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(19) **United States**(12) **Patent Application Publication**
Kerr et al.(10) **Pub. No.: US 2008/0242423 A1**(43) **Pub. Date: Oct. 2, 2008**(54) **REAL-MONEY ONLINE MULTI-PLAYER
TRIVIA SYSTEM, METHODS OF
OPERATION, AND STORAGE MEDIUM****Publication Classification**(51) **Int. Cl.**
A63F 9/24

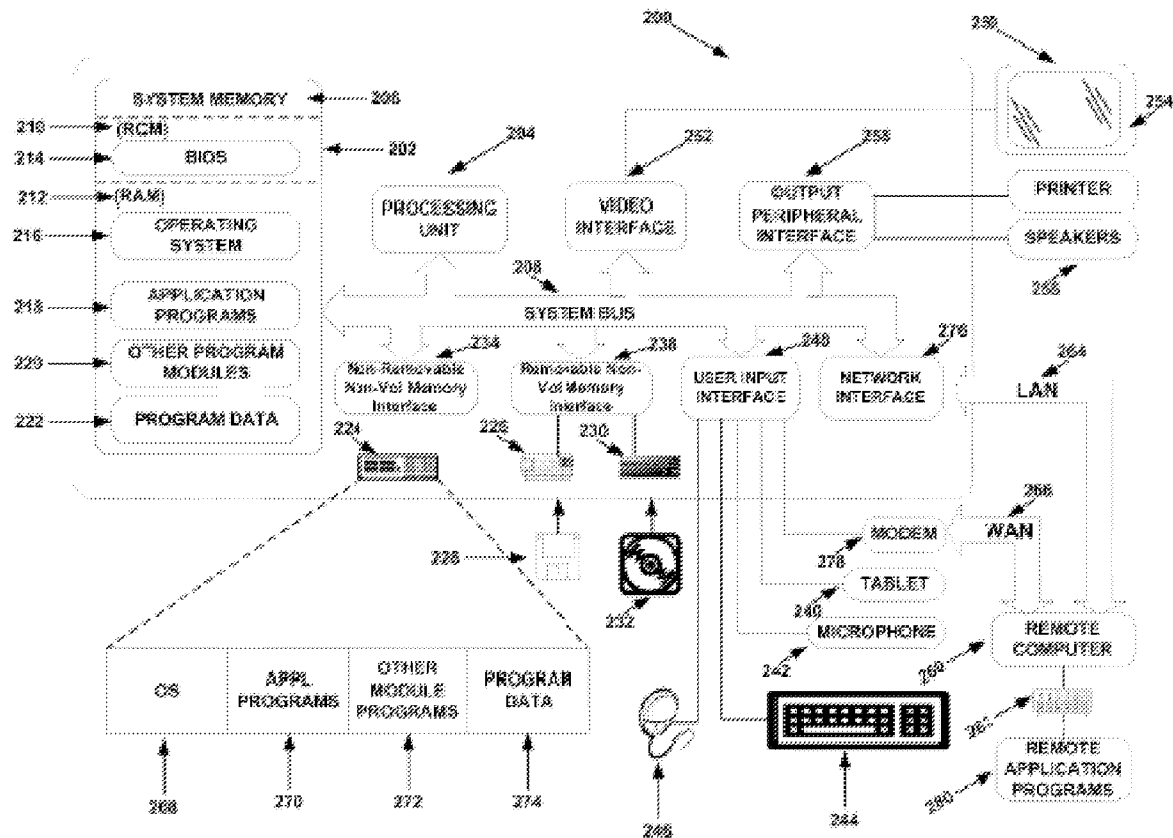
(2006.01)

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AUSTIN, TX 78701 (US)**(73) **Assignee:** **Shelford Securities, S.A.**(21) **Appl. No.:** **11/758,452**(22) **Filed:** **Oct. 26, 2007****Related U.S. Application Data**(60) Provisional application No. 60/908,225, filed on Mar.
27, 2007.(57) **ABSTRACT**

An apparatus, method, and storage medium for a real-money online multi-player trivia system which allows users to compete, via a computer network, in one or more simultaneous trivia style games with a plurality of questions while wagering real and/or play money. The trivia style games can be either a single trivia game between multiple players or a tournament style game with a plurality of single games linked together. A trivia style game may allow betting before a question is delivered, after a question is delivered, or after a question is answered. Further, the amount of a player's wager may be withheld from the other players and/or whether the player answered a question correctly or incorrectly.



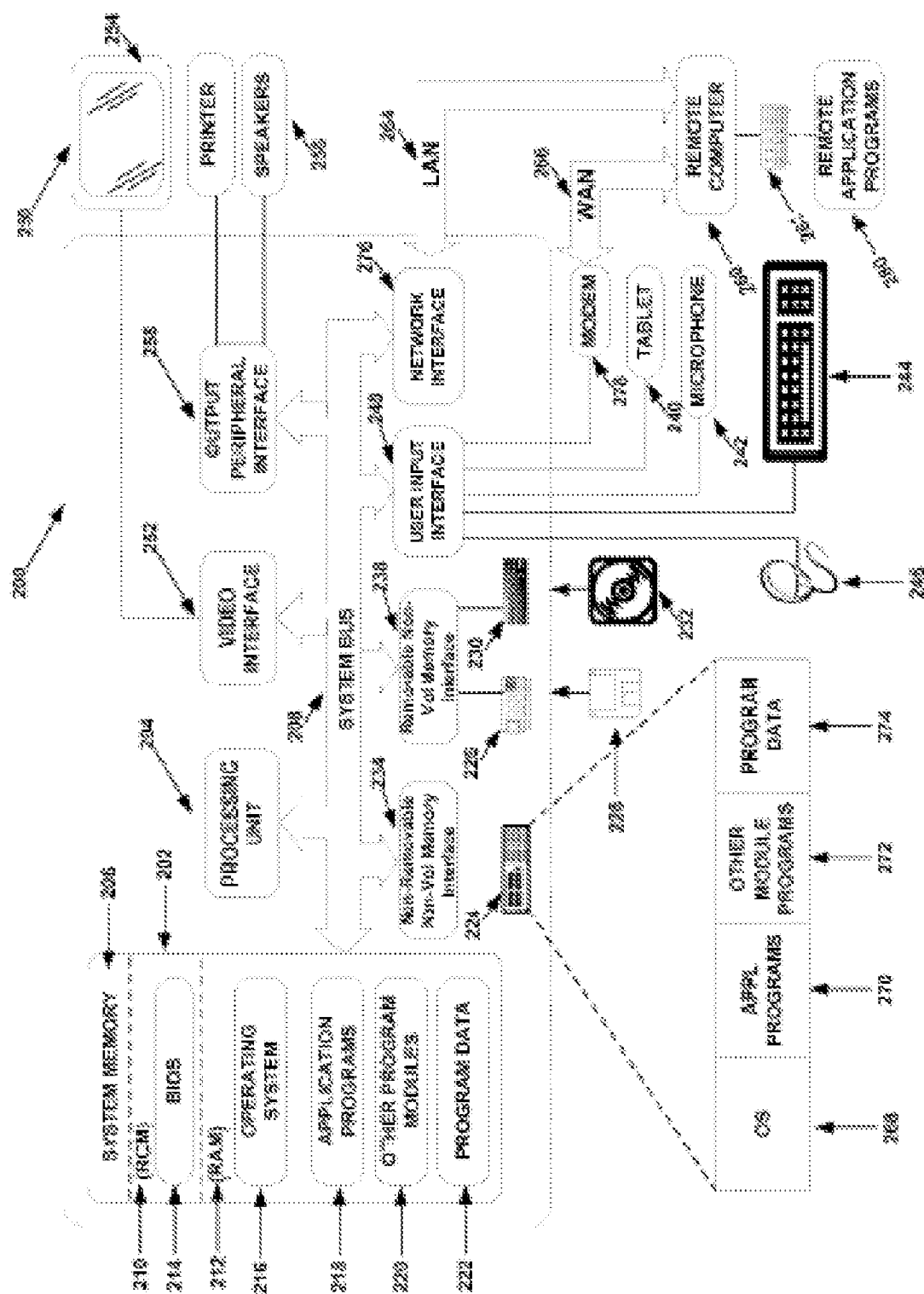
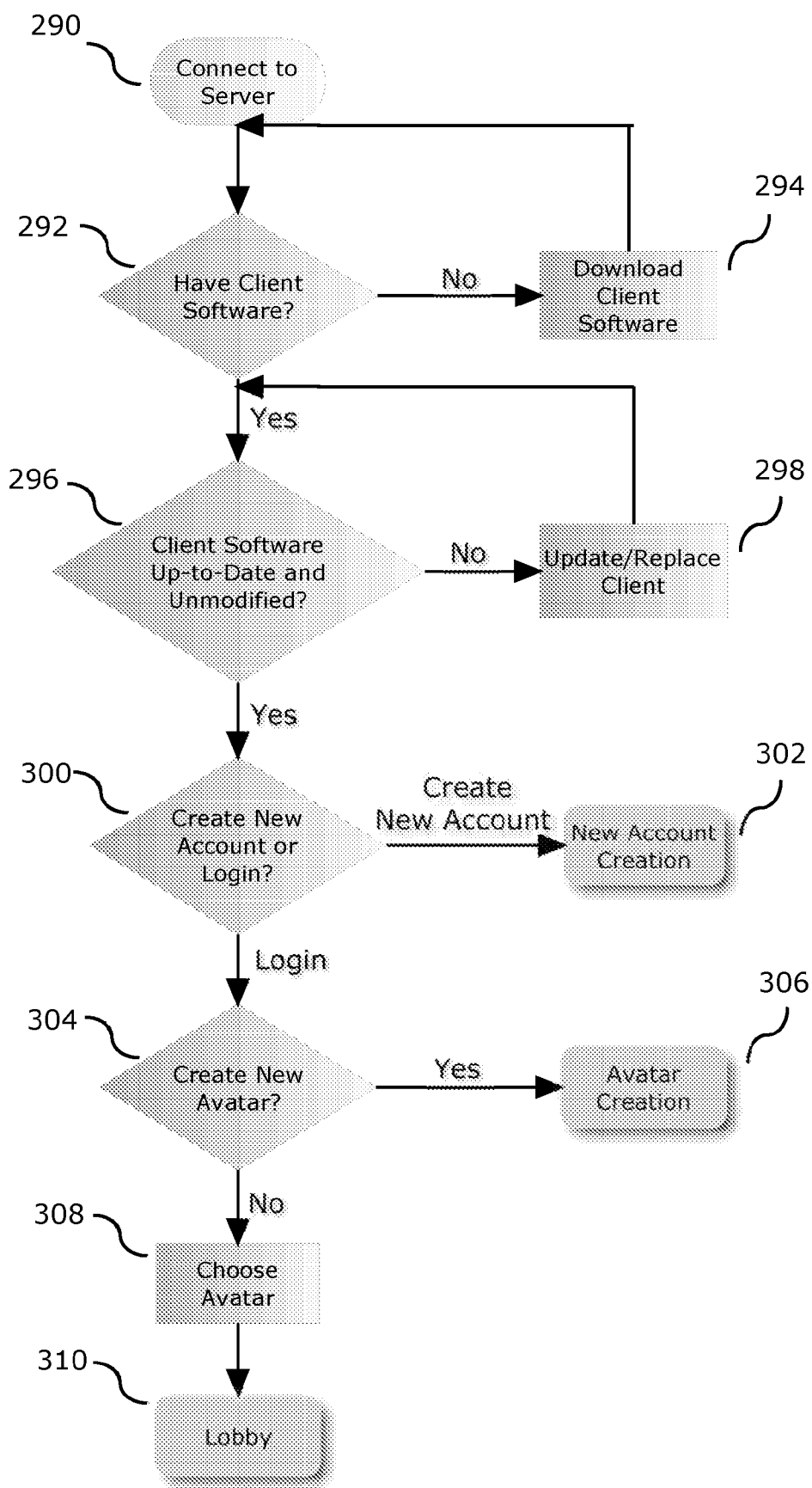


