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MATHIESON

(54) **SYSTEM AND METHOD FOR ENTERING A CUSTOMER IN SWEEPSTAKES**

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A63F 9/24 (2006.01)

(52) **U.S. Cl.** **463/25**; 463/29

(57) **ABSTRACT**

A computerized method and system for providing an incentive for participating in an activity, comprising: establishing an account with the user; tracking usage of the account made by the user during a period of time, the usage associated with a numerical and/or character string; and transforming the numerical and/or character string into at least two entries for a sweepstakes.

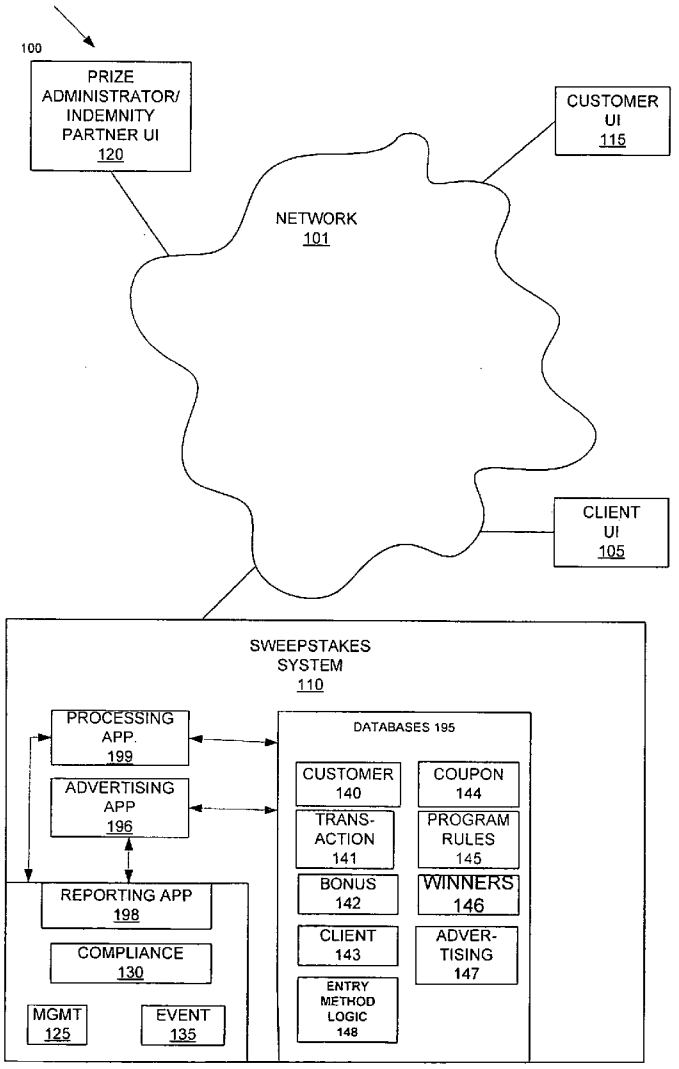
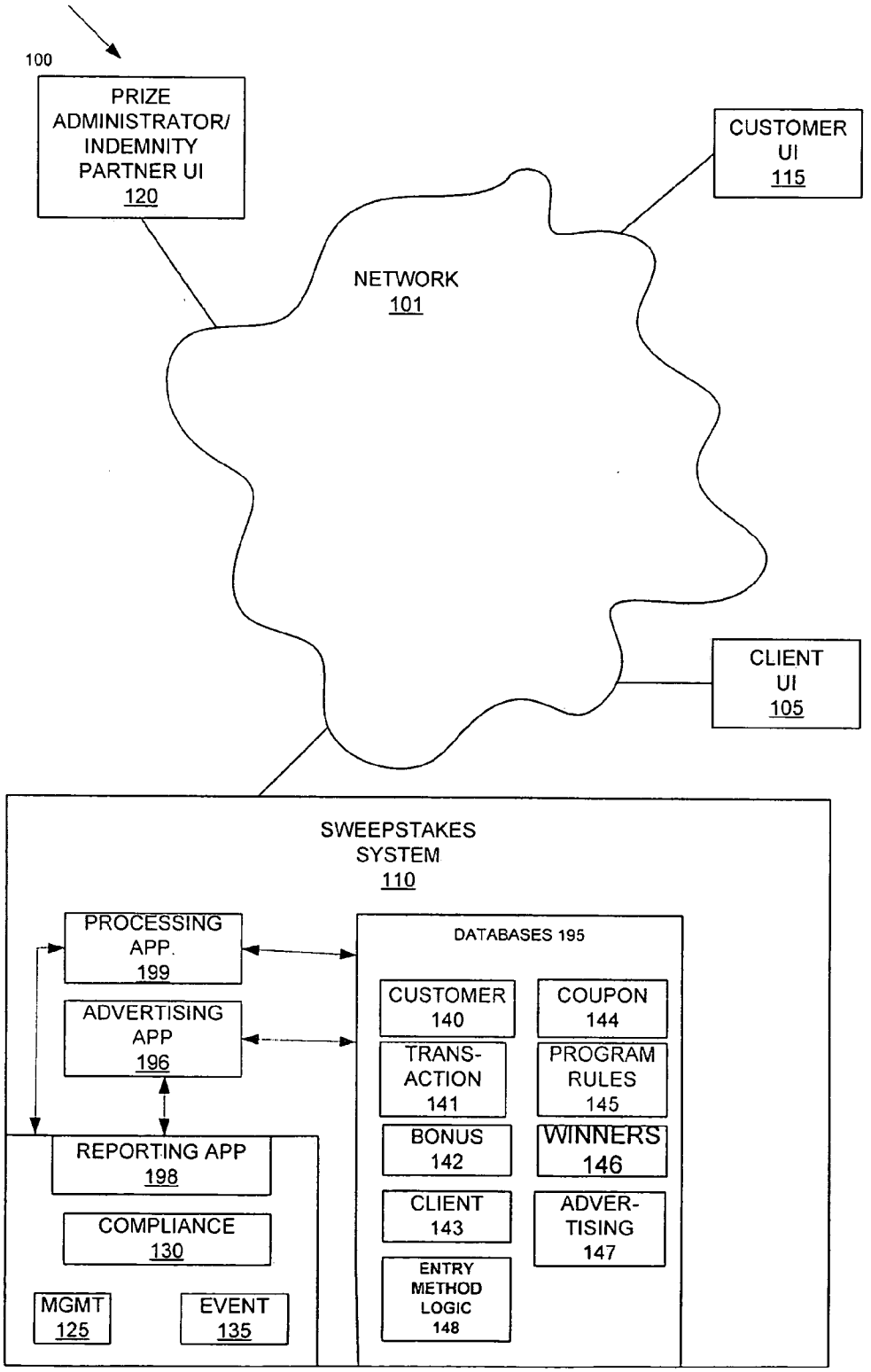


FIGURE 1


100
PRIZE ADMINISTRATOR/ INDEMNITY PARTNER UI 120
CUSTOMER UI 115
NETWORK 101
CLIENT UI 105
SWEEPSTAKES SYSTEM 110
PROCESSING APP. 199
ADVERTISING APP 196
REPORTING APP 198
COMPLIANCE 130
MGMT 125
EVENT 135
DATABASES 195
CUSTOMER 140
COUPON 144
TRANS-ACTION 141
PROGRAM RULES 145
BONUS 142
WINNERS 146
CLIENT 143
ADVER-TISING 147
ENTRY METHOD LOGIC 148

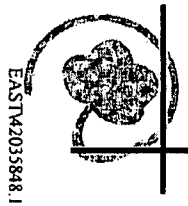


FIGURE 2

Potential Credit Card Schedule

Sweepstakes Bucket	Transaction Value Range	Potential Sweepstakes Entries	Odds of Single Entry Winning [A]	Probability of Single Entry Winning [B]	Payout per Winning Entry	Weighted Payout per Entry [C]
2-Digit	$.00 to $.99	00, 01 to 99	1: 99	1.00000 %	$ 5.00	$ 0.05
3-Digit	$1.00 to $9.99	100, 101 to 999	1: 999	0.10000 %	100.00	0.10
4-Digit	$10.00 to $99.99	1000, 1001 to 9999	1: 9,999	0.01000 %	1,000.00	0.10
5-Digit	$100.00 to $999.99	10000, 10001 to 99999	1: 99,999	0.00100 %	25,000.00	0.25
6-Digit	$1,000.00 to $9,999.99	100000, 100001 to 999999	1: 999,999	0.00010 %	250,000.00	0.25

Notes:

[A] Odds are expressed using the convention of "Number of Winning Possibilities" separated by a colon "Number of Non-winning Possibilities"

[B] The Probability of winning is the result of dividing "Number of Winning Possibilities" by the sum of "Number of Winning Possibilities" plus the "Number of Non-winning Possibilities"

[C] The Weighted Payout per Entry is calculated by multiplying the "Probability of Single Entry Winning" times "Payout per Winning Entry"

FIGURE 3

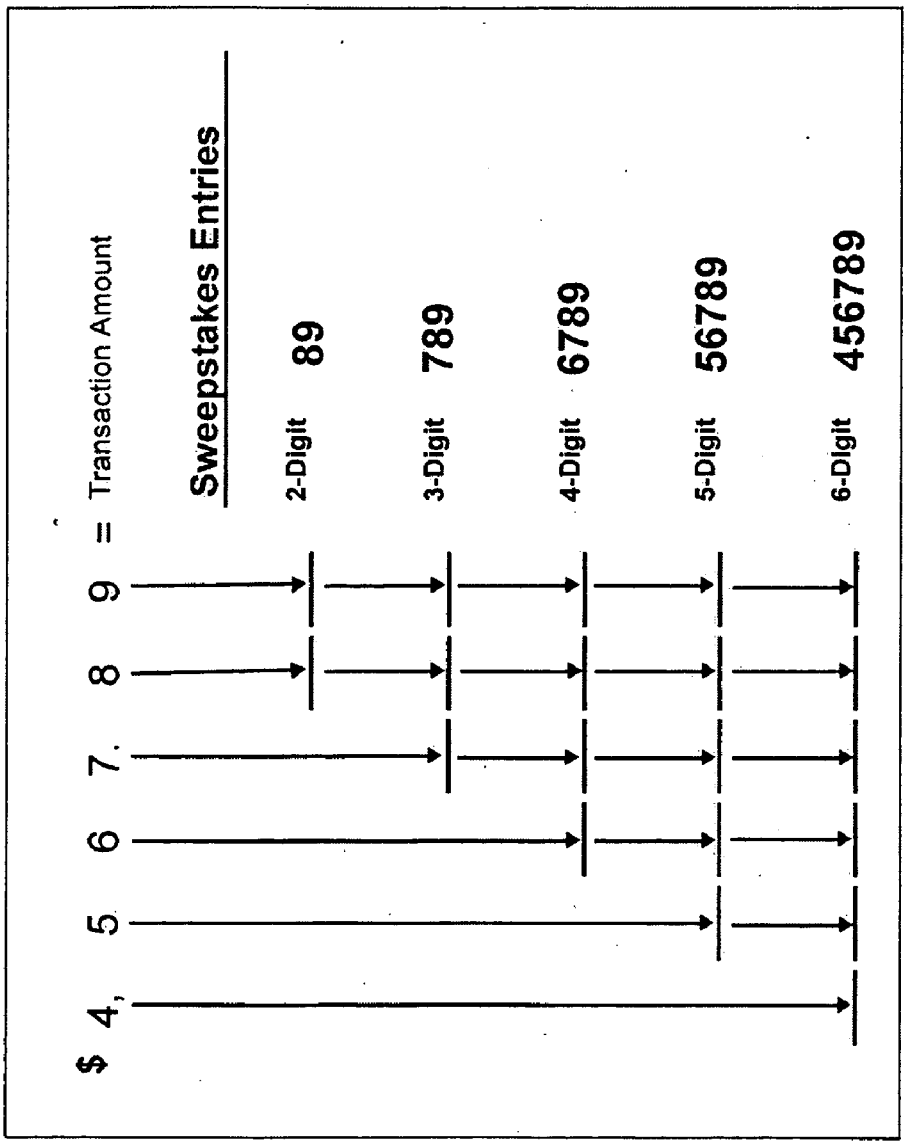

$ 4, 5 6 7 8 9 = Transaction Amount
Sweepstakes Entries
2-Digit 89
3-Digit 789
4-Digit 6789
5-Digit 56789
6-Digit 456789

