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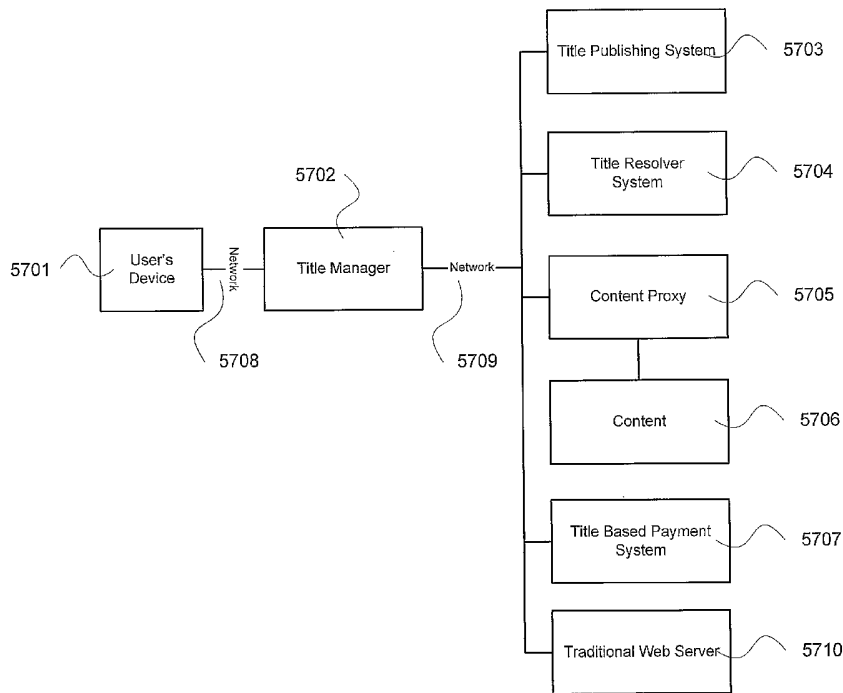
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[Continued on next page]

(54) Title: METHODS AND APPARATUS FOR ENABLING TRANSACTIONS IN NETWORKS



(57) Abstract: Methods and apparatus are described which enable transactions in electronic networks relating to digital assets, e.g., digital goods or services, through the use of title objects. A title object may have a number of elements and attributes which identify one or more digital assets and define access rights to the corresponding digital asset(s).

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METHODS AND APPARATUS FOR
ENABLING TRANSACTIONS IN NETWORKS

BACKGROUND OF THE INVENTION

5 The present invention relates to the facilitation of transactions relating to digital assets. More specifically, the apparatus and techniques described herein enable a wide variety of transactions for digital goods and services in network environments.

10 The Internet has become an efficient mechanism for globally distributing digital content, such as documents, pictures, music, and other types of digital content. Information can now be transmitted directly and instantly across the Internet from the content owner to the content buyer, without having to first convert it into physical form, such as paper documents, compact disks, photographs, etc.

15 However, the advantage of easy digital communication has also allowed digital content to be easily pirated by just about anyone with a computer and Internet access. The combination of high-speed broadband Internet access, digital content compression software (which reduces the size of digital content files), peer-to-peer file trading networks (which allows users to post content files), and lack of a viable digital rights standard, has caused the content owners to lose control of their content.
20 Consequently, content owners are experiencing a loss of potential revenue.

 In addition, the lack of standardized and transparent techniques for digital rights management is preventing a commercially viable solution from emerging. In order for such a system to be commercially viable, the system should be secure both
25 from the user's and the content owner's standpoint, universal so that electronic device manufactures are encouraged to engineer it into their products, and transparent so that users are not required to change their behavior.

 Existing systems that attempt to provide confidence between buyers include escrow agreements, third party confirmations, third party appraisals and other similar techniques. These systems are slow and complex, and they do not provide the content
30 user with sufficient confidence that the buyers and sellers are not illegally replicating the content or otherwise attempting to sell pirated copies of works.

 In addition to the pirating aspects associated with sharing digital content, users are burdened with less than ideal methods for legally sharing digital content. These cumbersome methods include transferring entire files to other users via electronic

mail, instant messenger, peer-to-peer and other applications, or sharing hyperlinks via electronic mail, instant messenger, and other applications. These methods can be viewed as counter productive, anti-social and bothersome to the users that receive or attempt to share the content. Sharing of digital content via electronic mail is a drain
5 on resources and inefficient to the electronic mail servers, the network, and the receiving users. Sharing of hyperlinks can lead to broken links, complex URL (Universal Resource Locator) strings, and restrictions on the type of content that can be shared (i.e. linked to). Compatibility problems are widespread and create frustration when sharing digital content of a specific media type.

10 What is needed are advanced techniques for controlling the trading of digital rights so that the buyers are assured of an authentic copy, "fair use" is preserved for the copy, and content owners are fairly compensated.

SUMMARY OF THE INVENTION

15 The present invention provides a variety of techniques and mechanisms for enabling transactions relating to digital goods and services in networks. According to various embodiments, methods and apparatus are provided for facilitating transactions in a network using title objects. Each title object includes title data identifying a corresponding digital asset and access rights to the corresponding digital asset. Title
20 helper code is provided in the network which is operable to process the title objects. The title helper code is coupled with an application which is not, by itself, operable to process the title objects. Transactions are facilitated in the network involving the application and using the title objects with the title helper code processing the title objects on behalf of the application.

25 According to further embodiments, methods and apparatus are provided for providing access to a first digital asset in a network. A first gate title object is provided in the network which is operable to facilitate access to the first digital asset. The first gate title object includes a plurality of pass title identifiers identifying a plurality of pass title objects which are entitled to facilitate access to the first digital
30 asset via the first gate title object. The pass title objects are distributed in the network. Each of the pass title objects includes pass title data defining access rights to the first gate title object. Access to the first digital asset is provided via the first gate title object in response to presentation of any of the pass title objects.

According to still further embodiments, methods and apparatus are provided for operating a promotion in a network. A promotion title object is provided in the network which includes first promotion title data corresponding to the promotion and access rights to further information relating to the promotion. In response to selection of the promotion title object by a user, at least one condition for participating in the promotion is identified. In response to fulfillment of the condition, a second promotion title object is provided to the user. The second promotion title object includes second promotion title data corresponding to the promotion and access rights to the promotion. Participation by the user in the promotion is facilitated in response to presentation of the second promotion title object.

According to other embodiments, methods and apparatus are provided for operating an incentive program in a network. Incentive title objects are awarded to a user for engaging in transactions in the network. Each incentive title object represents a reward corresponding to one of the transactions and includes incentive title data identifying the reward and access rights to the reward.

According to various specific embodiments, methods and apparatus are provided for facilitating a transaction relating to security in a network. A lockbox process is provided in the network for mediating the transaction. A security title object from a first party is received with the lockbox process. The security title object includes security title data identifying the security and defining access rights corresponding to the security, and at least one redemption method for redeeming the security title object. A second title object from a second party is received with the lockbox process. The second title object includes second title data defining access rights corresponding to the second title object. Upon successful execution of the at least one redemption method, the security title object is transferred to the second party and the second title object is transferred to the first party.

According to another embodiment, a title object is provided which represents a security. More specifically, at least one computer-readable medium is provided having data structures and computer program instructions stored therein representing the security title object. The data structures identify an underlying security and define access rights to the security title object. The data structures are further operable to verify that only a single instance of the security title object exists. The computer program instructions represent at least one redemption method relating to the

underlying security and are operable when executed by a computer to facilitate a transaction in a network relating to the underlying security.

According to one set of embodiments, methods and apparatus are provided for providing access to services via a network. Access to a service title object is provided
5 via a service interface on a first device on the network. The service title object includes service title data identifying a corresponding service and access rights to the corresponding service. In response to selection of the service title object via the service interface, the corresponding service is delivered via the network in accordance with the access rights.

10 According to another set of embodiments, methods and apparatus are provided for enabling transactions relating to digital assets in a network. An interface is provided on a first device in the network in which the digital assets may be managed. A first title object is automatically generated for a first one of the digital assets in response to selection of the first digital asset via the interface. The first title object
15 includes first title data identifying the first digital asset and access rights relating to the first digital asset. The first title object is operable to facilitate transactions in the network relating to the first digital asset.

According to another set of embodiments, methods and apparatus are provided for enabling transactions relating to digital assets in a network. A first title object is
20 generated for a first one of the digital assets. The first title object includes first title data identifying the first digital asset and access rights relating to the first digital asset. The first title object is operable to facilitate transactions in the network relating to the first digital asset. A first transaction relating to the first digital asset is facilitated by making the first title object available on the network.

25 According to another set of embodiments, methods and apparatus are provided for facilitating transactions in a network relating to a plurality of digital assets. A content store device is provided on the network in which the plurality of digital assets are stored. Interface code is provided to a second device on the network which is operated independently from the first device. The interface code is operable to
30 present an interface on user devices in communication with the second device and to provide access by the user devices via the interface to title objects which are operable to facilitate transactions relating to the digital assets on the content store device. Each title object corresponds to at least one of the digital assets and includes title data

identifying the at least one corresponding digital asset and access rights relating to the at least one corresponding digital asset.

According to another set of embodiments, methods and apparatus are provided for facilitating transactions in a network relating to a plurality of digital assets. A content store is provided in a first device on the network in which the plurality of digital assets are stored. An interface is presented on a user device in communication with the first device. Access by the user device is provided via the interface to title objects which are operable to facilitate transactions relating to the digital assets in the content store. Each title object corresponds to at least one of the digital assets and includes title data identifying the corresponding digital asset and access rights relating to the corresponding digital asset.

According to another set of embodiments, methods and apparatus are provided for facilitating transactions via a network. A first promissory title object is provided with which a first party may compensate a second party via the network. The first promissory title object including data identifying a transaction and a payment amount for which the first promissory title object may be redeemed. Payment to the second party is effected via the network from funds in an account corresponding to the first party in response to presentation of the first promissory title object by the second party.

According to another set of embodiments, methods and apparatus are provided for enabling transactions relating to a plurality of digital assets in a network. A plurality of asset title objects are generated. Each asset title object corresponds to at least one of the plurality of digital assets and includes asset title data identifying the corresponding digital asset and access rights relating to the corresponding digital asset. The asset title objects are operable to facilitate transactions in the network relating to the digital assets. Computer code is generated with reference to the asset title data. The computer code is operable to generate interfaces for facilitating the transactions. The transactions are facilitated by making the asset title objects available on the network.

According to another set of embodiments, methods and apparatus are provided for enabling transactions relating to a plurality of digital assets in a network. At least one key word employed in a first search initiated within a browser on the computer is identified. The first search includes a first plurality of devices on the network. A second search using the at least one key word is initiated. The second search includes

at least one device on the network which is not included in the first plurality of devices. The at least one device has the plurality of digital assets stored therein. Each of the digital assets has a title object associated therewith. Each title object includes title data identifying the associated digital asset and access rights relating to the associated digital asset. The title objects are operable to facilitate the transactions. An interface is generated in conjunction with the browser for presentation on the computer. The interface includes first search results corresponding to the first search and second search results corresponding to the second search. The second search results are operable to provide access to selected ones of the title objects. A first transaction is facilitated using at least one of the selected title objects.

According to another set of embodiments, methods and apparatus are provided for enabling transactions in a network using a wireless handset. A client application is transmitted to the handset. The client application is operable to identify any digital assets stored on the handset, and to transmit first information regarding the digital assets to a digital commerce engine. In response to transmission of the first information, a first title object is generated for each of the digital assets. Each first title object includes title data identifying a corresponding one of the digital assets and access rights relating to the corresponding digital asset. The transactions relating to the digital assets are facilitated using the first title objects in conjunction with the client application.

According to another set of embodiments, methods and apparatus are provided for creating a customer account. First instructions are provided which may be used by a user of a wireless handset to transmit a first message from the wireless handset to obtain access to a first digital asset. The first message is received and a first identifier associated with the wireless handset is identified. An access code is generated and associated with the first identifier. An account corresponding to the user is created with reference to the first identifier and the access code. A second message is transmitted to the wireless handset. The second message provides second instructions for accessing the first digital asset using the access code.

A further understanding of the nature and advantages of the present invention may be realized by reference to the remaining portions of the specification and the drawings

BRIEF DESCRIPTION OF THE DRAWINGS

The invention is described with reference to the figures, in which:

FIGS. 1A-3 depict a computer network and a title management apparatus
5 according to an embodiment of the invention;

FIG. 4 depicts exemplary user data according to an embodiment of the
invention;

FIG. 5 depicts exemplary title data according to an embodiment of the
invention;

10 FIG. 6 depicts a logical structure of the invention according to an embodiment
of the invention;

FIG. 7 depicts a logical structure of the invention as deployed in an ecosystem
according to an embodiment of the invention;

15 FIGS. 8A-E depict exemplary title management displays according to an
embodiment of the invention;

FIGS. 9A-B depict exemplary title creation displays according to an
embodiment of the invention;

FIGS. 10A-B depict exemplary administrative user control displays according
to an embodiment of the invention;

20 FIG. 11 is a flow chart showing steps for performing a title transfer according
to an embodiment of the invention;

FIG. 12A depicts a title payment system according to an embodiment of the
invention;

25 FIG. 12B depicts a title payment system with a digital lockbox according to an
embodiment of the invention;

FIG. 12C depicts a title payment system with a digital lockbox, a title
manager, and a title publisher according to an embodiment of the invention;

FIGS. 13A-E depict exemplary title data according to an embodiment of the
invention;

30 FIGS. 14-15 depict exemplary title management displays according to an
embodiment of the invention;

FIGS. 16-22B are flow charts showing steps for performing merchant
transactions according to an embodiment of the invention;

FIG. 23 depicts a simplified diagram in which an online contact management system is optimized through the redemption of titles, according to an embodiment of the invention;

5 FIGS. 24A-D depicts exemplary title data according to an embodiment of the invention;

FIG. 25 depicts exemplary title management displays according to an embodiment of the invention;

FIGS. 26-28 are flow charts showing steps for facilitating contact management, according to an embodiment of the invention;

10 FIG. 29 depicts a title object in which a set of stub elements are employed to optimize titles, according to an embodiment of the invention;

FIG. 30 depicts a simplified diagram in which components of title element are further displayed, according to an embodiment of the invention;

15 FIG. 31A-B depict simplified diagrams of components of the stub element, according to an embodiment of the invention;

FIG. 32 depicts a descriptor component, according to an embodiment of the invention;

FIG. 33 depicts a content component, according to an embodiment of the invention;

20 FIGS. 34A-B depict a redeem component, according to an embodiment of the invention;

FIG. 35A depicts an issuer component of a title element, according to an embodiment of the invention;

25 FIG. 35B depicts an owner component of a title element, according to an embodiment of the invention;

FIGS. 36-37A depict simplified diagrams of title object lifecycle management steps, according to an embodiment of the invention;

FIG. 37B depicts a simplified diagram a digital lockbox, according to an embodiment of the invention;

30 FIGS. 38-39 depict a simplified title transaction flow, according to an embodiment of the invention;

FIG. 40A-B depict a simplified of a header component, according to an embodiment of the invention;

FIG. 41 depicts a simplified diagram of a body component, according to an embodiment of the invention;

FIG. 42 depicts a simplified diagram of a discovery process that can be implemented on various networks, according to an embodiment of the invention;

5 FIG. 43 depicts a simplified diagram of a discovery and channel technique, according to an embodiment of the invention;

FIG. 44 depicts a simplified diagram of a dynamic discovery and channel technique, according to an embodiment of the invention;

10 FIG. 45 depicts a simplified diagram of an endorsement and authentication process, according to an embodiment of the invention;

FIG. 46A-B depict a simplified example of an hash authentication scheme, according to an embodiment of the invention;

FIG. 47 depicts a simplified example of a digital asset access and distribution system, according to an embodiment of the invention;

15 FIG. 48 depicts a simplified example of a asset retrieval mechanism, according to an embodiment of the invention;

FIG. 49 depicts a simplified example of a title system search process, according to an embodiment of the invention;

20 FIG. 50 depicts a simplified example of a title object sharing process, according to an embodiment of the invention;

FIG. 51 depicts a simplified example of a mechanism to give an asset to a user, according to an embodiment of the invention;

FIG. 52 depicts a simplified example of a trading process, according to an embodiment of the invention;

25 FIG. 53 depicts a simplified example of a digital trading card structure, according to an embodiment of the invention;

FIG. 54 depicts a simplified example of a user interface allowing users to share and manage the sharing of digital assets among other users, according to an embodiment of the invention;

30 FIG. 55 depicts a simplified example of the management titles and the associated rights, according to an embodiment of the invention;

FIG. 56 depicts a simplified example of an abstraction layer, according to an embodiment of the invention.

FIG. 57 depicts an exemplary web content payment and services title transaction system according to a specific embodiment of the invention.

FIG. 58 depicts an exemplary user interface to a title manager according to a specific embodiment of the invention.

5 FIG. 59 depicts an exemplary process in which payment is made for access to a web page or services according to a specific embodiment of the invention.

FIG. 60 depicts an exemplary payment system according to a specific embodiment of the invention.

10 FIG. 61 depicts another exemplary payment system according to a specific embodiment of the invention.

FIG. 62 depicts an exemplary title pass document structure according to a specific embodiment of the invention.

FIG. 63 depicts an exemplary title gate document structure according to a specific embodiment of the invention.

15 FIG. 64 depicts an exemplary process for creating a title gate according to a specific embodiment of the invention.

FIG. 65 depicts an exemplary process for pass access according to a specific embodiment of the invention.

20 FIG. 66 depicts an exemplary payment system for web content and services according to a specific embodiment of the invention.

FIG. 67 depicts an exemplary promotion points title document according to a specific embodiment of the invention.

FIG. 68 depicts an exemplary process for awarding promotional points according to a specific embodiment of the invention.

25 FIG. 69 depicts an exemplary wallet interface according to a specific embodiment of the invention.

FIG. 70 depicts an exemplary automatic point collection process according to a specific embodiment of the invention.

30 FIG. 71 is a simplified diagram in which promotional points titles can be mapped to the physical world according to a specific embodiment of the invention.

FIG. 72 depicts an exemplary process for operating a promotion according to a specific embodiment of the invention.

FIG. 73 depicts an exemplary title-based system for trading securities according to a specific embodiment of the invention.

FIG. 74 depicts process for trading securities using a title-based securities system, according to one embodiment of the invention.

FIG. 75-87 are flowcharts illustrating exemplary techniques by which transactions relating to digital assets may be enabled in electronic networks.

5

DETAILED DESCRIPTION OF SPECIFIC EMBODIMENTS

Reference will now be made in detail to specific embodiments of the invention including the best modes contemplated by the inventors for carrying out the invention.

Examples of these specific embodiments are illustrated in the accompanying
10 drawings. While the invention is described in conjunction with these specific
embodiments, it will be understood that it is not intended to limit the invention to the
described embodiments. On the contrary, it is intended to cover alternatives,
modifications, and equivalents as may be included within the spirit and scope of the
invention as defined by the appended claims. In the following description, specific
15 details are set forth in order to provide a thorough understanding of the present
invention. The present invention may be practiced without some or all of these
specific details. In addition, well known features may not have been described in
detail to avoid unnecessarily obscuring the invention.

Various embodiments of the invention are directed to the enablement of
20 transactions for digital goods or services through the use of titles. According to
various ones of such embodiments, a title is an object that may have a number of
elements and attributes including embedded digital content, ownership attributes,
copy permissions, and others as described herein. A title can represent the rights to a
single piece of digital content or a single resource, or it can represent the rights to a
25 multitude of digital content and resources and in a variety of formats. The digital
content rights, such as the ability to exchange or copy, are determined by the content
publisher. Furthermore, a title can also represent the rights to another title or
multitude of titles, which in turn express rights to digital content or resources.

Users can initiate a variety of exchanges with each other depending on the
30 type of title and the rules associated with that title. These exchanges can take the
form of trades or transfers. In the case of trades, offers can be reviewed, and then
subsequently accepted, canceled, or a counter-offer can be presented. The counter-
offer process can continue until satisfaction, or until trade is canceled.

According to various embodiments, in order to help protect the integrity of the trade, a chained hash cryptographic technique is used to guarantee that only a single instance of the title is in circulation at any one point in time. The title management and publisher structure may perform verification on the chained hash to ensure its integrity. The chained hash technique may be implemented in such a way as to provide benefits typically associated with one-time password and digital cash systems. However this implementation may be modified to provide a high degree of integrity around the use of titles within the ecosystem.

The chained hash technique can be combined with additional controls that work in conjunction with the security classification element to provide varying degrees of security for the title and the digital content referred to by the title. These additional controls may include cryptographic key-splitting techniques as well as multi-user and multi-factor authentication. Security class is an element that resides in the title to convey the level of security appropriate for this title. Security class is set by the publisher based on the publisher's requirements and rules. Security class can be used within the ecosystem to determine appropriate handling of the title. For example, a title with a high-security rating of 5 can force strong authentication of the user as well as strong encryption of the digital content associated with the title. As an example, a multi-user authentication requirement can be used for parental controls, whereby a guardian must also provide authentication (and acceptance) on the purchase and use of a title where a minor is involved.

The content rating system can be used by publishers to determine appropriate ratings for their content, and these ratings can be enforced by title management and resolver apparatus to ensure guardian approval. Content rating is an element within the content element to convey a rating regarding the suitability of the content. The rating system is dependent on the type of content and the regulatory factors involved (e.g. music, video, movie, etc.).

The exchange structure, specification, and rules provide the ability for the title publisher and/or the title owner to determine the exchange capabilities of subsequent owners of the title. For example, a title publisher could limit a title owner to only one trade, or even to deny trades but allow transfers. A title owner may transfer the title to another person for a limited period of time and deny that person any ability to trade or transfer. This ability to set limitations may operate in conjunction with the rules structure.

A trust structure is also implemented to provide users with a simple ability to validate the digital content they receive. The trust structure may convey that the digital content was (if applicable) rightfully issued by the content publisher. Content publishers are not bound to use the trust structure for the titles they issue but in doing
5 so can provide assurances to the buyer.

The invention is described with reference to specific apparatus and embodiments. Those skilled in the art may recognize that the description is for illustration and to provide the best mode of practicing the invention. For example, references are made to computer servers and clients, but in a peer-to-peer network,
10 any computer is capable of acting in either role. Likewise, reference is made to Internet protocol while any substantially comparable data transmission protocol can be used.

Architecture

FIGS. 1-4 depict a computer network and a title management apparatus according to an embodiment of the invention. In one embodiment, FIG. 1A depicts a title management apparatus 102 resident on a computer 104, comprising a title management structure 106, an authorization structure 108, a resolver structure 109, a title publishing structure 110 and a number of client computers 112-116 all coupled
15 over a network (e.g. Internet), where each of the computers 112-116 may be owned by users of the system.
20

The users log on to title management apparatus 102 over the network and are authorized to perform certain functions and access certain data based on their ownerships and permissions, in order to manage, resell, market, barter or auction their
25 respective titles. A digital content file stored within a content publishing structure 110 is redeemed through a pointer stored within is respective title. This pointer indicates the location of the digital content file. However, since this location could have changed since the title was created, a resolver structure 109 substitutes the updated digital content file address, if needed.

Redemption can occur in various ways. For example, the digital content file
30 could be downloaded in its entirety, or it could be streamed to one of the client computers 112-116 and then viewed or listened locally. If the digital content file is already stored locally, redemption could allow access or playability. In the case of an

online game or chat application, redemption of the digital content file could authorize participation.

FIG. 1B depicts another embodiment in which the title management apparatus 160 is resident on a client computer 162. A user can log on to title management apparatus 160 directly without network access. As in FIG. 1A, the user is authorized to perform certain functions and access certain data based on their ownerships and permissions, in order to manage their respective titles. In this embodiment, redemption of a digital content file only occurs within the memory of client computer 162.

In another embodiment, FIG. 2A depicts a title management apparatus 202, wherein a title management structure 206 and an authorization structure 208 are resident on computer 204, while the content publishing structure 210 and a resolver structure 218 are resident on computer 207. Both computer 204 and computer 207 are coupled over a network to computers 212-216, which may be owned by users of the system. As in FIG. 1A, the users log on to title management apparatus 202 over the network and are authorized to perform certain functions and access certain data based on their ownerships and permissions, in order to manage, resell, market, barter or auction their respective titles.

In another embodiment, FIG. 2B depicts a title management apparatus 252, wherein a title management structure 256 and an authorization structure 258 are resident on computer 254, while the resolver structure 268 is resident on computer 267, and the title publishing structure 260 is resident on computer 261. Computers 254, 267, 261 are coupled over a network to computers 212-216, which may be owned by users of the system. As in FIG. 1A, the users log on to title management apparatus 252 over the network and are authorized to perform certain functions and access certain data based on their ownerships and permissions, in order to manage, resell, market, barter or auction their respective titles.

FIG. 3 depicts the computer 310 for performing the invention according to an embodiment of the invention. The computer includes a processor 312 coupled to a memory 314. The memory contains a data structure 316 further comprising a plurality of software structures including control procedures 320, communication procedures 322, interaction procedures 324 and data 326. The processor is further coupled to a user interface 330, an Internet communication interface 332 and a network interface 334.

FIG. 4 depicts exemplary user data 426a according to an embodiment of the invention. The user data has a number of elements for each user 426a-A to 426a-N, including personal information fields, business information fields, wallet fields, privacy and security fields, and personalization fields. The personalization fields can be set by the user for controlling the user environment, for example, the default color scheme for the graphical user interface, the type of interface skin, and the background image. Profile information maintained on the user can include, for example, the financial information, emergency contact, medical information, and work related information. The user data and profiler are extensible to support the needs of the title transaction system (and the ecosystem).

The title transaction system may provide the ability for users to manage their profile information and to generate titles for accessing profile information. For example, this functionality can be used by someone to easily create a business card title and distribute that title to their associates. The title in this case would be a tag that refers (that is, points) to their "business card" profile elements containing (as an example) their name, title, business address, and business contact information. In an other example, some else could create an emergency profile card and distribute it to specific people so that in an emergency they would have access to certain personal information such as name, medical insurance number, allergies, health risks, and emergency contacts. In this particular case, the title could be a ticket. The title transaction system provides for close integration of profile information to provide significant value add for the user as they participate in a community where communication, purchasing, trading, auctioning, and bartering are common place.

FIG. 5 depicts exemplary title data 526b for a title object. The title data has a number of fields for each title including header fields, titleowner fields, content parts fields, titlerules fields, and tagged fields, for example, XMLDSIG fields. The title object can be a type such as a tag, token or ticket.

As depicted in FIG. 5, the title object has at least one stub object associated with it in order to verify the integrity and valid instance of the title. In addition to identifiers, the stub object may contain security indicia, such as the indicia required by the chained hash technique, in order to validate the single instance and valid ownership of the title. This stub object may change state on every redemption, exchange, and revocation of the title.

The title object may have more than one stub object associated with it in order to convey additional information, controls, content, or other value-add not explicitly given in the original title. The stub object provides extensibility to the title without requiring a complete replacement to the title object. As an example, a value-add reseller such as a retail merchant may attach additional content or value to the original title in order to promote their product or even to make the original title more attractive for sale or trade. In another example, an additional control stub maybe attached to the original title in order to ensure appropriate handling of the title for use by minors, such as ensuring that only an edited version of the content is viewed. The use of the stub object is flexible to ensure extensibility of the title object.

As depicted in FIG. 5, the stub object can contain a digital signature element in order to verify the integrity of the stub. Although the stub is viewed as an extension to the title, the stub can be digitally signed by any participant in the ecosystem. This permits a flexible architecture where multiple participants can collaborate on adding value to a title object.

The system employs a set of specification and rules for structuring, creating, managing, handling and using titles. The specification and rules, as well as the format of the title, are extensible to support the needs of both the user and content publisher, as well as the needs of intermediary systems within the ecosystem that handle (or interact) with titles.

In the exemplary embodiment, a tag is a title object that can be copied among users, a token is a title object that cannot be copied like a tag, but can be transferred or exchanged between users, and a ticket is a title object that is issued to a specific user, and hence cannot be copied or transferred among users.

Logical Structure And Operation

FIG. 6 depicts a logical structure 600 of the invention according to an embodiment of the invention. The primary parts of the logical structure are the processing portion 610, the data portion 650 and the data abstraction portion 680. As shown, the processing portion 610 communicates with the data portion 650 through the data abstraction portion 680. FIG. 6 represents the primary model for implementation and deployment of the title transaction system, however the design is intended to be modular in that components can be eliminated or modified as required by the environment and requirements. The implementation of the title transaction

system can take many shapes and forms. For example, this model maybe modified to permit operation of certain TTS components within a limited resource computing device such as a mobile phone. In another example, a fixed implementation may eliminate certain abstractions when knowingly operating in a static environment with
5 a limited set of titles. In another embodiment, the TTS comprises sub-systems within other applications to support titles and transactions (i.e., media players such as Microsoft Media Player and Winamp, Microsoft Outlook, etc.)

A channel support structure 612 is responsible for communicating with users and is associated with the communication procedures 622. The channel support 612
10 communicates over the network using a number of possible protocols including HTTP (hyper-text transfer protocol), SMTP (simple mail transfer protocol), SMS (short messaging service) and others.

The title protocol may define a standard set of protocol bindings to describe how title transactions are communicated across those protocols. However the title
15 protocol specification may define extensions so that the title protocol can be bound to other underlying protocols as required within the ecosystem. When an inbound message is received by the channel support 612, the message is passed along to a number of other structures that decode, transform and interact with the message. For example a transform structure 614 performs a transform on the inbound data request
20 to conform it to a normalized application interface for a core title transaction application. The use of the transform layer at this point provides standardized parsing of the transaction as it proceeds through the pipeline to the core title transaction application. A tracker 616 acts as a transaction filter to maintain a log of all the inbound messages and requests. A rule structure 618 then applies a number of
25 possible rules to the message. The rule structure obtains its rule sets from several sources including the title itself (as defined in the title format), data storage through the data abstraction portion, and extensions that can support the retrieval of rules through other sources such as via the network. The rules include characteristics for each title, for example, whether it can be refunded, exchanged, played viewed, etc.
30 Often, the functions that can be performed on a given title are related to the title type. For example, in the exemplary embodiment, titles of type tag can be freely distributed to all users, titles of type ticket are tied to a specific user and cannot be exchanged, and titles of type token can be exchanged with other users. When a title of type token

is exchanged with another user, the user can no longer redeem that title, and the system may disable any offline content associated with the title.

