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(54) **DEVICES, SYSTEMS, AND METHODS FOR ACCESSING A LINE OF CREDIT ASSOCIATED WITH A PLAYER WAGERING ACCOUNT**

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(57) **ABSTRACT**

A method of dynamically adjusting a player's line of credit associated with a wagering activity includes the acts of establishing a line of credit for a player and monitoring at least one factor associated with a player's wagering activity. The method further includes the acts of calculating a credit factor related to the monitored at least one factor and applying the credit factor to a player's line of credit to adjust a player's line of credit one of upwardly and downwardly responsive to the monitored at least one factor.

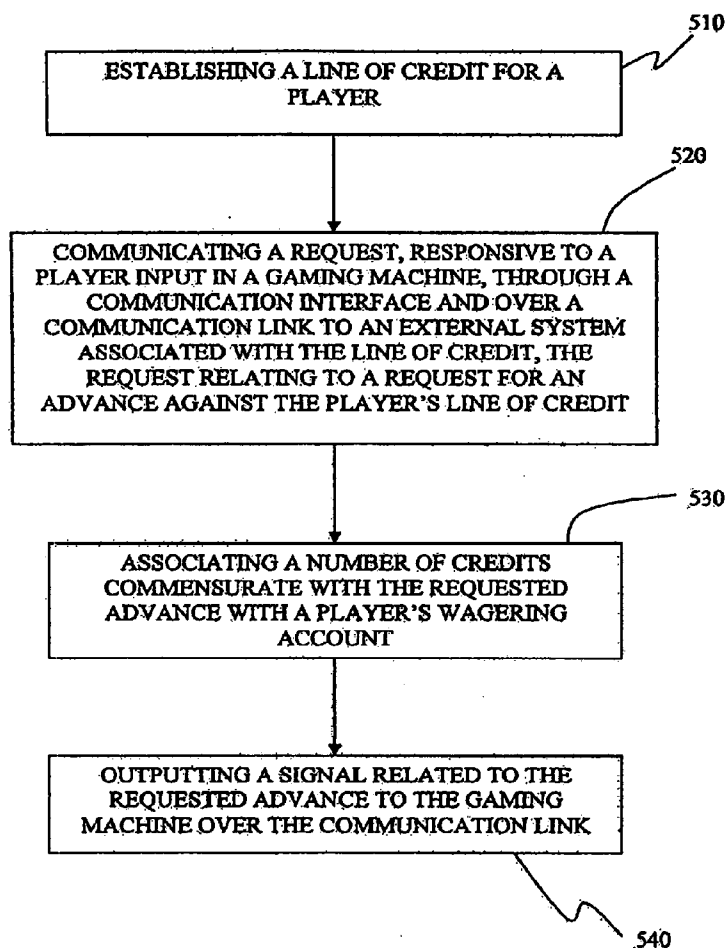
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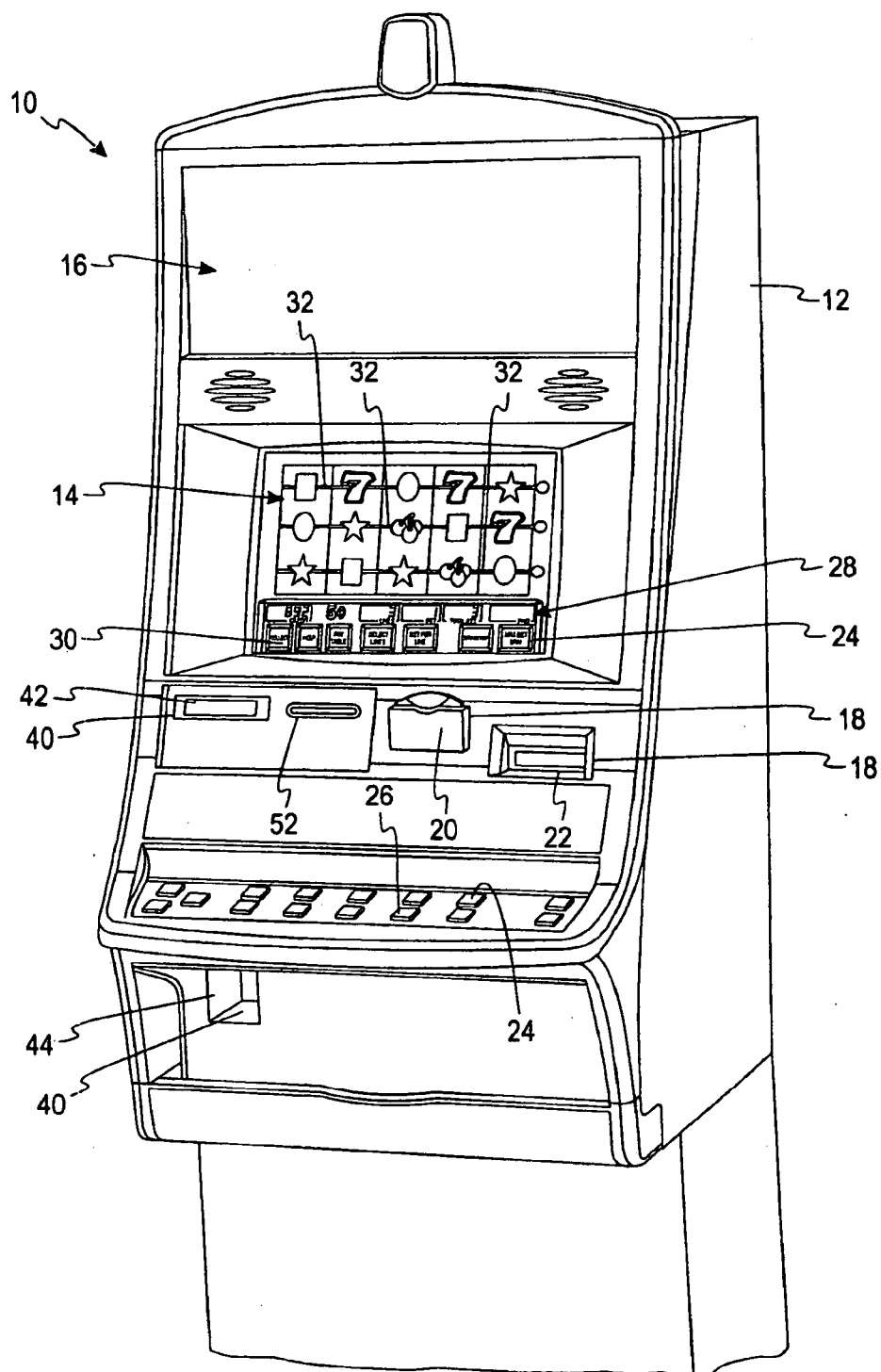
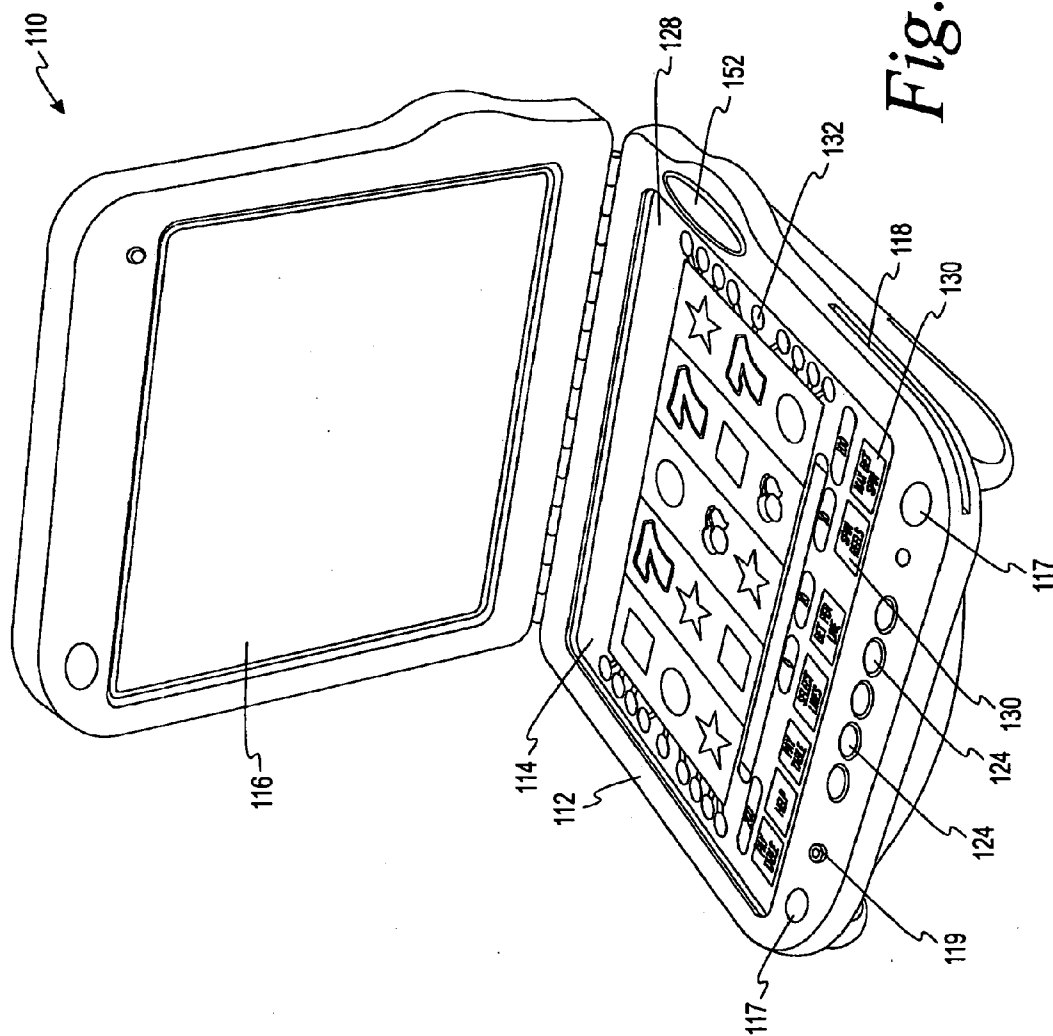