FIGURE 4

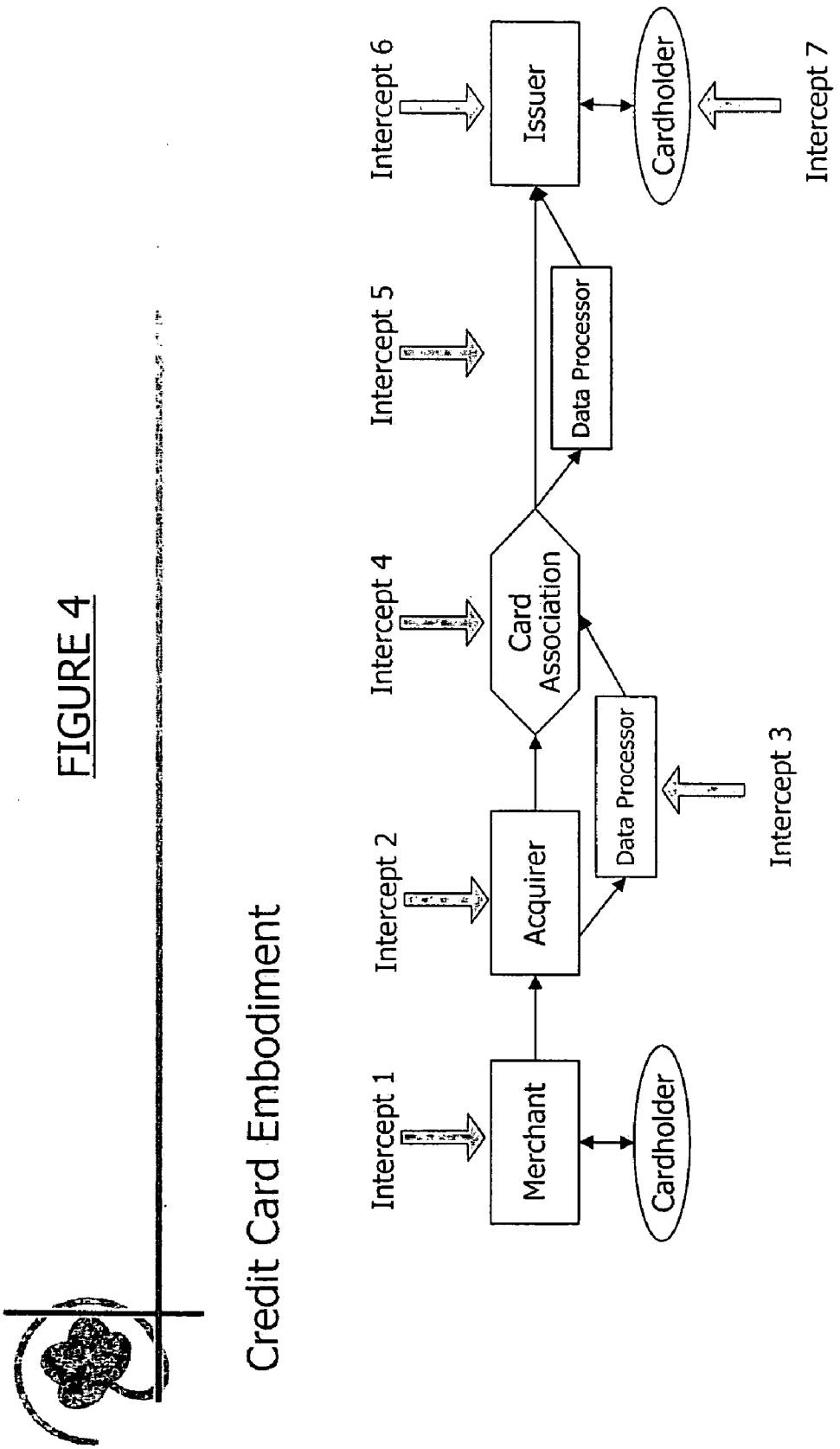

Credit Card Embodiment
Intercept 1
Intercept 2
Intercept 3
Intercept 4
Intercept 5
Intercept 6
Intercept 7
Merchant
Acquirer
Card Association
Issuer
Cardholder
Cardholder
Data Processor
Data Processor

FIGURE 5

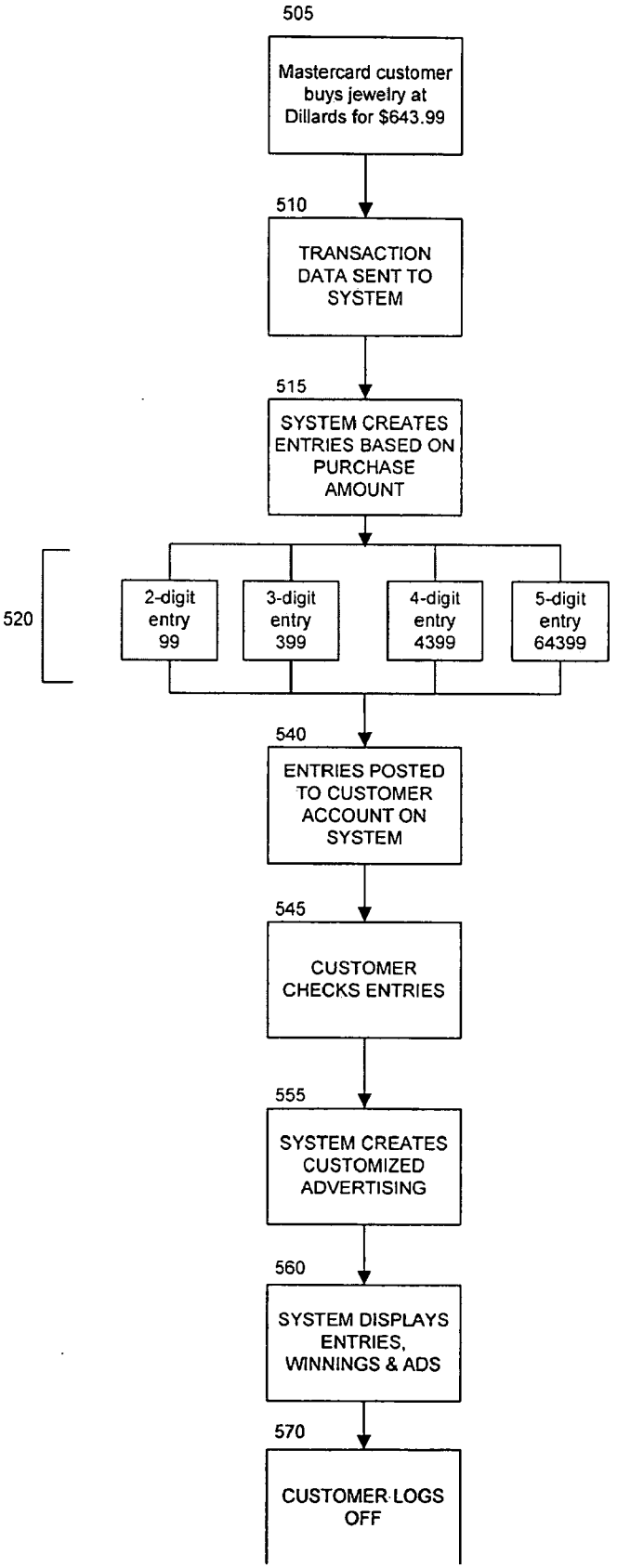

505
Mastercard customer buys jewelry at Dillards for $643.99
510
TRANSACTION DATA SENT TO SYSTEM
515
SYSTEM CREATES ENTRIES BASED ON PURCHASE AMOUNT
520
2-digit entry 99
3-digit entry 399
4-digit entry 4399
5-digit entry 64399
540
ENTRIES POSTED TO CUSTOMER ACCOUNT ON SYSTEM
545
CUSTOMER CHECKS ENTRIES
555
SYSTEM CREATES CUSTOMIZED ADVERTISING
560
SYSTEM DISPLAYS ENTRIES, WINNINGS & ADS
570
CUSTOMER LOGS OFF

FIGURE 6

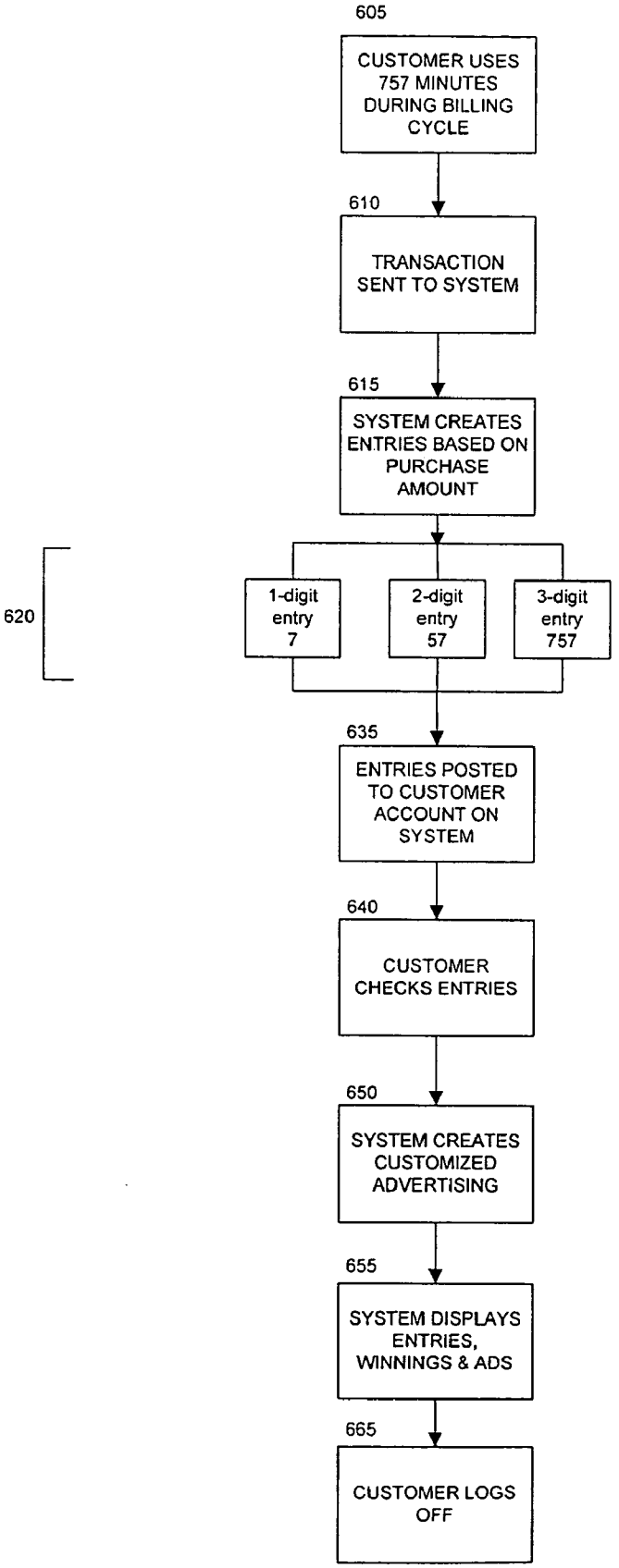

605
CUSTOMER USES 757 MINUTES DURING BILLING CYCLE
610
TRANSACTION SENT TO SYSTEM
615
SYSTEM CREATES ENTRIES BASED ON PURCHASE AMOUNT
620
1-digit entry 7
2-digit entry 57
3-digit entry 757
635
ENTRIES POSTED TO CUSTOMER ACCOUNT ON SYSTEM
640
CUSTOMER CHECKS ENTRIES
650
SYSTEM CREATES CUSTOMIZED ADVERTISING
655
SYSTEM DISPLAYS ENTRIES, WINNINGS & ADS
665
CUSTOMER LOGS OFF