FIG. 2

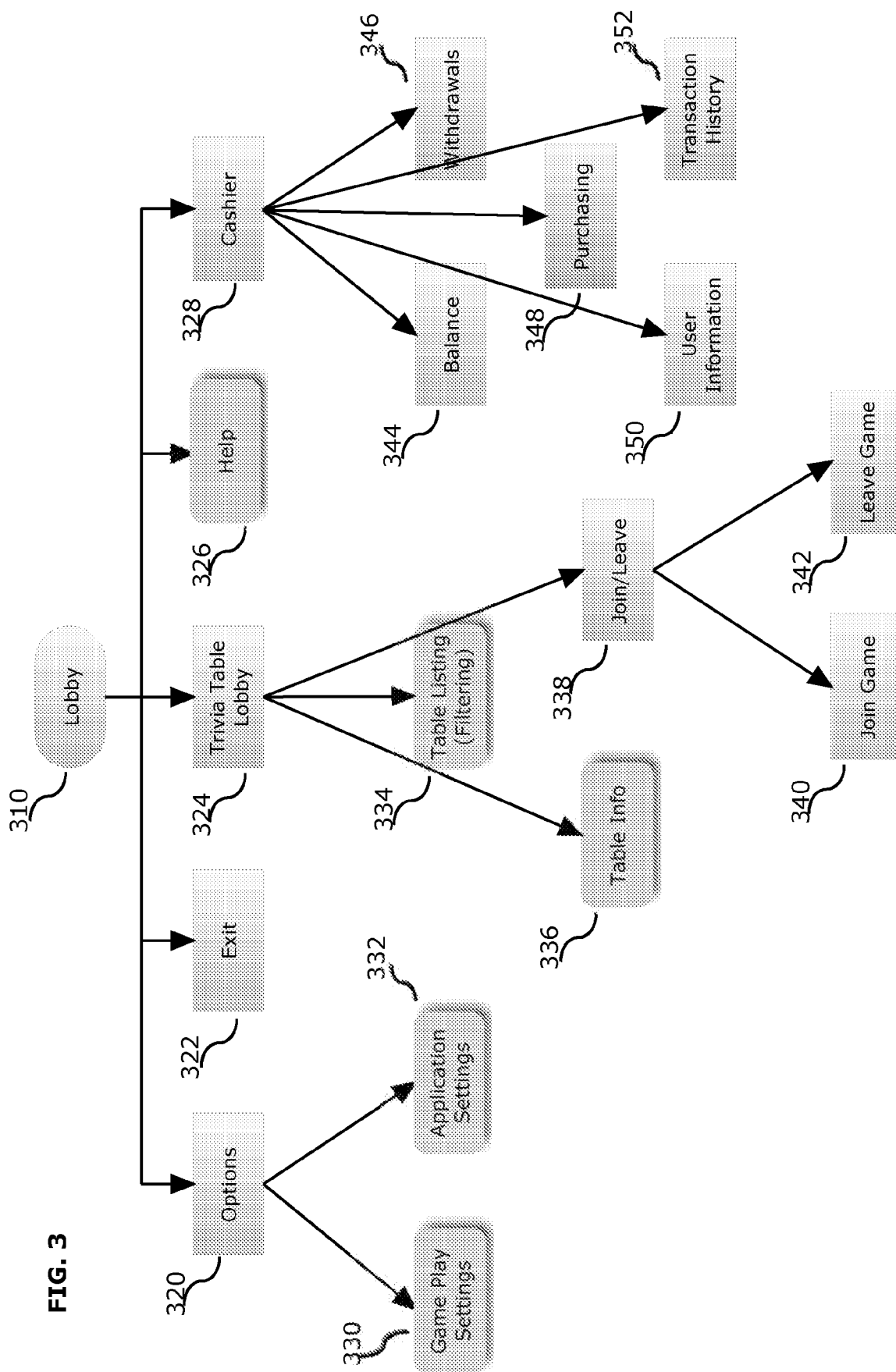


FIG. 4

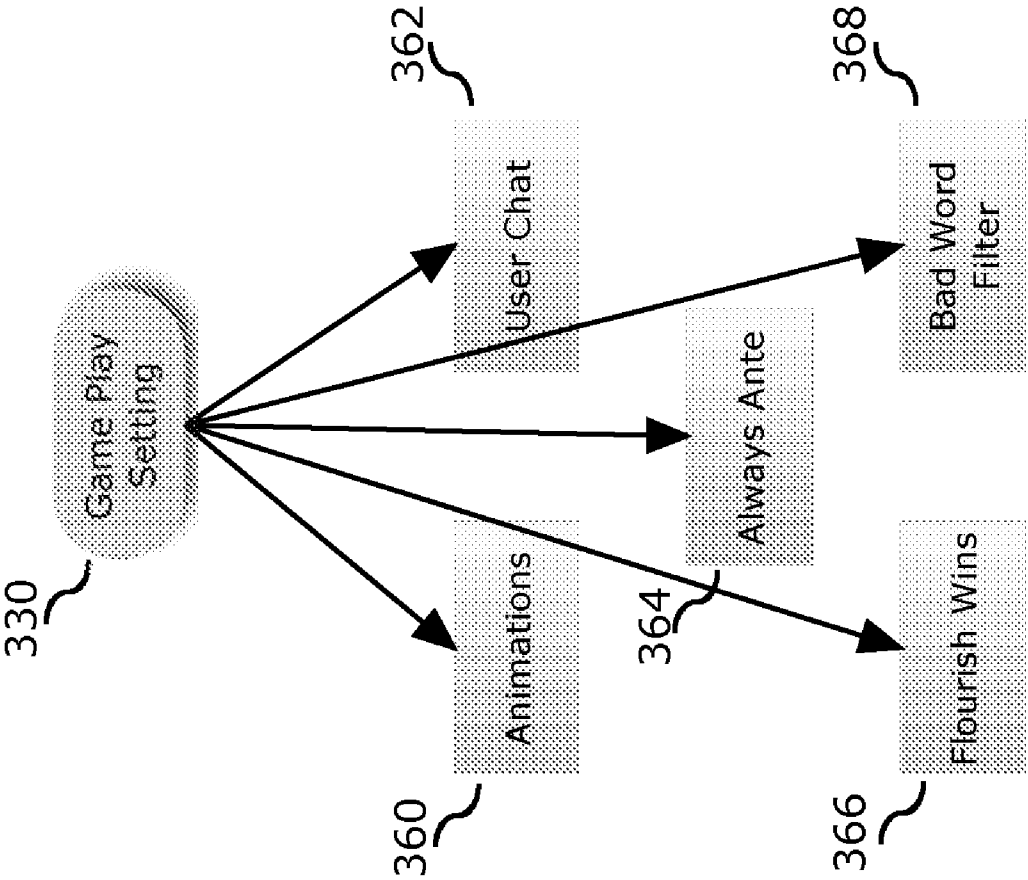


FIG. 4a

GAME OPTIONS

Animations:

OFF ☐ ON ☐

360

Audio:

OFF ☐ ON ☐

374

Auto Ante:

OFF ☐ ON ☐

364

Chat Filtering:

OFF ☐ ON ☐

368

User Chat:

Low ☐ Medium ☐ High ☐

362

Display Mode:

Windowed ☐ Full Screen ☐

370

372

OK

FIG. 5

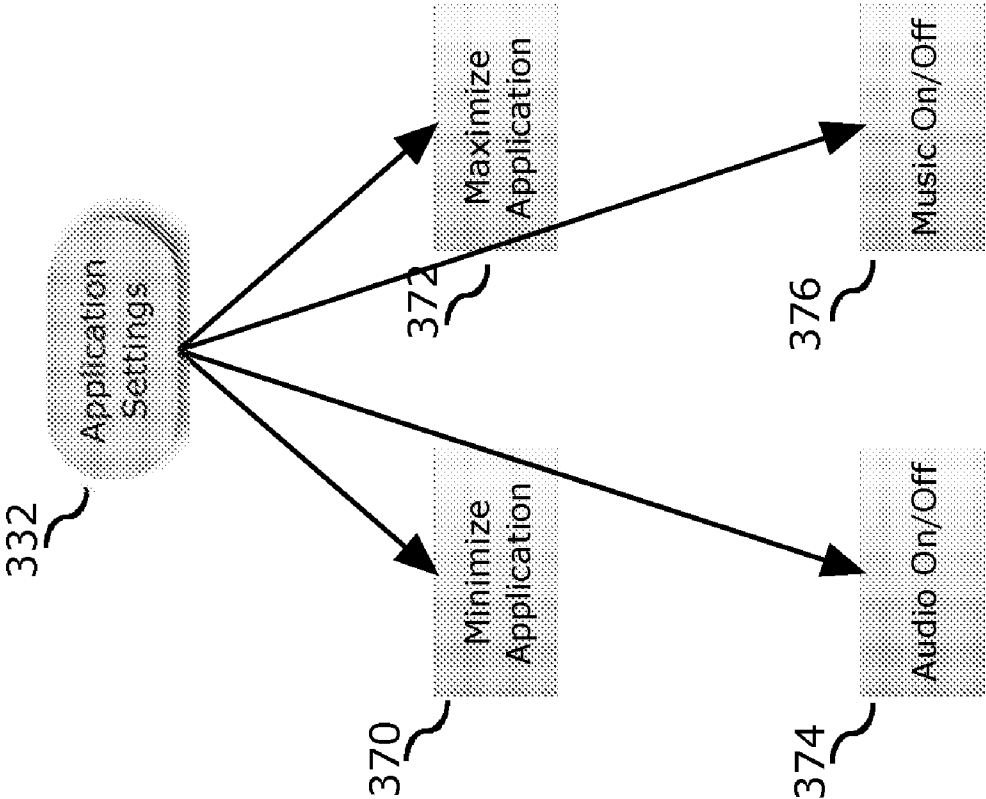


FIG. 6

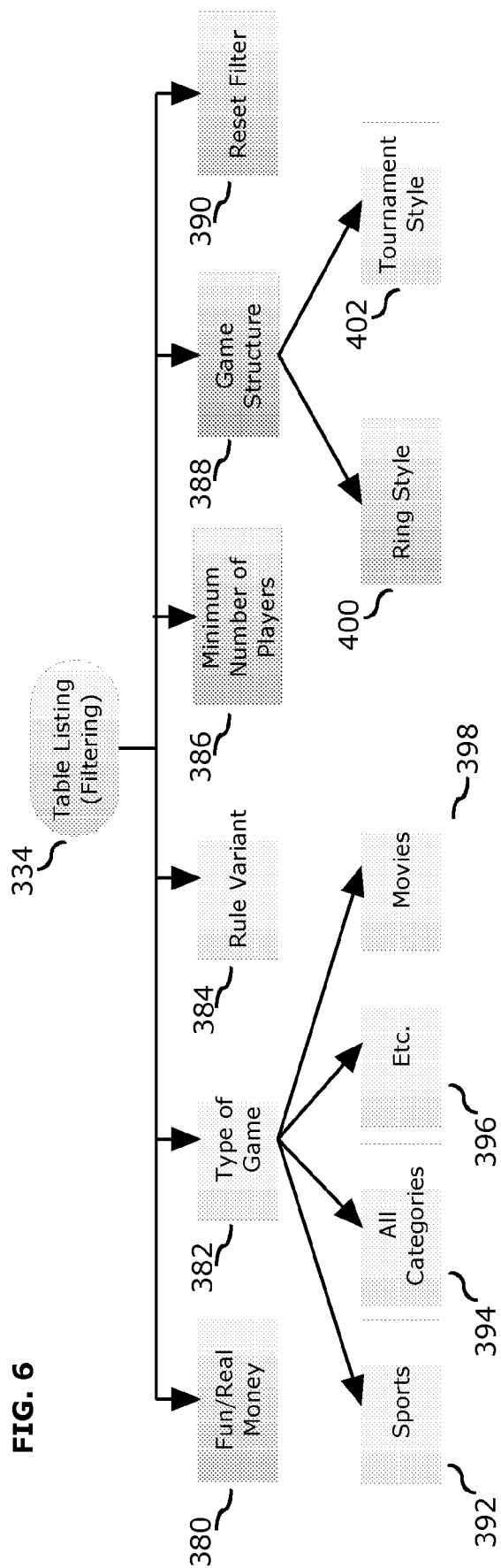


FIG. 7

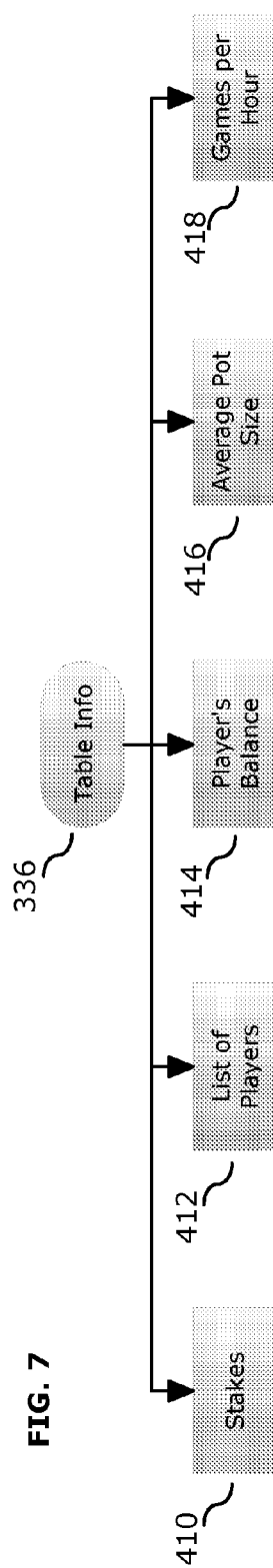


FIG. 7a

Name	Stakes	Players/Seals	Rounds/Hour	Average Pot
Table 1	\$5.00	7/10	32	\$525.00
Table 2	\$0.50	10/10	50	\$102.50
Table 3	\$10.00	2/10	37	\$210.50