For instance, the content element within a title can contain an encrypted password that is not known to the user. A program for viewing or playing the offline content, such as Windows Media Player, would read the title through an application
5 program interface, check the rule sets, and then execute content, such as an MP3 file, using the encrypted password. Once a user exchanges the title with another user, the rule sets would be modified to reflect that that the user no longer has rights to the content, and the content itself could not be played or viewed.

10 The rules associated to the title are developed and applied by the content publisher and by the user (or someone acting on behalf of the user). The title management and title publisher modules may provide an application and interface to easily develop and apply rules to the titles. For example, a content publisher may apply usage rules applicable to the title and the digital content and/or resource it
15 provides evidence of rights to. In turn, a user may apply default rules within the title management module to assist in controlling and protecting their actions related to certain titles (for example, to prevent from accidentally trading a valuable title). In another example, a parent may establish restrictions on the type of content their child may access and use in their title management module.

20 Specialized rules, called triggers, may also be used. Triggers are rules that invoke actions that are external to the title management apparatus. For instance, a parent can be notified by email that a child wishes to redeem a digital content file for which there is some age restriction.

Specialized rules, called timers, may also be used. Timers are rules that
25 invoke actions based on a specific time or based on a spent amount of time. For example a title may only be good for twenty four hours, or an exchange may only be valid for one week. Timers maybe combined with triggers in rule processing.

The core title transaction application 620 (core TTS) is the application that verifies the ownership of the titles by the users and that authenticates the titles and
30 selectively permits the titles to be transferred if such rights are allowed. Among the modules that may be contained within the core TTS application are the following:

(a) A title manager module performs management functions on titles such as organizing, deleting, adding, transferring, trading, copying, backing up, viewing, and redeeming. In addition to basic title functionality, the title manager module can

provide sophisticated and value-add features to allow the user a better online experience such as chat where real-time redemption and trading are available during the chat session. Furthermore, features such as sorting categorizing, searching and notify can be made available to the user. As an example, a sophisticated search capability can be implemented whereby the user can search the network for other users, titles available for bid, transaction makers, or even a secure and trusted third party lockbox with which to conduct a trade. This sophisticated discovery process may be an integral part of the TTS ecosystem. The title manager module is the primary application component that the user may interact with on a regular basis. The title manager module may be designed to be a single-user or multi-user application depending on the specific use of the module. A single-user version can be used in a peer-to-peer network, whereas a multi-user version can be deployed with consumer aggregators. The title manager implements a lockbox feature that is responsible for securely executing trades between two parties. The lockbox provides storage for titles being traded and provides a secure environment where users can verify trades, view samples, and accept a trade. Upon acceptance of the trade by all parties involved, the lockbox may execute the trade and provide each party with an updated title and stub object-pair that evidences their new rights. The lockbox feature of the title manager can be implemented as a standalone service so that a trusted third party can provide secure execution of trades.

(b) A transaction tracker module performs the basic task of tracking all inbound and outbound transactions whether successful or not. The tracker module is configurable by the user to determine the level of tracking to be performed based on the user's requirements. The tracker may be used to provide a record of all transactions performed by the user such as trades and transfers. The tracker may be used by all core TTS components for creating a record of all transactions (for example, those performed by the resolver and content publisher). The tracker may record transactions in a data repository using the data abstraction portion.

(c) A rules builder module performs the task of building rules to be associated with the titles and processing of the titles. The rules builder module may provide an easy to use interface for the user to create and build rules that can be embedded within a title or used during the processing of a title. Rules that are not embedded within a title may be stored in a data repository using the data abstraction portion. The rules

builder may provide an extension capability to apply rules developed external to the rules builder ensuring the adaptability of title processing.

(d) A title resolver module that the important task of resolving all titles presented. This process involves all applicable tasks to the title presented including
5 verifying integrity of the title, validating the title, ensuring ownership of the title, decoding and decrypting the necessary title elements and retrieving the content or resource requested. The title resolver may be responsible for executing and acting upon rules and triggers that are applicable to the title presented. An additional
10 function of the resolver would be to refresh old titles. For example, if information contained within a title became outdated, this information could be automatically refreshed either by replacing the title completely or by adding a new stub object that updates the information. In addition, the title resolver may invoke additional processes as required such as the CODEC module.

(e) A state server module that maintains and verifies state associated with the
15 use of titles throughout the ecosystem. The state server may work in conjunction with the title resolver in order to verify the validity of the title and generate new stub objects associated with the title on every redemption and exchange. The state server may be a high-capacity, high-availability, and high-performance system that can be widely distributed and chained in order to perform fast validation for titles in use.
20 The state server may perform functions and algorithms associated with the chained hash, one-time password, and key-splitting techniques.

(f) A title publisher module performs the tasks associated with publishing
(that is, creating new titles). The title publisher provides an easy to use interface for a user to identify, organize, and group new content (or resources), and then generate a
25 new title or title template that points to that digital content or those resources. Titles can be generated on the fly and immediately by the title publisher which would then invoke the title manager to store the newly generated titles. Alternatively, the title publisher can generate new title templates that would describe the contents of the title but would not immediately generate a title. Title templates could be used in a variety
30 of ways by the content publisher, for example by the content publisher's online shopping site to automatically generate titles when a buyer purchases new content. The content publisher stores work in progress (such as grouped publishing efforts) in a data repository using the data abstraction portion. Title publishers may provide sophisticated functionality to enhance the online experience for content publishers

such as organizing content and title publishing into projects, sharing projects, and allowing community projects. Workgroup and workflow capabilities can be built into the title publisher as well as creating single-user and multi-user versions. As an example, a multi-user version can be implemented by a consumer aggregator or service provider in order to perform title publishing activities on behalf of a user community. Enhanced features may provide additional value to people using the title publisher such as verifying pointers to content files and resources, automatically obtaining icons, and even pushing titles and content out to servers.

(g) A rating system module performs rating tasks on transaction records to support billing requirements. The rating system may be flexible to support the variety of billing options required within the ecosystem. The rating system may act on transaction data but may maintain separation between the data sets to ensure integrity of the transaction log.

(h) A CODEC module performs coding and decoding functions on the content retrieved by the title resolver. The primary purpose of this module is to encapsulate content in a secure package as determined by the security required of the title and established by the rules. For example, this module can perform digital watermarking of music and image content, and it can also be used to encrypt the content in a traditional digital rights management package. Additionally, the CODEC can be used by the resolver to decode contents within the title before processing by the resolver. The CODEC may provide mechanisms to support these functions as required within the ecosystem.

(i) A billing interface module provides an interface to the billing system operated by the user or entity running any of the core TTS components or modules.

(j) A transaction viewer module provides an interface for the user to view transactions recorded by the transaction tracker.

(k) A content interface module performs the tasks associated with retrieving the content. This module may generally be invoked by the resolver. The content interface module may be extensible to support a variety of content and resource systems in use by content publishers.

(l) A synch & replication module performs synchronization and replication across components and modules within the TTS system. This is required for a number of functions including (but not limited to) synchronization and replication of transaction log entries, synchronization of titles across title management modules in a

highly distributed environment, and replication of title databases to support redundancy and high-availability.

(m) A crypto interface module performs symmetric and asymmetric cryptographic functions as required within the TTS ecosystem.

5 (n) An authentication and authorization module performs the type authentication and authorization required by (and specified by) the title or other ecosystem configurations. Authentication may not be required in certain instances, or can be as simple as providing an identifier for “free” use. Strong authentication may be required for other instances and may be enforced by the ecosystem components.
10 Strong authentication can take the form of two-factor such as Smartcard and PIN, or via mobile phone using a SIM card and a PIN, or via any other supported method such as a SecurID token card. In basic form, authentication may be a username and password. Authorization may provide fine-grained access control to core TTS applications as well as to use titles within the ecosystem. Authorization may be based
15 on rules established within titles and configured as part of the implementation of core TTS applications.

(o) A payment interface module provides an interface to a payment system operated by a user or entity of the core TTS components and modules. This permits real-time and batch processing of payment requests as configured by the user or
20 entity.

(p) A cache management module performs basic caching functions of the content or resources retrieved by the title system. This function may provide performance benefits using cached content versus retrieving new content on every request for the same content.

25 (q) A user registration module performs registration of new users into the core TTS components and modules. This may be used to establish new users in a single user environment such as peer-to-peer, as well as establish new users in a multi-user environment such as that hosted by a consumer aggregator. A consumer aggregator is an entity that provides services to a consumer base (i.e., ISP, mobile operator, etc.).

30 (r) A transaction maker module performs transaction maker functions such as operating an exchange for the sale of titles, perform licensing of content represented by the titles, maintaining a book of trades, closing and clearing trade transactions, and performing additional value add as determined by the market.

(s) An intelligent data retrieval and query module integrated with the data abstraction portion in order to perform intelligent searches and queries on a variety of data in a variety of disparate locations. The IDRQ module can combine, map, and match data before presenting it to requesting applications through the data abstraction
5 portion. Persistence and caching can be developed into the IDRQ module to enhance performance on multiple and frequent queries/searches.

(t) A web crawler module performs searches on the web to catalog content and provide a mechanism to automatically generate titles that represent the content that has been discovered. The web crawler module can be used statically or
10 dynamically executed based on configuration of the implementation and/or on inbound requests. The web crawler module could interface with the intelligent data retrieval and query system attached to the data abstraction layer for intelligent searches and retrieval of web content.

(u) A discovery mechanism that can be used by all appropriate modules for
15 discovering TTS resources that may be available on the network. The discovery mechanism may allow TTS modules to participate in a peer-to-peer environment as well as collaborate on activities. The discovery process can ensure that trust third parties are available for conducting secure transactions and well as simplifying the user and content publisher experience for clearing titles through the ecosystem.

In the outbound stream from the core TTS, the rules structure 618 then
20 performs certain functions on the outbound information according to rules stored in the data 650 and/or embedded in the title. The tracker 616 checks to ensure that the outbound information matches the inbound requests so that no inbound messages are dropped or ignored and that outbound message are responding to legitimate inbound
25 messages. The tracker may log transactions in accordance with the configuration. The transform 614 converts the outbound information from a normalized format into a format that conforms to a user profile or preference, as well as based on incoming requests for particular transforms. For example, the data can be transformed into WML for display on a WAP enabled phone, or into HTML for display on a web
30 browser. Certain transforms can be executed based on rules established within the system. The profile or preference data as well as the transform templates are retrieved from the data portion 650 in order to perform the transform. Finally, the channel support 612 communicates with the user of the network in a native protocol format.

In another embodiment, FIG. 7 depicts a logical structure of the invention as deployed in an ecosystem according to an embodiment of the invention. The ecosystem 702 is comprised of a number of entities, each providing a service of benefit to the overall system, and each connected to the other using some type of network protocol.

The title manager 712, content publisher 714, transaction maker 718, content creator 716, and hosting provider 720 are coupled to each other using a network protocol 724 such as TCP/IP over the Internet. The client device 704 can be coupled to title manager 712, content publisher 714 and transaction maker 718 using any one of a number of network protocols. Among these are HTTP 706, E-Mail (SMTP) 708, and SMS 710.

Initially, the content creator 716 creates a digital content file, such as an MP3 song, as well as a title associated with the digital content file. The creating user interacts with a display as shown in FIG. 8A and described in detail below. The digital content file is transmitted across the network protocol 724 to hosting provider 720, where it is stored until a content publisher 714 desires to make it available to users with a client device 704. The content creator also transmits the title to the title manager 712 using network protocol 724.

Users desiring the digital content file may access the transaction maker 718 using the client device 704. Transaction maker 718 functions as a marketplace where digital content buyers and sellers can transact with each other in a secure environment. When a user agrees to buy the digital content file from a seller, in this case the content publisher 714, the transaction maker 718 communicates this to the title manager 712, which in turn, modifies the title of the digital content file with the new rights just purchased by the user. The user can now redeem the digital content file from the content publisher 714 and download it to the client device 704.

If the user desires to transfer the title to a new user, and the title's security indicia allows it, the user can become a digital content seller and post an offer to transfer the title on transaction maker 718. As before, when a new user agrees to buy the digital content file from the user, the transaction maker 718 communicates this to the title manager 712, which in turn, modifies the title of the digital content file with the new rights just purchased by the new user. The buyer can now redeem the digital content file from the content publisher 714 and download it to the client device 704. The seller can no longer access the digital content file on the content publisher 714.

FIG. 8A depicts an exemplary title management screen display 800 according to an embodiment of the invention. This display is used by a user to perform certain functions and access certain data based on their ownerships and permissions, in order to manage, resell, market, barter or auction their respective titles. The display is
5 divided into two sections, a title folder pane 806 and a title content pane 802. The title folder pane 806 can further organize the titles into folders based on different attributes, such as the type of digital content, such as contacts, games, movies, music, playlists, and unsorted. Furthermore, deleted titles are placed a deleted folder. The title content pane 802 displays more detailed information about the digital content. In
10 this example, the user selected title abc@company.com 808 in the title folder pane 806, and is displayed the corresponding business card 804 for a contact "Jim Smith."

FIG. 8B depicts an exemplary title management screen display 810 according to another embodiment of the invention. As in Figure 8A, the display is divided into two sections, a title folder pane 806 and a title content pane 802. Each title entry 812
15 in the title content pane 802 may have a play user selectable button 813, a trade user selectable button 814, and a delete user selectable button 815.

In this example, the user selected mySongArtist#3 814 in the title folder pane 806, and is displayed the owned titles to mySongArtist#3 songs 812. From this display, the user has the option to play 813 the song on the user's client computer,
20 trade 814 the title to the song to another user, or delete 815 the title altogether.

If the user selects one of mySongArtist#3 songs 812, a more detailed title content pane 842 appears, as shown in FIG. 8C. In this pane, a description of the song is displayed, along with the music type, category, and rating. A picture, such as an album cover, can be also displayed. As is FIG. 8B, the user has the option to play
25 813 the song on the user's client computer, trade 814 the title to the song to another user, or delete 815 the title altogether.

For example, if the user chooses to trade 814 mySong#3, a trade Preparation pane 862 appears, as shown in FIG. 8D. Aside from the information that was previously displayed in the title content pane 842 of FIG. 8C, additional information
30 is displayed, such as a valid from date field 871, a quantity field 872, a value field 873, and an exchange limit field 874. The user can also view a sample 875 of mySong#3.

The user must select whether to trade or transfer 864 the title of mySong#3 with another user. Additionally, the user may be asked if they would like to list it on

a barter site (“list on barter site”) or post it to a transaction maker site (“post to transaction maker”). The user can enter description of the mySong#3 in the description field 866, as well as a note in the Personal Note field 870 to the user with whom the trade is being transacted. In the trade with whom field 868, the user enters
5 the e-mail or mobile phone number of the user with whom they wish to trade. Once this information is substantially complete, the user selects the user selectable button trade title 872 to proceed, or the user selectable button cancel 874 to cancel the transaction.

The e-mail and mobile phone numbers are used to provide examples of
10 identifying trading parties. The title transaction system has been designed with a flexible and extensible title format to accept and support a variety of naming schemes, including but not limited to domain name, phone numbers, X.500 naming, and LDAP.

FIG. 8E depicts an exemplary title trades screen display 880 according to another embodiment of the invention. This display shows the current status of a
15 user’s title transactions. The display is divided into five sections, a title folder pane 890 a title status summary pane 882, a title bid pane 888, and a title offered pane 884, and an action pane with a series of user selectable buttons: counteroffer 891, cancel 892, and trade 846. In this example, the user selected mySong#3 883 was offered to trader#2, who has been notified. Once trader#2 makes an offer for trade, the user can
20 counteroffer 891, cancel 892, or trade 846 and complete the transaction.

FIG. 9A depicts exemplary title creation screen display 900 according to an embodiment of the invention. The number of digital content files that a title can contain is substantial. Furthermore, the addressing or referencing scheme used by the content element is flexible to support numerous simple and complex structures such
25 as URL’s, object identifiers, domain names, alternate pointers, complex multi-part pointers, and even embedded content. With embedded content, the title actually contains the content and can optionally support a variety of encoding and encryption schemes

The display is divided into two sections, a new project pane 902, and a project
30 list pane 908. A project is a set of digital content files that share the same title object. If the user opens myprojectName#3, 910 for example, a project detail display 920 appears, as in FIG. 9B.

FIG. 9B depicts an exemplary project detail display 920 according to another embodiment of the invention. The display is divided into four sections. The first is

an action pane 955 with a series of user selectable buttons: delete 956, publish 958, create titles 960, and Back 962. The second is an add file pane 953 with a user selectable button add files 954, and a field to enter the directory in which the files are stored 952. The third is a project list pane 908. And the fourth is a project detail pane
5 921.

Digital content files can be quickly added to a project by entering the name of the directory in which they are located into user input field 952, and selecting the add files user selectable button 954. Furthermore, information contained in the title is shown and can be modified through fields the project detail pane 921 such as: name
10 field 922, creator field 924, type field 928, category field 930, description field 932, location field 934, quantity field 936, value field 938, mime type field 940, rating field 942, sample at field 944, and icon field 946. When the users wish to save the information in the title, the user selectable button update 948 is selected.

FIG. 10A depicts an exemplary administrative screen display 1000 according
15 to another embodiment of the invention. This display is used to store administrative information about each user, preferences to customize the user interface, and custom rules that the user wants applied. The display is divided into 5 tabs: personal 1002, business 1004, financial 1006, emergency 1008, and preferences 1010. The preferences 1010 tab further contains the following fields: background image 1012,
20 search page 1014, favorite music site 1016, favorite movie site 1018, and favorite school site 1020. . When the users wish to save the information in the profile, the submit changes 1022 button is selected.

The business tab 1032, as shown FIG. 10B, contains the following fields: company name 1034, web site 1036, work phone # 1038, work email 1040, job title
25 1042, and work address 1044-1046. As in FIG. 10A, when the users wish to save the information in the profile, the submit changes 1022 button is selected.

FIG. 11 is a flow chart showing steps for performing a title transfer according to an embodiment of the invention. Initially, the user logs on the title manager computer 1152 and uploads a new title and associated content record 1154. The user
30 then creates attributes for each record 1156. The user then posts an offer to transfer the title on transaction maker 1158. A buyer who desires the digital content file requests the title from the seller 1160, whereby both the buyer and seller are

authenticated. The title integrity is verified and a new chained hash is issued 1162, authorizing the transaction. When this is accomplished, the transaction is complete 1164.

5 Methods Of Facilitating Merchant Transactions

FIG. 12A depicts an exemplary diagram according to one embodiment of the invention, in which an online payment system is enabled through the exchange of titles. This embodiment addresses the importance of online payment systems for Internet merchants, since direct human interaction with customers is both costly and
10 often inconvenient.

Current online payment systems commonly require bank cards, such as Visa or Master Card. In order to complete a purchase, customers must enter the bank card account information, along with personal contact information, into an online form at the merchant Internet site. Often, the information is stored by the merchant to
15 simplify future customer purchases. For instance, instead of having to re-enter the information, the customer can just authenticate with a login and password, and complete the purchase.

Customer fears about data security and confidentiality, however, have inhibited ecommerce growth. And although security systems have greatly improved,
20 criminal sophistication has also increased. Customers are not only inconvenienced with having to enter and re-enter account information at every merchants site, they are also concerned with propagation of their account information, protection of their privacy at each of the merchants site, and tracking of their habits and activities online.

Because of the distributed and anonymous nature of the Internet, online
25 merchants are prone to both fraudulent bank card transactions and malicious hacking attacks. These same merchants, however, cannot remain in business if their attempts to increase security result in unintended customer frustration. Modern payment systems must both enhance the customer buying experience and be secure. A modern payment system must also support anonymous payment methods similar to the
30 physical cash schemes that are currently in use throughout the world.

FIG. 12A is an exemplary diagram of a title payment system. The system in FIG. 12A comprises a consumer's device 1202 connected to an online, hosted digital

commerce engine (DCE) 1204. The DCE is a hosted service that operates a title publisher 1206 and a title manager 1208. The DCE is typically hosted by a network provider such as an internet service provider, application service provider, and/or mobile operator. The title manager 1208 provides wallet functionality in order to
5 handle the various payment processes and payment titles. The system in FIG. 12A also comprises a merchant site 1210, third party digital lockbox 1212, title enabled payment provider 1214, and a traditional payment provider 1216. In this example, all communications occur over a TCP/IP network 1201 but can be implemented using any number of protocols and communication implementations.

10 Consumer's device 1202 presents the user interface of the online title manager and wallet through which titles and digital content files are managed, transacted, and delivered. The device can be almost any type of computing device that can communicate with the DCE, including desktop computers, laptops, PDA's, and mobile phones. The title manager 1208 located in the DCE provides title
15 management services to the consumer such as adding, viewing, and trading titles. Additionally, the title manager 1208 provides wallet functionality for viewing accounts, currencies, and receipts as well as handling payment processing on behalf of the consumer. Optionally, the functionality offered by both the consumer's device and the DCE can be packaged in a number of ways including a completely integrated
20 application to be run on a consumer's device such as a desktop computer.

The merchant site 1210 is an online merchant system that provides both web-based and e-commerce functionality such as catalog, product information, product configurators, shopping pages, shopping cart, and payment services. While only one merchant site is shown in the diagram, the invention can support any number of
25 merchant sites. The merchant site 1210 is further comprised of title-enabled components as shown in FIG. 12B. As shown in FIG. 12B, the merchant site can include a title manager 1210a, title publisher 1210b, digital lockbox 1210c, and title merchant plugin 1210d. All components are optionally operated by the merchant but are generally available to merchants that are title enabled. The title manager 1210a
30 provides the merchant with management functions for titles that they own or potentially for customers. The title publisher 1210b allows the merchant to publish titles such as the titles that may be given to customers that reference customer's rights

to digital content files. The digital lockbox 1210c is an example where the merchant hosts the lockbox for trading purposes instead of a third party service. The title merchant plugin 1210d provides payment support services for the merchant including communication with digital lockboxes, title verification, and an interface with payment providers. While only one component of each type is shown, the invention can support any number of components to be hosted by the merchant.

The third party digital lockbox 1212 in FIG. 12A is an application that provides a temporary and secure safe harbor for all transaction titles until title rights are established. While only one digital lockbox is shown, the invention can support any number of digital lockboxes. It is generally hosted somewhere in the network by the merchant, or a trusted third party escrow service. For instance, a title may be released to the consumer from lockbox 1212 once the purchase is completed. As shown in FIG. 12B the merchant site can also host a digital lockbox 1210c to provide a mechanism for supporting the payment process, that is supporting exchange transactions, in lieu of a third party service.

The title enabled payment provider 1214 is an online payment provider service that is title enabled, in that they can support title based transactions. While only one title enabled payment provider is shown, the invention can support any number of title enabled payment providers. In addition to supporting titles, a title enabled payment provider 1214 would provide services typical of a payment provider such as payment processing, gateways to payment networks, and merchant accounts. As shown in FIG. 12C a title enabled payment provider 1214 can operate title-enabled components such as title manager 1214a, title publisher 1214b and digital lockbox 1214c. These components would provide the same services to the payment provider as similar components provided to the merchant site 1210.

Each of the system elements shown in FIG. 12A, FIG. 12B, and FIG. 12C are coupled to the other using a network protocol 1201, such as TCP/IP over the Internet. Furthermore, consumers can access online title manager 1210a functions directly within merchant sites 1210 if they are permitted. For instance, payment options shown at the merchant site reflect those available in the online title manager 1208, but other options can be added.

As previously described, a title is an object that may have a number of elements and attributes including embedded digital content, ownership attributes, and copy permissions. In this example, a consumer wishes to buy a product or service from a merchant using a title transaction. A purchasing transaction generally
5 comprises two or more separate titles: a product title or titles being offered by the merchant; and a payment slip title or payment titles being offered by the consumer. The product title or titles give the title owner specific rights to the product, for instance, the ability to play a song. The payment slip title is a financial instrument that authorizes a payment provider to pay the merchant for any product titles
10 purchased. Once the transaction is complete, the consumer would be in possession of the product title or titles and the merchant would be in possession of the payment slip title or payment titles.

For instance, a customer would use a web browser on customer's device 1202 to access a merchant site 1210 through online title manager 1204. When the merchant
15 site determines that the transaction is title-enabled, it presents the product title choices and displays the consumer's title payment options. Once items are selected for purchase, the merchant site places the product titles in a digital lockbox 1212, generates a pre-filled sales order title comprising transaction details including a transaction number, product title information, purchase detail, and information on the
20 digital lockbox 1212. The sales order title functions as an electronic invoice or promise of payment for the merchant 1210.

The sales order is transmitted back to title manager 1204 and stored for the consumer to view, select payment type, and approve using the consumer device 1202. Once approved by the consumer, the title publisher 1206 may generate a payment slip
25 title using the sales order title as a guide. The payment slip title is transmitted to the digital lockbox 1212 and the merchant 1210 is notified. The merchant 1210 verifies the payment slip title in the digital lockbox 1212 and completes the transaction by releasing the product titles to the customer. A receipt title can also be generated and included in the transaction if requested or required. The merchant 1212 then captures
30 payment from the customer by forwarding the completed payment slip title to the title payment provider 1214 for payment. Alternatively, the merchant 1210 can use a

standard collection process such as that used for credit card processing, and deal directly with a traditional payment provider 1216.

FIGS. 13A, 13B, and 13C depict exemplary payment transaction data structures according to an embodiment of the invention. Each data structure is maintained within the online title manager 1204, 1210a, and 1214a, previously displayed in FIGS. 12A, 12B, and 12C.

FIG. 13A displays an account title 1301. In this example, an account title represents a bank card or a debit card. Each account title 1301 can further contain sub-elements such as access information and other account details. The structure of an account title 1301 is that basic account information is contained in a standard title block 1302 and detailed account information is contained in a content stub 1303. Containing the detail in a content stub 1303 provides additional control and flexibility of what information is displayed, transmitted, and shared through a transaction. An account title is generally a ticket since it is issued to a particular person and cannot be traded. This is indicated in 1302 and as is standard with tickets an authenticator stub 1304 is included.

FIG. 13B displays a currency title 1310. Unlike a bank card, a currency functions as a pre-paid card or traveler's check that can be redeemed at the issuing title currency merchant. Currency is purchased in the issued denominations of that legal tender. For instance, in the case of U.S. Dollars, the denominations would be \$.01, \$.05, \$.25, \$1.00, etc. Each currency title 1310 represents a specific currency and a specific denomination such as \$1.00US. The currency title 1310 contains additional information regarding the currency such as issuer, type, and rules associated with the currency this is indicated in 1311. Unlike account titles, currency titles are generally tokens since ownership is dependent on possession and currency can be traded or transferred. As with all tokens an authenticator stub 1313 is included. In another example of a currency title 1310, the denomination may only be valid at time of issuance, and the title can be divisible, that is the currency title can be used for transactions requiring smaller denominations such as micro transactions. In this case, the currency title can contain a processing stub 1312 to hold processing indicia used during micro transactions.

FIG. 13C depicts an exemplary payment slip title according to an embodiment of the invention. A payment slip title 1320 is shown and is formatted similar to previous titles. The difference with a payment slip title is the content that it refers to and contains. The payment slip title 1320 has a payment detail section 1321 that
5 contains specific information relating to the payment type used by the consumer. As previously described, the payment slip title is generated by the title publisher 1206 as shown in FIG. 12A, using the sales order title as a guide. The payment detail 1321 section of the title is actual title content and contains specific information relating to payment for the product. The information contained in payment detail 1321 may vary
10 depending on the payment mechanism selected by the consumer such as account, blinded account, secure account, etc. Generally, the information may contain payment detail (such as amount), account name, type number, as well a basic order information including transaction number, merchant, date, description of product and any rules associated with payment. Some or all of this information maybe encoded
15 such that only a title enabled payment provider 1214 or traditional payment provider 1216 can decode.

As described previously, a sales order title is created by the title publisher 1210b operated by the merchant site 1210 as shown in FIG. 12B. The sales order title is used as an invoice and sent to the consumer's title manager 1208 shown in FIG.
20 12A. The consumer's title publisher 1206 may create a payment slip title 1320 using sales order title as a guide. The sales order title is similar to previous titles but may instead contain sales order information within the content element. FIG. 13D depicts an exemplary sales order detail 1330 section that would be included within a title similar to the currency detail 1311 being included in 1310 and payment detail 1321
25 being included in 1320. The sales order detail 1330 contains merchant detail 1331, order summary information 1332, order detail 1333, payment detail 1334, trade detail 1335, and consumer payment logic 1336. Order summary 1332 provides summary information on the order including order number, total price, and taxes. Order detail 1333 provides line item detail for each product offered for sale, including unit and
30 extended pricing. Payment detail 1334 provides detail definitions for the terms and conditions as well as the accepted payment types such as Visa, Mastercard, bank card, and cash. Trade detail 1335 provides information regarding the trade (product titles

for payment titles) such as the location of the digital lockbox 1212. Consumer payment logic 1336 defines logic statements that can control how a payment slip is generated. These are basically instructions to the title publisher 1206 for handling specific payment mechanisms.

5 FIG. 13E depicts an exemplary title data table according to an embodiment of the invention. The title data table 1340 may be used by a title manager 1208, 1210a, 1214a to store all titles used in payment transactions. As shown in FIG. 13E, the table can contain any number of titles including currency titles 1342, account titles 1344, sales order titles 1346, and payment slip titles 1348.

10 FIG. 14 depicts an exemplary online title manager that is displayed in a browser on consumer's device 1202, as described in FIG. 12. The display is divided into two sections, a title folder pane 1402 and a title content pane 1406. The tile folder pane 1402 further organizes the titles into folders based on type 1404, although only my wallet titles are displayed. Examples include accounts, currency, and
15 receipts. The accounts folder contains titles of bank cards, debit cards, and direct debit transactions. The currency folder contains titles of pre-paid currencies, as well as other pre-paid accounts that can be used for payment, such as gaming tokens and cell phone minutes. The receipts folder contains receipts for the customer's purchases, organized by type, such as retail and account.

20 The title content pane 1406 presents summarized information 1408 for account, currency, or receipt titles. Title content pane 1406 also allows the consumer to modify authorized entries within the titles. For example, the user has selected the dollars currency title 1412. This displays a summary of the currency amounts contained with the title, as well as allows the user to top up the account 1410 with
25 additional currency.