FIGURE 7

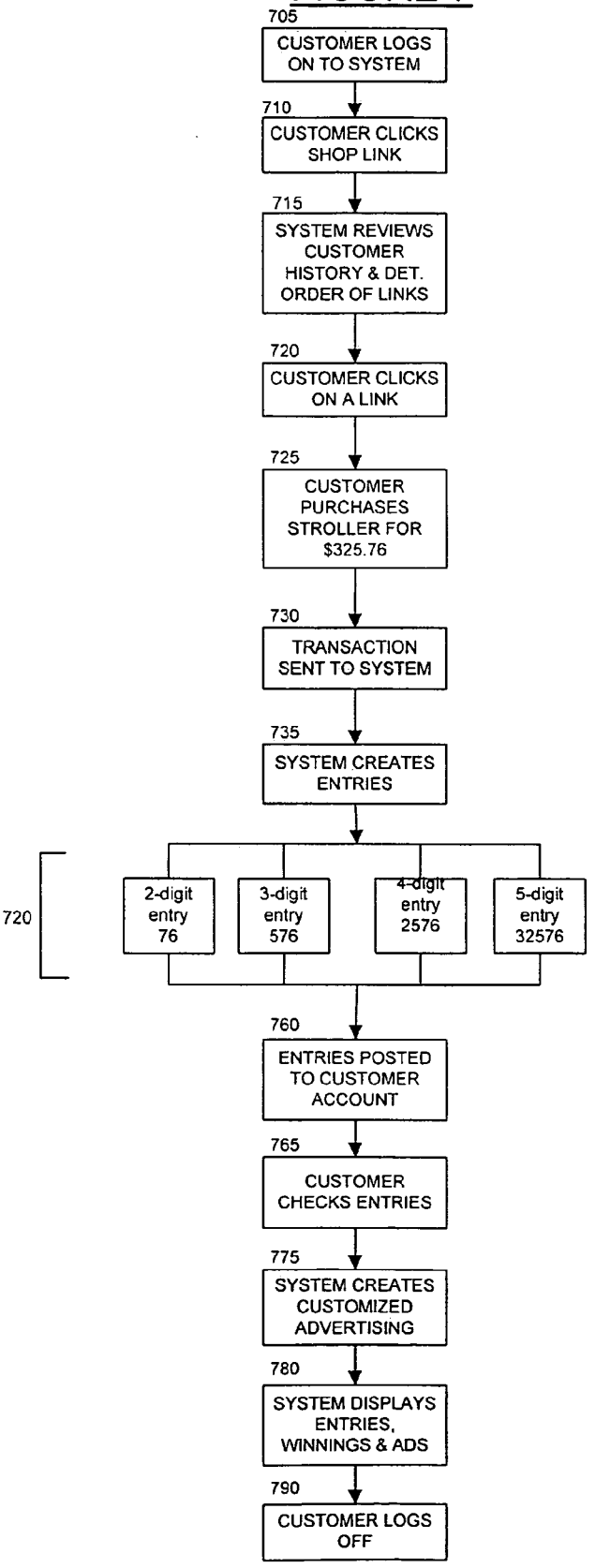
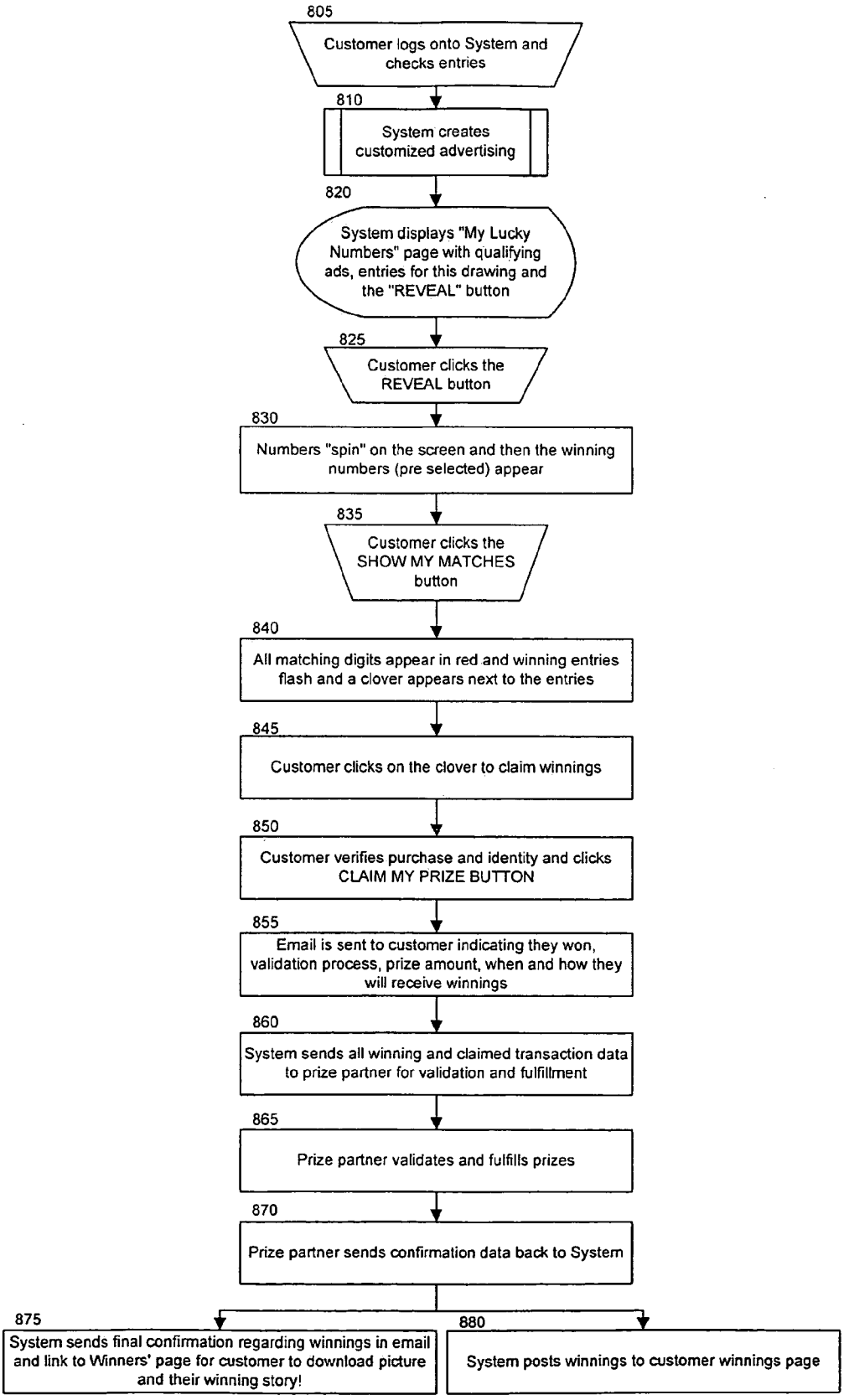

705
CUSTOMER LOGS ON TO SYSTEM
710
CUSTOMER CLICKS SHOP LINK
715
SYSTEM REVIEWS CUSTOMER HISTORY & DET. ORDER OF LINKS
720
CUSTOMER CLICKS ON A LINK
725
CUSTOMER PURCHASES STROLLER FOR $325.76
730
TRANSACTION SENT TO SYSTEM
735
SYSTEM CREATES ENTRIES
720
2-digit entry 76
3-digit entry 576
4-digit entry 2576
5-digit entry 32576
760
ENTRIES POSTED TO CUSTOMER ACCOUNT
765
CUSTOMER CHECKS ENTRIES
775
SYSTEM CREATES CUSTOMIZED ADVERTISING
780
SYSTEM DISPLAYS ENTRIES, WINNINGS & ADS
790
CUSTOMER LOGS OFF

FIGURE 8


805
Customer logs onto System and checks entries
810
System creates customized advertising
820
System displays "My Lucky Numbers" page with qualifying ads, entries for this drawing and the "REVEAL" button
825
Customer clicks the REVEAL button
830
Numbers "spin" on the screen and then the winning numbers (pre selected) appear
835
Customer clicks the SHOW MY MATCHES button
840
All matching digits appear in red and winning entries flash and a clover appears next to the entries
845
Customer clicks on the clover to claim winnings
850
Customer verifies purchase and identity and clicks CLAIM MY PRIZE BUTTON
855
Email is sent to customer indicating they won, validation process, prize amount, when and how they will receive winnings
860
System sends all winning and claimed transaction data to prize partner for validation and fulfillment
865
Prize partner validates and fulfills prizes
870
Prize partner sends confirmation data back to System
875
System sends final confirmation regarding winnings in email and link to Winners' page for customer to download picture and their winning story!
880
System posts winnings to customer winnings page

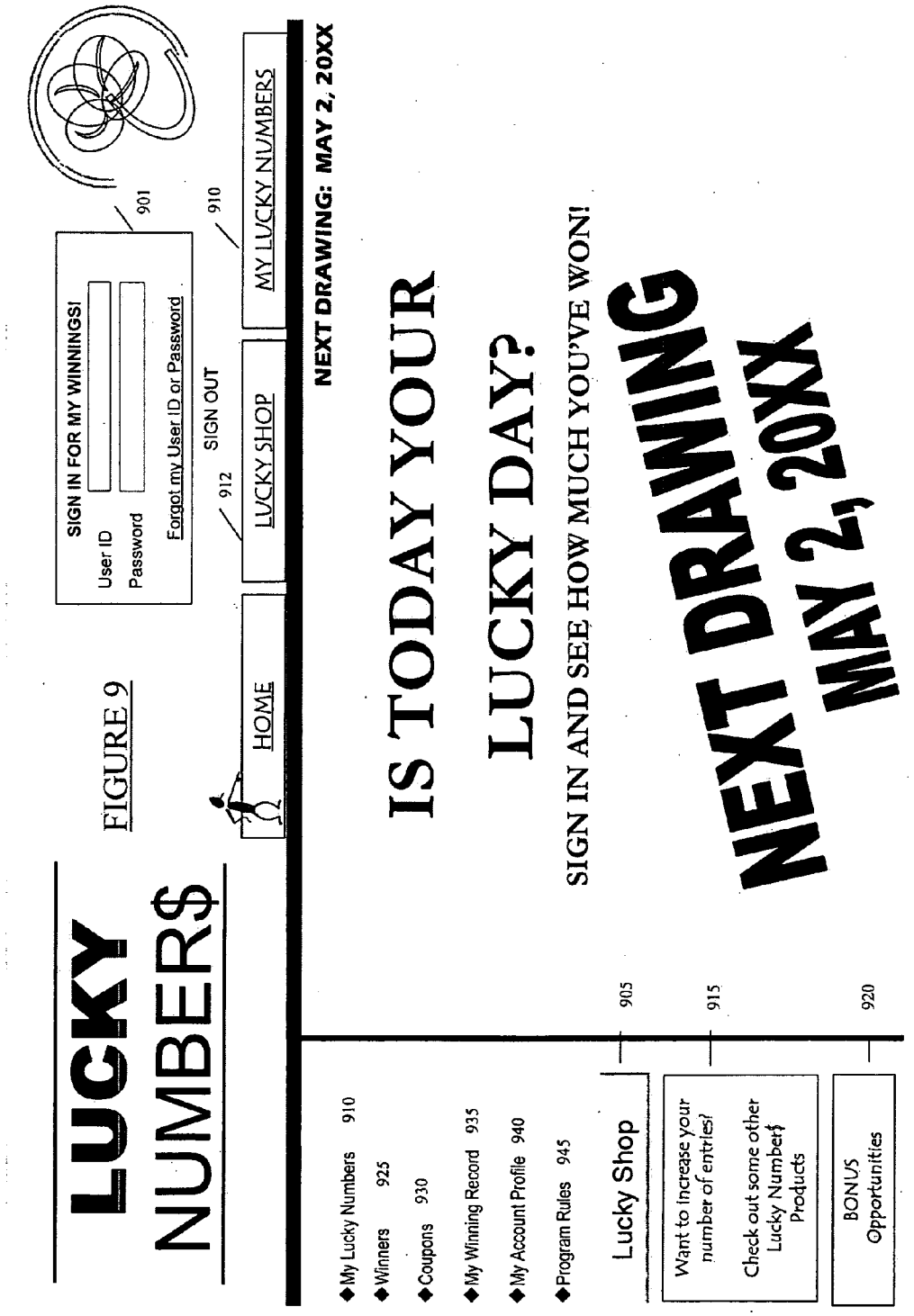

LUCKY NUMBER$
SIGN IN FOR MY WINNINGS!
User ID
Password
Forgot my User ID or Password
901
910
SIGN OUT
912
HOME
LUCKY SHOP
MY LUCKY NUMBERS
NEXT DRAWING: MAY 2, 20XX
IS TODAY YOUR
LUCKY DAY?
SIGN IN AND SEE HOW MUCH YOU'VE WON!
NEXT DRAWING
MAY 2, 20XX
◆My Lucky Numbers 910
◆Winners 925
◆Coupons 930
◆My Winning Record 935
◆My Account Profile 940
◆Program Rules 945
905
Lucky Shop
915
Want to increase your number of entries?
Check out some other Lucky Number$ Products
920
BONUS Opportunities

FIGURE 9

LUCKY NUMBER$

FIGURE 10a

SIGN IN FOR MY WINNINGS!
User ID
Password
Forgot my User ID or Password
SIGN OUT

HOME | LUCKY SHOP | MY LUCKY NUMBERS

NEXT DRAWING: MAY 2, 20XX

- My Lucky Numbers
- Winners
- Coupons
- My Winning Record
- My Account Profile
- Program Rules

Lucky Shop

Want to increase your number of entries?

Check out some other Lucky Number$ Products

BONUS Opportunities

ABC Visa Card

Welcome John Cardmember

Click here to see your winning numbers

REVEAL 1010

1015

Click on the green shamrocks to claim your winnings.

Download My Transactions 1011

1005

Lucky Numbers For March 2003 Drawing Held on: April 2, 2003			2-Digit $5	3-Digit $100	4-Digit $1,000	5-Digit $25,000	6-Digit $250,000
			22	422	6182	49613	574102
Date	Source	Entry					
3/1/03	Wal-Mart	$ 135.39	39	539	3639	13539	
3/5/03	Texaco	$ 24.35	35	435	2435		
3/12/03	CVS Pharmacy	$ 42.67	67	267	4267		
3/14/03	Publix Supermarkets	$ 231.28	28	128	3128	23128	
3/18/03	Circuit City	$1,196.77	77	677	9677	19677	119677
3/18/03	Coupon Entry	$ 9.15	15	915			
3/21/03	Garden Café	$ 67.10	10	710	6710		
3/25/03	Java Junction	$ 4.22	22	422			
3/30/03	AOL	$ 21.95	95	195	2195		

Winners must claim prizes within 30 days of monthly drawing.
All winners subject to validation.
Please address inquiries to: OfficialResults@LuckyNumbers.com

Advertising Space (Wal-Mart)

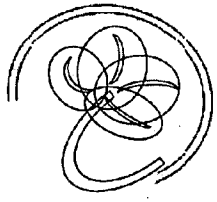
Advertising Space (Best Buy)

Advertising Space (Starbucks)

LUCKY NUMBER$

FIGURE 10b

SIGN IN FOR MY WINNINGS!
User ID
Password
Forgot my User ID or Password
SIGN OUT



HOME | LUCKY SHOP | MY LUCKY NUMBERS

- ◆My Lucky Numbers
- ◆Winners
- ◆Coupons
- ◆My Winning Record
- ◆My Account Profile
- ◆Program Rules

Lucky Shop

Want to increase your number of entries?

Check out some other Lucky Number$ Products

BONUS Opportunities

ABC Visa Card

NEXT DRAWING: MAY 2, 20XX

Welcome John Cardmember

Click here to see your winning numbers

SHOW MY MATCHES

Click on the green shamrocks to claim your winnings.