Seated Players	Table Settings	Join Table
Player 1		
Player 2		

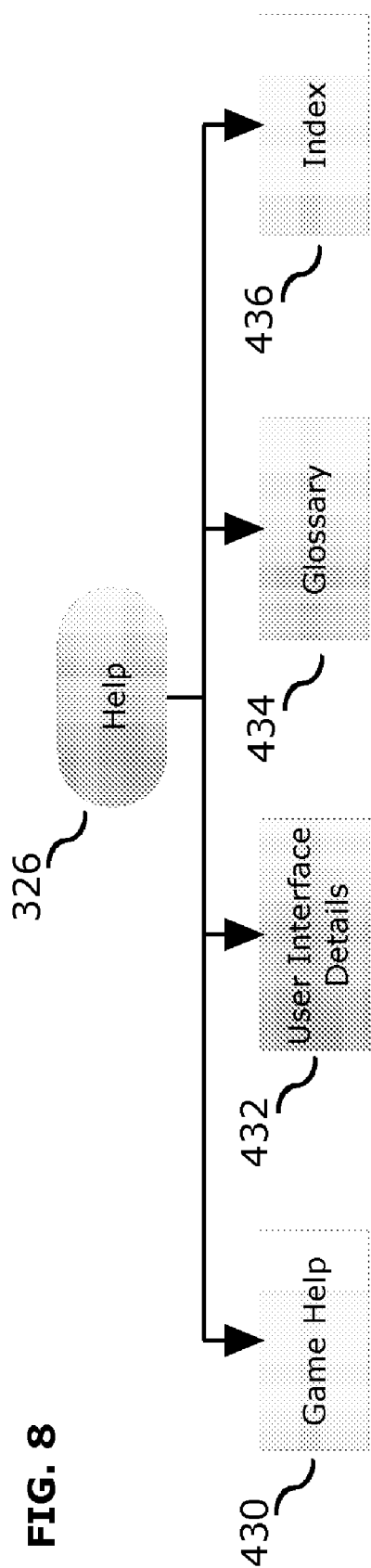


FIG. 9

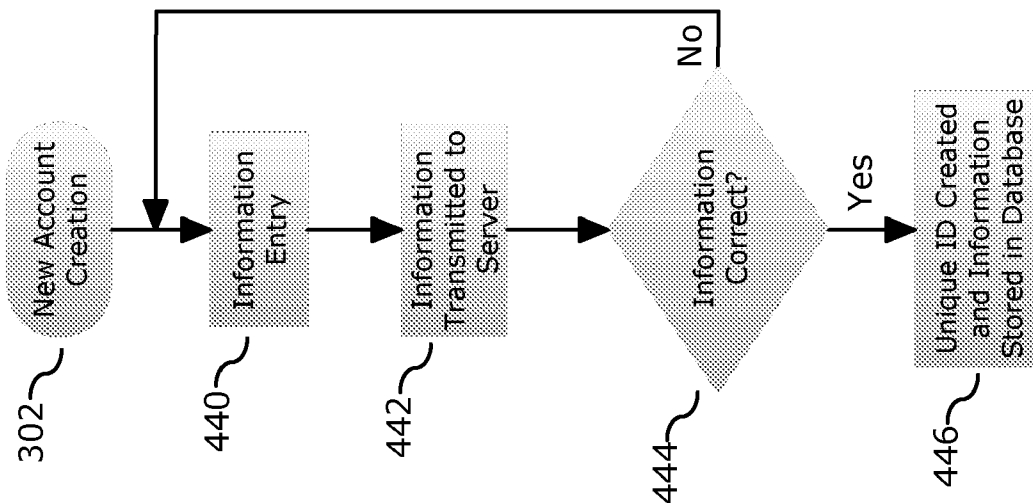


FIG. 9a

302

NEW ACCOUNT CREATION

Salutation: 450 Birthdate: 472

First Name: 452 Last Name: 454

Address Line 1: 456 City: 460

Address Line 2: 458 State/Province: 462

Zip/Postal Code: 464 Phone Number: 466

Country: 468 Cell Phone Number: 468

Email Address: 474

Re-type Email Address: 474

Password: 476

Re-type Password: 476

Cancel OK

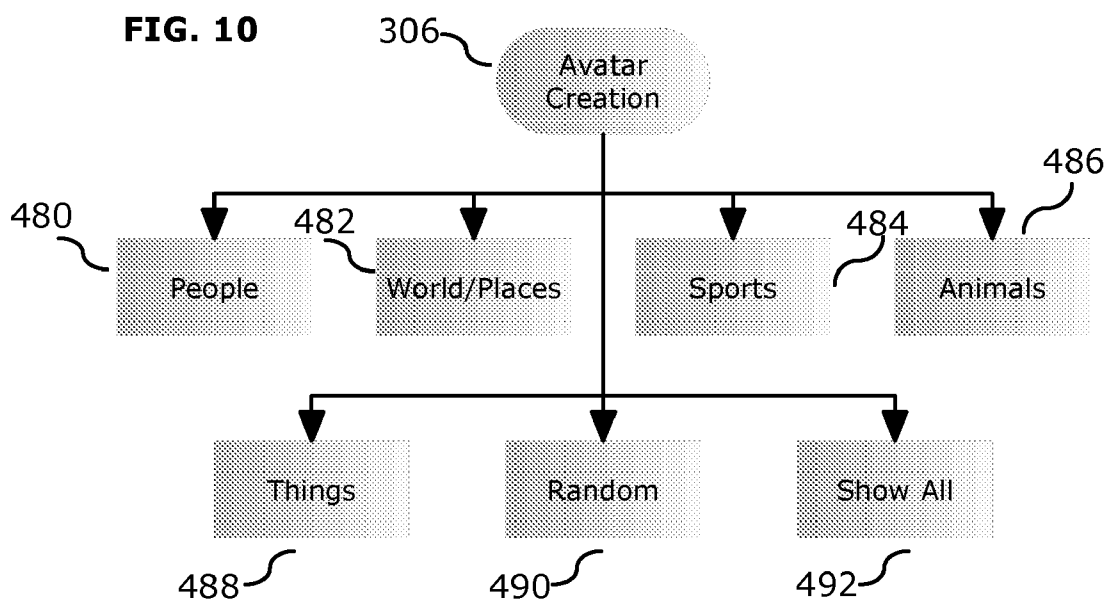
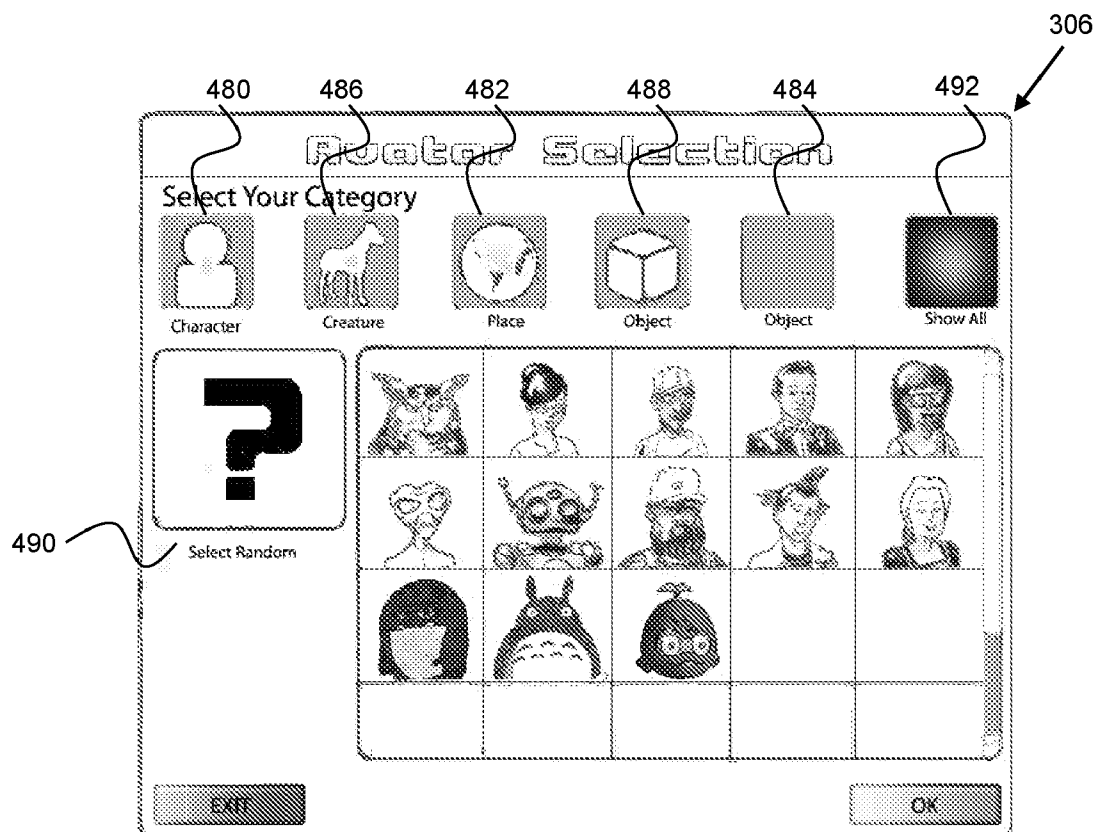


FIG. 10a



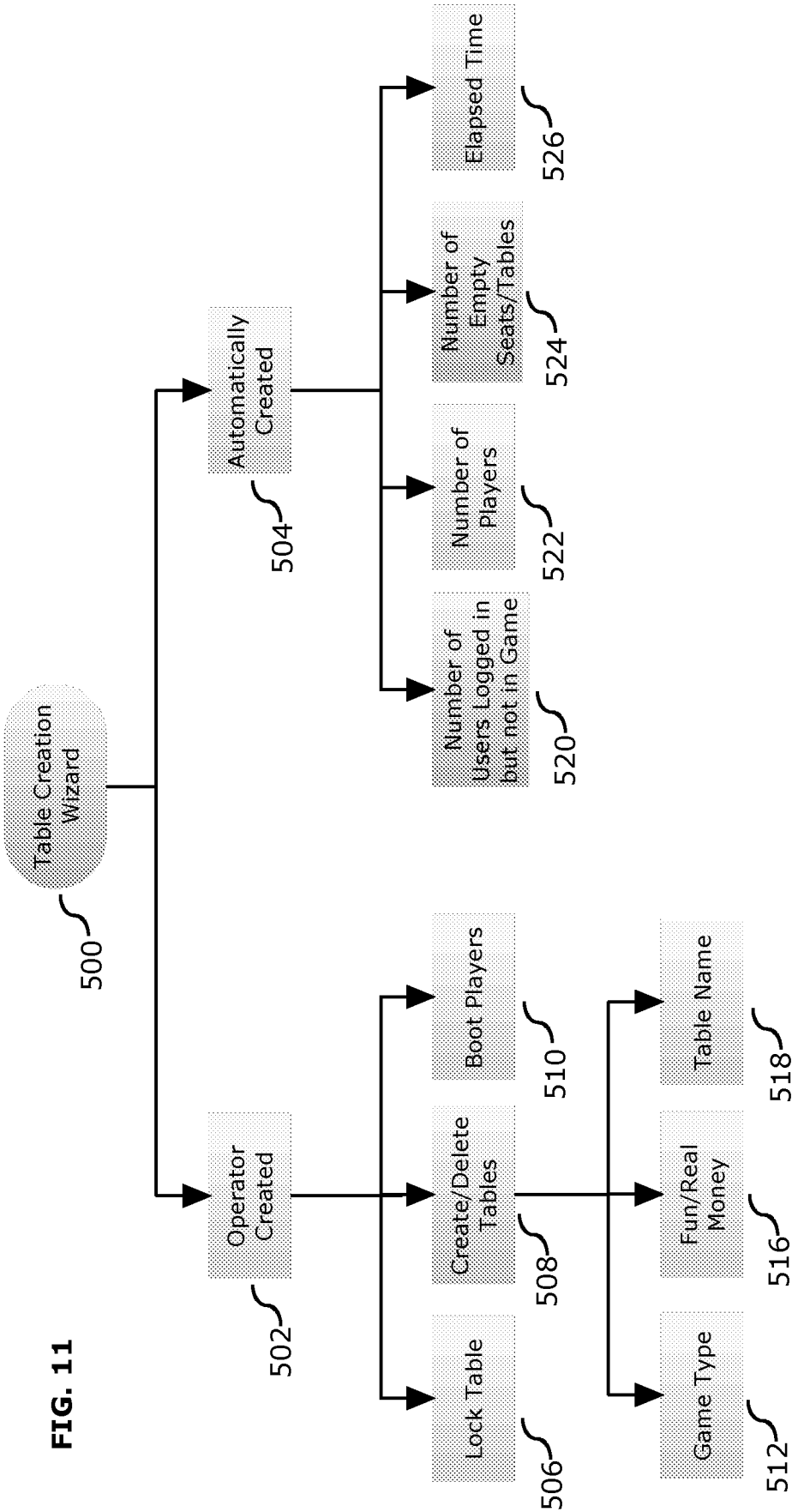


FIG. 12

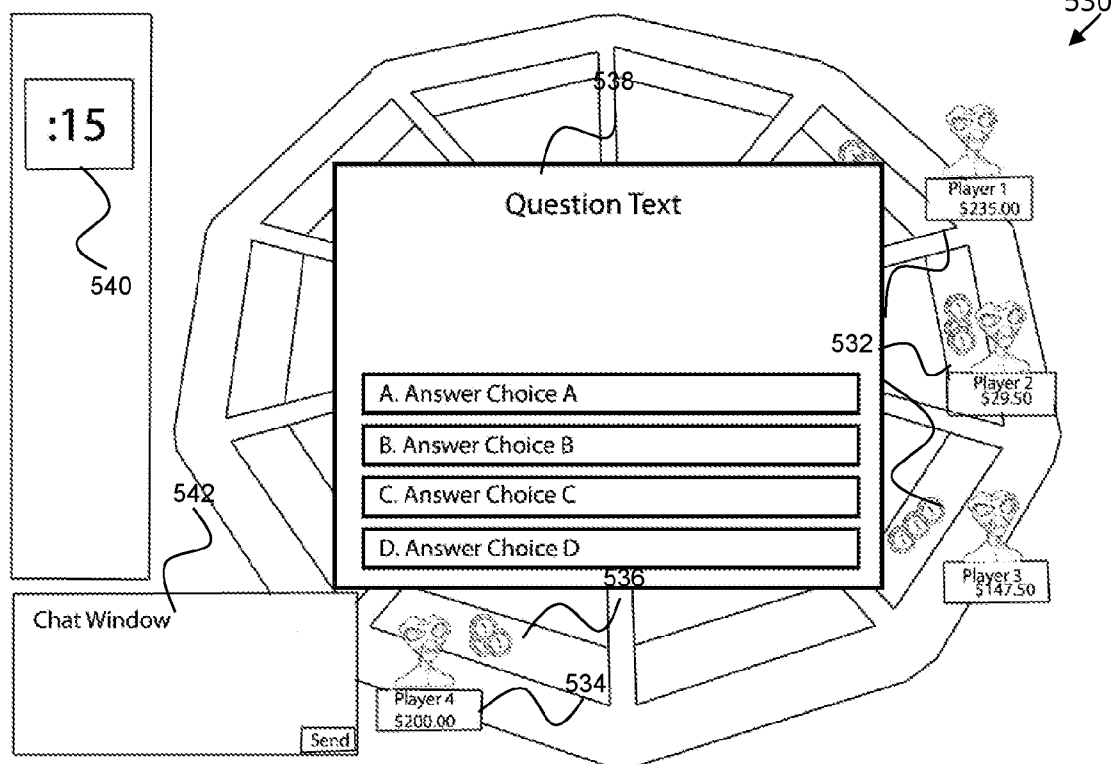
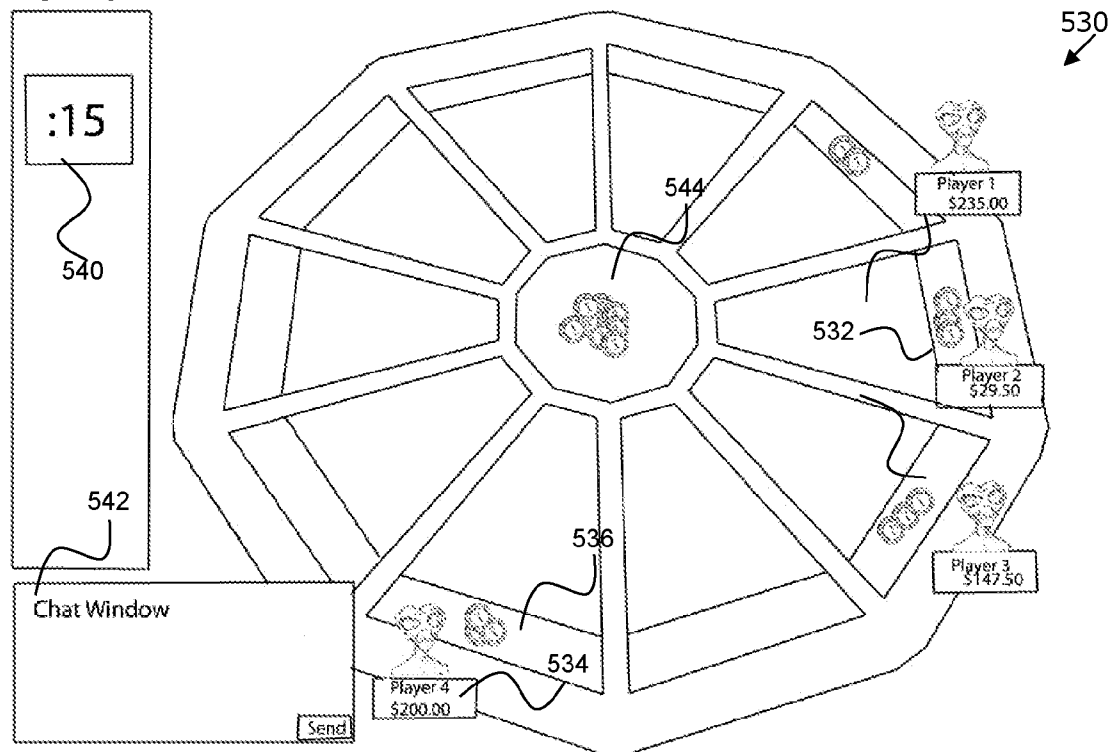