Fig. 1a



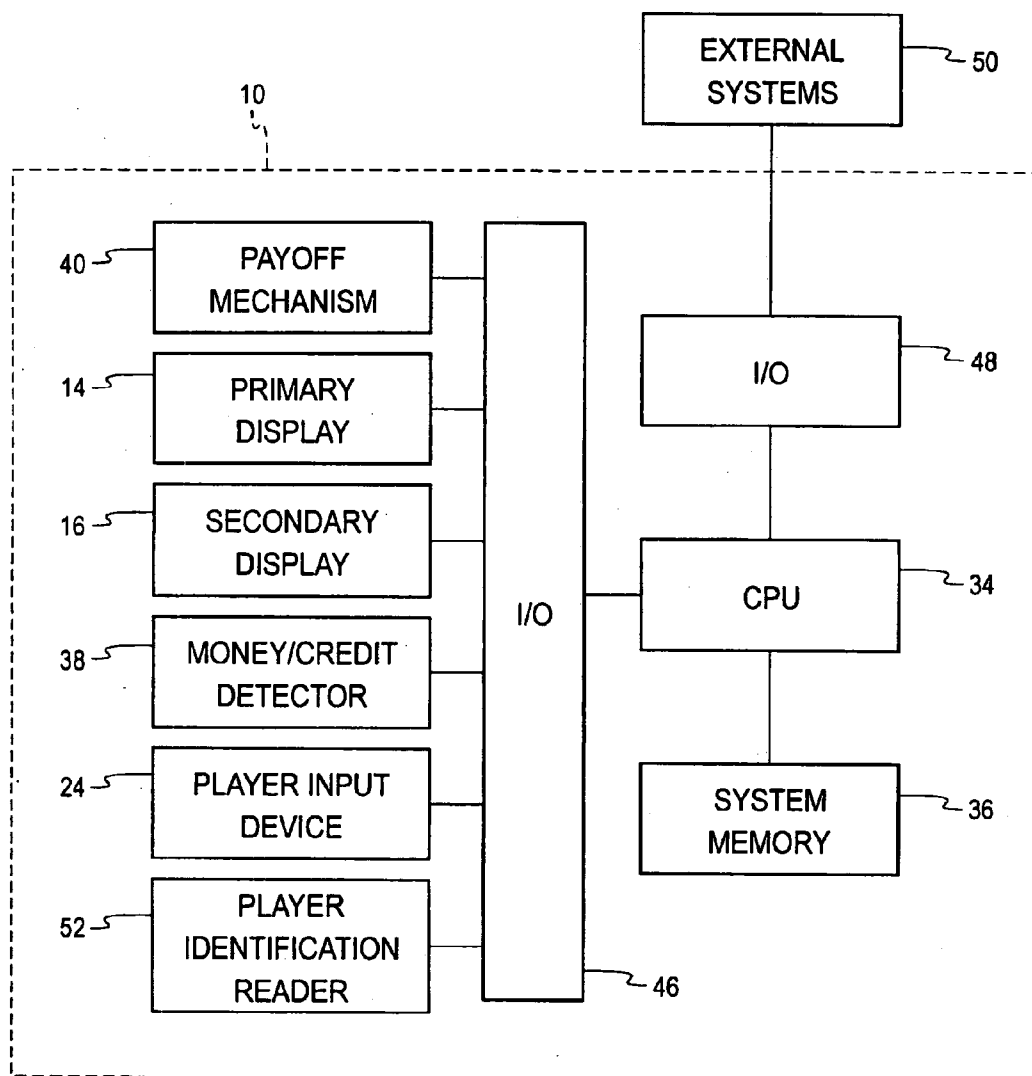
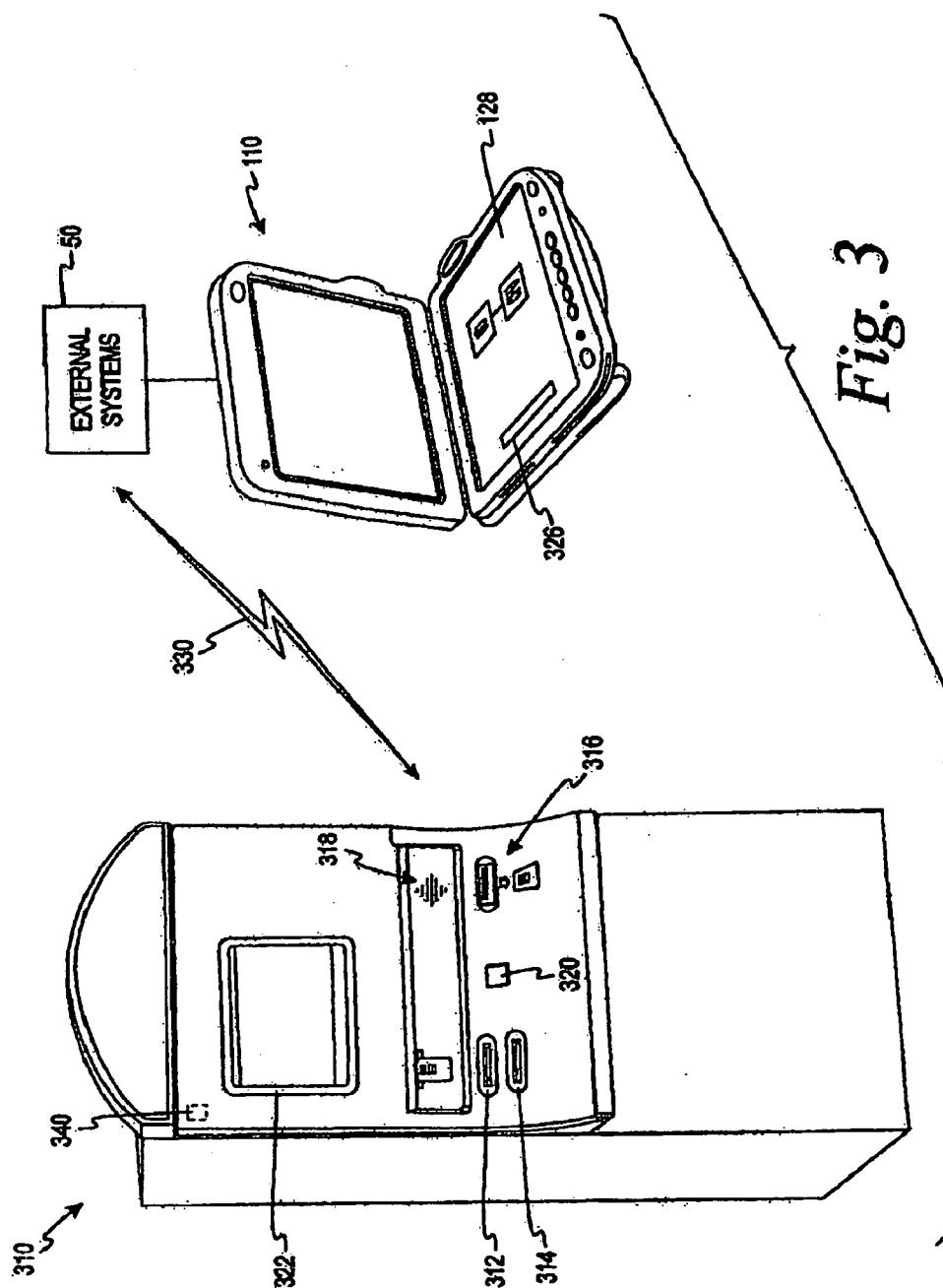


Fig. 2



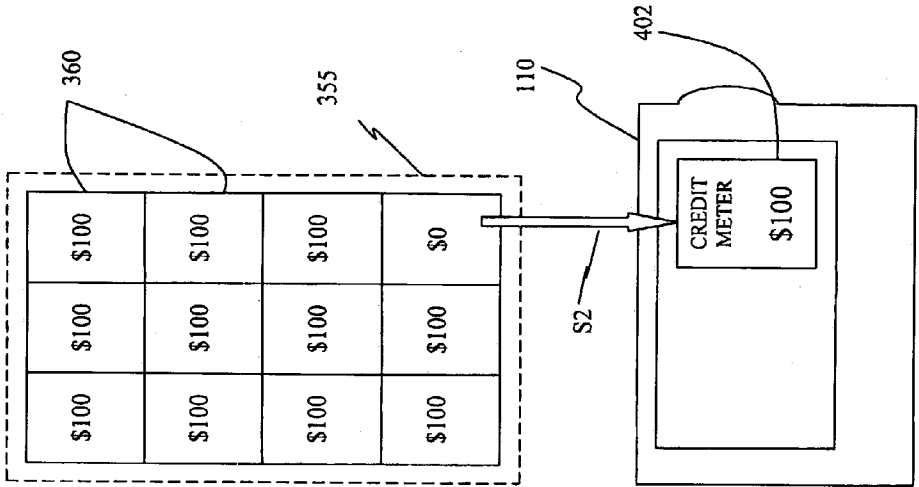


FIG. 4(a)

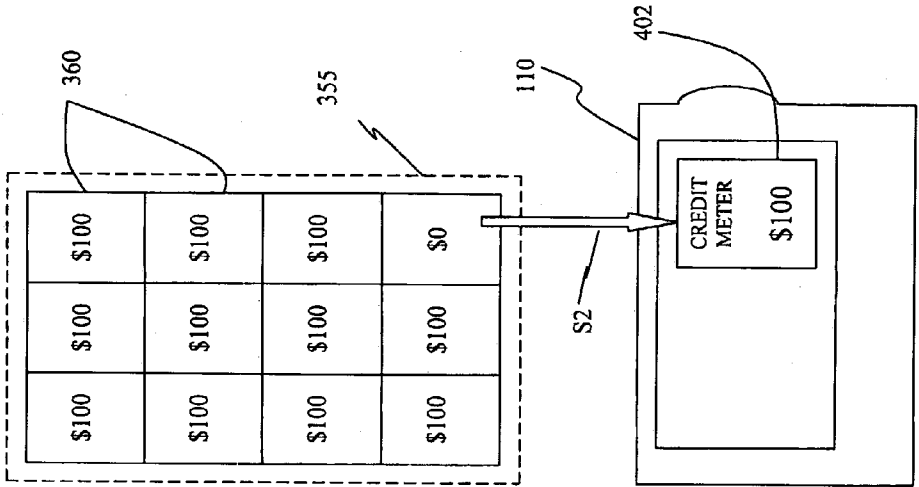


FIG. 4(b)

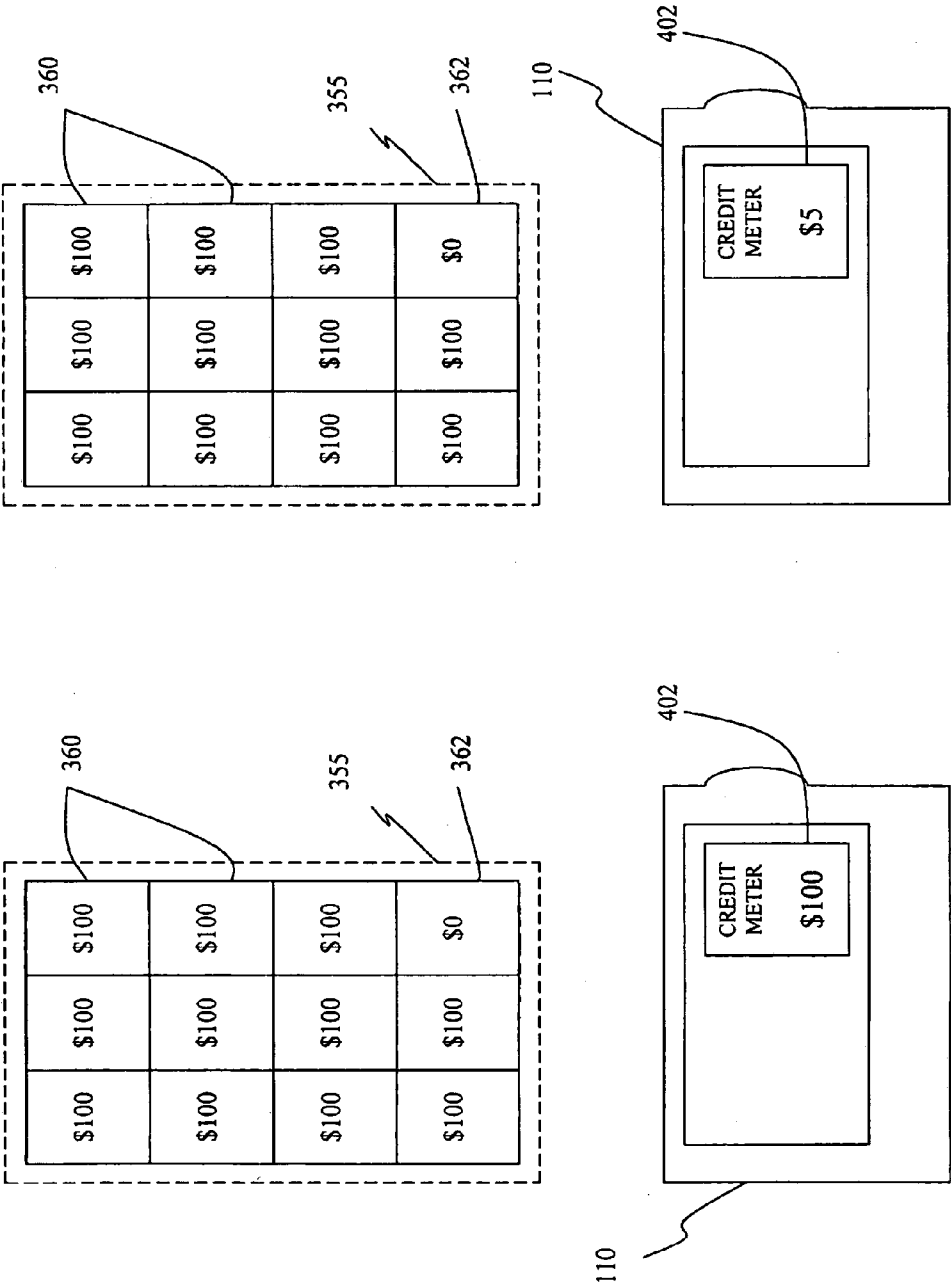


FIG. 4(d)

