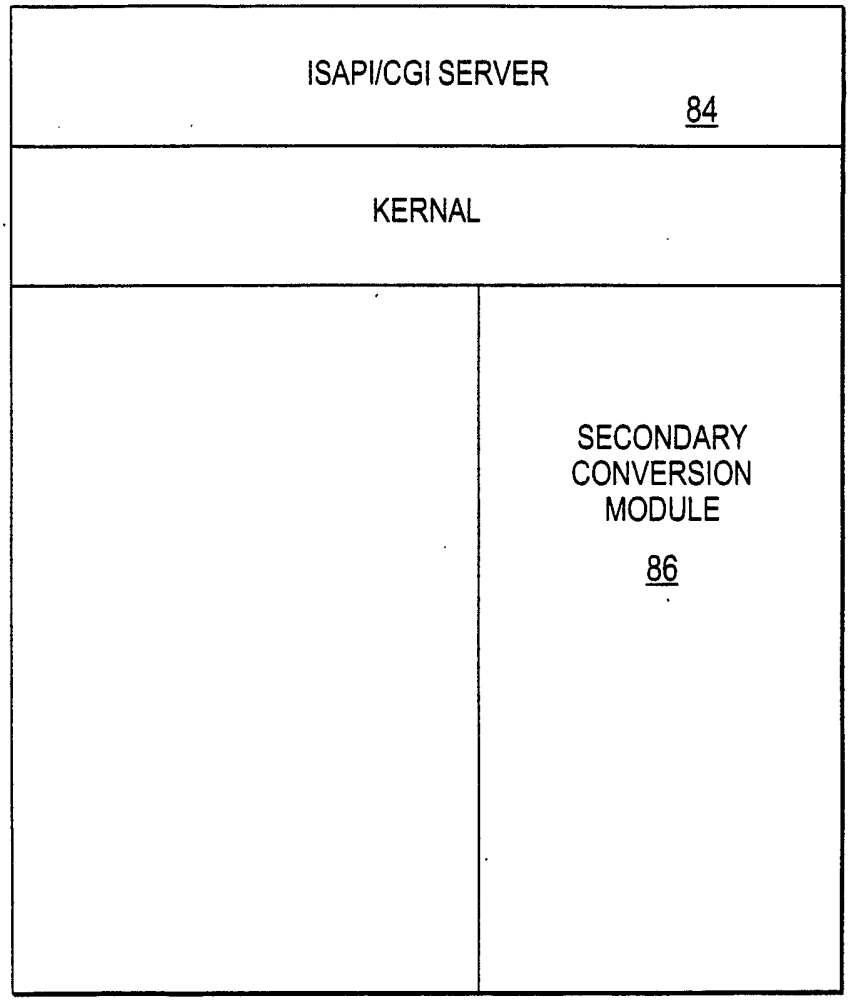


Fig. 5

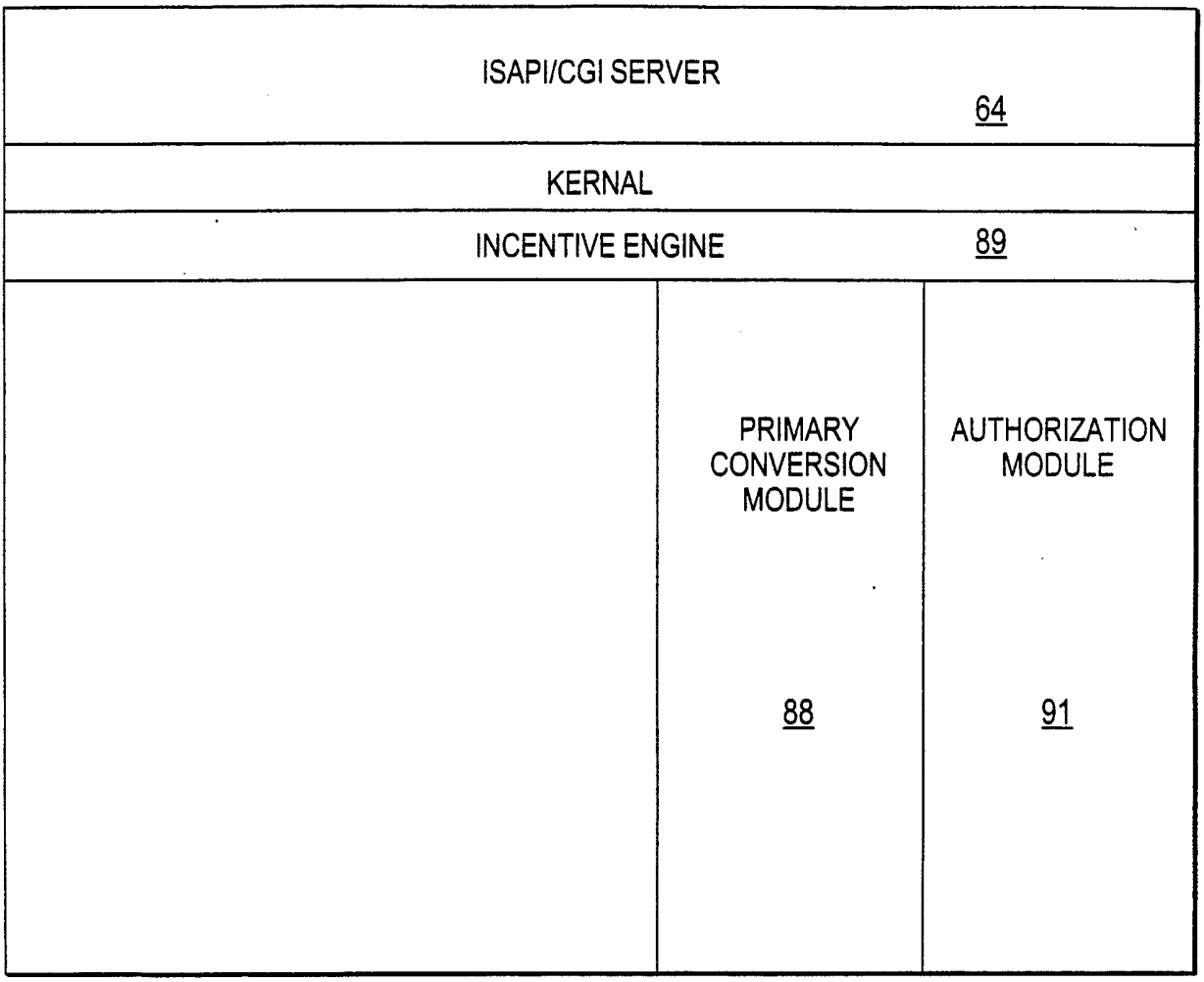

ISAPI/CGI SERVER
64
KERNAL
INCENTIVE ENGINE
89
PRIMARY CONVERSION MODULE
88
AUTHORIZATION MODULE
91

Fig. 6

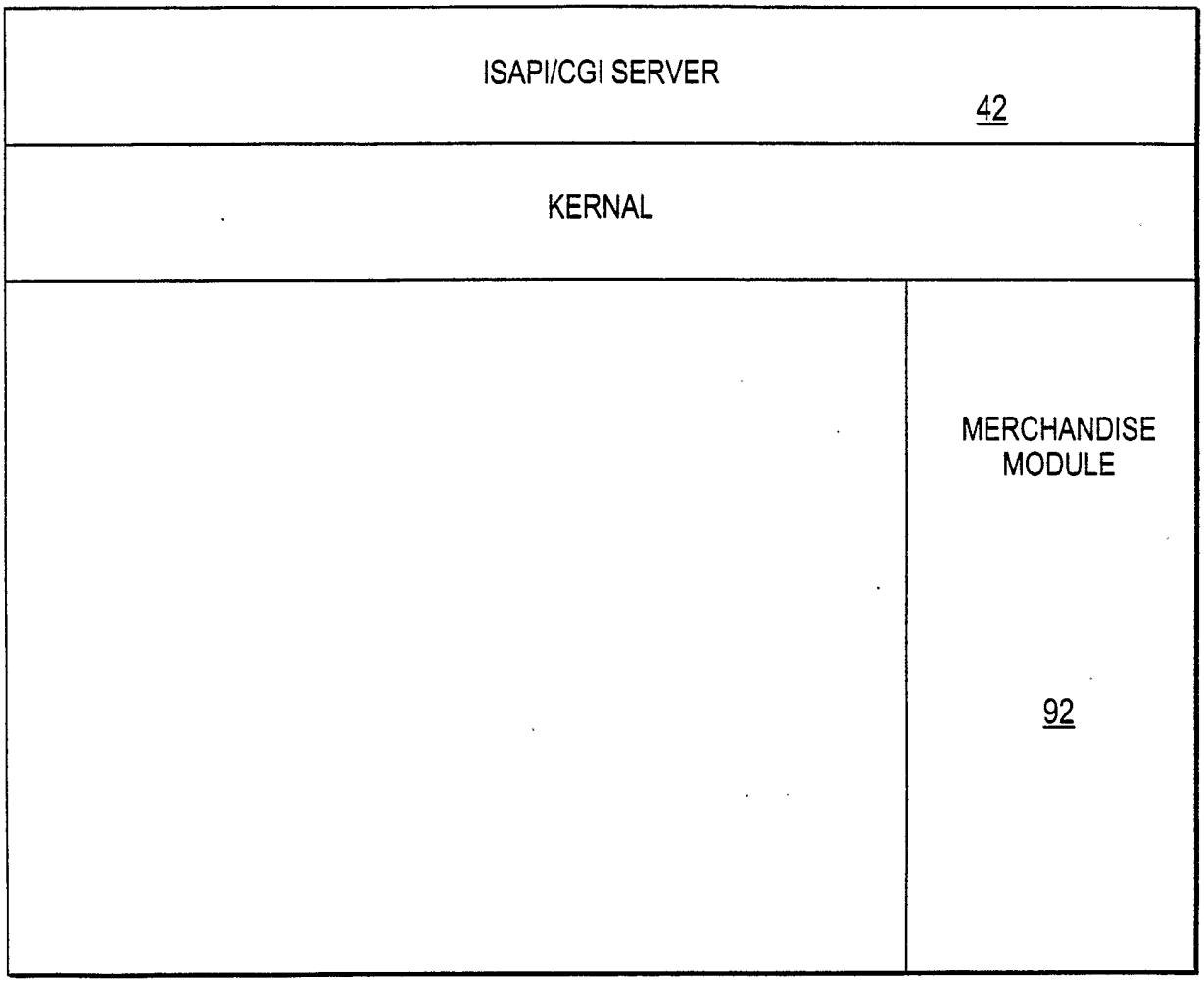


Fig. 7

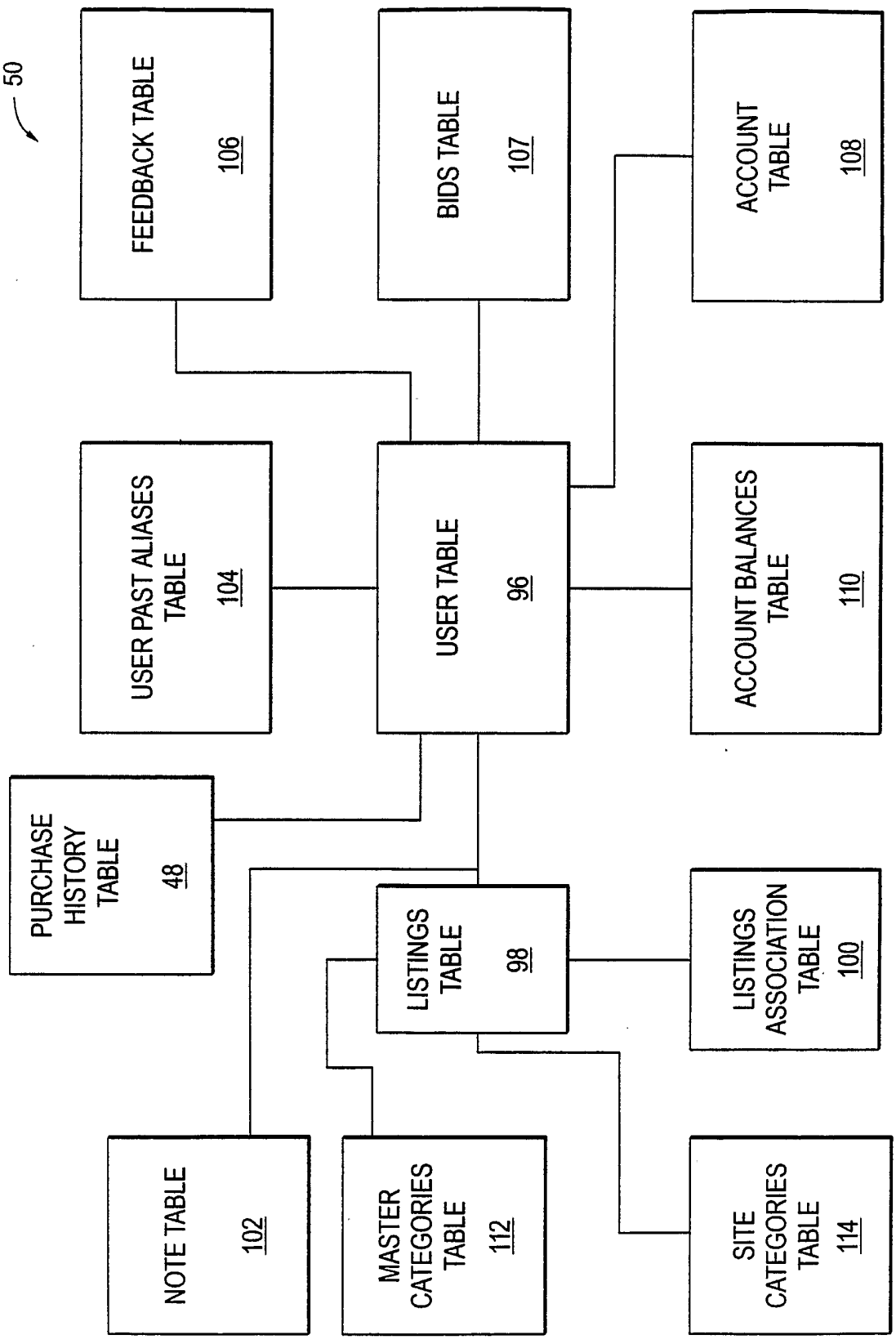

50
FEEDBACK TABLE 106
BIDS TABLE 107
ACCOUNT TABLE 108
USER PAST ALIASES TABLE 104
USER TABLE 96
ACCOUNT BALANCES TABLE 110
PURCHASE HISTORY TABLE 48
LISTINGS TABLE 98
LISTINGS ASSOCIATION TABLE 100
NOTE TABLE 102
MASTER CATEGORIES TABLE 112
SITE CATEGORIES TABLE 114

Fig. 8

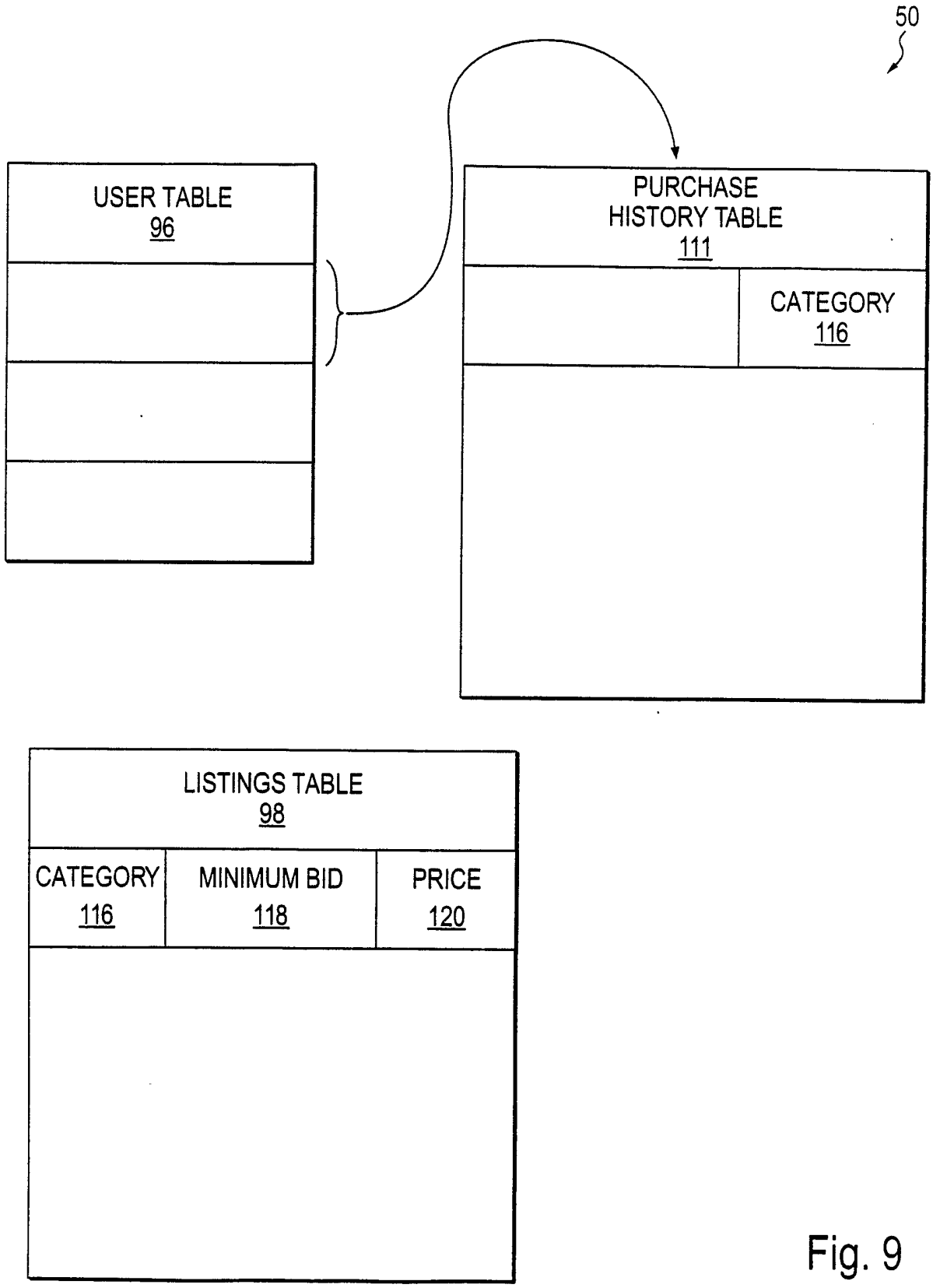
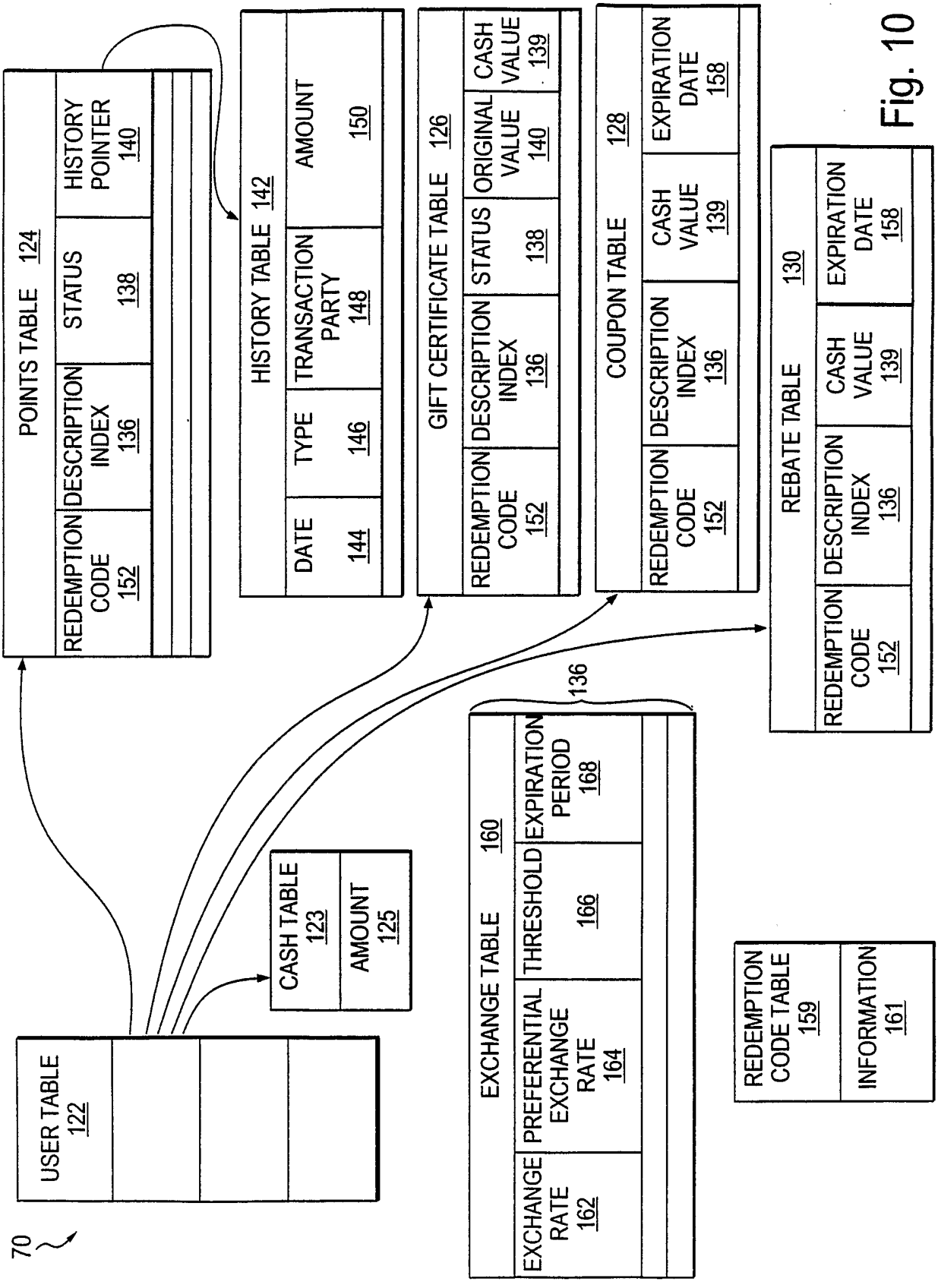

50
USER TABLE
96
PURCHASE
HISTORY TABLE
111
CATEGORY
116
LISTINGS TABLE
98
CATEGORY
116
MINIMUM BID
118
PRICE
120

Fig. 9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USER TABLE 122
CASH TABLE 123
AMOUNT 125
POINTS TABLE 124
REDEMPTION CODE 152
DESCRIPTION INDEX 136
STATUS 138
HISTORY POINTER 140
HISTORY TABLE 142
DATE 144
TYPE 146
TRANSACTION PARTY 148
AMOUNT 150
GIFT CERTIFICATE TABLE 126
REDEMPTION CODE 152
DESCRIPTION INDEX 136
STATUS 138
ORIGINAL VALUE 140
CASH VALUE 139
COUPON TABLE 128
REDEMPTION CODE 152
DESCRIPTION INDEX 136
CASH VALUE 139
EXPIRATION DATE 158
REBATE TABLE 130
REDEMPTION CODE 152
DESCRIPTION INDEX 136
CASH VALUE 139
EXPIRATION DATE 158
136
EXCHANGE TABLE 160
EXCHANGE RATE 162
PREFERENTIAL EXCHANGE RATE 164
THRESHOLD 166
EXPIRATION PERIOD 168
REDEMPTION CODE TABLE 159
INFORMATION 161