FIG. 12a



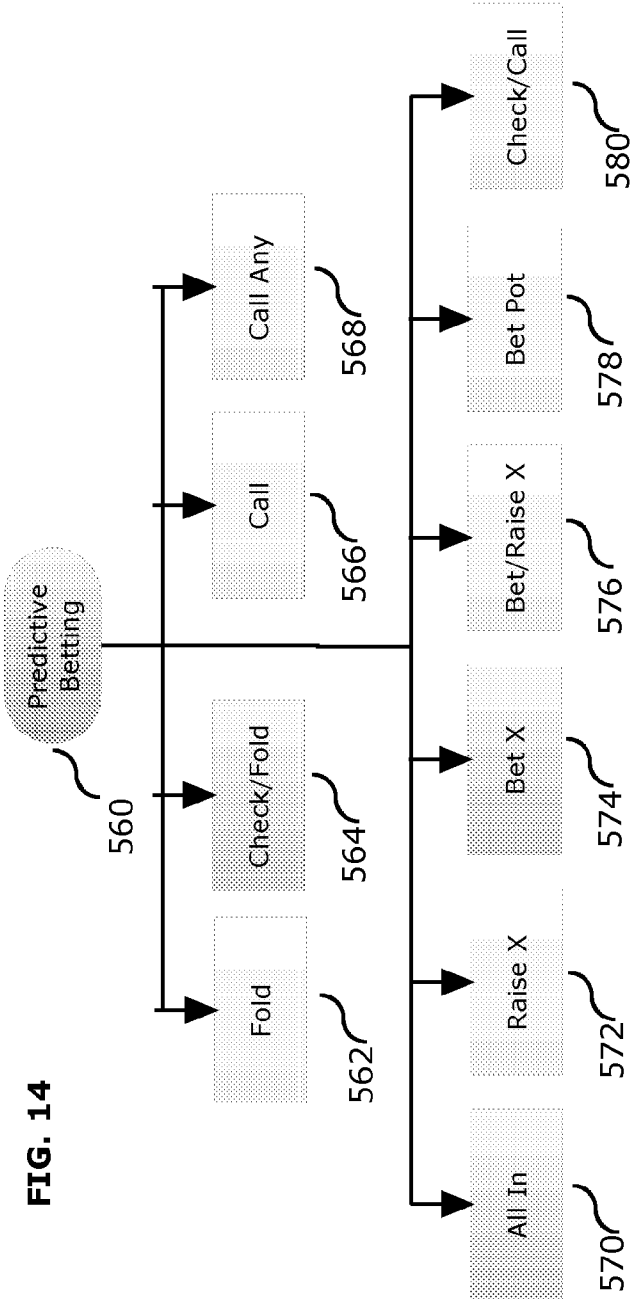
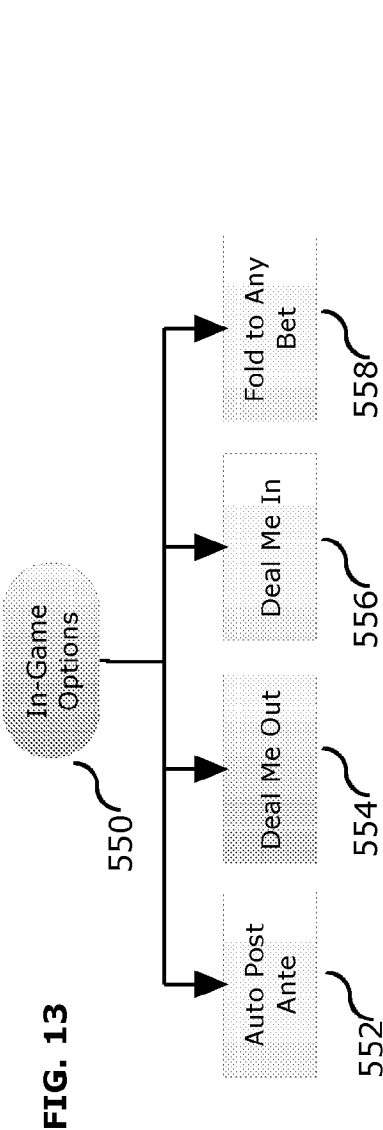


FIG. 15

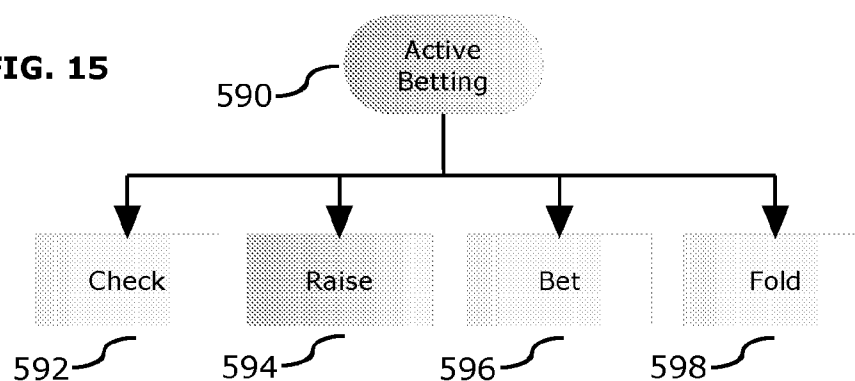


FIG. 16

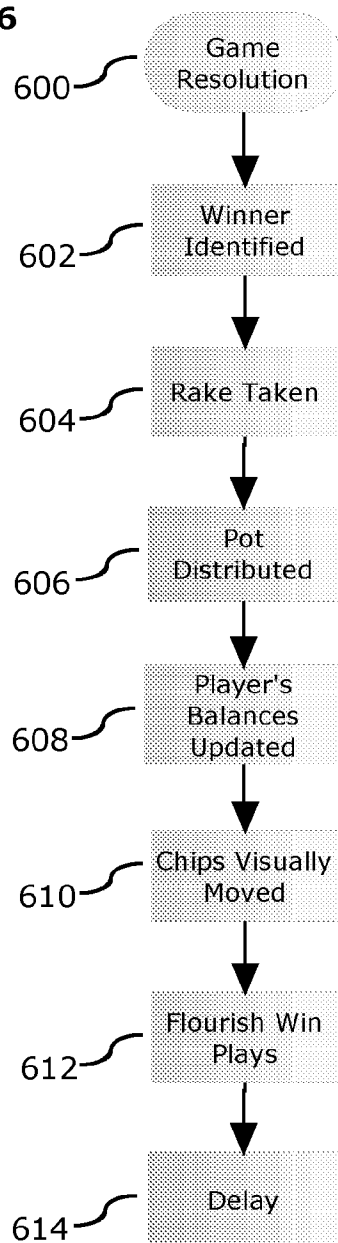


FIG. 16a



612

FIG. 16b



FIG. 18

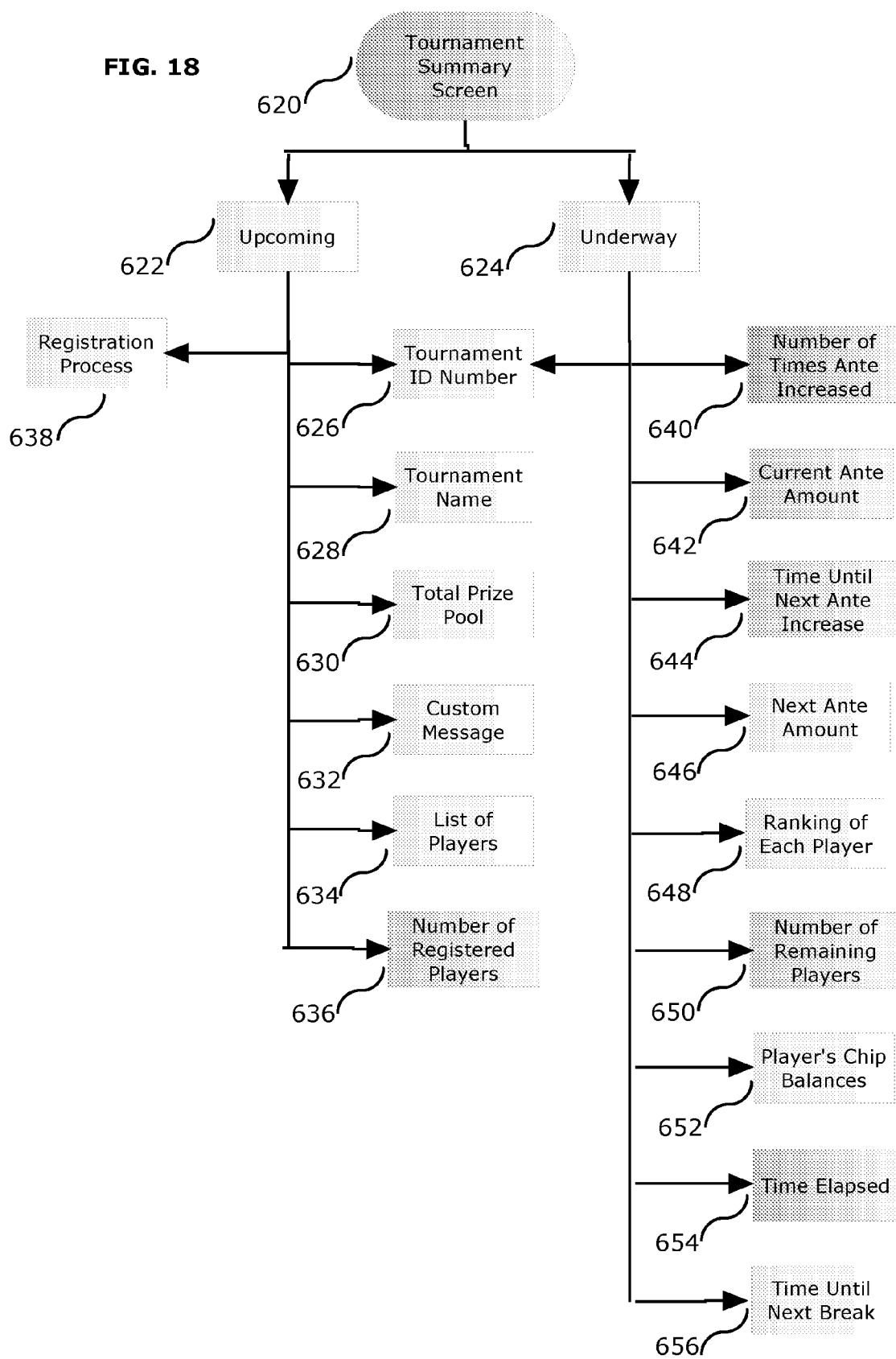


FIG. 19

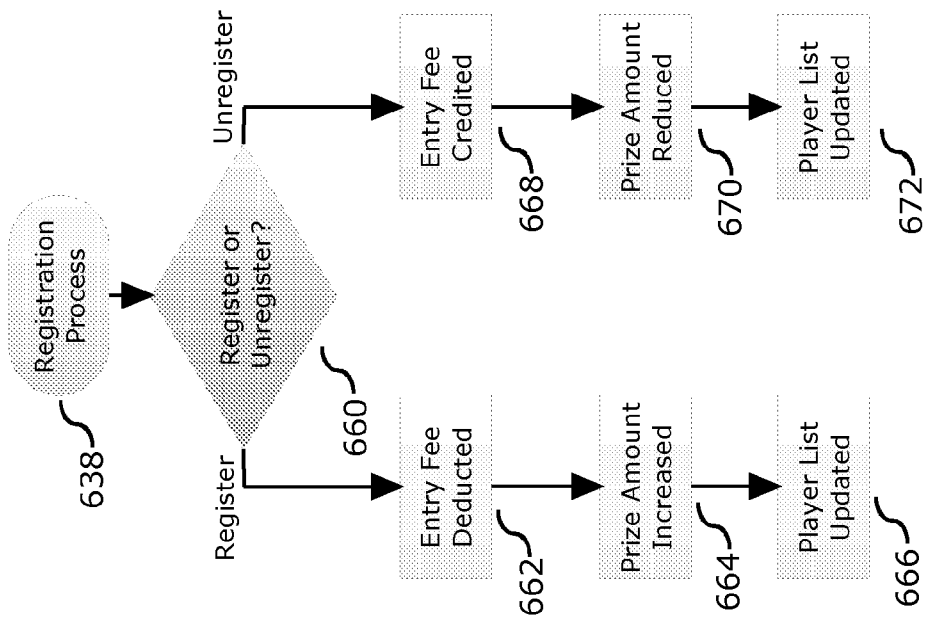
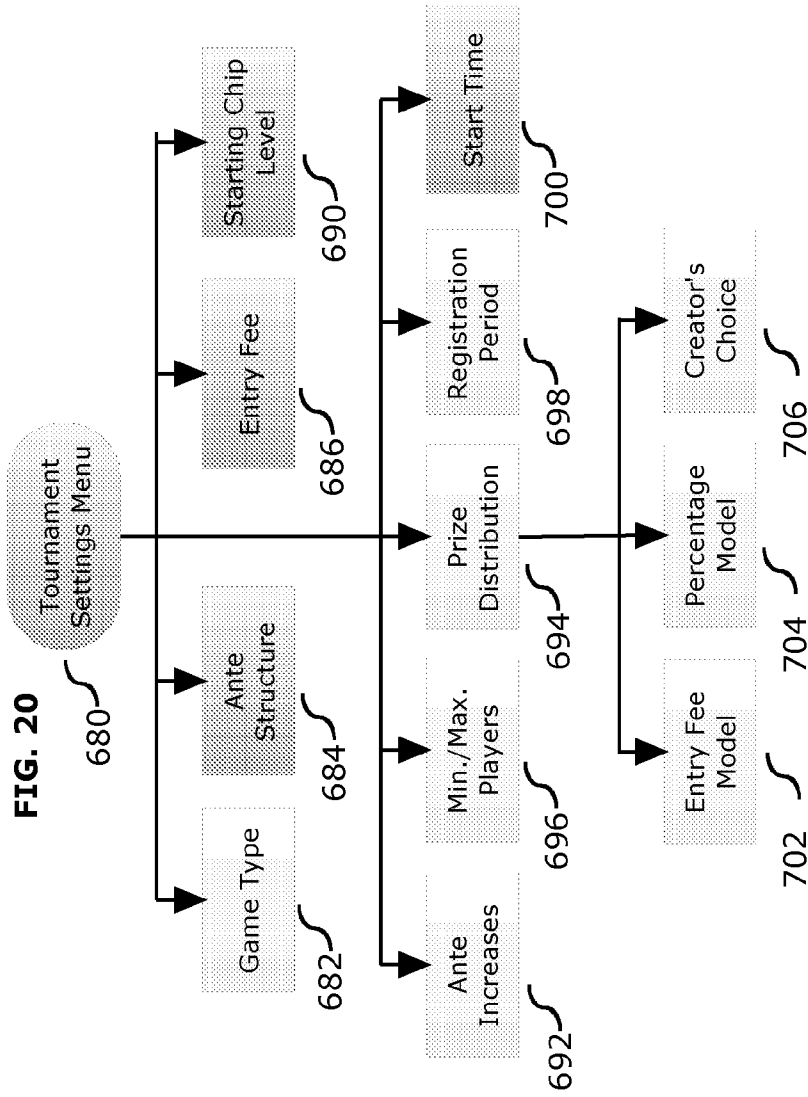


