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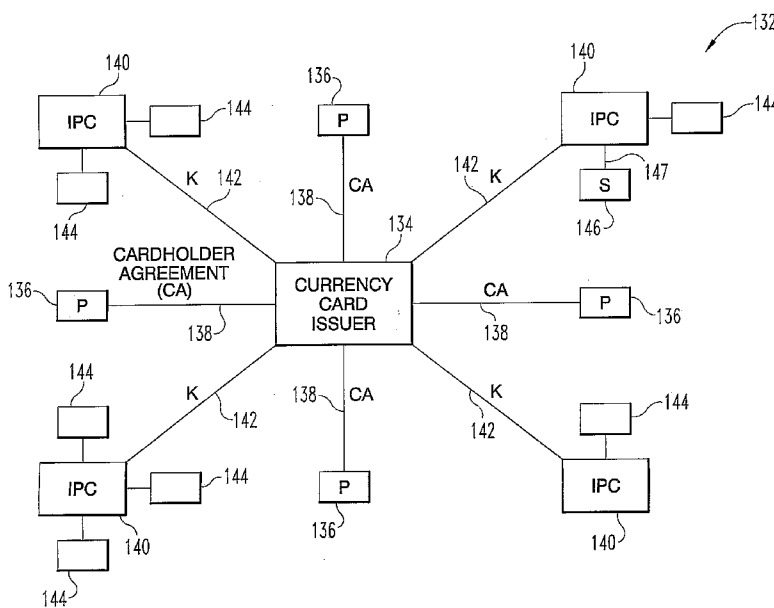
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(54) Title: INCENTIVE PROGRAM



(57) Abstract: An incentive program is described that rewards the participants of the program based on the actions of at least something other than the participants. An incentive program coordinator that can be an individual, a legally created entity, or other organization can run the incentive program. The incentive program coordinator can have business relations with the participating entities, a sponsor, other business entities, or some combination thereof. The participating entities can be individuals, legally created entities, or other organizations, as can the sponsor entity. The at least something other than the participants can be a sports team in one embodiment.

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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

INCENTIVE PROGI

CROSS-REFERENCE TO PRIOR APPLICATION

The present application is a continuation-in-part application based on U.S.
5 Application Serial No. 10/967,409, which was filed on October 18, 2004 and is
incorporated herein by reference.

TECHNICAL FIELD

The present invention relates to business methods particularly, but not
10 exclusively, to business structures and methods that reward a participant in an
incentive program based on the performance of at least something other than the
participant.

BACKGROUND

15 Incentive programs are well known. Common examples of incentive
programs are frequent flyer miles programs or credit cards that give a program
participant rewards based on every purchase made by the participant using the
card. These incentive programs seek to attract new customers or participants in the
incentive program by offering them rewards in exchange for actions that they take.
20 For example, in a typical frequent flyer miles program, the participant obtains
miles for each plane ticket that they purchase from a particular airline. If the
participant purchases a significant number of airline tickets, for example in excess
of \$5,000 worth of airline tickets in a year, the participant gets a certain amount of
free airplane tickets as a reward. The purpose of such programs is that once the
25 participant begins the program they are less likely to switch airlines because of
their vested interest in the amount of rewards that they have already earned. Plus,
the participant obtains rewards for what they already perceive as expenses that they
will have to pay. Therefore, the airline increases its market share and loyal
customer base. Of course, this type of incentive program is simply illustrative and
30 there are many different types of incentive programs that exist.

As another example, incentive programs that use additional parties are also
known. For example, a credit card company may form a partnership with a

gasoline company in order to increase the sales for both companies. They do so by creating an incentive program. The incentive program is commonly structured such that every time the participant purchases gasoline from the gasoline company using a credit card offered by the credit card company, they gain credits toward
5 future purchases of gasoline. Thus, a participant who consumes a lot of gasoline over the course of time or prefers one brand of gasoline over others would be motivated to obtain such a credit card. Once the participant is obtained, additional credit card transactions are made. As a result, the merchant who offers the gasoline must pay additional credit card fees thereby improving the revenue of the
10 credit card company. Plus, the gasoline company wins because the participant purchases gasoline under their brand and not their competitor's brands. The participant is incented to use the credit card so that they gain the benefit of the credits that they earn through purchasing gasoline with the card over time. Finally, the participant is happy because the gas that they already had to buy is now a little
15 bit cheaper because of the credits they earned based on the purchases that they made. Therefore, this is an incentive program having a structure of three parties: a sponsor (the gasoline company), a credit card issuer (the company that provides the credit card) and a participant (the consumer who purchases gasoline).

Yet another form of an incentive program is an employer/employee
20 program designed to increase the sales of its employees. The employees participate in the incentive program that is coordinated by an incentive program coordinator. Upon certain types of activities by the employees, rewards are earned. For example, if the employees hit a certain level of sales, then the incentive program coordinator offers free vacations to various locations. The employer pays
25 the incentive program coordinator a fee for offering these services and in return the employer hopes the incentive program improves the sales of the employer by stimulating the employees.

Incentive programs are therefore operated in a variety of ways. They can include multiple participants, multiple incentive program operators, currency card
30 issuers, employers, or a variety of other structures and methods of doing business. Heretofore, all of the incentive programs, however, have all based the rewards

provided to the participant based on the participant's own actions. For example, the amount of money the participant spends on airplane tickets determines how many miles they receive. In the credit card example, the amount of gas purchased from the certain gasoline company, the number of credit card uses or the amount of money spent by the participant determines the amount of rewards provided. Similarly, the amount of sales or other actions by the employees determines the amount of incentives that they receive.

Therefore, needs remain in this area.

SUMMARY

One aspect is a device for a cardholder comprising a currency card associated with an incentive program, wherein the incentive program deposits rewards on the currency card based on the performance of at least something other
5 than the cardholder.

Another aspect is a method comprising the steps of operating an incentive program for use with a television program having one or more members; entering viewers of the television program as participants in the incentive program; providing the viewers the ability to select one or more of the members of the
10 television program as a pick; and rewarding the viewers based on performance of the members of the television program.

A further aspect is a method comprising the steps of operating an incentive program for use with a video game; entering players of that video game as
15 participants in the incentive program; providing a selection of one or more at least something other than the participant to be chosen as one or more picks; and rewarding the players based on the performance of their chosen picks.

An additional aspect is a method for providing incentives for customers of a commercial digital music company comprising the steps of operating an
20 incentive program that is associated with the commercial digital music company; entering the customers of the commercial digital music company as participants in the incentive program; providing a selection of picks of one or more at least something other than the participants of the customers of the digital music company; and rewarding the participants of the incentive program based on the performance of at least something other than the participants.

25 Another aspect is a method for polling comprising the steps of operating an incentive program; entering participants in the incentive program; allowing the participants to pick at least something other than the participants as one or more picks; and tallying the selection of picks by the participants.

A further aspect is a method comprising the steps of operating an incentive
30 program that is associated with awards ceremonies; entering participants into the incentive program; providing the participants a variety of at least something other

than the participants to choose from as one or more picks; and rewarding participants based on the performance of their chosen picks.

Yet another aspect is a method comprising issuing a currency card associated with a plurality of incentive programs to a cardholder; providing one or
5 more picks to the cardholder; the cardholder choosing at least one pick from at least one of the incentive programs; and rewarding the cardholder based upon the performance of their chosen picks.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 illustrates a schematic block diagram of one embodiment of the present invention.

FIG. 2 illustrates a schematic block diagram of an alternate embodiment.

5 FIG. 3 illustrates a schematic block diagram of yet another alternate embodiment.

FIG. 4 illustrates a schematic block diagram of a further alternate embodiment.

10 FIG. 5 illustrates a schematic business structure diagram according to one embodiment.

FIG. 6 illustrates an alternate schematic business structure diagram according to another embodiment.

FIG. 7 illustrates a further schematic business structure diagram according to another embodiment.

15 FIG. 8 illustrates a schematic block diagram of an embodiment of a method in a television framework.

FIG. 9 illustrates a schematic block diagram of another embodiment of a method in a video game framework.

20 FIG. 10 illustrates a schematic block diagram of a further embodiment of a method in a digital music framework.

FIG. 11 illustrates a schematic block diagram of a further embodiment of a method in a beverage company framework.

FIG. 12 illustrates a schematic block diagram that uses an incentive program as a method to poll the participants of the incentive program.

25 FIG. 13 illustrates a schematic block diagram of a multi-variety incentive program business structure that can be offered by a currency card issuer.

FIG. 14 illustrates a schematic block diagram of a method in an awards ceremony framework.

DETAILED DESCRIPTION OF THE SELECTED EMBODIMENTS

For the purposes of promoting an understanding of the principles of the invention, reference will now be made to the embodiments illustrated in the drawings and specific language will be used to describe the same. It will
5 nevertheless be understood that no limitation of the scope of the invention is thereby intended. Any alterations, modifications, and further applications of the principles of the present invention as illustrated are contemplated as would normally occur to one skilled in the art to which the invention relates.

Specific examples of the principles of the invention in application will be
10 described in the next two following examples. It is to be understood, however, that no limitation of the invention is intended by the description of these two specific examples. The claims define the present invention and the following examples are not to be used to alter the scope of the invention described in the claims. After these few specific examples are described, a more broad description of different
15 embodiments that are contemplated by the present invention is provided along with corresponding drawings thereto. Even these broader descriptions are not intended to alter the scope of the invention defined by the claims.

One specific example of the invention is an incentive program that rewards participants based on the performance of their favorite sports team. The participant
20 in the incentive program is an individual who lives in St. Louis and loves football. The participant obtains a credit card from a bank, like Citibank®, and enters an incentive program that is available for eligible customers of the bank. The individual is eligible because he is carrying a balance on the card, has no late payments, and has used the card at least five times over the past month. The
25 incentive program provides incentives to the individual card holder based on the performance of a third party sports team. The participant chooses the St. Louis Rams and is rewarded every time the St. Louis Rams wins a game, scores a touchdown, scores a field goal, etc. The rewards are points on the participant's credit card. For an illustration of how points can be awarded reference to U.S.
30 Patent No. 5,025,372 is suggested.

The second example concerns an individual who lives in Cincinnati and loves baseball. The individual receives a credit card from Citibank®. The individual is eligible to enroll in an alternate incentive program because the card has a balance, no payments are late, and the individual has used the card five times
5 over the past month. This alternate incentive program bases the rewards on the performances of individual athletes in a given sports category. This is similar to the structure used in sports fantasy leagues. The individual chooses Ken Griffey Jr. of the Cincinnati Reds. The program awards points, like those in the 5,025,372 patent, to the individual based on the performance of Ken Griffey Jr. Thus, if Ken
10 Griffey Jr. has two homeruns, four hits, and one steal in one night and a homerun is worth 10 points, a hit 2 points, and a steal 5 points then the individual earns 33 points based on Ken Griffey Jr.'s performance.

Generally speaking, an incentive program is described that rewards the participants of the program based on the actions of at least something other than
15 the participants. As used herein, "incentive program" includes as a principle of the invention the use of sweepstakes, parimutuel distributions and other types of rewards that are readily apparent to those skilled in the art in light of this specification. An incentive program coordinator that can be an individual, a legally created entity, or other organization can run the incentive program. Some
20 examples of legally created entities are limited liability companies, limited liability partnerships, corporations, limited partnerships, partnerships, S-corporations, and trusts to name a few non-limiting examples. The incentive program coordinator can have business relations with the participating entities. The participating entities can be individuals, legally created entities, or other organizations. The
25 incentive program coordinator can also have business relations with a sponsor or another business entity. The participants of the incentive program receive rewards based on the performance of at least something other than the participants. For example, the participants in one embodiment could receive rewards based on the actions of a favorite sports team. If the sports team performs well, the participant
30 gets more rewards. Therefore, the participant obtains rewards regardless of whether their own performance or actions are desirable. In other embodiments, the

participant also influences the amount of rewards received along with the performance of something other than the participant.

Referring now to the drawings, FIG. 1 illustrates an incentive program 40 according to one embodiment of the present invention. The incentive program 40 is illustrated as a process in a schematic form with a start block 42 and an end block 54. First, an entity is enrolled into an incentive program at block 44 thereby becoming a participant in the incentive program. In block 46, the amount of rewards to be given to the participant based on actions by at least something other than the participant is determined. The term "at least something other than the participant" is intended to be anything besides solely the participant itself. For example, an unrelated third party, such as a sports team or company, could have their performance evaluated to determine if rewards are given to the participant. The sports teams could be at a professional, high school, college, or any other level. Moreover, other examples include, but are not limited to, famous athletes, a country, a race horse, or a race car. If the participant is a racetrack fan, rewards based upon the race horse performance would be desirable to the participant or if the participant is an investor, rewards based upon stock market performance would be desirable to the participant. Alternatively, "at least something other than the participant" could be another participant in the incentive program. Moreover, a combination of the participant's actions and "at least something other than the participant," could determine the rewards.