FIG. 15 depicts an exemplary merchant site 1502 that would be displayed in a browser on the consumer's device 1202, as described in FIG. 12. In addition to common merchant site elements, such as the shopping cart item description 1504, the consumer's title manager 1508 is displayed in a sub-window within or on top of the
30 browser like a wallet application. In the title manager 1508, the device presents the consumer with available payment structures 1510, as well as a payment slip description 1512 when it is received from the merchant site 1210. Using the title

manager window (i.e. the wallet application), the consumer can select a payment structure and make payment for the products presented in 1512.

FIG. 16 is an exemplary flow chart describing the steps in which the consumer chooses an identified account payment structure for the payment slip title. In this example, an identified (or named) account could be a Visa credit card account where the owner of the account is named on the card as well as the card number. This differs from a blinded account where the owner and account information is not divulged. This example is intended to show a typical credit card transaction where the title transaction system is setup to handle traditional payment mechanisms using current, traditional payment provider networks and technologies. In step 1602, the consumer purchases a digital content file title from a merchant, such as MerchantStore.com. In step 1604, the merchant places the titles expressing rights to the digital content files and if requested a digital receipt into the digital lockbox 1212. In step 1606 the merchant generates a sales order title and transmits it to the consumer's title manager 1208. In step 1608, the consumer then selects the desired form of payment and if a receipt is required from the merchant. In this example, the consumer would select a Visa credit card account. In step 1610, the consumer's title publisher 1206 creates a payment slip title and in step 1612 the title manager 1208 places it into the digital lockbox 1212 which then notifies the merchant. In step 1614, the merchant's title merchant plugin 1210d retrieves the contents of the lockbox. In step 1616, the title merchant plugin 1210d verifies the payment slip title and if valid (step 1618) may verify the identified account and funds in step 1620. If the account is valid and sufficient funds are available (step 1622), the title merchant plugin may capture funds from the payment provider 1216 (step 1624). In step 1626 the title merchant plugin sends a complete trade request to the digital lockbox. In step 1628 the digital lockbox completes the trade by claiming ownership over the titles in the lockbox, swapping the titles, and distributing them to the appropriate party. In this example, the consumer may receive the digital content file titles, and the merchant may receive the payment slip title.

FIG. 17 is an exemplary flow chart describing the steps in which the consumer chooses a blinded payment structure for the payment slip title. In this example, a blinded account is used as the payment mechanism in order to protect the account

holders name and the account number. The actual account in this case can be a credit card, bank card or other account or even some other payment mechanism. In step 1702, the consumer purchases a digital content file title from a merchant, such as MerchantStore.com. In step 1704, the merchant places the titles expressing rights to the digital content files and if requested a digital receipt into the digital lockbox 1212. In step 1706 the merchant generates a sales order title and transmits it to the consumer's title manager 1208. In step 1708, the consumer then selects the desired form of payment and if a receipt is required from the merchant. In this example, the consumer would select a blinded Visa credit card account. In step 1710, the consumer's title publisher 1206 creates a payment slip title using encoded account information (rather than clear text account information) and in step 1712 the title manager 1208 places it into the digital lockbox 1212 which then notifies the merchant. In step 1714, the merchant's title merchant plugin 1210d retrieves the contents of the lockbox. In step 1716, the title merchant plugin 1210d verifies the payment slip title and if valid (step 1718) sends the encoded account information to a payment provider for approval in step 1720. If the account is valid and sufficient funds are available (step 1722), the title merchant plugin may capture funds from the payment provider 1216 (step 1724). In step 1726 the title merchant plugin sends a complete trade request to the digital lockbox. In step 1728 the digital lockbox completes the trade by claiming ownership over the titles in the lockbox, swapping the titles, and distributing them to the appropriate party. In this example, the consumer may receive the digital content file titles, and the merchant may receive the payment slip title.

FIG. 18 is an exemplary flow chart describing the steps in which the consumer chooses a secured account payment structure for the payment slip title. In this example, a secure account is used as the payment mechanism in order to protect the account holders name and the account number. The actual account in this case can be a credit card, bank card or other account or even some other payment mechanism. In this example, a secured account differs from a blinded account in that the secure code used for approving the release of funds is obtained by the consumer rather than the merchant. This example is intended to show the flexibility of the title transaction system in supporting a variety of transaction processes. In step 1802, the consumer

purchases a digital content file title from a merchant, such as MerchantStore.com. In step 1804, the merchant places the titles expressing rights to the digital content files and if requested a digital receipt into the digital lockbox 1212. In step 1806 the merchant generates a sales order title and transmits it to the consumer's title manager 1208. In step 1808, the consumer then selects the desired form of payment and if a receipt is required from the merchant. In this example, the consumer would select a secured account payment option. In step 1810 the consumer's title manager 1208 transmits the sales order to the title payment provider 1214. In step 1812 the title payment provider 1214 verifies the order and account, and if the account is valid and sufficient funds are available, creates a payment slip title and transmits it back to the consumer's title manager 1208. In this example, the title enabled payment provider's title publisher 1214b creates the payment slip. Also in this example, the title enabled payment provider creates an approval code that the merchant can verify. In step 1814, the consumer's title manager 1208 places it into the digital lockbox 1212 which then notifies the merchant. In step 1816, the merchant's title merchant plugin 1210d retrieves the contents of the lockbox. In step 1818, the title merchant plugin 1210d verifies the payment slip title and if valid (step 1820) sends the payment slip title to the title enabled payment provider 1214. In step 1826 the title merchant plugin may capture funds from the title enabled payment provider 1214. In step 1828 the title merchant plugin sends a complete trade request to the digital lockbox. In step 1830 the digital lockbox completes the trade by claiming ownership over the titles in the lockbox, swapping the titles, and distributing them to the appropriate party. In this example, the consumer may receive the digital content file titles, and the merchant may receive the payment slip title.

FIG. 19 is an exemplary flow chart describing the steps in which the consumer chooses a currency payment structure for the payment slip title. In this example, currency titles (such as US dollars) are used as the payment mechanism. This is similar to a physical cash transaction. The currency can be any type of currency supported by the merchant and/or their payment provider. For example, the merchant could support Euros or even reward points as valid currency. In step 1902, the consumer purchases a digital content file title from a merchant, such as MerchantStore.com. In step 1904, the merchant places the titles expressing rights to

the digital content files and if requested a digital receipt into the digital lockbox 1212. In step 1906 the merchant generates a sales order title and transmits it to the consumer's title manager 1208. In step 1908, the consumer then selects the desired form of payment and if a receipt is required from the merchant. In this example, the consumer would select US dollars currency. In step 1910, the consumer's title publisher 1206 creates a payment slip title referring to the US dollar currency and in step 1912 the title manager 1208 places the payment slip title and the correct amount of currency titles into the digital lockbox 1212 which then notifies the merchant. In this example, the payment slip title is provided but maybe optional in currency title transactions since the currency titles are valid themselves and do not refer to a user held account. Additionally, the title manager 1208 can process the currency titles to ensure that the exact amount of currency titles is placed in the digital lockbox 1212. This processing depends on the currency type being supports, for instance the title manager may need to divide the currency or go through a process where in the title manager exchanges the currency in the wallet for change. In step 1914, the merchant's title merchant plugin 1210d retrieves the contents of the lockbox. In step 1916, the title merchant plugin 1210d verifies the payment slip title and if valid (step 1918) verifies the currency titles in step 1920. If the currency titles are valid (step 1922) the title merchant plugin sends a complete trade request to the digital lockbox in step 1924. In step 1926 the digital lockbox completes the trade by claiming ownership over the titles in the lockbox, swapping the titles, and distributing them to the appropriate party. In this example, the consumer may receive the digital content file titles, and the merchant may receive the payment slip title and the currency titles. The merchant can optionally redeem the currency titles to capture payment in their account as indicated in step 1928.

FIG. 20 is an exemplary flow chart describing the steps in which the consumer purchases additional currency title using an account payment structure for the payment slip title. In this example the user is using a credit card (identified) account in order to get currency titles. In step 2002, the consumer purchases the currency title from a merchant, such as BankStore.com. In step 2004, the merchant places the currency title and if requested a digital receipt into the digital lockbox 1212. In step 2006 the merchant generates a sales order title and transmits it to the consumer's title

manager 1208. In step 2008, the consumer then selects the desired form of payment and if a receipt is required from the merchant. In this example, the consumer selects a checking account. In step 2010, the consumer's title publisher 1206 creates a payment slip title and in step 2012 the title manager 1208 places the payment slip title into the digital lockbox 1212 which then notifies the merchant. In step 2014, the merchant's title merchant plugin 1210d retrieves the contents of the lockbox. In step 2016, the title merchant plugin 1210d verifies the payment slip title and if valid (step 2018) verifies the account and funds in step 2020. If the account is valid and sufficient funds available (step 2022) the title merchant plugin sends a complete trade request to the digital lockbox in step 2024. In step 2026 the digital lockbox completes the trade by claiming ownership over the titles in the lockbox, swapping the titles, and distributing them to the appropriate party. In this example, the consumer may receive the digital content file titles, and the merchant may receive the payment slip title.

FIG. 21 is an exemplary flow chart describing the steps in which a consumer uses a bank checking account title to purchase currency titles. This flow is an alternate and simplified flow to that shown in FIG. 20 and is intended to demonstrate how a consumer can obtain currency similar to obtaining cash at an ATM. In step 2102 the consumer views their bank account title using the wallet function in the title manager 1208. Since this title accesses the consumer's checking account it would be a ticket. In step 2104 the consumer redeems the bank account title in order to get currency titles (e.g. cash). The redemption process could be one of many redeem methods that the bank account title supports and could be displayed to the consumer simply as "get cash". In step 2106 the bank verifies the request, account status, and ensures that sufficient funds are available. The bank processes this redemption request because of the instructions contained within the title and in this example the bank would be title enabled similar to the merchant site 1210. If valid and sufficient funds (step 2108), the bank sends the correct amount of currency titles to the consumer's title manager 2110. If the account is invalid or insufficient funds are available, then the process is aborted in step 2106. In step 2112 the title manager confirms receipt and currency titles with the bank. If the acknowledgement is received (step 2108) by the bank, then the bank completes its end of the transaction and captures payment funds from the consumers account in step 2112.

FIG. 22A is an exemplary flow chart describing the steps in which consumer uses a pre-pay card to purchase a currency title. In step 2202, the consumer purchases a physical pre-pay card from a merchant. In step 2204, the consumer then uses the pre-pay card to purchase a currency title from a currency title merchant, selecting a specific currency type and denomination, for instance, \$5.00. In step 2206, the consumer enters the pre-pay card account information into the currency title provider web site. In step 2208, the currency payment provider verifies the account information with the merchant. In step 2210, if the pre-pay card is valid, the currency payment provider generates the currency title and places it in the consumer's title manager wallet.

FIG. 22B is an exemplary flow chart describing the steps in which consumer bills the purchase of a currency title to a telecommunications account, such a mobile phone bill. In step 2222, the consumer communicates with a title currency vendor through an SMS message or by directly dialing the premium number. Upon receipt or connection in step 2224, the title currency merchant identifies the consumer by caller identification. In step 2226, the currency title merchant then generates the currency title which is placed in the appropriate location in the consumer's title manager wallet.

Methods of Facilitating Contact Management

FIG. 23 depicts a simplified diagram according to one embodiment of the invention, in which an online contact management system is optimized through the redemption of titles.

The exchange of paper business cards has been a familiar part of business for many years. The advent of the Internet enabled business cards to be digitized, and the exchange to be electronic. And while this was certainly easier and faster, digital business cards still suffered from the static content inherited from paper business cards. Previously, there had been no optimal way to update transmitted digital business cards short of permanently maintaining distribution lists and re-transmitting the updated digital business cards themselves.

FIG 23 is an exemplary diagram of an online contact management system. This system is comprised of a user's device 2302, a hosted digital commerce engine 2303 that supports a profile manager 2304, title manager 2305, and title publisher

2306, as well as an electronic mail system 2307, a short message service system 2308, instant messenger system 2309, and additional hosted digital commerce engine 2240. While only these exemplary examples are depicted, any number can be supported by the invention. Each of the system elements is coupled to the other using a network
5 protocol 2301, such as TCP/IP over the Internet.

The hosted digital commerce engine 2303 (DCE) is intended to depict an example implementation of the invention whereby the DCE hosts the title enabled systems on behalf of consumers that use devices 2302 to access the DCE. The title enabled systems include the profile manager 2304 that stores and manages the
10 consumers profile information including their contact information, the title manager 2305 that stores and manages the consumer's titles, and the title publisher 2306 that generates titles for the DCE. In other embodiments of the invention, these title enabled systems may reside independently of each other, or even be integrated into a desktop application.

15 The electronic mail system 2307, short message service system 2308, and instant messenger system 2309 depict external systems that can be used to transmit and deliver titles to other consumers that may or may not use an online title enabled solution. Each of these systems would transmit Titles using their own network protocols and network systems. For example, an electronic mail system 2307 can
20 deliver a title as an attachment to an electronic message using the SMTP protocol. The recipient can retrieve the message using the POP3 protocol, and open the attachment in a title enabled application.

An additional hosted digital commerce engine 2310 is shown in FIG. 23 to demonstrate that consumers on separate DCEs can share contact information between
25 each other. In this case the hosted digital commerce engine 2310 provides the same title enabled components and service as the first engine 2303.

As previously described, a title is an object that may have a number of elements and attributes including embedded digital content, ownership attributes, and copy permissions. In this example, a contact title can redeem a single contact record,
30 such as an electronic business card, or a contact list composed of multiple contact records, as in business directory. The contact record contains information that would be commonly found in a business card, such as full name, company name, address,

phone number, email, etc. The contact title comprises as a pointer to the location of the contact record or contact list. That is, it directs the title management system to the specific online profile manager 2304 upon which the contact record or contact list resides.

5 For instance, a contact owner creates a single contact record and stores it on a specific profile manager 2304. The owner then requests a contact title, which would then be generated by the title publisher 2306 and stored in the title manager 2305 for distribution by the contact owner to users. Users could then use the contact title to redeem the latest contact record whenever needed.

10 The profile manager 2304 can store any type and quantity of information on behalf of the user including business, personal, financial, preference, and emergency information. Furthermore, any variation of contact titles can also be generated by the title publisher 2306 on behalf of the user. The titles can be any number of tags, tickets, or tokens as deemed necessary by the user. For instance, a tag can be
15 published that points to business contact information as described previously. This tag can then be freely copied and distributed to other business recipients. By redeeming the tag, the recipient will only be able to dynamically read the business contact information from the profile. Alternatively, a ticket can be published that points a trusted business associate to financial information. This ticket can be
20 redeemed by the business associate to dynamically read certain financial records within the profile to support the users business needs. Another example would be to give a ticket to a spouse in order to read and update certain profile records.

FIG. 24A provides an example of a profile data structure 2401 that would be stored by and managed by the profile manager 2304, as shown in FIG. 23. The
25 profile data will be based on a well defined schema that can vary from implementation to implementation. Generally the structure of the data will be flexible to accommodate a variety of information and data types. As shown in FIG. 24A, the example data structure consists of several profile sections. The personal information section 2402 provides personal information on the user, including name, address, and contact information. The business information section 2403 provides business
30 information including company name, address, and contact information. The emergency information section 2404 provides emergency information on the user

such as medical insurance numbers and doctor contact information. The financial information section 2405 provides financial information on the user such as bank accounts and credit cards. The travel information section 2406 provides detailed information on the users travel related activities such as preferred airlines, reward programs, and car rental agencies. The preference section 2407 will provide a list of preferences of the user including system preferences, interface preferences, and notifications. Other information can be contained in the profile. Additionally, each informational element within the profile can be a pointer to an external system, third party profile system, or even a title.

10 FIG 24B is an exemplary diagram depicting a contact title. The contact title 2410 provides a pointer back to the profile stored in the profile manager 2304. In this example, the contact title 2410 is a tag and can be freely copy and distributed. Since the title is a tag it does not have an authenticator stub. The title portion of the document contains basic title information including issuer and any applicable security
15 indicia. The contact information 2412 portion of the title would be contained with content elements within a title. The contact information 2412 provides basic information on the contact as well as a pointer to the actual profile. The basic information can contain simple contact information for reference purposes and in the event that the online profile is not available and no cached copy is available. The
20 contact information 2412 portion of the title also contains a rules element that defines any usage rules regarding the profile such as what information, when it can be obtain, and how it maybe obtained. Furthermore, this element can contain a query statement or even many query statements restricting or opening the information available to the owner of the contact title. The query statement or statements can be used by the
25 profile manager 2304 to execute queries against the profile database. The integrity of the queries can be protected within a title by the title infrastructure or even by an applied digital signature. If confidentiality of the query is required, then an appropriate encoding structure can be implemented and conveyed within the title.

30 FIG. 24C is an exemplary diagram depicting another contact title. This contact title is a ticket and provides two distinct redemption methods. This differs from the previous example in FIG. 24B which had a single query redemption method. The query redeem method 2422 allows the owner of the ticket to query the profile to

obtain information. The update redeem method 2423 allows the owner of the ticket to update the information contained within the profile. This structure provides very fine grained control over the viewing and updating of information within a profile. It is also an efficient structure with which to implement confidentiality policies in that certain people cannot view information but are allowed to enter or update information. Such a policy maybe implemented in government agencies or even in corporations where highly confidential information can be entered but not viewed after it has been committed. The rules and query statements can be applied to the title as a whole and/or separately within the redeem methods. Since the title depicted in FIG. 24C is a ticket it will have an authenticator stub 2424.

FIG. 24D depicts an exemplary contact title table according to an embodiment of the invention. The contact title table 2423 will be used by a title manager 2305 to store all titles obtained by the user including contact titles. These titles maybe stored separately from other titles as shown in FIG. 24D or stored as one large collection of all the user's titles. As shown in FIG. 24D the table can contain any number and type of contact title including tags 2425 and tickets 2427.

Contact titles can refer to individual contacts or a list of contacts, or set of lists of contacts, or even to other contact titles. This allows groups to be established and easily shared among members, with each member gaining controlled and granular access to dynamic and up to date information on other members. These types of titles would be similar in structure to the titles shown in FIG. 24B and FIG. 24C and would also be stored and managed by the title manager 2305. The rules within these titles can establish dependencies such as the user must be a member of the group in order for the title to be valid. Furthermore, these types of titles can be used between hosted digital commerce engines 2303 for collaboration, backup, and redundant operations.

FIG 25 displays a simplified online title manager interface as would be displayed in a browser on user's device 2302, as described in FIG. 23. The display is divided into two sections, a title folder pane 2502 and a title content pane 2506. The tile folder pane 2502 further organizes the titles into folders based on the type of contact 2504. In this example only contact titles are displayed since it is assumed the user would be viewing their contact information rather than viewing all titles in their repository. Examples include friends, business, and group contact lists. Other types

of categorizations can be setup by the user based on the taxonomy of the titles. The title content pane 2506 presents the contact details 2508 referenced by the selected contact title 2512, such as name, company name, company address, telephone number, fax number, cell phone number, email, and a picture. If permissible, the user can send a copy of the contact information to another associate or friend by selecting the send copy button 2510 on the interface. By sending a copy, the user is sharing the contact information and this would only occur if allowed by the title. It is assumed for this example, that the title is a tag and can be freely copied. If the title was a ticket or token, then a shadow copy may be allowed to be shared that provides anyone with a shadow copy to have very limited contact information, but not the full access privileges of the original ticket or token. This method of sharing information is more convenient, flexible and controlled than traditional or historical physical or electronic methods.

FIG. 26 displays a simplified flow chart describing the steps in which a user redeems a contact record (i.e. certain profile information elements) with the contact title identifier. Each contact title has a unique alphanumeric string associated with it, called a contact title identifier. This contact title identifier can be expressed as a URL and by entering this URL (i.e. a string) into the address on the web browser, the contact title, and hence its contact record, can be redeemed, displayed, and downloaded. The user does not even need to be aware of the existence of title management system at all, simply entering the contact title identifier into a browser. This example assumes that the actual title is a tag that is readily available, or the user will be accessing a shadow copy of a ticket or token. This example is useful for sharing contact information outside of the title ecosystem. In step 2525, the user receives an electronic message with a URL linking to an associate's business contact information. The URL is a unique identifier for the contact information and can even be printed on a physical business card. An example of the URL can be <http://somedce.com/contact?id=xxxx-xxxx-xxxx-xxxx> where the id can be a specially encoded sequence of characters that becomes the unique identifier. In step 2527 the user clicks on the URL link in the email message or enters the URL into the address field of their browser. By clicking the link the user is connected to an online title manager 2305 which in turn retrieves the title referenced by the unique identifier as

indicated in step 2536. In step 2538 the title manager 2305 redeems the title. In step 2540 the profile manager 2304 verifies the title and if valid retrieves and returns the information according to the rules within the title. In step 2542 the user views the contact information in their browser and can optionally (if supported) save the contact information as a v-card, text file or other supported format.

FIG. 27 displays a simplified flow chart describing the steps in which a user views a list of their contact titles and redeems a contact title. In this example, the user is registered with the DCE 2303 and uses title manager 2305, as shown in FIG. 23. In step 2702, the user accesses the online title manager through a web browser. In step 2704, the user opens their “my contacts” page by selecting the appropriate link. In step 2706, the title manager 2305 retrieves a listing of the users contact titles and displays them to the user in a view similar to that shown in FIG. 25. In step 2708, the user selects a contact title from the displayed list. In step 2710 the online title manager 2305 redeems the contact title. In step 2712, the profile manager (in another DCE such as 2240) receives the request and verifies the title. If the title is valid, the profile manager retrieves and returns the contact information according to the rules within the title. In step 2714, the use views the contact information in their browser and can optionally (if supported) save the contact information as a v-card, text file or other supported format.

Alternatively, the user can use an application such as a Microsoft Windows application (e.g. Microsoft Outlook) or a Macromedia Flash application to access the title manager and request title listings. In this case, these applications can have the added benefit of caching contact information, to enhance performance, reduce network traffic, and work offline. In this case, the application can retrieve contact information as the user requests and cache it for further reference, or can automatically retrieve contact information in the background and update it on a frequent and scheduled basis. This type of support allows the user to remove their device 2302 from the network and still view contact information. Another alternative is to have the title management functionality incorporated directly into the application along with the title data table.

FIG. 28 displays a simplified flow chart describing the steps in which the online title manager works with a locally run application to automatically update

locally stored contact records with contact information. In step 2802, the user configures the online title manager to periodically update locally stored contact records. In step 2804, the online title manager selects the first contact title 2804. In step 2806, the online title manager uses the contact title to redeem the corresponding contact record from the appropriate online title publishing system. In step 2808, the title manager updates the locally stored contact record with any changes 2808. Step 2810 determines if any more contact records are left to update. If so at step 2810 then at step 2814, the next contact record is redeemed. If not at step 2810, then the update is complete at step 2812.

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Title Structure & Management

In another embodiment, a title structure is employed to optimize the description, creation, management and use of titles. Although, the structure of title objects as described herein maybe representative of certain technologies and formats such as XML, this is only as an example and to demonstrate one embodiment. A title object can be represented in a number of formats including XML, ASN.1, or other proprietary formats including textual and binary structures.

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Although certain examples of the title structure are presented, the structure is intended to represent any number of digital and physical assets such as digital content, including music, images, video, and text, as well as physical goods such as computers, cameras, vehicles, and appliances. Furthermore, a title can be used to represent virtual assets such as an online experience created through a series of activities and events, and can also represent currencies such as cash. In one embodiment, a title structure can be used to represent both a digital and physical asset such as the identity of a person, whereby the person has physical assets associated with their identity and also digital assets associated with their identity. Titles may also represent digital services delivered over a network.

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Referring now to FIG. 29, title object 2901 is displayed in which a set of stub elements 2903 are advantageously employed to optimize titles. Although several stub elements are displayed within the title object, in other embodiments, a title object may have no stub elements or may just have one stub element.

In one aspect of the invention, a set of stub elements can be coupled to a specific title, to further optimize a title's content, attributes, and security indicia. In another aspect of the invention, a stub element can be created and coupled to the title, after the title is created. In yet another aspect of the invention, a stub element can be coupled to a set or group of titles as specified in the stubs binding information. This permits efficient coupling of stubs to titles.

Title element 2902 comprises a structure used to describe the title and the content (or asset), and express the rights associated with title object 2901. Title object 2901 can be issued for a specified period of time or can be left infinite. The integrity of title object 2901 can be further protected by the use of cryptographic algorithms. In one embodiment, a digital signature is used. In another embodiment a chained hash is used. Information within title element 2902 can be overridden by information contained within stub element 2902, as long as stub element 2902 was issued by the same entity as title object 2901, and further specifies what information is being overridden. In another embodiment of the invention, the issuer of a title object can delegate authority, thereby permitting other authorities to issue stubs on its behalf.

In one embodiment, title element 2902 is the only substantial piece of a title object 2901 that can be stored in a lockbox and inspected by participating parties in a trading transaction. This embodiment provides for separation between the descriptive information provided within a title element (2902) and security indicia, and/or content, and/or additional value-add information that maybe contained in stub elements (2903) that are coupled to the title. As an example, an effective separation permits trading parties to inspect the title that is being traded without comprising the security of the security indicia.

Stub element 2903 is a flexible extension mechanism to the title object 2901, and can be used to convey any related and appropriate information such as value-add content or additional rule processing. Each stub element 2903 can be issued and signed by different entities and can have different lifetimes. In one embodiment, stub element 2903 is optional for a tag. In another embodiment, an authenticator stub must be included for all valid tickets and tokens. The authenticator stub contains the security indicia that are used to authenticate a valid instance of a ticket or token.

FIG. 30 depicts a simplified diagram according to one embodiment of the invention, in which components of title element 2902 of FIG. 29 are further displayed. Descriptor component 3002 comprises primary descriptive information regarding title object 2901 of FIG. 29, including ID, type, name, description, membership, and other technical elements used for processing. Issuer component 3003 comprises the "issuer" (e.g. the creator) of title object 2901. In one embodiment, issuer component 3003 can comprise a textual name string. In another embodiment, issuer component 3003 can comprise an alpha-numeric ID string. The textual name string can be informal or formal in context to participating parties, and if formal, may follow standard naming conventions such as an Internet Domain Name or even an X.500 Distinguished Name. Validperiod component 3004 comprises the range of dates of which title object 2901 is valid. In one embodiment, validperiod component 3004 includes a valid from date and valid to date. This time frame can further be specified as a UTC time value. Furthermore, the validity period of title object 2901 may be extended by attaching a stub element 2902 that overrides validperiod 3004.

Owner component 3005 comprises any valid type of identity indicia in context to the applications that create, manage, and use titles. The identity indicia may be formal or informal depending on the requirements for the applications. For example, the identity indicia for the owner can be a name, email, phone number, X.500 Distinguished Name, user ID, tag pointer, etc. The identity indicia can include technical detail used to authenticate the owner. For example, the identity indicia may provide technical detail sufficient for an application to prove identity through the use of X.509 digital certificates or through the use of a biometric device. Similarly, the invention can utilize the identity indicia to instruct an application relying on the title to properly authenticate an owner through trusted sources such as a remote access server, or through a domain controller and rely on that trusted sources to properly authenticate the owner using standard means such as username and password. In one embodiment, owner component 3005 is optional for a tag and a token, but is required for a ticket.

Content component 3006 can comprise applicable information pertaining to an asset such as a digital content file associated with title object 2901. In one embodiment, content component 3006 comprises a pointer defining the location of the

digital content file. In another embodiment, content component 3006 comprises a query that can be used to obtain the digital content file. Content component 3006 can further comprise additional information such as ID, name, creator, rating, etc. A single title object 2901, as shown in FIG. 29, can express rights to multiple digital content files, with the information regarding each in separate content components 3006. For example, a title object 2901 can express rights to a music album where the album is comprised of multiple songs, sheet music, pictures, and lyrics. Each content piece such as a song or lyrics in this case can be described in multiple content components 3006. In one embodiment, the content component 3006 can provide detailed information relating to a physical asset instead of a digital asset. In this case, sufficient information is contained within the title content component to identify the physical asset such as SIC, manufacturer, manufacturer ID, model number, serial number, etc. In another embodiment, the content component can contain industry or technology specific identifiers such as that used by the IANA, Rosettanet or even technologies specifications such as RDF.

Rules component 3007 comprises statements specifying the specific rules that are applied to the use of the title, as well as procedures for monitoring events associated with title object 2901, as shown in FIG. 29. In one embodiment, XSLT statements are used to define the rules and are executed in a compliant XSLT processor. In another embodiment, XrML statements are contained within the rules component to express rights associated with the title. In another embodiment, application specific rules are expressed in a proprietary format within the rules component 3007 and can be executed by applications that understand, interpret, and execute the rules. In another embodiment, the rules can be expressed through pointers, references, and links such as the rules component 3007 containing a set of URI references to rule logic contained within a dictionary. The rules component can contain business logic associated with the title and are not exclusively used for access control, authentication, or rights expression. Business logic rules can be incorporated for additional processing, pre-processing, event processing, triggers, callbacks and other business logic that maybe associated with the title. For example, rules can be implemented to perform event processing based on a certain action being taken, or a specific state of the title. The rules expressed within this component can trigger off

certain state information that maybe contained within stub components along with information contained within the title. The rules can even be used to query information on other systems in order to perform a certain event. Rules component 3007 may have attribute elements provided within its structure for properly
5 identifying the rules language that is being described.

Custom component 3008 comprises custom information desired by title object 2901 publisher. In one embodiment, custom 3008 can contain any text and/or valid XML, which in turn can be referenced throughout title element 2901 or stub element 2902. The custom component may also contain pointers, references, or links to
10 additional information or resources that are applicable to the title object.

In one embodiment, manifest component 3009 comprises reference information that must be included as part of title object 2901. For example, if a stub element must be included along with title object 2901, then it could be referenced here. In another embodiment, external data that must be included as part of title
15 object 2901, can also be referenced within the manifest component. Applications that process the title can also process the content or referenced content within the manifest, and in another embodiment use this manifest as part of an integrity check of the title object.

Signature component 3010 comprises cryptographic information used to verify
20 the integrity of title element 2902. In an embodiment of the title object, the signature component can be an XML Digital Signature block in compliance with the W3C. In another embodiment, the signature component may contain proprietary cryptographic information used to verify the integrity of the title, as well as provide functionality generally associated with digital signatures.