FIG. 20



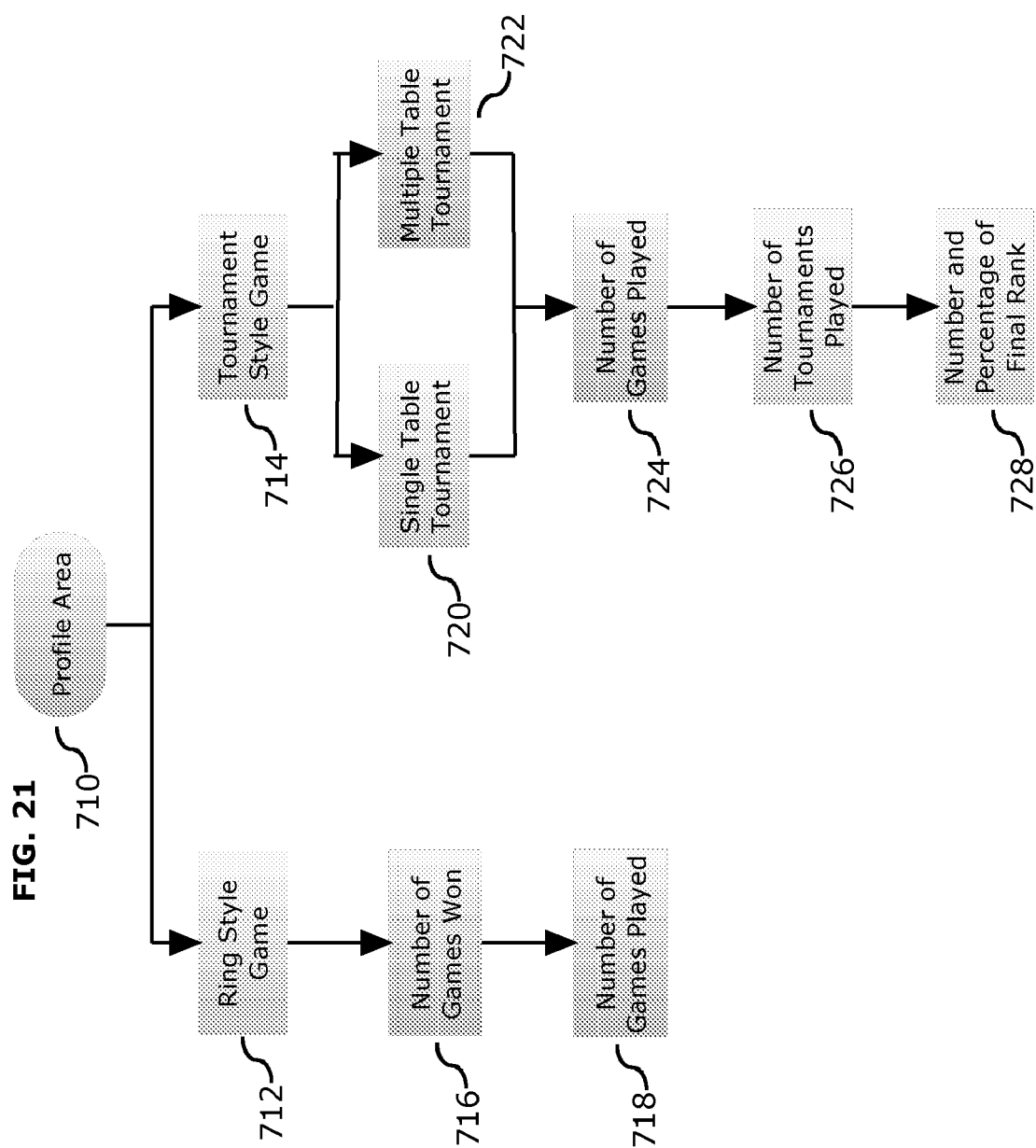


FIG. 22

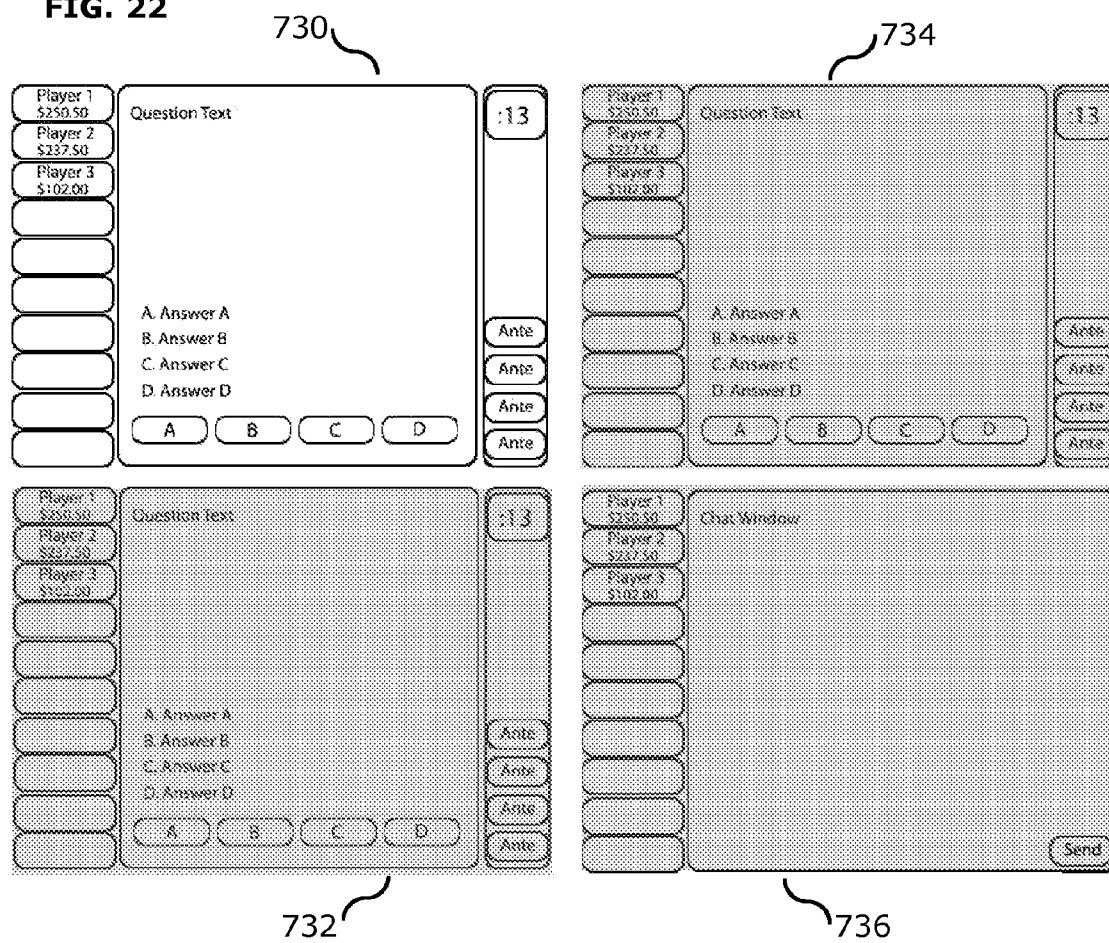


FIG. 23

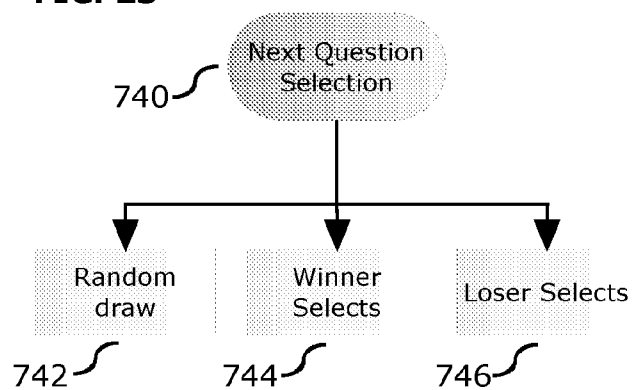
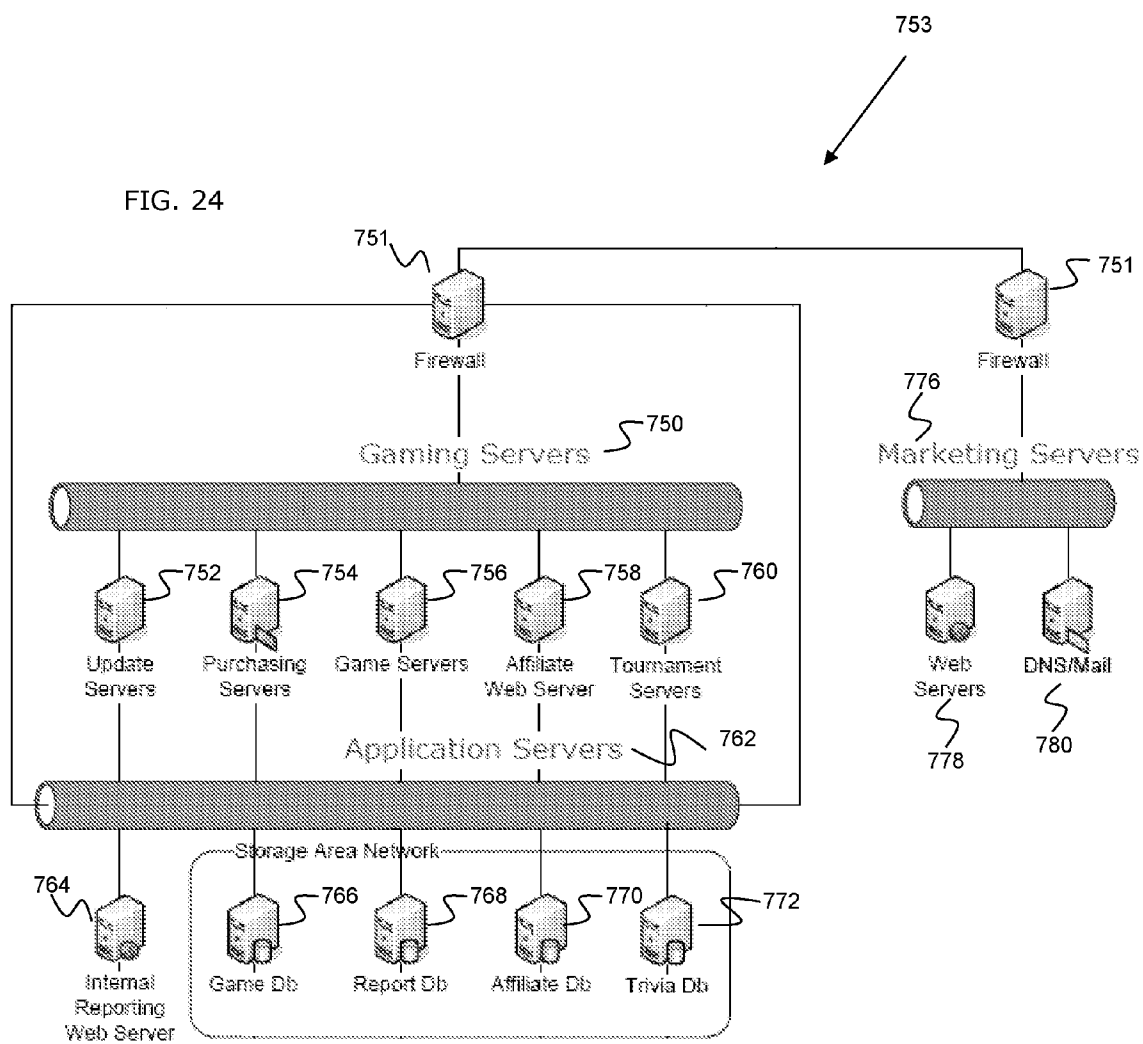


FIG. 24



REAL-MONEY ONLINE MULTI-PLAYER TRIVIA SYSTEM, METHODS OF OPERATION, AND STORAGE MEDIUM

REFERENCE TO RELATED APPLICATION

[0001] This application claims priority from Provisional Application Ser. No. 60/908,225 filed Mar. 27, 2007.

FIELD OF THE INVENTION

[0002] This invention pertains generally to trivia games and, more particularly, to a real-money online multi-player trivia game.

BACKGROUND OF THE INVENTION

[0003] Trivia games are well known as a form of entertainment. Generally, the trivia game consists of a question being presented to participants and then the first participant with the correct answer wins that round. The rounds progress for some pre-set length and the scores are tallied to determine the overall winner.

[0004] The most common and well known of these trivia style games are “Trivial Pursuit” and “Jeopardy.” Trivial Pursuit is a board game where participants gather at a pre-determined location and roll a die to determine what category of question will be asked. There are about six categories within any game; however, there are several different versions of the game that incorporate specific areas of trivia (movies, sports, etc.). As the participants progress, they collect game pieces representing correct answers at strategic points of the game. The winner is the first to collect all of the game pieces and answer a final question. The obvious limitations of this game are all participants must be in a reasonable vicinity of each other—for example, the same room—and a roll of the die determines the category of the question. Jeopardy proceeds in a similar manner except the participants choose a topic, and within that topic, a value for the question that corresponds to the questions difficulty level. The question is delivered to the participants and the first participant to “buzz in” is given an opportunity to answer the question. If the participant correctly answers the question, the value of the question is credited to the participant’s winnings; however, if the participant answers the question incorrectly, the value of the question is deducted from the participant’s winnings and the remaining participants again have the opportunity to “buzz in” and answer the question. The obvious problem with both of these is they require the participants to assemble at a predetermined time and location. In addition, though Jeopardy allows for some time of wagering, the wagered amount is, at least theoretically, tied to the difficulty of the question thereby not allowing a participant to wager different amounts of money for different categories or even particular questions. Also, there is no means to either “win” money from other players or compensate the parties running the trivia game.

[0005] For example, a game disclosed in U.S. Pat. No. 6,394,899 to Walker discloses a knowledge based wagering game that affords a plurality of players an opportunity to place a wager on the game. A sequential series of questions is displayed to each player who preferably selects a correct answer from a plurality of possible answers within a predetermined period of time. The answers selected by each player are recorded and the players are ranked with respect to all of the other players based on the number of correct answers selected and the amount of time taken to select the answers.

Under a pari-mutuel betting system payouts are made in accordance with the players’ relative scores.

[0006] The game disclosed in U.S. Pat. No. 6,497,412 to Bramm discloses a quiz game in which a player preferably attempts to answer one or more questions in a selected category and employs a method for selecting the category to enhance the fairness of the game over a wide range of players’ ages. At least one attribute of the category is selected by chance and at least one other attribute of the category is selected based on an individual preference of the player, wherein the selected category is defined by all of the selected attributes. The invention of the ’412 Patent bases the category selection at least in part on the individual preference of the player increases the player’s chances of correctly answering the question(s). Such a category selection method may be beneficially employed in an audio quiz game (e.g., a music trivia game) that includes a source of categorized questions and answers, an audio playing device that may selectively access and play pre-stored audio clips, and one or more selectors for selecting the by-chance attribute(s) of the category. The audio quiz game preferably utilizes an audio playing device that receives the category attributes, automatically retrieves the corresponding audio clip based on the entered attributes, and plays the clip at the instruction of the player. The game may be implemented as a discrete set of game components, or electronically as a hand-held game unit or as software to facilitate play between remote computer users over a network, such as the Internet.

[0007] In a final example, the game disclosed in U.S. Pat. No. 5,779,549 to Walker discloses a method and a system for a distributed electronic tournament system in which many remotely located players participate in a tournament through input/output devices connected to a central controller which manages the tournament. The method includes the steps of (a) uniquely identifying a player communicating with the central controller via an associated input/output device; (b) responding to payment of an entry fee by the player for allowing the player to participate in a tournament occurring within a fixed time window via an associated input/output device; (c) accessing a database to store in the database player information that is generated as the player participates in the tournament, such information being available for use in a subsequent tournament, which is administered by said controller and in which the player participates; and (d) awarding the player a prize for achieving a pre-established performance level in the tournament. In another preferred embodiment, the method further includes the steps of determining whether the player has been qualified to advance to a subsequent game session, in which at least one player is eliminated from the previous game session; and permitting each player qualified to a subsequent game session to participate in that game session. The system includes software and hardware to implement the method steps.