The amount of rewards to be provided to the participant in block 46 is determined by receiving input from at least something other than the participant 48. If the amount of rewards to be given were based on sports team performances, the performance of the relevant sports team(s) would be provided to block 46. For example, if the rewards were based on a professional football team score, the score would determine the amount of rewards provided. Alternatively, if at least something other than the participant was the performance of a stock, the amount of dollars that the stock went up over the course of a certain period could be used to determine the amount of rewards provided. In another embodiment, if a country was the "at least something other than the participant," then the strength of the

currency compared to other currencies could determine the amount of rewards. In another embodiment, the amount of times a horse wins races over the course of a certain period could determine the amount of rewards. Other types of actions of things other than the participant that are readily apparent to those skilled in the art in view of the present disclosure are also contemplated

The information concerning the performance of at least something other than the participant can be obtained by any method readily apparent to those skilled in the art. For example, databases run by companies such as ESPN or other sports related entities could be utilized in order to determine the amount of points to be awarded. The determining of the points to be awarded could also be performed by an incentive program coordinator. The incentive program coordinator could be an entity such as an individual or a corporation. The individual or corporation could use a computer method or any other method readily apparent to those skilled in the art to obtain and process the information concerning the performance of at least something other than the participant.

Next, the participants can either obtain the rewards as shown in block 50 or terminate the enrollment in the program as shown in block 52. The participants can obtain the rewards in a variety of different manners. In some embodiments, the participants obtain the rewards by receiving points, miles, credits, or any other quantum of value that could be accessed by a credit card. In other embodiments, the rewards are provided by simply sending cash in the form of a check or money order directly to the participant. In some other alternate embodiments, the rewards can be tickets to a sporting event or discounts on food served at the sporting event. In other embodiments, the rewards are the ability to meet one of the famous players of a favorite sports team of the participant. In further embodiments, the rewards are coupons that are redeemable at selected merchants. In further embodiments, the rewards are gift certificates that could be realized at a number of merchants or providers of entertainment, travel rewards, or merchandise that can be ordered or obtained through any medium. In some other embodiments, the rewards could be the granting of an option to buy a stock or a mutual fund at a certain lower-than-market price. Alternatively, the rewards could be the reduction

in the amount of points or fees charged by a mutual fund company to invest in their funds. As one skilled in the art would readily recognize, there are infinite types of rewards that could be provided to the participant in the incentive program.

As block 52 illustrates, participants can terminate enrollment in the
5 program. This termination of enrollment in the incentive program could either be
voluntary or involuntary. For example, in an incentive program where a credit
card is used, enrollment might be involuntarily terminated by the program
coordinator if the credit card user fails to use the credit card a minimum number of
10 times per a designated time period. Alternatively, the participant may voluntarily
decide to leave the incentive program. Therefore, the participant may lose all of
the credits earned for them by the third party actions, or the combination of their
actions and the third party actions, or in some embodiments the credits gained
could be converted to a transferable amount of value. In addition, the participant
15 may simply decide to switch to a different incentive program coordinator that
allows the transfer of the quantum of value earned¹ between programs. Also, the
participant simply can terminate their involvement to choose a different third party
whom they believe will have more success in earning rewards for the participant.
Once the entity is no longer participating in the incentive program 40, the incentive
20 program 40 for that participant comes to an end as represented by block 54.

An alternate embodiment is illustrated in FIG. 2. The alternate
25 embodiment is also illustrated as a process in schematic form. In this embodiment,
the process 55 begins at the start block 56. The first step is to make a currency
card application available to an applicant, as shown in block 58. The next step,
shown in decision tree 60, determines if the applicant satisfies criteria for
enrollment into the incentive program. If the applicant does not satisfy the criteria,
30 the process ends at block 61. If the applicant does satisfy the criteria, however, the
applicant becomes eligible to enroll in a selected incentive program or programs,
as illustrated in block 62. Whether applicant is participating in an incentive
program is determined next, as shown in decision tree 64. If the applicant has
previously elected to participate in an incentive program, then the algorithm moves
to block 66. If the applicant has not previously elected to participate in an

incentive program, then they get the ability to choose the incentive program they would like to participate in, as shown in block 65. At block 66 the applicant then becomes a participant in the incentive program and in some embodiments an incentive program membership identifier is provided to the participant. The
5 incentive program membership identifier can be a currency card, an account number, an electronic signature, computer password, and/or other identifier readily apparent to those skilled in the art. Then the eligibility to participate in the program is checked in block 68. If the participant has not lost eligibility, then the participant gets rewarded, shown at block 70, based on the actions of at least
10 something other than the participant, shown in block 72. If the participant has lost eligibility, then notice and opportunity to regain eligibility is provided to the participant, as shown in block 74. If the participant has regained eligibility, as determined at decision tree 76, then the participant is rewarded in block 70. If the participant hasn't regained eligibility after providing notice and opportunity to
15 regain eligibility the process ends at block 78.

Referring to block 58, a currency card as used in this application means any type of card that can be used to perform monetary transactions. For example, a credit card, a debit card, a check card, or other type of card that can use currency as a medium of transfer is contemplated. The application for a currency card can be
20 made available to applicant in a variety of ways. For example, the applicant can seek an application to join an incentive program at a card issuer's web site, address, or by calling the card issuer. Alternatively, mailings of applications for credit cards or debit cards can be provided to participants at their home. In addition, corporations can be contacted at their place of business to provide an
25 application for a currency card. Also, the application could simply be for entering into the incentive program. For example, an already established cardholder could add the incentive program as an additional benefit to their existing cardholder agreement with the credit card company, or enrollment in the incentive program could result in the automatic issuing of a currency card to the new participant. In
30 addition, the applications could be offered directly, such as at college campuses or

other forms of direct marketing. Therefore, any possible way readily apparent to those skilled in the art of providing the materials to an applicant are contemplated.

At decision tree 60, the applicant is scrutinized to determine if they satisfy the criteria necessary to be eligible in an incentive program. Alternatively,
5 eligibility can also be automatically provided, in some embodiments, thereby starting the process at decision tree 64. For example, a currency card issuer provides a credit card to a large number of participants who already qualify.

If eligibility is to be determined, the determination can be performed in various ways. For example, the fiscal strength of the applicant can be scrutinized,
10 in some embodiments. This can be done by doing credit checks, requesting verification of income or other funds, or by any other method readily apparent to those skilled in the art.

In some alternate embodiments, the analyzed criteria are demographic information about the applicant. For example, in one embodiment the something
15 other than the participant is the Democratic Party and the participant is a staunch Democratic Party supporter. Determining the political affiliation of the participant may be necessary to enter the applicant into the incentive program that rewards the participant based on the performance of the Democratic Party. Alternatively, if the applicant is a younger individual, the performance of something other than the
20 participant could be the record sales of their favorite music artist, thus, determining the applicant's favorite artist would be necessary.

In some other embodiments, the criteria analyzed could be the purchasing patterns of the applicant. For example, if the applicant was an already existing customer, information about where applicant shops could be determined and the
25 applicant could be entered into an incentive program corresponding thereto. For example, suppose the purchasing records of the applicant shows that they shop at Lowe's ® every time home improvement materials are needed. If the incentive program rewards were credits that could be applied at Home Depot ® the applicant may not meet the criteria to participate in (i.e. would not be interested in) an
30 incentive program that rewards by providing Home Depot ® credits. Other analyzing of criteria can use a combination of some or all of the above mentioned

indicators. Furthermore, other types of eligibility information readily apparent to those skilled in the art are also contemplated.

At block 62 when the applicant becomes eligible, the applicant may or may not have determined an incentive program in which to enroll (as determined by
5 decision tree 64). The type of incentive program, if not already chosen, is determined at block 65. In some embodiments, the applicant can choose the incentive program in which they would like to participate. In some of these embodiments, the applicant can choose to participate in more than one incentive program or can switch incentive programs during their period of participation.
10 Alternatively, the incentive program can be predetermined for an applicant. For example, perhaps the currency card issuer would provide an application for the professional football team of that applicant's metropolitan area. If the applicant decides to fill out the application and they qualify, then they are enrolled into the incentive program where the amount of rewards is provided based on the
15 performance of that specific professional football team. Alternatively, as shown in block 65, in some embodiments the applicant can choose their own incentive program. For example, if the applicant's favorite football team is located in another state, they may choose that favorite football team. It is contemplated by the present invention that the applicant can even chose aspects of the incentive
20 program, such as which players of their professional football team performances will determine their rewards.

Once the applicant becomes a participant at block 66, it is necessary to determine if the participant has lost eligibility at decision tree 68. In some
embodiments, the participant cannot lose eligibility. Once the participant has
25 started participating in the program, they are participating in the program until the program itself comes to an end or the participant withdraws from the program. In other embodiments, however, the participant can lose eligibility. For example, in one embodiment, in order to stay in the program, the participant must use their currency card a certain amount of times over a certain time period. To illustrate, if
30 the currency cardholder uses the currency card five times in a month, then the currency card owner remains eligible to stay in the incentive program. However, if

they use their card less than five times per month, then they lose the right to participate in the incentive program (at least for that month). Similarly, a program based on the amount of expenditures is contemplated. In addition, in some other embodiments the participant could lose eligibility by failing to make a payment on their currency card or by having a late payment during the month.

Moreover, in other embodiments, the participants can enter themselves into an earning status by satisfying certain criteria. In other words, the participant, while enrolled, has not gained the ability to obtain rewards until they satisfy certain criteria. For example, the participant must use their card at least three times a month before they are eligible to receive points in some embodiments. In other embodiments, the participant needs to dine from a selected group of restaurants a certain number of times a month. Those skilled in the art will recognize that there are an infinite number of factors that can be used to determine if a participant has obtained an earning status.

In some embodiments, upon the loss of eligibility, the participant loses all of the rewards earned for them by something other than the participant. In other embodiments, the participant can “cash out” their rewards at the end of their participation. In other embodiments, eligibility is only suspended for the month during which the participant failed to satisfy the requirements for eligibility. In addition, in the illustrated embodiment, in block 74 the participant is provided notice of the fact that they have lost or are about to lose their eligibility and provided an opportunity to reestablish eligibility. For example, if the participant has to use the credit card at least five times in a month and the participant fails to do so, the participant is notified of such failure and is given the opportunity to begin using the card once again five times a month. Alternatively, the participant may have to use the card at a higher frequency to regain eligibility, for example six times per month.

The notice could be provided in any manner readily apparent to those skilled in the art. For example, notice could be provided in the credit card statement bills sent monthly. Alternatively, the e-mail address of the participant could be obtained and an e-mail notification sent to their e-mail address. In some

embodiments, the notification could be separate from the credit card statement. In other embodiments, the notice is provided by a telephone call. After the participant has given notice and an opportunity to regain eligibility, eligibility is checked again at decision tree 76. Eligibility could be regained by any manner
5 apparent to those skilled in the art. As shown in block 70, the participant is then rewarded based on at least something other than the participant. This can continue indefinitely. It is noted, once again, that the rewards can be determined from a plethora of options. Cash, checks, points, tickets to a sports team, discounts on food at an event, gift certificates, coupons, plane tickets, commodities, stocks,
10 travel rewards, merchandise that can be ordered or obtained through any medium, or any other reward readily apparent to those skilled in the art are contemplated.

Referring now to FIG. 3, an alternate embodiment as illustrated. As in FIGS. 1 and 2, the embodiment illustrated in FIG. 3 is a process 81. The process begins at start block 80 and moves to block 82. At block 82, a sponsor requests
15 that an incentive program coordinator begin an incentive program. Next, in block 84, the incentive program coordinator determines qualified prospects. Once the incentive program coordinator determines the qualified prospects, they then contact the qualified prospects as shown in block 86. Upon being contacted by the incentive program coordinator, the qualified prospects, as shown in block 88, can
20 enroll in an incentive program and become a participant as shown in block 90. Once the participants are established, then at decision tree 92 it is determined whether or not the participants have voided their enrollment. If the participant had voided enrollment, the algorithm then moves next to decision tree 94 to determine if there is any action that needs to be taken. If there is action to be taken, then the
25 action is taken at block 96. If there is no other action to be taken, then the algorithm ends at block 98.

If the participant has maintained enrollment in the incentive program, then the participant is rewarded at block 100 based on the actions of at least something other than the participant 102. Once the participant is rewarded, the process
30 returns to determining if they have voided enrollment 92. If they haven't voided enrollment, then the participant continues to be rewarded until enrollment is

voided. In some embodiments, enrollment can be voided simply by the passing of time. It is contemplated, however, that the participant will continue to be rewarded based on the non-participant actions until the year of enrollment has finished, in some embodiments. The participant can be rewarded in a variety of manners like those discussed with respect to the embodiments illustrated in FIGS. 1 and 2.

Referring to block 82, the sponsor could be any entity desiring to start an incentive program. For example, the sponsor could be a sports team, a mutual fund company, a corporation, or an individual. The sponsor wants to create an incentive program in order to create a buzz about their product or services. In addition, the sponsor may be attempting to increase the number of customers of their product or service or may be attempting to do test marketing or other types of business activities. The incentive program coordinator can be an organization, individual, or any other entity readily apparent to those skilled in the art. The incentive program coordinator may contact the participants directly or use an alternate company to help locate the participants. The incentive program coordinator also sets up the boundaries, regulations, rules, and other aspects of the incentive program.