FIGS. 31A-B depict simplified diagrams according to one embodiment of the
25 invention, in which components of stub element 2902, as shown in of FIG. 29, are further displayed. Referring now to FIG. 31A, binding component 3101 comprises detailed information on how a stub will be bound to a title or set of titles. In one embodiment, the binding information can be as simple as a single title ID. In another
30 embodiment, the binding information can be a complex statement where the stub is bound based on a set of properties or parameters. Another embodiment can bind a stub to a title or set of titles based on a specific reference such as an XPointer. Issuer

component 3102 comprises the "issuer" (e.g. the creator) of stub element 2902. In one embodiment, as with issuer component 3003, as shown in FIG. 30, issuer component 3102 can comprise a textual name string. In another embodiment, issuer component 3102 can comprise an alpha-numeric ID string. The textual name string can be informal or formal in context to participating parties, and if formal, may follow standard naming conventions such as an Internet Domain Name or even an X.500 Distinguished Name. Validperiod component 3103 comprises the range of dates of which stub element 2902 is valid. In one embodiment, validperiod component 3103 includes a valid from date and valid to date. This time frame can further be specified as a UTC time value. Signature 3105 comprises cryptographic information used to verify the integrity of stub element 2902 utilizing similar conventions to the signature component 3010 in the title element.

Referring now to FIG. 31B, stub content component 3104 as shown in FIG. 31A is further described. In one embodiment, authenticator component 3106 comprises information that can be used by title transaction system applications to authenticate title object 2901. In another embodiment, authenticator component 3106 can verify that title object 2901 is a valid, single instance of a title object. Tickets and tokens within the title ecosystem will have authenticator stubs associated with the title in order to properly authenticate the title object, and validate that it is the correct instance of the title object. In another embodiment, a tag or shadow title may not have an authenticator stub as it may not be required for authentication and validation. In this example, a shadow title would be a title that is a "copy" of the valid and authenticate title, although by itself is not valid. Shadow titles, in this instance, are valuable techniques for sharing content, such that a shared title can still give the recipient access to sample information, or limited content such as a restriction for one time only use, or access to a low quality version of a song. In an embodiment, the authenticator stub contains the security indicia associated with the title, and the structure of the security indicia would be dependent on the authentication technique applied by the publisher of the title.

In one embodiment of authenticator component 3106, a chained hash technique can be employed to authenticate the title. Authenticator component 3106 would contain the encrypted seed for the hash, a copy of the current valid hash in the

hash chain, and an algorithm identifier, all of which would be used by a state server to authenticate the title in conjunction with an index that the state server maintains. In another embodiment, a hash tree can be implemented within the authenticator stub to support divisible titles. The hash tree technique can be employed by titles that

5 represent cash or some form of currency that can be divided.

In another embodiment, stub content 3104 comprises embeddedcontent 3107, which can further include a digital content file. Embeddedcontent 3107 can be also be used by issuers who wish to provide an option to their customers for embedding content directly into title object 2901. Advantages includes additional functionality in

10 processing title object 2901 (for example, while executing a trade only title objects are included in the lockbox, therefore eliminating any potential security exposure by having embedded content directly inside the title object 2901). In another embodiment, the embeddedcontent can contain textual information or even XML structured information.

15 In another embodiment, stub content 3104 comprises rules component 3108. In another embodiment, a rules component 3108 procedure can override rules component 3007 procedure, as shown in FIG. 30. The structure of the rules would be similar to that of the rules component 3007 in the title element.

Other component 3109 comprises other functionality that may be included in

20 stub content 3104 and defined by the publisher of the title and understood, interpreted, and processed by applications involved in the title transaction ecosystem.

Referring now to FIG. 32, descriptor component 3002 as shown in FIG. 30 is further described. Descriptor component can function as a "header" element for title object 2901, as shown if FIG. 29, and provides descriptive information related to the

25 title. The descriptor can be used by system applications used in processing the title, and can be used by system applications involved in generic processing of titles such that they only interpret and act upon title specific information regardless of the content they contain, reference, or express rights to. For example, a system application may only be concerned with the type of title that is being processed such

30 as tag, ticket, or token. Likewise, another system application may only be concerned with the security classification and the priority setting associated with the title.

Titleid component 3201 comprises the unique identifier associated with the title. In one embodiment the titleid is a GUID (globally unique identifier). In another embodiment, the titleid is a unique identifier within all titles created by a single issuer. The identifier used in title id can be formal or informal, registered or not registered.

5 Titletype component 3202 comprises the type of the title object 2901 such as tag, ticket, or token and states the type in this component. The type can be specified as a textual string element such as "Tag", "Ticket", or "Token", or in another embodiment can be specified through formal or informal identifiers such as a registered OID (object identifier). In another embodiment, titletype can provide a formal structural
10 hierarchy to the title such that title can be associated with a family of titles, and can be used to describe how the title was formed based on a type of inheritance. The titletype would contain specific title-typing indicia such that the processing applications can retrieve, understand, interpret, and process properties associated with ancestor titles. In another embodiment, the titletype can be used to reference the
15 template that was used to create the title.

Titlename component 3203 is a short text string used to name the title object 2901, and is similar to a file name. Titledescription 3204 comprises a longer text string, and can be used to contain primary descriptive information regarding title object 2901, including ID, type, name, description, and technical elements used for
20 processing. Typeofcontent 3205 comprises the type of content referred to by title object 2901. In one embodiment, Typeofcontent 3205 can include terms such as "mixed", "music" or other descriptive term. In another embodiment, typeofcontent can contain more formal definitions such as MIME type classifications or industry standard codes such as that used in Rosettanet and EDI systems. Additionally,
25 typeofcontent can be used to specify a title content such that other titles may be embedded within or specified by this title. In this example, a title can refer to other titles and convey additional rules or taxonomy regarding the referred to or contained titles.

Securityclass component 3206 comprises security classification identifiers that
30 can be used by processing applications. In one embodiment, the classification can be as simple as a numerically ordered scheme that identifies the security processing level required of this title from an range of low to high. In another embodiment, the

classification scheme can be a registered scheme or even a more technically descriptive classification such as that used in ASN.1 encoding schemes for X.509 certificates. Priorityflag component 3207 comprises a priority indicator to be used by processing applications to apply appropriate levels of processing such is the case for service level agreements, or quality of service guarantees. For example, a high priority setting can indicate to processing applications that this titles requires priority processing (that is, preferred status) and can be placed at the front of the queue. In an embodiment, the priorityflag can be textual, numerical, or structured information to be used by processing applications. In another embodiment, the priorityflag can provide or reference technically descriptive service level agreement detail that can be directly processed by applications, such as that used in Policy Based Networks or Directory Enabled Networks.

Trackit component 3208 comprises indicators for the level tracking information that should be maintained by processing applications, such as if title object 2901 must be tracked on every event. In another example, the trackit component can specify that both the transaction request and response information be tracked in the log. In another embodiment, the trackit component can specify that every action must be tracked in a stub element 2903 of the title object 2901. By tracking transactions and events in the stub, the title can maintain a journal of activities and provide a self contained log. The logging activity within a single stub or multiple stubs can be used as a record of the activities that comprise the titles experience. This can be used as an effective tool for analysis and reporting, and is also an essential aspect for titles creating and representing an experience, whereby the title maintains its own state. For example, a title can be used to create a digital treasure hunt, where the owner of the title redeems it for each step in the treasure hunt. Completing each step requires that the title maintain its state and also record the activities completed by the owner. When the treasure hunt is complete, the owner is entitled to receive a prize. The trackit component 3208, along with the recording ability of stubs, permits the title to create this experience. The title also becomes a record that can prove a sequence of steps. The tracking ability enabled by the trackit component 3208 and stubs can be used by rules components for fine-grained control over a title and for event processing. For example, based on a specific step within an

experience, the title can initiate certain actions. This would require understanding of the current state and the sequence of steps that led up to the event.

5 The membership component 3210 comprises title membership information such as the group or family that a title may belong. In one embodiment this could be implemented as a group identifier and in another embodiment this could be implemented through references.

10 Referring now to FIG. 33, content component 3006 as shown in FIG. 30 is further described. The content component is used to describe the content or asset to which the title expresses rights. In the case of digital content, the information would specifically refer to the detail associated with that digital content such as an encoded song or video. In the case of a physical asset, the content information would provide detailed information regarding the physical asset such as location, coordinates, SIC, manufacturer, model number, part number, and/or serial number.

15 ContentID component 3302 comprises an identifier for the content. In one embodiment, contentID component 3302 can be used to convey any type of content ID used by content publishers such as DOI, OID, or a proprietary scheme. In another embodiment, the identifier could be a serial number. Contentcreator component 3303 comprises a text string identifying the creator of the content such as a digital content file or asset. The contentcreator component can be a textual string, an identifier, or
20 even structured identity indicia on the creator as described in other identity related components such as the owner component 3005. Contentdescription component 3304 comprises a longer text string, and can be used to contain primary descriptive information. Contentcategory component 3305 comprises the categories or taxonomy of content referred to by title object 2901. In one embodiment the contentcategory
25 can be a simple text label, while in another embodiment the contentcategory can be a structured component with detailed taxonomy on the content referred to by the title object.

Quantity component 3306 comprises the instances of a single digital content file associated with title object 2901. Value component 3307 comprises the economic
30 price associated with title object 2901. Icon component 3308 comprises the computer icon to be displayed in the title management system or by processing applications. Shortform/shortformpointer component 3309 comprises a pointer to a sample of the

content or asset such as an image, thumbnail image, short sample audio, or low quality audio. In another embodiment, the shortform component can contain the actual sample such as textual information. For example, the shortform can contain a name and email address for a contact record. In this case, the shortform provides quick and immediate access to information, whereas the title provides access to the entire contact information. Shortform and shortformpointer and useful components when titles are traded and shared.

Redeem 3310 component comprises methods for the redemption of the title object. Redemption of the title object can be obtaining the digital content that the title refers to, or can also be the trading of the title or the sharing of the title. The redeem component is a structured component that has one to many methods describing in detail how the title may be redeemed. This structure is flexible to accommodate a variety of redemption processes and procedures that are required by publishers and consumers of title objects..

Rating component 3311 comprises a content rating for the digital content file, such as the MPAA rating of "G", "PG", etc. The detail within the rating component is context specific according to the content or asset referred to by the title object. Contentintegrity 3312 comprises a cryptographic message digest which is used for verification of digital content integrity. The contentintegrity component provides attributes to identify the method employed for integrity checking such as the SHA-1 algorithm. Keywords component 3313 comprises a list of keywords associated with the content or asset. This can be used during queries, searches, and categorizations.

Referring now to FIGS. 34A-B, redeem component of FIG 33 is further described. Redeem component further comprises a set of methods 3402, including a query component 3404, a rules component 3405, a pointer component 3406, and other component 3407. As mentioned, the redeem component can include from one to many methods, with each method describing how the title object can be redeemed. In one embodiment, a method can describe how the digital content maybe obtained. In another embodiment, a method may describe how digital content maybe obtained in a streaming version. In yet another embodiment, a method can describe how the title object can be shared, traded, sampled, archived, destroyed, communicated, or processed depending on the specific requirements of the publisher and the consumer

application. In another embodiment, a redemption method can be used to specify how a new title can be created based on the current title object being redeemed. A redemption method may include one, some, or all of the components identified in FIG. 34B.

5 In another embodiment, a query component 3404 comprises searching procedures for the digital content file. This component has attributes to identify the query mechanism being described. In one embodiment, the query component can contain SQL queries in order to obtain dynamic information from a database. In another embodiment, the query component can contain an XQuery statement to obtain data from an XML data set or document collection. In another embodiment, the query component can contain computer executable statements to process some query business logic in order to calculate or process the results. The rules component 3405 comprises statements specifying the specific rules that are applied before, during, and after redemption. The structure and statements contained within the rules component is similar to that described for the rules component 3007 in the title object, in that it can contain and describe any type of rules statement such as XSLT, XrML, BRML; and can also contain pointers or references to external rules. However, this rules component is specifically associated with a redemption method.

10 The pointer component 3406 specifies a pointer to the content or asset being referenced by the title object. The pointer structure is specified in the component and in one embodiment can be a simple URL. In another embodiment this may be a URI, XPointer, XLink, coordinates or other pointer description to the content or asset.

15 Other component 3407 comprises additional functionality that may be added to the set of methods 3402. The other component accommodates proprietary or custom information to be used during redemption and should be understood, interpreted, and processed by applications.

20 Referring now to FIG. 35A, issuer component of title element 2902 as shown in FIG. 30 is further described. Issuedate 3502 comprises the date that title object 2901 was issued. In one embodiment, name component 3503 comprises a textual name string for the issuer of title object 2901. As described earlier, the name component can be a formal name for the issuer of the title such as a registered Internet Domain Name or X.500 Distinguished Name. In another embodiment, ID component

3504 can comprise an alpha-numeric ID string for the issuer of the title object 2901. As described earlier, the ID component can be a formal or informal identifier.

Referring now to FIG. 35B, owner component 3005 of title element 2902, as shown in FIG. 30, is further described. Name 3506 comprises a textual name string for the owner of title object 2901 or as described earlier for the owner component can be a formal name definition such as a X.500 Distinguished Name. Authentication component 3507 comprises technical detail such as cryptographic information that can be used to verify the identity of the title object 2901 owner. The technical information will be sufficient enough for the processing application to correctly identify and authenticate the owner of the title. Information contained in this component can be cryptographic information used in processes such as biometric identification or even for identification through the use of digital certificates and a public key infrastructure. Component 3510 comprises the activation date for title object 2901. Title object processing applications may use the information contained within the validperiod component 3004 to ensure that a title object will not be processed before it becomes valid as specified in the from component 3510 and not processed after it becomes invalid as specified in the to component 3509. The date can be specified in the UTC date/time format.

Referring now to FIG. 36, a simplified diagram displaying title object 2901 lifecycle and management steps is displayed, according to one embodiment of the invention. Initially, a title is designed at step 3602. The design process would take into consideration the source content or asset and identify properties that should be included in the title. The design process must also carefully consider the redemption methods that are appropriate for the content (or asset) and clearly specify the redemption processes that will be described in each method. All taxonomy, security, rule processing, business logic, and descriptive information will be identified, described, and documented during the design phase of a title object. As an output to the design phase, a title object template will generally be created and identified. The template is used as a technical guideline, script or set of instructions that can be used during the creation process to generate a title object. Templates can be stored for re-use. An application that assists or implements the design aspects of a title can provide typical design functions such as collaboration, planning, scheduling, and reporting.

Collaboration in title design can be an effective tool for creating complex title objects that consist of multiple elements. As an example, a digital album can involve several parties for design of covers, images, audio, text, and sheet music elements.

Scheduling aspects maybe required to schedule the creation of titles. For instance,
5 titles can be created on demand on created in batch.

The next step in the lifecycle and management is the production or creation stage, as shown in create title 3604. The create title 3604 stage involves a “factory” or similar process to produce titles. Production can be on-demand, in bulk, or as scheduled depending on the requirements of publishers. Implementations of the
10 create title 3604 process can consider request, complexity, reporting, control, and performance factors to ensure that production demands are satisfied. Additional functionality supported by the create title 3604 process can include warehousing and distribution of titles that are created. Warehousing and distribution functions can be used to service requests by several parties involved in the title object lifecycle such as
15 in syndication and content distribution networks. The creation process is described further in FIG. 37A. The output from this stage would be title object instances.

The next stage in lifecycle and management is the storage of titles as depicted in 3606. This stage would include typical title object storage and management functions including securing title objects as they are stored, properly authenticating
20 owner’s access to title objects, and viewing title objects that maybe stored. Storage functions can be implemented as server applications or incorporated directly into client applications that run directly on consumer computing devices such as desktop computers and mobile devices. Server applications can be implemented to support a community of users. Storage of title objects can be a critical stage in the lifecycle as a
25 title object may tend to spend a majority of its life in storage. Therefore, it will be essential for applications involved in this stage to provide proper handling such as ensuring that security requirements are satisfied.

The next stage in the lifecycle and management is the consuming of titles as depicted in 3608. Consuming of titles primarily involves the use of titles in order to
30 experience the content. This is accomplished by redeeming the title using the variety of redemption methods defined within a title object. Applications that are involved in this stage can be complex as they must effectively process the title object, including

rule processing, business logic processing, interpretation of descriptive information, resolution of references and pointers, and most importantly the authentication of titles and owners. In an embodiment of the lifecycle there would also be the communication, interpretation and processing of fine-grained trust between all parties involved in the lifecycle. In one embodiment, the title manager, resolver, state server, content proxy, and content server would all be involved in the consumption of a title object.

Consume title 3608 component can tie back to the design title 3602 and create title 3604 components to complete the lifecycle. In one embodiment, the detail obtained through the consumption and use of title objects will be essential information used in the design of subsequent and additional titles. In another more direct embodiment, the consumption of title can be effectively tracked and directly used by one title object to create a new or enhanced title object template. In this instance, as a title is consumed it will progressively track and update various properties within its stub element structure. These properties will combine to represent the experience of the title object, and on a particular redemption method will generate either a new title object template or an enhanced title object template. The new or enhanced template can then be used to create additional title objects. In this embodiment, a title can be an effective tool and mechanism for use in expert systems or artificial intelligence engines. In another embodiment, a title can be used as a data source into the create title 3604 process to create new titles, and this can be triggered by one of the redemption methods in the original title. This embodiment can be an effective technique in using title objects for syndication or delegation. It can also be an effective technique for transforming a title object, enhancing a title object, evolving a title object, or morphing a title object.

FIG. 37A is a simplified embodiment of the create title 3604 process shown in FIG. 36, according to one embodiment of the invention. The title publisher/title factory 3702 is responsible for implementing the process that creates titles. In this embodiment, the factory receives data/meta-data 3704 from a content publisher and also receives a title template 3706. The data and template combined may be used by the factory to produce the title. The data 3704 portion may provide specific data to be included in the title as well as instructions to control productions, such as the template

to use, the number of titles to be produced, and the location of where the titles are to be sent. The template 3706 can be referenced by the content publisher and actually stored in the factory or it can be sent by the content publisher to the factory. The data 3704 source and format depends on the content publisher and can be proprietary
5 information, standards-based information, or even another title object. The template can be an XSLT template or can be any format of template instructions that can be interpreted and processed by the factory. In this embodiment, the factory will use the template to interpret and process the data in order to produce title objects. Although
10 FIG. 37A shows the factory output as title objects, another embodiment may only produce a single title, and yet another embodiment can produce great quantities of titles to fulfill a quota.

Title trading is supported by the title technology and the applications that process titles. Trading between parties can be accomplished in many different ways and involve any number of technologies and techniques. Referring now to FIG. 37B,
15 a simplified diagram of a digital lockbox component is shown, according to one embodiment of the invention. In this example, digital lockbox component 3710 is used as a secure container for the title objects that are being traded between party A and party B. Digital lockbox component 3710 further comprises two secure areas that contain the title objects for trade, party A's title objects 3716 are stored in drawer
20 3712, while party B's title objects 3715 are stored in drawer 3714. Digital lockbox component 3710 further permits inspection by either party into the contents of the lockbox in order for each to verify the title objects and approve or cancel the trade. Digital lockbox component 3710 would not permit ownership to be transferred and only permits viewing of sample content, or of the content permitted by a redemption
25 method (e.g. content legally shared). When both parties have confirmed the trade and approved of title objects 3716 and 3715, digital lockbox component 3710 claims ownership over all title objects in the lockbox, and then transfers ownership to the respective party. Transferring ownership involves delivering title objects 3716 and
30 3715 to the appropriate title manager 3718 and 3720 and subsequently having title managers 3718 and 3720 claim ownership for their respective party. Digital lockbox component 3710 in this case is similar to a 3rd party escrow system by providing a substantial level of guarantee to both parties involved in the trade. For instance, if

any part of the trade failed during the claim process, digital lockbox 3710 can rollback the entire trade. Digital lockbox 3710 can also provide a legal record of the trade to all parties involved in the trade. As shown in the example, the contents of the trade can be one or multiple title objects.

5 In another embodiment, digital lockbox component 3710 supports a transfer in which party A intends to give party B the title objects with nothing expected in return. For example, party B could sample the content and review it before accepting the transfer. The claim process for the title objects would remain the same and digital lockbox component 3710 can provide a record of the transaction. In yet another
10 embodiment, digital lockbox component 3710 can support: multi-party, dependent trades, nested-trades. In yet another embodiment, digital lockbox component 3710 may support complex trades involving service level agreements, insurance, legal recourse, guarantees, and content introspection. For example, a highly confidential trade can be implemented with special content inspection rights provided through
15 digital lockbox component 3710. This would provide both parties with the ability to view the confidential content for the duration of the trade negotiations under special circumstances, such as viewing directly using a controlled application similar to that provided by digital rights management software.

 In another embodiment, a simplified trade can be executed directly between
20 two parties by having title manager components 3718 and 3720 simply transfer title objects 3716 and 3715, and subsequently have the receiving title manager 3718 and 3720 claim ownership over the respective title objects 3716 and 3715. In yet another embodiment, a trade can be executed directly by title manager components 3718 and 3720 acting as secure agents. An established protocol can be used by title managers
25 3718 and 3720 to securely trade the title objects. For example, a Boolean circuit can be utilized by the title managers. In another embodiment, security ownership indicia associated with each title object can be updated according to specific title authentication techniques employed by each respective title objects 3716 and 3715.

 Although the structure and management of titles as described herein may
30 make specific or general references to certain technologies such as XML, other technologies may be available. Title structures can be represented in any number of formats, and management or lifecycle processes can be implemented in any number

of ways. For example, a title object and its management maybe implemented directly in computer executable code. This type of title object can be an effective method for creating title enabled mobile code, self-executing title objects, digital robots, and crawlers. In this example, using the title object can provide significant benefits in that trust and integrity can be transmitted with the mobile code. In the example where the title object is self-executing code, the title object can implement title creation functions to morph or transform itself. In another embodiment, a title object can be described in a scripting language and executed as required. For example, a title object can be described and implemented as a Javascript program and embedded within a web page. The Javascript program would comprise not only the title structure, but also the logic to process the titles such as implementing the rules and redemption methods. The Javascript code can be used to embed titles in a web page and participate in the title transaction ecosystem.

In another embodiment, title objects and management components are directly embedded into hardware. For example, a title object can be stored on a smartcard device along with a secure management component that is responsible for processing and updating the title object's security indicia. A user would subsequently insert the smartcard into a terminal in order, among other things, to guarantee transaction validity. The title object's security indicia would be securely updated directly on the smartcard, as a security precaution. In another example, management components are implemented as firmware in hardware computing appliances (i.e., firewalls, consumer set-top boxes, etc.), or in portable hardware tokens that can be attached to computing devices through direct interfaces, cables or wireless connections.

Title Protocol and Authentication

In another embodiment, a title protocol is employed for communication between systems participating in a title based transaction. Referring now to FIG. 38, a simplified title transaction flow is shown, such as the redemption of a title to obtain content. In one embodiment, the title transaction components operate on separate computing devices. In another embodiment, the title transaction components operate on the same device. For example, the functionality of title manager 3804 can be operated directly on consumer device 3802 as a complete application. Likewise, the

functionality of content proxy 3806 can be operated directly on content server 3812. Furthermore, this transaction flow can be used to assist in the description of the protocol requirements, and additional transaction flows are intended to be supported by the protocol.

5 The components depicted in FIG. 38 may communicate using protocol 3801. In one embodiment, protocol 3801 is a layered protocol whereby a title specific protocol must operate on top of another underlying protocol, which may also run on top of another protocol. For example, protocol 3801 may comprise a SOAP message
10 which uses the HTTP protocol for communication over a TCP/IP network. In another embodiment, protocol 3801 can be the title protocol expressed in a format communicated directly over a TCP/IP network. In this embodiment, the protocol 3801 can be implemented with a complete set of specifications in a similar fashion to HTTP. This implementation can include protocol message structures, choreography, standard command languages, and extensible constructs. As an example, protocol
15 3801 can be implemented as another standard Uniform Resource Locator (URL) such that it can be specified in a format similar to DAXP://transaction.example.com where DAXP is the protocol reference. In this case DAXP is only used as an example and could refer to the Digital Asset eXchange Protocol. In another embodiment, protocol 3801 comprises a mixture of protocols as required for communication between the
20 various components. For example, consumer device 3802 can be a mobile device that uses a binary representation of protocol 3801 and communicates using an RF protocol to title manager 3804 and content proxy 3806. In the same transaction flow, the remaining components can communicate using protocol 3801 expressed as a SOAP message. In one embodiment, protocol 3801 can be used for establishing dynamic
25 and policy controlled connections in existing network infrastructures, such as control signals for packet switching networks, content distribution networks, load balancing systems, and also for establishing security associations in secure protocols such as IPSec and IPv6.

 Protocol 3801 can be used in other circumstances and not just for
30 communication between devices over an external network such as the Internet. In another embodiment, the protocol can be implemented within a device for communication between components. For example, in an embedded implementation

such as an electronically controlled machine in a manufacturing application, the protocol 3801 can be implemented for communication between discretely operating components. This can include retrieving control sequences and operating independent machine apparatus. The protocol can accommodate both synchronous and asynchronous messaging processes such that sequences of events can be triggered as required as well as on-demand, or as available.

In one embodiment, consumer device 3802 is used to communicate the redemption request to title manager 3804. Title manager 3804 performs title processing and returns a title command to the consumer device redirecting the consumer to the content. Consumer device 3802 communicates the title directly to content proxy 3806, which subsequently makes a request to a trusted resolver 3808 in order to validate and authenticate the title. In this embodiment, resolver 3808 is a separate component. In another embodiment, the resolver functionality may be incorporated directly into the content proxy.

Resolver 3808 both validates the title (by ensuring that rules are properly executed) and also to authenticate the title. In one embodiment, in order to properly authenticate the title, resolver 3808 communicates the title object to the state server 3810. State server 3810 subsequently authenticates the title object using an authentication technique specified by the title and supported by state server 3810. The authentication process may further involve security indicia included with the title object. The endorsement process is responsible for placing the security indicia in the title object. In one embodiment, state server 3810 returns the authentication response to resolver 3808 along with updated security indicia for the title. If the title is authentic and valid, resolver 3808 communicates the updated security indicia to title manager 3804 and responds to the original request by content proxy 3806.

Upon successful authentication, content proxy 3806 permits the request through to content 3812 which is then returned to consumer device 3802. If the transaction should substantially fail, and consumer device 3802 cannot communicate with content 3812, an error message may be returned. In one embodiment, the error message is substantially communicated to all participating parties to insure an orderly rollback of the transaction, if needed.

In another embodiment, multiple titles may be involved in a transaction. For example, a consumer may want to redeem multiple content objects, each comprising a separate title object, or redeem only one title object requiring the presentation of another title object for identity and authorization. In yet another embodiment, the intermediary parties and systems involved in a transaction may also be required to present titles to other systems with which they communicate with during the transaction flow. These titles can be used to authenticate the intermediaries and systems involved. For example, resolver 3808 in FIG. 38 may be required to present a ticket to state server 3810 in order to authenticate it.

FIG. 39 depicts a simplified structure of title protocol 3801 used for communication during a transaction flow, as shown in FIG. 38. Message component 3902 comprises header component 3904 and body component 3906. In one embodiment, message component 3902 is a container element for the header and body components and may contain additional properties as required by the underlying protocol used to carry the message. For example, title protocol 3801 can be implemented as a SOAP message that is bound to an underlying protocol such as HTTP. In this example, message component 3902 is a SOAP envelope element, header component 3904 is a SOAP header element, and body component 3906 is a SOAP body element. In another embodiment, message component 3902 can explicitly comprise both the header and body components. The combined message can then be encapsulated directly in a SOAP body or other underlying protocol format. Although the examples described herein follow a structure that is suited to the XML based SOAP protocol, this is simply to demonstrate the protocol requirements for communications and expression of details required in a transaction. Title protocol 3801 can be implemented in any number of protocol formats such as directly using SMTP, TCP, UDP or another protocol.

Header component 3904 may be used to contain transaction and system specific information that will be processed by some or all of the parties involved in the transaction flow. The header information can be items such as action identifiers, transaction type specifications, routing information, remote commands, and security classifications. Body component 3906 may be used to contain the transaction detail such as titles involved in the transaction.

FIG. 40A is a simplified diagram of header component 3904 as shown in FIG. 39. It is further comprised of descriptor component 4002, session component 4012, recipients component 4014, response method component 4016, routing component 4018, commands component 4020, and transaction integrity component 4022. Descriptor component 4002 further comprises a transactionid component 4004, actiontype component 4005, transactiontype component 4006, sequenceid component 4007, securityclass component 4008, priority component 4009, lifespan component 4010, and titleaware component 4011.

Descriptor component 4002 may be used to describe system related properties associated with the transaction. Transactionid component 4004 may provide an identifier for the transaction that can be used for tracking purposes, and can also be used to maintain state of the transaction. The identifier can be a GUID or some other form of identifier supported by the applications in the ecosystem. Actiontype component 4005 may identify the action that the protocol is initiating and can be a textual label specifying an action such as 'redeem', 'delete', or can be a formal identifier used within the title transaction ecosystem such as an object identifier or URI. Actiontype component 4005 identifies the type of action being performed by the requesting application and may also be used as an identifier in order to initiate particular actions in applications such as triggering tracking and routing. Transactiontype component 4006 may specify the type of transaction that is being conducted, such as identifying this transaction as an ACID transaction. By indicating an ACID transaction all participating applications in the transaction flow must maintain a record of the transaction and also provide the ability to rollback the transaction if required. Transactiontype can comprise a simple indicator of the nature of the transaction and it can also include granular control instructions over the transaction. For example, the transactiontype component can reference transaction processes that must complete before the transaction is successful and if any process fails to complete, the entire transaction is rolled back. In another example, certain processes can be required to complete where other processes can be optional. In this example, a transaction process such as an asynchronous notification message need not complete for the transaction to complete successfully.