Fig. 10

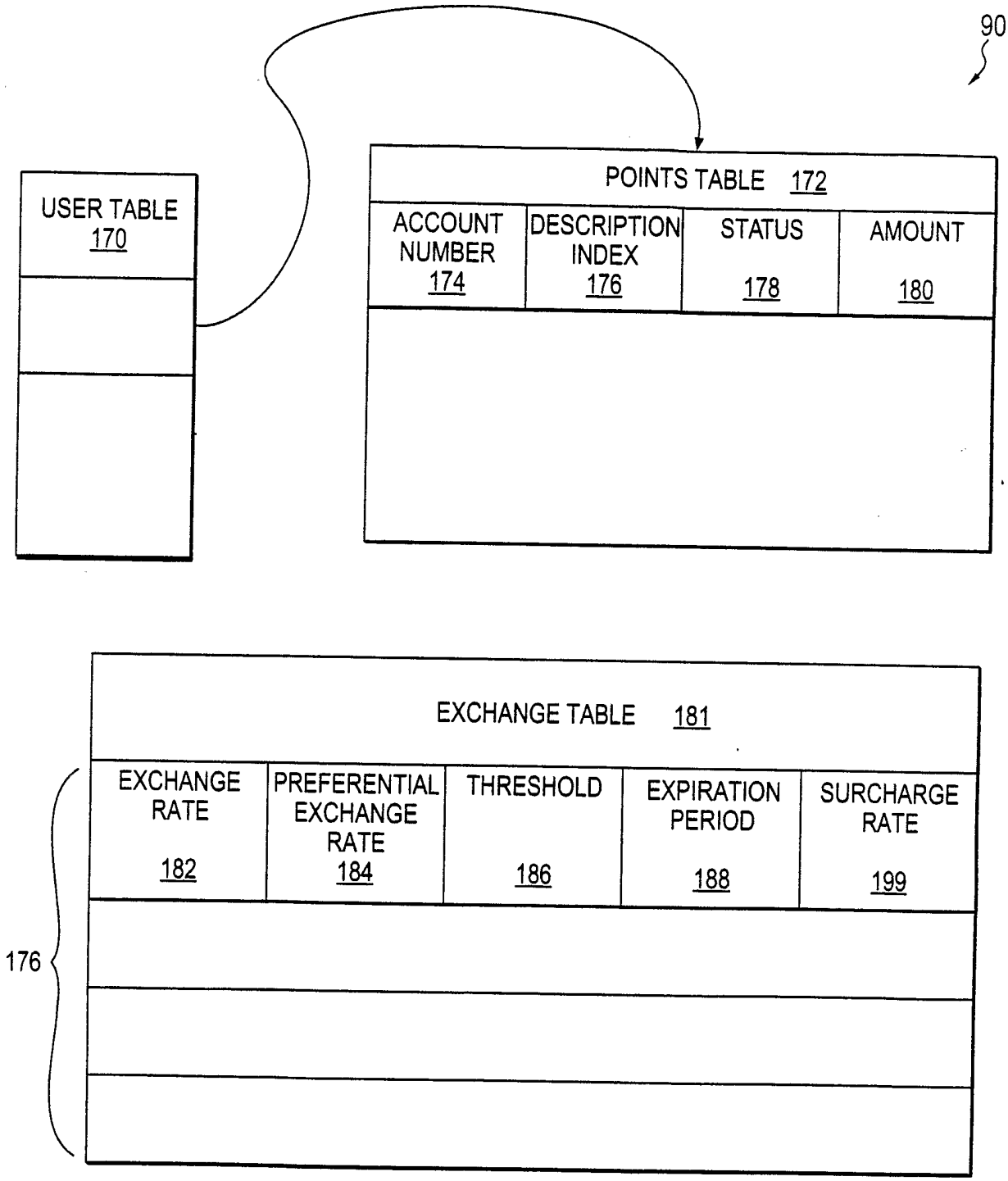

90
USER TABLE
170
POINTS TABLE 172
ACCOUNT NUMBER
174
DESCRIPTION INDEX
176
STATUS
178
AMOUNT
180
EXCHANGE TABLE 181
EXCHANGE RATE
182
PREFERENTIAL EXCHANGE RATE
184
THRESHOLD
186
EXPIRATION PERIOD
188
SURCHARGE RATE
199
176

Fig. 11

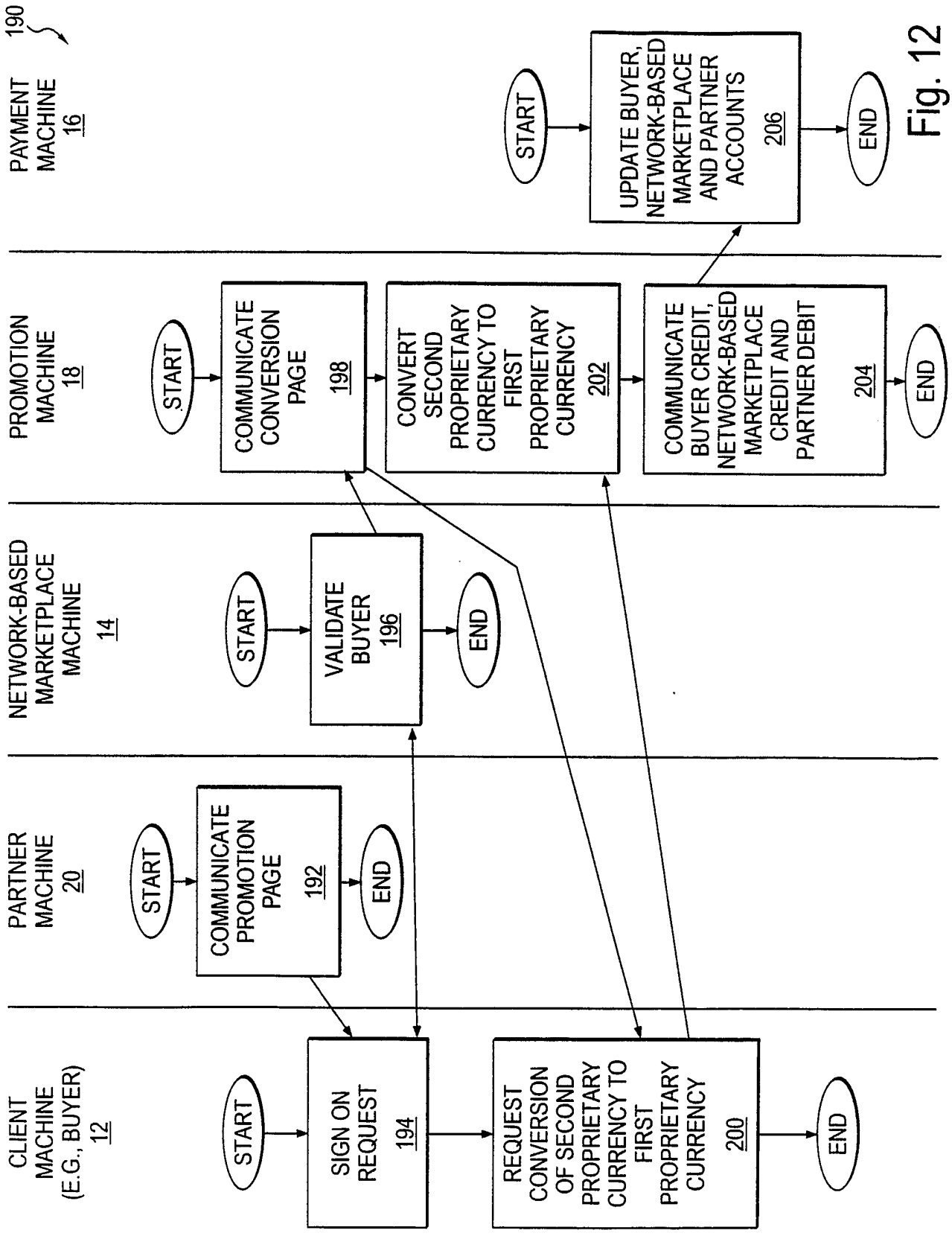

CLIENT MACHINE (E.G., BUYER) 12
PARTNER MACHINE 20
NETWORK-BASED MARKETPLACE MACHINE 14
PROMOTION MACHINE 18
PAYMENT MACHINE 16
190
START
SIGN ON REQUEST 194
END
START
COMMUNICATE PROMOTION PAGE 192
END
START
VALIDATE BUYER 196
END
START
COMMUNICATE CONVERSION PAGE 198
CONVERT SECOND PROPRIETARY CURRENCY TO FIRST PROPRIETARY CURRENCY 202
COMMUNICATE BUYER CREDIT, NETWORK-BASED MARKETPLACE CREDIT AND PARTNER DEBIT 204
END
START
REQUEST CONVERSION OF SECOND PROPRIETARY CURRENCY TO FIRST PROPRIETARY CURRENCY 200
END
START
UPDATE BUYER, NETWORK-BASED MARKETPLACE AND PARTNER ACCOUNTS 206
END