Lucky Numbers For March 2003 Drawing Held on: April 2, 2003			2-Digit $5	3-Digit $100	4-Digit $1,000	5-Digit $25,000	6-Digit $250,000
			2 2	4 2 2	9 1 8 2	4 8 6 1 3	5 7 4 1 0 2
Date	Source	Entry					
3/1/03	Wal-Mart	$ 135.39	3 9	5 3 9	3 5 3 9	1 3 5 3 9	
3/5/03	Texaco	$ 24.35	3 6	4 3 5	2 4 3 5		
3/12/03	CVS Pharmacy	$ 42.67	6 7	2 6 7	4 2 6 7		
3/14/03	Publix Supermarkets	$ 231.28	2 8	1 2 8	3 1 2 8	2 3 1 2 8	
3/18/03	Circuit City	$ 1,196.77	7 7	6 7 7	9 8 7 7	1 9 6 7 7	1 1 9 6 7 7
3/18/03	Coupon Entry	$ 9.15	1 5	9 1 5			
3/21/03	Garden Café	$ 67.10	1 0	7 1 0	6 7 1 0		
3/25/03	Java Junction	$ 4.22	2 2	4 2 2			
3/30/03	AOL	$ 21.95	9 5	1 9 5	2 1 9 5		

Winners must claim prizes within 30 days of monthly drawing.
All winners subject to validation.
Please address inquiries to: OfficialResults@LuckyNumbers.com

Advertising Space (Wal-Mart)

Advertising Space (Best Buy)

Advertising Space (Starbucks)

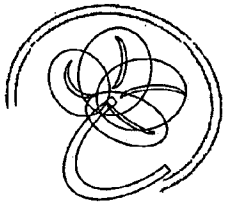
REPLACEMENT DRAWINGS

LUCKY NUMBER$

FIGURE 11

SIGN IN FOR MY WINNINGS!
User ID
Password
Forgot my User ID or Password

SIGN OUT



HOME | LUCKY SHOP | MY LUCKY NUMBERS

- My Lucky Numbers
- Winners
- Coupons
- My Winning Record
- My Account Profile
- Program Rules

Lucky Shop

Want to increase your number of entries?

Check out some other Lucky Number$ Products

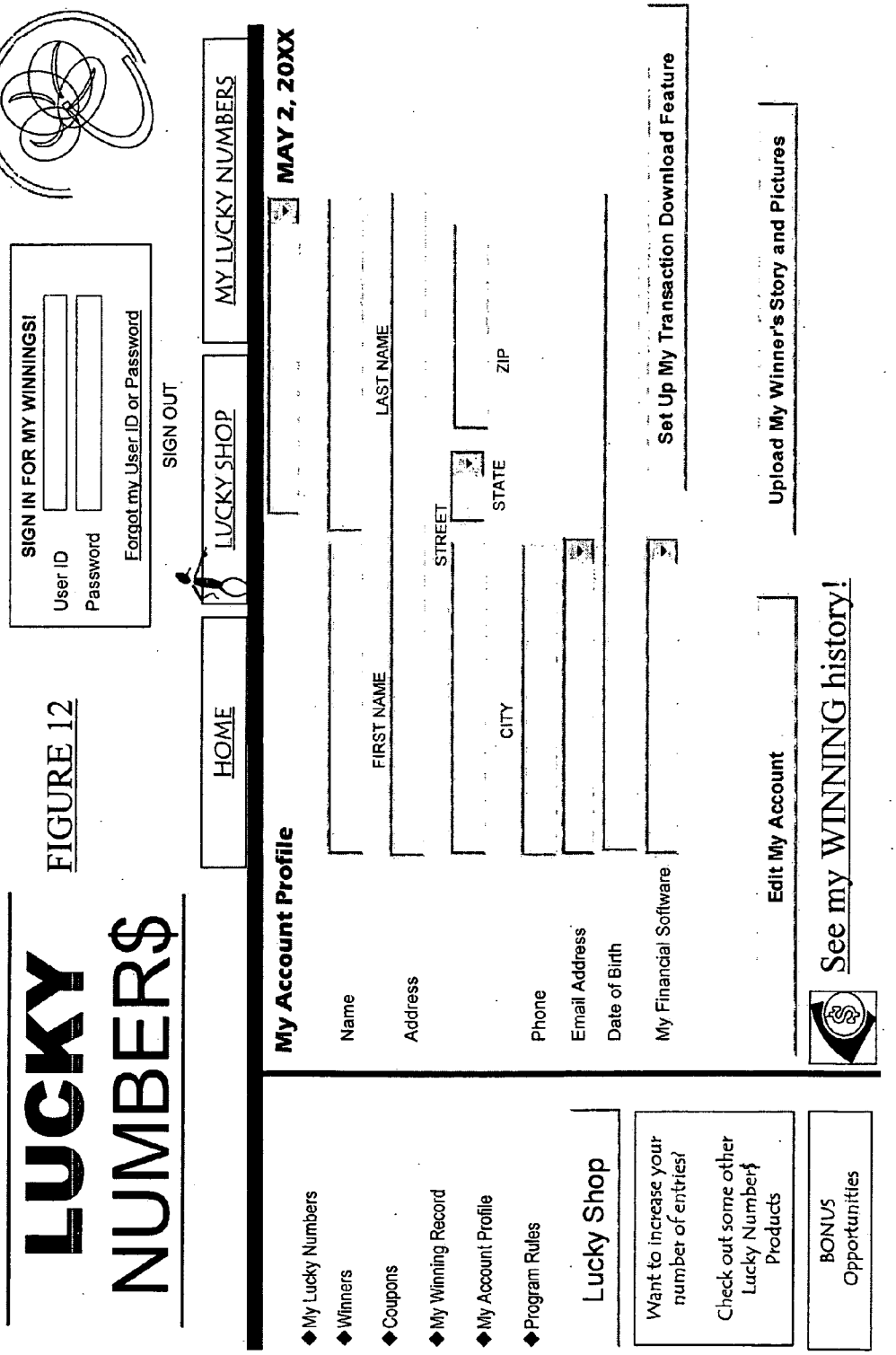
BONUS Opportunities

Program Rules

NEXT DRAWING: MAY 2, 20XX

Lucky Numbers provides a unique opportunity for you to win money from your normal every day activities. You don't have to do anything different ...Except sign up and then check the website monthly to see how much you won.

FIGURE 12

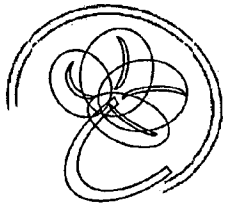

LUCKY NUMBER$
SIGN IN FOR MY WINNINGS!
User ID
Password
Forgot my User ID or Password
SIGN OUT
HOME
LUCKY SHOP
MY LUCKY NUMBERS
MAY 2, 20XX
My Account Profile
Name
FIRST NAME
LAST NAME
Address
STREET
CITY
STATE
ZIP
Phone
Email Address
Date of Birth
My Financial Software
Set Up My Transaction Download Feature
Edit My Account
Upload My Winner's Story and Pictures
See my WINNING history!
My Lucky Numbers
Winners
Coupons
My Winning Record
My Account Profile
Program Rules
Lucky Shop
Want to increase your number of entries!
Check out some other Lucky Number$ Products
BONUS Opportunities

LUCKY NUMBER$

FIGURE 13

SIGN IN FOR MY WINNINGS!
User ID
Password
Forgot my User ID or Password

SIGN OUT



HOME | LUCKY SHOP | MY LUCKY NUMBERS

- ◆My Lucky Numbers
- ◆Winners
- ◆Coupons
- ◆My Winning Record
- ◆My Account Profile
- ◆Program Rules

Lucky Shop

Want to increase your number of entries?

Check out some other Lucky Number$ Products

BONUS Opportunities

Winners

NEXT DRAWING: MAY 2, 20XX

Pictures, Videos and Verbiage about winners stories

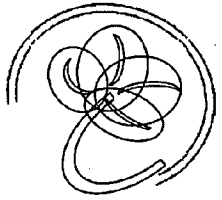
Click Here To See All Winners

LUCKY NUMBER$

FIGURE 14

SIGN IN FOR MY WINNINGS!
User ID
Password
Forgot my User ID or Password

SIGN OUT



HOME | LUCKY SHOP | MY LUCKY NUMBERS

- My Lucky Numbers
- Winners
- Coupons
- My Winning Record
- My Account Profile
- Program Rules

Lucky Shop

Want to increase your number of entries?

Check out some other Lucky Number$ Products

BONUS Opportunities

Coupons

NEXT DRAWING: MAY 2, 20XX

Use a coupon this month and next month create your own entry. You will have the opportunity to create a 3 digit entry for every coupon you use. Simply click on the "My Coupon Entries" below to see your status and create your entries.

Coupon Images
(links coupon PDF's or online shopping coupon codes)

Coupon Images
(links coupon PDF's or online shopping coupon codes)

Coupon Images
(links coupon PDF's or online shopping coupon codes)

Coupon Images
(links coupon PDF's or online shopping coupon codes)

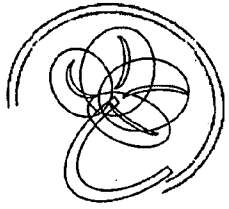
My Coupon Entries

LUCKY NUMBER$

FIGURE 15

SIGN IN FOR MY WINNINGS!
User ID
Password
Forgot my User ID or Password

SIGN OUT



HOME | LUCKY SHOP | MY LUCKY NUMBERS

- My Lucky Numbers
- Winners
- Coupons
- My Winning Record
- My Account Profile
- Program Rules

Lucky Shop

Want to increase your number of entries?

Check out some other Lucky Number$ Products

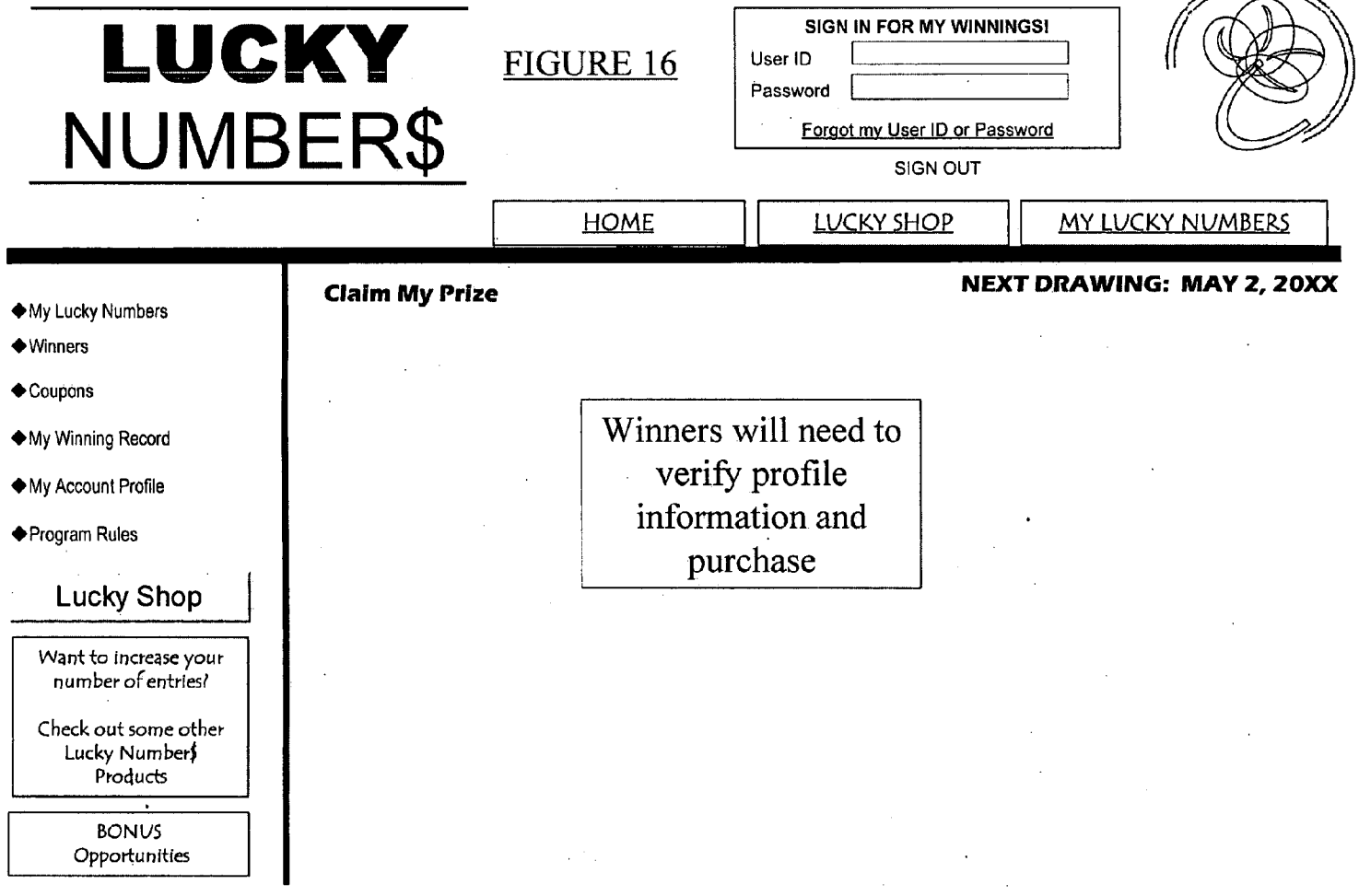
BONUS Opportunities

More LUCKY NUMBER$ Products

NEXT DRAWING: MAY 2, 20XX

Brand Images as links to information about other products that offer LUCKY NUMBER$

FIGURE 16

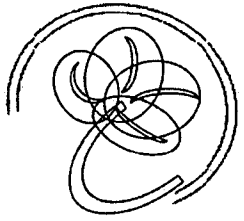

LUCKY NUMBER$
SIGN IN FOR MY WINNINGS!
User ID
Password
Forgot my User ID or Password
SIGN OUT
HOME
LUCKY SHOP
MY LUCKY NUMBERS
Claim My Prize
NEXT DRAWING: MAY 2, 20XX
My Lucky Numbers
Winners
Coupons
My Winning Record
My Account Profile
Program Rules
Lucky Shop
Want to increase your number of entries?
Check out some other Lucky Number$ Products
BONUS Opportunities
Winners will need to verify profile information and purchase

LUCKY NUMBER$

FIGURE 17

SIGN IN FOR MY WINNINGS!
User ID
Password
Forgot my User ID or Password

SIGN OUT



HOME | LUCKY SHOP | MY LUCKY NUMBERS

- ◆My Lucky Numbers
- ◆Winners
- ◆Coupons
- ◆My Winning Record
- ◆My Account Profile
- ◆Program Rules

Lucky Shop

Want to increase your number of entries?