Sequenceid component 4007 may provide an identifier for a transaction sequence that this particular transaction object is a member of in set or chain of transactions. In one embodiment, sequenceid component 4007 specifies a numerical order for the processing of this transaction, or provides a more sophisticated identifier such as a hierarchical technique. Securityclass component 4008 may identify the security classification associated with the transaction. The classification may be understood, interpreted, and acted upon by all applications that process the transaction. In one embodiment, the classification is a numerical ordering specifying a security setting from low to high. In another embodiment the securityclass component 4008 specifies a set of parameters or instructions for processing such as indicating the security classification of devices permitted to receive and/or process the protocol message. For example, specifying a government security classification. Priority component 4009 may indicate a priority or class of service that should be applied to the processing of this transaction. In yet another embodiment, priority component 4009 is a textual label to indicate a priority level. This component can maintain service level agreements or providing quality of service guarantees. For example, a transaction object with a high priority level can be placed at the head of the queue for faster response or priority transmission.

Lifespan component 4010 may specify how long a transaction should live. This comprises controls on the processing of the transaction, such that it must be completed within a specified time period, or must be completed within a specified number of steps. Lifespan component 4010 can specify a time such as a UTC time, and/or can specify a numerical number, or some other lifespan indicia that would be understood by applications in the title ecosystem. For example, the minimum and maximum number of devices that a protocol message must traverse in an automated fulfillment application. In this example, the fulfillment process can be automated by a title object traversing a network of fulfillment devices using the protocol 3801 for communication. The title object traverses the network to each device in search of fulfillment offers. The depth of the traversal is controlled by lifespan component 4010 before the title object discontinues its search. Titleaware component 4011 may identify if the source device or application is title aware (such that they understand and process titles directly), allowing the initiation of certain processing. For instance,

an application that is not title aware may require assistance from proxies in handling title based transactions.

5 Session component 4012 may specify a session identifier to be associated with the transaction. The session identifier can be any type of identifier used by the processing applications to uniquely identify the session. For example, in web server applications a session identifier is created when a user logs into the web server. Session component 4012 may permit a set of transactions to be related and tracked to a particular session.

10 Recipients component 4014 may identify the parties that should receive and process the transaction. It further comprises identifiers for the recipients in compliance with the network protocols that are handling the transaction. In one embodiment, the recipients are identified through domain names. In another embodiment the recipients are identified through URLs. In another embodiment, the recipients are identified by using titles. The structure of recipients component 4014
15 may be such that one or many recipients can be identified. Furthermore, a group of recipients can be identified such as in broadcast or multicast situations.

Responsemethod component 4016 may specify the technique and address of where to direct the response to this transaction. This component allows the support of asynchronous message responses such that the response to a transaction can be
20 directed through different channels. In one embodiment, the original transaction is received through a SOAP message over HTTP. Once the transaction is completed, the initiator of the transaction may require that the response be sent through another channel such as over SMTP. In another embodiment, the initiator may also indicate that the response be sent back through the original channel (such as HTTP) as well as
25 through another channel (such as SMTP). Multiple response methods can be indicated in the responsemethod component 4016. In another embodiment, the responsemethod can specify that no response is required and can be used to control one-way and two-way communication. In another example, the responsemethod 4016 can specify a timed response, such that a response will not be initiated until required
30 by the requesting device or application. Routing component 4018 comprises instructions on how the transaction is to be routed through intermediary or

participating parties. The routing instructions should be understood, interpreted, and processed by all devices and applications that receive the transaction.

Commands component 4020 may specify commands to the receiving application or applications of the transaction object. These commands will be formatted in a manner consistent with the command language understood by the receiving application, or applications, or devices. For example, scripts may be included such as XSLT, Javascript, or other scripts and command languages. This component allows additional instructions to accompany the transaction. In another embodiment, the commands component 4020 can be used to implement callbacks. In one embodiment, the commands component 4020 can be combined with the routing component 4018 for flexible and powerful network control. Referring again to FIG. 40B, an example can comprise routing instructions in routing component 4018 that specifies a path through a network, and the command component 4020 can relay commands to devices in the path. In this example, the commands can be used to apply network configuration changes in support of dynamic quality of service parameters. This embodiment can be used to effectively support a policy based network. Likewise, this embodiment can also be used to reconfigure tools in automated machinery and perform re-tooling duties on a scheduled basis.

In another embodiment, protocol 3801 can be combined with title objects to create efficient and effective robots or remote control objects to automate tasks and implement intelligent networks. Routing and command structures along with protocol 3801 can be combined with title object rules and redemption methods for smart network traversal, instruction relays, dynamic communications, information gathering and logic processing. For example, title objects are provided with a mechanism and language for communication and collaboration with other title objects on the network. In another embodiment, title objects and protocol 3801 can also utilize dictionaries and dictionary components as containers and servers for logic that the title objects and protocol messages require. This permits the title object and protocol message to remain small while providing the ability for the object and/or message to retrieve logic as required and in the format necessary for the processing environment. For example, a protocol message 3801 contains command references to a remote dictionary component 4032 as depicted in FIG. 40B, as the message arrives on device

c 4028; the dictionary is queried to obtain the command logic. The logic is then executed on device c 4028. In another embodiment, the title object and/or protocol message can utilize the dictionary to transform into processing instructions or code that is compatible with the current device.

5 Transactionintegrity component 4022, as shown in FIG. 40A, may provide security indicia to verify the integrity of the transaction. The security indicia can be the result of a cryptographic computation such as a SHA-1 hash result. Transactionintegrity component 4022 may indicate the technique used to render the security indicia, and may further comprise options, or be used in conjunction with or
10 instead of the integrity checking capabilities of the underlying protocols. For example, the SSL protocol provides integrity checking as the transaction is transported over the network. However, transactionintegrity component 4022 may further provide end-to-end integrity checking between the communicating applications and even through intermediaries, whereas the SSL protocol cannot. In
15 one embodiment, transactionintegrity component 4022 would indicate the specifics of the integrity checking such as an integrity check on the entire message 3902, or on the header 3904, or on the body 3906, or separately on the header 3904 and the body 3906.

Referring now to FIG. 40B, the routing of protocol messages between devices
20 is shown, according to one embodiment of the invention. For example, a message originating on device A 4024, is routed to device C 4028 as required in the routing instructions. The protocol message is processed at device C 4028, routed to device B 4026, then routed to device D 4030, subsequently routed back to device B, and then finally back to the originating device A 4024.

25 At each step in the network traversal the protocol message can be processed by devices, including the title objects that may be contained in the message. In another embodiment, the processing can be intelligent in that protocol messages and title objects may execute a learning process. That is, they gather information and properties from each device in order to make smart decisions on the routing method
30 and path. The protocol messages as they are executed on processing devices can contain routing instructions that are triggered on events. For example, as the protocol message arrived at device B 4026, its processing can include information gathering,

such as identifying additional devices in the proximity that meet the order fulfillment requirements and service level agreements. Based on the information gathered and the routing instructions, a decision can be made to route to device D 4030.

Referring now to FIG. 41, a simplified diagram of a body component, as shown in FIG. 39 is shown. Body component 4102 is further comprised of transactiontitles component 4104, transactionparameters component 4106, and transactioncontents component 4108. Transactiontitles component 4104 may comprise titles of transaction participants. For example, it may contain the tag of a consumer who has initiated the transaction using consumer device 3802, as shown in FIG. 38. Transactiontitles component 4104 can comprise authenticating material for the title owner. For example, if a title involved in the transaction is a ticket, then the owner of the ticket may need to be authenticated. The transactiontitles component 4104 can relay the necessary security indicium that resulted from the owner authentication process. In this example, the recipient of the protocol message can rely on the authenticating indicia based on a pre-established trust relationship thereby eliminating the need to re-authenticate the owner through a separate challenge-response process. In another embodiment, the owner of the title may need to be directly verified in order to redeem the title. For example, if a resolver component 3808 receives a title object such as a ticket, it may be required to directly authenticate the owner. This can result in a set of protocol messages being sent in a challenge-response conversation so that the owner can properly authenticate them self. Authentication can occur within the constraints specified by the title object, such as username and password, public key cryptography, biometrics, etc.

In another embodiment, transactiontitles component 4104 may only contain stubs that reference titles. This method is supported by the title object in that the stub can reference the title to which it is bound/attached and that may be stored remotely on another device. This technique can be effective in reducing the size and verbosity of the protocol 3801. As an example, an owner may have many titles that represent the same currency and denomination in their wallet. The only differentiating factor between the titles is the authenticator stub. For communication purposes it could be inefficient to transport all titles over a network such as a wireless RF network. In this instance, the stubs could be sent rather than the entire title. The stub elements

reference a title using their binding components. In another instance, a single copy of the title can be sent along with all the stubs necessary for the transaction.

Transactionparameters component 4106 may specify all the arbitrary parameters or properties associated with the transaction. For example, parameters can specify a particular transform that should be applied to the result of a query
5 transaction to title manager 3804, as shown in FIG. 38. Transactioncontent component 4108 may contain all the content associated with the transaction that the applications need to communicate.

Communication channels and discovery are essential elements for support of
10 the protocol 3801. As mentioned previously, the protocol 3801 can be implemented on top of existing protocols and existing communication channels such as TCP/IP, RF networks, and the Internet. Discovery is the process whereby devices, applications, and title objects can find and locate each other using various identity, naming, and locator schemes. The discovery mechanism can be implemented using a variety of
15 techniques depending on the environment where the protocol 3801 is operating. For example, the discovery technique can differ significantly between the Internet, embedded devices, and locator systems such as GPS.

Referring now to FIG. 42, a simplified diagram of a discovery process that can be implemented on various networks is shown, according to one embodiment of the
20 invention. Naming and registry host 4202 identifies various devices by resolving names to network addresses. Title publisher 4204 locates the address of the state server 4206 by communicating with the naming host 4202. Once the title publisher 4204 has obtained the address, it can then communicate directly with state server 4206 using the network channel supported by the computing devices on which the
25 title publisher and state server operate. Likewise, title manager 4208 can locate a remote lockbox 4210 by communicating with naming host 4204. In another embodiment, naming and registry host 4202 can be a network of naming devices that communicate and propagate address resolution tables.

Referring now to FIG. 43, a simplified diagram of a discovery and channel
30 technique is shown, according to one embodiment of the invention. In this embodiment, all communication takes place through a central host or central host network 4302. Title publisher 4304 starts the communication and originates a

protocol message to state server 4306 using the state server's name which is then sent to central host 4302 for resolution and delivery. Central host network 4302 would be responsible for resolving the state server's name to a network address and delivering the protocol message. In this example, the address of state server 4306 can be static or dynamic depending on the network implementation. In this embodiment, the protocol can be implemented over networks such as instant messaging and electronic mail.

Referring now to FIG. 44, a simplified diagram of a dynamic discovery and channel technique is shown, according to one embodiment of the invention. In this example, the process whereby the title publisher 4402 discovers the state server 4404 is accomplished dynamically through a broadcast or multicast query, initiated by the title publisher 4402, on the network. Responses are returned, including a response from the state server 4404. Title publisher 4402 analyzes the responses and then initiates communication with the state server 4404. This embodiment is representative of a peering relationship between all devices on the network such as on a peer-to-peer network. Discovery in the peering relationships is established through network queries and responses. In another embodiment of the peering relationships, discovery can be accomplished through physical proximity, such as in the case of wireless networks. In this example, discovery would occur through standard wireless protocols, transmitters, and receivers whereby devices would discover other devices within close proximity such as in IEEE 802.3b wireless local area networks, Bluetooth personal area networks, and infrared transceivers. Protocol 3801 can take advantage of roaming capabilities within these types of networks to discover and utilize the capabilities of a distributed and diverse network. Trust can be an important element in the network and is described later in the document and also as an aspect of the authentication process.

The transaction flow and protocol may rely on authentication of titles to properly identify parties involved in a transaction, as well as evaluate the trust that should be placed on a transaction. As illustrated in FIG. 38, a title is redeemed and authenticated by state server 3810. The authentication technique employed by state server 3810 can enable transaction processing, as well as maintain the authentic, valid, and unique properties of titles. For example, state server 3810 is substantially

responsible for endorsing and authenticating titles, and can also participate in the transaction flow by preserving state between transactions, as well as implementing guarantees, or other transaction logic such as notification and callbacks. The endorsement process provides a title or set of titles to state server 3810 for certification (i.e., proper identification and authorization for circulation). State server 3810 may then apply an endorsement process in order to create unique security indicia that may be applied to the title being endorsed. State server 3810 may also apply an authentication process in order to both authenticate and update the security indicia.

Referring now to FIG. 45, a simplified diagram of an endorsement and authentication process is shown, according to one embodiment of the invention. New titles generated by title publisher 4506 are not generally certified or recognized in the title ecosystem, since they lack authenticator stubs. In general, new titles are sent to state server 4502 for endorsement using protocol 3801. State server 4502 performs the endorsement process and creates the unique security indicia for all the titles being endorsed. State server 4502 then stores the state of the current security indicia in state collection 4504, and subsequently returns the endorsed titles to the title publisher 4506 for further processing, such as distribution to a title manager. In one embodiment, content within the protocol message comprises a copy of the title or titles to be endorsed. In another embodiment, state collection 4504 is a database of current security indicia for each title in circulation.

In another embodiment, when a title is used (for example, during a redeem action), the title is presented to state server 4502 for authentication by resolver 4508. State server 4502 performs the authentication process and verifies the security indicia contained within the title to that of the current state maintained in the state collection 4504. The security indicium for a title is contained in the titles authenticator stub.

State server 4502 may also perform endorsement and authentication as supported by the title transaction ecosystem. A variety of techniques and algorithms can be supported by the title technology, and the technique and algorithm employed on a particular title can be subsequently conveyed to state server 4502 for authentication. In one embodiment, a chained hash mechanism, similar to PayWord, is used for title authentication. In another embodiment, the chained hash may be

generated by repeatedly hashing an initial value v which may include title information combined with a random number or other appropriate data using a cryptographically strong hash function H such as MD5 or SHA-1. The first iteration of the chained hash algorithm gives $h_0 = H(v)$. The second iteration gives $h_1 = H(h_0)$. The n th iteration gives $h_n = H(h_{n-1})$ where n represents the desired length of the hash chain. This hash chain of length n may represent any value within the system from the maximum number of redemptions allowed by a title to the maximum number of users connected to a system, or any other value required by the system. In another embodiment, v may be composed of a random value and a hash of the title to later be used for title integrity verification.

In another embodiment, the state server component may generate h_n and securely store n and the value v that was used as the initial hash value for h_0 . The value h_n may then be set in the authenticator stub for the title along with the name of the hash algorithm used to create h_n . In one instance, the client may then later present the title upon redemption where the state server may extract the value h_n from the authenticator stub along with the hash algorithm name specified by that stub. The state server may then look up its stored values v and n and compute $h_i = H_i(h_{i-1})$ where $h_0 = H_0(v)$ and $i = \{ 1, 2, 3, \dots, n \}$. The value h_n would be checked for equality with h_i and if equal, the title would be authenticated. The server may then store $n-1$ in place of n , generate a new authenticator stub containing h_{n-1} and the name of the algorithm used, and return that stub back to the client where the title may be authenticated again using the above process as long as $n > 0$.

In yet another embodiment, state server 4502 generates the hash as defined above and set the values h_n , and v_e along with the name of the hash algorithm used in the authenticator stub, where v_e is the encrypted value v . The state server would only need to store n in this embodiment. Upon redemption, the client would present the title with the authenticator stub containing v_e , h_n , and the name of the hash algorithm to use. The state server component may then decrypt v_e to get v_d and compute $h_i = H_i(h_{i-1})$ where $h_0 = H_0(v_d)$ and $i = \{ 1, 2, 3, \dots, n \}$. The state server component would then verify $h_i = h_n$ and if true, the title would be authenticated. The server may then store $n-1$ in place of n , generate a new authenticator stub containing h_{n-1} , v_e , and

the name of the hash algorithm used, and return that stub back to the client where the title may be authenticated again using the above process as long as $n > 0$.

In yet another embodiment, the client is responsible for generating the hash chain. In one instance, the client generates the value v using the techniques described above or another appropriate method. The client then computes the hash chain $h_i = H_i(h_{i-1})$ where $h_0 = H_0(v)$ and $i = \{ 1, 2, 3, \dots, n \}$. The resulting hash chain = $\{ h_0, h_1, h_2, \dots, h_n \}$. The client sends its credentials, h_0 , and the name of the hash algorithm used, to the state server component. The state server component verifies the client's credentials and stores h_0 in its secure data store. Upon title redemption, the client sends the title with h_1 and the name of the hash algorithm embedded in the authenticator stub to the state server component for verification. The state server component retrieves h_0 from its secure data store and hashes h_0 using the algorithm indicated to produce h_1^* . The title is authenticated if and only if $h_1 = h_1^*$. The state server component then replaces h_0 with h_1 in its secure data store. The client can no longer use h_1 . Note that in this embodiment the client will always supply h_i and the state server component will always store h_{i-1} . The i th redemption consists of the value h_i supplied by the client which the state server component can verify using h_{i-1} . Each such redemption requires no calculations from the client and only a single hash operation by the state server component.

In another embodiment, when a chain of hashes expires, such as $n = 0$, the state server 4502 can automatically perform a re-endorsement of the title and create a new chain. The re-endorsement can occur selectively and as permitted on the particular title.

In another embodiment, a random value technique is applied to authenticate a title. A random value is generated by the state server 4502 and placed in the authenticator stub. The state server 4502 also maintains a record of the random value in its state collection 4504. The random value would be changed by the state server every time the title is authenticated and only the title object with the correct random value would be valid.

Referring now to FIGS. 46A-B, a simplified diagram of a hash authentication scheme for divisible cash is shown, according to one embodiment of the invention. In one embodiment, a title's value is represented by a tree where each node represents a

denomination of the title and the root node is the sum of all its child nodes equal to the total value of the title. For example, in FIG. 46A, a title representing a twenty dollar bill in US currency is shown. The value of the root node is \$20 as represented by 4602, and has two immediate child nodes each valued at \$10 as represented by 4604. Each of the \$10 nodes would have two \$5 nodes as represented by 4606. Each parent node is a hash of its immediate child nodes such that each \$5 node is hashed with some initial random values and its parent node, the \$10 node, is a hash of its two \$5 child nodes. If customer A wishes to pay merchant B with part of a title, then A would present B with the hash of the nodes A wishes to spend.

Referring now to FIG. 46B, if A wishes to spend \$15 of a \$20 node, then the hashes of the nodes for \$10 4608 and \$5 4610 would be given to B. When a node is spent, it and its forefathers may not be spent again. In this example, A would be left with a single valid \$5 node 4612 representing the amount remaining after payment. When B deposits the payment into the bank C, C only needs to verify that the \$10 and \$5 nodes can be hashed back to the root \$20 node. If true, C may record the nodes as spent and issue payment to B

In another embodiment of the authentication technique and process, the authenticating security indicia can be separated across multiple title objects. In this instance, two or more title objects would need to be presented in order to authenticate any one, some or all of the title objects. For example, a split-key technique can be applied such that the security indicia is securely broken into multiple parts and correctly applied to a set of title objects in the endorsement process. The title objects can be distributed normally to various parties. In this embodiment all of the parties would need to present their title objects in order to redeem content or gain access to an asset. In one variation of this method, the security indicia can be securely split among various title objects such that only some of those title objects need to be presented and not all. For example, the security indicia can be split across three title objects, but only two title objects need to be presented for authentication. In another variation, the technique applied for authenticating a title can be dependent upon another title or set of titles. For example, the security indicium that authenticates a title can be generated based upon direct references to another title or set of titles. The state server 4502 in this case would reference the other titles and perform a serialized

authentication process. These methods can be effective for implementing secondary authentication policies such that two parties must be present before access is granted.

In another embodiment of the authentication technique and process, several layers of security indicia can be applied to a title object. In this instance, a title object
5 can be authenticated at various levels using different security indicia, and can in turn implement different authenticating techniques for each level. For example, in a three stage authentication process, a title object can be endorsed three separate times using
different techniques with each technique applying more strict guidelines and stronger security. In this example, the third stage endorsement can be utilized for insecure
10 network traversal; the second stage for more secure network traversal and for limited redemption of the title; the first stage for confidential processing and full access to title redemption methods. This multi-stage endorsement and authentication process can be effective in mixed environments where the title object can be routed and authenticated in an insecure public environment without comprising the security
15 indicia that is used for authentication and verification in secure environments.

In another embodiment, a title object can be endorsed by multiple and independent state servers. This permits a single title object to be endorsed (i.e. certified) by separate parties, domains, entities, etc. thereby permitting use of the title object in a particular environment. In one example, the multiple endorsements can
20 relay a particular trust about the title object. For instance, an ecosystem of computing devices that implement title enabled applications may be configured such that they trust only state servers that are identified and reside in the ecosystem; as well as trusting only titles endorsed by these state servers. In order for these applications to trust a title that originated outside the ecosystem it can be re-endorsed by the state
25 servers inside the ecosystem. In this example, the title object would have two endorsements and two authenticator stubs: one from the originating state server; and the other from the state server operating in the ecosystem. For authentication, applications in the current ecosystem would rely on their state server for authentication. In another variation, the state server inside the ecosystem can
30 authenticate the title object itself, and also request authentication from the originating state server outside the ecosystem.

In yet another embodiment, state server 4502 supports a revocation and suspension process, whereby titles in circulation can be revoked for various reasons. For example, if a title has been reported stolen it can be revoked. Or, if a consumer has not met the requirements for the continued use of a title it can be suspended until the requirements are met. In this example, a revocation or suspension protocol message is sent to state server 4502 from a valid and trusted source. State server 4502 will then revoke or suspend the title in question and maintain this in the state collection 4504. In one example, revocation can be requested by the owner of the title and in this case the title can be presented for revocation. The state server 4502 will authenticate the title before revoking.

The establishment of trust within the title transaction ecosystem can occur in several ways. In one embodiment, the participants in a title transaction establish trust implicitly by trusting the authentication of titles used in a transaction that have been endorsed and authenticated by known and configured state servers. For example, as applications and devices communicate using the title protocol, the titles conveyed within the protocol will be authenticated by known and trusted state servers. In another embodiment, trust is established by using trust titles configured on title enabled applications and devices. The trust titles provide fine-grained descriptions and instructions on what title objects are to be trusted and under what circumstances. Trust titles can be created and endorsed by administrative applications and configured on title-enabled applications. The title-enabled applications can then refer to trust titles to execute instructions and filters on transactions that they process to ensure that the titles can be trusted. Trust within a title transaction ecosystem can be established on an implicit or explicit basis, in a peer-to-peer matrix relationship, in a formal hierarchical manner, or in a hybrid fashion depending on the requirements of applications involved in title transactions. In another embodiment, trust can be established through the title object authentication process as described previously. In another embodiment, trust can be established by utilizing a public key infrastructure or similar method such as X.509 and PGP digital certificates. This can operate in conjunction with digitally signed title objects and digitally signed stubs. In another embodiment, trust can be explicitly specified by a user on a title by title basis, or by configuring a set of parameters within their profile.

File Sharing and Distribution

In another embodiment of the title system, titles can be used to manage the access to, sharing and distribution of digital asset. A digital asset comprises anything that may be stored in digital format (i.e., documents, pictures, audio, and web-based assets). Previous approaches to file access control are normally based upon the concept of the name and password which can easily be propagated among multiple users. In this embodiment the title is used to easily refer to and control access to that digital asset.

Referring now to FIG. 47, an example of a system that manages the distribution and access to digital asset architecture is shown, according to one embodiment of the invention. Although the diagram shows separate components that maybe operated on separate computing devices, in another embodiment these components can be operated on the same device. In one embodiment, the functionality of title manager 4702 can be operated directly on consumer device 4701 as a complete application. Likewise the functionality of the title redemption system 4704 may exist on the title publishing system 4703. Also the term network refers to any mechanism that allows the transfer of data between computing devices.

Referring now to FIG. 48, a high level mechanism for retrieving the asset is shown, according to one embodiment of the invention. The user selects the title object that represents the asset that the user wishes to access 4801. From the user's perspective it may not be known that a title object is involved, only that an asset is being selected.

The user's title manager will then present the title to the appropriate title resolver 4802. The title resolver will reject the title if the authentication stub is invalid 4804. The system can have an optional rejection mechanism which can offer a range of responses and possible actions depending upon the requirements and needs of the asset owner or provider.

If the authentication stub is valid, then the authentication stub is updated 4806 and the title object is re-issued to the user 4807. This update and re-issue process ensures that any copies of the title that were made by the user will now be invalid. This means that it is not possible to copy and distribute a title object among a group of

people as the first person to redeem the title object will make the other copies of the title object invalid and thus the other members of the group will have no access to the asset.

5 In another embodiment this ability of the title to manage and control access to the asset can be further enhanced through other mechanisms of the title object which for example limit the access of the title to the asset based upon number of uses, time period, time of days and other appropriate mechanisms that support the business model of the asset owner.

10 In yet another embodiment the mechanism within a title that supports different redeem methods enables users who use multiple devices to access asset, to have the asset presented to them in the most appropriate format for the device that the user is using at that particular point in time. For example if the user is accessing the asset from a mobile phone then the asset could be text based, while if the access device is a computer then the asset could be multimedia based.

15 Referring now to FIG. 49, a process to search for digital asset using the title system is shown, according to one embodiment of the invention. Because a title contains a metadata description that describes the asset it is possible to search for asset effectively across a wide domain and find valid asset. This compares to search systems today that are based upon text matching systems that do not take account of
20 the context in which the text exists. Thus for example a search for a piece of music based upon artist name using the title system will result in titles that point to asset rather than pure text based systems which will list text whenever that artist is mentioned, resulting in a search results that is too broad for the user to utilize.

In this embodiment of the search process the user selects the title search option
25 4901. The user is then prompted for the type of asset that the user wishes to search for 4902. Based upon the asset type a dedicated search form will be displayed 4903, which the user enters the criteria in 4904. The title search engine will then search for titles that meet those criteria 4905 across a single domain or multiple domains. There is an option to check the digital signature 4906 within the titles to ensure that they
30 have been published by a valid entity. The title search engine will then return a list of valid titles 4907, and the user has the option of refining the search further 4908, or selecting and previewing the titles of interest 4909.

The multiple redemption methods that titles supports means that the preview methods used in 4909 can be extremely flexible ranging from a simple description to the ability to access the actual asset with a set of constraints such as view once or only valid for a number of days. Once the consumer has found the asset of interest then a title transaction can occur 4910 between the user and the owner of the title object. Once a user possesses a title, which gives them a certain set of rights to the digital asset, depending upon those rights the user can carry out a number of transactions with those titles that they own. These transactions being to share the title, to give the title, or to trade the title.

Referring now to FIG. 50, a simplified process for sharing a title object is shown, according to one embodiment of the invention. Because a title cannot be copied and used by two people, the sharing mechanism allows a title object holder to share access to a version of that asset based upon the rules that the asset holder implements through the title mechanism.

The mechanism for sharing between user1 and user2 is very simple, user 1 an asset that they wish to share 5001, user 1 selects the title, and selects the share option 5002. User 1's title manager creates a shadow title 5003 if the original title object allows the sharing mode, which user 1 sends to user 2 using an appropriate mechanism 5004 such as email, instant messaging or another digital transport mechanism. The shadow title is a modified version of the original title object in that a mechanism such as removing the authentication stub is used to indicate that this shadow title has no rights. In other embodiments the user interaction could be different, and the functionality to create the shadow title may exist within other elements of the system for example the client device or the title publishing system.

Once user2 receives the shadow title, it is stored in title manager 5005, and it can now be redeemed by presenting it to the title resolver system 5006. When the title resolver detects that the title object is a shadow 5007, then using the business rules indicated within the title itself, or through the asset system a preview version 5008 of the asset will be presented to user2 5009. This preview version of the asset can take many forms including a simple description, a lower quality version, an online version rather than a downloaded version, or a limited use version based upon time, number of uses or other appropriate mechanisms. It should be noted that in this

embodiment it was a one to one transaction, but in fact could be a one to many transaction were multiple shadow titles are generated. In another embodiment, the shadow title can be stored in title manager 5003 on behalf of the recipient user2 who may not have a title manager or title-enabled application. In this instance, the recipient would have no method or apparatus for redeeming the title. Instead, the title manager 5003 in this example maintains the shadow copy and presents an encoded URL to user1 that refers to the shadow copy. User1 then sends the encoded URL to user2 using a standard communication mechanism such as electronic mail or instant messaging. Upon receiving the encoded URL, user 2 clicks on it thereby initiating a redemption with title manager 5003.

This approach to sharing of asset meets the needs of asset owners and providers to have their legal rights to that asset to be fully respected, while providing an easy to use mechanism for the users of asset to make other users aware of this asset and for them to use this asset in some restricted form. If the recipients feel that the asset is of value to them then they can purchase the asset.

Referring now to FIG. 51, a simplified process for giving an asset to another user is shown, according to one embodiment of the invention. With previous mechanisms of purchasing and giving digital asset, there was always the possible issue that the purchaser would in effect be making a copy of the asset, or the name and password to access the asset. With a title based approach it enables asset to be purchased and given with no residual copy existing for the purchaser.

In this embodiment of the gift scenario user1 purchases a title object to give as gift 5101. Once user1 has received the title object into the title manager, user1 selects the title 5102 and selects the gift option 5103, user1 selects the recipient and has the option to create a gift message. User1's title manager presents the title object to the resolver in gift mode 5104. The resolver will validate that this title can be given as a gift and that optional criteria have been met 5104. These optional criteria can include such features as the asset must have never been accessed by user1. If the title object cannot be given as gift the title is rejected and an optional rejection mechanism can occur.

The title resolver will update the authentication stub to invalidate any copies of the title object that user1 may have 5106, and the updated title object is sent to the

user1's title manger which will automatically send the title object and the associated message to user2's title manger 5108. On receipt of the title user2's title manager can optionally refresh the authentication stub of the title object for added security. It should be noted that other embodiments of the gift mechanism could be implemented, for example using a lockbox for extra security, or getting the title publishing system to send the title direct to user 2. An enhanced version of the gift mechanism would be to allow user1 to build an album or collection of digital asset that could be given as a gift, in this case the systems would handle the multiple titles. A further embodiment would be the ability to give the title objects to multiple people where the payment for the multiple copies would be handled automatically as part of the gift process.

Referring now to FIG. 52, a simplified process for trading titles without valid copies of the title object being left on the parties' machines, according to one embodiment of the invention. In this process the two users have two titles to trade 5201 & 5202. User1 places their title on a title market place 5203, and user2 finds that title1 is available for trade 5204. User2 offers user1 title2 as a trade 5206, and user1 accepts the offer 5205. It should be noted that this is one possible embodiment of the mechanism for establishing the trade. There is a wide range of embodiments for establishing the trade including automatic trading boards, trading bots and simple communication between the parties involved in the trade.