Fig. 12

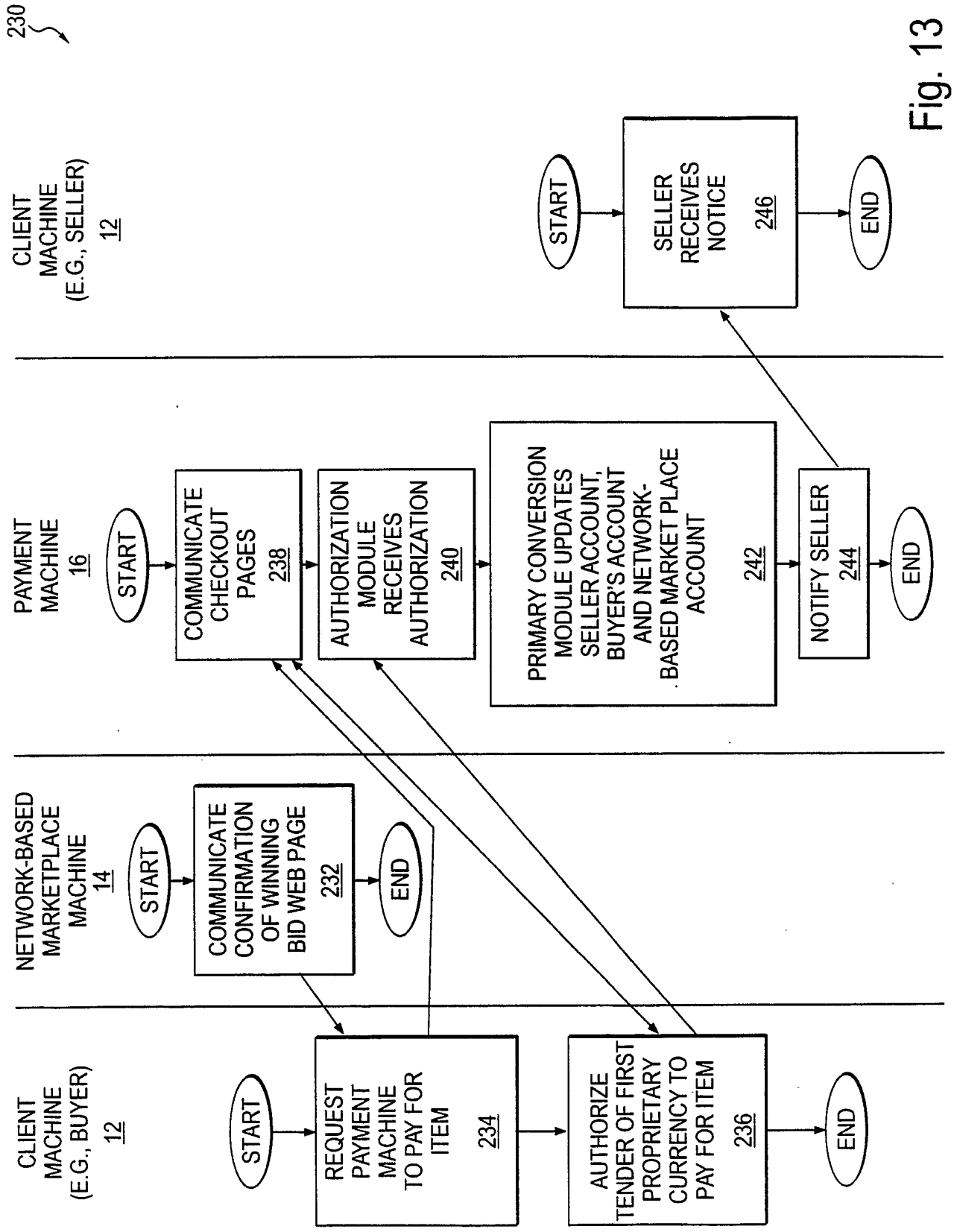

230
CLIENT MACHINE (E.G., BUYER) 12
NETWORK-BASED MARKETPLACE MACHINE 14
PAYMENT MACHINE 16
CLIENT MACHINE (E.G., SELLER) 12
START
REQUEST PAYMENT MACHINE TO PAY FOR ITEM 234
START
COMMUNICATE CONFIRMATION OF WINNING BID WEB PAGE 232
END
START
COMMUNICATE CHECKOUT PAGES 238
AUTHORIZE TENDER OF FIRST PROPRIETARY CURRENCY TO PAY FOR ITEM 236
AUTHORIZATION MODULE RECEIVES AUTHORIZATION 240
END
PRIMARY CONVERSION MODULE UPDATES SELLER ACCOUNT, BUYER'S ACCOUNT AND NETWORK-BASED MARKET PLACE ACCOUNT 242
NOTIFY SELLER 244
END
START
SELLER RECEIVES NOTICE 246
END

Fig. 13

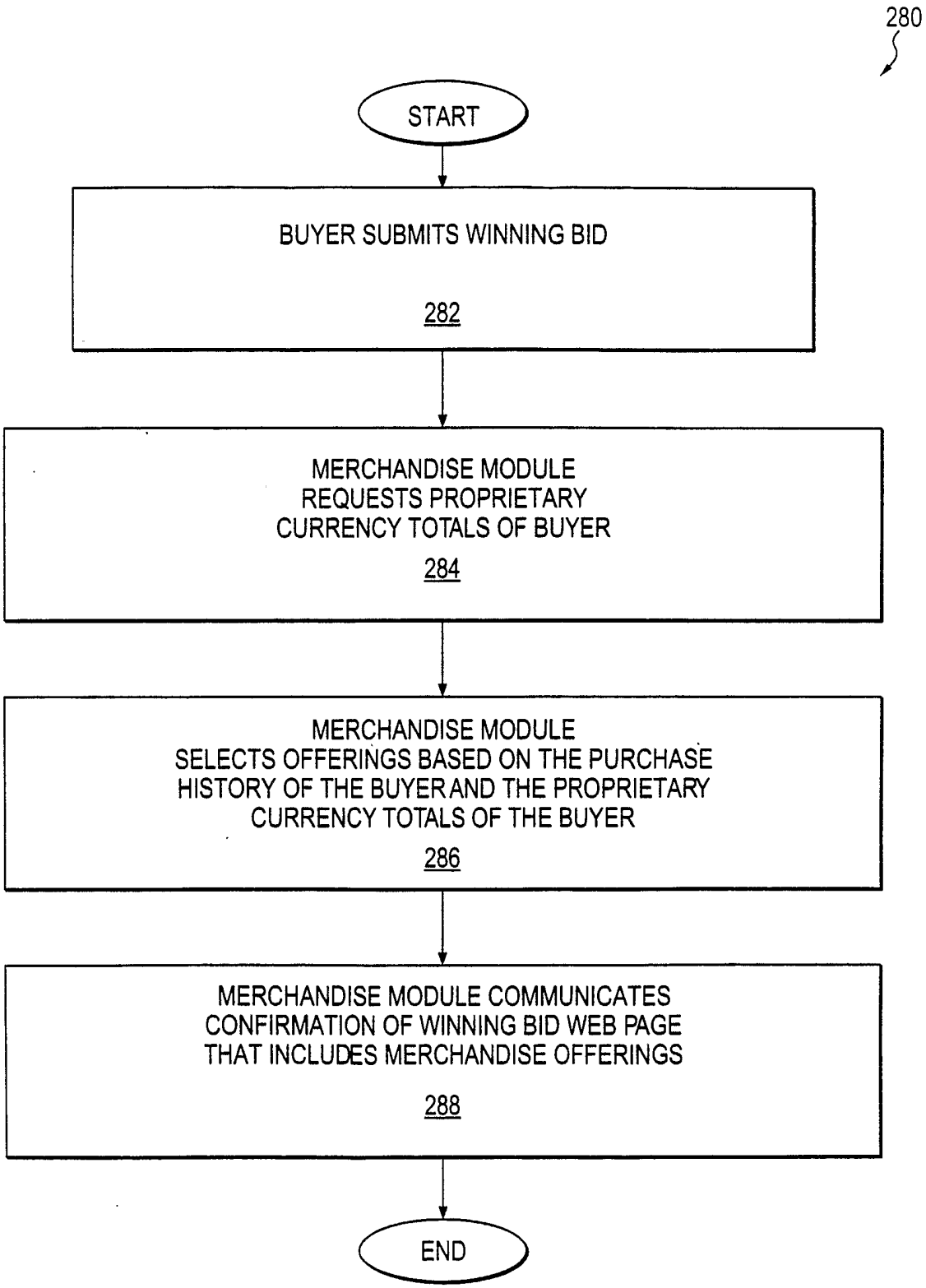

280
START
BUYER SUBMITS WINNING BID
282
MERCHANDISE MODULE REQUESTS PROPRIETARY CURRENCY TOTALS OF BUYER
284
MERCHANDISE MODULE SELECTS OFFERINGS BASED ON THE PURCHASE HISTORY OF THE BUYER AND THE PROPRIETARY CURRENCY TOTALS OF THE BUYER
286
MERCHANDISE MODULE COMMUNICATES CONFIRMATION OF WINNING BID WEB PAGE THAT INCLUDES MERCHANDISE OFFERINGS
288
END

Fig. 14

208
XYZ
HOME | MY XYZ | SITE MAP | SIGN IN
BROWSE
SELL
SERVICES
SEARCH
HELP
COMMUNITY
WELCOME TO X Y Z
ANYTHING POINTS
WHERE YOU CAN TURN YOUR POINTS INTO ANYTHING
SIGN UP FOR XYZ ANYTHING POINTS
EARN ANYTHING POINTS & MEET OUR PARTNERS
HOW IT WORKS
ABC A HONORS POINTS & MILES
CONVERT ABC HONORS POINTS INTO XYZ ANYTHING POINTS
MY ANYTHING POINTS ACCOUNT AT GHI
CONVERT XYZ ANYTHING POINTS INTO ABC HONORS POINTS
AS AN ABC HONORS MEMBER YOU NOW HAVE ACCESS TO XYZ'S NEW ANYTHING POINTS PROGRAM THAT ALLOWS YOU TO SPEND YOUR POINTS ON, WELL, JUST ABOUT ANYTHING ON XYZ THROUGH YOUR GHI ACCOUNT. YOU CAN EARN XYZ ANYTHING POINTS BY PARTICIPATING IN PARTNER SERVICES OR BY CONVERTING PARTNER CURRENCY, INCLUDING ABC HONORS POINTS, INTO XYZ ANYTHING POINTS. OR, ACCUMULATE AT LEAST 10,000 XYZ ANYTHING POINTS AND YOU CAN EXCHANGE THEM FOR FREE TRAVEL IN THE ABC HONORS PROGRAM.
ABC HONORS POINTS INTO XYZ ANYTHING POINTS
10,000 ABC HONORS POINTS
1,000 XYZ ANYTHING POINTS
XYZ ANYTHING POINTS INTO ABC HONORS POINTS
1,000 XYZ ANYTHING POINTS
10,000 ABC HONORS POINTS

Fig. 15

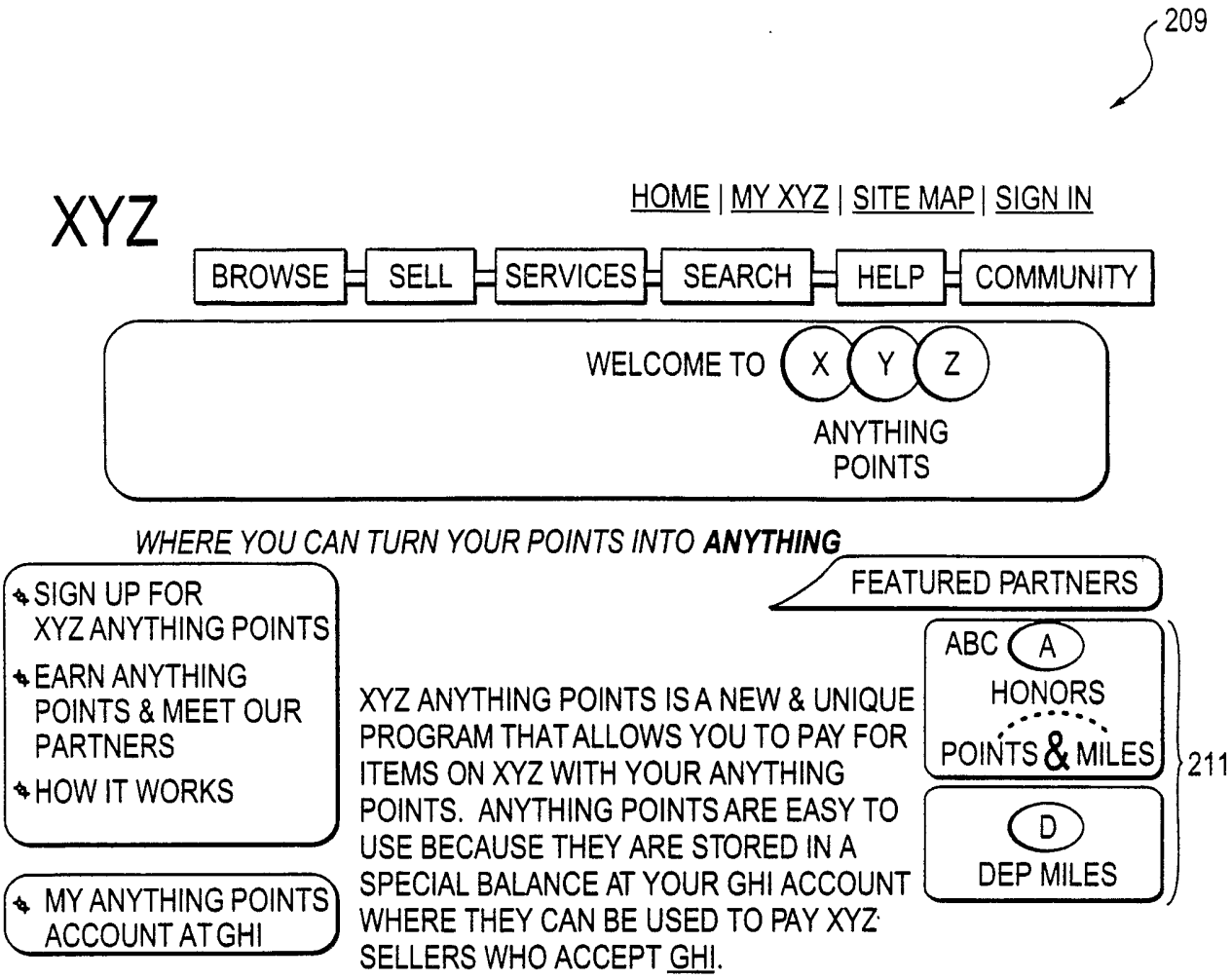

209
XYZ
HOME | MY XYZ | SITE MAP | SIGN IN
BROWSE
SELL
SERVICES
SEARCH
HELP
COMMUNITY
WELCOME TO X Y Z
ANYTHING POINTS
WHERE YOU CAN TURN YOUR POINTS INTO ANYTHING
SIGN UP FOR XYZ ANYTHING POINTS
EARN ANYTHING POINTS & MEET OUR PARTNERS
HOW IT WORKS
MY ANYTHING POINTS ACCOUNT AT GHI
XYZ ANYTHING POINTS IS A NEW & UNIQUE PROGRAM THAT ALLOWS YOU TO PAY FOR ITEMS ON XYZ WITH YOUR ANYTHING POINTS. ANYTHING POINTS ARE EASY TO USE BECAUSE THEY ARE STORED IN A SPECIAL BALANCE AT YOUR GHI ACCOUNT WHERE THEY CAN BE USED TO PAY XYZ SELLERS WHO ACCEPT GHI.
FEATURED PARTNERS
ABC A HONORS POINTS & MILES
D DEP MILES
211