[0008] A severe limitation of the prior art is its inability to allow the user to play multiple games at the same time within the same graphical user interface (“GUI”). The present invention provides the ability for a user to connect to the server and then participate in multiple games at the same time.

[0009] Additionally, the prior art does not disclose a predictive betting method. By developing a predictive betting method, each game may proceed at a quicker pace thereby increasing a user’s ability to play multiple games at the same time and increase the enjoyment level for all players by reducing the “waiting” time.

[0010] Yet another limitation of the prior art is the lack of a customer retention mechanism. By rewarding frequent and continuous playing, customers are more likely to return when there is an increased brand loyalty.

[0011] Finally, the prior art fails to disclose both fun and real money wagering. By combining both fun and real money, the potential customer/client base increases tremendously. Further, by allowing fun money wagering, customers that would not otherwise play the game are introduced to the system and the gaming environment. Those customers are now significantly more likely to become real money players.

BRIEF SUMMARY OF THE INVENTION

[0012] In one aspect of the present invention, multiple players compete against one another in a trivia style game of skill while wagering either fun or real money. The trivia style game could be either a single game made up of one or more questions or a tournament style game with one or more single games linked together.

[0013] In another aspect of the present invention, a player may participate in multiple trivia style games at the same time.

[0014] In another aspect of the invention, a player may select a betting strategy before it his or her turn to bet.

[0015] In another aspect of the present invention, a player's wager and/or whether he or she answered a question correctly is not disclosed to other players.

[0016] These and other aspects of the disclosed subject matter, as well as additional novel features, will be apparent from the description provided herein. The intent of this summary is not to be a comprehensive description of the claimed subject matter, but rather to provide a short overview of some of the subject matter's functionality. Other systems, methods, features and advantages here provided will become apparent to one with skill in the art upon examination of the following FIGURES and detailed description. It is intended that all such additional systems, methods, features and advantages that are included within this description, be within the scope of the accompanying claims.

BRIEF DESCRIPTIONS OF THE DRAWINGS

[0017] The novel features believed characteristic of the invention are set forth in the claims. The invention itself, however, as well as a preferred mode of use, further objectives, and advantages thereof, will best be understood by reference to the following detailed description of an illustrative embodiment when read in conjunction with the accompanying drawings, wherein:

[0018] FIG. 1 illustrates a computer system and related peripherals that may operate with the trivia based game of the present embodiment.

[0019] FIG. 2 depicts graphically the trivia based game of the present embodiment.

[0020] FIG. 3 illustrates graphically the lobby menu of the present embodiment.

[0021] FIG. 4 graphically portrays the game play settings sub-menu of the present embodiment.

[0022] FIG. 4a graphically portrays the game options menu of the present embodiment.

[0023] FIG. 5 depicts graphically the application settings sub-menu of the present embodiment.

[0024] FIG. 6 demonstrates graphically the table listing (filtering) sub-menu of the present embodiment.

[0025] FIG. 7 represents graphically the table information sub-menu of the present embodiment.

[0026] FIG. 7a shows a graphic of the table information menu of the present embodiment.

[0027] FIG. 8 depicts graphically the help sub-menu of the present embodiment.

[0028] FIG. 9 shows a flow chart of the new account creation process of the present embodiment.

[0029] FIG. 9a depicts a graphic of the new account creation menu of the present embodiment.

[0030] FIG. 10 shows the avatar creation menu tree of the present embodiment.

[0031] FIG. 10a depicts a graphic of the avatar creation menu of the present embodiment.

[0032] FIG. 11 depicts a graphic of the table creation wizard of the present embodiment.

[0033] FIG. 12 depicts a graphic of the general game display of the present embodiment.

[0034] FIG. 12a depicts another graphic of the general game display of the present embodiment.

[0035] FIG. 13 portrays graphically the in-game options of the present embodiment.

[0036] FIG. 14 represents graphically the predictive betting features of the present embodiment.

[0037] FIG. 15 depicts graphically the active betting options of the present embodiment.

[0038] FIG. 16 a flow chart of the game resolution process of the present embodiment.

[0039] FIGS. 16a shows a graphic of a ring style game flourish win of the present embodiment.

[0040] FIGS. 16b shows a graphic of a tournament style game flourish win of the present embodiment.

[0041] FIG. 17 represents graphically the tournament style game of the present embodiment.

[0042] FIG. 18 depicts graphically the tournament summary screen of the present embodiment.

[0043] FIG. 19 portrays graphically the registration process of the present embodiment.

[0044] FIG. 20 demonstrates graphically the tournament settings menu of the present embodiment.

[0045] FIG. 21 depicts graphically the profile area of the present embodiment.

[0046] FIG. 22 presents a graphic of a single player participating in multiple games of the present embodiment.

[0047] FIG. 23 illustrates graphically the next question selection options of the present embodiment.

[0048] FIG. 24 illustrates graphically an exemplary network topology of the present embodiment.

DETAILED DESCRIPTION OF ILLUSTRATIVE EMBODIMENTS

[0049] Although described with particular reference to a server and client configuration, the claimed subject matter can be implemented in any information technology system.

[0050] Those with skill in the arts will recognize that the disclosed embodiments have relevance to a wide variety of computing environments in addition to those specific examples described below.

[0051] All references, including publications, patent applications, and patents, cited herein are hereby incorporated by reference to the same extent as if each reference were individually and specifically indicated to be incorporated by reference and were set forth in its entirety herein.

[0052] With reference to FIG. 1, an exemplary system within a computing environment for implementing the invention includes a general purpose computing device in the form of a computing system 200, commercially available from Intel, IBM, AMD, Motorola, Cyrix and others. Components of the computing system 202 may include, but are not limited to, a processing unit 204, a system memory 206, and a system bus 236 that couples various system components including the system memory to the processing unit 204. The system bus 236 may be any of several types of bus structures including a memory bus or memory controller, a peripheral bus, and a local bus using any of a variety of bus architectures.

[0053] Computing system 200 typically includes a variety of computer readable media. Computer readable media can be any available media that can be accessed by the computing system 200 and includes both volatile and nonvolatile media, and removable and non-removable media. By way of example, and not limitation, computer readable media may comprise computer storage media and communication media. Computer storage media includes volatile and non-volatile, removable and non-removable media implemented in any method or technology for storage of information such as computer readable instructions, data structures, program modules or other data.

[0054] Computer memory includes, but is not limited to, RAM, ROM, EEPROM, flash memory or other memory technology, CD-ROM, digital versatile disks (DVD) or other optical disk storage, magnetic cassettes, magnetic tape, magnetic disk storage or other magnetic storage devices, or any other medium which can be used to store the desired information and which can be accessed by the computing system 200.

[0055] The system memory 206 includes computer storage media in the form of volatile and/or nonvolatile memory such as read only memory (ROM) 210 and random access memory (RAM) 212. A basic input/output system 214 (BIOS), containing the basic routines that help to transfer information between elements within computing system 200, such as during start-up, is typically stored in ROM 210. RAM 212 typically contains data and/or program modules that are immediately accessible to and/or presently being operated on by processing unit 204. By way of example, and not limitation, an operating system 216, application programs 220, other program modules 220 and program data 222 are shown.

[0056] Computing system 200 may also include other removable/non-removable, volatile/nonvolatile computer storage media. By way of example only, a hard disk drive 224 that reads from or writes to non-removable, nonvolatile magnetic media, a magnetic disk drive 226 that reads from or writes to a removable, nonvolatile magnetic disk 228, and an optical disk drive 230 that reads from or writes to a removable, nonvolatile optical disk 232 such as a CD ROM or other optical media could be employed to store the invention of the present embodiment. Other removable/non-removable, volatile/nonvolatile computer storage media that can be used in the exemplary operating environment include, but are not limited to, magnetic tape cassettes, flash memory cards, digital versatile disks, digital video tape, solid state RAM, solid state ROM, and the like. The hard disk drive 224 is typically connected to the system bus 236 through a non-removable memory interface such as interface 234, and magnetic disk drive 226 and optical disk drive 230 are typically connected to the system bus 236 by a removable memory interface, such as interface 238.

[0057] The drives and their associated computer storage media, discussed above, provide storage of computer readable instructions, data structures, program modules and other data for the computing system 200. For example, hard disk drive 224 is illustrated as storing operating system 268, application programs 270, other program modules 272 and program data 274. Note that these components can either be the same as or different from operating system 216, application programs 220, other program modules 220, and program data 222. Operating system 268, application programs 270, other program modules 272, and program data 274 are given different numbers hereto illustrates that, at a minimum, they are different copies.

[0058] A user may enter commands and information into the computing system 200 through input devices such as a tablet, or electronic digitizer, 240, a microphone 242, a keyboard 244, and pointing device 246, commonly referred to as a mouse, trackball, or touch pad. These and other input devices are often connected to the processing unit 204 through a user input interface 248 that is coupled to the system bus 208, but may be connected by other interface and bus structures, such as a parallel port, game port or a universal serial bus (USB).

[0059] A monitor 250 or other type of display device is also connected to the system bus 208 via an interface, such as a video interface 252. The monitor 250 may also be integrated with a touch-screen panel or the like. Note that the monitor and/or touch screen panel can be physically coupled to a housing in which the computing system 200 is incorporated, such as in a tablet-type personal computer. In addition, computers such as the computing system 200 may also include other peripheral output devices such as speakers 254 and printer 256, which may be connected through an output peripheral interface 258 or the like.

[0060] Computing system 200 may operate in a networked environment using logical connections to one or more remote computers, such as a remote computing system 260. The remote computing system 260 may be a personal computer, a server, a router, a network PC, a peer device or other common network node, and typically includes many or all of the elements described above relative to the computing system 200, although only a memory storage device 262 has been illustrated. The logical connections depicted include a local area network (LAN) 264 connecting through network interface 276 and a wide area network (WAN) 266 connecting via modem 278, but may also include other networks. Such networking environments are commonplace in offices, enterprise-wide computer networks, intranets and the Internet.

[0061] For example, in the present embodiment, the computer system 200 may comprise the source machine from which data is being migrated, and the remote computing system 260 may comprise the destination machine. Note however that source and destination machines need not be connected by a network or any other means, but instead, data may be migrated via any media capable of being written by the source platform and read by the destination platform or platforms.

[0062] The central processor operating pursuant to operating system software such as IBM OS/2®, Linux®, UNIX®, Microsoft Windows®, Apple Mac OSX® and other commercially available operating systems provides functionality for the services provided by the present invention. The operating system or systems may reside at a central location or distributed locations (i.e., mirrored or standalone).

[0063] Software programs or modules instruct the operating systems to perform tasks such as, but not limited to, facilitating client requests, system maintenance, security, data storage, data backup, data mining, document/report generation and algorithms. The provided functionality may be embodied directly in hardware, in a software module executed by a processor or in any combination of the two.

[0064] Furthermore, software operations may be executed, in part or wholly, by one or more servers or a client's system, via hardware, software module or any combination of the two. A software module (program or executable) may reside in RAM memory, flash memory, ROM memory, EPROM memory, EEPROM memory, registers, hard disk, a removable disk, a CD-ROM, DVD, optical disk or any other form of storage medium known in the art. An exemplary storage medium is coupled to the processor such that the processor can read information from, and write information to, the storage medium. In the alternative, the storage medium may be integral to the processor. The processor and the storage medium may also reside in an ASIC. The bus may be an optical or conventional bus operating pursuant to various protocols that are well known in the art.

[0065] FIG. 2 depicts graphically the trivia based game of the present embodiment. First, the user connects with the server 290. The user may either connect to the server via a webpage or the client software. If the user connects to the server via the webpage, the user is given the option of downloading the client software to the user's computer system 292. After the user has downloaded the client software to the user's computer system 294, the user may then connect to the server via the client software. After the user connects to the server via the client software, the server verifies the client software is up-to-date and unmodified 296. This is accomplished by a cyclic redundancy check (CRC). A CRC is a mathematical calculation on a set of information—for example, a piece of software code. The mathematical calculation results in a semi-unique number. This number may then be compared against another CRC that was calculated from a piece of code known to be correct. If the CRCs match, there is a significant probability the two pieces of code are the same. If the CRCs do not match, there exists some difference between the two pieces of code. Therefore, if the CRC on the client software does not match the CRC of the master client software stored on the server, the server will replace the corrupted or modified programs 298. After the client software is verified as correct and up-to-date, the user is given the option of either creating a new account or logging into an existing account 300. If the user chooses to create a new account, the user is prompted with the new account creation process 302 (see FIG. 9). If the user already has an account, after logging in (providing a unique username and password to the server) the user is given the option of creating a new avatar 304. An avatar is an online persona. If the user chooses to create a new avatar, the user is prompted with the new avatar creation process 306 (see FIG. 10). If the user chooses not to create a new avatar or returns from the new avatar creation process 306, then the user must choose the avatar they will use during this session 308. Finally, the user is presented with the lobby menu 310.

[0066] FIG. 3 illustrates graphically the lobby menu 200 of the present embodiment. The lobby menu 310 provides several sub-menus to the user, such as: options 320, exit 322, trivia table lobby 324, help 326 (see FIG. 8), and cashier 328. The exit 322 option allows the user to logout out of the server and disconnects the client software from the server. The

options 320 option has two sub-menus: game play settings 330 (see FIG. 4) and application settings 332 (see FIG. 5). The trivia table lobby 324 is the main area for users to choose which trivia games they want to join. Within the trivia table lobby 324, the user has several sub-menus and options. The join/leave 338 option provides the user the ability to join a game 340 that has open slots available or to leave a game 342 currently in progress. The remaining sub-menus are the table listing/filtering 334 (see FIG. 6) sub-menu and the table info 336 (see FIG. 7) sub-menu. The help 326 sub-menu provides general help for the game and client software (see FIG. 8). Finally, the cashier 328 sub-menu has several options including: balance 344 for the user to check both the user's real and play money balance currently in their account; withdrawals 346 for the user to request a withdrawal be made from their positive real money balance to a specific account (PayPal, wire transfer, electronic funds transfer, etc.) and allows the user to cancel a previously entered withdrawal request so the real money that would have otherwise been transferred out of the user's real money account will remain in the account such that the user may use the funds in future games; purchasing 348 which allows the user to deposit additional real money funds into their account via different methods (PayPal, wire transfer, credit card, electronic funds transfer, etc.); user information 350 allows the user to view and edit information such as: title, name, birth date, address, phone number, country, etc. and also allows the user to edit certain purchase/withdrawal account specifics such as: method, name, phone number, address, country, username, and password; and transaction history 352 which allows the user to view the user's historic transactions for certain time frames (seven days, one month, three months, etc.). All transactions conducted within the cashier 328 sub-menu are logged for security purposes.