Once a trade has been agreed upon, a mechanism must be provided for the trade to occur. In this embodiment, a digital lock box is used but there a wide range of options for providing the actual trading mechanism. User1 places title1 into the digital lockbox 5207 and user2 places title2 into the digital lockbox 5208. A mechanism then verifies and authenticates the titles to be traded. Examples include using digital signatures, presenting the titles to the issuing site, or giving the users the ability to view the titles.

Once the titles are verified, they are presented to their respected title resolvers for their authentication stubs to be updated at 5211 & 5212. This ensures that any copy of the titles kept by users is now invalid for redemption. The titles are now traded 5213 & 5214 and delivered to the title managers 5215 & 5216.

In another embodiment, the trading mechanism comprises digital trading cards. In general, the collection and trading of physical trading cards is very popular.

However, implementing a corresponding digital trading card system has generally been impractical. One reason may have been concerns of piracy. That is, a complex centralized digital rights system would be required to log all ownership and securely manage trades. Through the use of the present invention, however, a secure scalable digital trading card system can be implemented.

Referring now to FIG. 53, a digital trading card architecture is shown, according to one embodiment of the invention. Title object 5301 includes embedded content 5302 comprising a digital trading card. Embedded content 5302 may be displayed through a browser or a dedicated application for displaying the digital trading card. Digital trading card 5304 may also use reference content 5303, such that the digital trading card can present updated or fresh information. Embodiments of this information could include updated sports statistics for sports based cards, updated information for game cards or updated multimedia. For example, a digital trading card could be used in conjunction with a physical trading card. A consumer, buying a physical card 5304, would also be given a unique ID 5305. Upon presentation to digital trading card generator system 5306, a digital trading card based upon the corresponding title is generated.

The mechanisms for generating titles that refer to digital assets can be divided into two classes, automated systems and user driven systems. Automated systems that interact with established web based systems such content management systems would use dedicated interfaces and such embodiments of this approach to title generation have been covered by other descriptions. There are a wide range of embodiments for user driven systems that deliver a functionality that systems deployed to day cannot deliver. In one embodiment, a file sharing system allows users to distribute content easily among their contacts.

Referring now to FIG. 54, a user interface is shown allowing users to share and manage digital assets sharing, according to one embodiment of the invention. My contacts 5401 comprises a list of contacts with which the user interacts. For example, the contact list could be a simple address book application or the contact system is a title based system. Contacts may be individuals 5402 or groups of individuals 5403. In order to share a digital asset, a user would identify a contact, determine appropriate digital asset rights 5406, and generate the title 5407. A title object would

subsequently be sent to the contact. A preview version of the asset can be shown in window 5405.

Referring now to FIG. 55, an example of the management of titles and the associated rights is shown, according to one embodiment of the invention. Digital asset sharing allows users to easily share digital assets with contacts while not have to worry about names and passwords or the underlying file structure. For example, it is possible to click on contacts 5501, such as a friend or business associate 5502, or groups 5503, to discover the assets to which they have access. For each asset, a list of contacts with corresponding rights can also be displayed. In this way, it is possible to select a contact 5505 and manage the rights and title for that contact 5506, subsequently generating a new title if required.

Referring now to FIG. 56, an example of an abstraction layer allowing different groups of digital assets to be presented to different groups of people is shown, according to one embodiment of the invention. For example, if a user has to support multiple web pages for different groups such as family, friends, colleagues etc then it can be very laborious to manage those multiple pages especially if there are shared assets. FIG. 56 shows how this would be done at an abstract layer. There is a collection of digital assets and these assets could be managed in the title domain or they could exist in other domains such as files, web page content, emails, bloggers and other forms. Using the title manager or an assistant program the user collects the group of digital assets and can use a template 5602 to control how they will be displayed. A digital asset group 5603 has now been created which takes the individual digital assets and displays them in a formatted way. Titles are then created 5604 using previously described mechanism for contacts (individuals or groups) 5605 to access particular digital asset groups. This layer of abstraction combined with the title mechanism provides an efficient and easy way to way to mange multiple digital assets and how they are accessed by multiple contacts.

Further Exemplary Embodiments

At this point, it should be clear that the title objects of the present invention may be flexibly configured to enable a vast array of interactions and transactions relating to digital assets. As described above, title objects may be used to refer to and

control access to such digital assets. In addition, it should be understood that the techniques by which titles and title-based transactions are enabled, facilitated and managed may vary considerably and remain within the scope of the invention. Some additional specific embodiments will now be described.

5 Referring now to FIG. 57, a simplified web content payment and services title transaction system is shown, according to one embodiment of the invention. In this embodiment, user's device 5701 (i.e., PC, cell phone, PDA, etc.) is coupled over a network 5708 to title manager 5702, an application which manages the user's titles. For example, title manager 5702 would allow the user to organize, delete, add,
10 transfer, trade, copy, back up, view, and redeem a title.

Title publishing system 5703 contains a title to a content element 5706, such as a music video. Title resolver system 5704 resolves the selected titles, such as verifying integrity of the title, validating the title, ensuring ownership of the title, decoding and decrypting the necessary title elements and retrieving the content or
15 resource requested. Requests to redeem content 5706 are normally resolved through content proxy 5705, which is aware of the actual network location of content. Traditional web server 5710 may be a web site, such as Amazon.com, in which content 5706 may be offered for sale or license.

Title based payment system 5707 provides a payment infrastructure, such as
20 authorizing a payment provider to pay the content owner for any content that is redeemed. Title based payment system 5707 normally comprises a set of payment slip titles and a set of sales order titles. A payment slip title may include a payment detail section that contains specific information relating to the payment type used by the consumer. The payment slip title is generated by the title publishing system 5703,
25 and normally contains specific information relating to payment for the product. The information contained in payment detail may vary depending on the payment mechanism selected by the consumer such as account, blinded account, secure account, etc. Generally, the information may contain payment detail (such as amount), account name, type number, as well a basic order information including
30 transaction number, merchant, date, description of product and any rules associated with payment.

A sales order title is also created by title publishing system 5703, and is used as an invoice that may be sent to the consumer's title manager 5702. The sales order title is similar to previous titles but may instead contain sales order information within the content element. The sales order title may contain merchant detail information, order summary information (i.e., order number, total price, and taxes), order detail information (e.g., unit pricing, extended pricing, etc.), payment mechanism (i.e., Visa, Mastercard, bank card, cash, promotional points, access tokens, prepaid card, electronic funds transfer, etc.), trade detail (i.e., location of the digital lockbox, etc.), and consumer payment logic (statements that can control how a payment slip is generated and handled).

Although the diagram shows separate components that maybe operated on separate computing devices, these components can be operated on the same device. For example, the functionality of title manager 5702 can be operated directly on the user's device 5701 as a complete application. Likewise the functionality of the title resolver system 5704 may exist on the title publishing system 5703. Also the term network refers to any mechanism that allows the transfer of data between computing devices.

Referring now to FIG. 58, a simplified user interface to the title manager is shown as an independent overlay window, according to one embodiment of the invention. In one embodiment, the underlying application is a browser. In another embodiment, the underlying application is a non-browser application. User interface 5801, which is known as the title helper, has two states, dormant 5803 and active 5804. In the dormant state, title helper is almost transparent with only a minimal amount of information displayed, thus not interfering with the content on the web page 5802. When a predetermined event happens or the user activates the title helper by such means as a key stroke or placing a pointer device over dormant title helper, will result in the title helper becoming active. In the active mode the title helper will expand itself to a large enough area that it can display the relevant information, while still only obscuring a small part of the underlying application such as the browser.

According to various embodiments, the title helper is a lightweight engine (e.g., an overlay, plug-in, or virus application) for processing titles on behalf of applications which are not themselves title-enabled. The title helper can integrate

relatively easily with applications which are not operable by themselves to conduct transactions using titles, thereby enabling such applications to enjoy the advantages of title-based transactions with little or no alteration of the code of the underlying application. In some cases, and depending upon the degree of coupling between the two, the underlying application may not be aware of the existence of the title helper. In general, the title helper is a mechanism which allows any site or application to become title-enabled.

For example, the title helper could work in conjunction with an individual's Web site to enable the site to engage in commercial transactions without having to incorporate sophisticated commercial capabilities into the site. In another example, the title helper could work with a digital music player to enable the user to browse, select, sample, and pay for music tracks.

According to various embodiments, the title helper may be employed to facilitate virtually any application becoming title-enabled, and may have various degrees of coupling with the underlying application. For example, the title helper may be a tightly-coupled software module which is integrated directly into the code of the application. Alternatively, the title helper may be a plug-in which is more loosely coupled with the application, taking advantage of, for example, available exposed interfaces of the application.

According to other alternatives, the title helper may be very loosely coupled with the application. For example, hyperlinks associated with an application can be redirected to URLs associated with the title helper which may be stored locally or located on a remote device. Such a hyperlink might be a "buy" link which a user would select when he wants to purchase digital content. The title helper interface then appears on the user's screen to facilitate the transaction using, for example, payment or wallet functions provide by the title helper. Those of skill in the art will appreciate that the degree and nature of coupling and the functionalities provided may vary considerably without departing from the scope of the invention.

Regardless of the degree of coupling and according to various embodiments, the title helper may facilitate any of the functionalities described above with reference to Figs. 1-56. For example, the title helper may facilitate payment and wallet functions, title management functions (i.e., the intelligent presentation and

management of titles), and synchronization between titles and data associated with the underlying application which the titles represent. The title helper may also facilitate other functions relating to online transactions such as, for example, shopping cart functions.

5 Referring now to FIG. 59, a simplified process is shown in which payment is made for access to a web page or services, according to one embodiment of the invention. In 5901 the user enters the web site and the title helper will be displayed 5902. The user selects content or a service for which there is payment 5904 and is redirected to the payment page where the user has the option to reject payment 5906
10 and the system implements an optional rejection mechanism 5907. This positive verification to pay or not is to ensure strong non repudiation mechanisms for more valuable content.

In one embodiment, if a user wishes to pay for the service then the payment takes place using the title payment methods 5908. In another embodiment, another
15 payment method can be used. In yet another embodiment, the user verification to pay and the actual payment process maybe integrated together. The user's browser is the redirected to the content or service 5909.

Referring now to FIG. 60, a simplified payment system is shown in which access tokens are based upon title technology that is stored in the user's title manager.
20 The user purchases access tokens 6001 using a title payment. The access tokens are then placed in the user's title manager 6002. The user then goes to a website or other digital service or content mechanism 6003, and selects content or services for which there is payment 6004. A message will be displayed 6005 using either the usual user interface mechanisms of the system or it can displayed using the mechanisms of the
25 user interface of the title manager. In one embodiment, the title helper displays the message.

If the user does not wish to pay for this service 6006 or content then the user will be redirected through the rejection method that is chosen by the content or service provider 6007. If the user selects to pay for the service or content then the tokens
30 will be deducted from the user's title manager and the user is allowed access to the service or content.

If the content or service provider issued the access tokens then they have already have been paid for the service. If however the access tokens have been issued by a third party then the content or service provider can redeem the access tokens for a previously agreed upon payment or exchange rate.

5 As discussed above, titles and the title management capabilities of the present invention may be employed to enable a wide variety of transaction relating to digital goods and services (collectively referred to as digital assets). According to one approach, titles may be issued which facilitate direct access to a digital asset. However, such an approach can be problematic when changes are made to the digital
10 asset represented by the issued titles. That is, such changes may require that each of the titles be updated to remain valid. Where the number of titles distributed is very large, this can be difficult to manage.

Therefore, to facilitate the distribution and management of titles in a manner which avoids this issue, a specific embodiment of the invention employs gate titles
15 and pass titles (also referred to herein as gates and passes) to facilitate access to digital assets. That is, one gate title (or some manageable number of gate titles) is provided which provides direct access to the digital asset. Any number of pass titles may then be distributed which refer and provide access to the gate title rather than the digital asset itself. The gate title also refers to the passes which are operable to gain
20 access to the digital asset via the gate title. The pass titles may be conceptualized as keys to the gate (i.e., the gate title) through which access to the desired digital asset is then provided. In this way, if the digital asset is changed in some way, only the gate title need be updated. The pass titles will remain valid for providing access to the gate title regardless of any changes to the digital asset. Examples of changes to the
25 digital asset include, but are not limited to, an alteration of the first digital asset, a change of location of the first digital asset, a change in encoding of the first digital asset, a change in meta-data associated with the first digital asset, a change in supported delivery mechanisms for the first digital asset, a change in content associated with the first digital asset, and a change in a schedule associated with the
30 first digital asset.

This pass/gate model of providing access to digital assets can operate as a push or pull model. That is, if a user has a pass, they can use the pass to get to the

gate, and then get to the asset through the gate title. On the other hand, a user can attempt to access the gate (e.g., by selecting a hyperlink in a Web page), in response to which a title helper or title management interface can indicate to the user that a pass is required, present the pass if the user has one, and even facilitate acquisition of the necessary pass if the user doesn't have one.

Using this approach, previously distributed passes may be enabled to indirectly access new or different digital assets simply by providing a corresponding gate title which recognizes those previously distributed passes as valid "keys." Again, this may be accomplished without altering the pass titles themselves. Thus, new passes do not have to be distributed for the new or different asset.

Referring now to FIG. 61, a simplified payment system is shown in which a pass is used based upon title technology that is stored in the user's title manager. A user goes to a website or other digital service or content mechanism 6101, and selects content or services for which there is payment 6102. A message will be displayed 6103 using either the usual user interface mechanisms of the system or it can be displayed using the mechanisms of the user interface of the title manager. In one embodiment, the title helper displays the message.

If the user does not wish to pay for this service 6104 or content then the user will be redirected through the rejection method that is chosen by the content or service provider 6105. If the user selects to pay for the service or content then the tokens will be deducted from the user's title manager, and a title enable pass will be placed into the user's title manager which will allow access to the service or content.

The user will be sent to the service or content 6108 and will be able to access that service or content while the pass is valid. The pass validity can be defined by a wide range of business rules and conditions. Possible embodiments of these business rules could be based upon number of times used, a time limit and minutes used.

Referring now to FIG. 62, a simplified title pass document structure is shown, according to one embodiment of the invention. The pass format is similar to that of other titles 6201 and 6203 except that within the title there is the pass identifier 6202, the exact format of the pass identifier is dependent on the implementation. For example, the pass identifier could be a centrally issued number or a hierarchical number scheme equivalent to IP addresses. The rules of the specific pass title define

the validity of the pass which could be based upon usage, time, or any other appropriate mechanisms.

Referring now to FIG. 63, a simplified title gate document structure is shown, according to one embodiment of the invention. The purpose of the gate title is to act as a gate within the calling mechanism for digital content or service that only allows valid title pass holders in. In one embodiment, content and services are Internet-based with a URL. In another embodiment, other non-Internet digital content and services can be supported. The title gate format is based upon the general format of a title 6301 and 6302. Within the title there is list of the valid pass identifiers. In one embodiment, the pass identifier in the gate title would be match with that of the pass title to determine validity. In another embodiment, another title mechanism would be used to determine validity. Within the gate title there is also a pointer to the valid content or if the user has no valid pass then there is an optional pointer for users that do not have a valid pass.

Referring now to FIG. 64, a simplified process for creating a title gate is shown, according to one embodiment of the invention. In 6401, the content or service provider defines the content or services for which they want title pass access. The provider then defines the title passes that will be accepted along with the URL or other mechanisms for specifying the location of the content. Optionally, the provider can define the location or URL if the user does not have a valid pass. This information is packaged up and sent to the title publisher 6403. The title publisher sends back a separate title for each piece of content that the provider has defined to have separate and distinct access control. The redemption URL for that gate title is generated and placed in the location of the web page in from which the user would access that content. Note that it is possible to have the same piece of content accessed from multiple locations using the same redemption URL. In other embodiments of the invention different mechanism would be used that support the different redemption methods.

Referring now to FIG. 65, a simplified process for pass access is shown, according to one embodiment of the invention. The user goes to a website or equivalent 6501 and selects content for which there is title pass access 6502, the URL which the user has selected 6503 redirects the user's browser to the title resolver. The

title resolver will get access the user's title passes, or the user will present the pass. The title resolver will then determine if the user has a valid pass 6504. If the user does not have a valid pass then the user will be rejected using the provider's defined rejection mechanisms 6505 and 6506. If the user has a valid pass then they will be
5 redirected to the content or service. In one embodiment, usage can be measured by metrics as minutes used or number of times used.

In another embodiment of the title system, a title can be used to represent promotional points that awarded based upon activities of the user. Examples of these activities include purchases, usage, clicking on adverts, providing marketing
10 information, and referring content or services to other users. The promotional points can then be exchanged for services, content, physical goods, currency, or promotional points based upon the business rules that have been put in place for that particular promotional point scheme.

There are a number of benefits of using the title system for promotional points. Examples of these benefits include the ability to trade and exchange based upon the
15 rules set down by the issuing party. The fact that a title cannot be copied and redeemed twice allowing providers of promotional point schemes to implement such a scheme without having to implement a complex centralized system to manage accounts of individual users and the points awarded to them. The transparency of use,
20 points can be automatically awarded without having the user going through a complex sign up or acceptance process.

Referring now to FIG. 66, a simplified architecture of a system that would implement the payment for web content and services using the title system is shown, according to one embodiment of the invention. In one embodiment, separate
25 architecture components may operate on separate computing devices. In another embodiment, these components can be operated on the same device. For example, the functionality of the title manager 6602 can be operated directly on the consumer device 6601 as a complete application. Likewise the functionality of the title resolver system 6604 may exist on the title publishing system 6603. Also the term network
30 refers to any mechanism that allows the transfer of data between computing devices. The title based payment system 6607 supports is promotional points.

Referring now to FIG. 67, a simplified promotion points title document is shown, according to one embodiment of the invention. Each promotional points title 6710 represents a specific promotional point type and a specific denomination such as 100 frequent buyer points. The promotional points title 6710 contains additional information regarding the promotional points such as issuer, type, and rules associated with the promotional this is indicated in 6711. Normally promotional points are tokens since ownership is dependent on possession and promotional points can be traded or transferred. If the issuer does not want the promotional points to be traded or transferred then the promotional points will be issued as a ticket rather than a token. As with all tokens an authenticator stub 6711 is included.

Referring now to FIG. 68, a simplified process for awarding promotional points is shown, according to one embodiment of the invention. Initially, a user clicks on an advert 6801 or other promotional device such as a survey or allowing the user's information to be placed in a contact database. Based upon the user's activity within that advert or promotional activity points will be awarded 6802. Once the user has finished they click the "get my points" 6803 or equivalent button and a title with X number of promotional points 6804 will be put into the user's title manager 6805.

The title manager is context sensitive and will store, order and present the points information in a form that is most appropriate, rather than just list all the titles as shown in FIG. 69 which shows one possible embodiment of the user interface. The wallet of the user is shown in a tree structure in one window 6901 and 6902, and the user selecting 6903 their promotional or reward points has them listed in a separate window 6904 with a summary of each type of points 6905.

Referring now to FIG. 70, a simplified automatic point collection process is shown, according to one embodiment of the invention. When a user enters a points enabled site 7001, the user's activities are monitored 7002 and each time an activity that results in a points award using an automatic method such as scripting the points title is generated and put into the user's title manager. Optionally, the concept of the title helper can be used to display the points collected while in that site. The user will continue collecting points titles until they exit that site. Promotional points titles for purchase embodiment can be made part of the transaction system, where points are placed into the digital lockbox of the transaction.

Referring now to FIG. 71, a simplified diagram in which promotional points titles can be mapped to the physical world is shown, according to one embodiment of the invention. Initially, a transaction or event occurs in the physical world, such as purchasing goods from a store, in which the customer receives a physical printed token 7101 with a unique ID. The user then enters that ID into the promotional points generator system through a web based interface or other appropriate mechanism and the user will have a promotional points title transferred to their title manager.

In another embodiment, points collection scheme provides the ability for a referral. That is, user1 shares content using the title mechanisms, described to user 2 and user 2 purchases that content or service promotional points will be issued to user 1. User 1 is identified as the recipient of the promotional points based upon the system being able to identify that the shadow title came from user 1. This referral mechanism can across multiple layers of referral based upon the rules set out by the promotional points issuer.

The mechanisms for redeeming the points may be the same as for a title currency purchase. One embodiment of the redemption method is the concept of exchanging one type of promotional points for another type based upon a defined exchange rate, equivalent to exchanging currencies. This would allow promotional points providers to co-market their schemes while enabling the user not to have a highly fractured set of promotional points.

In general, titles and the title management techniques of the present invention may be employed to facilitate a wide variety of promotions, incentive programs, and related transactions. For example, titles may be employed as a way to introduce a promotion in which a user is provided access to free digital content. Referring now to FIG. 72, the user might be provided access to a promotion title (e.g., a tag) along with a description of the nature of the promotion (7202). Such a title might be attached to an email, accessible via a hyperlink, represented by an object in a GUI, etc. Selection or acquisition of the title indicates that the user wishes to participate in the promotion (7204) and precipitates providing another potentially more restricted type of title (e.g., a ticket or a token) to the user (7206) which enables participation in the promotion. The terms of the promotion might impose conditions for acquiring the second title (7205) such as, for example, that the user provide personal information.

According to a specific embodiment, a title helper may be operable to run promotions and incentives relating to the underlying application and/or the user interacting with the application. That is, for example, the title helper could determine the nature of the underlying application or site (e.g., what the site is selling), and the nature of a transaction being initiated by the user (e.g., to preview an item for sale on the site), and provide an immediate incentive which is tailored with reference to that information (e.g., a coupon – in the form of a title – for the item being previewed).

Securities are generally financial instruments designed to help manage the price risk of investing in the underlying commodities or securities. For example, an option is a contract that gives the buyer the right but not the obligation to buy or sell a futures contract or a specified quantity of a commodity, security, currency or index at a specific price within a specified period of time, regardless of the current market price of the underlying item. A futures contract is a standardized agreement between two parties that commits one to sell and the other to buy a stipulated quantity and grade of a commodity, currency, security, index or other specified item at a set price on or before a given date in the future.

Securities, like other financial instruments, are typically traded in some type of organized marketplace, commonly called an exchange, where buyers and sellers are brought together. For example, a client sets up an account with a brokerage firm. The client then submits the buy or sell order to the broker, who then routes the order to the appropriate exchange (e.g., Chicago Board Options Exchange, American Stock Exchange International Securities Exchange, Pacific Stock Exchange, Philadelphia Stock Exchange, etc.). As with stocks, securities trading involves buyers making bids and sellers making offers. Orders for the securities may be executed on the exchange floors, where trading is conducted in an open, competitive, auction-style market, or over an electronic network. Once orders are executed, the positions appear in the trader's brokerage account at which point they generally must be paid for in full.

However, purchasing a security in an exchange may also entail significant transaction costs, particularly for relatively, inexpensive commodities. That is, when the market price of a traded item is substantially smaller than the transaction payment or commission cost, the transaction itself may be too costly for both the buyer and the seller.

Therefore, according to a specific embodiment of the invention, a title transaction system is provided to enable the secure and efficient trading of securities. As discussed above, a title is generally an object that may have a number of elements and attributes including embedded digital content, ownership attributes, copy permissions, and others as described herein. A title can represent the rights to a single
5 piece of digital content or a single resource, or it can represent the rights to a multitude of digital content and resources and in a variety of formats. The digital content rights, such as the ability to exchange or copy, are determined by the content publisher. Furthermore, a title can also represent the rights to another title or
10 multitude of titles, which in turn express rights to digital content or resources.

A title may also be used to represent a specific security. In this way, buyers and sellers can initiate a variety of exchanges with each other depending on the type of security and the rules associated with that security. These exchanges can take the form of trades or transfers. In the case of trades, offers can be reviewed, and then
15 subsequently accepted, canceled, or a counter-offer can be presented. The counter-offer process can continue until satisfaction, or until trade is canceled.

In addition, in order to help protect the integrity of the trade, a chained hash cryptographic technique may be used to guarantee that only a single instance of the securities title is in circulation at any one point in time. The title management and
20 publisher structure may perform verification on the chained hash to ensure its integrity. The chained hash technique may be implemented in such a way as to provide benefits typically associated with one-time password and digital cash systems. However this implementation may be modified to provide a high degree of integrity around the use of titles within the ecosystem.

The chained hash technique can be combined with additional controls that work in conjunction with the security classification element to provide varying degrees of security for the securities title. These additional controls may include
25 cryptographic key-splitting techniques as well as multi-user and multi-factor authentication.

The securities title may also have at least one stub object associated with it in order to verify the integrity and valid instance of the title. In addition to identifiers, the stub object may contain security indicia, such as the indicia required by the
30

chained hash technique, in order to validate the single instance and valid ownership of the securities title. This stub object may change state on every redemption, exchange, and revocation of the securities title.

5 In general, any of the features and functionalities of a title object described herein or enabled hereby (e.g., see the description above with reference to FIGs. 29 et seq.) may be employed in a securities title object to facilitate the trading of securities.

10 Referring now to FIG. 73, a simplified architecture of a title based securities system is shown, according to one embodiment of the invention. Although the diagram shows a particular configuration of components operating on separate computing devices, these components can be operated on the same device or different devices in various combinations. For example, the functionality of title manager 7302 can be operated directly on the consumer device 7301 as a complete application. Likewise the functionality of the title redemption system 7304 may exist on the title publishing system 7303. The term network may refer to any mechanism that allows
15 the transfer of data between computing devices. In one embodiment, separate architecture components may operate on separate computing devices. In another embodiment, these components can be operated on the same device.

20 Referring now to FIG. 74, a simplified process for trading securities using a title based securities system is shown, according to one embodiment of the invention. The securities title is issued by a trusted party 7401 that will guarantee the security. It is expected that the issuer will be an established entity within the marketplace that the security represents. For example if it is a wager then the issuing party would be an established bookkeeper or if it is a wine option then the established party would be a winery.

25 The securities title is purchased by a user 7402 who will hold the securities title until such point that they wish to trade it 7403 or redeem it 7408. If the user wishes to trade or sell the securities title they will offer the securities title on the market maker 7404, or in other embodiments other mechanisms could be used for establishing the trade such as trading bots and or any of a variety of forms of
30 communication between the parties involved in the trade.

Once the terms of the transaction have been agreed upon 7405, be it by automatic rules or by user intervention, the securities title will be exchanged for the

offer which will be in title form and could be another securities title or some form of payment. According to a specific embodiment, the mechanism for trade 7406 will be a digital lockbox (e.g., lockbox 7308 of FIG. 73) which will provide appropriate verification mechanisms. As part of the trade process the authentication stub of the titles will be updated by presenting the titles to the title revolver. If the securities title requires some form of legally binding contract then the trading process may include steps that bind the new user to the terms of the contract.

Once the trade has occurred, the new user can hold onto the title, trade it again or redeem it. The redemption process 7408 for the securities title will be dependent upon what is being represented but the mechanism will include the securities title holder presenting the securities title to the original party which will then honor what is represented by the security title.

As discussed above, in a title-enabled trade, there are the two parties involved each with a title manager acting on his behalf, and the lockbox which mediates the trade. The title managers and the lockbox can automatically verify the titles in the lockbox and the compliance with associated rules or regulations, thereby facilitating the automatic execution of trades. For example, the title manager of the intended recipient of a security may verify the contents of the lockbox to make sure that it contains what the recipient requested, and submit payment automatically (also through the use of titles). On the reverse side, the title manager of the selling party may verify that the expected funds (in the form of titles) have been deposited in the lockbox. The lockbox may also verify certain details of the trade with reference to the redemption methods and rules specified in the security title or additional methods and rules before it will release either of the security or payment titles.

As mentioned above, the security title of the present invention may be implemented as described above with reference to FIGs. 29 et seq. According to specific embodiments, a security title implemented according to the invention embodies redemption methods that are bound to the relevant securities industry. Such a redemption method might, for example, link to a "terms of use" description which describes any restrictions on the use or transferability of the underlying security. The intended recipient of the security may therefore employ this redemption method to determine whether he wants to proceed with the trade. That is, if the recipient is

looking for a tradeable security and the terms of use indicate that the security is non-tradeable, he can reject the trade.

According to a specific embodiment, the redemption methods embodied in the security title may be restricted in various ways. More specifically, according to a specific embodiment, three classes of redemption method are contemplated: private, public and protected. A private redemption method can only be executed by the owner or holder of the security (depending on whether the security title is a ticket or a token). For example, the private redemption method can provide the ability to redeem the security for actual value, therefore only the owner or holder of the security should be allowed to execute the method. A public redemption method can be executed by anyone. As an example, someone can execute a public redemption method during a trade to verify the security; they could also execute a public redemption method to make contact with an issuer of the security in order to validate the security or business rules associated with the security. In this case, the redemption could be automated or manual. A protected redemption method can be executed by anyone in possession of a corresponding title object, or authenticated according to the rules associated with the redemption method. Thus, each party to a title-enabled securities transaction has a specific set of redemption methods they can execute (i.e., with their title managers) in order to validate a contract.

The three types of redemption methods provide granular access and usage of the security, and provide flexibility on the creation of various types of securities. This is advantageous during the exchange and use of securities, whereby different parties involved in the exchange and use of the security will have varying degrees of authorized access to the redemption methods. For example, during an exchange, the receiving party may only gain access to the public methods, but the lockbox escrow process maybe authorized (via a different title object) to gain access to protected methods. The authorized access by the lockbox can be used to execute other trade specific methods that only a secure escrow process will be permitted. These trade specific methods could invoke notifications or trigger other events. Additionally, the security could be created and provided with additional value-add, or security related services that would be accessible only to a particular membership. In this case the protected methods would grant access based on someone having a particular title

object or being authenticated properly in accordance with the private method. As an example, an audit group and or commission can be granted access to the private method for audit or tracking purposes, and this method can be executed using a automated or manual process.

5 A lockbox employed to enable title-based securities transactions may be implemented and include any of the functionalities described herein (e.g., see FIGs. 37 et seq.). According to various embodiments, such a lockbox has the ability to execute redemption methods to verify trade details. For example, the lockbox may be operable to verify the trade rules and/or terms of use for a specific security, e.g.,
10 whether the security is tradeable, to whom is it tradeable, whether there geographic or other regulatory restrictions, etc. The lockbox may also be operable to execute methods which generate notifications. For example, such a method might notify a regulatory body, e.g., the SEC, of a trade which occurs within a certain restricted time period or which exceeds a certain amount. According to various embodiments and as
15 described elsewhere herein, redemption methods and rules associated with both title objects and lockboxes may depend on or point to a dictionary which defines additional rules which must be executed or applied.