Fig. 16

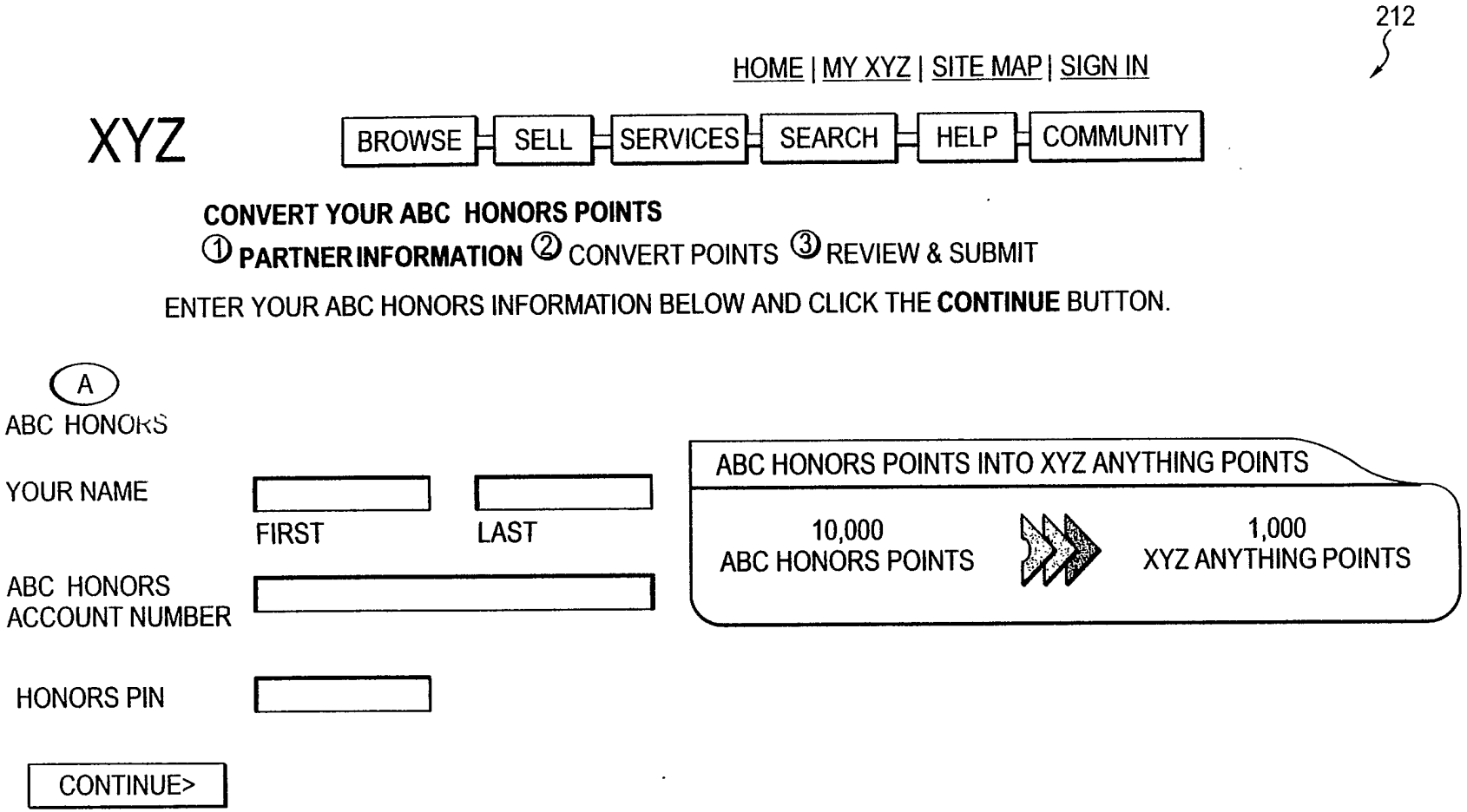

212
HOME | MY XYZ | SITE MAP | SIGN IN
XYZ
BROWSE
SELL
SERVICES
SEARCH
HELP
COMMUNITY
CONVERT YOUR ABC HONORS POINTS
① PARTNER INFORMATION ② CONVERT POINTS ③ REVIEW & SUBMIT
ENTER YOUR ABC HONORS INFORMATION BELOW AND CLICK THE CONTINUE BUTTON.
A
ABC HONORS
YOUR NAME
FIRST
LAST
ABC HONORS ACCOUNT NUMBER
HONORS PIN
CONTINUE>
ABC HONORS POINTS INTO XYZ ANYTHING POINTS
10,000
ABC HONORS POINTS
1,000
XYZ ANYTHING POINTS

Fig. 17

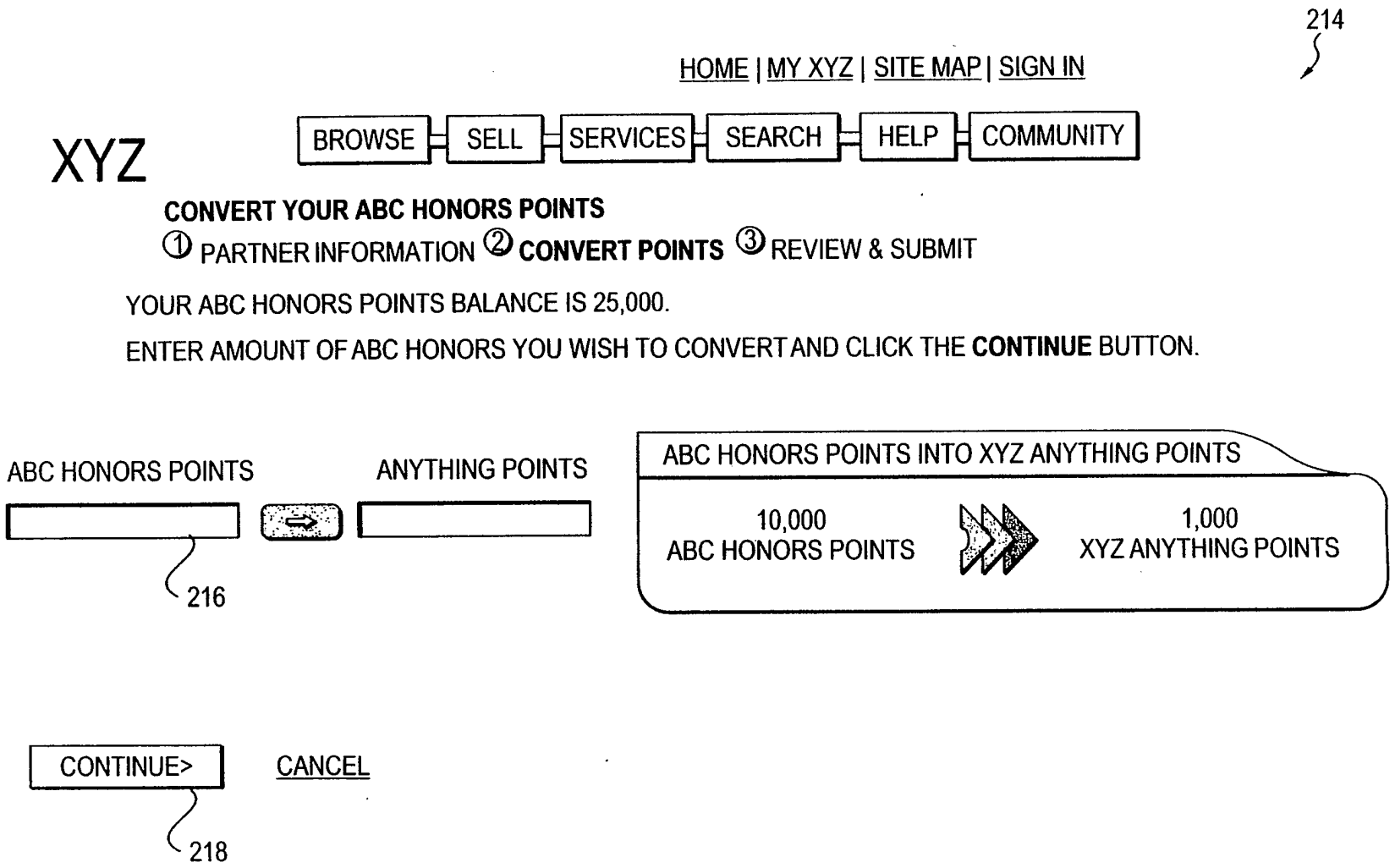

214
HOME | MY XYZ | SITE MAP | SIGN IN
XYZ
BROWSE
SELL
SERVICES
SEARCH
HELP
COMMUNITY
CONVERT YOUR ABC HONORS POINTS
① PARTNER INFORMATION ② CONVERT POINTS ③ REVIEW & SUBMIT
YOUR ABC HONORS POINTS BALANCE IS 25,000.
ENTER AMOUNT OF ABC HONORS YOU WISH TO CONVERT AND CLICK THE CONTINUE BUTTON.
ABC HONORS POINTS
ANYTHING POINTS
216
ABC HONORS POINTS INTO XYZ ANYTHING POINTS
10,000
ABC HONORS POINTS
1,000
XYZ ANYTHING POINTS
CONTINUE>
CANCEL
218