FIG. 4(c)

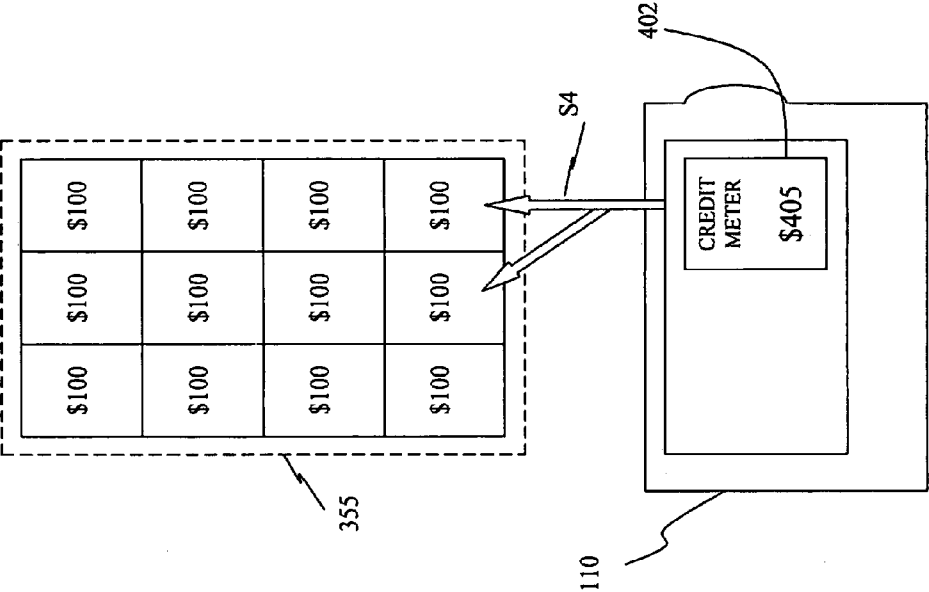


FIG. 4(d)

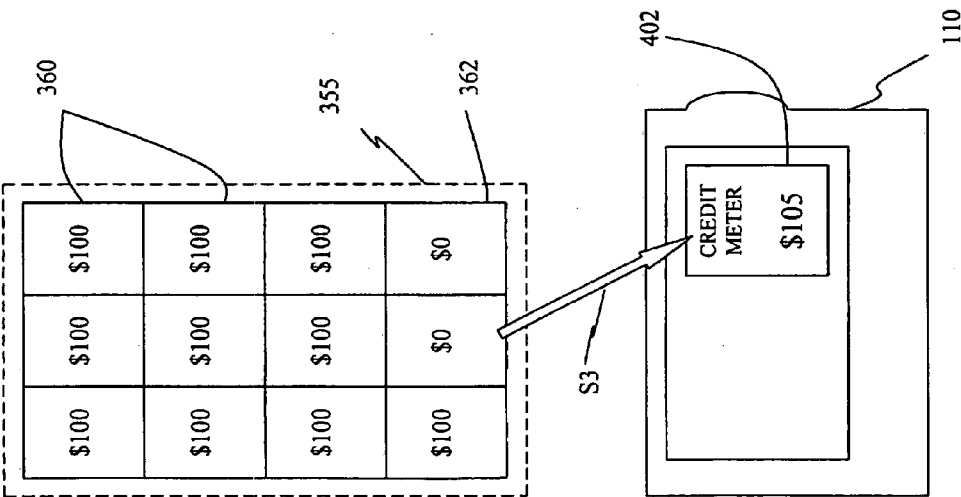


FIG. 4(e)

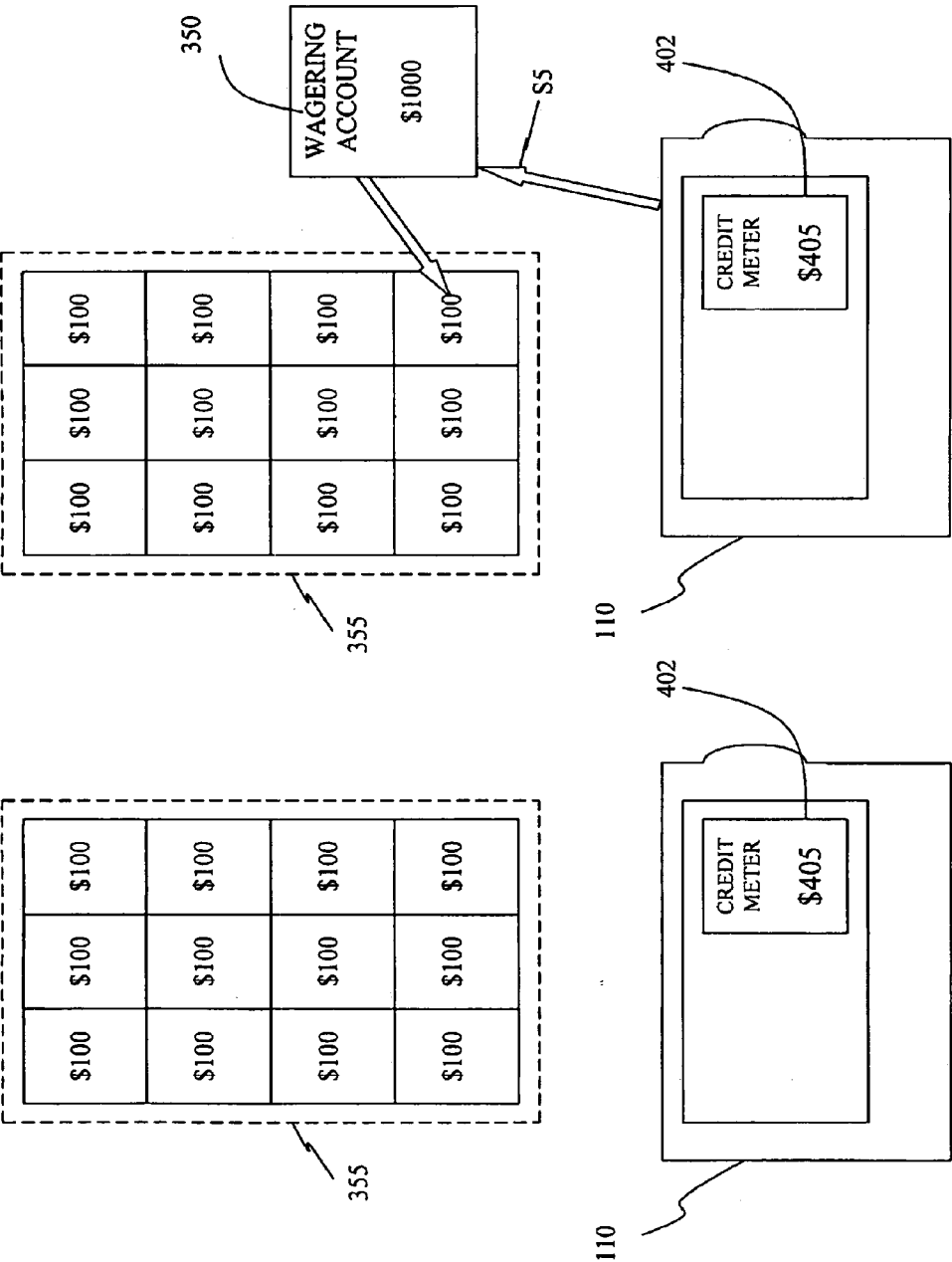
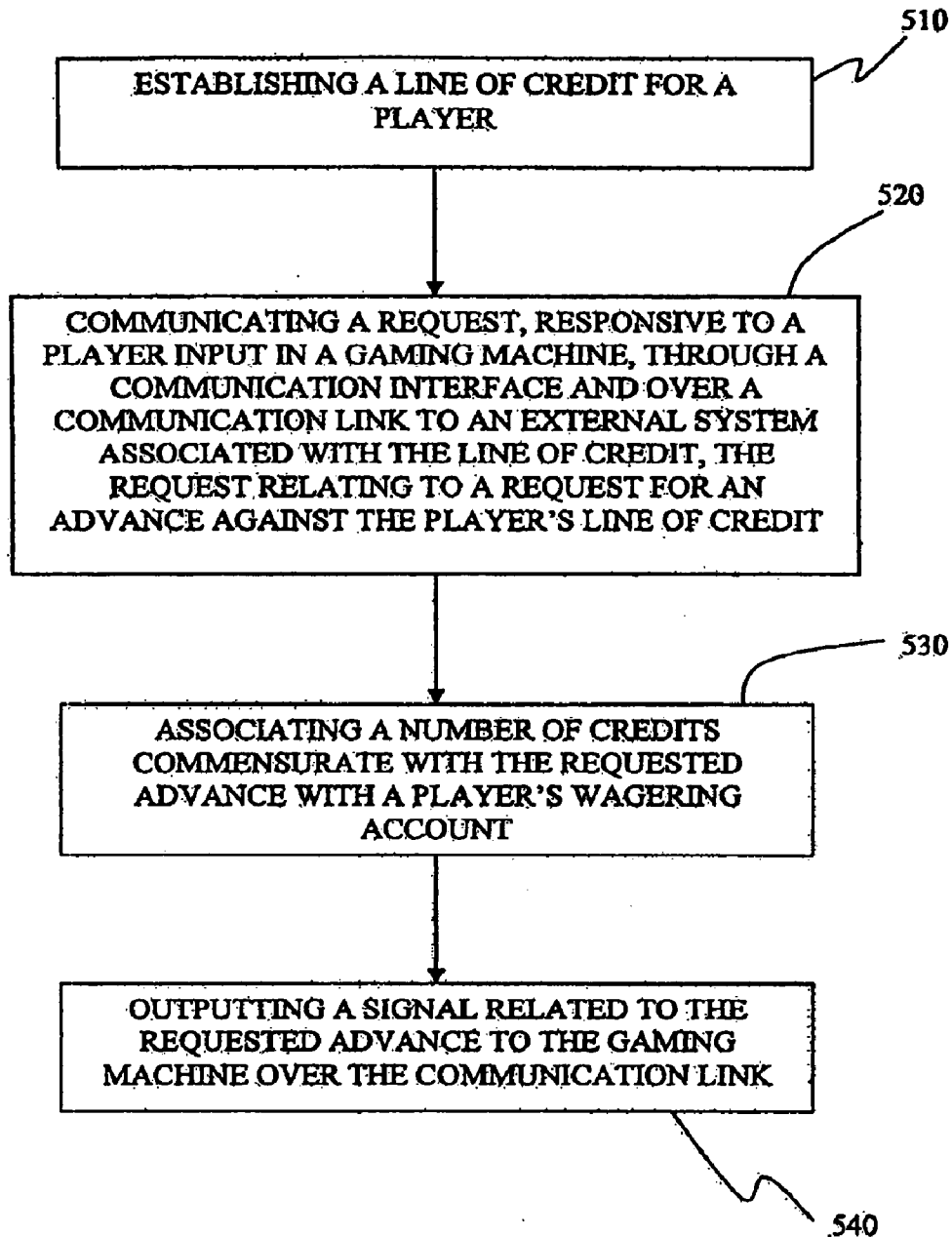
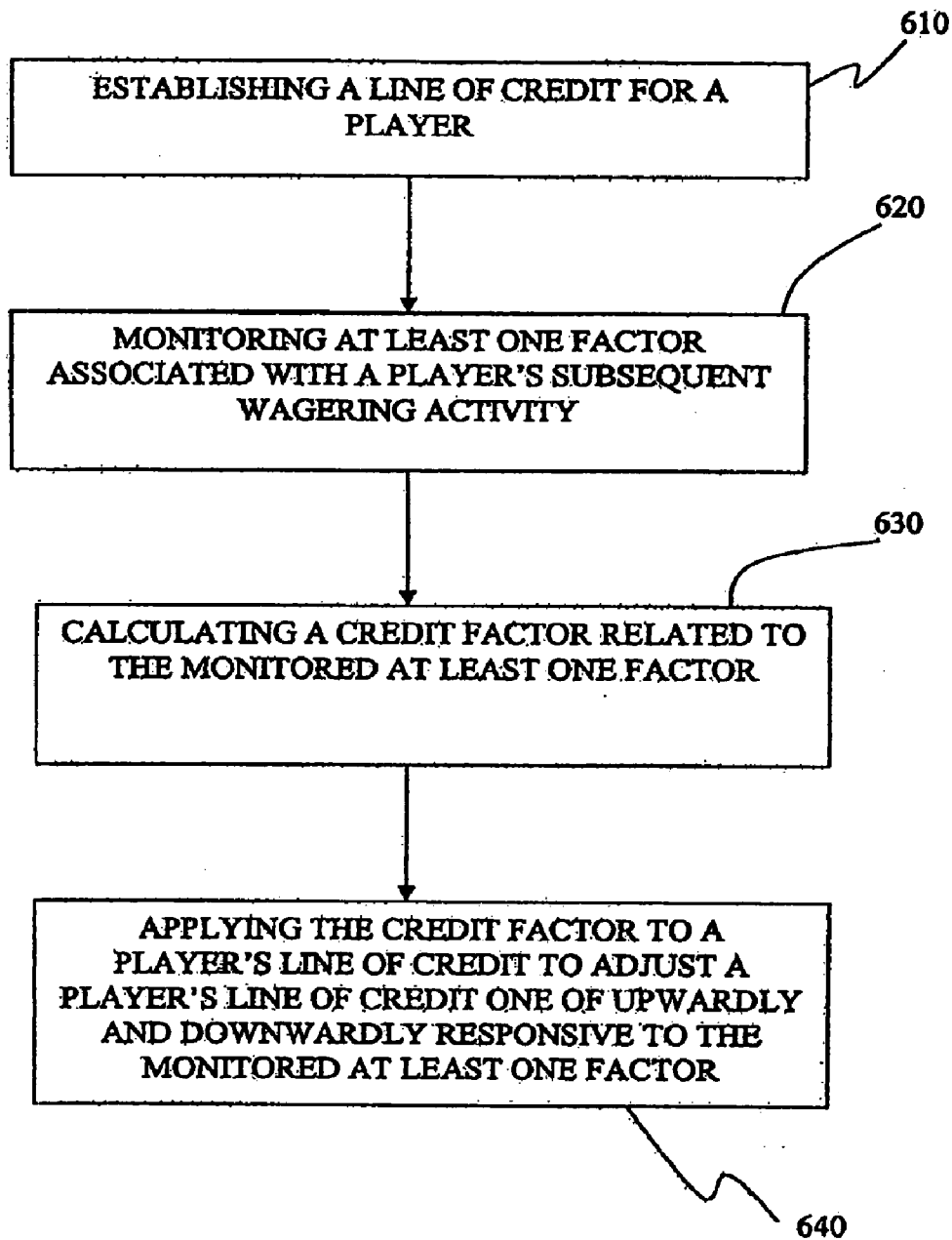