 It should also be noted that although many of the examples discussed above refer to transactions involving digital goods such as digital content files, the flexible
20 nature of the title object also makes it suitable for enabling transactions relating to the delivery of other types of digital assets, e.g., services, over networks. Such services may relate, for example, to enabling communication between and among devices, but they also may relate to other types of services, e.g., professional services, which may be delivered via such communication channels. Some examples will be instructive.

25 According to various embodiments of the invention, a Web-based application is provided which employs title objects as a basis for delivering communication services. According to more specific embodiments, a variety of sophisticated title-enabled functionalities may also be provided with such communication services to provide the capabilities of a so-called 4G (Fourth Generation) device on a personal
30 computer. Such capabilities may include, for example, the download of applications and media, and the sharing of the same with other users and devices. Integrated payment capabilities and access rights management capabilities may also be provided.

Such additional capabilities may be enabled through the use of suitably configured title objects as discussed herein. In addition, the mode of communication enabled by various embodiments may be at least partly facilitated in the primary interface through which the communication services are accessed. For example, the interface
5 could include a streaming video window which shows one of the participants in the communication.

A specific embodiment of the invention by which communication services are provided will now be described with reference to the flowchart of Fig. 75. A user of a personal computer (or any type of computing device) launches a communication
10 services interface which includes title management capabilities described elsewhere herein and by which the communication services may be accessed (7502). According to a specific embodiment, the communication services interface is operable to receive signals from a microphone and a video camera associated with the computer for transmission to other participants in a particular communication session. In addition,
15 the communication services interface is also operable to translate the information in packets received from other session participants for presentation in a streaming video window in the interface and over speakers associated with the computer. Any of a wide variety of conventional techniques may be employed to achieve this functionality. That is, the communication session may use any of a wide variety of
20 media and modes of communication, e.g., voice, video, text, instant messaging, etc.

To initiate a communication session, the user selects a particular service in the interface (7504) which results in a communication title object being presented to a communication service provider (7506). As will be understood with reference to the various title structures described herein, the structure of such a communication title
25 object may vary considerably and may represent a wide variety of communication services. For example, the service provided could be an open-ended voice communication session with another computer or phone for which the user might be billed. Alternatively, the service could be prepaid for a communication session of a specific duration. As will be understood, payment for communication services could
30 be effected using title objects as described elsewhere herein. As yet another alternative, the communication session might be the joining of an ongoing conference

or Internet chat. Such a service could be free, but access might be limited only to holders of the proper title objects.

In response to presentation of the communication title object, the user might be prompted for the necessary information for connecting with the person to be called, e.g., phone number, URL, e-mail address, instant or text messaging address, etc. (7508). Again, it should be understood that the capabilities of the title-enabled contact management system described herein may be leveraged to facilitate this part of the process. The communication session is then established (7510).

According to some embodiments, title-enabled transactions relating to various types of digital assets (goods and services) may be facilitated during a communication session (7512). That is, the participants in a call may share or sell such digital assets using title objects as described herein. For example, to support such transactions, identity management, rights management, and payment options can all be facilitated using appropriately configured title objects.

The communication session is terminated when the participants request termination or when a predetermined session period has expired (7514).

Whether or not title-enabled transactions are facilitated in the context of a title-enabled communication session, it will be understood that the title objects and title management systems of the present invention may be employed to facilitate the delivery of a wide range of services. For example, various embodiments of the invention "productize" communications sessions by expressing access to such sessions with expert professionals (e.g., lawyers, physicians, tutors) through the use of titles. Such title object might, for example, specify the nature of the services to be provided, the length of a session, and the cost of a session. Identity and rights management, and a variety of payment options may be facilitated through the use of titles as well. Such payment options might include alternative payment models such as, for example, flat fee per session, time-based (metered) payments, etc. According to the invention, a vast array of professional services could be made accessible through a single interface. Such services might include, for example, legal consultation, language instruction, tutoring, expert advice, etc.

According to an embodiment illustrated by the flowchart of Fig. 76, access to professional services is provided. A user of any type of communication device, e.g.,

personal computer, wireless communication device, etc., launches a professional services interface which includes title management capabilities described elsewhere herein and by which the professional services may be accessed (7602). In response to the user selecting a particular service in the interface (7604), a services title object is presented to a service provider (7606). For example, the user might select an icon representing a free half-hour consultation with a specific professional (e.g., an attorney) selection of the icon resulting in the corresponding title object being presented to the service provider facilitating the communication.

A communication session between the user and the professional is then initiated (7608). According to some embodiments, a title-enabled communication session such as described with reference to Fig. 75 may be initiated. That is, selection of the service may also precipitate presentation of a corresponding communication title object which causes the communication session to be initiated. According to other embodiments, a wide variety of actions may be taken to deliver the services of the professional. For example, an appointment can be made with the professional which is then communicated to both parties. Alternatively, the professional can be notified by email that the user is attempting to access her services, and can be given the means with which to contact the user. For example, the email could provide contact information for the user, or even a communication title object for establishing a communication session between the professional and the user. As will be understood, the various ways in which this may be accomplished within the scope of the invention are numerous. The important aspect of the invention for these embodiments is that access to professional services is enabled through the use of title objects.

If the professional services being delivered for remuneration, payment for the services may be facilitated (7610). As discussed above, different payment models may be employed. And according to some embodiments, payment may be facilitated using any of the title-enabled payment options discussed herein. The session is terminated when one of the participants requests termination or when a predetermined session period has expired (7612).

As discussed above, the techniques described herein are well suited for supporting transactions involving the exchange of a wide variety of digital content.

Further techniques for facilitating such transactions will now be described with reference to the remaining figures.

5 According to one such technique, title objects for digital assets are automatically created with reference to the characteristics of the digital assets themselves. According to one approach, available metadata are used in an ad hoc way to make the digital assets readily available for sharing. The title objects created according to such techniques are generally described above with reference to Fig. 29 et seq.

10 Referring to Fig. 77, a user selects a particular digital asset to be "title-ized" (7702). According to one embodiment, this is accomplished by "dragging and dropping" the digital asset into the user's collection of title-ized digital assets. The collection may be represented, for example, in a title management interface implemented according to various embodiments of the invention described herein.

15 Metadata associated with the selected digital asset are then obtained (7704), and these data are then used to construct and populate a corresponding title object (7706). For example, if the digital asset is a JPEG photo, the size, bit depth and other information are obtained from the JPEG header. In addition, the filename and the physical location URL are noted so that the asset may be made available for delivery to others who come to possess title to the JPEG. A thumbnail may also be generated from the JPEG data itself for preview. If the asset has richer metadata available, e.g., MP3 tags or an MPEG-21 digital item with detailed metadata, this information may be incorporated into the title object. Specific embodiments allow "glosses" on available metadata such as, for example, descriptions or human-friendly naming.

25 According to some embodiments, the user may be prompted for additional parameters required to set up the title (7708). For example, the user might be asked whether they want to charge others for or restrict access to the asset. As discussed above, the answers to such questions would result in a different types of title objects than if the user intended to make the asset freely available.

30 Once the title object has been created for the digital asset, transactions relating to the digital asset, e.g., sharing, trading, or selling of the digital asset, may be facilitated (7710).

According to some embodiments of the invention, title objects facilitate device independent delivery of digital assets according to recipient capabilities and preferences, and media type. According to specific ones of these embodiments, such title objects may be generated according to the technique described above with reference to Fig. 77. Referring to the flowchart of Fig. 78, an owner of a digital asset selects the digital asset (7802), and an intended recipient for the digital asset (7804). According to one embodiment, the intended recipient may be selected from among a collection of title-based contacts. The asset owner then "gives" the asset to the recipient (7806). This exchange may be accomplished in a variety of ways. For example, according to a specific embodiment, it may be accomplished by "dragging and dropping" an icon representing the title object corresponding to the asset to a folder (e.g., in a title management interface) to which the recipient has access (e.g., a shared folder in a P2P network, or a folder on a third party network). Alternatively, a link to the title object may be emailed or sent via instant messaging.

In any case, once the recipient receives title to the asset, he or she may select from a number of delivery methods enabled by the title object (7808). For example, if the asset is a JPEG, the recipient might be given the options of downloading the JPEG to his computer, having it delivered to his mobile phone, or having it printed by a third party, e.g., Ofoto.com, and sent to his home via regular mail. The downloading may be accomplished via a third-party server, or in a peer-to-peer (P2P) fashion, i.e., directly from the owner's hard drive to the recipient's hard drive. Alternatively, for a mobile or picture phone delivery option, the recipient would provide his phone number, thereby causing a session to be initiated during which the JPEG is transmitted to the phone. In this way, the flexibility of the title object of the present invention (particularly with regard to delivery method) is leveraged to allow interactions among widely heterogeneous user populations and media types.

As mentioned above and according to a specific embodiment of the method described with reference to Fig. 78, users may share digital assets stored in storage devices over which they have control in much the same way that a user can publish such assets in a shared folder on a P2P network. However, rather than making the contents of such a folder available to all third parties on the network for browsing and download, users may employ title objects to facilitate the sharing of the assets, thus

enabling only authorized parties to obtain the content. That is, there is a transfer of rights (as represented by a title object) which precedes the P2P sharing. According to such an embodiment, an owner of title-ized digital assets places them in a shared folder on a P2P network. She then shares the titles associated with the assets with friends in any of a variety of ways, e.g., as described above with reference to Fig. 78. Thus, only authorized persons on the P2P network can access or obtain the digital assets. And as described above, the recipients may select the appropriate delivery method depending upon what is allowed by the title object each holds.

P2P sharing enables users to share files and other digital objects from devices under their control. However, when users go offline, their files become unavailable to others on the network. This issue is particularly problematic when the objects being shared are large, e.g., several megabytes, and have correspondingly long download times. In such cases, it is much more likely than with a small object that the source of a large object (i.e., a binary large object or blob) will go offline while the object is being downloaded. Therefore, according to a specific embodiment of the invention, a hosted service is provided which guarantees availability of digital assets placed with the service.

According to one such embodiment illustrated in Fig. 79, a user selects a digital asset from her hard drive to share (7902). If the digital asset has not already been title-ized, a title object is generated (7904). As will be understood, the title object may be generated using any of the models and techniques described herein including, for example, the automatic title object generation technique described above. The user then selects a period of time, e.g., 7 days, during which she wants to ensure the digital asset is available to the intended recipient (7906). The hosted service provider determines the size of the digital asset and uses the desired period of availability to calculate a fee (much as any overnight delivery service does) (7907). The user makes payment (7908), and the digital asset is uploaded to a temporary network store, i.e., the "drop zone," maintained by the service provider (7910). The intended recipient then receives a notification that the item is available for the specified period and access to a title object corresponding to the item (7912). Alternate embodiments are contemplated in which the recipient pays, e.g., C.O.D. It will be understood that, as with other embodiments described herein, identification of

the intended recipient and payment for the service may be accomplished using the title-enabled techniques described herein.

This guaranteed availability service cannot necessarily guarantee delivery of the title-ized items, i.e., that the intended recipient will redeem the title during the specified period. Therefore, according to another embodiment, guaranteed delivery of digital assets is enabled by incorporating a more persistent network store to which the intended recipient has access. The digital asset to be delivered may then be pushed to the persistent store by the service provider (7914) upon receipt of the asset from (and perhaps payment by) the sender. This “drop box” may be located in a variety of places such as, for example, within the service provider’s network, in the recipient’s network, or at some trusted third party site, e.g., an ISP, to which the recipient has reliable access. According to a specific embodiment, recipients of such deliveries register with the service provider in advance, during which registration one or more “drop zones” are established.

As discussed herein, the nature of the transactions enabled by the title objects and title management capabilities of the present invention can vary widely. According to one set of embodiments, title objects are employed to enable a distribution mechanism by which intended recipients do not receive rights to the digital asset, but an offer to purchase or obtain rights to the digital asset. According to some embodiments, such an offer may be precipitated by the actions of a user which are incompatible with the rights defined by a title object currently held by the user. An example of such an embodiment is illustrated in Fig. 80.

A user might have a title corresponding to the delivery of a particular object which indicates that the title is not shareable, but that the user may offer the title to other users for purchase. When the user attempts to share the title with another user (8002), the system recognizes this (8004) and, instead of making a title available to the intended recipient which provides access to the digital object (8005), an offer title object is generated (8006), and an offer to purchase the object is communicated to the intended recipient (8008), the offer being enabled by the offer title which provides “preview” rights and “buy it” rights (as opposed to “delivery” rights). According to a specific embodiment, the offer title is a transformation of the title held by the offering user.

According to another embodiment of the invention illustrated in Fig. 81, titles are employed to enable syndication of content stored on a syndication site on independent sites. For example, an operator of a hip-hop blog might want to sell ring tones, games, etc., on his site. A user representing the operator can surf through content on the syndication site (8102) to identify and select appropriate categories of content for the site (8104), e.g., ring tones/hip-hop/East coast. The user registers the blog operator with service (8106) which generates some HTML for the blog site (8108) which will enable users of the blog site to access the desired content. That is, when a visitor accesses the blog site (8110), the embedded HTML accesses the syndication server (8112) and identifies content which corresponds to keywords set by the blog operator's representative relating to the content and character of the blog site and its visitors (8114). According to a specific embodiment, the content is dynamically identified by comparing the keywords provided by the blog operator's representative with the metadata in the title objects associated with the content on the syndication server. Thus, when visitors to the blog site arrive (or soon thereafter), links to highly targeted content is presented (8116), e.g., three popular hip-hop ring tones appear in a sidebar. When the visitors click on the links (8118), a title management interface appears (8120) containing a preview of the content, and mechanisms to make the purchase. Again, these functionalities may be enabled by the titles. According to a specific embodiment, the revenue derived from such transactions may be shared with the independent site operator (8122).

According to another set of title-enabled techniques, all of the functionality required to facilitate a title-enabled transaction is transmitted as a lightweight flier over an electronic network to a user's device. These techniques takes the individualized digital asset(s) (as represented by the title), and wraps it/them in a digital flyer which includes full presentation capabilities (e.g., Web/Flash, etc.), product pricing and other information, and a built-in account setup, checkout, and delivery initiation function. These digital flyers can be transmitted via a wide variety of channels including, but not limited to, email, the Web, mobile communication devices, etc.

According to some of these embodiments (an example of which is illustrated in Fig. 82), the product, as well as store and checkout capabilities are encapsulated in

a lightweight XML/HTML file. In one implementation, the flier is generated (8206) and returned (8208) in response to a user-initiated search of a network or site which is title-enabled (P2P, mobile device, web sites, etc.) (8202). Alternatively, the flier is generated and returned in response to selection of a banner ad (8204). In the former
5 implementation, the flier contains title objects for digital assets of any of a variety of media types (e.g., video mp3s, ring tones, games, etc.) corresponding to the search keywords. In the latter, the flier contains title objects for digital assets corresponding to the banner ad. As with any of the embodiments of the invention, the title objects transferred in accordance with these embodiments may correspond to any of a wide
10 range of rights to the corresponding digital assets, e.g., preview, purchase, download via different delivery options, etc. In addition, it should be understood that the digital flier and the associated title objects may be sent to the user via a variety of channels, e.g., over the Web, via email, via text or instant messaging, etc. The title objects returned with the digital flier are provided in an interface (8210) which includes a
15 variety of other embedded title-enabled functions, e.g., buy, register, etc. The user may then employ the embedded capabilities of the flier to engage in transaction relating to the digital assets represented by the returned title objects (8212).

As mentioned above, the lightweight flier may be returned in response to a search of a P2P network to find, display, and/or use digital assets. According to one
20 such embodiment, title management capabilities as described herein are explicitly supported in the interface and search mechanisms with which each user accesses the P2P network. According to such an embodiment, the transmitted flier need not include all of the necessary functionalities and might only include, for example, the title objects necessary to complete a given transaction. Also, in such an embodiment,
25 an affiliate payout program may be implemented in which revenue is shared between the P2P network and the provider of the title-enabled technologies. Priority sort (like paid search placement) may also be included.

There are products and services offered online which have a high risk of transaction repudiation. The rules by which credit card issuers typically handle
30 repudiations in "card not present" transactions such as these often result in the provider of such products and services being blacklisted by the credit card issuers. That is, the merchant is penalized for the behavior of its customers. Therefore,

according to various specific embodiments, titles are employed to enable online payment techniques which are alternatives to credit cards. According to one such embodiment, a digital promissory note (represented by a title object) may be provided to a merchant in lieu of cash settlement. This allows the merchant to take on the risk of repudiation directly. According to a specific embodiment illustrated in Fig. 83, a consumer browses available goods and services on a merchant site (8302), identifies specific ones of the goods or services for consumption (8304), and obtains a promissory title object to facilitate that consumption (8306). The consumer then presents the promissory title object to the merchant site for the goods or services (8308). Upon receiving the promissory title object, the merchant provides the corresponding digital assets (8310). According to one implementation, the promissory title object is provided by an independent and trusted third party site. The promissory title object identifies the specific transaction using a combination of a variety of data relating to the transaction including, for example, the date and time of the transaction, the identity of the consumer, the identity of the merchant site, the identity of the digital goods or services purchased, the amount of the transaction, etc. Settlement occurs, i.e., the merchant gets paid, when the consumer provides good funds to the trusted third party (8312). This effectively amounts to the merchant setting up account relationships with consumers which are mediated by the trusted third party. According to various embodiments, the transactions may be atomized such that each transaction has its own promissory note. Each such note is separately maintained for both the consumer and merchant, and payment by the consumer may be resolved to a particular promissory note, i.e., rather than having only a running total available. According to different approaches, consumers can selectively pay off notes, or pay a sum of money which is applied algorithmically to the notes, e.g., by oldest, largest, etc.

At this point, the myriad ways in which the techniques of the present invention enable commerce and sharing of digital goods and services should be apparent. According to one set of embodiments illustrated in Fig. 84, a method for creating a title-enabled store which employs such techniques is provided. A site operator wishing to engage in transactions relating to his digital assets first generates at least one title object for each of the assets (8402). The title objects, which may generated

according to any of the techniques and models described herein, include categorization data which relates the corresponding digital assets to a categorization scheme which is the basis for a content catalog (8404). XSLT templates are then applied to generate HTML which includes all of the necessary information and functionality to facilitate transactions relating to the assets (8406). For example, such functionalities might include search capabilities for browsing of the content catalog to identify desired assets, and payment capabilities to purchase such assets. Thus, store generation is based on the characteristics of the assets themselves. Content catalog plus XSLT templates, support for branding and product placement, e-commerce features, results in self-service co-brandable content stores that may be designed, stocked, and brought up by any authorized party.

According to some embodiments, code is dynamically delivered in an HTML page which launches a Flash application which provides access to title objects and the title management capabilities described herein. According to others embodiments, these capabilities are delivered via a browser plug-in, e.g., an ActiveX control, which functions as a proxy in writing a page. The plug-in might be offered, for example, as an opportunity to extend the capabilities of typical Internet search engines by initiating searches of sources not ordinarily searched by such search engines, e.g., paid database searches. The content in such alternate sources is title-enabled as discussed herein. Referring now to Fig. 85, a user wishing to extend the search capabilities of search engines accessed via his browser downloads the plug-in (8502). When the user subsequently types key words into a search engine (8504) the search engine returns the typical list of search results (8506). The plug-in simultaneously employs the same key words to search title-based content available on one or more title-enabled site (8508). The plug-in then configures the search results page to include these as content offers along with the search results returned by the search engine (8510). Where the content offers are for purchase of the content, the plug-in may provide mechanisms in the page by which a title-enabled purchase of the corresponding content may be initiated (8512). For example, the user might initiate a Google search for "EU Privacy Policies." Along with the Google search results are paid search results found by back-end searching through the Lexis/Nexis databases. Any of these can be purchased using a buy button which is also provided on the page

by the proxy. As will be appreciated, such an approach has the potential to return a considerable amount of content which traditional web search engines could not.

According to a particular class of embodiments, a client application may be downloaded to a wireless handset to enable collection, sharing, and viral distribution of digital content using titles. It should be noted that the client application may be implemented to operate with a wide variety of handset types including, but not limited to, J2ME (Java 2 Platform, Micro Edition) clients, BREW (Binary Runtime Environment for Wireless) clients, etc., and any other handset type. The invention should therefore not be limited to any particular handset type. According to some embodiments, the client application is operable to “retrofit” existing content found on the handset when it is downloaded. That is, previously downloaded content in the handset user’s collection is automatically “title-ized” when the client app is downloaded.

According to a specific embodiment illustrated in Fig. 86, when a user downloads the client application to his handset (8602), the client app determines whether there is any digital content (e.g., ring tones, images, audio files, etc.) stored on the handset (8604). If digital content is identified, the client app communicates this information back to a hosted digital commerce engine, e.g., DCE 1204 of Fig. 12A (8606), which creates titles for each of the identified digital content (8608). According to various embodiments, this may be accomplished using any of the title creation techniques described above or equivalents. According to a specific embodiment, title creation is accomplished in a manner similar to the automatic titling technique described above with reference to Fig. 77.

According to a specific embodiment, the digital commerce engine compares the digital content identified in the handset to a catalog of digital content (8610) to identify additional information relating to the identified digital content (8612). Such additional information might include, for example, meta data corresponding to the digital content or links, e.g., URLs, which would facilitate purchases of the identified, additional, or related content. The catalog might identify, for example, content which has been sold into such handsets over some time period, e.g., the last 3 years.

According to a specific embodiment, the additional information identified from the catalog may be employed by the digital commerce engine in the creation of

the titles for the identified content. Such information might, for example, indicate what rights should be made available for the content by the creation of the title. For example, whether or not a title should be designated as shareable or restricted in some way might be indicated.

5 In addition, or alternatively, the title created by the client application may provide a mechanism, for example, by which a holder of the title might be able to purchase the corresponding digital asset. The title created might also facilitate a preview of the digital asset. In such cases, the meta data from the catalog may be used to generate human readable information which is displayed with or as part of the
10 title on the handset to identify the digital asset (e.g., this is a ring tone from Usher featuring Ludacris) and, possibly, instructions for previewing and/or acquiring it.

The titles created by the digital commerce engine are then made available by the digital commerce engine for management by the client application (8614). That is, the client application can then interact with the digital commerce engine to gain
15 access to and engage in transactions (e.g., sharing) with the created titles as described elsewhere herein. Such titles may be acquired via the handset or via any other title-enabled device, e.g., a personal computer on the Web.

According to a specific embodiment, the client application can have any or all of the title management capabilities described in this specification, allowing it to
20 manage and engage in transactions with any kind of titles including, for example, a title representing content which is much too large to store in such a handset, e.g., a multi-gigabyte movie, or titles acquired via other title-enabled platforms. Similarly, a user could manage the title acquired via the handset on the other title-enabled platforms such as those described elsewhere herein. In addition, transactions can be
25 conducted with any other title-enabled platform including, for example, another handset with the same or similar capabilities, a PC, a cable device, or a gaming console. Thus, these embodiments of the invention enable transactions using wireless handsets (including handset-to-handset transactions) involving any digital asset which can be represented by a title, whether or not the digital asset can be directly
30 experienced via the handset.

Embodiments of the present invention are contemplated in which the client application described may also enable title-based transaction with devices not

previously title-enabled. That is, when a device which is title-enabled attempts to share a title with another device which is not title-enabled, the user of the second device is notified (e.g., via SMS or email) of the pending transaction. The user is then given the option (e.g., using a hypertext link) to initiate download of the client application described above and receive the capability to engage in title-based transactions.

It should also be understood that while embodiments in the immediately preceding paragraphs have been described with reference to handsets, it should be understood that the techniques described are not limited to that environment. For example, the automatic titling of a previously downloaded collection of digital assets upon the downloading of an application, applet, or plug-in could be achieved in any kind of network environment and on any platform or device in which title-based transactions may be conducted.

According to another class of embodiments, consumer relationships may be readily captured and maintained, such relationships then providing marketing opportunities as well as opportunities for facilitating title-based and other types of transactions. Embodiments will be described below with reference to SMS interfaces and wireless handsets. These references are merely for exemplary purposes. It will be understood that the basic techniques described may employ a wide variety of interface and device types and in a wide variety of environments without departing from the scope of the invention.

According to a specific embodiment illustrated in Fig. 87, a wireless handset user receives instructions to send a message (8702), e.g., a text message, to a particular short code, phone number or email address using his wireless handset to receive some premium, e.g., a ring tone or other digital content, a printable coupon, etc. The instructions might, for example, be associated with a recently purchased product (e.g., on a label or coupon), on an event ticket (e.g., concert, ball game, etc), in a banner ad on a Web page, in a print ad, broadcast on radio or television, etc.

As will be understood, the instructions for sending the message may be communicated by virtually any medium in any context. In some cases, the instructions may be used by anyone receiving them. In others, the instructions may require that the user include specific information in the message which effectively

limits access to the premium to an exclusive set of users. For example, the instructions might request that a unique code on a concert ticket (which may only be used once) be identified in the message for access to ring tones for the artist performing at the concert, i.e., one access per customer. As will be understood, such
5 unique identifiers may be delivered and processed in any of a wide variety of ways.

Regardless of how the instructions are delivered to the user, once the user sends the requested message to the identified number or address (8704), the message is received by, for example, a server (8706), and the handset's phone number is captured (8708). According to some embodiments, where available, information
10 about the handset carrier is also captured. The message generated by the user could be, for example, an empty SMS message, or could include additional information such as, for example, information responsive to the particular promotion, e.g., votes, quiz answers, etc.

A temporary password is created (8710) and pushed (e.g., using an HTTP post or an XML/SOAP call), along with the captured phone number, to a process, e.g., a
15 digital commerce engine (DCE) such as any described herein (8712), which uses the information to create an account (8714). According to a specific embodiment, the phone number is employed as a log in ID for the account and the temporary password, obviously, as the password.

A message is then generated (8716) and sent back to the handset (8718) which
20 instructs the user how to obtain the premium. For example, the message might include a URL and instruct the user to use the log in ID and the password to gain access to digital content at the URL. The message might also outline or link to conditions to which the user must agree before proceeding, e.g., conditions agreeing
25 to receive SMS marketing messages. According to a specific embodiment, the user can subsequently go to the URL or a related URL to "turn off" such marketing messages.

The user then accesses the URL, inputs the required information, and gains
access to the premium (8720). According to various embodiments, additional
30 information, e.g., personal info, email address, etc., may be captured for a variety of purposes.

According to a specific embodiment, when the user accesses the URL, the transaction involving the premium, e.g., the downloading of digital content, may be facilitated using the title-enable technologies described herein. That is, any digital assets involved in the transaction may be represented by title objects which are exchanged and managed as described above. According to an even more specific embodiment, creation of the user account also includes the downloading of a client application to the user's wireless handset (e.g., as described above with reference to Fig. 86) to facilitate further titled-based transactions. Thus, using the mechanism of "texting in," a persistent user account may be created almost instantaneously which will then enable the user to engage in further transactions (title-based and otherwise) relating to digital assets.

Conclusion

While the invention has been particularly shown and described with reference to specific embodiments thereof, it will be understood by those skilled in the art that changes in the form and details of the disclosed embodiments may be made without departing from the spirit or scope of the invention. In addition, although various advantages, aspects, and objects of the present invention have been discussed herein with reference to various embodiments, it will be understood that the scope of the invention should not be limited by reference to such advantages, aspects, and objects. Rather, the scope of the invention should be determined with reference to the appended claims.

What is claimed is:

1. A computer-implemented method for facilitating transactions in a network using title objects, each title object including title data identifying a corresponding digital asset and access rights to the corresponding digital asset, the method comprising:

providing title helper code in the network, the title helper code being operable to process the title objects;

coupling the title helper code with an application which is not, by itself, operable to process the title objects; and

facilitating transactions in the network involving the application and using the title objects, the title helper code processing the title objects on behalf of the application.

2. The method of claim 1 wherein providing the title helper code in the network comprises providing the title helper code on a first device in the network which is remote from a second device in the network on which the application is stored.

3. The method of claim 2 wherein the transactions correspond to user devices interacting with the application, and the first device comprises a server which is not one of the user devices.

4. The method of claim 1 wherein the transactions correspond to user devices interacting with the application, and wherein providing the title helper code in the network comprises providing the title helper code on each of the user devices.

5. The method of claim 1 wherein providing the title helper code in the network comprises providing the title helper code on a first device on the network on which the application is also stored.

6. The method of claim 1 wherein the title helper code comprises any of an overlay application, a plug-in application, and a virus application.

7. The method of claim 1 wherein facilitating the transactions comprises using the title helper code to manage selected ones of the title objects on behalf of users engaging in the transactions.

8. The method of claim 1 wherein facilitating the transactions comprises using the title helper code to facilitate payment for selected ones of the transactions using selected ones of the title objects.

9. The method of claim 1 wherein the application comprises application code, and wherein coupling the title helper code with the application comprises incorporating the title helper code into the application code.

10. The method of claim 1 wherein the application comprises application programming interfaces, and wherein coupling the title helper code with the application comprises integrating the title helper code with the application programming interfaces.

11. The method of claim 1 wherein the application comprises first code for generating transmissions to a URL, and wherein coupling the title helper code with the application comprises altering the URL such that the first code generates the transmissions to the title helper code.

12. The method of claim 1 wherein the application comprises any of computer application, a web application, a browser, a browser plugin, a server-side application, a wireless device application, an appliance application, an embedded computing process application, and a network device application.

13. The method of claim 1 further comprising presenting a promotion relating to the application using the title helper code and selected ones of the title objects.

5 14. The method of claim 13 wherein presenting the promotion comprises providing access to a first one of the title objects to a user interacting with the application, selection of the first title object by the user indicating a willingness to participate in the promotion.

10 15. The method of claim 14 wherein presenting the promotion further comprises providing access to a digital asset via a second one of the title objects in response to participation by the user in the promotion.

15 16. The method of claim 1 further comprising facilitating an incentive program relating to the application using the title helper code and selected ones of the title objects.

20 17. The method of claim 16 wherein facilitating the incentive program comprises awarding a first one of the title objects to a user interacting with the application, the first title object representing a reward reflective of the interaction between the user and the application.