Fig. 18

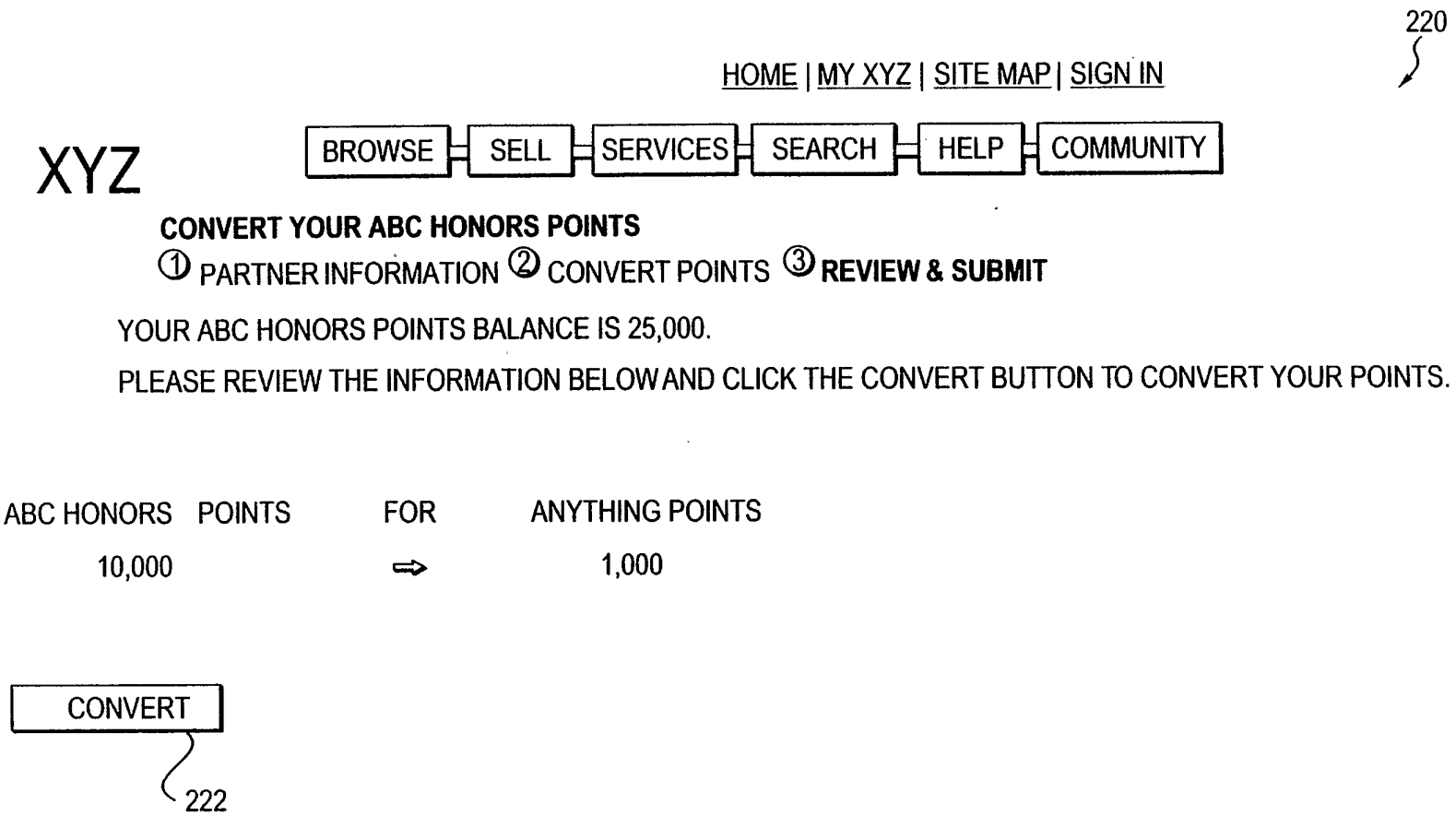

220
HOME | MY XYZ | SITE MAP | SIGN IN
XYZ
BROWSE
SELL
SERVICES
SEARCH
HELP
COMMUNITY
CONVERT YOUR ABC HONORS POINTS
① PARTNER INFORMATION ② CONVERT POINTS ③ REVIEW & SUBMIT
YOUR ABC HONORS POINTS BALANCE IS 25,000.
PLEASE REVIEW THE INFORMATION BELOW AND CLICK THE CONVERT BUTTON TO CONVERT YOUR POINTS.
ABC HONORS POINTS
10,000
FOR
⇨
ANYTHING POINTS
1,000
CONVERT
222

Fig. 19

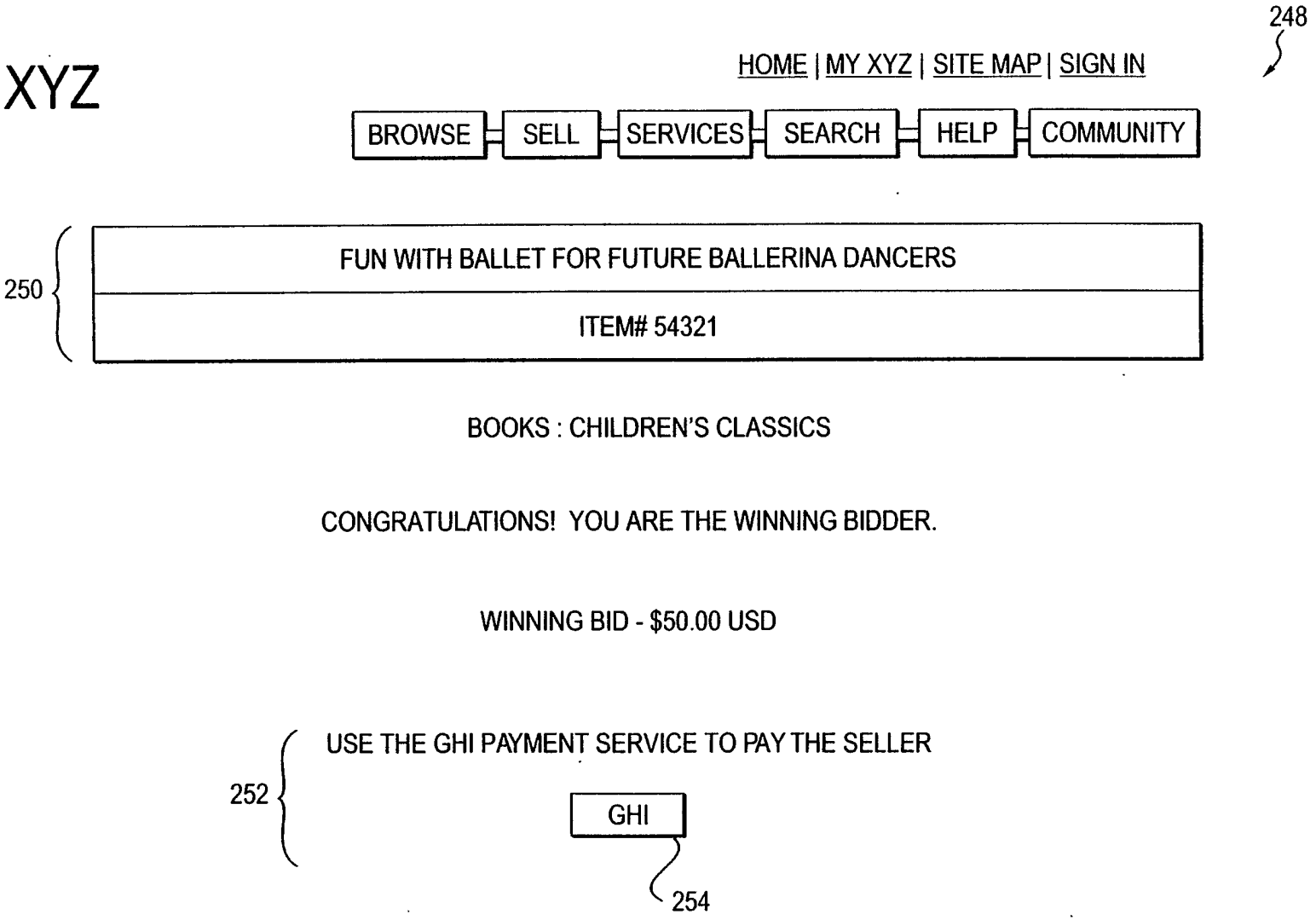

248
XYZ
HOME | MY XYZ | SITE MAP | SIGN IN
BROWSE
SELL
SERVICES
SEARCH
HELP
COMMUNITY
250
FUN WITH BALLET FOR FUTURE BALLERINA DANCERS
ITEM# 54321
BOOKS : CHILDREN'S CLASSICS
CONGRATULATIONS! YOU ARE THE WINNING BIDDER.
WINNING BID - $50.00 USD
252
USE THE GHI PAYMENT SERVICE TO PAY THE SELLER
GHI
254

Fig. 20

XYZ

HOME | MY XYZ | SITE MAP | SIGN IN

290

BROWSE | SELL | SERVICES | SEARCH | HELP | COMMUNITY

FUN WITH BALLET FOR FUTURE BALLERINA DANCERS

ITEM# 54321

BOOKS : CHILDREN'S CLASSICS

CONGRATULATIONS! YOU ARE THE WINNING BIDDER.

WINNING BID - $50.00 USD

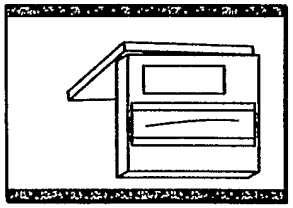
USE THE GHI PAYMENT SERVICE TO PAY THE SELLER

GHI

292

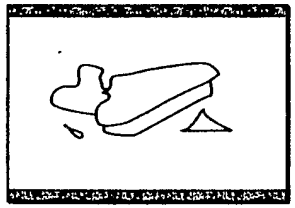
MERCHANDISING PREVIEW

OTHER RELATED OFFERINGS



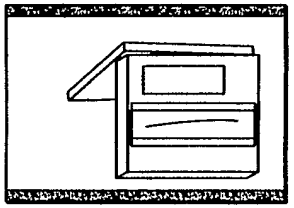
TEST

BID PRICE $25.00



COMMERCIAL

BID PRICE $24.00



COMMERCIAL

BID PRICE $24.00

Fig. 21

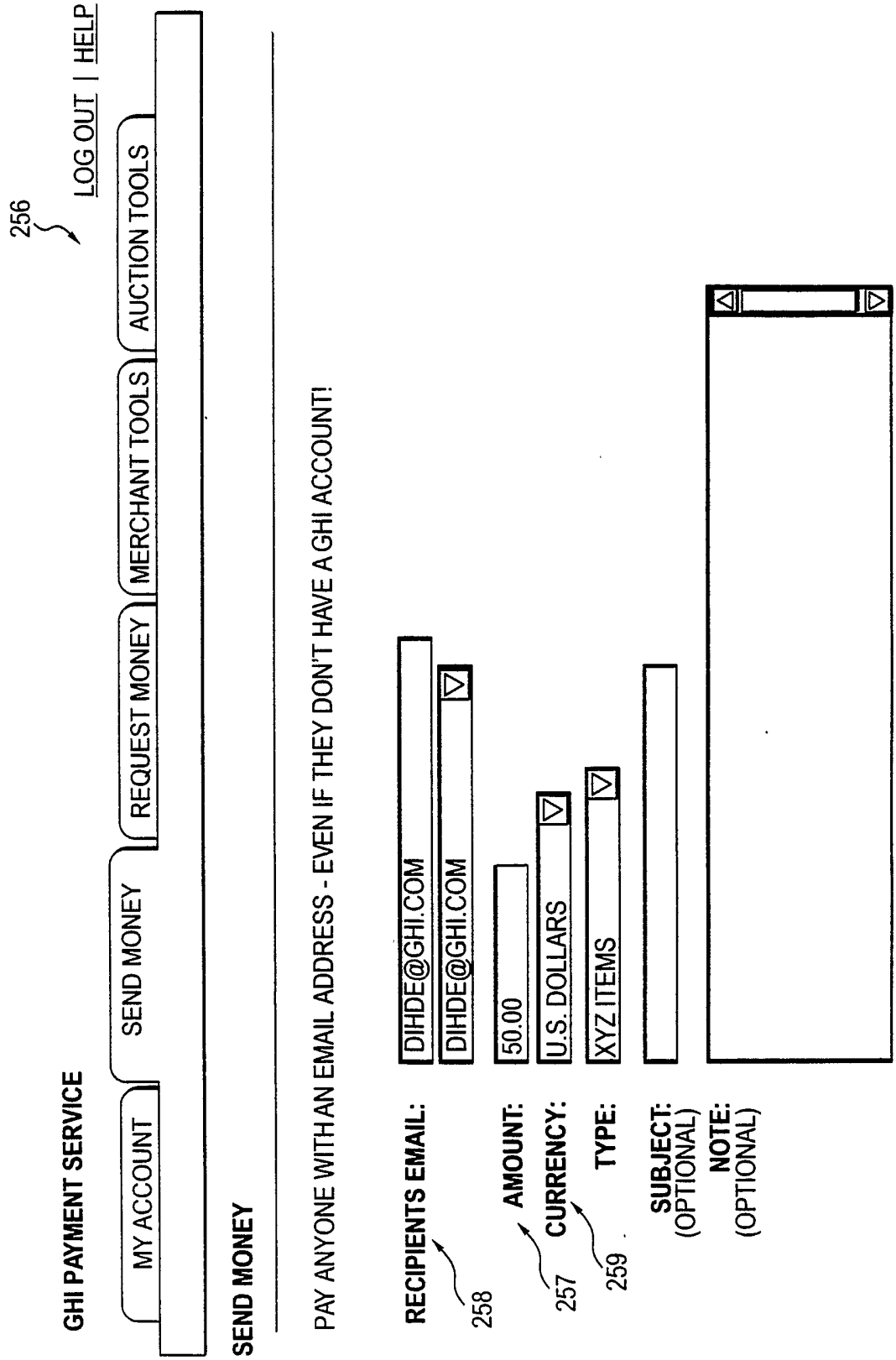

256
LOG OUT | HELP
GHI PAYMENT SERVICE
MY ACCOUNT
SEND MONEY
REQUEST MONEY
MERCHANT TOOLS
AUCTION TOOLS
SEND MONEY
PAY ANYONE WITH AN EMAIL ADDRESS - EVEN IF THEY DON'T HAVE A GHI ACCOUNT!
RECIPIENTS EMAIL:
DIHDE@GHI.COM
DIHDE@GHI.COM
258
AMOUNT:
50.00
CURRENCY:
U.S. DOLLARS
257
TYPE:
XYZ ITEMS
259
SUBJECT:
(OPTIONAL)
NOTE:
(OPTIONAL)
CONTINUE