FIG. 4(h)

FIG. 4(g)

**FIG. 5**

**FIG. 6**

**DEVICES, SYSTEMS, AND METHODS FOR
ACCESSING A LINE OF CREDIT
ASSOCIATED WITH A PLAYER WAGERING
ACCOUNT**

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FIELD OF THE INVENTION

[0002] The present invention relates generally to wagering games, and more particularly, to wagering game funding mechanisms and methods therefor.

BACKGROUND OF THE INVENTION

[0003] Gaming machines, such as slot machines, video poker machines and the like, have been a cornerstone of the gaming industry for several years. Generally, the popularity of such machines with players is dependent on the likelihood (or perceived likelihood) of winning money at the machine and the intrinsic entertainment value of the machine relative to other available gaming options. Where the available gaming options include a number of competing machines and the expectation of winning at each machine is roughly the same (or believed to be the same), players are likely to be attracted to the most entertaining and exciting machines. Shrewd operators consequently strive to employ the most entertaining and exciting machines, features, and enhancements available because such machines attract frequent play and hence increase profitability to the operator. Therefore, there is a continuing need for gaming machine manufacturers to continuously develop new games and improved gaming enhancements that will attract frequent play through enhanced entertainment value to the player.

[0004] One concept that has been successfully employed to enhance the entertainment value of a game is the concept of a "secondary" or "bonus" game that may be played in conjunction with a "basic" game. The bonus game may comprise any type of game, either similar to or completely different from the basic game, which is entered upon the occurrence of a selected event or outcome in the basic game. Generally, bonus games provide a greater expectation of winning than the basic game and may also be accompanied with more attractive or unusual video displays and/or audio. Bonus games may additionally award players with "progressive jackpot" awards that are funded, at least in part, by a percentage of coin-in from the gaming machine or a plurality of participating gaming machines. Because the bonus game concept offers tremendous advantages in player appeal and excitement relative to other known games, and because such games are attractive to both players and operators, there is a continuing need to develop gaming machines with new types of bonus games to satisfy the demands of players and operators.

[0005] Commensurate with the developments in wagering games, options for funding wagering have also advanced with

improvements in technology. A need exists, however, for an improved device, system, and method for facilitating wagering on credit by a player.

SUMMARY OF THE INVENTION

[0006] According to one aspect of the present concepts, a method of dynamically adjusting a player's line of credit associated with a wagering activity includes the acts of establishing a line of credit for a player and monitoring at least one factor associated with a player's wagering activity. The method also includes the acts of calculating a credit factor related to the monitored at least one factor and applying the credit factor to a player's line of credit to adjust a player's line of credit upwardly or downwardly responsive to the monitored at least one factor.

[0007] In another aspect of the present concepts, a method of dynamically adjusting a player's line of credit associated with a wagering activity includes the acts of establishing a line of credit for a player, monitoring at least one factor associated with a player's wagering activity, and adjusting a player's line of credit upwardly or downwardly responsive to the monitored at least one factor.

[0008] In accord with other aspects of the present concepts, a system for accessing a line of credit associated with a player's wagering account includes a gaming machine having a display that displays a wagering game, a communication interface for communicating over a communication link, and a controller programmed to, responsive to a player input, output a signal related to the player input through the communication interface and over the communication link. The system includes a storage device bearing at least player line of credit data, the storage device(s) being associated with a controller. The controller is associated with the storage device (s) and is programmed to receive via the communication link a signal requesting an advance of at least a portion of a player's line of credit and, responsive thereto, to cause a number of credits commensurate with the requested advance to be associated with a player's wagering account and to output a signal related to the requested advance to the gaming machine over the communication link.

[0009] In yet another aspect of the present concepts, a method of accessing a line of credit associated with a wagering activity is provided which includes the acts of establishing a line of credit for a player and communicating a request, responsive to a player input in a gaming machine, through a communication interface and over a communication link to an external system associated with the line of credit. The request is relating to a request for an advance against at least one sub-portion of the player's line of credit. The method also includes the acts of associating a number of credits commensurate with the requested advance with a player's wagering account and outputting a signal related to the requested advance to the gaming machine over the communication link.

[0010] Additional aspects of the invention will be apparent to those of ordinary skill in the art in view of the detailed description of various embodiments, which is made with reference to the drawings, a brief description of which is provided below.

BRIEF DESCRIPTION OF THE DRAWINGS

[0011] FIG. 1a is a perspective view of a free standing gaming machine embodying the present invention.

[0012] FIG. 1*b* is a perspective view of a handheld gaming machine embodying the present invention.

[0013] FIG. 2 is a block diagram of a control system suitable for operating the gaming machines of FIGS. 1*a* and 1*b*.

[0014] FIG. 3 is a functional diagram of a funding system according to an embodiment of the present invention.

[0015] FIGS. 4(*a*)-(*h*) depict aspects of interactions between a player and a player's line of credit according to an embodiment of the present invention.

[0016] FIG. 5 is a flowchart of method steps according to at least some aspects of an embodiment of the present invention.

[0017] FIG. 6 is a flowchart of method steps according to at least some aspects of another embodiment of the present invention.

DETAILED DESCRIPTION

[0018] While this invention is susceptible of embodiment in many different forms, there is shown in the drawings and will herein be described in detail preferred embodiments of the invention with the understanding that the present disclosure is to be considered as an exemplification of the principles of the invention and is not intended to limit the broad aspect of the invention to the embodiments illustrated.

[0019] Referring to FIG. 1*a*, a gaming machine 10 is used in gaming establishments such as casinos. With regard to the present invention, the gaming machine 10 may be any type of gaming machine and may have varying structures and methods of operation. For example, the gaming machine 10 may be an electromechanical gaming machine configured to play mechanical slots, or it may be an electronic gaming machine configured to play a video casino game, such as blackjack, slots, keno, poker, blackjack, roulette, etc.

[0020] The gaming machine 10 comprises a housing 12 and includes input devices, including a value input device 18 and a player input device 24. For output the gaming machine 10 includes a primary display 14 for displaying information about the basic wagering game. The primary display 14 can also display information about a bonus wagering game and a progressive wagering game. The gaming machine 10 may also include a secondary display 16 for displaying game events, game outcomes, and/or signage information. While these typical components found in the gaming machine 10 are described below, it should be understood that numerous other elements may exist and may be used in any number of combinations to create various forms of a gaming machine 10.

[0021] The value input device 18 may be provided in many forms, individually or in combination, and is preferably located on the front of the housing 12. The value input device 18 receives currency and/or credits that are inserted by a player. The value input device 18 may include a coin acceptor 20 for receiving coin currency (see FIG. 1*a*). Alternatively, or in addition, the value input device 18 may include a bill acceptor 22 for receiving paper currency. Furthermore, the value input device 18 may include a ticket reader, or barcode scanner, for reading information stored on a credit ticket, a card, or other tangible portable credit storage device. The credit ticket or card may also authorize access to a central account, which can transfer money to the gaming machine 10.

[0022] The player input device 24 comprises a plurality of push buttons 26 on a button panel for operating the gaming machine 10. In addition, or alternatively, the player input device 24 may comprise a touch screen 28 mounted by adhesive, tape, or the like over the primary display 14 and/or secondary display 16. The touch screen 28 contains soft touch

keys 30 denoted by graphics on the underlying primary display 14 and used to operate the gaming machine 10. The touch screen 28 provides players with an alternative method of input. A player enables a desired function either by touching the touch screen 28 at an appropriate touch key 30 or by pressing an appropriate push button 26 on the button panel. The touch keys 30 may be used to implement the same functions as push buttons 26. Alternatively, the push buttons 26 may provide inputs for one aspect of the operating the game, while the touch keys 30 may allow for input needed for another aspect of the game.

[0023] The various components of the gaming machine 10 may be connected directly to, or contained within, the housing 12, as seen in FIG. 1*a*, or may be located outboard of the housing 12 and connected to the housing 12 via a variety of different wired or wireless connection methods. Thus, the gaming machine 10 comprises these components whether housed in the housing 12, or outboard of the housing 12 and connected remotely.

[0024] The operation of the basic wagering game is displayed to the player on the primary display 14. The primary display 14 can also display the bonus game associated with the basic wagering game. The primary display 14 may take the form of a cathode ray tube (CRT), a high resolution LCD, a plasma display, an LED, or any other type of display suitable for use in the gaming machine 10. As shown, the primary display 14 includes the touch screen 28 overlaying the entire display (or a portion thereof) to allow players to make game-related selections. Alternatively, the primary display 14 of the gaming machine 10 may include a number of mechanical reels to display the outcome in visual association with at least one payline 32. In the illustrated embodiment, the gaming machine 10 is an "upright" version in which the primary display 14 is oriented vertically relative to the player. Alternatively, the gaming machine may be a "slant-top" version in which the primary display 14 is slanted at about a thirty-degree angle toward the player of the gaming machine 10.