Referring to block 84, the qualified prospects can be determined from a variety of factors. Demographic data, financial strength data such as credit scores and analysis of net worth and purchasing patterns are all types of information that could be used in some embodiments in determining a qualified prospect. The incentive program coordinator may already be in possession of this type of information, there may be other entities who have this information, or they can obtain it in any other method readily apparent to those skilled in the art. Qualified prospects are used in this embodiment because the sponsor is paying a fee in order to obtain a desired result. In the other embodiments, the contacting of participants can be random since anyone may be the intended participant. Conversely, in the present embodiment, the sponsor likely desires to attract a certain group that they are attempting to reach. For example, if the sponsor were a sports team, they likely would only be interested in contacting fans of the sport. If the sponsor were an

investment company, they likely would only want to contact people who would be interested in investing or have the money to do so.

Contacting the qualified prospects can be done in any manner readily apparent to those skilled in the art.

5 Block 92 determines whether the participant has voided enrollment. The participant could void the enrollment based upon the rules that were put together by the incentive program coordinator. If the rules require that a certain amount of money be spent over a certain period of time and the participant had not done so, then they may have voided their enrollment. Alternatively, if the participant was
10 required to attend a certain number of sports games in a year in order to qualify for the incentive program, failing to attend those games could void them. It would be readily apparent to those skilled in the art that an infinite amount of situations could be imagined that could result in the voiding of enrollment.

 At block 94, whether or not action needs to be taken is determined. For
15 example, in some embodiments, the incentive program coordinator attempts to contact the participants. This could be in the form of contacting the participant and informing them that they are soon to lose their eligibility to participate in the incentive program and that could result in a loss of the rewards or credits obtained until that point of time. In other embodiments, as soon as the eligibility is voided
20 that means the participant is no longer participating in the incentive program and there is no ability for the participant to change their status. Different embodiments have different types of action to be taken or can even decide to take no action at all.

 Referring now to FIG. 4, another embodiment of the present invention is
25 illustrated. The method starts at block 104 and then moves to block 106. At block 106, the applicant contacts an incentive program coordinator or sponsor. After the applicant contacts the coordinator or sponsor, the coordinator or sponsor provides an incentive program selection to applicant at block 108. The applicant then selects the incentive program at block 110. The selection can be made
30 electronically, or by filling out paperwork if contacted by mail or any other method readily apparent to those skilled in the art. Then at decision tree 112, it is

determined whether or not an applicant qualifies to enter the chosen incentive program. This qualification can be based on a variety of factors, as listed before, such as financial strength, credit information, purchasing decisions and the like. If the applicant does qualify, the applicant becomes a participant as shown in block 5 114. Alternatively, if the applicant does not qualify for the program they selected, the incentive coordinator or the sponsor can suggest an alternate incentive program that applicant may qualify for as shown in block 116. After an alternative incentive program has been presented, the method again moves to decision block 118 and determines whether or not the applicant qualifies for the alternative 10 incentive program. If the applicant does, the applicant becomes a participant at block 114. If the applicant does not qualify for an alternative incentive program, then the method ends at block 120.

Once the applicant becomes a participant then the method illustrated on blocks 92-102 in FIG. 3 is repeated. First it is determined whether or not the 15 participant has lost eligibility in block 122. If they have, it is then determined if there is any other action to be taken at block 124. If there is not, then the algorithm ends at block 120. If so, then action is taken at block 126 and the algorithm goes back to determining if the participant has loss of eligibility again at block 122. If the participant has not lost eligibility then the participant is rewarded at block 128 20 based on the actions of at least something other than the participant in block 130.

Referring to block 106, the applicant can contact the coordinator or sponsor through any method apparent to those skilled in the art. For example, in one embodiment the applicant contacts the sponsor at the web site of the sponsor. The applicant may be a sports fan that visits the web site of the sports team and wants 25 to participate in the incentive program sponsored by the sponsor or coordinated by the coordinator. As shown in block 110, in the embodiment illustrated in FIG. 4, a structured level of programs are provided. This can have many beneficial aspects. For example, if the sponsor is a sports team, fans with a higher level of loyalty, who are motivated to purchase more often, can be enrolled in a higher level 30 incentive program. Similarly, fans that are wealthier individuals can be part of a VIP-type incentive program. Therefore, the sponsor may be better able to reward

those that are more loyal to them. For instance, if the fan is a season ticket holder, then the fan could be enrolled in an incentive program where fifty incentive points are earned for every touchdown. In contrast, if the fan only attends one or two games a year, then perhaps they could only obtain five points per touchdown. It is
5 readily apparent to those skilled in the art that an infinite amount of permutations could be expanded upon and still stay within the principles of the embodiment illustrated.

FIG. 5 illustrates a business structure 132 according to one embodiment. A currency card issuer 134 provides currency cards for use by a plurality of
10 participants 136. The pluralities of participants 136 are operatively coupled to the currency card issuer by means of a legally binding contract. Generally, these contracts are known as Cardholder Agreements, shown as 138. The Cardholder Agreements spell out the legal relationship between the currency card issuer 134 and the participants 136. They commonly will describe the terms, interest rate,
15 credit balances and other aspects of the agreement. In addition, the incentive program designated or chosen by the participant will likely also be discussed in the Cardholder Agreement 138.

The currency card issuer 134 is also operatively coupled to the incentive program coordinators (IPC) 140. In the illustrated embodiment, the incentive
20 program coordinators are operatively coupled to the currency card issuer 134 through the use of a legal contract 142. Other embodiments contemplate other business relationships. For example, the incentive program coordinator 140 and the currency card issuer 134 could be the same entity in some embodiments. It is also contemplated that other embodiments can have more or less incentive program
25 coordinators. In one embodiment, only one incentive program coordinator 140 is operatively coupled to currency card issuer 134 through a contract 142. Other embodiments contemplate even more incentive program coordinators 140. The incentive program coordinators 140 administer the incentive programs that reward the participants 136 based on the actions of at least something other than the
30 participant 144. The incentive program coordinators 140 take information about the actions of at least something other than the participant 144. It could be only

one something other than participant 144 as shown in the lower right hand corner of FIG. 5. Conversely, there could be a plurality of at least something other than participants 144 whose performance is evaluated to determine the amount of rewards provided to the participant 136. An incentive program coordinator 140 that takes information from a plurality of at least something other than the participant 144 is shown in the lower left-hand corner. For example, one incentive program coordinator can coordinate all the information concerning all the professional football teams in the United States. Other incentive program coordinators could have a contract with just one professional football team to run their officially sponsored incentive program. It should be readily apparent to those skilled in the art that an infinite variety of relationships between at least something other than the participant 144 and the incentive program coordinator 140 can be contemplated. In addition, in the upper right hand corner of FIG. 5, a sponsor (S) 146 is shown operatively coupled to incentive program coordinator 140 through the use of a legally binding contract 147. The sponsor in the illustrated embodiment pays a fee to the incentive program coordinator 140 and the incentive program coordinator 140 reviews information based on a third party 144. The sponsor 146 has an incentive for doing so to promote the third party, or itself, to a large group of participants that are connected to the currency card issuer as cardholders.

In operation, the structure works as follows. The participant 136 enters into a Cardholder Agreement 138 with the currency card issuer 134. The currency card issuer 134 has created a contract called a Cardholder Agreement 138 which sets the amount of interest rate, annual fees and other types of information pertinent to use of the currency card. The participant 136 can be automatically enrolled into the incentive program simply by virtue of entering into the Cardholder Agreement or could separately choose the incentive program that they desire. For example, in the illustrated embodiment, the incentive program coordinators 140 could all each be taking information for a different sport. Therefore, one incentive program coordinator could coordinate basketball, the other could coordinate football, the other could coordinate baseball, and the last could coordinate golf. The participant

136 could have the option of choosing which incentive program they desire based on the sport that they enjoy the most. Alternatively, the currency card issuer 134 could issue applications that automatically make the participant a member of a designated incentive program simply by entering into the Cardholder Agreement
5 138.

The incentive program coordinator 140 is legally bound to the currency card issuer 134 through a contract. In the illustrated embodiment, the currency card issuer 134 pays the incentive program coordinator 140 a fee in exchange for the incentive program coordinator 140 running the incentive program. The
10 currency card issuer 134 has an incentive to do so in order to create more sales by having more participants 136 want cards issued by the currency card issuer 134 so they can become eligible for the incentive program. In addition, the eligibility requirements for the incentive program may incent the participant 130 to take actions that increase the revenue generated for the currency card issuer 134.

15 For one example, the participant could be attending a game of their favorite football team and notice that two touchdowns were scored leading to 100 points obtained on their card. It should be appreciated, however, that an incentive program coordinator 130 can modify the earn ratios at any time in different embodiments. The 100 points could be redeemable at the game for free food or
20 drinks. In this hypothetical example, suppose the 100 points earned the participant \$5 of credit towards any food or drink purchase at the game. Because the participant knows they have \$5 worth of free food, the participant goes up to the counter and orders two pretzels that each cost \$3. The participant desires to obtain their rewards, and not waste any, so they order over the amount of their credit. The
25 original price of all the food is \$6 minus the \$5 credit, so they are spending \$1 more than they would without the reward. Plus, they are making the entire purchase with their card, instead of cash or other payment method. This increases the amount of credit card sales. The merchant (i.e. the concession stand) has to pay the currency card issuer 3% on all sales accepted and paid for by credit cards.
30 The currency card issuer 134 receives more fees from various merchants because the participant 136 is encouraged to use their card to obtain the rewards earned for

them by the at least something other than the participant 144. Therefore, the currency card issuer 134 has motivation to pay the fees to the incentive program coordinator 140 in order to increase their sales.

FIG. 6 illustrates an alternative business structure 148. In this embodiment, there is no currency card issuer. The incentive program coordinator 150 is operatively coupled to participants 152 by any known manner, such as a legally binding contract. This coupling could occur various number of ways. For example, the incentive program coordinator 150 may already have contact with the participants 152 as they are employees of an employer who has requested the services of the incentive program coordinator 150 to increase their sales. The sponsor 154 therefore could be the employer themselves or another entity.

For example, the sponsor 154 could be a mutual fund company that desires to sell funds to the employees of a company. The incentive program coordinator 150 already working with that company has an incentive program for its employees 152. Therefore, the incentive program coordinator 150 that is already existing with employee/participants 152 can be contacted by a new sponsor 154 to create an alternate incentive program. The incentive program coordinator 150 can take information about the performance of at least something other than participants and use it as a measure to reward the participants 152. The at least something other than the participants 152 could be a third party 156.

For one example, the third party 156 could be the employer of the participants 152. The mutual funds company 154 can provide additional rewards based upon the performance of the employer 156. To illustrate, the mutual fund company 154 could reduce the amount of fees that it takes for contributions to the fund or it could allow the purchase of additional shares of the fund at a discount to the employees upon an improvement in the employer's performance. Such a structure synergistically provides dual incentives to the employees. The employees would already be participating in the other incentive program operated by incentive program coordinator 150, such as a sales promotion or the like. Thus, when the participants 154 achieve greater sales under the first program they are rewarded once. Plus, the greater sales improve the performance of employer 156 which

stimulates the mutual funds company to provide investment products for cheaper to the employees thereby rewarding the employees twice. The mutual funds company then increases the amount of employers that sign onto their program by hiring the incentive program coordinator to operate the program.

5 In another embodiment, the business structure 158 is organized as illustrated in FIG. 7. In this embodiment, the incentive program coordinator is also simultaneously the program sponsor (S) 160. In some embodiments, the incentive program can be licensed from an originator (O) 162 as illustrated in FIG. 7. In other embodiments, the program sponsor may work with a co-sponsor such as a
10 currency card issuer. The partnership with the co-sponsor is mutually beneficial with the currency card issuer gaining exposure and increasing sales and the program sponsor connecting with an entity that already has a developed rewards program. In other embodiments, the incentive program coordinator and the program sponsor (and/or co-sponsor) are separate entities. Those skilled in the art
15 recognize that a variety of business relationships can be created to implement the incentive program effectively. The program sponsor 160 administers the incentive program and determines who can become participants illustrated as (P) 164. In some embodiments, the participants 164 must have certain qualifications to be entered as a participant 164 in the incentive program, such as by being a cardholder
20 of a co-sponsor entity. In other embodiments, anyone can become a participant 164. As in the other business structures disclosed and claimed herein, the participant 164 is awarded based on the performance of at least something other than the participant. In other words, third party performance or a combination of the third party performance and the participant's performance are integrated within
25 a loyalty framework. In addition, the rewards may be administered by the program sponsor 160, the co-sponsor, or can be provided by operatively coupling with third-party rewarding entities (R) 166 via legal contracts 168. A few concrete examples are provided below in relation to FIGs. 8-11, and 13 to illustrate how the business structure 158 would operate.