Check out some other Lucky Number$ Products

BONUS Opportunities

My Coupon Entries

NEXT DRAWING: MAY 2, 20XX

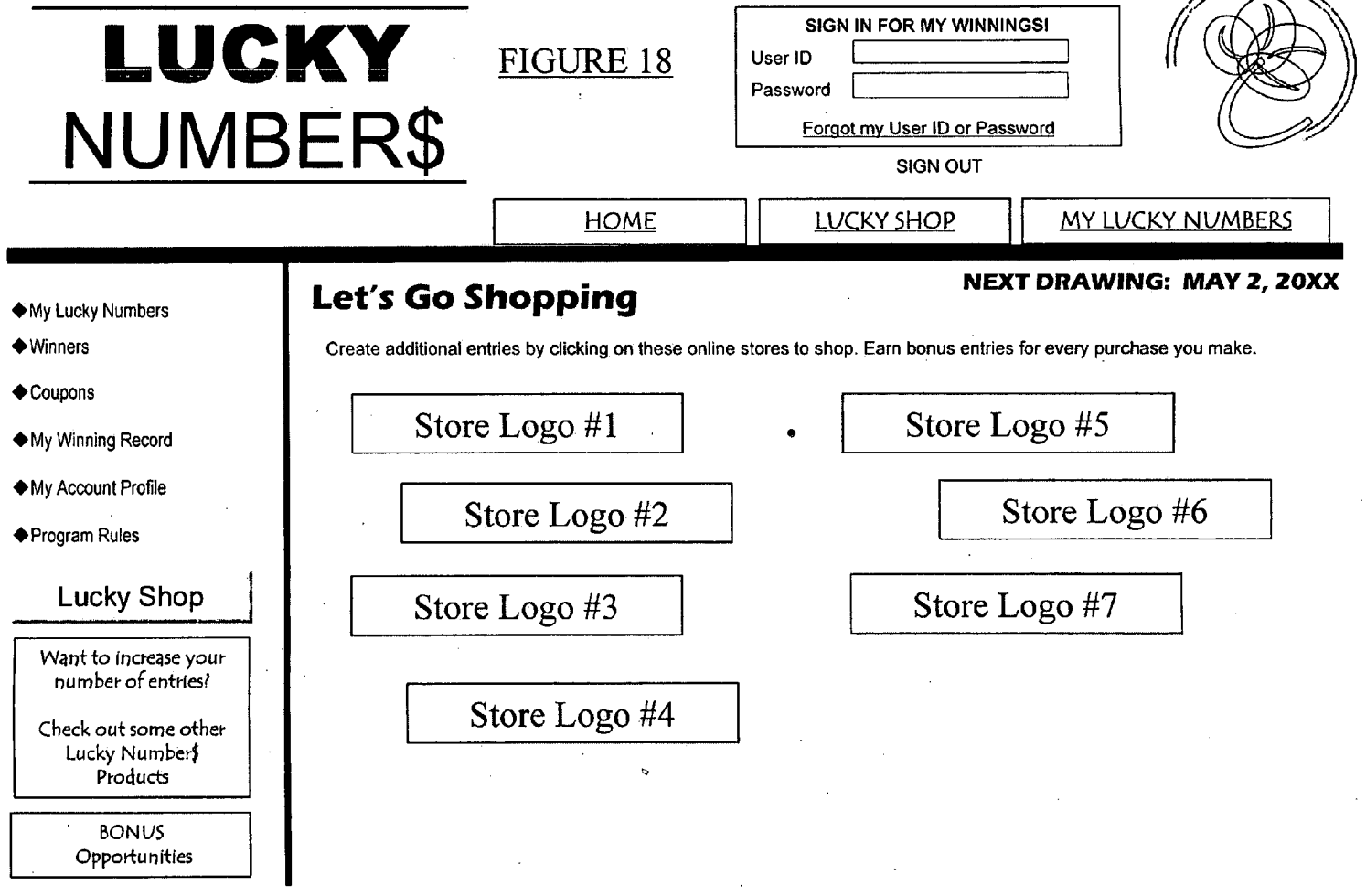
Options are:
1) Type it in
2) Let the system randomly generate an entry
3) Use my purchase amount

Eligible Coupons

Last Months Coupons	Date Used	Drawing to be entered In	How would you like to create your entry?	3 digit entry	2 digit entry (created automatically based on 3 digit entry)
Wal-Mart	03-15-2003	05-02-2003			
Target	03-11-2003	05-02-2003			
Amazon	03-22-2003	05-02-2003			
Kroger	03-01-2003	05-02-2003			
Borders	03-28-2003	05-02-2003			

All entries must be created by month-end at midnight to be eligible in that month's drawing. If you do not create your entries by month-end, they will expire.

FIGURE 18


LUCKY
NUMBER$
SIGN IN FOR MY WINNINGS!
User ID
Password
Forgot my User ID or Password
SIGN OUT
HOME
LUCKY SHOP
MY LUCKY NUMBERS
NEXT DRAWING: MAY 2, 20XX
Let's Go Shopping
Create additional entries by clicking on these online stores to shop. Earn bonus entries for every purchase you make.
Store Logo #1
Store Logo #2
Store Logo #3
Store Logo #4
Store Logo #5
Store Logo #6
Store Logo #7
◆My Lucky Numbers
◆Winners
◆Coupons
◆My Winning Record
◆My Account Profile
◆Program Rules
Lucky Shop
Want to increase your number of entries?
Check out some other Lucky Number$ Products
BONUS Opportunities

LUCKY NUMBER$

FIGURE 19

SIGN IN FOR MY WINNINGS!
User ID
Password
Forgot my User ID or Password

SIGN OUT

HOME | LUCKY SHOP | MY LUCKY NUMBERS

- ◆My Lucky Numbers
- ◆Winners
- ◆Coupons
- ◆My Winning Record
- ◆My Account Profile
- ◆Program Rules

Lucky Shop

Want to increase your number of entries?

Check out some other Lucky Number$ Products

BONUS Opportunities

My Lucky Shop Entries

NEXT DRAWING: MAY 2, 20XX

Options are:
1) Type it in
2) Let the system randomly generate an entry
3) Use my purchase amount

Eligible Lucky Shop Purchases

Last Months Lucky Shop Purchases	Date of Purchase	Drawing to be entered in	How would you like to create your entry?	3-digit entry	2-digit entry (created automatically based on 3 digit entry)
Wal-Mart	03-15-2003	05-02-2003			
Target	03-11-2003	05-02-2003			
Amazon	03-22-2003	05-02-2003			
Kroger	03-01-2003	05-02-2003			
Borders	03-28-2003	05-02-2003			

All entries must be created by month-end at midnight to be eligible in that month's drawing. If you do not create your entries by month-end, they will expire.

Optional by set up ...may or may not allow customer generated entries for Lucky Shop

FIGURE 20

Lucky Numbers Probabilities

Minimum Transaction Size	Maximum Transaction Size	Factor on Linear Average	Est. Average Transaction	Mix of Transactions	Wtd Transaction Amount	Match Digits	Probability of Match	Payoff Amount	Per Transaction Payoff	Payoff Ratio to Transaction Amount	Wtd Payoff Amout	Issuer Fees $Fee/Trans	$ 0.10
												% of Trans	0.65 %
$ 0.01	$ 0.99	1.50 x	$ 0.75	1.00 %	$ 0.01	2	1.0000%	$ 5.00	$ 0.05	6.67%	$ 0.00	13.98 %	$ 0.10
$ 1.00	$ 9.99	1.10 x	$ 6.04	9.00 %	$ 0.54	2	1.0000%	$ 5.00	$ 0.05				
						3	0.1000%	$ 100.00	$ 0.10				
			$ 6.04	9.00 %	$ 0.54		1.1000%	$ 105.00	$ 0.15	2.48%	$ 0.01	2.30 %	$ 0.14
$ 10.00	$ 99.99	0.85 x	$ 46.75	82.00 %	$ 38.33	2	1.0000%	$ 5.00	$ 0.05				
						3	0.1000%	$ 100.00	$ 0.10				
						4	0.0100%	$ 1,000.00	$ 0.10				
			$ 46.75	82.00 %	$ 38.33		1.1100%	$ 1,105.00	$ 0.25	0.53%	$ 0.21	0.86 %	$ 0.40
$ 100.00	$ 999.99	0.70 x	$ 385.00	6.00 %		2	1.0000%	$ 5.00	$ 0.05				
						3	0.1000%	$ 100.00	$ 0.10				
						4	0.0100%	$ 1,000.00	$ 0.10				
						5	0.0010%	$ 25,000.00	$ 0.25				
			$ 385.00	6.00 %	$ 23.10		1.1110%	$ 26,105.00	$ 0.50	0.13%	$ 0.03	0.68 %	$ 2.60
$ 1,000.00	$ 9,999.99	0.30 x	$ 1,650.00	2.00 %		2	1.0000%	$ 5.00	$ 0.05				
						3	0.1000%	$ 100.00	$ 0.10				
						4	0.0100%	$ 1,000.00	$ 0.10				
						5	0.0010%	$ 25,000.00	$ 0.25				
						6	0.0001%	$ 250,000.00	$ 0.25				
			$ 1,650.00	2.00 %	$ 33.00		1.1111%	$ 276,105.00	$ 0.75	0.05%	$ 0.02	0.66 %	$ 10.82
			$ 94.98	100.00 %	$ 94.98		1.11 %		$ 0.26	0.28%	$ 0.26	0.76 %	$ 0.72

FIGURE 21a

Mathematical Operation A Logic Model:

Where:

S = Numerical string of the incoming transaction (regardless of decimal points)
N = Number of digits (length) of "S"
B = Base unit of the index
X = Counter for the processing loop
Y = Minimum number of digits in a qualifying transaction
Z = Maximum number of digits in a qualifying transaction
D = Divisor = B^X
mod(S,D) = the remainder of dividing "S" by "D"

For Loop

```
For X=1 to X<=N
If X> Z,
    Then:  End for
    Else:  If X < Y,
               Then:  Entry (X) = mod(S,D) = mod(S,B^X)
                      X = X + 1
               Else:  X = X + 1
End for
```

FIGURE 21b

Mathematical Operation B Logic Statement:

Where:

S = Numerical string of the incoming transaction (regardless of decimal points)
N = Number of digits (length) of "S"
B = Base unit of the index
X = Counter for the processing loop
Y = Minimum number of digits in a qualifying transaction
Z = Maximum number of digits in a qualifying transaction
D = Divisor = B^(max(N-X,0)
quotient(S,D) = the whole number quotient of dividing "S" by "D"

For Loop

```
For X=1 to X<=N
If X> Z,
    Then:  End for
    Else:  If X < Y,
               Then:  Entry (X) = quotient(S,D) = quotient(S,B^(max(N-X,0))
                      X = X + 1
               Else:  X = X + 1
End for
```

FIGURE 21c

Text Operation A Logic Statement

Where:

S = Text string of the incoming transaction (transformed to text and regardless of decimal points)
N = Number of characters (length) of "S"
X = Counter for the processing loop
Y = Minimum number of characters in a qualifying text string (i.e., transaction)
Z = Maximum number of characters in a qualifying text string (i.e., transaction)
D = Array of numbers that specify the number of characters in each sweepstakes bucket, where D_1 is the first item in the array
B = Number of items in array "D"
right(S, D) = the resulting text string derived from reading "D" characters from the right out of the text string "S" and where:
If D<Y, then Right(S,D) = blank
If D>Z, then Right(S,D) = blank

For Loop

For X=1 to X<=B
Entry (X) = right(S,D_X)
X = X + 1
End for

FIGURE 21d

Text Operation A Logic Statement:

Where:

S = Text string of the incoming transaction (transformed to text and regardless of decimal points)
N = Number of characters (length) of "S"
X = Counter for the processing loop
Y = Minimum number of characters in a qualifying text string (i.e., transaction)
Z = Maximum number of characters in a qualifying text string (i.e., transaction)
D = Array of numbers that specify the number of characters in each sweepstakes bucket, where D_1 is the first item in the array
B = Number of items in array "D"
left(S, D) = the resulting text string derived from reading "D" characters from the left out of the text string "S" and where:
If D<Y, then left(S,D) = blank
If D>Z, then left(S,D) = blank