[0025] A player begins play of the basic wagering game by making a wager via the value input device 18 of the gaming machine 10. A player can select play by using the player input device 24, via the buttons 26 or the touch screen keys 30. The basic game consists of a plurality of symbols arranged in an array, and includes at least one payline 32 that indicates one or more outcomes of the basic game. Such outcomes are randomly selected in response to the wagering input by the player. At least one of the plurality of randomly-selected outcomes may be a start-bonus outcome, which can include any variations of symbols or symbol combinations triggering a bonus game.

[0026] In some embodiments, the gaming machine 10 may also include a player information reader 52 that allows for identification of a player by reading a card with information indicating his or her true identity. The player information reader 52 is shown in FIG. 1*a* as a card reader, but may take on many forms including a ticket reader, bar code scanner, biometric reader (e.g., fingerprint, voice ID, iris scan, etc.) RFID transceiver or computer readable storage medium interface. Currently, identification is generally used by casinos for rewarding certain players with complimentary services or special offers. For example, a player may be enrolled in the gaming establishment's loyalty club and may be awarded certain complimentary services as that player collects points in his or her player-tracking account. The player inserts his or her card into the player information reader 52, which allows

the casino's computers to register that player's wagering at the gaming machine 10. The gaming machine 10 may use the secondary display 16 or other dedicated player-tracking display for providing the player with information about his or her account or other player-specific information. Also, in some embodiments, the information reader 52 may be used to restore game assets that the player achieved and saved during a previous game session.

[0027] Depicted in FIG. 1b is a handheld or mobile gaming machine 110. Like the free standing gaming machine 10, the handheld gaming machine 110 is preferably an electronic gaming machine configured to play a video casino game such as, but not limited to, blackjack, slots, keno, poker, blackjack, and roulette. The handheld gaming machine 110 comprises a housing or casing 112 and includes input devices, including a value input device 118 and a player input device 124. For output the handheld gaming machine 110 includes, but is not limited to, a primary display 114, a secondary display 116, either or both of which may comprise a touch screen display 128, one or more speakers 117, one or more player-accessible ports 119 (e.g., an audio output jack for headphones, a video headset jack, etc.), and other conventional I/O devices and ports, which may or may not be player-accessible. In the embodiment depicted in FIG. 1b, the handheld gaming machine 110 comprises a secondary display 116 that is rotatable relative to the primary display 114. The optional secondary display 116 may be fixed, movable, and/or detachable/attachable relative to the primary display 114. Either the primary display 114 and/or secondary display 116 may be configured to display any aspect of a non-wagering game, wagering game, secondary games, bonus games, progressive wagering games, group games, shared-experience games or events, game events, game outcomes, scrolling information, text messaging, emails, alerts or announcements, broadcast information, subscription information, and handheld gaming machine status.

[0028] The player-accessible value input device 118 may comprise, for example, a slot located on the front, side, or top of the casing 112 configured to receive credit from a stored-value card (e.g., casino card, smart card, debit card, credit card, etc.) inserted by a player. In another aspect, the player-accessible value input device 118 may comprise a sensor (e.g., an RF sensor) configured to sense a signal (e.g., an RF signal) output by a transmitter (e.g., an RF transmitter) carried by a player or disposed in a pre-determined or fixed location. The player-accessible value input device 118 may also or alternatively include a ticket reader, or barcode scanner, for reading information stored on a credit ticket, a card, or other tangible portable credit or funds storage device. The credit ticket or card may also authorize access to a central account, which can transfer money to the handheld gaming machine 110.

[0029] Still other player-accessible value input devices 118 may require the use of touch keys 130 on the touch-screen display 128 (e.g., primary display 114 and/or secondary display 116) or player input devices 124. Upon entry of player identification information and, preferably, secondary authorization information (e.g., a password, PIN number, stored value card number, predefined key sequences, etc.), the player may be permitted to access a player's account. As one potential optional security feature, the handheld gaming machine 110 may be configured to permit a player to only access an account the player has specifically set up for the handheld gaming machine 110. Other conventional security features

may also be utilized to, for example, prevent unauthorized access to a player's account, to minimize an impact of any unauthorized access to a player's account, or to prevent unauthorized access to any personal information or funds temporarily stored on the handheld gaming machine 110.

[0030] The player-accessible value input device 118 may itself comprise or utilize a biometric player information reader which permits the player to access available funds on a player's account, either alone or in combination with another of the aforementioned player-accessible value input devices 118. In an embodiment wherein the player-accessible value input device 118 comprises a biometric player information reader, transactions such as an input of value to the handheld device, a transfer of value from one player account or source to an account associated with the handheld gaming machine 110, or the execution of another transaction, for example, could all be authorized by a biometric reading, which could comprise a plurality of biometric readings, from the biometric device.

[0031] Alternatively, to enhance security, a transaction may be optionally enabled only by a two-step process in which a secondary source confirms the identity indicated by a primary source. For example, a player-accessible value input device 118 comprising a biometric player information reader may require a confirmatory entry from another biometric player information reader 152, or from another source, such as a credit card, debit card, player ID card, fob key, PIN number, password, hotel room key, etc. Thus, a transaction may be enabled by, for example, a combination of the personal identification input (e.g., biometric input) with a secret PIN number, or a combination of a biometric input with a fob input, or a combination of a fob input with a PIN number, or a combination of a credit card input with a biometric input. Essentially, any two independent sources of identity, one of which is secure or personal to the player (e.g., biometric readings, PIN number, password, etc.) could be utilized to provide enhanced security prior to the electronic transfer of any funds. In another aspect, the value input device 118 may be provided remotely from the handheld gaming machine 110.

[0032] The player input device 124 comprises a plurality of push buttons 126 on a button panel for operating the handheld gaming machine 110. In addition, or alternatively, the player input device 124 may comprise a touch screen mounted to a primary display 114 and/or secondary display 116. In one aspect, the touch screen is matched to a display screen having one or more selectable touch keys 130 selectable by a user's touching of the associated area of the screen using a finger or a tool, such as a stylus pointer. A player enables a desired function either by touching the touch screen at an appropriate touch key 130 or by pressing an appropriate push button 126 on the button panel. The touch keys 130 may be used to implement the same functions as push buttons 126. Alternatively, the push buttons 126 may provide inputs for one aspect of the operating the game, while the touch keys 130 may allow for input needed for another aspect of the game. The various components of the handheld gaming machine 110 may be connected directly to, or contained within, the casing 112, as seen in FIG. 1b, or may be located outboard of the casing 112 and connected to the casing 112 via a variety of hardwired (tethered) or wireless connection methods. Thus, the handheld gaming machine 110 may comprise a single unit or a plurality of interconnected parts (e.g., wireless connections) which may be arranged to suit a player's preferences.

[0033] The operation of the basic wagering game on the handheld gaming machine 110 is displayed to the player on the primary display 114. The primary display 114 can also display the bonus game associated with the basic wagering game. The primary display 114 preferably takes the form of a high resolution LCD, a plasma display, an LED, or any other type of display suitable for use in the handheld gaming machine 110. The size of the primary display 114 may vary from, for example, about a 2-3" display to a 15" or 17" display. In at least some aspects, the primary display 114 is a 7"-10" display. As the weight of and/or power requirements of such displays decreases with improvements in technology, it is envisaged that the size of the primary display may be increased. Optionally, coatings or removable films or sheets may be applied to the display to provide desired characteristics (e.g., anti-scratch, anti-glare, bacterially-resistant and anti-microbial films, etc.). In at least some embodiments, the primary display 114 and/or secondary display 116 may have a 16:9 aspect ratio or other aspect ratio (e.g., 4:3). The primary display 114 and/or secondary display 116 may also each have different resolutions, different color schemes, and different aspect ratios.

[0034] As with the free standing gaming machine 10, a player begins play of the basic wagering game on the handheld gaming machine 110 by making a wager (e.g., via the value input device 18 or an assignment of credits stored on the handheld gaming machine via the touch screen keys 130, player input device 124, or buttons 126) on the handheld gaming machine 10. In at least some aspects, the basic game may comprise a plurality of symbols arranged in an array, and includes at least one payline 132 that indicates one or more outcomes of the basic game. Such outcomes are randomly selected in response to the wagering input by the player. At least one of the plurality of randomly selected outcomes may be a start-bonus outcome, which can include any variations of symbols or symbol combinations triggering a bonus game.

[0035] In some embodiments, the player-accessible value input device 118 of the handheld gaming machine 110 may double as a player information reader 152 that allows for identification of a player by reading a card with information indicating the player's identity (e.g., reading a player's credit card, player ID card, smart card, etc.). The player information reader 152 may alternatively or also comprise a bar code scanner, RFID transceiver or computer readable storage medium interface. In one presently preferred aspect, the player information reader 152, shown by way of example in FIG. 1, comprises a biometric sensing device.

[0036] Turning now to FIG. 2, the various components of the gaming machine 10 are controlled by a central processing unit (CPU) 34, also referred to herein as a controller or processor (such as a microcontroller or microprocessor). To provide gaming functions, the controller 34 executes one or more game programs stored in a computer readable storage medium, in the form of memory 36. The controller 34 performs the random selection (using a random number generator (RNG)) of an outcome from the plurality of possible outcomes of the wagering game. Alternatively, the random event may be determined at a remote controller. The remote controller may use either an RNG or pooling scheme for its central determination of a game outcome. It should be appreciated that the controller 34 may include one or more microprocessors, including but not limited to a master processor, a slave processor, and a secondary or parallel processor.

[0037] The controller 34 is also coupled to the system memory 36 and a money/credit detector 38. The system memory 36 may comprise a volatile memory (e.g., a random-access memory (RAM)) and a non-volatile memory (e.g., an EEPROM). The system memory 36 may include multiple RAM and multiple program memories. The money/credit detector 38 signals the processor that money and/or credits have been input via the value input device 18. Preferably, these components are located within the housing 12 of the gaming machine 10. However, as explained above, these components may be located outboard of the housing 12 and connected to the remainder of the components of the gaming machine 10 via a variety of different wired or wireless connection methods.

[0038] As seen in FIG. 2, the controller 34 is also connected to, and controls, the primary display 14, the player input device 24, and a payoff mechanism 40. The payoff mechanism 40 is operable in response to instructions from the controller 34 to award a payoff to the player in response to certain winning outcomes that might occur in the basic game or the bonus game(s). The payoff may be provided in the form of points, bills, tickets, coupons, cards, etc. For example, in FIG. 1, the payoff mechanism 40 includes both a ticket printer 42 and a coin outlet 44. However, any of a variety of payoff mechanisms 40 well known in the art may be implemented, including cards, coins, tickets, smartcards, cash, etc. The payoff amounts distributed by the payoff mechanism 40 are determined by one or more pay tables stored in the system memory 36.

[0039] Communications between the controller 34 and both the peripheral components of the gaming machine 10 and external systems 50 occur through input/output (I/O) circuits 46, 48. More specifically, the controller 34 controls and receives inputs from the peripheral components of the gaming machine 10 through the input/output circuits 46. Further, the controller 34 communicates with the external systems 50 via the I/O circuits 48 and a communication path (e.g., serial, parallel, IR, RC, 10bT, etc.). The external systems 50 may include a gaming network, other gaming machines, a gaming server, communications hardware, or a variety of other interfaced systems or components. Although the I/O circuits 46, 48 may be shown as a single block, it should be appreciated that each of the I/O circuits 46, 48 may include a number of different types of I/O circuits.

[0040] Controller 34, as used herein, comprises any combination of hardware, software, and/or firmware that may be disposed or resident inside and/or outside of the gaming machine 10 that may communicate with and/or control the transfer of data between the gaming machine 10 and a bus, another computer, processor, or device and/or a service and/or a network. The controller 34 may comprise one or more controllers or processors. In FIG. 2, the controller 34 in the gaming machine 10 is depicted as comprising a CPU, but the controller 34 may alternatively comprise a CPU in combination with other components, such as the I/O circuits 46, 48 and the system memory 36. The controller 34 may reside partially or entirely inside or outside of the machine 10. The control system for a handheld gaming machine 110 may be similar to the control system for the free standing gaming machine 10 except that the functionality of the respective on-board controllers may vary.