30 As one example, shown by the method illustrated in FIG. 8, the program sponsor 160 could be a television network or program. In some embodiments, the

television program is a reality television program having non-actor individuals as members of the program cast (i.e. contestants). In this embodiment, the television program licenses an incentive program from another entity and operates the incentive program themselves as illustrated in step 170. The television program is operatively coupled to the program's viewers as participants in the program. By watching the television program or performing other desired actions such as obtaining a select currency card, the viewers are entered as participants in the incentive program in step 172. Once the participants are entered they can choose their "picks" from the non-actor individuals participating in the program as illustrated in step 174. As used herein, the term "picks" is defined as any entity that is chosen by a participant to be at least one of the entities whose performance determines the amount of rewards awarded to the participant.

After the participants choose their "pick" or "picks," the performance of those "picks" on the television program determines the amount of rewards that the participants obtain as shown in step 176. The number of "picks" that are available to be chosen by the participants can vary based on the participant's own performance in some embodiments. For example, if the participant is a habitual viewer of the television program or logs onto the corresponding website for the program a certain amount of times, the participant may receive more "picks." In addition, if the rewards are tied with a currency card issuer, in some embodiments the level of use of the currency card can entitle the participant to a certain number of "picks."

A concrete example would be the television show American Idol®. American Idol® is a "reality" television program that uses non-actor individuals as members of the television show. In some embodiments, the program sponsor could be a currency card issuer, such as Citibank®, or, as discussed previously, the incentive program could simply be licensed from a third party and operated directly by the American Idol® production company and/or the television network or channel (or other entity having a financial interest in the television show). In this embodiment, American Idol® operates the incentive program. American Idol® enters into a variety of contracts with different vendors to provide rewards to

viewers. One vendor is Citibank®, who agrees to inform American Idol®, or a third party who is administering the incentive program, when a participant spends over a certain dollar amount so that additional “picks” by the participant are allowed. In addition, Citibank® agrees to reward cardholding viewers
5 (participants) with a certain amount of points based on the performance of the viewers’ picks.

A television viewer turns on their television and begins to watch American Idol® and is informed that if they are a Citibank® cardholder they may be eligible to make one or more “picks” of the contestants to win extra points. The viewer
10 exercises their “pick” or “picks” (such as by logging onto an associated web site) and as the show progresses they are awarded points based on the performance of their chosen contestant. The viewers become “incented viewers” because of this ability to obtain points based on the performance of their “pick” or “picks.” Citibank® increases their customer base because of the desire of viewers to be able
15 to participate. Depending upon the program eligibility requirements, Citibank® may also increase their sales so that the viewers are eligible to participate. American Idol® ensures that the viewers will watch their show each week because of the incentives that can be obtained by the performance of the “pick” or “picks,” thereby increasing the price they can charge for their advertising. Accordingly,
20 reality television becomes completely interactive as viewers are rewarded by the performance of their “picks.”

The concept can be applied to other fields. For example, in the method illustrated in FIG. 9, the program sponsor is a video game manufacturer, such as Sony®. Sony® is about to release a highly-anticipated video game that is
25 interactive for players nationwide through access to the internet. Sony® creates and operates an incentive program in step 178 that each video game player can obtain a certain number of “picks” that are relevant to the video game in return for playing the video game on-line or being an on-line subscriber. Sony® is thereby encouraged to use these incentive programs as a way to increase their on-line game
30 usage sales. After playing on-line, the video game players become participants as illustrated in step 180. They can choose their “picks” as illustrated in step 182 and

then are rewarded based at least in part on the performance of their “picks” as illustrated in step 184. For example, if the video game was a sports game the “pick” would be a favorite athlete upon whose performance the amount of rewards may be based. The athlete’s reward generating performance may be in real life athletic contests, as a character in the video game athletic contest (e.g. the character’s performance in all games played on the network), or a combination of the two. The rewards could be sports tickets, credits that can be applied to the purchase of additional games, free on-line time, sports merchandise and clothing, credits awarded to a currency card, or anything else of value. In other embodiments, the “picks” could be other video game players or groups of video game players, to name just a few of the potential “picks.”

Along similar lines, another method is illustrated in FIG. 10. A commercial company that sells digital music on-line can create and operate an incentive program as illustrated in step 186. In some embodiments, the participants of the incentive program would be the customers of the company as illustrated in step 188. The company could create an incentive program that provides a certain number of “picks” based on the amount of songs downloaded by the participant in a month. For instance, if a user downloaded an entire album the user becomes a participant who is awarded three “picks.” The participant then chooses a number of “picks” as illustrated in step 190. The “picks” could be used for a variety of different rewards programs and the performance of the “picks” would determine the amount of rewards obtained by the participant, as illustrated in step 192. The “picks” could be a sports athlete whose performance results in the obtainment of points for a currency card. Alternatively, the “picks” could be used for a certain artist whose record sales, and/or chart position, and/or number of downloads, and/or awards obtained at an awards ceremony could determine the amount of rewards. The rewards could also comprise concert tickets, free downloads, or backstage passes to name a few, depending on the contracts secured by the commercial digital music company.

Continuing along the same lines, another method is illustrated in Figure 11. A commercial company of beverages like Pepsi® operates a program in step 218

whereby certain beverage products produced by the company have unique identifiers and web-site addresses printed on the inside of the screw cap or can. This information is used to register for the Pepsi® incentive program via, for example, the internet or telephone. After purchasing the Pepsi® product the consumer opens the bottle or can, finds the printed information and enrolls in the Pepsi® incentive program in step 220. As a Pepsi® incentive program participant, the consumer is allowed to select from a variety of “picks” in step 222 that include incentive program alternatives (such as reality television shows, sports, or television awards) and a particular entity (such as a character, athlete or team) whose performance determines the number of points awarded in the incentive program. These points can be used for rewards established by Pepsi® in step 224. For example, if the participant selected the Saint Louis Rams as their “pick” and the Rams scored 30 points in a particular game, the participant might earn 60 Pepsi® incentive points. As with all of the examples detailed herein, those skilled in this art will recognize that the “picks” and the rewards can be varied.

In all of the different embodiments discussed, the “picks” could also be used as a polling means. The method illustrated in FIG. 12 teaches how such a polling means would operate. Initially, the incentive program would have to be in operation as illustrated in step 194 and participants would have to be entered as shown in step 196. Next, a selection of different “picks” would be presented to the participants as shown in step 198. After these selections were made, the picks can then be tallied as illustrated in step 200. For instance, in American Idol® the amount of people who exercise their “pick” for a certain contestant could be determined and displayed on the screen to see who the qualified viewers think is the best contestant. Similarly, this polling feature could be used in the other disclosed embodiments.

One example of how a variety of incentive programs can be utilized by one currency card issuer is illustrated in FIG. 13. Initially, there is an issuer 202 that issues a currency card 204 to one or more participants. Each currency card 204 is associated with at least one incentive program 206 that has a plurality of varieties 208. For example, the incentive program varieties 208 could be directed to sports,

politics, award shows, video games, music, the stock market, or television shows, to name a few non-limiting examples. The participants 210 can then choose to participate in one or more varieties 208 of the incentive program 206 based upon the number of “picks” they have earned. For example, suppose a user is incented
5 to open a new credit card account because they get six “picks” to earn rewards when they open an account. By opening the new card account and choosing at least one “pick” the user becomes a participant 210 into the incentive program. As a hypothetical example, suppose the participant decides to choose their favorite football and basketball team, the Democratic party, their favorite music artist to
10 win an award at the Grammy® Awards, their company’s stock performance and a certain character on their favorite reality T.V. show. They now have used all six of their “picks” and will be rewarded on the basis of their “picks” performance. As discussed in the description for FIG. 1 presented earlier, the card issuer can be the sponsor of the incentive program and the rewarder of the points simultaneously,
15 either the sponsor or the rewarder, or even third parties can perform either the sponsor or rewarder functions. Accordingly, the participants can choose which varieties 208 they want to participate in and therefore can align their interests with the possibilities of rewards.

Moreover, as a further incentive, the rewards can also be tied into the
20 performance of participants versus each other. For example, suppose in the above example, the hypothetical person’s “picks” performed very well, earning them lots of rewards. The hypothetical person could earn additional awards for being in a certain percentile of winners for a preceding time period. Alternatively, they could be awarded additional rewards for earning more rewards than a selected group of
25 competitors, or some combination of both percentile ranking and performance versus a group.

In addition, the rewards may include entry into a sweepstakes or, alternatively, be indexed in a parimutuel arrangement. A sweepstakes is a system where participants are entered into a drawing for the chance to win additional
30 rewards. For example, a consumer enrolls in an incentive program and meets certain behavioral requirements such as minimum monthly usage of an incentive

card. As a result of meeting the minimum usage requirements the participant is allowed to pick a favorite team and is awarded points for the team's performance. If the total number of points earned exceeds a minimum value, the participant is entered into a drawing with other qualifying participants for the chance to win
5 additional incentive program points or other prizes.

A parimutuel distribution of rewards is a system where the entire group of rewards that is available to a limited number of people is placed together in a pool, fees are deducted for the administrator, and the rewards are divided up evenly among all of the winners. Therefore, the winners only are taking the rewards lost
10 by the losers minus the administration fees. For example, if the New York Yankees® were chosen as the favorite sports team, and they were chosen by most participants to be their baseball team, commonly because they are the highest ranked team with the highest opportunity to earn points, then the amount of rewards that could be earned for choosing that team may be altered to reflect their
15 odds of success. Along these same lines, a low ranked team may be adjusted to produce additional awards because of their low likelihood. Accordingly, in some embodiments, the rewards can adjust with the perceived superiority of the "picks." In other embodiments, the rewards can be adjusted dynamically based on the number of "picks" assigned by participants to a particular third party.

20 FIG. 14 illustrates another method where the "picks" can be made for upcoming awards programs. The first step is to operate an incentive program that centers around award shows as illustrated in step 210. For example, the Country Music AwardsSM, the Academy Awards®, the Grammy® Awards, and the MTV awards are examples of some of the awards programs that can be targeted.
25 Combining this example with the example illustrated in FIG. 13, a participant 210 could choose the awards program as one of their varieties 208 and be entered into the incentive program as a participant as illustrated in step 212. In other embodiments, the participants can be entered in other ways. Next, the participants choose their picks in step 214. For instance, suppose the Academy Awards® is
30 scheduled for the upcoming month and Tom Cruise has been nominated for best male actor in a movie. A participant 210 could choose Tom Cruise as their "pick"

or, alternatively, choose one of the other actors who also have been nominated for the award. The participant will receive rewards based on the performance of Tom Cruise in the awards ceremony as illustrated in step 216. Similarly, this concept can be extended to other areas of the entertainment industry, such as using a “pick”
5 on which movie might return the biggest showing at the box office for the following month.

In addition, it is to be understood that the “picks” or the “at least something other than the participants” can change over the course of operation of the incentive program in any of the discussed or contemplated embodiments.
10 Moreover, in any of the embodiments the “picks” or the “at least something other than the participants” could be required to be revalidated upon the passing of a period of time. Those skilled in the art recognize that the rewards and “picks” are subject to change during the operation of any incentive program. In some embodiments, the “picks” must be exercised in a certain time frame. Alternatively,
15 in other embodiments, there are no time limitations. Those skilled in the art will recognize that the incentive programs disclosed herein may be administered using a computer or a network of computers executing software written to implement the ideas disclosed and claimed herein.

While some embodiments have been illustrated and described in detail in
20 the drawings and foregoing description, the same is to be considered as illustrative and not restrictive in character, it being understood that only selected embodiments have been shown and described and that all changes and modifications that come within the invention as defined in the claims are desired to be protected.

What is claimed is:

1. A system comprising:
 - a cardholder account;
 - a currency card operable to debit the cardholder account; and
 - 5 a computerized incentive program system operable to determine rewards based on the performance of at least something other than the cardholder and further operable to deposit said rewards into the cardholder account.
- 10 2. The system of claim 1, wherein the currency card is associated with a plurality of incentive programs.
3. The system of claim 1, wherein the cardholder can select one or more at least something other than the cardholder as one or more picks.
- 15 4. The system of claim 1, wherein the at least something other than the cardholder is a member of a television program.
5. The system of claim 3, wherein the one or more picks can be selected from a plurality of incentive programs.
- 20 6. The system of claim 1, wherein the currency card is a debit card.
7. The system of claim 1, wherein the currency card is a credit card.
- 25 8. The system of claim 1, wherein the incentive program deposits rewards onto the currency card based on a parimutuel distribution.
9. The system of claim 1, wherein the incentive program deposits rewards onto the currency card based upon a sweepstakes.