Fig. 22

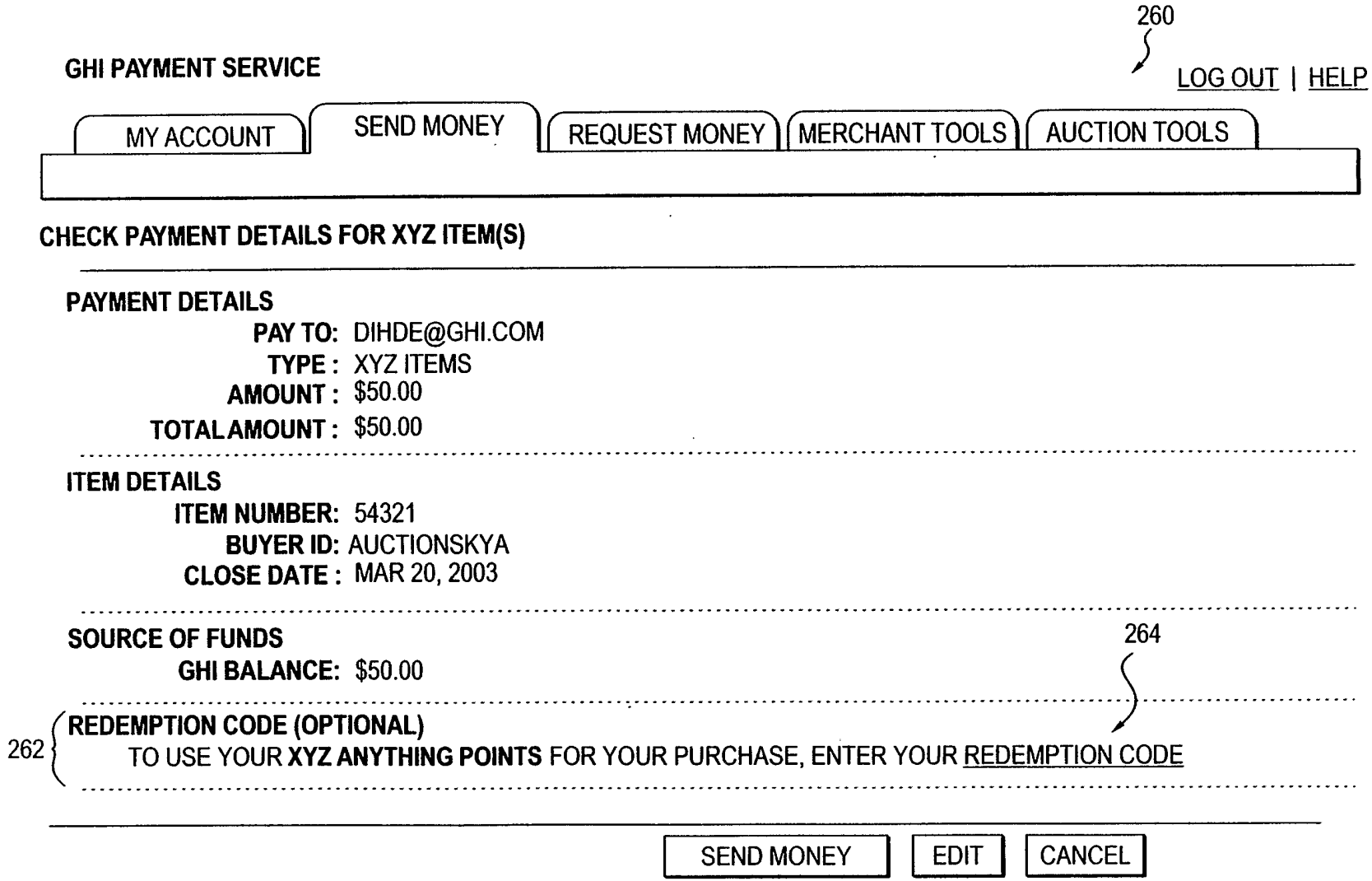

260
GHI PAYMENT SERVICE
LOG OUT | HELP
MY ACCOUNT
SEND MONEY
REQUEST MONEY
MERCHANT TOOLS
AUCTION TOOLS
CHECK PAYMENT DETAILS FOR XYZ ITEM(S)
PAYMENT DETAILS
PAY TO: DIHDE@GHI.COM
TYPE : XYZ ITEMS
AMOUNT : $50.00
TOTAL AMOUNT : $50.00
ITEM DETAILS
ITEM NUMBER: 54321
BUYER ID: AUCTIONSKYA
CLOSE DATE : MAR 20, 2003
SOURCE OF FUNDS
GHI BALANCE: $50.00
264
262
REDEMPTION CODE (OPTIONAL)
TO USE YOUR XYZ ANYTHING POINTS FOR YOUR PURCHASE, ENTER YOUR REDEMPTION CODE
SEND MONEY
EDIT
CANCEL

Fig. 23

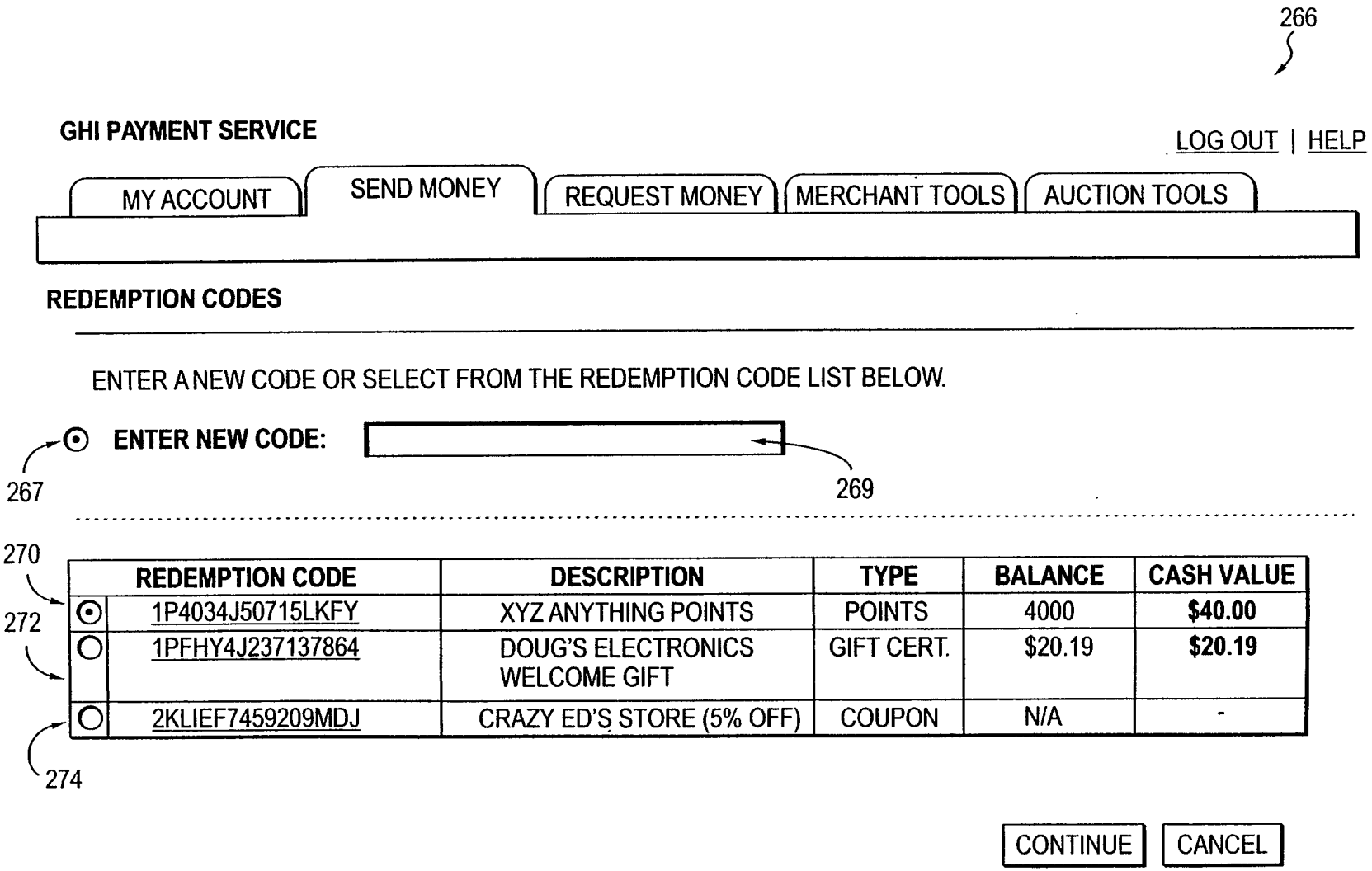

266
GHI PAYMENT SERVICE
LOG OUT | HELP
MY ACCOUNT
SEND MONEY
REQUEST MONEY
MERCHANT TOOLS
AUCTION TOOLS
REDEMPTION CODES
ENTER A NEW CODE OR SELECT FROM THE REDEMPTION CODE LIST BELOW.
ENTER NEW CODE:
267
269
270
272
274
REDEMPTION CODE
DESCRIPTION
TYPE
BALANCE
CASH VALUE
1P4034J50715LKFY
XYZ ANYTHING POINTS
POINTS
4000
$40.00
1PFHY4J237137864
DOUG'S ELECTRONICS WELCOME GIFT
GIFT CERT.
$20.19
$20.19
2KLIEF7459209MDJ
CRAZY ED'S STORE (5% OFF)
COUPON
N/A
-
CONTINUE
CANCEL