For Loop

For X=1 to X<=B
Entry (X) = left(S,D_X)
X = X + 1
End for

FIGURE 21e

Statistical Operation A Logic Statement:

Where:

S = Text string of the incoming transaction (transformed to text and regardless of decimal points)
N = Number of characters (length) of "S"
X = Counter for the processing loop
Y = Minimum number of characters in a qualifying text string (i.e., transaction)
Z = Maximum number of characters in a qualifying text string (i.e., transaction)
D = Array of numbers that specify the number of characters to be selected out of "S" for each sweepstakes bucket, where d_1 is the first item in the array
B = Number of items in array "D"
Permutation(S, D) = an array of all possible entries created by selecting "D" characters out of the text string "S" and where:
If D<Y, then Permutation(S,D) = blank
If D>Z, then Permutation (S,D) = blank
Note the number of possible outcomes of a permutation is equal to factorial(S) divided factorial(S-D)

For Loop

For X=1 to <=B
Entry (X) = Permutation (S,D_X)
X = X + 1
End for

FIGURE 21f

Statistical Operation B Logic Statement:

Where:

S = Text string of the incoming transaction (transformed to text and regardless of decimal points)
N = Number of characters (length) of "S"
X = Counter for the processing loop
Y = Minimum number of characters in a qualifying text string (i.e., transaction)
Z = Maximum number of characters in a qualifying text string (i.e., transaction)
D = Array of numbers that specify the number of characters to be selected out of "S" for each sweepstakes bucket, where d_1 is the first item in the array
B = Number of items in array "D"
Combination(S, D) = an array of all possible entries, regardless of order, created by selecting "D" characters out of the text string "S" and where:
If D<Y, then Combination(S,D) = blank
If D>Z, then Combination(S,D) = blank

For Loop

For x=1 to X<=B
Entry (X) = Combination(S,D_X)
X = X + 1
End for

SYSTEM AND METHOD FOR ENTERING A CUSTOMER IN SWEEPSTAKES

[0001] This application claims the benefit of U.S. Provisional Application No. 60/909,092, filed Mar. 30, 2007, entitled "System and Method for Entering a Customer in Sweepstakes" which is hereby incorporated by reference in its entirety.

BRIEF DESCRIPTION OF THE FIGURES

[0002] FIG. **1** illustrates a system **100** for entering a customer in a sweepstakes as a reward for a particular behavior, according to one embodiment.

[0003] FIGS. **2**, **3**, and **21***a*-**21***f* provide examples of various operations that can be used to establish sweepstakes entries, according to several embodiments.

[0004] FIG. **4** illustrates possible interception points in system **101**, according to one embodiment.

[0005] FIGS. **5**-**8** illustrate methods for entering a customer in a sweepstakes as a reward for a particular behavior, according to several embodiments.

[0006] FIGS. **9**-**20** are example screen shots illustrating a system for entering a customer in a sweepstakes as a reward for a particular behavior, according to several embodiments.

DETAILED DESCRIPTION OF EMBODIMENTS OF THE INVENTION

[0007] FIG. **1** illustrates a system **100** for entering a customer in a sweepstakes as a reward for a particular behavior. In one embodiment, the system meets applicable federal, state and local laws. The system **100** can include a sweepstakes system **110**, a client user interface **105**, a customer user interface **115**, and a prize administration partner and/or a prize indemnity partner (referred to throughout this document as a prize administration/indemnity partner) user interface **120**, all connected by a network **101**. The client user interface **105** can be utilized to send transactions to the sweepstakes system **110** which will become entries for customers in various sweepstakes. The transactions are based on any user activity that creates a numerical and/or character string. In one embodiment, sweepstakes drawing periods and times are pre-set, and can be defined in the sweepstakes rules. However, those of ordinary skill in the art will see that any drawing period and time can be set. Examples of behavior that could be encouraged include: credit card transactions, credit card balance transfers, home equity line draws, student loan draws on credit, checks written against loans or credit card accounts, online purchases, online credit card payments, online balance inquiries, debit card transactions, ATM card activities, checking account check transactions, co-brand card transactions made with a partner, referrals, activities performed within a certain timeframe, category transactions (e.g., April travel transaction will receive double entries), utility bills (price paid, kilowatt hours used), and/or cell phone minutes.

[0008] The client user interface **105** can be utilized by clients to communicate with the sweepstakes system **110**. (Note that, in one embodiment, a client application can be used to process information and communicate with the sweepstakes system **110**.) A client can be any entity which wishes to encourage behavior of a customer. The client can be, for example, a credit card company, a bank, a lending entity, a store (e.g., an online store, or a brick & mortar store), a utility company, a phone company, or any other entity that wants to encourage purchase and/or use of any item and/or service, and or any combination of the above. The client can also be an entity that facilitates shopping with other entities, and can also be affiliated with the sweepstakes system (e.g., an online shopping portal). In one embodiment, clients can also be entities that wish to advertise on the sweepstake system's web site, which can be accessed by the customer's user interface **115**.

[0009] The customer user interface **115** can be utilized by customers to communicate with the sweepstakes system **110**. (Note that, in one embodiment, a customer application can be used to process information and communicate with the sweepstakes system **110**.) A customer can be any individual that is enrolled in the sweepstakes. Customers can include an individual that performs the activity that is being rewarded (e.g., a customer using a particular credit card). In one embodiment, in order to comply with some sweepstakes rules, the customers can also include individuals that wish to write in and enter the sweepstakes. The sweepstakes system **110** can communicate with the customer through a variety of methods, including but not limited to email, written correspondence, text messages and by allowing customers to log in to the sweepstakes system **110** using the customer user interface **115**.

[0010] In one embodiment, the sweepstakes system **110** can employ different methodologies for the determination of sweepstakes entries derived from the incoming transaction and based upon program rules and applicable law. The sweepstakes system **110** can take a transaction and generate one or more entries (e.g., mathematically based on the number of digits in the numerical string or logically based upon the number of characters in the text string equivalent) in a range of sweepstakes, each potentially with different odds and payout amounts. In general, the processing application **199** would interact with entry method logic database **148** to determine which set of pre-established rules should be utilized to translate the incoming transaction into discrete sweepstakes entries. The generation of entries could be based upon any combination of mathematical algorithms, text operations and statistical permutations and combinations. FIGS. **2**, **3**, and **21***a*-**21***f* provide examples of various mathematical algorithms, text operations and statistical permutations and combinations that can be used. Those of ordinary skill in the art will see that other mathematical algorithms, text operations, and statistical permutations and combinations can be used.

[0011] Thus, in one embodiment, as the customer spends more in dollars, the associated numerical string of the transaction becomes longer, creating more entries and therefore increasing the customer's chance of winning. In one embodiment, a single transaction could qualify for multiple drawings ("entry buckets") depending on the number of digits of the numerical string and the established program rules in the system. For example, if a client wants to encourage use of a particular credit card, and in particular encourage the use of the customer making large purchases on the credit card, the administrator of the sweepstakes system **110** could set the system parameters so that several entry buckets were used, each bucket having a different number of digits, and the dollar amount for the winners by bucket. The customer would be encouraged to use the credit card because he or she would be entered into a sweepstakes each time a purchase was made with the credit card. In addition, the customer would be encouraged to charge large purchase amounts on the credit

card because, as explained in more detail below, this would cause the customer to be entered in more sweepstakes, and for larger potential payout amounts.

[0012] FIGS. **2** and **3** provide an example of a system for providing a reward for encouraging certain behavior, according to one embodiment. As displayed in FIG. **2**, a series of five sweepstakes buckets can be utilized for purchases using a credit card: A 2-digit bucket can have odds of 1:99, a payout of $5, and a weighted payout per entry of $0.05. (Note that 1:99 designates that for every 1 entry that wins, 99 entries will not win.) A 3-digit bucket can have odds of 1:999, a payout of $100, and a weighted payout per entry of $0.10. A 4-digit bucket can have odds of 1:9,999, a payout of $1,000, and a weighted payout per entry of $0.10. A 5-digit bucket can have odds of 1:99,999, a payout of $25,000, and a weighted payout per entry of $0.25. A 6-digit bucket can have odds of 1:999,999, a payout of $250,000, and a weighted payout per entry of $0.25. As illustrated on FIG. **3**, when a customer buys an item that costs $4567.89, as a reward for using the particular credit card, the system and method could enter the customer in five different drawings set up in the system. The entries are based on the embedded numbers in the transaction amount. In this example the entries would be:

[0013] 2-digit entry bucket: 89

[0014] 3-digit entry bucket: 789

[0015] 4-digit entry bucket: 6789

[0016] 5-digit entry bucket: 56789

[0017] 6-digit entry bucket: 456789

[0018] (Note that, in one embodiment, a 1-digit entry bucket could also be used.) Say, for example, that the winning numbers were 88 for the 2-digit bucket, 789 for the 3-digit bucket, 5955 for the 4-digit bucket, and 99999 for the 5-digit bucket. The sweepstakes can take place at any time (e.g., on particular dates, once a week, once a day, etc.). If there is a daily prize of $10 for the 2-digit bucket; $100 for the 3-digit bucket; $1000 for the 4-digit bucket, and $25,000 for the five digit bucket, then the customer above would win $100 because he won the 3-digit bucket. Multiple entries in each category could win. (Note that, in one embodiment, prizes other than money can be awarded, or a combination of prizes and money can be awarded.) Thus, if there were 150 entries of the winning number 789 in the 3-digit bucket category, 150 people would win $100. In one embodiment, insurance could be used to insure for an unknown number of winners. In another embodiment, if more than one person chooses the winning number, the reward amount for that sweepstakes could be split among all of the winners. Note that in many cases, the customer will not win anything on certain transactions, but as the customer completes more qualifying transactions (e.g., by spending more money on a credit card) he is entered in more sweepstakes, and has a greater overall chance of winning. Note that winners can win more than one bucket in a drawing period.

[0019] FIGS. **21***a*-**21***f* provides additional examples of various operations that can be used to derive sweepstakes entries. FIG. **21***a* provides a logic statement for the example set forth in the above paragraph. This is referred to as Mathematical Operation A. In this embodiment, entries are generating by applying a mathematical algorithm which divides a number by a series of divisors to yield remainders that can be used as entries in the sweepstakes system **100**. Referring to FIG. **21***a*, S is the numerical string of the incoming transaction. In one embodiment, this string is utilized regardless of the decimal point. Thus, for example, $2351.64 could be treated as the string 235164. In another embodiment, the numbers before or after the decimal point could be disregarded. Thus, for example, $2351.64 could be treated as the string 64 or 2351. N is the length of the numeric string. Thus $2351.64 has a length of 6. X is the counter for the processing loop for evaluating the mathematical operation. D is the divisor for the division operation. In one embodiment, the divisor can be expressed as an exponential function of a base unit B, which is set according to the program rules. For example, if D is equal to B raised to the X power and if B is set to 10, the divisors of 10, 100, and 1000 would result for X=1 to 3. Those of ordinary skill in the art will see that other mathematical sub-routines can be used to achieve different or analogous outcomes. Y is the minimum number of digits in a qualifying transaction. Z is the maximum number of digits in a qualifying transaction. Y and Z are determined by program rules. Thus, if the program rules state that the minimum number of digits is 2 and the maximum number of digits that can be used is 4, Y is 2, and Z is 4. Using the loop logic set forth in FIG. **21***a*, the number 235164 would be broken up into 3 buckets: 64 (for the 2-digit bucket), 164 (for the 3-digit bucket), and 5164 (for the 4-digit bucket).

[0020] FIG. **21***b* provides a logic statement for an embodiment similar to the example set forth in FIG. **21***a*, except that sweepstakes entries are the whole number quotients resulting from dividing a number by a series of divisors. This is referred to in FIG. **21***b* as Mathematical Operation B. Referring to FIG. **21***b*, S is the numerical string of the incoming transaction. In one embodiment, this string is utilized regardless of the decimal point. Thus, for example, $2351.64 could be treated as the string 235164. In another embodiment, the numbers before or after the decimal point could be disregarded. Thus, for example, $2351.64 could be treated as the string 64 or 2351. N is the length of the numeric string. Thus $2351.64 has a length of 6. X is the counter for the processing loop for evaluating the mathematical operation. D is the divisor for the division operation. In one embodiment, the divisor can be expressed as an exponential function of a base unit B, which is set according to the program rules. For example, if D is equal to B raised to the power of the maximum of N minus X versus zero and if B is set to 10, the divisors of 100000, 10000, and 1000 would result for X=1 to 3. Those of ordinary skill in the art will see that other mathematical sub-routines can be used to achieve different or analogous outcomes. Y is the minimum number of digits in a qualifying transaction. Z is the maximum number of digits in a qualifying transaction. Y and Z are determined by program rules. Thus, if the program rules state that the minimum number of digits is 2 and the maximum number of digits that can be used is 4, Y is 2, and Z is 4. Using the loop logic set forth in FIG. **21***a*, the number 235164 would be broken up into 3 buckets: 23 (for the 2-digit bucket), 235 (for the 3-digit bucket), and 2351 (for the 4-digit bucket).