[0067] FIGS. 4 and 4a, respectively, graphically portray the game play settings 330 sub-menu and a graphic of the game options menu of the present embodiment. With respect to FIGS. 4 and 4a, the game play settings 330 sub-menu has several options including: animation 360 for the user to adjust the animations the user sees; user chat 362 for different chat options; always ante 364 which allows the user to adjust whether the user wants to automatically ante when necessary for the user to stay in a game; and bad word filter 368 which allows the user to toggle and adjust a filter intended to screen the chat and censor certain offensive or harassing words. With respect to FIG. 4, there is also a flourish wins 366 option which toggles a visual and/or auditory cue indicating the game is over and a winner has been determined.

[0068] FIG. 5 depicts graphically the application settings 332 sub-menu of the present embodiment. The application settings 332 sub-menu allows the user to: minimize the application 370 which minimizes the client software so the user can more easily gain access to their desktop XX or see and interact with other open programs XX; maximize the application 372 which makes the client software display full screen on the user's monitor XX and makes the client software the active program; audio on/off 374 toggles the audio (shuffling sounds, dealing sounds, betting sounds, etc.) on or off; and music on/off 376 toggles the background music on or off.

[0069] FIG. 6 demonstrates graphically the table listing (filtering) 334 sub-menu of the present embodiment. The table listing (filtering) 334 sub-menu provides a method for the user to narrow down the list of potentially hundreds or thousands of different trivia games currently being offered.

The user can sort by one or more of the following options. The fun/real money **380** filter displays only the games that are using real or play money depending on which the user has chosen. The type of game **382** filter shows the types of trivia questions that will be asked during the game (sports **392**, movies **398**, history (not shown), all categories **394**, a sub-set of categories (not shown), etc. **396**). The rule variant **384** filter shows the different rule variants available (winner chooses next category, loser chooses next category, etc.). The minimum number of players **386** option displays the minimum number of players required before the game will begin. This is helpful as it gives the user a rough idea of how long it will be before the game will begin (for example, a game that only needs one more player will start immediately upon the user joining, however, a game still needing five players will probably take longer to begin). The game structure **388** filter shows whether the game is a ring style **400** game or a tournament style **402** game. A ring style **400** game has a fixed number of available "seats." Once the seats in the game are filled, the game no longer appears in the table listing. If a person leaves an otherwise full trivia game, the trivia game would once again appear in the table listing as available for a user to enter. A tournament style **402** game can have one game or several ring style games linked or tiered together (see FIG. 17). A person skilled in the art could easily envision additional filtering options. Finally, the reset filter **390** option allows the user to disable any previously selected filtering options and return to the full list of available trivia games.

[0070] FIG. 7 represents graphically the table information **336** sub-menu of the present embodiment. The table information **336** sub-menu provides a user information on a particular game before the user has actually joined the game. The stakes **410** option tells the user the stakes of the current game. The list of players **412** option tells the user the names of the players currently in the game. The player's balance **414** option tells the user the balance of chips that each player has available for play in the current game. The average pot size **416** tells the user the average pot size over the course of the game. Finally, the games per hour **418** tells the user the average number of rounds (trivia questions asked and answered) per hour to help the user evaluate the pace of the current game.

[0071] FIG. 7a shows a graphic of the table information menu of the present embodiment. This menu provides more specific information about particular games including: the stakes **410**; the list of players **412** currently seated in the selected game; the average pot size **416**; the rounds per hour **418**; the name of the game **420**; and the players/seats **422** which shows the number of players currently in the game and the maximum number of players allowed in the game.

[0072] FIG. 8 depicts graphically the help **326** sub-menu of the present embodiment. The help **326** sub-menu provides the user with instructions and other helpful information and reference material. The game help **430** option provides information and instruction on actually playing the trivia game. The user interface details **432** option provides the user a series of help "guides" for the various graphical user interfaces ("GUIs") available to the user. The glossary **434** option provides a quick reference glossary of terms used in the trivia games, in the GUIs, and generally related to the trivia game and navigation. Finally, the index **436** option allows the user to quickly filter and navigate to a particular topic (very similar to the index of a textbook).

[0073] FIG. 9 and 9a, respectively, show a flow chart of the new account creation **302** process and a graphic of the new account creation menu **303** of the present embodiment. The new account creation **302** process provides the user the ability to create a new account. The user is prompted to enter a series of personal information **440**. Once the user inputs the required information, the information is transmitted **442** to the servers **753** (see FIG. 24) where the information is verified. The servers **753** (see FIG. 24) verify all the information was input properly **444** and prompts the user to reenter any errant or missing information (duplicate names or email addresses, not enough digits in a phone number, invalid email address, etc.). Once the information is verified, the server assigns the account a unique identification number and stores the information in the database **446**. With respect to FIG. 9a, the personal information **440** could include: salutation **450**, first name **452**, last name **454**, first line of address **456**, second line of address **458**, city **460**, state **462**, zip code **464**, phone number **466**, alternate phone number **468**, date of birth **472**, email address **474**, password **476**, country **470**, etc. In another embodiment, the information required for registration is reduced for users desiring to only play with fun money (for example, only name and date of birth).

[0074] FIGS. 10 and 10a, respectively show the avatar creation menu tree **306** and a graphic of the avatar creation menu **307** of the present embodiment. The user is presented with all of the available avatars to begin. An avatar is an online persona for the user. The avatar is essentially a picture, graphic, or other design that will be shown to other players once the user joins a game. The user may filter the avatars by subject and/or topic, such as: people **480**, world/places **482**, sports **484**, animals **486**, and things **488**. When the user identifies an avatar he or she likes, the user selects that avatar. In the event the user cannot, or does not want to select an avatar, there is also a random avatar **490** option where an avatar is randomly selected for the user. The show all **492** option disables any previously selected filters and displays all of the avatars. Further, the user may be given the opportunity to further customize his or her avatar, for example, by changing colors, shapes, facial or body characteristics, etc. The user may also be given the opportunity to upload a picture or graphic to use as his or her avatar. It is advisable that any uploaded avatars require express approval before use so as to mitigate any legal issues or any explicit or offensive material.

[0075] FIG. 11 depicts graphically the table creation wizard **500** of the present embodiment. In most cases the trivia games are automatically created **504**; however, in some cases it may be necessary or desirable to have one or more trivia games created manually as an operator created **502** game. The operator has access to a GUI that provides a graphical listing of the current tables outlining all the features of each individual table (stakes, game type, game structure, players, etc.). The operator, from the table creation wizard **500**, has a variety of options including: create/delete tables **508** which allows the operator to manually create a new table or delete an existing table; lock table **506** allows the operator to prevent any further users from joining a table effectively locking the table to the users that have already joined the game; eject players **510** allows the operator to remove players from a current game. A mechanism for compensating a user that is ejected from a game may be employed. For example, the user could receive a refund for rounds not yet complete or get free entry into a later tournament. The operator may adjust all of the settings for a particular game at the time of creation from

the create/delete tables **508** sub-menu, including: game type **512** (discussed in FIG. 6); fun/real money **516** (discussed in FIG. 6), and the table name **518** which is the name of the table displayed to the user in the table listing (filtering) **334** (see FIG. 6) sub-menu. In addition to operator created **502** games, there will also be automatically created **504** tables based on a series of criteria. The first criterion is the current number of players **522** logged into the servers **753** (see FIG. 24). This criterion helps ensure the number of games available aligns with the demand of users. If there are many users logged into the servers **753** (see FIG. 24), more games will be created to accommodate the heavier user load; however, if there are only a few users logged into the servers **753** (see FIG. 24), then not as many games are created. Coupled with this criterion is the number of users logged in but not currently in a game **520**. This criterion helps the system evaluate the number of users searching for a game. The more users searching for a game, the more games will be created. Another criterion is the total number of empty seats/tables **524** which allows the servers **753** (see FIG. 24) to evaluate the demand for additional tables. If there are many empty seats and/or tables, no additional tables will be created and existing empty tables may be dissolved until the number of empty seats/tables **524** is more balanced with the current number of players **522** and the number of players logged in but not in a game **520**. The final criterion is the elapsed time **526** for a particular table. If a table has remained open and empty for an extended period of time, the table will be dissolved.

[0076] FIGS. 12 and 12a both present a graphic of the general game display **530** of the present embodiment. With respect to both FIGS. 12 and 12a, the general game display **530** shows a plurality of "seats" **532** corresponding to the maximum number of players allowed in the game. The player names and balance available for play **534** are displayed. The amount wagered **536** is displayed both numerically and graphically as "chips" (similar to poker style gambling chips). Each player sees a timer **540** that displays the remaining time for that player to take some action (bet, ante, fold, select an answer, etc.). Finally, there is an area where the players may chat with each other **542**. The chat service has several rules governing its use. The chat functions will be handled by a chat program that may be run on the same server as the game functions or on an entirely separate server. The chat within a game can be seen by all the players at the table and there will be no ability to chat privately with any other player or user. Also, there will be no ability to chat with users outside of a game the player is currently in. If the player is involved with multiple games, each chat message is delivered only to the game in which the chat message was typed (see FIG. 22). Further, only in game chat is allowed. There is no ability for users not actively participating in a game to chat with each other. Any player may ignore one or more players at a table. This allows a player to screen themselves from certain players if the other player is annoying or otherwise disrupting the player's enjoyment. The ignore option may be toggled to later receive chat messages from a previously ignored player. The ignore option will only persist for that particular game and if the user later joins a different game, the user would then have to reactivate the ignore option for any previously ignored player. The chat will also have a bad word filter that may be toggled on or off at the player's discretion which is intended to give the player the ability to censor objectionable or harassing language. A forbidden word filter will always be in place (the player has no option to disable it)

and will filter words considered highly objectionable. These chat rules are intended to reduce spamming (the repeated or widespread broadcasting of unwanted messages), reduce the ability for players to collude, allow the players to ignore offending and/or harassing players or words, and provide a more enjoyable playing experience for all players. Finally, within a game a player may view a summary of the table information, which includes a history of the rounds played since the player joined the table. With respect to FIG. 12, each round, the question card **538** is graphically displayed in the center of the game for all players to view. With respect to FIG. 12a, the total pot **544** is also displayed both numerically and graphically as "chips."

[0077] FIG. 13 portrays graphically the in-game options **550** of the present embodiment. The player is provided with several options during game play including: auto post ante **552** which allows the player to toggle whether the player automatically antes; deal me out **554** which allows the player to sit out of the round; deal me in **556** which allows a player who was previously "dealt out" to reenter the game; and fold to any bet **558** which allows the player to stay in the round if no one places a bet; however, if another player places a bet, the player selecting the fold to any bet **558** option will fold. The fold to any bet **558** option is used when the player does not want to bet any additional funds on a particular round but would like to continue to play in the round if it requires no additional funds. When a player uses the deal me out **554** option, the player no longer participates in the round. While a player is dealt out, the player does not see any of the questions and is not allowed to chat with other players in the game (see FIG. 12 for a discussion about in game chat). A limit may be defined to limit the time or rounds a player is allowed to be dealt out and still remain a player in the game. Players with insufficient funds to participate in additional rounds are automatically dealt out of the game, but remain at the table until either the game is completed or the player chooses to exit the game.

[0078] FIG. 14 represents graphically the predictive betting **560** features of the present embodiment. Generally, predictive betting **560** allows the player to queue the player's future betting choices. This provides the benefit of speeding up game play and makes multiple game play (see FIG. 22 for a discussion of multiple game play) easier for the user. Predictive betting **560** is available to a player when it is not the player's turn. After a player has chosen a particular predictive betting **560** option, the option is revalidated when it is the player's turn to bet. This allows the player to change his or her mind before the predictive betting **560** option is implemented. The predictive betting **560** options include: fold **562** which forfeits the player's bet and removes the player from the remainder of the round; check/fold **564** allows the player to remain in the round if the player does not need to wager any additional funds, otherwise, the player folds; call **566** allows the player to match the current bet at the time the call **566** option is selected (if the bet later rises before it is actually the player's turn to bet, the player will have to choose another betting option); call any **568** allows the player to match any bet occurring before the player's turn; check/call **580** allows the player to check (not wager any more funds but stay in the round) if possible, otherwise call the bet (wager the minimum amount to stay in the round); bet x **574** allows the player to bet a specific amount of funds but not below the minimum to remain in the round; bet/raise x **576** allows the player to not only match the current bet, but to raise the bet to some specific

number not to exceed the maximum allowable bet at the table; bet pot **578** the player's bet is the same amount as is currently in the pot; all in **570** allows the player to bet all of the player's remaining funds provided the game settings allow such a bet; raise x **572** allows the user to raise the bet to a specific amount between the table minimum and the table maximum.

[**0079**] FIG. **15** depicts graphically the active betting **590** options of the present embodiment. Active betting **590** occurs when predictive betting options are no longer available—basically, when it is the player's turn to bet. The options include: check **592** allows the player to match the minimum bet to remain in the round; raise **594** allows the player to raise the bet up to the maximum allowed at the table; bet **596** allows the player to bet a specific amount between the minimum and maximum amounts allowed; and fold **598** allows the player to forfeit the funds they have already wagered and removes the player from the remainder of the round. If the fold **598** option is used when the player could remain in the round with no further wagering, the player is notified of the option of staying in the round instead of folding since remaining in the round will cost the player no additional funds.

[**0080**] Once all players have had an opportunity to wager or fold, players are given one or more trivia questions to answer. A player answering incorrectly may be eliminated from the game or they may be allowed to continue based on the rules of the game. A game is composed of one or more rounds. Each round may have an opportunity to wager or fold.

[**0081**] FIG. **16** a flow chart of the game resolution **600** process of the present embodiment. Game resolution **600** occurs when a game ending even is triggered. For example, a time limit is reached, a pre-set number of rounds have occurred, a pre-determined number of players have been eliminated from the game, a pre-determined number of questions have been answered correctly, etc. First, the winner is identified **602** and visually shown to the other players (provided there is a winner). A game may have more than one winner. In this instance, the pot is split or a method for breaking ties is used to determine a single winner, based on the rules of the game.

[**0082**] In one embodiment of the game, a player may bet after answering a question. In another embodiment of the game, the result of a player's answer to a round of questions (i.e., correct or incorrect) would be hidden from the other players. This provides an additional element of skill and strategy for the player.

[**0083**] Next, the rake is taken **604** by the "house." The rake is the amount deducted from the overall pot to compensate the house for providing the game. The rake will be pre-set before the start of the game to some fee, percentage (similar to pari-mutuel style betting), or some combination thereof. The pot is distributed **606** per the distribution rules that were set prior to the game starting. For example, the whole pot to the winner, a certain amount to the top three players, a pre-set amount paid to the winner, a pre-set amount to the top five players, a pre-set percentage to the winner, etc. The player's balance is updated **608** to represent the pot distribution and the chips are visually moved to the corresponding player's seat **610**. The flourish win plays **612** (see FIG. **4** for a discussion of flourish win and FIGS. **16a** and **16b** for graphics of a flourish win). Finally, there is a delay **614** to allow the players to view the resolution of the game and to prepare for the next round.

[**0084**] FIGS. **16a** and **16b**, respectively, show a graphic of a ring style game flourish win **611** and a tournament style game flourish win **613** of the present embodiment.