Fig. 24

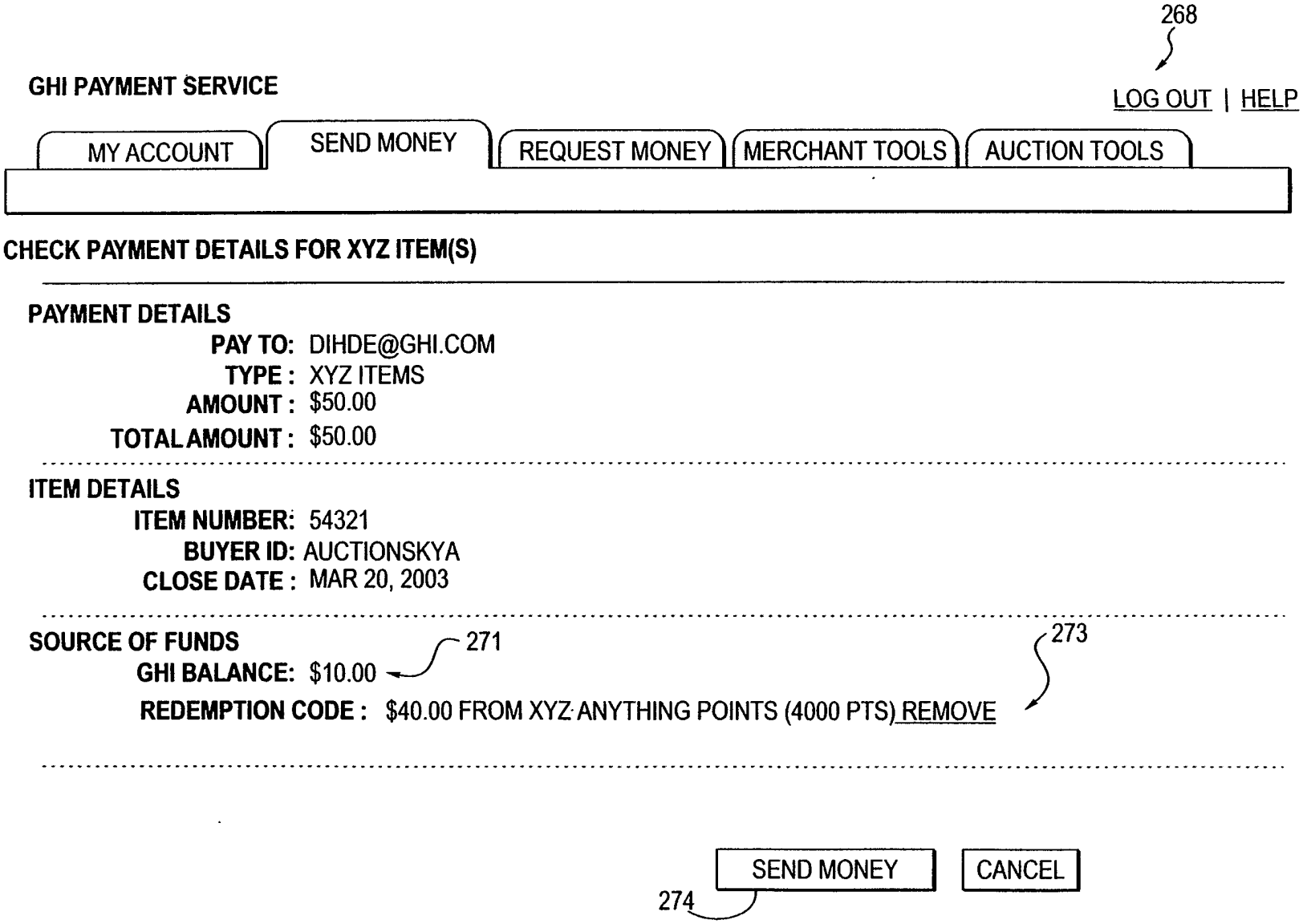

268
GHI PAYMENT SERVICE
LOG OUT | HELP
MY ACCOUNT
SEND MONEY
REQUEST MONEY
MERCHANT TOOLS
AUCTION TOOLS
CHECK PAYMENT DETAILS FOR XYZ ITEM(S)
PAYMENT DETAILS
PAY TO: DIHDE@GHI.COM
TYPE : XYZ ITEMS
AMOUNT : $50.00
TOTAL AMOUNT : $50.00
ITEM DETAILS
ITEM NUMBER: 54321
BUYER ID: AUCTIONSKYA
CLOSE DATE : MAR 20, 2003
SOURCE OF FUNDS
271
GHI BALANCE: $10.00
273
REDEMPTION CODE : $40.00 FROM XYZ ANYTHING POINTS (4000 PTS) REMOVE
SEND MONEY
CANCEL
274

Fig. 25

GHI PAYMENT SERVICE

LOG OUT | HELP

MY ACCOUNT | SEND MONEY | REQUEST MONEY | MERCHANT TOOLS | AUCTION TOOLS

OVERVIEW | ADD FUNDS | WITHDRAWS | HISTORY | PROFILE

REDEMPTION CODE SUMMARY

CLICK ON YOUR ACCOUNT NUMBER BELOW TO SEE VALIDATION TERMS. TOP LEARN MORE ABOUT YOUR ACCOUNT GO TO THE XYZ ANYTHING POINTS HOMEPAGE.

POINTS ACCOUNT CODES

ACCOUNT NUMBER	DESCRIPTION	BALANCE	STATUS	CASH VALUE	DETAILS
1P4034J50715LKFY	XYZ ANYTHING POINTS	4000	ACTIVE	$40.00	DETAILS

COUPON CODES

REDEMPTION CODE	DESCRIPTION	EXP. DATE	STATUS	CASH VALUE	DETAILS
1P4034J50715LKFY	GHI 5% MARCH MADNESS	2/31/03	INACTIVE	-	DETAILS
1P4034J50715LKFY	XYZ SPORTS $10.00 OFF	8/13/03	ACTIVE	$10.00	DETAILS
1P4034J50715LKFY	XYZ COLLECTIBLES € OFF IN JUNE	1/20/04	ACTIVE	£20.00	DETAILS

GIFT CERTIFICATE CODES

REDEMPTION CODE	DESCRIPTION	ORIG. VALUE	CASH VALUE	STATUS	DETAILS
1P4034J50715LKFY	GHI GIFT CERTIFICATE	$10.00	$0.00	ACTIVE	DETAILS
1P4034J50715LKFY	XYZ ANYTHING GIFT CERTIFICATE	$20.50	$12.50	ACTIVE	DETAILS
1P4034J50715LKFY	XYZ ANYTHING GIFT CERTIFICATE	£10.00	£2.42	ACTIVE	DETAILS

Fig. 26

GHI PAYMENT SERVICE

LOG OUT | HELP

MY ACCOUNT | SEND MONEY | REQUEST MONEY | MERCHANT TOOLS | AUCTION TOOLS

OVERVIEW | ADD FUNDS | WITHDRAWS | HISTORY | PROFILE

REDEMPTION CODE HISTORY

CLICK ON YOUR ACCOUNT NUMBER BELOW TO SEE VALIDATION TERMS. TOP LEARN MORE ABOUT YOUR ACCOUNT GO TO THE XYZ ANYTHING POINTS HOMEPAGE.

XYZ ANYTHING POINTS - #1J4034J50715LKFY **(ACTIVE)**

DATE	TYPE	TO/FROM	DESCRIPTION	AMOUNT	BALANCE	CASH VALUE	DETAILS
5/8/03	TRANSFER	FROM	ABC HONORS	15000	15000	$150.00	DETAILS
5/8/03	PAYMENT	TO	CRAZY COLLECTIBLES	1000	14000	$140.00	DETAILS
5/8/03	PAYMENT	TO	JOE SCHMOE	500	13500	$135.00	DETAILS
5/8/03	TRANSFER	FROM	CHAPTER AIRLINES	5000	18500	$185.00	DETAILS
5/8/03	PAYMENT	TO	SPYWARE INC.	1000	17500	$175.00	DETAILS
5/8/03	CORRECTION	FROM	GHI INC.	800	18300	$183.00	DETAILS

12

Fig. 27

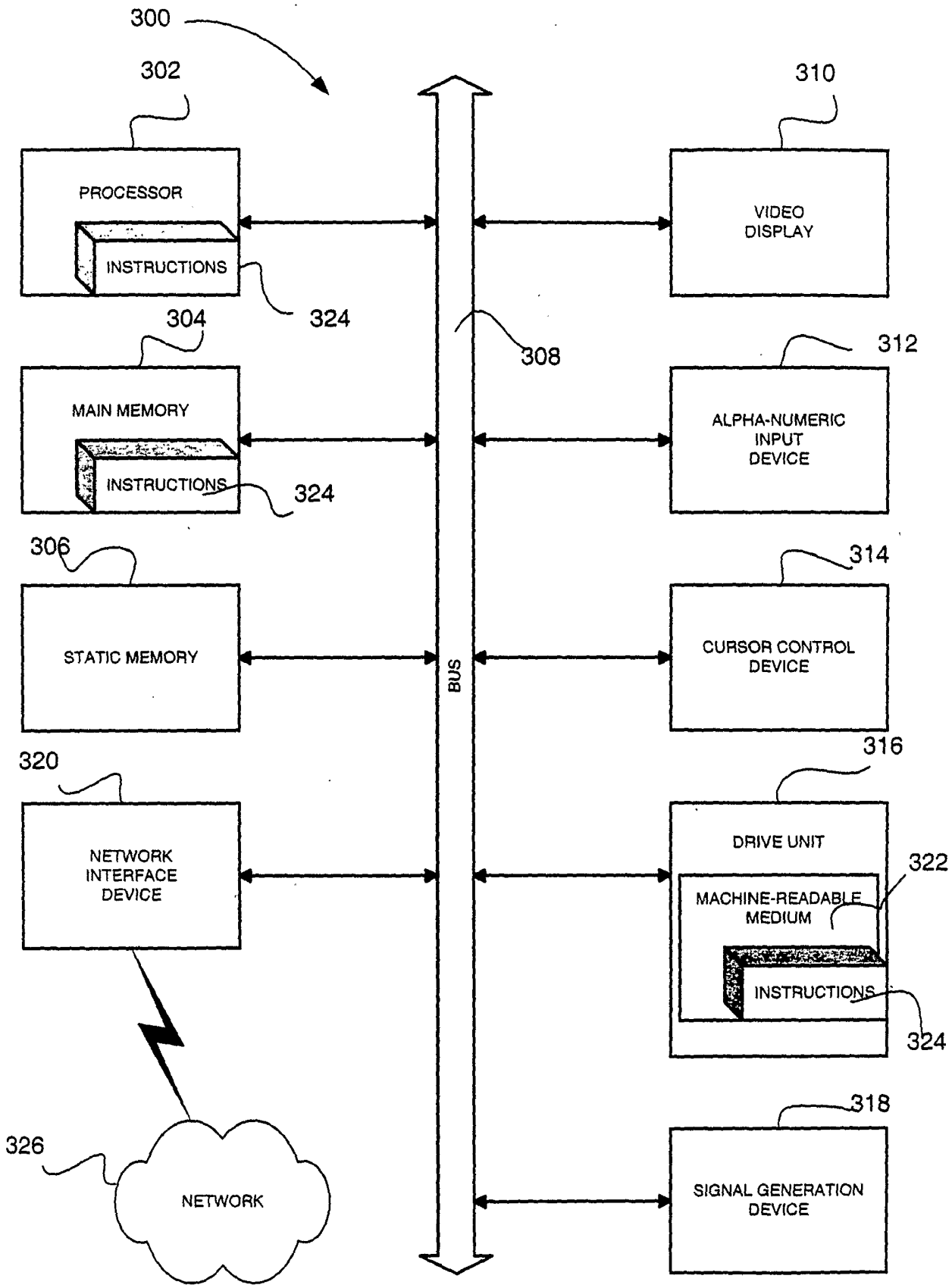

300
302
PROCESSOR
INSTRUCTIONS
324
304
MAIN MEMORY
INSTRUCTIONS
324
306
STATIC MEMORY
320
NETWORK INTERFACE DEVICE
326
NETWORK
BUS
308
310
VIDEO DISPLAY
312
ALPHA-NUMERIC INPUT DEVICE
314
CURSOR CONTROL DEVICE
316
DRIVE UNIT
322
MACHINE-READABLE MEDIUM
INSTRUCTIONS
324
318
SIGNAL GENERATION DEVICE

FIGURE 28