[0021] FIG. **21***c* provides a logic statement for an embodiment where a number and/or character transaction can be broken down and used as one or more entries. This is referred to in FIG. **21***c* as Text Operation A. Referring to FIG. **21***c*, S is the text string of the incoming transaction. In one embodiment, this string is utilized regardless of the decimal point. Thus, LISA35 is S. N is the length of the text string. Thus LISA35 has a length of 6. D is an array of numbers that specify the number of characters in each sweepstakes bucket, where d, is the first item in the array, and is set according to the program rules. B is the number of items in the array D. Thus,

if three buckets are used in the sweepstakes, B would be 3. X is the counter for the processing loop used to determine which item in the array D is utilized and the stop point when all items in D have been evaluated. Y is the minimum number of characters in a qualifying transaction. Z is the maximum number of characters in a qualifying transaction. Y and Z are determined by program rules. Thus, if the program rules state that the minimum number of characters is 2 and the maximum number of characters that can be used is 4, Y is 2, and Z is 4. Using the loop logic set forth in FIG. **21***c*, LISA35 would be broken up into 3 buckets: 35 (for the 2-character bucket), A35 (for the 3-character bucket), and SA35 (for the 4-character bucket).

[0022] FIG. **21***d* provides a logic statement for an embodiment similar to the example set forth in FIG. **21***c*, except that the number and/or character string is split by starting with the digits on the left side of the string, rather than the right side of the string. This is referred to in FIG. **21***d* as Text Operation B. Referring to FIG. **21***d*, S is the string of the incoming transaction. Thus, if the string is LISA35, LISA35 is S. N is the length of the numeric string. Thus N is 6 because LISA35 has a length of 6. D is an array of numbers that specify the number of characters in each sweepstakes bucket, where d_1 is the first item in the array, and is set according to the program rules. B is the number of items in the array D. Thus, if three buckets are used in the sweepstakes, B would be 3. X is the counter for the processing loop used to determine which item in the array D is utilized and the stop point when all items in D have been evaluated. Y is the minimum number of characters in a qualifying transaction. Z is the maximum number of characters in a qualifying transaction. Y and Z are determined by program rules. Thus, if the program rules state that the minimum number of characters is 2 and the maximum number of characters that can be used is 4, Y is 2, and Z is 4. Using the loop logic set forth in FIG. **21***d*, the string LISA35 would be broken up into 3 buckets: LI (for the 2-character bucket), LIS (for the 3-character bucket), and LISA (for the 4-character bucket).

[0023] FIG. **21***e* provides a logic statement for an embodiment where a number and/or character transaction can be broken down and permutated and used as one or more entries. This is referred to in FIG. **21***e* as Statistical Operation A. Referring to FIG. **21***e*, S is the character string. Thus, if the string were LA5, S would be LA5. N is the length of the character string. Thus N is 3 because LA5 has a length of 3. D is an array of numbers that specify the number of characters to be selected out of "S" for each sweepstakes bucket, where d_1 is the first item in the array. B is the number of items in the array D. Thus, if three buckets are used in the sweepstakes, B would be 3. X is the counter for the processing loop used to determine which item in the array D is utilized and the stop point when all items in D have been evaluated. Y is the minimum number of characters in a qualifying transaction. Z is the maximum number of characters in a qualifying transaction. Y and Z are determined by program rules. Thus, if the program rules state that the minimum number of character is 2 and the maximum number of character that can be used is 4, Y is 2, and Z is 4. Using the loop logic set forth in FIG. **21***e*, LA5 would be broken up into multiple entries in the following buckets: LA, L5, A5, AL, 5L, 5A (for the 2-character bucket), LA5, 5AL, A5L, 5LA, AL5, and L5A (for the 3-character bucket), and no entries (for the 4-character bucket).

[0024] FIG. **21** f provides a logic statement for an embodiment where a number and/or character transaction can be broken down and combined and used as one or more entries. This is referred to in FIG. **21***f* as Statistical Operation B. Referring to FIG. **21***f*, S is the numerical string. Thus, if the string were LA5, S would be LA5. N is the length of the numeric string. Thus N is 3 because LA5 has a length of 3. D is an array of numbers that specify the number of characters to be selected out of "S" for each sweepstakes bucket, where d_1 is the first item in the array. B is the number of items in the array D. Thus, if three buckets are used in the sweepstakes, B would be 3. X is the counter for the processing loop used to determine which item in the array D is utilized and the stop point when all items in D have been evaluated. Y is the minimum number of characters in a qualifying transaction. Z is the maximum number of characters in a qualifying transaction. Y and Z are determined by program rules. Thus, if the program rules state that the minimum number of characters is 2 and the maximum number of characters that can be used is 4, Y is 2, and Z is 4. Using the loop logic set forth in FIG. **21***e*, LA5 would be broken up into multiple entries in the following buckets: LA, L5, A5 (for the 2-character bucket), LA5 (for the 3-character bucket), and no entries (for the 4-character bucket).

[0025] The sweepstakes system **110** can comprise a user interface **197**, a processing application **199**, multiple databases **195**, a reporting application **198**, and an advertising application **196**. The user interface **197** allows clients, customers (including potential customers), and the prize administration/indemnity partners to communicate with the sweepstakes system. The processing application **199** utilizes the multiple databases **195** in order to receive transaction data, determine entry creation methodologies, apply program rules to the transaction, translate this transaction data into sweepstakes entries, determine winning entries, and provide winning entry information to customers, client, and others. Note that, in one embodiment, another entity, such as, but not limited to, the prize administration/indemnity partner, can determine winning entries, and communicate those back to the sweepstakes system **110**.

[0026] The multiple databases **195** in the sweepstakes system **110** can include a customer database **140**, a transaction database **141**, a bonus database **142**, a client database **143**, a coupon database **144**, a program rules database **145**, a winner's database **146**, an advertiser's database **147**, and an entry logic database **148**. Those of ordinary skill in the art will see that any combination of these databases can be utilized, and that additional databases can also be used. The customer database **140** can contain customer information (e.g., name, address, account information). The transaction database **141** can contain information on the various transactions, such as the time, amount, date, type of transaction, and merchant name. The bonus database **142** can contain information about bonuses that are being offered (e.g., double entries for transactions in the month of August). The client database **143** can contain client information (e.g., name, address, account information). The coupon database **144** can contain information about coupons that are used to buy products. For example, when a user utilizes a coupon, one or more entries could be entered in the sweepstakes when the coupon's use is verified by the sweepstakes system. The program rules database **145** can contain information on each client's program parameters that are tied to the sweepstakes system. For example, a credit card issuer can have information about their product, a credit card, in this database. Sprint could have information about their phone usage program in this database. The winners

database **146** can contain information regarding the winners and the winning amounts and dates. The advertiser's database **147** can contain information on the advertisers (name, address, account information). The entry logic database **148** can contain various methodologies to determine how the transaction string will be converted into sweepstakes entries to be tied with a client's program rules.

[0027] The reporting application **198** in the sweepstakes system **110** can generate multiple types of reports. For example, a management report **125** can detail information on the transactions, the types of transaction, the winners, how many clients are using the sweepstakes system, how many customers are using the sweepstakes system, etc. A compliance report **130** can detail information regarding legal requirements, fulfillment of prize obligations, and other prize administration/indemnity partner information. The client report **135** can detail information regarding customers that used the client's product, winning customers, etc.

[0028] The advertising application **196** in the sweepstakes system **110** can utilize the databases **195** in order to find information regarding a customer and his or her purchase information, and utilize this information to create customized advertising. The customized advertising can be shown, for example, on the customer user interface **115**, or it can be sent to the customer.

[0029] The system **100** can also include a prize administration/indemnity partner user interface **120** which can allow the prize administration/indemnity partner to access and communicate information in the sweepstakes system **110**. (Note that, in one embodiment, the prize administration/indemnity partner role can done by the sweepstakes system **110**. In addition, note that, in one embodiment, a prize administration/indemnity partner application can be used to process information and communicate with the sweepstakes system **110**.) The prize administration/indemnity partner user interface **120** can communicate with the sweepstakes system **110** in order to receive the drawing entries, administer the sweepstakes, and return the winning numbers. The winning numbers can be randomly selected or selected on any other basis permitted by applicable law. The prize administration/indemnity partner can also communicate with the customers to process claimed winnings for the sweepstakes system **110**. In one embodiment, the prize administration/indemnity partner can also provide or utilize prize insurance. If there are multiple winners, either prize insurance can cover the multiple winners, or the winnings can be divided equally, and insurance may not be necessary.

[0030] FIG. **4** illustrates possible interception points in system **101**, according to one embodiment of the invention using credit card transaction data. The interception points are points where transaction information is collected. Intercept **1** is the point where a customer uses a card to buy something from a merchant (e.g., Home Depot). Intercept **2** is the merchant's acquiring bank (or acquirer) (e.g., the financial institution with whom Home Depot settles to obtain funds against credit card receipts). Intercept **3** is the acquirer's data processor (e.g., companies that process merchant credit card originated transactions). Intercept **4** is the sponsoring card association (e.g., MasterCard, Visa) that generally obtains data on all credit card transactions originating from the use of a credit card bearing the sponsoring card association's mark. Intercept **6** is the card issuing bank (e.g., the bank that issues the MasterCard). Intercept **5** is the issuer's data processor (e.g., company that processes incoming credit card transactions and generates statements for the issuer). Intercept **7** is the customer or cardholder that generated the transaction. In one embodiment, the cardholder may have the option to upload their own transactions from their personal financial software or allow the sweepstakes system to pull the transactions on an automated basis. They will set this feature on the system's user interface on the "My Account Profile" page (FIG. **12**). In one embodiment, the customer may choose to use their Quicken software to collect transactions from their MasterCard account. The Lucky Numbers system would be configured to pull the transactions when the activity is initiated by the customer, thus making the point of intercept direct to the customer versus the card association, the data processor or any of the other possible intercepts. The transactions would be pulled based on a defined start and end date for the next drawing. Upon winning with one of these transactions, the validation process would take place based on the program rules and the prize administration/indemnity partner validation process. All of these entities can be clients, or can work with clients to get transaction information to the sweepstakes system.

[0031] FIG. **5** illustrates a method for entering a customer in a sweepstakes as a reward for a particular behavior, according to one embodiment. In FIG. **5**, the activity that is being rewarded is the use of a MasterCard credit card. In **505**, the customer makes a purchase of ABC jewelry at Dillard's with the MasterCard credit card. The transaction amount is $643.99. In **510**, the transaction data is sent to the sweepstakes system **110**. In **515**, the sweepstakes system creates entries based on the purchase amount of $643.99. Thus, in **520**, the 2-digit entry is 99, the 3 digit entry is 399, the 4-digit entry is 4399, and the 5-digit entry is 64399. In **540**, the entries are posted to the customer account on the sweepstakes system. In optional **545**, the customer can log on to the sweepstakes system (using the customer user interface **115**) to check to see if any of their entries won. (Alternatively, or in addition, the sweepstakes system can notify the customer when they have won, or send them a list of their entries, and the winning numbers.) In optional **555**, the sweepstakes system creates customized advertising to show to the customer when he or she logs in. The customized advertising (e.g., banner ads) can be based on, for example, the merchants the customer uses, categories of transactions, type of entry triggers (e.g., was the entry a result of a transaction from a credit card, a bonus, a coupon, etc.), Standard Industrialization Codes (SICs), and/or purchase history from the advertiser. In optional **560**, the sweepstakes system displays the sweepstakes information for the customer, along with the customized advertising. For the above example, the sweepstakes system could display advertising from Dillard's, ABC Jewelry Store, and Mastercard. In optional **570**, the customer logs off.

[0032] FIG. **6** illustrates a method for entering a customer in a sweepstakes as a reward for a particular behavior, according to another embodiment. In FIG. **6**, the activity that is being rewarded is the use of cell phone minutes. In **605**, the customer utilizes **757** Sprint cell phone minutes during a particular billing cycle. In **610**, the transaction data is sent to the sweepstakes system using the client user interface **105**. In **615**, the sweepstakes system creates entries based on the **757** used cell phone minutes. Thus, in **620**, the 1-digit entry is 7, the 2-digit entry is 57, and the 3-digit entry is 757. In **635**, the entries are posted to the customer account on the sweepstakes system. In optional **640**, the customer can log on to the sweepstakes system to check to see if any of his or her entries won.

In optional **650**, the sweepstakes system creates customized advertising to show to the customer when he or she logs on. The customized advertising (e.g., banner ads) can be based on, for example, the merchants the customer uses, SIC codes, and/or purchase history from the advertiser. In optional **655**, the sweepstakes system displays the sweepstakes information for the customer, along with the customized advertising. For the above example, the sweepstakes system could display advertising from Sprint, Circuit City, and local advertising based on the area code of the cell phone. In optional **665**, the customer logs off.