[**0085**] Independent of other events, a player may be awarded one or more free passes after a series of incorrect answers in a particular category or sub-category. The free pass could be used by the player during a game to automatically select the correct answer to a question or to automatically correct an incorrect answer. This feature is intended to assist players that continuously miss questions in a particular category or sub-category. Limitations could be placed on when a player may use any accumulated passes such as: only in fun money games, not in tournaments, only for the same category or sub-category for which the free pass was awarded, etc.

[**0086**] FIG. **17** represents graphically the tournament style game **580** of the present embodiment. In one embodiment, the tournament style game **580** would allow an unlimited number of players to join until a certain time had elapsed when no additional players would be allowed to enter. In another embodiment, users would be allowed to join a tournament style game until a pre-set maximum number of users had joined. Regardless of how the maximum number of users is determined, each user would pay a pre-set fee to be entered into the tournament. The tournaments could be open to everyone or be by invitation only. Each player would start the tournament with the same number of chips and would continue to play until they exhausted those chips. Once a player ran out of chips, the player would automatically be removed from the tournament. As players were removed, the tables would be automatically consolidated. For example, if there were five ring style games, each with ten players, linked together to form a tournament (for clarity, each ring style game will be referred to here as R1 through R5). If someone was removed from game R3, then a player from R5 would be automatically moved to fill the vacant spot at game R3. If the next player to be removed was in game R2, then another player would be automatically moved from game R5 to fill the vacant spot in R2. This would continue until there were no more players at game R5 and then game R5 would be automatically dissolved and the tournament would continue with only four ring style games. This would continue until there was only one user remaining. Each player, as they were removed from the tournament, would be ranked against the remaining players from last to first place (the first player being removed would be the last place). The payout could be a pre-set amount based on the ranking of the users (for example, first place gets 50%, second 30%, etc.) or the top finishers could move on to another tournament.

[**0087**] In a different embodiment, winners would be determined by their accumulated balance after a set number of rounds or time. In another embodiment, the first player to a pre-determined balance or number of correct answers would be the winner.

[**0088**] In yet a different embodiment, during tournament style games, the betting could be a fixed amount for each round (for example, always five chips). In another embodiment, during tournament style games, the betting would occur after the question has been answered and could be fixed to a player's confidence level. A range of confidence levels would be presented to the player, such as: very confident, confident, pretty sure, shaky, uncertain, no idea. With each successive down grade in confidence, the fixed amount wagered would decrease. For example, if the player selected

“very confident” the bet would be higher than “confident,” but the bet would be the same for all players in the tournament that selected the same confidence level.

[0089] In another embodiment, the result of a player's answer to a question (i.e., correct or incorrect) would be hidden from other players. In a different embodiment, the amount of a player's wager could be hidden from other players. This provides additional elements of skill and strategy for the player.

[0090] In one embodiment, each table (or player) in a tournament would have different questions from the other tables (or players). This would allow players in disparate geographical areas to participate in a larger range of games. In another embodiment, each table or player could receive questions with differing category or difficulty based on appropriate criteria.

[0091] In another embodiment, the tables would start out having different questions and then as the number of tables decreased (for example, started with ten tables and there are only three remaining) the remaining tables would synchronize. Table synchronization requires every table start each round at the same time. If there were three tables remaining, and one table finished a round, that table would have to wait until the other two tables finished that same round before the next round would begin. In yet another embodiment, each table in a tournament would display the same questions at the same time. If the same questions were displayed to all of the tables from the start of the tournament, it would be advisable to have all the tables synchronized from the start of the tournament.

[0092] FIG. 18 depicts graphically the tournament summary screen 620 of the present embodiment. The tournament summary screen 620 provides information about upcoming 622 and currently running 624 tournaments. For both upcoming 622 and currently running 624 tournaments, the following information is displayed to the user: the tournament ID number 626 which is a number uniquely identifying a particular tournament; the tournament name 628; the total prize pool 630 which is the total prize that will be awarded at the completion of the tournament; custom message 632 which is an operator inputted message giving additional information about the tournament; list of players 634 shows the list of currently registered players; and the number of registered players 636 shows the total number of registered players. When a tournament is underway, the following additional information is displayed: number of times ante has increased 640; current ante amount 642; time remaining until next ante increase 644; next ante amount 646; ranking of each player 648 shows the user the ranking of each participating player relative to all of the players in the tournament; number of remaining players 650; chip balances of the players 652 shows the amounts the players have remaining and the largest, smallest, and average chip balances; time elapsed 654 shows the total time the tournament has been underway; and the time until next break 656 shows the time until the next break, if any. For upcoming games only, the registration process 638 is also an option (see FIG. 19). As in a ring style game, the operator has the ability to edit all aspects of the tournament prior to its start (see FIG. 20).

[0093] In an additional embodiment, there are different styles of tournament games including: single table tournaments and multi-tier tournaments where winning one tournament grants you access into another tournament.

[0094] In another embodiment, players could be allowed to create ring or tournament games. In this embodiment, the creating player would select some or all of the game options. The ability for players to create games could be limited by a set of rules, operator approval, or some other policing mechanism.

[0095] FIG. 19 portrays graphically the registration process 638 of the present embodiment. The registration process 638 allows the user to enter the registration process. First, the user or player must choose to either register or unregister 660 from the tournament. If the user chooses to register for the tournament, the entry fee is deducted 662 from the user's account. The entry fee is pre-set when the tournament is set up. Then the prize amount is increased 664 to represent the additional entry fee and finally the registered player list is updated 666 with the newly registered player's name and other pertinent information about the player. Prior to the tournament beginning, a registered player may also un-register from a tournament. When a player unregisters from a tournament, the entry fee is credited to the user's account 668, the prize amount is reduced to represent the withdrawn entry fee 670, and the player list is updated 672 to remove the newly unregistered player's information.

[0096] FIG. 20 demonstrates graphically the tournament settings menu 680 of the present embodiment. The tournament settings menu 680 provides the operator the ability to create and alter tournament style games. There are two major styles of tournament games, the single table tournament and the multiple table tournament. For both styles of tournament games, the options include: game type 682; ante structure 684; entry fee 686; starting chip level 690 which is the amount of chips every player begins with regardless of his or her overall account balance; ante increases 692 which is the schedule by which antes will be increased during the tournament; prize distribution 694; minimum/maximum players 696; registration period 698 which is the time allowed for users to register to play in the tournament; and start time 700. The entry fee 686 for single table tournaments is only deducted once the tournament starts; whereas, for multiple table tournaments, the entry fee 686 is deducted upon the user registering for the tournament. The prize distribution 694 could include: entry fee model 702 which is the sum of all entry fees less any tournament fees; percentage model 704 where first place gets a pre-set percent and each decreasing place receives a decreasing percentage until all of the entry fees, less any tournament fees, have been distributed; or creator choice 706 which is some combination of the entry fee model 702 and the percentage model 704 as determined by the creator of the tournament. In another embodiment, winning players may receive items of real world or game value instead of real money prizes.

[0097] FIG. 21 depicts graphically the profile area 710 of the present embodiment. The profile area 710 is contained in the client software and gives the user the ability to view statistics on his or her recent game play. The statistics are broken into ring style games 712 and tournament style games 714. For ring style games 712, the statistics include: the number of games won 716 and the number of games played 718. For tournament style games 714, the statistics are further divided into single table tournaments 720 and multiple table tournaments 722. For both, the statistics include: the number of games played 724, the number of tournaments played 726, and the number and percentage of the rank 728 the user finished with respect to the other players that participated in

each tournament (for example, a user came in first place five times which was five-percent of the total tournaments played).

[0098] FIG. 22 presents a graphic of a single player participating in multiple games of the present embodiment. FIG. 22 shows a player participating in four games at the same time: game 1 730, game 2 732, game 3 734, and game 4 736. To facilitate a player participating in multiple games at the same time, the GUI is adjusted to accommodate the viewing of multiple games. Each game GUI is reduced to its essential information to assist the player. When a player is participating in multiple games, the player has to select an active game in order to perform any command or operation in that game. For example, to select an answer in game 1 730, the user must first activate game 1 730 by clicking on it. Game 1 730 is then highlighted to indicate to the player that this game is the active game. The player may then interact with that particular game, including: selecting an answer to a question, betting options, chat, etc.

[0099] FIG. 23 illustrates graphically the next question selection 740 options of the present embodiment. In addition to having the topics of questions confined to a specific category or sub-category, the questions could also span multiple categories or sub-categories. With multiple categories or sub-categories, there are three major methods of selecting the next category or sub-category. The random draw 742 method provides that the category or sub-category of the next question be randomly select. The winner selects 744 method allows the player who won the preceding round to select the category or sub-category of the next question. Finally, the loser selects 746 method allows the player who lost the preceding round to select the category or sub-category of the next question.

[0100] In an effort to not overuse any particular question and to promote participation in real money games, questions will be retired from real money games after being presented a pre-set number of times. This prevents players from memorizing trivia questions in real money games to gain an unfair advantage over other players. After a pre-determined "cooling period," these questions may be re-introduced to the pool of questions. Some retired questions may be placed in a pool of questions only for fun money games.

[0101] Further, each time a question is asked, its difficulty factor will be adjusted based on the number of players answering the question correctly and incorrectly. The more players that answer a question correctly, the lower the difficulty rating of the question will be; conversely, the more players that answer a question incorrectly, the higher the difficulty rating of the question will be. The difficulty factor assists the operator in normalizing question difficulty across all of the available questions and helps raise the overall entertainment value of the game.

[0102] FIG. 24 illustrates graphically an exemplary network topology of the present embodiment. Though the entire trivia game system could be implemented on a single server, ideally each major system would be run on one or more servers 753 behind one or more firewalls 751. The firewall(s) 751 are to help prevent unauthorized access to the network. In one embodiment, the servers would be broken down into three major divisions: gaming servers 750 which would conduct the gaming systems; application servers 762 which would hold and administer the database management and reporting systems; and the marketing servers 776 which would handle the marketing systems. The gaming servers 750 could be further broken down into: update servers 752 which

would distribute and update the client software; purchasing server 754 which would handle users depositing and withdrawing funds from their accounts; game servers 756 which would deliver the main ring game functions to the players; affiliate web server 758 which would provide statistics and reporting to people/firms assisting in the sales and marketing of the trivia games; and tournament servers 760 which would deliver the tournament game functions. The application servers 762 could be further broken down into: internal reporting server 764 which would provide operators with support and administration applications; game database servers 766 which would contain the main storage, retrieval, and sorting system; report database server 768 which would provide statistics and reporting on status and general game play; affiliate database servers 770 which would store, report, and provide management of affiliate statistics and data; and trivia database servers 772 which would store and provide the trivia questions. Finally, the marketing servers 776 could be further broken down into: web servers 778 providing the main portal for information on the trivia gaming system and DNS/mail servers 780 which would provide domain name services and e-mail functionality.

[0103] In addition to the above described embodiments, each is intended to include variants for any number of players, number of rounds, number of games, number of tournament tiers, category and sub-category combinations (for example, a top level category of sports with one or more sub categories such as football, basketball, volleyball, etc.), ante configurations (for example, directly trailing, opposing positions, separated by a pre-set number of players, etc.), betting configurations (fixed bet per round, limit betting including minimum and/or maximum limits, no limit betting, bet increases with each round, etc.), and bluffing (hiding the winner of each round, allowing each player to determine whether other players are notified of whether their answer was correct or incorrect, etc.).

What is claimed is:

1. A trivia based wagering game, the system comprising:
 - a communications network for providing a plurality of trivia based games to a plurality of individuals via a network;
 - a means for uniquely identifying each of said individuals;
 - a means for said individuals to establish a stored value account, said stored value account having a real currency amount and a play currency amount;
 - a means for said individuals to adjust said stored value account;
 - a means for a predetermined number of said individuals to enroll in at least one of said trivia based games;
 - a means for said individuals to place a wager in at least one of said trivia based games, said wager being deducted from said stored value account;
 - a means for delivering at least one question to said individuals;
 - a means for accepting an answer to said question from each of said individuals;
 - a means for evaluating if said answer is correct; and
 - a means for allocating said wagers between a rake and said stored value accounts.

2. The system of claim 1 wherein said network is the Internet.

3. The system of claim 1 wherein a plurality of said trivia based games are associated together to form a tournament style game.

4. The system of claim 3 wherein each said individual in said tournament style game wagers the same amount of currency.

5. The system of claim 1 wherein said wagers are not disclosed to other said players.

6. The system of claim 1 wherein said wager is not made by said player until after said answer is accepted.

7. The system of claim 1 including a means for said individuals to communicate with each other.

8. The system of claim 7 wherein said communication is disabled when said question is delivered.

9. The system of claim 1 wherein said means for placing said wager includes allowing said individuals to place said wager before said individuals turn.

10. A method of using a trivia based wagering game, the method comprising the steps of:

providing a plurality of trivia based games to a plurality of individuals via a network;
uniquely identifying each of said individuals;
establishing a stored value account for said individuals, said stored value account having a real currency amount and a play currency amount;
allowing said individuals to adjust said stored value account;
enrolling a predetermined number of said individuals in at least one of said trivia based games;
allowing said individuals to place a wager in at least one of said trivia based games, said wager being deducted from said stored value account;
delivering at least one question to said individuals;
accepting an answer to said question from each of said individuals;
evaluating if said answer is correct; and
allocating said wagers between a rake and said stored value accounts.

11. The method of claim 10 wherein said network is the Internet.

12. The method of claim 10 wherein a plurality of said trivia based games are associated together to form a tournament style game.

13. The method of claim 12 wherein each said individual in said tournament style game wagers the same amount of currency.

14. The method of claim 10 wherein said wagers are not disclosed to other said players.

15. The method of claim 10 wherein said wager is not made by said player until after said answer is accepted.

16. The method of claim 10 further comprising the step of allowing said individuals to communicate with each other.

17. The method of claim 16 wherein said communication is disabled when said question is delivered.

18. The method of claim 10 wherein said step for placing said wager includes allowing said individuals to place said wager before said individuals turn.

19. A computer readable medium encoded with a program for a trivia based wagering game, the program performing the steps of:

providing a plurality of trivia based games to a plurality of individuals via a network;
uniquely identifying each of said individuals;
establishing a stored value account for said individuals, said stored value account having a real currency amount and a play currency amount;
allowing said individuals to adjust said stored value account;
enrolling a predetermined number of said individuals in at least one of said trivia based games;
allowing said individuals to place a wager in at least one of said trivia based games, said wager being deducted from said stored value account;
delivering at least one question to said individuals;
accepting an answer to said question from each of said individuals;
evaluating if said answer is correct; and
allocating said wagers between a rake and said stored value accounts.

20. The medium of claim 19 wherein said network is the Internet.

21. The medium of claim 19 wherein a plurality of said trivia based games are associated together to form a tournament style game.

22. The medium of claim 21 wherein each said individual in said tournament style game wagers the same amount of currency.

23. The medium of claim 19 wherein said wagers are not disclosed to other said players.

24. The medium of claim 19 wherein said wager is not made by said player until after said answer is accepted.

25. The medium of claim 19 further comprising the step of allowing said individuals to communicate with each other.

26. The medium of claim 25 wherein said communication is disabled when said question is delivered.

27. The medium of claim 19 wherein said step for placing said wager includes allowing said individuals to place said wager before said individuals turn.

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