10. The system of claim 1, wherein the at least something other than the cardholder is an athlete.
11. The system of claim 1, wherein the incentive program deposits an additional
5 reward based on the relative performance between the cardholder and at least one other cardholder.
12. The system of claim 1, wherein the at least something other than the cardholder varies during operation of the incentive program.
- 10 13. The system of claim 3, wherein the picks must be validated after the passing of a predetermined time period.
14. The system of claim 1, wherein the at least something other than the
15 cardholder is a music artist.
15. The system of claim 3, wherein the picks can be varied during the operation of the incentive program.
- 20 16. The system of claim 3, wherein a number of picks can be provided to the cardholder in exchange for the cardholder performing a desired behavior.
17. The system of claim 1, wherein the rewards are points.
- 25 18. A method comprising the steps of:
operating an incentive program for use with a television program having one or more members;
entering viewers of the television program as participants in the incentive program;
30 providing the viewers the ability to select one or more of the members of the television program as a pick; and

rewarding the viewers based on performance of the members of the television program.

19. The method of claim 18, wherein the television program is a reality television
5 program.

20. The method of claim 18, wherein the picks can be exchanged with other participants in the incentive program.

10 21. The method of claim 18, wherein the operation of the incentive program is through a co-sponsorship between a currency card issuer and an entity having a financial interest in the television program.

15 22. The method of claim 21, wherein a third party administers the incentive program operated by the co-sponsorship.

23. The method of claim 18 further comprising the step of:
comparing the amount of rewards obtained by the participant to the amount
of rewards obtained by other participants to determine an additional amount of
20 reward.

24. The method of claim 18, wherein the rewards are parimutuelly distributed.

25 25. The method of claim 18, wherein the rewards are distributed according to a sweepstakes.

26. The method of claim 21, wherein the rewards are points deposited to a currency card.

30 27. The method of claim 20, wherein the pick is given to the participant in return for performing a desired behavior.

28. A method comprising the steps of:
operating an incentive program for use with a video game;
entering players of the video game as participants in the incentive program;
5 providing a selection of one or more at least something other than the
participant to be chosen as one or more picks; and
rewarding the players based on the performance of their chosen picks.
29. The method of claim 28, wherein the video game is an on-line video game
10 capable of simultaneous play by one ore more individuals.
30. The method of claim 29, wherein entering players of the video game as
participants occurs when the video game players log on-line.
- 15 31. The method of claim 28, wherein the at least something other than the players
is a second player of the video game.
32. The method of claim 28, wherein the at least something other than the player
is a sports athlete.
20
33. The method of claim 28, wherein the at least something other than the player
is a group of other players of the video game.
34. The method of claim 28, wherein the at least something other than the player
25 is a video game character.
35. The method of claim 28, wherein the rewards are determined based on the
performance of two or more at least something other than the player.
- 30 36. The method of claim 28 further comprising the step of:

the amount of rewards obtained by the participant is compared to the amount of rewards obtained by other participants to determine an additional amount of reward.

- 5 37. The method of claim 28, wherein the rewards are parimutually distributed.
38. The method of claim 28, wherein the rewards are distributed according to a sweepstakes
- 10 39. The method of claim 28, wherein the rewards are points deposited to a currency card.
40. The method of claim 28, wherein the picks can be exchanged with other participants in the incentive program.
- 15 41. The method of claim 40, wherein the picks are provided in response to the participant performing a desired behavior.
42. A method for providing incentives for customers of a commercial digital music company comprising the steps of:
- 20 operating an incentive program that is associated with the commercial digital music company;
- entering the customers of the commercial digital music company as participants in the incentive program;
- 25 providing a selection of picks of one or more at least something other than the participants of the customers of the digital music company; and
- rewarding the participants of the incentive program based on the performance of at least something other than the participants.
- 30 43. The method of claim 42, wherein the commercial digital music company operates the incentive program as a co-sponsorship with a currency card issuer.

44. The method of claim 42, wherein the commercial digital music company operates the incentive program.
- 5 45. The method of claim 42, wherein a third party administers the incentive program.
46. The method of claim 42, wherein the customers of the commercial digital music company are entered as participants after downloading a predetermined
10 number of songs.
47. The method of claim 42, wherein the picks can be exchanged with other participants of the incentive program.
- 15 48. The method of claim 42, wherein the at least something other than the participant is a music artist.
49. The method of claim 42, wherein the at least something other than the participant is a song.
20
50. The method of claim 42, wherein the at least something other than the participant is an album.
51. The method of claim 42 further comprising the step of:
25 comparing the amount of rewards obtained by the participant to the amount of rewards obtained by other participants to determine an additional amount of reward.
52. The method of claim 42, wherein the rewards are parimutuelly distributed.
30

53. The method of claim 42, wherein the rewards are distributed according to a sweepstakes
54. The method of claim 42, wherein the rewards are points deposited to a
5 currency card.
55. The method of claim 42, wherein the performance of at least something other than the participant is the position of a song on a chart.
- 10 56. The method of claim 42, wherein the performance of at least something other than the participant is an artist winning a designated award.
57. The method of claim 42, wherein the performance of at least something other than the participant is the record sales of an album.
- 15 58. The method of claim 47, wherein the selection of picks are provided in response to the participant completing a desired behavior.
59. A method for providing incentives for customers of a beverage company
20 comprising the steps of:
operating an incentive program that is associated with the beverage company;
entering the customers of the beverage company as participants in the incentive program;
25 providing a selection of picks of one or more at least something other than the participants of the customers of the beverage company;
rewarding the participants of the incentive program based on the performance of at least something other than the participants.
- 30 60. The method of claim 59, wherein the beverage company operates the incentive program as a co-sponsorship with a currency card issuer.

61. The method of claim 59, wherein the beverage company operates the incentive program.
- 5 62. The method of claim 59, wherein a third party administers the incentive program.
63. The method of claim 59, wherein the customers of the company are entered as participants after purchasing a beverage.
- 10 64. The method of claim 59, wherein the picks can be exchanged with other participants of the incentive program.
65. The method of claim 59, wherein the at least something other than the
15 participant is a sports team.
66. The method of claim 59, wherein the at least something other than the participant is a reality television participant winning an award.
- 20 67. The method of claim 59, wherein the performance of at least something other than the participant is a television actor winning a designated award.
68. The method of claim 59 further comprising the step of
comparing the amount of rewards obtained by the participant to the amount
25 of rewards obtained by other participants to determine an additional amount of reward.
69. The method of claim 59, wherein the rewards are parimutually distributed.
- 30 70. The method of claim 59, wherein the rewards are distributed according to a sweepstakes

71. The method of claim 59, wherein the rewards are points deposited to a currency card.
- 5 72. The method of claim 64, wherein the selection of picks are provided in response to the participant completing a desired behavior.
73. A method for polling comprising the steps of:
operating an incentive program;
10 entering participants in the incentive program;
allowing the participants to pick at least something other than the participants as one or more picks; and
tallying the selection of picks by the participants.
- 15 74. The method of claim 73, wherein the selection of picks are candidates for a political election.
75. The method of claim 73, wherein the selection of picks are individuals.
- 20 76. The method of claim 73, wherein the selection of picks is legally created entities.
77. The method of claim 73, wherein the selection of picks are members of a television program.
25
78. The method of claim 77, wherein the tally of picks is displayed on a television program.
79. A method comprising the steps of:
30 operating an incentive program that is associated with awards ceremonies;
entering participants into the incentive program;

providing the participants a variety of at least something other than the participants to choose from as one or more picks; and
rewarding participants based on the performance of their chosen picks.

- 5 80. The method of claim 79, wherein the pick is an entity qualified to potentially win an award at the award ceremony.
81. The method of claim 79, wherein the picks can be exchanged with other participants of the incentive program.
- 10 82. The method of claim 79, wherein the performance of more than one pick determines the amount of rewards obtained by the participant.
83. The method of claim 79 further comprising the step of:
- 15 the amount of rewards obtained by the participant is compared to the amount of rewards obtained by other participants to determine an additional amount of reward.
84. The method of claim 79, wherein the rewards are parimutually distributed.
- 20 85. The method of claim 79, wherein the rewards are distributed according to a sweepstakes
86. The method of claim 79, wherein the incentive program is operated by a
- 25 currency card issuer.
87. The method of claim 86, wherein the incentive program is administered by a third party to assist the currency card issuer in operating the incentive program.
- 30 88. The method of claim 86, wherein the rewards are points deposited to a currency card.

89. The method of claim 79, wherein the picks available for selection by the participant is provided in response to the participant performing a desired behavior.
- 5 90. A method comprising:
issuing a currency card associated with a plurality of incentive programs to a cardholder;
providing one or more picks to the cardholder;
the cardholder choosing at least one pick from at least one of the incentive
10 programs; and
rewarding the cardholder based upon the performance of their chosen picks.
91. The method of claim 90, wherein the currency card is a credit card.
- 15 92. The method of claim 90, wherein the currency card is a debit card.
93. The method of claim 90, wherein the providing of picks results from the cardholder performing a desirable action.
- 20 94. The method of claim 90, wherein the cardholder chooses a plurality of picks.
95. The method of claim 90, further comprising the step of:
increasing the rewards obtained by the cardholder based upon the aggregate
total of rewards obtained via their chosen picks versus other cardholders aggregate
25 total of rewards via their chosen picks.
96. The method of claim 90, wherein the rewards are parimutuelly distributed.
97. The method of claim 90, wherein the rewards are distributed according to a
30 sweepstakes

98. The method of claim 90, wherein the rewards are points deposited to a currency card.

99. A method comprising the steps of:

- 5 operating an incentive program;
 entering participants in the incentive program;
 providing a selection of one or more at least something other than the
 participant to be chosen as one or more picks; and
 rewarding the participants based on the performance of their chosen picks.