[0033] FIG. **7** illustrates a method for entering a customer in a sweepstakes as a reward for a particular behavior, according to another embodiment. In FIG. **7**, the activity that is being rewarded is the use of an intermediary's web site (e.g., the sweepstake system's website) for shopping. In **705**, the customer logs onto the sweepstake system's website. In **710**, the customer clicks a shop link on the website. In **715**, the sweepstakes system reviews the customer's shopping history to determine how links to other stores should be displayed. In **720**, the customer clicks on a particular store link, such as OneStepAhead.com. In **725**, the customer purchases a stroller for $325.76 (using any type of payment—credit card, PayPal, etc.). In **730**, the client, OneStepAhead, sends the transaction data to the sweepstakes system. (Note that the sweepstakes system may receive the transaction information based on an agreement which rewards referring parties with commissions on consummated sale transactions. Thus, for example, the sweepstakes system could receive a commission for the sale at OneStepAhead.) In **735**, the sweepstakes system creates entries based on the purchase amount of $325.76. Thus, in **740**, the 2-digit entry is 76, the 3-digit entry is 576, the 4-digit entry is 2576, and the 5-digit entry is 32576. In **760**, the entries are posted to the customer account on the sweepstakes system. In optional **765**, the customer can log on to the sweepstakes system to check to see if any of his or her entries won. In optional **775**, the sweepstakes system creates customized advertising to show to the customer when he or she logs on. The customized advertising (e.g., banner ads) can be based on, for example, the merchants the customer uses, SIC codes, and/or purchase history from the advertiser. In optional **780**, the sweepstakes system displays the sweepstakes information for the customer, along with the customized advertising. For the above example, the sweepstakes system could display advertising from Babies R Us, Family Fun Magazine, Prenatal Yoga Video, etc. In optional **790**, the customer logs off.

[0034] FIG. **8** illustrates a method for claiming a winning entry, according to another embodiment. In optional **805**, the customer logs on to the sweepstakes system using the customer user interface and checks his or her entry. In optional **810**, the processing application of the sweepstakes system creates customized advertising based on the customer's history and information. In optional **820**, the customer user interface displays the sweepstakes information (e.g., entries for each drawing, and a reveal icon) and the customized advertising. In optional **825**, the customer clicks the reveal icon using the customer user interface. In optional **830**, the processing application makes the numbers spin on the screen and the winning numbers (which, in one embodiment, can be pre-selected by either the sweepstakes system or the prize administration/indemnity partner) appear. In optional **835**, the customer clicks the show my matches icon using the customer user interface. In optional **840**, the processing application makes all matching digits appear in red and winning entries flash and a clover appears next to the entries. In optional **845**, the customer clicks on the clover using the customer user interface to claim the winnings. In optional **850**, the customer uses the customer user interface to verify the purchase and identity information and clicks the verify my prize icon. In **855**, an email or other notification is sent by the processing application (or accessed by the customer user interface) to indicate the customer won, the validation process, the prize amount, when and how the customer will receive winnings, and other required information. In optional **860**, the sweepstakes system sends all winning and claimed transaction data to a prize administration/indemnity partner for validation and fulfillment. In optional **865**, the prize administration/indemnity partner validates and fulfills the prizes. The prize administration/indemnity partner can validate the conduction of the random drawing and ensure that it conforms with the official rules written for the program in accordance with federal, state and local laws. All major prize winners can have extensive background checks to ensure the entries are their own. After all winners have been certified an official list of winners can be provided at the conclusion of each drawing for state certification. In optional **870**, the prize administration/indemnity partner sends confirmation data back to the sweepstakes system. This confirmation data is proof that the transaction was validated and can include the fulfillment details, including who will fulfill the prizes and, when the prizes will be fulfilled. In optional **875**, the sweepstakes system sends final confirmation regarding winnings to a winners page that the customers can access using the customer user interface to download pictures and their winning story. In optional **880**, the sweepstakes system posts winnings to a customer winnings page that the customers can access using the customer user interface. In one embodiment, the winnings can be required to be claimed within a certain time period, or the winnings are forfeited. In addition, in one embodiment, prizewinners (or at least major prizewinners) will have extensive background checks to ensure the entries are their own.

[0035] FIGS. **9-19** are example screen shots illustrating a system for entering a customer in a sweepstakes as a reward for a particular behavior, according to one embodiment. FIG. **9** illustrates a home page for the sweepstakes system. This home page can be accessed by the customer using the customer user interface. The home page includes a tab (and icon) to a shop **905**, and also a "My Lucky Numbers" tab (and icon) **910** which displays the customers sweepstakes entries. Sign in information **901** is requested for winnings. In addition, options to view winners **925**, coupons **930**, customer's winning record **935**, account profile **940**, and program rules **945** are provided. Advertising **915** and bonus opportunities **920** are also displayed. Bonus opportunities **920** can inform customers about opportunities for earning additional entries. For example, a customer could earn double entries if the customer purchases certain products through the merchant links on the system. Information on the next drawing is also provided. The "My Lucky Numbers" view option **910** of FIG. **9** takes the customer to the example screen shot illustrated in FIG. **10***a*, which shows the entries **1005** for a particular customer, the reveal icon **1010**, and customized advertising space **1015**. If the customer chooses the reveal icon **1010** of FIG. **10***a*, the winning numbers could be revealed. As explained above in FIG. **8**, in one embodiment, the reveal icon could make the numbers spin on the screen and display the winning numbers

(which, in one embodiment, can be pre-selected by either the sweepstakes system or the prize administration/indemnity partner). Once the winning numbers are revealed a "Show My Matches" button appears as displayed in FIG. **10***b*. When the customer clicks this button, in one embodiment the entry numbers that match the winning numbers are changed to red and a green clover appears next to a winning bucket. When the customer views his or her winning numbers (if any), the customer will be able to click on an icon or tab such as a green clover, and will be taken to the example screen shot of FIG. **16**, which will allow winners to verify their profile and purchase information. The program rules option **945** of FIG. **9** takes the customer to the example screen shot illustrated in FIG. **11**, which can display program rules, and can outline the program description and legal disclosures related to the program in various states and countries. The account profile option **940** of FIG. **9** takes the customer to the example screen shot illustrated in FIG. **12**, which can display account profile information, such as name, address, phone, email address, and date of birth. The customer can edit his or her information. In addition, the customer can follow a "see my winning history" link to view the customer's winning history and upload pictures, videos and stories about the winning experience. The account profile page is also the place in the system that allows the customer to set up the cardholder intercept as shown in FIG. **4**, Intercept **7**.

[0036] The winners option **925** of FIG. **9** takes the customer to the example screen shot illustrated in FIG. **13**, which can show pictures, videos, and stories about previous winners. The coupon option **930** of FIG. **9** takes the customer to the example screen shot illustrated in FIG. **14**, which can provide links to printable coupons or coupon codes to be used on the Internet. Coupons can be made available on the website prioritized by the customer's shopping history. When the customer uses the coupon a transaction can be sent to the sweepstakes system from the merchant or coupon partner indicating use. The coupon will then be listed on the website. This coupon information can provide a link which will display entries entered as a result of coupons the customer utilized (See FIG. **17**). In one embodiment the customer can select how they would like to create their 3-digit entry. The system will then determine the 2-digit entry based on the 3-digit entry. The products option **915** of FIG. **9** takes users to the screen shot of FIG. **15**, which illustrates links to information about other products (e.g., Mastercard credit card, Sprint phone usage) that are tied to the sweepstakes system. The my coupon entries icon of FIG. **14** takes the customer to the example screen shot of FIG. **17**, which illustrates coupon entries in the sweepstakes system. The shop option **905** of FIG. **9** takes customers to the example screen shot of FIG. **18**, which provides links to other stores' web sites so the customers can shop on the sweepstakes system's website. When the customer's purchase originates from the sweepstake system's shop view, the purchase transaction can be sent to the sweepstakes system from the merchant. The purchase transaction will then be listed on the system (See FIG. **19**). In one embodiment the customer can select how they would like to create their 3-digit entry for the purchase. The system will then determine the 2-digit entry based on the 3-digit entry.

[0037] FIG. **20** is a screen shot illustrating key probability information, according to one embodiment of the invention. FIG. **20** also presents the examples of expected payout costs per transaction given the fact that some transaction amounts will generate multiple entries across the 2-digit, 3-digit, etc. sweepstakes pools and the expected dollar value of the transaction amount based upon consumer spending patterns. For example, transactions valued between $10.00 and $99.99 will generate three distinct sweepstakes entries in the 2-digit, 3-digit and 4-digit sweepstakes pools. Furthermore, typical credit card usage patterns would suggest that the average dollar amount of a transaction in that range is likely to be near $46.75. Given the expected cost per entry determined in FIG. **20**, the expected payout cost per dollar of transaction amount for a transaction in the $10.00 and $99.99 range would be $0.25÷$46.75=0.53

[0038] While various embodiments have been described above, it should be understood that they have been presented by way of example, and not limitation. It will be apparent to persons skilled in the relevant art(s) that various changes in form and detail can be made therein without departing from the spirit and scope of the present invention. In fact, after reading the above description, it will be apparent to one skilled in the relevant art(s) how to implement the invention in alternative embodiments. Thus, the present invention should not be limited by any of the above-described exemplary embodiments.

[0039] In addition, it should be understood that the figures, which highlight the functionality and advantages of the present invention, are presented for example purposes only. The architecture of the present invention is sufficiently flexible and configurable, such that it may be utilized in ways other than that shown in the accompanying figures. For example, the steps listed in any flowchart may be re-ordered or only optionally used in some embodiments.

[0040] Further, the purpose of the Abstract of the Disclosure is to enable the U.S. Patent and Trademark Office and the public generally, and especially the scientists, engineers and practitioners in the art who are not familiar with patent or legal terms or phraseology, to determine quickly from a cursory inspection the nature and essence of the technical disclosure of the application. The Abstract of the Disclosure is not intended to be limiting as to the scope of the present invention in any way. Finally, it is the applicant's intent that only claims that include the express language "means for" or "step for" be interpreted under 35 U.S.C. 112, paragraph 6. Claims that do not expressly include the phrase "means for" or "step for" are not to be interpreted under 35 U.S.C. 112, paragraph 6.

1. A computerized method for providing an incentive for participating in an activity, comprising:

establishing an account with a user;

tracking usage of the account made by the user during a period of time, the usage associated with a numerical and/or character string; and

transforming the numerical and/or character string into at least two entries for a sweepstakes.

2. The method of claim **1**, further comprising:

if the numerical and/or character string is a winning string in the sweepstakes, calculating the benefit based on rules of the sweepstakes;

distributing the benefit to the user.

3. The method of claim **1**, wherein the numerical and/or character string is divided into buckets which are used as entries, each bucket comprising at least a portion of the numerical and/or character string.

4. The method of claim **3**, wherein each bucket includes a set of numbers and/or characters from the numerical and/or character string.

5. The method of claim 4, wherein the set of numbers and/or characters is a consecutive set of numbers and/or characters from the numerical and/or character string.

6. The method of claim 3, wherein each bucket has different odds and payout amounts.

7. The method of claim 1, wherein each numerical and/or character string can generate multiple entries in the sweepstakes based on the number of digits and/or characters in the string.

8. The method of claim 1, wherein customized advertising can be provided to the user based on user account activity.

9. A computerized system for providing an incentive for participating in an activity, comprising:

a network connecting a user with a processor, the processor comprising an application capable of:

establishing an account with the user;

tracking usage of the account made by the user during a period of time, the usage associated with a numerical and/or character string;

transforming the numerical and/or character string into at least two entries for a sweepstakes.

10. The system of claim 9, wherein the application is further capable of:

if the numerical and/or character string is a winning numerical and/or character string in the sweepstakes, calculating the benefit based on rules of the sweepstakes;

distributing the benefit to the user.

11. The system of claim 9, wherein the numerical and/or character string is divided into buckets which are used as entries, each bucket comprising at least a portion of the numerical and/or character string.

12. The system of claim 11, wherein each bucket includes a set of numbers and/or characters from the numerical and/or character string.

13. The system of claim 12, wherein the set of numbers is a consecutive set of numbers and/or characters from the numerical and/or character string.

14. The system of claim 11, wherein each bucket has different odds and payout amounts.

15. The system of claim 9, wherein each numerical string can generate multiple entries in the sweepstakes based on the number of digits and/or characters in the string.

16. The system of claim 9, wherein customized advertising can be provided to the user based on user account activity.

17. The method of claim 5, wherein the consecutive set of numbers and/or characters is taken starting from the right of the numerical and/or character string.

18. The system of claim 13, wherein the consecutive set of numbers and/or characters is taken starting from the right of the numerical and/or character string.

19. The method of claim 5, wherein the consecutive set of numbers and/or characters is taken starting from the left of the numerical and/or character string.

20. The system of claim 13, wherein the consecutive set of numbers and/or characters is taken starting from the left of the numerical and/or character string.

21. The method of claim 4, wherein the set of numbers and/or characters is a permutation of a set of numbers and/or characters taken from the numerical and/or character string.

22. The system of claim 12, wherein the set of numbers and/or characters is a combination of a set of numbers and/or characters taken from the numerical and/or character string.

23. The method of claim 4, wherein the set of numbers and/or characters is a permutation of a set of numbers and/or characters taken from the numerical and/or character string.

24. The system of claim 12, wherein the set of numbers and/or characters is a combination of a set of numbers and/or characters taken from the numerical and/or character string.

25. The method of claim 1, wherein the user is provided an incentive to complete multiple transactions.

26. The method of claim 6, wherein the different odds and payout amounts give the user an incentive to complete expensive transactions.

27. The method of claim 1, wherein each of the at least two entries is entered in a different sweepstakes.

28. The system of claim 9, wherein the user is provided an incentive to complete multiple transactions.

29. The system of claim 14, wherein the different odds and payout amounts give the user an incentive to complete expensive transactions.

30. The system of claim 9, wherein each of the at least two entries is entered in a different sweepstakes.

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