[0041] The gaming machines 10, 110 may communicate with external systems 50 (in a wired or wireless manner) such that each machine operates as a "thin client," having relatively

less functionality, a “thick client,” having relatively more functionality, or through any range of functionality therebetween. As a generally “thin client,” the gaming machine may operate primarily as a display device to display the results of gaming outcomes processed externally, for example, on a server as part of the external systems 50. In this “thin client” configuration, the server executes game code and determines game outcomes (e.g., with a random number generator), while the controller 34 on board the gaming machine processes display information to be displayed on the display(s) of the machine. In an alternative “thicker client” configuration, the server determines game outcomes, while the controller 34 on board the gaming machine executes game code and processes display information to be displayed on the display(s) of the machines. In yet another alternative “thick client” configuration, the controller 34 on board the gaming machine 110 executes game code, determines game outcomes, and processes display information to be displayed on the display(s) of the machine. Numerous alternative configurations are possible such that the aforementioned and other functions may be performed onboard or external to the gaming machine as may be necessary for particular applications. It should be understood that the gaming machines 10, 110 may take on a wide variety of forms such as a free standing machine, a portable or handheld device primarily used for gaming, a mobile telecommunications device such as a mobile telephone or personal digital assistant (PDA), a counter top or bar top gaming machine, or other personal electronic device such as a portable television, MP3 player, entertainment device, etc.

[0042] FIG. 3 is a functional diagram of one type of device or system for adding funds to a handheld gaming machine 110, adding funds to a wagering account, and, in accord with the present concepts, for establishing a line of credit to be associated with a player's wagering account and/or conducting transactions relating to an established line of credit. Although the following description is illustrated with reference to a handheld gaming machine 110, the structures and concepts noted below are equally applicable to any wagering device including but not limited to handheld gaming machines, upright gaming machines 10, or portable electronic devices.

[0043] In the example depicted in FIG. 3, a player-accessible kiosk (or a server) 310 is shown to communicate with the handheld gaming machine 110 via a wired or wireless communication link 330 directly or through an intermediary link. The term “server” as used herein encompasses one or more server computers such as a server farm and encompasses server platforms as well as application servers. The handheld gaming machine 110 includes a communication interface 326, which may be part of or separate from the I/O circuit 48. The communication interface 326 enables communication via the communication link 330. The communication link may utilize any convention wired or wireless protocol, including Ethernet, 802.11, Bluetooth, USB, cellular (CDMA, GSM, and the like), and so forth. Thus, the communication interfaces 304, 326 may include wireless transceivers, USB controllers, Ethernet controllers, RFID transceivers or transponders, and the like, for example.

[0044] In various embodiments, the communication interfaces 340, 326, 340 include devices configured for radio frequency transmission, such as radio microchips that communicate over short distances and through obstacles by means of radio waves. In one example, the radio microchips

preferably conform to the Bluetooth™ standard detailed at www.bluetooth.com. The Bluetooth radio microchips operate in the unlicensed ISM band at 2.4 GHz and avoid interference from other signals through spread-spectrum frequency hopping capable of full functionality even in very noisy radio environments. Devices configured to conform to this protocol are denoted as “Bluetooth-enabled.” The Bluetooth technology provides a very high transmission rate and all information may be protected by advanced error-correction methods, as well as encryption and authentication algorithms (such as RSA or DSA) for the user's privacy. It should be understood that the handheld gaming machine 110 may store in a memory a unique identifier, signature, or other security information which may be transmitted wirelessly via the transceiver 326 to the external systems 50 to verify and authenticate the handheld gaming machine 110 as being a permissible participant in the system 50. Any one of a variety of secure identification and authentication mechanisms may be used to perform such verification.

[0045] The kiosk 310, in at least some aspects, comprises a bill validator/acceptor 312, a coin or token validator/acceptor (not shown), a bill dispenser (not shown), a coin or token dispenser (not shown), a card (e.g., credit card, debit card, stored value card, smart card, magnetic media card, etc.) acceptor 314 (not shown), a speaker or speakers 318, a sensor 320 (e.g., biometric sensor for sensing a biometric characteristic such as a fingerprint, retinal pattern, or a voice pattern, an RFID sensor, a magnetic sensor, etc.), a display 322, and/or a communication interface 340. One purpose of the kiosk 310 is to accept cash or cash equivalents from a player and to transfer those associated funds, or a representation thereof, to a player's wagering account (WA) 350 (shown in FIG. 4h), which may then be accessed through a gaming machine 10, 110 or other authorized electronic device or portable electronic device. For example, value can be added directly to a player's WA 350 by inserting cash, coins, and/or tokens or script into a kiosk 310 bill/script validator/acceptor 312 or coin/token validator/acceptor. Alternately, the player may provide funds to a designated employee of the gaming establishment (e.g., a cashier, an attendant, etc.) who validates the received funds and updates the player's WA 350 in an amount corresponding to that of the received funds. Value may also be added to the WA 350 automatically, for example, upon receipt of any winnings by the player on a gaming machine 10 or handheld gaming machine 110.

[0046] In embodiments where the sensor 320 comprises a biometric sensor, the biometric sensor is operable to authenticate a player before permitting the player to initiate and/or complete a funding transaction. According to one embodiment, a player may add funds to the player's WA 350 by inserting currency into the kiosk 310 bill acceptor 312 with the corresponding designation of the player's WA information. In various examples, the entry of the player's WA 350 information, such as the account number, may comprise entry through a keyboard, touch screen, magnetic card reader, or electronic data transmission (e.g., key fob), or the like. The kiosk 310 communicates with external systems 50 associated with the player wagering accounts and updates the player's wagering account 350.

[0047] Multiple kiosks (or servers) 310 may be disposed about the gaming environment (e.g. casino, cruise ship, hotel, etc.). Players with handheld gaming machines 110 can freely walk about the gaming establishment and, when the funds on the handheld gaming machine credit meter 402 run low, they

can replenish the credit meter by remotely accessing the kiosk or server **310** and transferring the desired funds directly from their WA **350** to the credit meter. Alternatively, in accord with the present concepts, the player may also replenish their credit meter by remotely accessing the player's line of credit **355** to utilize some or all of the player's line of credit. Likewise, in accord with the present concepts, the player may also conduct transactions between their wagering account **350** and line of credit **355** to pay-off their line of credit, in whole or in part, from their wagering account.

[0048] The kiosks **310** are preferably, but not necessarily networked together (e.g., a bus configuration, star configuration, tree configuration, etc.) to a central source, such as a central server, or to distributed locations, such as plural servers. Service information (e.g., bill validator receptacle is full, device is malfunctioning, abnormal setting, etc.) and transaction information is, correspondingly, communicated to such central source or distributed sources to facilitate prompt resolution of any problems with the kiosk. **310**.

[0049] As noted above, the kiosk **310** may be further utilized in accord with the present concepts to establish a line of credit **355** for a player in association with the player's wagering account **350** to thereby enable a player to draw upon such line of credit, as needed, during wagering game play, such as on the gaming establishment's gaming machines **10** or handheld gaming machine **110**. The kiosk **310** is still further advantageously configured to permit a player to conduct transactions involving an established line of credit **355** and a player's wagering account **350** and to conduct transactions therebetween. The kiosk **310** and/or associated memory, server, or the like (e.g., external systems **50**), is thus configured to access, locally or remotely, a secure memory comprising the player's personal wagering account (WA) **350** and the line of credit **355**. Such functionality is not, however, limited to the kiosk **310** and may be provided in association with different devices such as, but not limited to, gaming machines **10**, handheld gaming machine **110**, electronic devices and portable electronic devices provided by a gaming establishment, and/or other player-accessible electronic devices having a display (e.g., a home PC, PDA, Blackberry, cell phone, portable electronic device with a display, etc.).

[0050] The line of credit **355** may be established, for example, by inputting a credit card or debit card into a credit/debit card acceptor **314** of the kiosk **310**. A query is submitted to the entity that issued the credit/debit card to determine an available amount of credit or appropriate collateral (e.g., money in a bank account) against which a line of credit may be secured. In one aspect, this query may comprise a credit card authorization, which provides a guarantee that a charge may later be levied against the credit card for the authorized amount. The authorization typically sets aside funds on the credit card to cover the authorized amount, but is not a charge in that the authorization does not transfer funds from the credit card entity to the gaming establishment. If a credit card charge is not processed against the authorization within a predetermined period of time (e.g., 3 business days), the authorization will automatically be removed by the credit card entity. If unable to successfully query the credit card entity, or a designated intermediary, for whatever reason, a charge may optionally be posted for a predetermined amount (e.g., an amount selected by the player, an amount selected by the computer, an amount selected based on the type of card, an amount selected based on a predefined setting in the player's club account, etc.). The processed amount is then substan-

tially immediately credited back to the player's credit account with the entity that issued the card.

[0051] The player's line of credit **355** may also be established, for example, in a gaming establishment business center, on-site financial institution, or front desk. The player would fill out a line of credit application, filling in required information for the desired line of credit. The required information comprises, in at least some aspects, name, birthdate, address or addresses for a prior predetermined number of years, duration of residence at each address, employer(s) for a prior predetermined number of years, job title(s), salary, and social security number. More or less information (e.g., a subset of the above information) could be required and such information could be supplemented from other data sources available to the gaming establishment such as, but not limited to, an individual's player's club account. From this information, and with the individual's authorization, the gaming establishment obtains a credit report or a credit score for such individual and, based thereupon, assigns the individual a base line of credit. If desired, the individual may provide security or collateral for the line of credit by associating the line of credit with funds in an account. For example, the individual could provide electronic funds transfer information to the individual's bank account such as, but not limited to, routing number(s), account number(s), and name(s) on the account (s).

[0052] In the embodiment wherein the front desk is equipped to process applications for a wagering account and/or a line of credit, the player is conveniently able to develop a wagering account and line of credit upon check-in. Further, the gaming establishment's hotel rooms include a computer or television interface configured to accept data inputs (e.g., including biometric inputs) from an individual to establish the player's wagering account **350** and/or line of credit **355**. Still further, an individual may be permitted to establish a wagering account and/or line of credit before even arriving at the gaming establishment, such as by using the individual's personal computer to connect to the gaming establishment's secure network and to enter the required data.

[0053] In still other embodiments, the wagering account **350** and/or line of credit **355** may be opened and/or serviced by a trained attendant bearing portable electronic devices (e.g., magnetic card reader, biometric reader, portable computer, telephone, modem, etc.) configured to obtain information from a player sufficient, such as the information noted above, to establish a line of credit. The gaming establishment attendant can walk around the gaming establishment with the portable electronic devices portable electronic device or devices configured (e.g., collectively). The attendant's portable electronic device is configured to communicate wirelessly, via encrypted transmission, with a server (e.g., in an external system **50**) and with one or more remote computers (e.g., a credit bureau, a bank, a financial institution, a credit card company, etc.) via a suitable wireless communication link. Following confirmation of the information obtained from the player, the attendant provides the player with the line of credit authorization and obtains a physical signature on a printout of the authorization (e.g., from a portable thermal printer or a remote printer) or digital signature and/or biometric input from the player.

[0054] As noted above, the kiosk (or server) **310** permits linkage of the handheld gaming machine **110** to a player's account. The account, established by or for a player, comprises a wagering account **350**, as noted above, that is asso-

ciated with the gaming establishment gaming system or accounting system, but which may optionally be separately associated with another non-gaming establishment gaming system or accounting system, such as a bank account or a non-bank account. Non-bank accounts comprise, for example, third-party service providers (outside accounting services) such as, but not limited to, a PayPal® account. Thus, for example, a player or another person may add value to the player's wagering account (WA) by associating the player's PayPal® account to the WA and transferring funds from the PayPal® account into the WA. Correspondingly, the WA is configurable to transfer money to such accounts, if desired. The player's interaction with the WA to transfer funds or to designate an account to or from which funds are to be transferred may occur at a kiosk **310**, the handheld gaming machine **110**, and/or through other conventional funds transfer devices (e.g., personal interaction with a designated wagering account representative employed by the gaming establishment).