10

100. The method of claim 99, wherein the at least something other than the participant comprises stocks.

15

101. The method of claim 73, wherein the at least something other than the participant comprises companies.

102. The method of claim 73, wherein the at least something other than the participant comprises countries.

20

103. The method of claim 73, wherein the at least something other than the participant comprises race horses.

104. The method of claim 73, wherein the at least something other than the participant comprises race cars.

25

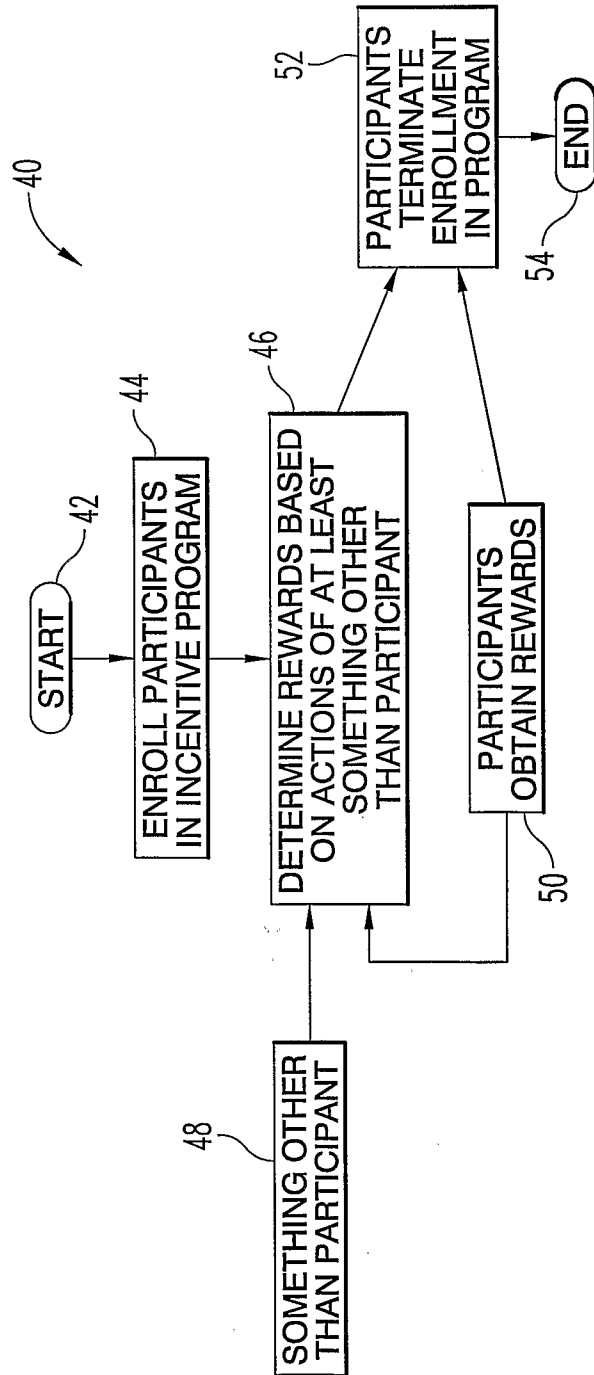


Fig. 1

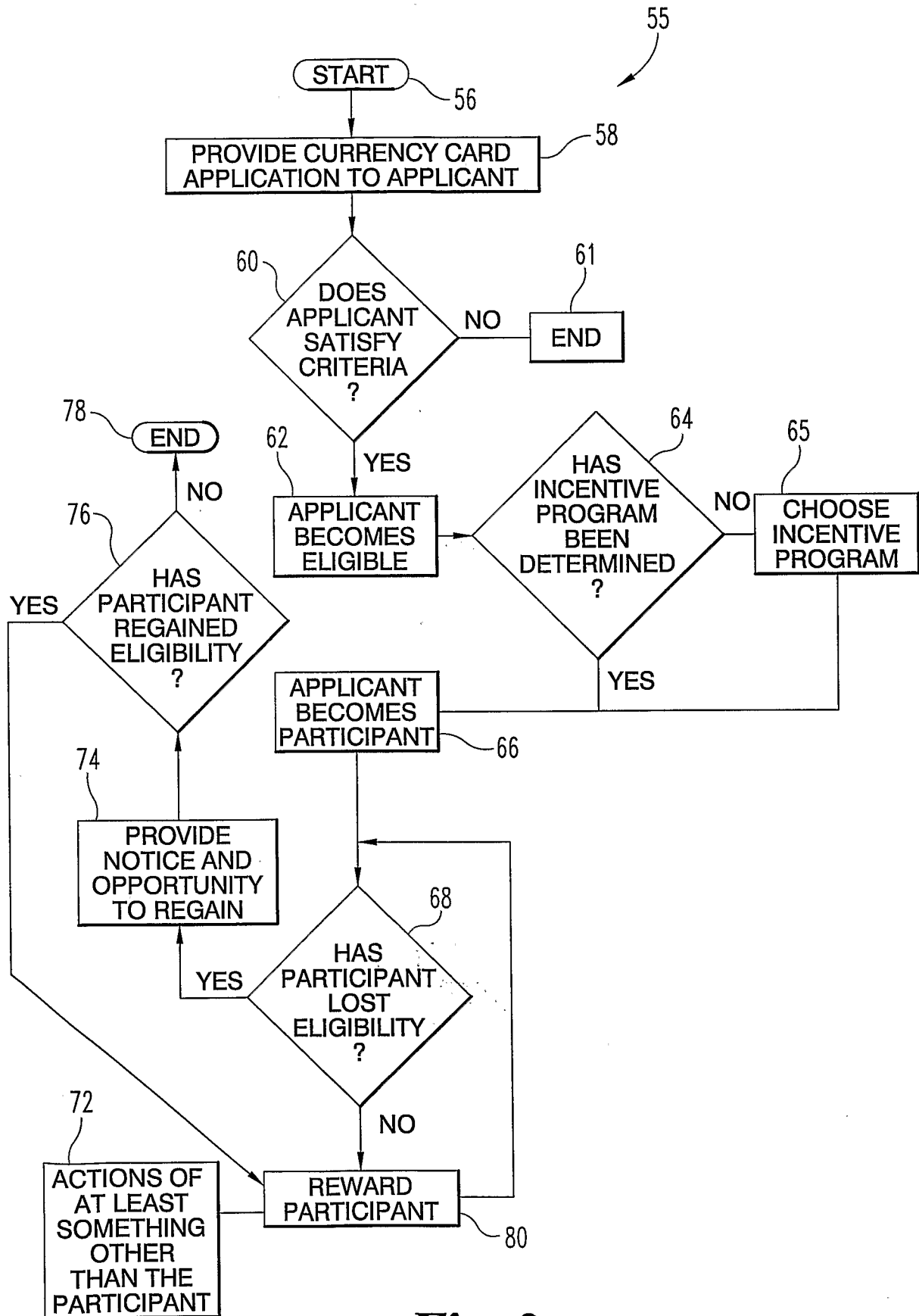


Fig. 2

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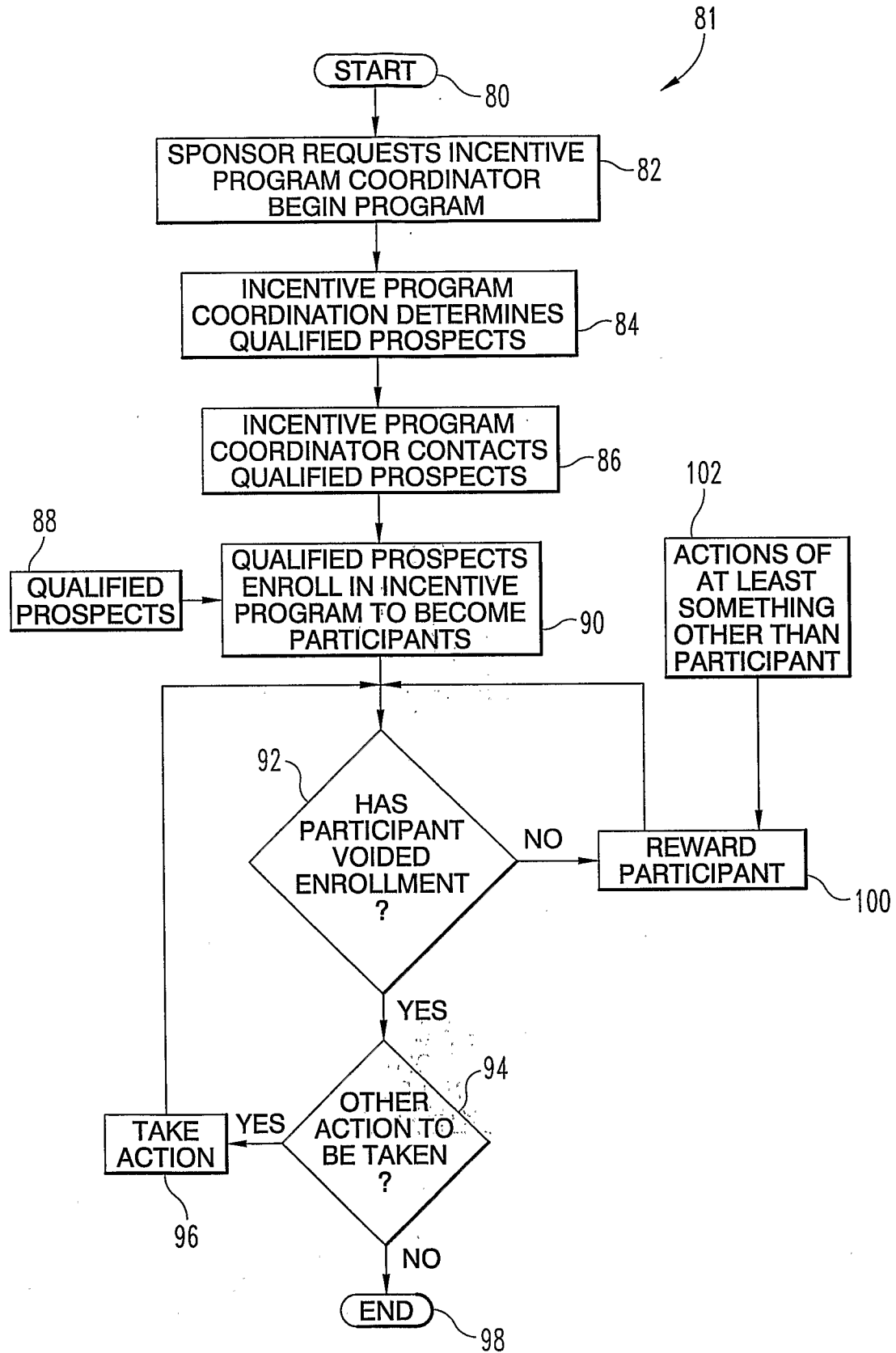