[0055] In at least some aspects, the initial transfer of funds into the WA may be accomplished, for example, when the player "checks out" a handheld gaming machine **110**. The player would, concurrent with the checking out of the handheld gaming machine **110**, provide funds to the employee or the kiosk controlling the check out process for the handheld gaming machine. The funds associated with the WA may comprise a cash transfer, a transfer of value from a portable data unit carried by the player, a smart card, a stored value card, a credit card, a debit card, or the like, or an electronic funds transfer from an existing account into the WA. Alternatively, transfer of funds into or out of the WA may be accomplished at any time by the player utilizing appropriate funds inputs and instructional inputs to the handheld gaming machine **110** or kiosk **310**.

[0056] In the event a player depletes the value input into the WA **350**, the player is permitted to continue wagering utilizing the available line of credit that is associated with the wagering account. The player may then use the line of credit as a virtual fund source until such time as the player either depletes his or her line of credit or attempts to cash out, at which time any deficit is automatically billed to his or her credit card or is charged to the appropriate source of the credit and/or insurer. In some embodiments, the wagering establishment will permit a user to wager against the line of credit until a predetermined event occurs, or until the player cashes out or until the player's losses equal or are projected to exceed the available line of credit.

[0057] Advantageously, the player may set up the WA **350** so as to be accessible by a plurality of defined individuals, thus enabling the WA to provide interpersonal transfers of credit from the player to another person (e.g., a peer to peer transfer, patron to patron transfer, etc.). For example, a player sets up a \$50,000 line of credit in his or her WA **350** and designate his or her spouse's handheld gaming device **110** or player's ID as a trusted recipient. The player later gets an email or text message from his or her spouse requesting access to the WA **350** and the player then shifts a portion of the WA **350** (e.g., \$25,000) to his or her spouse, although the liability for such credit is ultimately associated with and retained by the player. In another example, the WA **350** is configured as a credit pool for the designated recipients (e.g., a family). Each member of the family can draw down any portion of the WA **350** without limitation. In yet another example, the WA **350** may be parsed out in advance, or at any

time, to designate the level of credit to which each of the designated individuals is entitled. The designated individuals are provided access only to a level of credit designated by the player.

[0058] In at least some embodiments, the wagering establishment will permit the player immediate access to the entire line of credit without limitation. However, in at least some other embodiments, the wagering establishment will parse the line of credit **355** into a plurality of smaller lines of credit **360** (e.g., dividing a \$1000 line of credit into 10 separate lines of \$100) and permit the player to incrementally access the line of credit **355** up to the entire amount of line of credit through such smaller lines of credit **360**, either automatically or manually. In embodiments permitting automatic access, a player's wager or loss exceeding one of the lines of credit will automatically make available in the player's WA credit corresponding to the next available line of credit. Alternatively, in embodiments requiring manual access, a player will not be permitted to make a wager in excess of a credit already attached to the player's WA **350** and the player must manually access the available lines of credit and associate one or more of such lines of credit to the player's WA. Manual access of the incremental lines of credit provides the advantage of causing the player to think about what he or she is doing each time he or she is accessing another line of credit and facilitates responsible gaming.

[0059] Although the kiosk **310** may be advantageously utilized to facilitate association of a line of credit **355** with a player, a player's account, or, more particularly, a player's WA **350**, the source of credit and the mechanisms for associating such credit with the player or a player's account, such as the player's WA **350**, are not limited to any particular source or mechanism. The source of credit may include, for example, a previous line of credit opened with a financial institution (e.g., bank, credit union, etc.) or third party loan provider, or may include a line of credit opened by the player substantially contemporaneously with the player's association with the wagering establishment (e.g., making a reservation, checking into the hotel, etc.) or creation of the player's WA **350**. Likewise, the mechanisms for associating such credit with the player's WA **350** are not limited to an unattended kiosk and may include, for example, a business center equipped and staffed to process loan requests, an on-site financial institution, a front desk processing system (e.g., to develop a line of credit in association with the player's credit card upon check-in), a trained attendant bearing portable electronic devices (e.g., magnetic card reader, biometric reader, portable computer, telephone, modem, etc.) configured to obtain information from a player sufficient to establish a line of credit, and a hotel room computer or television interface configured to accept inputs from a player, a player's personal computer, or any authorized remote computer connected to the gaming establishment's network.

[0060] In accessing the line of credit **355**, the player may perceive funds associated with the line of credit **355** are being transferred to the handheld gaming machine **110**, even though in fact actual funds are not being utilized for wagering. To facilitate a clear distinction between available funds and available line of credit, the available funds and available line of credit are, in some aspects, displayed in different colors, locations, fonts, sizes, and/or formats to accentuate the use of the line of credit. Again, this distinction facilitates responsible gaming by providing a visual reminder of the player's accessing and/or use of the player's line(s) of credit **355**. One

example of a player's accessing lines of credit and association of such lines of credit with the player's WA 350 is described in more detail in connection with FIGS. 4(a)-4(h), below.

[0061] In FIG. 4(a), a player's line of credit is represented by dashed line 355, which includes therein one or more discrete lines of credit in "folders" 360, each folder being associated with a sub-part of an overall line of credit. The folders 360 are provided for illustrative purposes and may comprise any form of electronic data storage or database arrangement. The form of the data storage of the line(s) of credit is not limited to the illustrative example of electronic folders. When a player's credit meter (CM) 402 on the handheld gaming machine 110 reaches a depleted state, as shown in FIG. 4(a), or at any other time selected by the player (e.g., regardless of the state of the credit meter), the player is permitted to output an instruction S1 to the kiosk or server 310 (not shown), or other receiver/transceiver, requesting access to the player's line of credit 355. As shown in FIG. 4(a), the player's CM 402 is depleted, reading \$0. The player is thus permitted to use the handheld gaming machine 110 player input devices such as, but not limited to, touch keys 130 on a touch-screen display 128 or a dedicated line of credit access button, to request access to the player's available line of credit 355.

[0062] In at least some aspects, the handheld gaming machine 110 is advantageously provided with a physical button or a touch key 130 displayed on a touch screen display 128 to facilitate the player's access to his or her line of credit 355. A player depresses or touches this button to access one or more of the folders 360 associated with the available lines of credit. Subsequently, a prompt is preferably displayed on the handheld gaming machine 110 display 114, 128 to request a player's confirmatory input that the player desires access to the player's line(s) of credit. Upon receipt of the initial request and optional confirmatory input, the handheld gaming machine 110 transmits an "access credit" request to the kiosk 310, server, or remote server through an associated receiver/transceiver. As noted, in some embodiments, the player is permitted to access to the line of credit 355 to any extent desired, whereas other embodiments are more restrictive and impose minor limitations on such access. For example, in the illustrated example, the player is permitted to access one or more of the lines of credit associated with folders 360. Visually, such access could be effected by a player's use of a player input device (e.g., a trackball or joystick) to drag one or more folder icons from an on-screen representation of the WA 350 over to the player's CM 402.

[0063] Preferably, the "access credit" request would be encrypted and would comprise information identifying the handheld gaming machine. To enhance the security of the access of the line of credit 355 and subsequent transfer of authorization for such access and crediting of the player's WA 350, the handheld gaming machine 110 or gaming machine 10 from which such access is requested may advantageously require input of a PIN number, password, player's club card, credit card, identification card, signal (e.g., RFID signal, magnetic signal, Bluetooth-enabled device, etc.), biometric input, or other unique identifier. Due to the potential for loss or theft of physical devices such as cards, it is preferred that a PIN number, password, or biometric input be required. If a player is unsuccessful in entering the PIN number, password, or biometric input after a predetermined number of attempts, the handheld gaming machine 110 preferably outputs a "request assistance" signal so as to prompt a gaming estab-

lishment attendant to render assistance to the player either directly or through a remote interface.

[0064] The biometric input is advantageously provided via the biometric reader 152 on the handheld gaming machine 110, biometric reader on gaming machine 10, biometric input provided at the kiosk 310, or biometric input provided on a portable electronic device made available to the player by a gaming establishment attendant. The biometric input received from the biometric reader (e.g., 152) is transmitted to the kiosk (or server) 310 via a communication interface and is then compared to templates in a database comprising a plurality of templates associated with users stored in a storage device associated with the kiosk (or server) 310. To facilitate location of the appropriate template (i.e., the player's template), the player's template may be stored in association with another data element such as, but not limited to, an identification number of a handheld gaming machine, a password, or a player identification number, to facilitate indexing and retrieval operations. Access to the line of credit is then granted following a satisfactory comparison between the template(s) and the player's biometric input. The comparison between the biometric input and the player's template(s) may optionally impose more stringent requirements for matching of the biometric input to the template for higher credit amounts to permit less margin for error.

[0065] As noted above, a player's access of a line of credit (e.g., \$100) associated with one folder 360 and subsequent association of such line of credit to the handheld gaming machine 110 are represented by arrows S1, S2, respectively, in FIGS. 4(a)-(b). FIG. 4(b) shows, concurrent with the updating of the player's CM 402 to read \$100, a folder 360 in the player's line of credit 355 has been updated to reflect the player's access of the credit associated with that folder, represented as \$0. In FIG. 4(c), the line of credit 355 is represented as having one depleted (\$0) folder 362 and the player's credit meter 402 on the recipient handheld gaming machine 110 is shown to have been credited in the amount (\$100) transferred from the line of credit. As noted above, the representation of credits on the credit meter 402 does not necessarily represent actual funds, but rather credit that is available to the player for use in wagering. FIG. 4(d) shows a point in time wherein the player has lost \$95 of the \$100 credit obtained in FIG. 4(c), leaving a residual value on the credit meter 402 of \$5.

[0066] Desiring additional credit, the player again accesses the line of credit 355 to access credit (e.g., \$100) associated with another folder 360, as shown in FIG. 4(e). The requested credit is then associated with the handheld gaming machine 110, as represented by arrow S3 in FIG. 4(e). As shown, the line of credit 355 is updated, as represented by the two depleted folders 362, and the player's credit meter 402 on the recipient handheld gaming machine 110 is updated to show an amount corresponding to the amount of credit accessed (i.e., \$100 in the example) together with any residual value on the credit meter (i.e., \$5 from FIG. 4(d)). As noted above, the representation of credits does not represent actual funds, but rather credit that is available to the player for use in wagering.

[0067] In the illustrated sequence, between FIGS. 4(e) and 4(f), a player wins \$500 and the credit meter 402 to yield a total of \$605. In FIG. 4(f), the player initiates a transference of money, via a signal S4, in the amount of \$200 from the player's credit meter 402 to the line of credit 355 to pay-off the line of credit. The transferred amount is then applied to the depleted folders 362, represented in FIG. 4(e), which are

replenished. FIG. 4(g) shows the credit meter 402 displaying a total of \$405 after the transfer depicted in FIG. 4(f). As previously noted, the transference of money could have alternatively automatically occurred upon an occurrence of a balance in the credit meter 402 (or wagering account 350) in excess of the advance taken on the line of credit 355. FIG. 4(h) shows an alternative sequence, continuing from FIG. 4(e), wherein following a win of \$500, the player initiates a transference of money, via a signal S5, in the amount of \$200 from a balance of \$1000 in the player's wagering account 350 to the line of credit 355 to pay-off the \$200 advance on the player's line of credit 355.

[0068] FIG. 5 shows, in accord with the above concepts, a method of utilizing a line of credit associated with a wagering activity, comprising the acts of establishing a line of credit for a player (S510) and communicating a request, responsive to a player input in a gaming machine, through a communication interface and over a communication link to an external system associated with the line of credit, the request relating to a request for an advance against the player's line of credit (S520). The aspects of the method depicted in FIG. 5 further include the acts of associating a number of credits commensurate with the requested advance with a player's wagering account (S530) and outputting a signal related to the requested advance to the gaming machine over the communication link (S540).

[0069] If desired, the player may enable transfer of credit from the line of credit to one or more other destinations, such as to a spouse's handheld gaming machine. Significantly, such other destinations may comprise other gaming establishment activities, such as non-gaming activities (e.g., funding purchases from stores, restaurant bills, participation in non-gaming activities, payment of fees for non-gaming content one or more handheld gaming machines 110, etc.) or special events, such as funding entry into a tournament.

[0070] In accord with at least some aspects of the present concepts, in the event that a player wagering using the line of credit 355 obtains a winning outcome that exceeds the value of the credit accessed by the player, the player is advantageously informed, such as by a pop-up window on the display 14, 16, 114, 116 of the gaming machine 10, 110, that the player has now sufficient winnings to pay-off the line of credit 355 or sub-portion thereof (e.g., parsed lines of credit in folders 360). The player is provided the option of applying the winnings to pay-off the line of credit or to continue. In at least some embodiments, the player is not provided an option and the winnings, when equaling or exceeding the value of the credit accessed by the player, are automatically applied to the line of credit 355. Although the automated pay-off of the line of credit 355 or sub-portion thereof may be potentially bothersome in that a player who desires to continue to use the line of credit will have to actively access the line of credit again if he or she desired to continue to wager against the line of credit, such feature promotes responsible gaming and instills in the player a continuing awareness of the accessing of the line of credit.

[0071] In other aspects of the present concepts, the controller (e.g., 34) and/or external systems 50 monitor the player's play, such as success rates, wagering patterns (e.g., risky, conservative, knowledgeable/informed, calculated, reckless, etc.), winnings, losses, rate of play, duration of play, game expected value (EV), pattern or history of payments (e.g., sporadic, regular, etc.), timing of payments (e.g., early, on-time, late, etc.), amount of payments (e.g., below minimum,

above minimum, full, etc.), wagering account cash reserve, and/or other game-related variables and assign a credit factor to the player. In at least some aspects, the monitoring comprises trending of such factor(s). Wagering pattern trending and analysis is particularly suited for video-based poker games wherein a player's deviation from customary wagers and positions are readily comparable to known probabilities to determine how the player compares to the average player. Thus, a player playing video poker that demonstrates a higher-than-average skill level and disciplined wagering pattern will be assigned a credit factor higher than a below-average player exhibiting an irrational or risky wagering pattern. Wagering pattern analysis may also help identify players who are attempting to chase their losses and appropriately reduce the credit factor. A credit factor formula comprising any combination of any of the above-noted factors, in any weight, is used to yield a composite credit factor. In one aspect, the credit factor comprises a multiplier that is optionally applied to a player's line of credit 355 to dynamically adjust, upwardly or downwardly, the player's line of credit based on the state of or changes to monitored variables, such as those variables noted above.

[0072] As shown in FIG. 6, a method of dynamically adjusting a player's line of credit associated with a wagering activity is depicted comprising the acts of establishing a line of credit for a player (S610), monitoring at least one factor associated with a player's wagering activity (S620), calculating a credit factor related to the monitored at least one factor (S630), and applying the credit factor to a player's line of credit to adjust a player's line of credit one of upwardly and downwardly (i.e., upwardly or downwardly) responsive to the monitored at least one factor (S640). The act of monitoring in S610 may comprise monitoring a player's wagering activity only subsequent to the establishing of the line of credit for a player in act S610 or it may further comprise monitoring a player's prior or historical wagering activity. For example, historic wagering activity data (e.g., wagering patterns, loss data, win data, trends, flags, machine specific data, game specific data, etc.) may inform subsequent analysis of wagering activity data occurring subsequent to the establishing of the line of credit for a player in act S610.

[0073] In at least some aspects, the credit factor is a multiplier greater than one (e.g., 1.00+, 1.01, 1.05, 1.10, 1.33, 1.50, 1.75, 2.0, 2.5, 5.0, 7.5, 10.0, etc. or any number therebetween) that is used to boost a player's line of credit 355. In one embodiment, the credit factor is a multiplier between 1.00 and 2.5. In general, once a base line of credit 355 is established for a player based on conventional criteria (e.g., credit score), the credit factor will not be used to adjust such line of credit downwardly from the base line of credit. Instead, downward adjustments of the player's line of credit 355 would reflect a decrease off of a prior increase rather than off of the base line of credit.

[0074] For example, a player may be extended a line of credit 355 of \$10,000 based on personal assets, income, collateral, credit history, and/or other variables. If the player then funds his or her wagering account with \$2500 and then proceeds to win \$5000 to obtain a total of \$7500 in his or her WA 350, the player may be notified that their line of credit has been raised to \$15,000. Such notification could occur via a pop-up window on the gaming machine 10, 110 display 14, 114 or through an attendant of the gaming establishment. In at least some aspects, the player is permitted to decline an increase in the line of credit. In at least some other aspects, the

player is required to acknowledge and accept the increase to his or her line of credit. If the player subsequently loses all \$7500 in his or her wagering account, the player may then be informed that his or her line of credit **355** has been adjusted downwardly back to \$10,000.

[0075] If the controller (e.g., **34**), external systems **50**, server (e.g., kiosk **310**), or gaming machine (e.g., handheld gaming machine **110**) detects that the line of credit **355** is substantially depleted or is being rapidly depleted, such system or systems may optionally transmit warnings to the player either through a gaming machine display **14**, **114**, or through an intermediary such as, but not limited to, a floor attendant. Intervention via electronic messages, telephone messages, video and/or audio communication, and/or messages from attendants at one or more stages (e.g., 25%, 50%, 75%, 90%, 95% usage of the player's line of credit **355**) facilitates responsible gaming and ensures that that player is both cognizant of and desirous of continued wagering against the line of credit.

[0076] Optionally, the credit factor may be influenced by non-game-related variables that may be associated with the opening of the line of credit or independent thereof. For example, participants in the gaming establishment's player's club program may be provided an additional boost in the credit factor (e.g., a 5% or 10% higher boost than would otherwise be available for a particular set of game-related variables).

[0077] In at least some aspects, in lieu of a credit factor, a simple credit progression could be employed wherein for every \$100 a player has in his or her WA **350**, the player's line of credit is increased by a predetermined amount. The predetermined amount of the increase could be any amount up to and including \$100, but would typically be on the order of \$5, \$10, or \$20. As a player's WA **350** increases and/or decreases, the player's line of credit **355** increases or decreases in unison. Thus, in effect, the funds in the player's wagering account serve as a dynamic collateral against which a line of credit is increased or decreased in relation thereto (e.g., proportionally or non-proportionally therewith).

[0078] The boost to the player's line of credit **355**, in some aspects, comprises a risk to the gaming establishment and increases the gaming establishment's exposure. The gaming establishment may optionally utilize some form of insurance (e.g., a third party insurer, a re-insurer, a captive insurance company, etc.) to hedge against potential losses.

[0079] The gaming establishment may optionally charge a flat usage fee (e.g., a usage fee per folder **360**) or a time-based usage fee (e.g., interest), or any other structured fee arrangement on any outstanding obligations on the line of credit. Alternatively, the line of credit may advantageously be free of usage fees. In still other aspects, a tiered fee may be charged to open a line of credit for a player, such fees being available, for example, to offset any losses arising from the line of credit program and/or to help fund any underwriting of the line of credit program.

[0080] Each of these embodiments and obvious variations thereof is contemplated as falling within the spirit and scope of the claimed invention, which is set forth in the following claims. For example, though the description describes the payoff of the line of credit as occurring through the wagering account, the payoff of the line of credit may occur in any manner using any form of physical or electronic currency exchange, whether through the wagering account or some other interface. The player could, for example, wire money to

the gaming establishment, insert funds into a kiosk **310**, transfer funds from a credit meter, transfer funds from a portable electronic device or storage device (e.g., magnetic storage medium) bearing value, or discharge the obligation in person at a designated site, or with a designated person or persons, in the gaming establishment. Moreover, the present concepts also expressly include the embodiment of any of the disclosed methods, acts, and/or steps as executable instructions or executable instruction sets in a computer-readable medium.

1. A method of dynamically adjusting a player's line of credit associated with a wagering activity, comprising:

- establishing a line of credit for a player;
- monitoring at least one factor associated with said player's wagering activity;
- calculating a credit factor related to the monitored at least one factor; and
- automatically applying said credit factor to said line of credit to adjust said line of credit upwardly or downwardly responsive to the monitored at least one factor.

2. The method of claim 1, wherein said monitoring comprises trending of said at least one factor.

3. The method of claim 2, wherein said at least one factor comprises a trending of a wagering pattern.

4. The method of claim 2, wherein said at least one factor comprises a trending of at least one of a player's winnings, losses, rate of play, or duration of play.

5. The method of claim 1, wherein said at least one factor comprises at least one of a pattern of line of credit payments, a timing of line of credit payments, or an amount of line of credit payments.

6. The method of claim 1, wherein said at least one factor comprises an amount of funds in a wagering account of said player.

7. The method of claim 6, wherein said credit factor is increased in relation to an amount of funds in said wagering account.

8. The method of claim 1, further comprising transmitting, from a handheld gaming device or portable electronic device via a wireless communication link to a remote computer system, a signal representing a request to access a line of credit.

9. The method of claim 1, wherein said credit factor comprises a value between one and ten.

10. A system for accessing a line of credit associated with a player's wagering account, said system comprising:

- a gaming machine having a display that displays a wagering game, a communication interface for communicating over a communication link, and a controller programmed to, responsive to a player input, output a signal related to the player input through said communication interface and over said communication link; and

- at least one storage device bearing at least player line of credit data, said at least one storage device being associated with a controller, wherein the controller associated with the at least one storage device is programmed to receive via the communication link a signal representing a request of an advance of at least a portion of a player's line of credit, and, responsive thereto, to cause a number of credits commensurate with the requested advance to be associated with a player's wagering account and to output a signal related to the requested advance to said gaming machine over said communication link.

11. The system of claim **10**, wherein said gaming machine comprises a handheld gaming machine.

12. The system of claim **10**, wherein said gaming machine comprises a biometric characteristic input device.

13. The system of claim **11** further comprising a memory bearing a plurality of player biometric characteristic profiles or templates.

14. The system of claim **10**, wherein said player line of credit data is divided into a plurality of sub-portions, each of said plurality of sub-portions being independently accessible to the player.

15. The system of claim **10**, wherein said controller associated with said at least one storage device is further programmed to monitor a player's wagering account when an obligation on a line of credit is outstanding and to automatically apply any funds in excess of said outstanding obligation from said wagering account to said line of credit.

16. A method of accessing a line of credit associated with a wagering activity, comprising:

establishing a line of credit for a player;

communicating a request, responsive to a player input in a gaming machine, through a communication interface and over a communication link to an external system associated with said line of credit, said request relating to a request for an advance against said player's line of credit;

associating a number of credits commensurate with the requested advance with a player's wagering account; and

outputting a signal related to the requested advance to said gaming machine over said communication link.

17. The method of claim **16**, further comprising: dividing said line of credit into a plurality of substantially equal sub-portions, each sub-portion being independently accessible to the player.

18. The method of claim **17**, wherein said act of outputting a signal comprises outputting to said gaming machine a representation of said wagering account information following said act of associating.

19. The method of claim **18**, wherein said external system is configured to output a notification signal to said gaming machine over said communication link when a player's outstanding credit obligation reaches a predetermined percentage relative to the credit limit of said line of credit.

20. The method of claim **18**, further comprising: transferring funds from the wagering account to said line of credit to fulfill at least a part of an outstanding obligation regarding said line of credit.

21. The method of claim **16**, wherein said gaming machine is a handheld gaming machine.

22. A method of dynamically adjusting a player's line of credit associated with a wagering activity, comprising:

establishing a line of credit for a player;

monitoring at least one factor associated with a player's subsequent wagering activity;

adjusting a player's line of credit upwardly or downwardly responsive to the monitored at least one factor.

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