Fig. 3

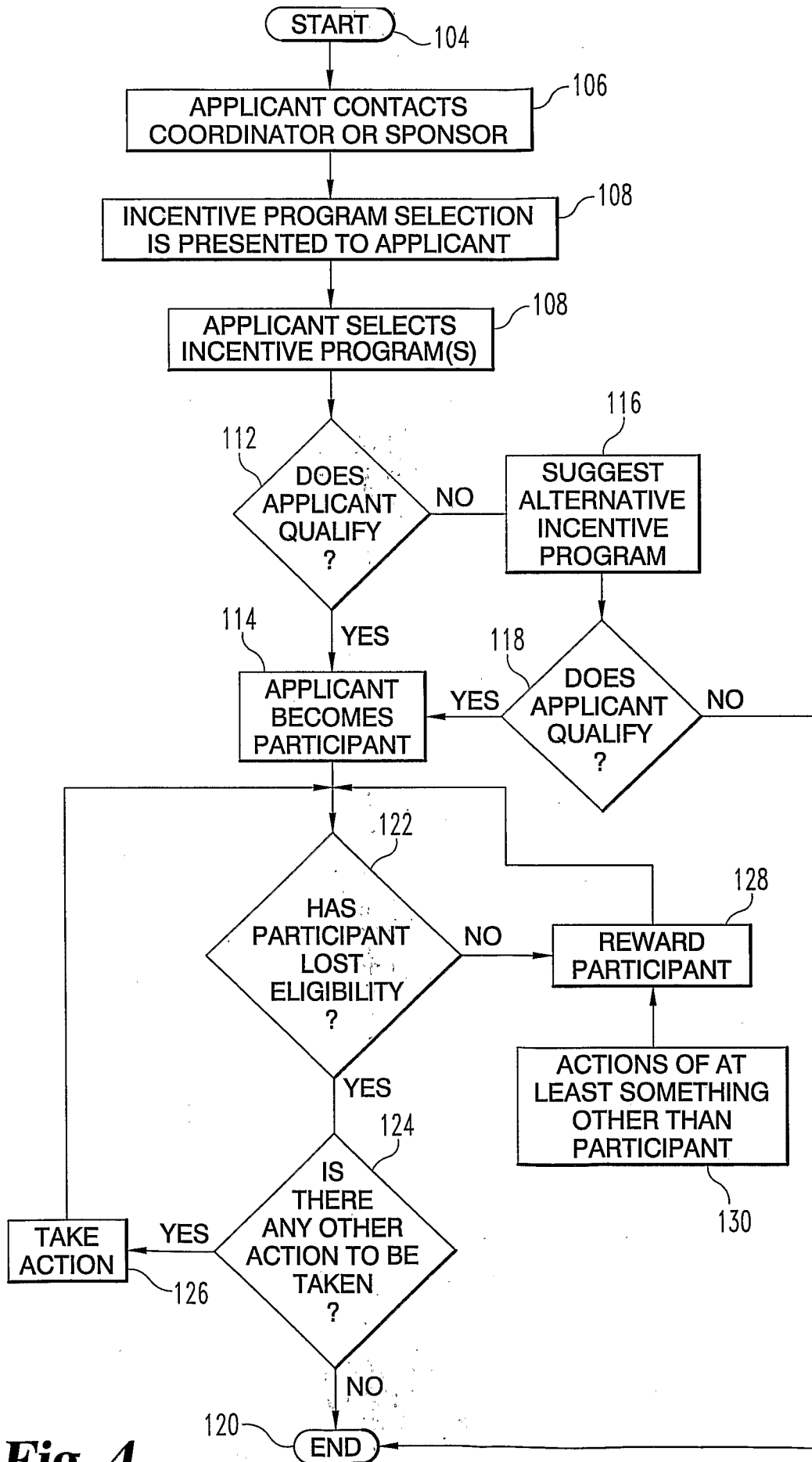


Fig. 4

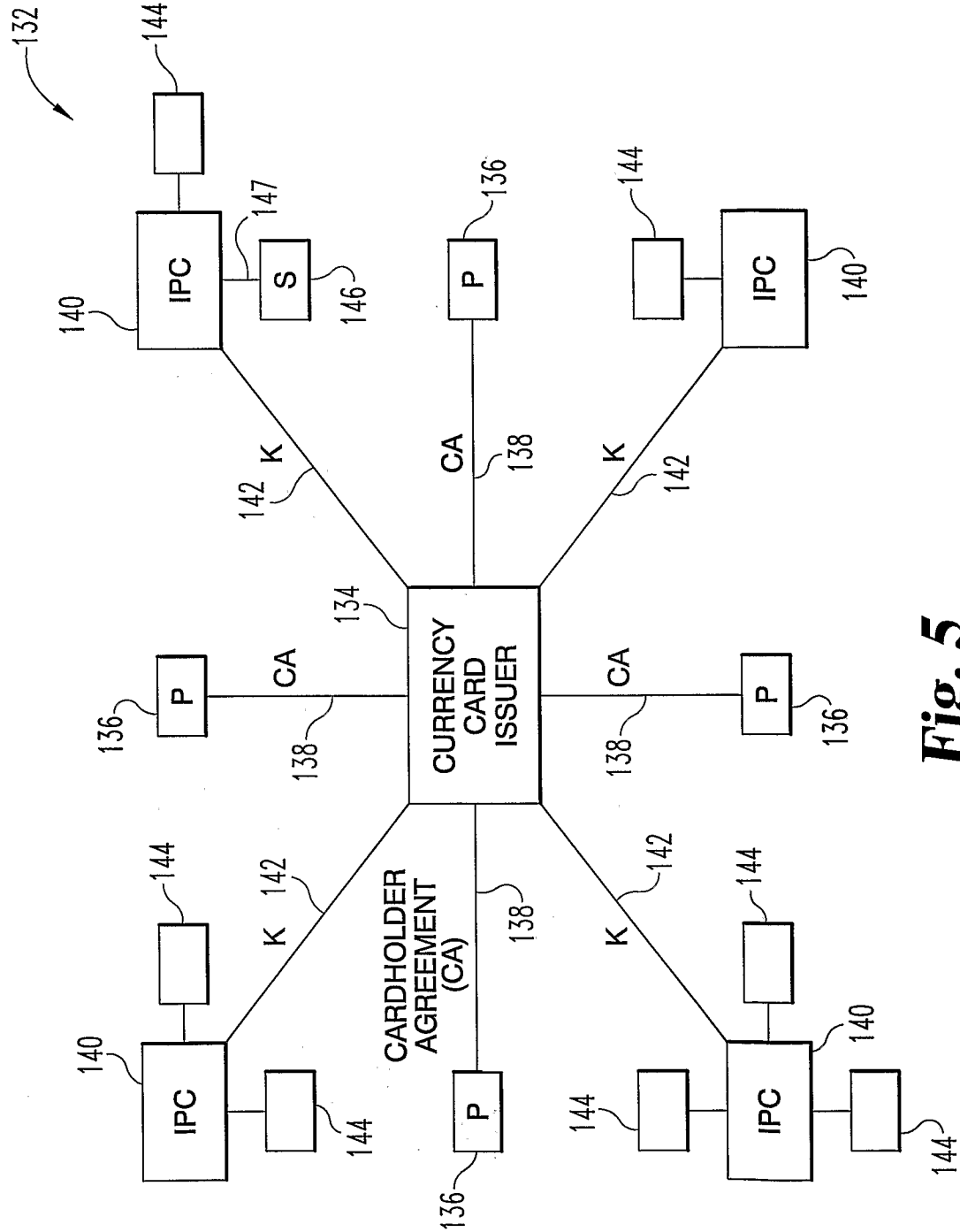


Fig. 5

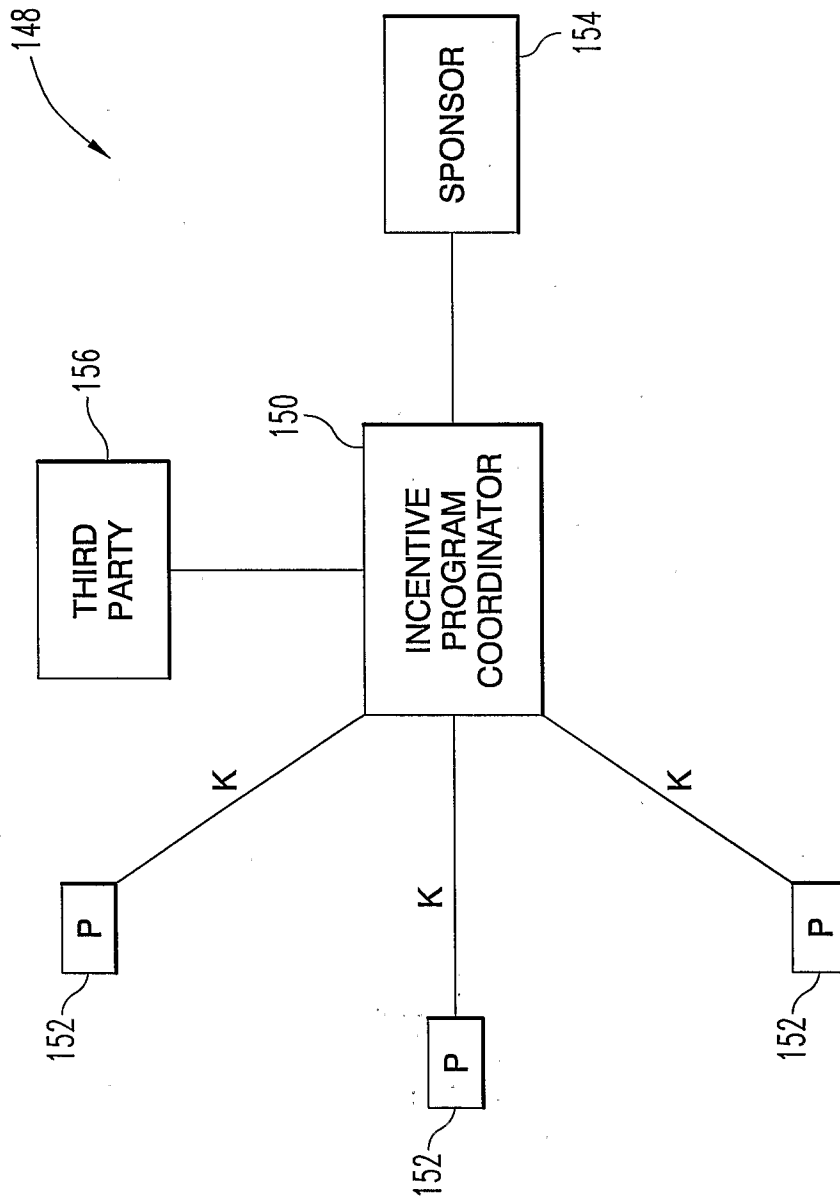


Fig. 6

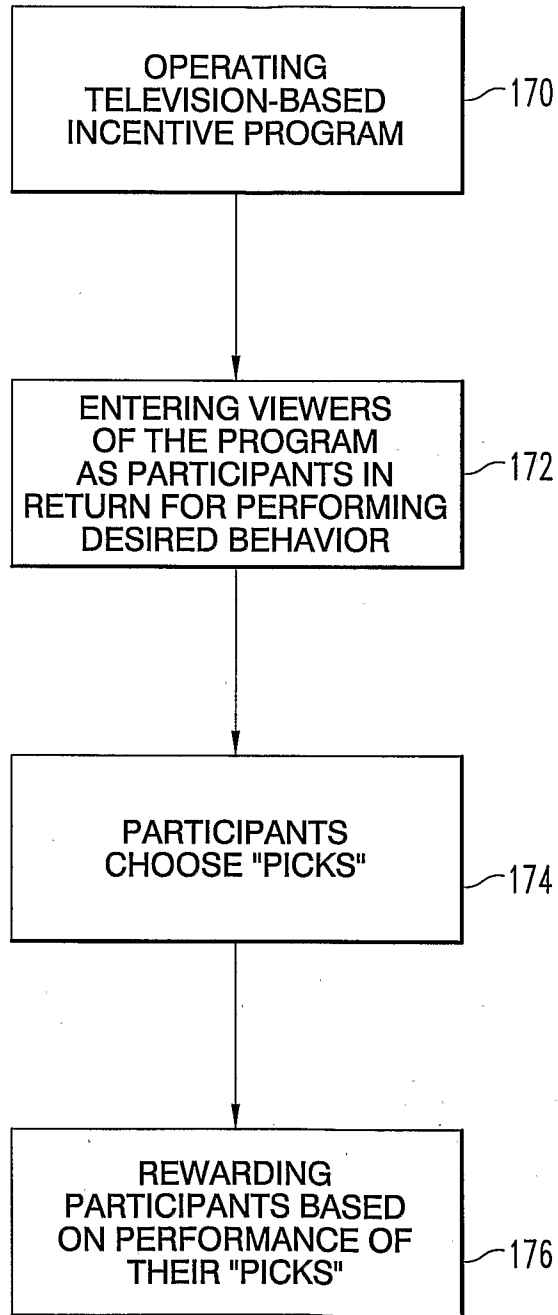


Fig. 8

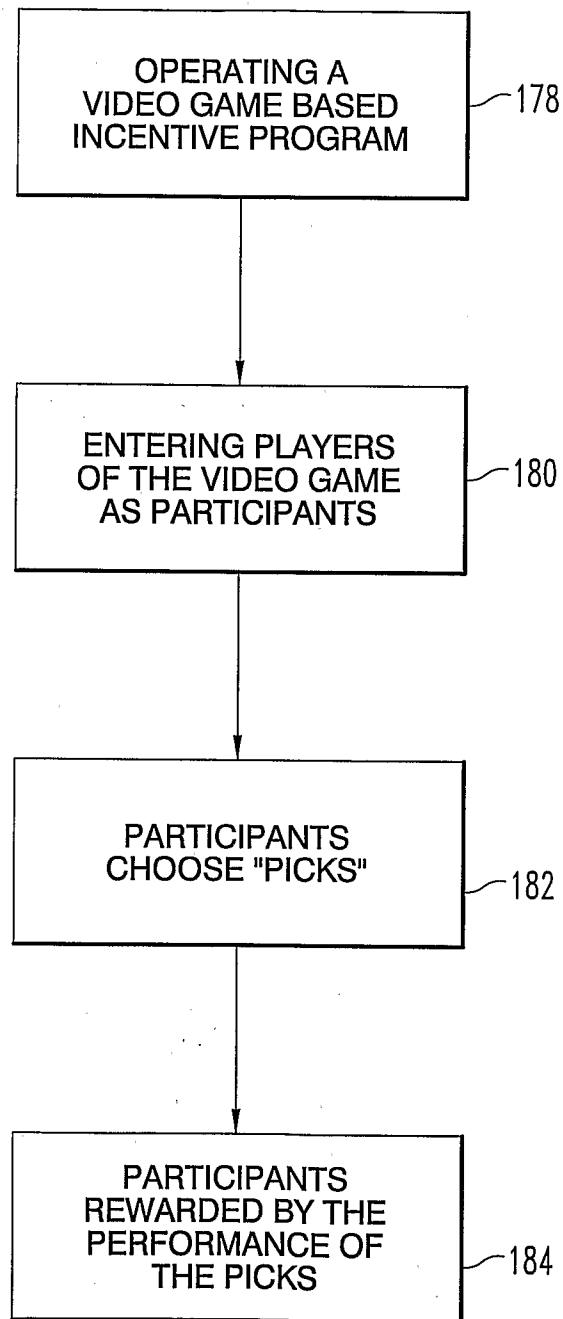


Fig. 9

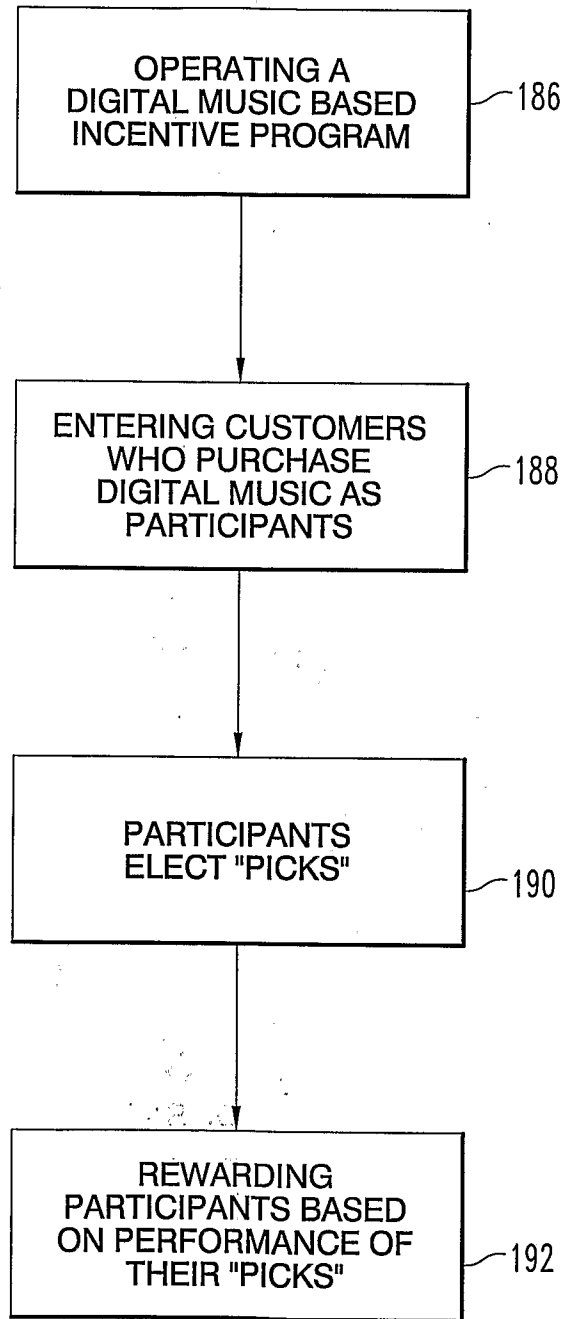


Fig. 10

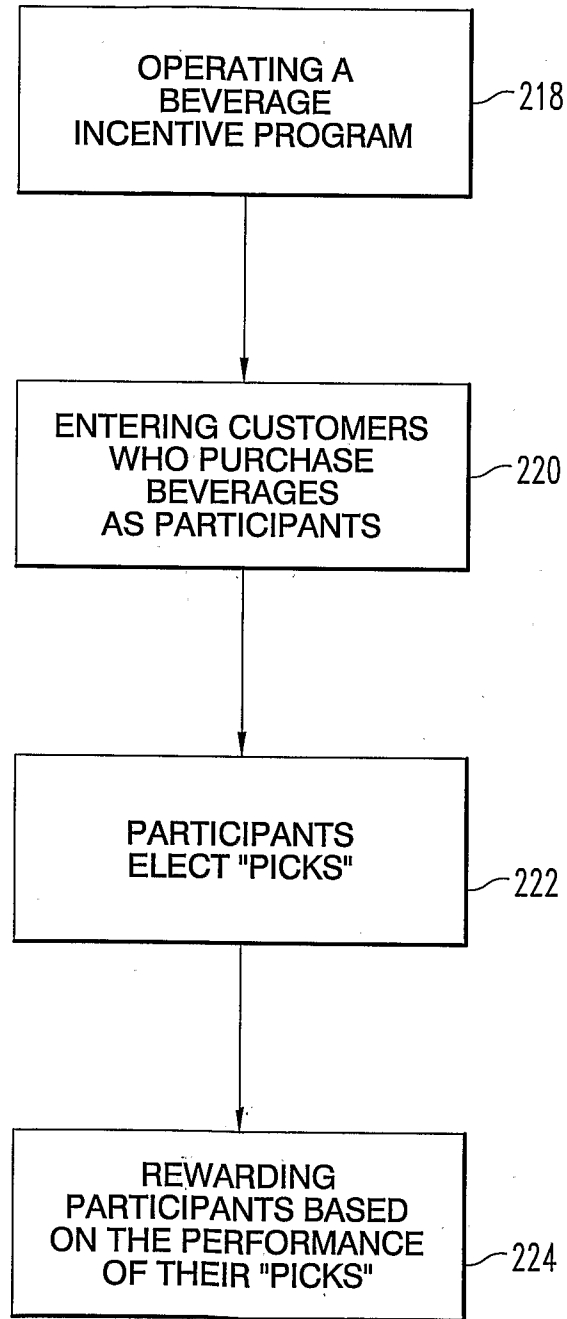


Fig. 11

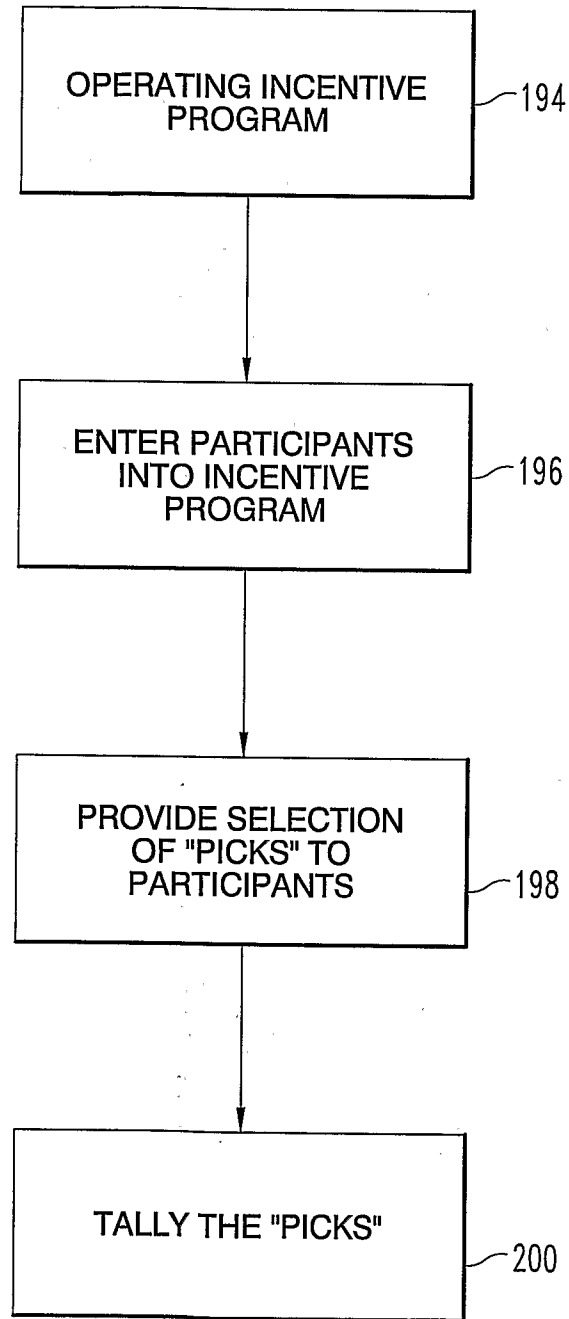


Fig. 12

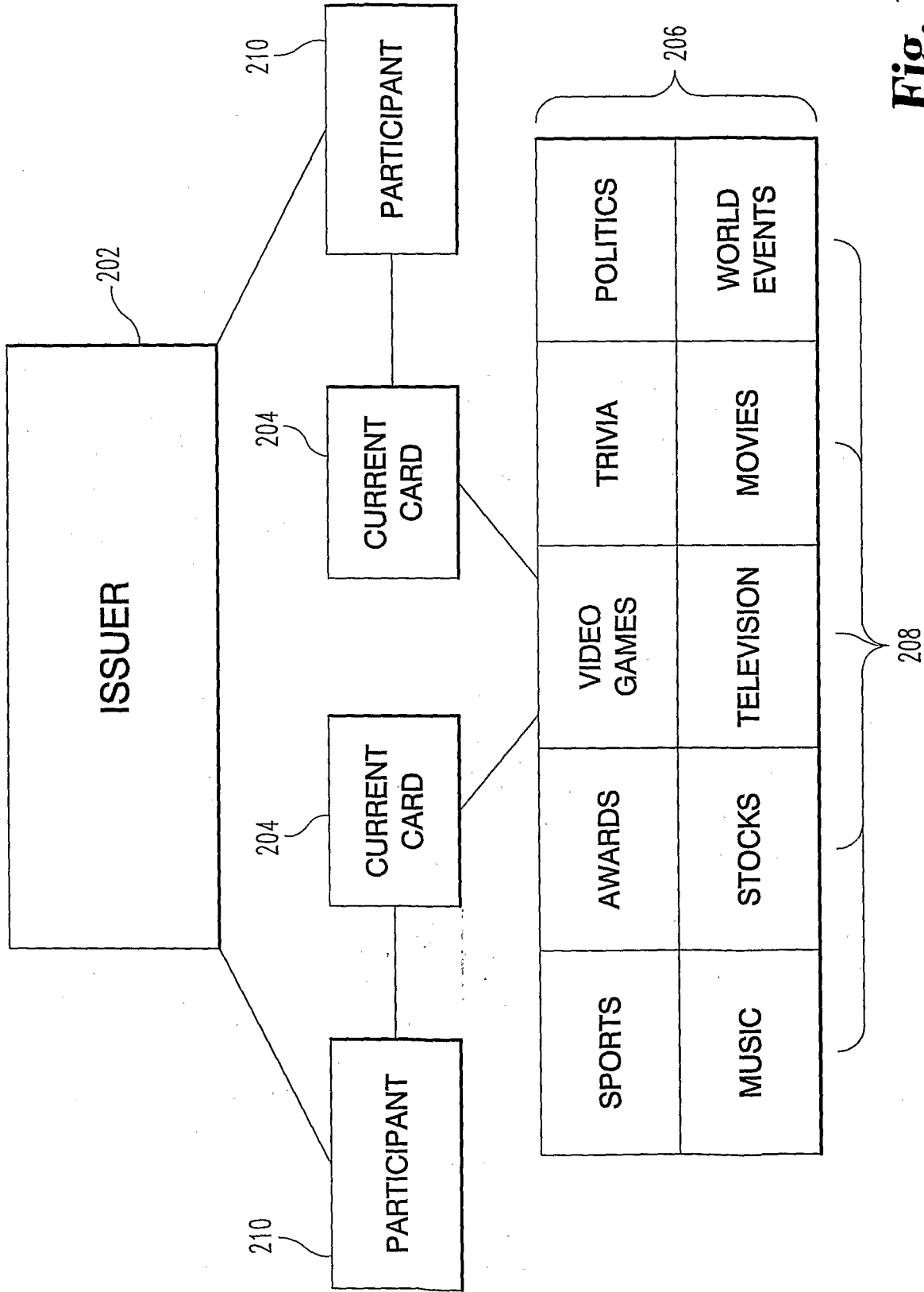


Fig. 13

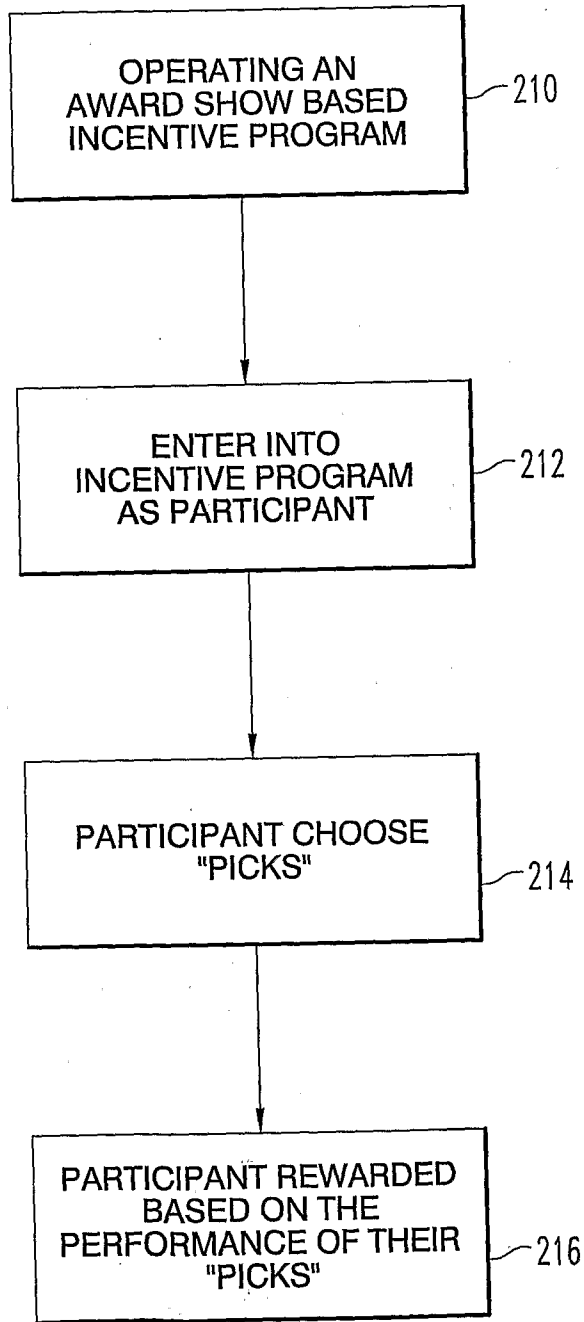


Fig. 14

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 06/23882

A. CLASSIFICATION OF SUBJECT MATTER
 IPC(8) - G06Q 30/00 (2007.01)
 USPC - 705/14
 According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

USPC 705/14

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

USPC - 705/5; 705/6; 705/39; 705/80; 705/1; 705/50

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

Google terms: predict the winner, redeem points, incentive program, pari-mutuel, predict outcome, prediction award, credit reward for prediction of sporting event


C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 6,222,914 B1 (MCMULLIN, J.) 24 April 2001 (24.04.2001), col 2, ln 14-15; col 2, ln 35-43; col 2, ln 20-21; col 3, ln 29-45; col 3, ln 33-34	1-72, 79-104
Y	US 2004/0005926 A1 (LEFROY, G.) 08 January 2004 (08.01.2004), para [0009]; para [0052]; para [0123]; para [0079]	1-72, 79-104
Y	US 6,296,250 B1 (LANGAN H.) 02 October 2001 (02.10.2001), col 4, ln 13-15; col 6, ln 55-60	8, 9, 24, 25, 37, 38, 52, 53, 69, 70, 84, 85, 96 and 97

Further documents are listed in the continuation of Box C.

* Special categories of cited documents:	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A" document defining the general state of the art which is not considered to be of particular relevance	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E" earlier application or patent but published on or after the international filing date	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&" document member of the same patent family
"O" document referring to an oral disclosure, use, exhibition or other means	
"P" document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search
 02 January 2007 (02.01.2007)

Date of mailing of the international search report


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Authorized officer:
 Lee W. Young
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 PCT OSP: 571-272-7774

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 06/23882

Box No. II Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1. Claims Nos.:
because they relate to subject matter not required to be searched by this Authority, namely:

2. Claims Nos.:
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:

3. Claims Nos.:
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

Box No. III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

Group 1: claims 1-72 and 79-104; and Group 2: claims 73-78

Claims 73-78 (Group 2) do not include the common feature of giving a reward based on the performance of something/somebody other than the cardholder/participant as in Group 1.

1. As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
2. As all searchable claims could be searched without effort justifying additional fees, this Authority did not invite payment of additional fees.
3. As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:
4. No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:
Group 1: 1-72 and 79-104

Remark on Protest

- The additional search fees were accompanied by the applicant's protest and, where applicable, the payment of a protest fee.
- The additional search fees were accompanied by the applicant's protest but the applicable protest fee was not paid within the time limit specified in the invitation.
- No protest accompanied the payment of additional search fees.