25 18. The method of claim 17 wherein the reward comprises any of points, miles, currency, digital content, subscriptions, online events, physical goods, and services.

30 19. At least one computer-readable medium having computer program instructions stored therein for facilitating transactions in a network using title objects, each title object including title data identifying a corresponding digital asset and access rights to the corresponding digital asset, the computer program instruction being operable when executed by a computer to:

couple with an application which is not, by itself, operable to process the title objects; and

facilitate transactions in the network involving the application and using the title objects by processing the title objects on behalf of the application.

5

20. A computer-implemented method for providing access to a first digital asset in a network, comprising:

10 providing a first gate title object in the network, the first gate title object being operable to facilitate access to the first digital asset, the first gate title object including a plurality of pass title identifiers identifying a plurality of pass title objects which are entitled to facilitate access to the first digital asset via the first gate title object;

distributing the plurality of pass title objects in the network, each of the pass title objects including pass title data defining access rights to the first gate title object; and

15 providing access to the first digital asset via the first gate title object in response to presentation of any of the pass title objects.

21. The method of claim 20 further comprising altering the first gate title object to reflect a change to the first digital asset, the plurality of pass title objects still being operable to provide access to the first gate title object despite alteration of the first gate title object.

22. The method of claim 21 wherein the change to the first digital asset comprises any of an alteration of the first digital asset, a change of location of the first digital asset, a change in encoding of the first digital asset, a change in meta-data associated with the first digital asset, a change in supported delivery mechanisms for the first digital asset, a change in content associated with the first digital asset, and a change in a schedule associated with the first digital asset.

30 23. The method of claim 20 further comprising providing a second gate title object in the network, the second gate title object including second gate title data defining access rights to a second digital asset, the second gate title object also

including the plurality of pass title identifiers identifying the plurality of pass title objects which are entitled to facilitate access to the second digital asset via the second gate title object.

5 24. The method of claim 20 wherein the first digital asset comprises any of digital content, a service, another title object, a web page, a computing process, a computing event, rights to a physical object, and rights to a service.

10 25. The method of claim 20 wherein the first gate title object is operable to facilitate access to the first digital asset via at least one other gate title object.

15 26. The method of claim 20 further comprising, in response to an attempt by a user to access the first gate title object without presenting one of the plurality of pass title objects, notifying the user that one of the pass title objects is required to access the first digital asset.

20 27. The method of claim 26 further comprising determining whether the user has one of the pass title objects, and where the user has one of the pass title objects, using the pass title object to facilitate access to the gate title object.

 28. The method of claim 27 further comprising, where the user does not have one of the pass title objects, acquiring one of the pass title objects for the user.

25 29. The method of claim 20 wherein providing access to the first digital asset via the first gate title object comprises exchanging the first gate title object for a first one of the pass title objects in response to presentation of the first pass title object by a user, and transmitting data corresponding to the first digital asset to the user in response to presentation of the first gate title object.

30 30. A computer-implemented method for operating a promotion in a network, comprising:

providing a promotion title object in the network, the first promotion title object including first promotion title data corresponding to the promotion and access rights to further information relating to the promotion;

5 in response to selection of the promotion title object by a user, identifying at least one condition for participating in the promotion;

in response to fulfillment of the condition, providing a second promotion title object to the user, the second promotion title object including second promotion title data corresponding to the promotion and access rights to the promotion; and

10 facilitating participation by the user in the promotion in response to presentation of the second promotion title object.

31. The method of claim 30 wherein the promotion relates to providing access to a digital asset, the method further comprising providing access to the digital asset using a plurality of title objects.

15

32. The method of claim 30 wherein the promotion relates to providing a discount on a purchase of a digital asset, the method further comprising providing the discount in response to purchase of the digital asset and presentation of the second promotion title object.

20

33. The method of claim 30 wherein the condition comprises the user providing personal information.

34. The method of claim 30 wherein the promotion relates to operation of an application which is not operable to process title objects, the method further comprising monitoring an interaction between a user and the application, and offering the first promotion title object to the user in response to the interaction.

25

35. The method of claim 34 further comprising tailoring the promotion with reference to details of the interaction between the user and the application.

30

36. A computer-implemented method for operating an incentive program in a network, comprising awarding incentive title objects to a user for engaging in transactions in the network, each incentive title object representing a reward corresponding to one of the transactions and including incentive title data identifying the reward and access rights to the reward.

37. The method of claim 36 wherein the reward comprises any of points, miles, currency, digital content, subscriptions, online events, physical goods, and services.

38. The method of claim 36 further comprising redeeming the incentive title objects for services, content, physical goods, currency, or promotional points.

39. The method of claim 36 wherein the transactions comprise purchases, usage, clicking on advertisements, filling out a survey, providing marketing information, and referring other users.

40. The method of claim 36 wherein the incentive title data further includes rules relating to transferability of the corresponding incentive title object, the method further comprising invalidating an incentive title object when the transferability rules are violated.

41. A computer-implemented method for facilitating a transaction relating to security in a network, comprising:

providing a lockbox process in the network for mediating the transaction;
receiving a security title object from a first party with the lockbox process, the security title object including security title data identifying the security and defining access rights corresponding to the security, and at least one redemption method for redeeming the security title object;

receiving a second title object from a second party with the lockbox process, the second title object including second title data defining access rights corresponding to the second title object;

upon successful execution of the at least one redemption method, transferring the security title object to the second party and the second title object to the first party.

5 42. The method of claim 41 further comprising, upon an unsuccessful execution of the at least one redemption method, transferring the security title object back to the first party and the second title object back to the second party.

10 43. The method of claim 41 further comprising executing at least one further method associated with the lockbox process before completion of the transactions.

44. The method of claim 43 wherein the at least one further method comprises generating a notification to a third party regarding the transaction.

15 45. The method of claim 44 wherein the third party comprises a regulatory body responsible for regulating transactions involving securities.

20 46. The method of claim 41 wherein execution of the at least one redemption method depends on at least one additional rule or method identified in a dictionary associated with the lockbox.

25 47. The method of claim 41 wherein the at least one redemption method comprises one of a private redemption method, a public redemption method, and a protected redemption method, the private redemption method only being executable by a process under control of the first party, the public redemption method being executable by any process having access to the public redemption method, and the protected redemption method being executable by any process presenting a corresponding title object.

30 48. The method of claim 41 wherein execution of the at least one redemption method is performed by any of the lockbox process, a first title manager associated with the first party, and a second title manager associated with the second party.

49. The method of claim 48 wherein the at least one redemption method comprises, using the lockbox process, verifying validity of the security title object and compliance with associated rules.

5

50. The method of claim 48 wherein the at least one redemption method comprises, using the second title manager, verifying that the security title object has been received by the lockbox, and upon verification, submitting the second title object to the lockbox.

10

51. The method of claim 48 wherein the at least one redemption method comprises, using the first title manager, verifying that the second title object has been received by the lockbox.

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52. The method of claim 41 wherein the security comprises any of a financial instrument, a future, a bond, a commercial note, and a trading card.

20

53. The method of claim 41 wherein the security title data includes instance data which may be used to verify that only a single instance of the security title object exists.

54. The method of claim 53 wherein the instance data is generated using a chained hash cryptographic algorithm.

25

55. The method of claim 41 wherein the second title object represents consideration for the security represented by the security title object.

30

56. The method of claim 55 wherein the consideration comprises any of monetary value, at least one other security,

57. The method of claim 41 further comprising communicating an offer relating to the security from one of the first and second parties to the other of the first and second parties.

5 58. The method of claim 57 further comprising communicating a response to the offer from the other of the first and second parties to the one of the first and second parties, wherein the response comprises one of an acceptance, a counter-offer, and a rejection.

10 59. At least one computer-readable medium having data structures and computer program instructions stored therein representing a security title object, the data structures identifying an underlying security and defining access rights to the security title object, the data structures further being operable to verify that only a single instance of the security title object exists, the computer program instructions
15 representing at least one redemption method relating to the underlying security and being operable when executed by a computer to facilitate a transaction in a network relating to the underlying security.

20 60. The at least one computer-readable medium of claim 59 wherein the at least one redemption method identifies and depends on at least one additional rule defined in an external dictionary.

25 61. The at least one computer-readable medium of claim 59 wherein the at least one redemption method comprises one of a private redemption method, a public redemption method, and a protected redemption method, the private redemption method only being executable by a process in control of the security title object, the public redemption method being executable by any process having access to the public redemption method, and the protected redemption method being executable by
30 any process presenting a corresponding title object.

62. The at least one computer-readable medium of claim 59 wherein the computer program instructions are further operable to verify validity of the security title object and compliance with associated rules.

5 63. The at least one computer-readable medium of claim 59 wherein the computer program instructions are further operable to verify that the security title object has been received by a lockbox, and upon verification, submit a second title object to the lockbox.

10 64. The at least one computer-readable medium of claim 59 wherein the computer program instructions are further operable to verify that a second title object has been received by a lockbox.

15 65. The at least one computer-readable medium of claim 59 wherein at least one of the data structures is generated using a chained hash cryptographic algorithm.

66. A computer-implemented method for providing access to services via a network, comprising:

20 providing access to a service title object via a service interface on a first device on the network, the service title object including service title data identifying a corresponding service and access rights to the corresponding service;

 in response to selection of the service title object via the service interface, delivering the corresponding service via the network in accordance with the access rights.

25

67. The method of claim 66 wherein delivering the corresponding service comprises facilitating a communication session between the first device and a second device on the network.

30 68. The method of claim 67 wherein the communication session is facilitated in part by communication software on the first device.

69. The method of claim 68 further comprising presenting the service interface in conjunction with the communication software, wherein the communication session is facilitated via the service interface.

5 70. The method of claim 68 wherein the communication software is operable to facilitate any of audio transmission, video transmission, text messaging, instant messaging, email, chat sessions, and shared computing sessions.

10 71. The method of claim 67 further comprising facilitating transmission of digital assets over the network in conjunction with the communication session.

15 72. The method of claim 67 wherein delivering the corresponding service further comprises facilitating delivery of a person-to-person professional service in conjunction with the communication session.

73. The method of claim 72 wherein the access rights relate to any of a cost for the communication session, a duration for the communication session, and a definition of the professional service.

20 74. The method of claim 73 wherein the cost of the communication session is expressed as a rate per unit time or a flat rate.

25 75. The method of claim 73 wherein the professional service comprises any of a legal service, a language instruction service, a tutoring service, an expert advice service, a medical service, technical support service, psychotherapy, personal/dating services, entertainment services, and information services.

30 76. The method of claim 67 further comprising facilitating payment for delivery of the corresponding service via the service interface.

77. The method of claim 76 wherein facilitating payment comprises employing at least one payment title object as a settlement, each payment title object

including payment title data identifying a payment method and payment rules governing use of the payment title object.

5 78. The method of claim 67 wherein facilitating the communication session between the first device and the second device comprises employing a contact title object to control access to contact information corresponding to a person associated with the second device, the contact title object including contact title data identifying the person and usage rules governing use of the portion of the contact title data identifying the person.

10 79. The method of claim 67 wherein the communication session is facilitated in part by first communication software on the first device, the second device comprising any of a computing platform employing second communication software, a wireless communication device, and a telephone.

15 80. The method of claim 66 further comprising altering the service title object to indicate delivery of the communication service.

20 81. The method of claim 80 wherein altering the service title object comprises employing a chained hash mechanism to alter the service title object.

82. A computer-implemented method for enabling transactions relating to digital assets in a network comprising:

25 providing an interface on a first device in the network in which the digital assets may be managed;

30 automatically generating a first title object for a first one of the digital assets in response to selection of the first digital asset via the interface, the first title object including first title data identifying the first digital asset and access rights relating to the first digital asset, the first title object being operable to facilitate transactions in the network relating to the first digital asset.

83. The method of claim 82 wherein selection of the first digital asset comprises generating a visual representation of the first digital asset in a window in the interface.

5 84. The method of claim 83 wherein the window represents memory associated with one of the first device and a server on the network remote from the first device.

10 85. The method of claim 83 wherein generating the visual representation comprises a drag-and-drop operation.

86. The method of claim 82 wherein automatically generating the first title object comprises generating the first title data with reference to metadata associated with the first digital asset.

15

87. The method of claim 82 further comprising facilitating a first transaction relating to the first digital asset by making the first title object available on the network.

20

88. The method of claim 87 wherein making the first title object available on the network comprises notifying an intended recipient that the first digital asset is available.

25

89. The method of claim 88 further comprising transmitting the first digital asset to the intended recipient in response to selection of the first title object by the intended recipient.

30

90. The method of claim 88 wherein notifying the intended recipient that the first digital asset is available comprises providing access to the first title object only by the intended recipient.

5 91. The method of claim 88 wherein notifying the intended recipient comprises employing a contact title object to notify the intended recipient, the contact title object including contact title data identifying the intended recipient and usage rules governing use of the portion of the contact title data identifying the intended recipient.

10 92. The method of claim 87 wherein the network is a peer-to-peer network, and wherein making the first title object available on the network comprises making the first title object available on the network only to at least one intended recipient, the first title object and the first digital asset not being available to others on the network.

15 93. The method of claim 87 wherein making the first title object available comprises providing access to the first title object to at least one intended recipient.

20 94. The method of claim 93 wherein facilitating the first transaction comprises providing access to the first digital asset by the at least one intended recipient in response to presentation of the first title object by the at least one intended recipient.

95. The method of claim 82 wherein the access rights define restrictions on transfer of the first digital asset by an owner of the first title object.

25 96. The method of claim 82 wherein the portion of the first title data identifying the first digital asset comprises one of a pointer to a storage location corresponding to the first digital asset, and at least a portion of the digital asset.

30 97. The method of claim 82 wherein the first title data further identifies at least one delivery method by which the first digital asset may be delivered.

98. The method of claim 97 wherein the at least one delivery method comprises transmitting or downloading the first digital asset to any kind of networked device.

5 99. The method of claim 98 further comprising providing information to an intended recipient regarding the at least one delivery method.

100. A computer-implemented method for enabling transactions relating to digital assets in a network comprising:

10 generating a first title object for a first one of the digital assets, the first title object including first title data identifying the first digital asset and access rights relating to the first digital asset, the first title object being operable to facilitate transactions in the network relating to the first digital asset; and

15 facilitating a first transaction relating to the first digital asset by making the first title object available on the network.

101. The method of claim 100 wherein the first title object is automatically generated with reference to metadata associated with the first digital asset in response to designation of the first digital asset by an owner of the first digital asset.

20

102. The method of claim 100 wherein making the first title object available on the network comprises notifying an intended recipient that the first digital asset is available.

25 103. The method of claim 102 further comprising transmitting the first digital asset to the intended recipient in response to selection of the first title object by the intended recipient.

30 104. The method of claim 102 wherein notifying the intended recipient that the first digital asset is available comprises providing access to the first title object only by the intended recipient.

105. The method of claim 102 wherein notifying the intended recipient comprises employing a contact title object to notify the intended recipient, the contact title object including contact title data identifying the intended recipient and usage rules governing use of the portion of the contact title data identifying the intended recipient.

106. The method of claim 100 wherein the network is a peer-to-peer network, and wherein making the first title object available on the network comprises making the first title object available on the network only to at least one intended recipient, the first title object and the first digital asset not being available to others on the network.

107. The method of claim 100 wherein making the first title object available comprises providing access to the first title object to at least one intended recipient, and wherein facilitating the first transaction comprises providing access to the first digital asset by the at least one intended recipient in response to presentation of the first title object by the at least one intended recipient.

108. The method of claim 100 wherein the access rights define restrictions on transfer of the first digital asset by an owner of the first title object.

109. The method of claim 100 wherein the first title data further identifies at least one delivery method by which the first digital asset may be delivered.

110. The method of claim 109 wherein the at least one delivery method comprises transmitting or downloading the first digital asset to any kind of networked device.

111. The method of claim 109 wherein the at least one delivery method comprises a plurality of delivery methods, the method further comprising facilitating selection of one of the plurality of delivery methods by an intended recipient of the first digital asset.

112. The method of claim 100 wherein the first transaction comprises transfer of the first digital asset between a first device on the network and a second device on the network.

5

113. The method of claim 112 wherein facilitating the first transaction comprises transmitting the first digital asset from the first device to a third device, and transmitting the first digital asset from the third device to the second device in response to presentation of the first title object by an intended recipient associated with the second device.

10

114. The method of claim 113 further comprising making the first digital asset available for downloading by the intended recipient on the third device for a specified period of time.

15

115. The method of claim 114 further comprising generating a fee for making the first digital asset available on the third device.

116. The method of claim 115 wherein the fee is generated with reference to at least one of the period of time and a size of the first digital asset.

20

117. The method of claim 115 wherein the fee is assessed against one of the intended recipient and an entity associated with the first device.

118. The method of claim 112 wherein facilitating the first transaction comprises transmitting the first digital asset from the first device to a third device, and automatically pushing the first digital asset to a memory to which an intended recipient associated with the second device has access without intervention by the intended recipient.

25

30

119. The method of claim 118 further comprising, prior to transmission of the first digital asset to the second device, receiving permission from the intended

recipient to push selected ones of the digital assets to the memory associated with the second device.

5 120. The method of claim 118 wherein the memory is part of one of the second device, the third device, and a fourth device under control of an independent third party.

10 121. The method of claim 120 wherein the independent third party comprises an Internet service provider.

 122. The method of claim 100 wherein making the first title object available on the network comprises notifying an intended recipient of an opportunity to purchase the first digital asset.

15 123. The method of claim 122 further comprising determining when a current holder of the first digital asset attempts to share the first digital asset, and notifying the intended recipient of the opportunity to purchase upon determining that the first digital asset is not shareable with reference to the access rights.

20 124. The method of claim 122 wherein notifying the intended recipient of the opportunity comprises providing access by the intended recipient to a preview title object which is operable to enable the intended recipient to preview the first digital asset, the preview title object including preview title data identifying the first digital asset and access rights corresponding to preview of the first digital asset.

25 125. The method of claim 124 further comprising transforming the first title object to generate the preview title object.

30 126. The method of claim 122 wherein notifying the intended recipient of the opportunity comprises facilitating payment for delivery of the first digital asset.

127. The method of claim 126 wherein facilitating payment comprises employing at least one payment title object as a settlement, each payment title object including payment title data identifying a payment method and payment rules governing use of the payment title object.

5

128. A computer-implemented method for facilitating transactions in a network relating to a plurality of digital assets, the method comprising:

providing a content store device on the network in which the plurality of digital assets are stored; and

10

providing interface code to a second device on the network which is operated independently from the first device, the interface code being operable to present an interface on user devices in communication with the second device and to provide access by the user devices via the interface to title objects which are operable to facilitate transactions relating to the digital assets on the content store device, each title object corresponding to at least one of the digital assets and including title data identifying the at least one corresponding digital asset and access rights relating to the at least one corresponding digital asset.

15

129. The method of claim 128 wherein the interface code is operable to conduct searches of the digital assets on the content store device as directed by users associated with the user devices and to present results of the searches on the user devices.

20

130. The method of claim 129 wherein the interface code is further operable to present the interface on the user devices in response to selection of the search results by the users.

25

131. The method of claim 129 wherein the interface code is operable to conduct the searches of the digital assets with reference to at least one of parameters selected by a representative associated with the second device, and previous searches of the digital assets initiated from the second device.

30

132. The method of claim 128 wherein the interface code is operable to present links identifying specific ones of the digital assets on the user devices when the user devices connect with the second device, the interface code further being operable to present the interface on the user devices in response to selection of the links in the user devices.

133. The method of claim 132 wherein the specific ones of the digital assets are selected from among the plurality of digital assets with reference to at least one of parameters selected by a representative associated with the second device, and previous searches of the digital assets initiated from the second device.

134. The method of claim 128 wherein the interface code is operable to facilitate payment for delivery of any of the digital assets to one of the user devices.

135. The method of claim 134 wherein the interface code is operable to facilitate payment by employing at least one payment title object as a settlement, each payment title object including payment title data identifying a payment method and payment rules governing use of the payment title object.

136. The method of claim 128 further comprising transmitting the interface code to the second device upon registration of the second device with the content store device.

137. The method of claim 128 further comprising deriving revenue from the transactions.

138. The method of claim 137 further comprising sharing the revenue between a first entity corresponding to the content store device and a second entity corresponding to the second device.

139. A computer-implemented method for facilitating transactions in a network relating to a plurality of digital assets, the method comprising:

providing a content store in a first device on the network in which the plurality of digital assets are stored;

presenting an interface on a user device in communication with the first device; and

5 providing access by the user device via the interface to title objects which are operable to facilitate transactions relating to the digital assets in the content store, each title object corresponding to at least one of the digital assets and including title data identifying the corresponding digital asset and access rights relating to the corresponding digital asset.

10

140. The method of claim 139 further comprising:

conducting a search of the digital assets in the content store as directed by a user associated with the user device;

presenting results of the search on the user device; and

15

presenting the interface on the user device in response to selection of one of the search results by the user.

141. The method of claim 140 further comprising transmitting the results of the search to the user device via one of email, text messaging, the interface.

20

142. The method of claim 139 further comprising facilitating payment for delivery of any of the digital assets to the user device.

25

143. The method of claim 142 wherein facilitating payment comprises providing access by the user device via the interface to at least one payment title object which is operable to be used as a settlement, each payment title object including payment title data identifying a payment method and payment rules governing use of the payment title object.

30

144. The method of claim 139 wherein the title data further identify at least one delivery method by which the corresponding digital asset may be delivered.

145. The method of claim 144 wherein the at least one delivery method comprises transmitting or downloading the first digital asset to any kind of networked device.

5 146. The method of claim 144 wherein the at least one delivery method comprises a plurality of delivery methods, the method further comprising facilitating selection of one of the plurality of delivery methods by an intended recipient of the corresponding digital asset.

10 147. The method of claim 139 wherein the access rights define capabilities relating to transfer of the corresponding digital asset by an owner of the title object.

148. The method of claim 147 wherein the capabilities comprise any of view, copy, share, download, play, launch, install, save, and print.

15

149. The method of claim 139 further comprising transmitting interface code to the user device which is operable to facilitate presentation of the interface and access to the title objects.

20

150. The method of claim 149 wherein the interface code is further operable to facilitate at least one of establishing an account with the first device for a user associated with the user device, purchase of any of the digital assets, and initiation of delivery of any of the digital assets.

25

151. The method of claim 149 wherein the interface code is transmitted to the user device via any of email, instant messaging, and text messaging via any of the Web, the Internet, and a mobile communications network.

30

152. The method of claim 149 wherein the interface code is transmitted to the user device in response to selection of a banner ad displayed on the user device.

153. The method of claim 149 wherein the interface code is transmitted to the user device in response to establishment of the communication between the first device and user device.

5 154. The method of claim 139 wherein the network is a peer-to-peer network.

155. A computer-implemented method for facilitating transactions via a network, comprising:

10 providing a first promissory title object with which a first party may compensate a second party via the network, the first promissory title object including data identifying a transaction and a payment amount for which the first promissory title object may be redeemed;

15 effecting payment to the second party via the network from funds in an account corresponding to the first party in response to presentation of the first promissory title object by the second party.

156. The method of claim 155 further comprising depositing the funds received from the first party into the account.

20

157. The method of claim 156 wherein payment to the second party is only effected after the funds are deposited in the account.

25 158. The method of claim 155 wherein the account and payment from the account are controlled by a third party which is independent from the first and second parties.

30 159. The method of claim 155 wherein the first party has a plurality of outstanding promissory title objects including the first promissory title object, and wherein effecting payment of the first and outstanding promissory title objects is done according to an algorithm in which the funds are applied to the promissory title

objects in one of a first-in-first-out order, a magnitude order, and an order specified by the first party.

5 160. A computer-implemented method for enabling transactions relating to a plurality of digital assets in a network comprising:

generating a plurality of asset title objects, each asset title object corresponding to at least one of the plurality of digital assets, each asset title object including asset title data identifying the corresponding digital asset and access rights relating to the corresponding digital asset, the asset title objects being operable to facilitate transactions in the network relating to the digital assets;

10 generating computer code with reference to the asset title data, the computer code being operable to generate interfaces for facilitating the transactions; and

facilitating the transaction by making the asset title objects available on the network.

15 161. The method of claim 160 wherein generating the computer code comprises employing XSLT templates and at least a portion of the asset title data in the asset title objects to generate HTML which is operable to generate the interfaces.

20 162. The method of claim 160 further comprising categorizing the digital assets with reference to the asset title data.

25 163. The method of claim 162 wherein at least some of the interfaces are operable to conduct a search of the categorized digital assets, and present search results which correspond to selected ones of the asset title objects.

164. The method of claim 160 wherein at least some of the interfaces are operable to facilitate payment for delivery of the digital assets via the network.

30 165. The method of claim 164 wherein facilitating payment comprises making payment title objects available on the network, each payment title object being operable to be used as a settlement, each payment title object including payment

title data identifying a payment method and payment rules governing use of the payment title object.

5 166. The method of claim 160 wherein at least some of the interfaces are operable to facilitate at least one of establishing an account for a user associated with a user device, purchasing of any of the digital assets, and initiating delivery of any of the digital assets.

10 167. The method of claim 160 wherein the computer code is operable to generate the interfaces to identify a first brand associated with a first entity providing and controlling access to the digital assets via the interfaces.

15 168. A computer program product comprising a computer-readable medium having computer program instructions stored therein for enabling transactions relating to a plurality of digital assets in a network, the computer program instructions being operable when executed by a computer in the network to:

identify at least one key word employed in a first search initiated within a browser on the computer, the first search including a first plurality of devices on the network;

20 initiate a second search using the at least one key word, the second search including at least one device on the network which is not included in the first plurality of devices, the at least one device having the plurality of digital assets stored therein, each of the digital assets having a title object associated therewith, each title object including title data identifying the associated digital asset and access rights relating to the associated digital asset, the title objects being operable to facilitate the transactions;

25 generate an interface in conjunction with the browser for presentation on the computer, the interface including first search results corresponding to the first search and second search results corresponding to the second search, the second search results being operable to provide access to selected ones of the title objects; and
30 facilitate a first transaction using at least one of the selected title objects.

169. The computer program product of claim 168 wherein the computer program instructions are operable to facilitate the first transaction by facilitating payment via the network for delivery of at least one of the digital assets corresponding to the at least one of the selected title objects.

5

170. The computer program product of claim 169 wherein facilitating payment comprises making payment title objects available on the network, each payment title object being operable to be used as a settlement for delivery of the at least one digital asset, each payment title object including payment title data identifying a payment method and payment rules governing use of the payment title object.

10

171. The computer program product of claim 168 wherein the computer program instructions comprise a browser plug-in.

15

172. The computer program product of claim 171 wherein the browser plug-in comprises an ActiveX control.

173. The computer program product of claim 171 wherein the browser plug-in is operable as a proxy in generating a page corresponding to the interface.

20

174. A computer-implemented method for enabling transactions in a network using a wireless handset, the method comprising:

transmitting a client application to the handset, the client application being operable to identify any digital assets stored on the handset, and to transmit first information regarding the digital assets to a digital commerce engine;

25

in response to transmission of the first information, generating a first title object for each of the digital assets, each first title object including title data identifying a corresponding one of the digital assets and access rights relating to the corresponding digital asset; and

30

facilitating the transactions relating to the digital assets using the first title objects in conjunction with the client application.

175. The method of claim 174 further comprising comparing the first information to a catalog of digital assets to identify second information.

5 176. The method of claim 175 wherein generating the first title object for each digital asset is done with reference to the second information.

177. The method of claim 175 wherein selected ones of the transactions are facilitated with reference to the second information.

10

178. The method of claim 175 wherein the second information comprises meta data relating to selected ones of the digital assets.

179. The method of claim 175 further comprising determining the access rights with reference to at least one of the first and second information.

15

180. The method of claim 174 wherein the client application is further operable to manage the first title objects associated with the digital assets and second title objects associated with additional digital assets not associated with the handset, the method further comprising facilitating management of the first and second title objects in conjunction with the client application.

20

181. The method of claim 180 wherein at least some of the additional digital assets cannot be directly experienced via the handset.

25

182. The method of claim 174 wherein facilitating the transactions comprises allowing a user associated with the handset to conduct the transactions relating to the first title objects in conjunction with the client application.

30

183. The method of claim 182 wherein the transactions are conducted with another title-enable handset.

184. The method of claim 182 wherein the transactions are conducted with any other title-enabled platform.

5 185. The method of claim 174 wherein facilitating the transactions comprises notifying a device which is not title-enabled that a user associated with the handset is attempting to conduct a first one of the transactions with the device, and transmitting the client application to the device to facilitate the first transaction.

10 186. The method of claim 185 wherein notifying the device comprises transmitting one of an email and an SMS message.

187. The method of claim 174 wherein the client application is one of a BREW client application and a J2ME client application.

15 188. A computer-implemented method for creating a customer account, the method comprising:

providing first instructions which may be used by a user of a wireless handset to transmit a first message from the wireless handset to obtain access to a first digital asset;

20 receiving the first message and identifying a first identifier associated with the wireless handset;

generating an access code and associating the access code with the first identifier;

25 creating an account corresponding to the user with reference to the first identifier and the access code;

transmitting a second message to the wireless handset, the second message providing second instructions for accessing the first digital asset using the access code.

30 189. The method of claim 188 wherein providing the first instructions comprises providing a number to which the first message is transmitted.

190. The method of claim 189 wherein the number is provided via any kind of electronic or print media.

5 191. The method of claim 188 wherein the first message includes information unique to the user.

192. The method of claim 188 wherein the first identifier is at least some portion of a phone number corresponding to the wireless handset.

10 193. The method of claim 188 wherein the access code comprises a password generated with reference to the first identifier.

194. The method of claim 188 further comprising facilitating subsequent transactions associated with the user and the account.

15

195. The method of claim 194 wherein facilitating the subsequent transactions comprises employing title objects to represent a plurality of digital assets associated with the subsequent transactions, each title object representing a corresponding one of the digital assets and including title data identifying the corresponding digital asset and access rights thereto.

20

196. The method of claim 195 further comprising providing a client application to the wireless handset, the client application being operable to facilitate management and use of the title objects.

25

197. The method of claim 194 wherein facilitating the subsequent transactions comprises transmitting subsequent messages to the wireless handset using the first identifier.

30

198. The method of claim 188 wherein the first and second messages may be transmitted via any of email, SMS messaging, text messaging, and instant messaging.

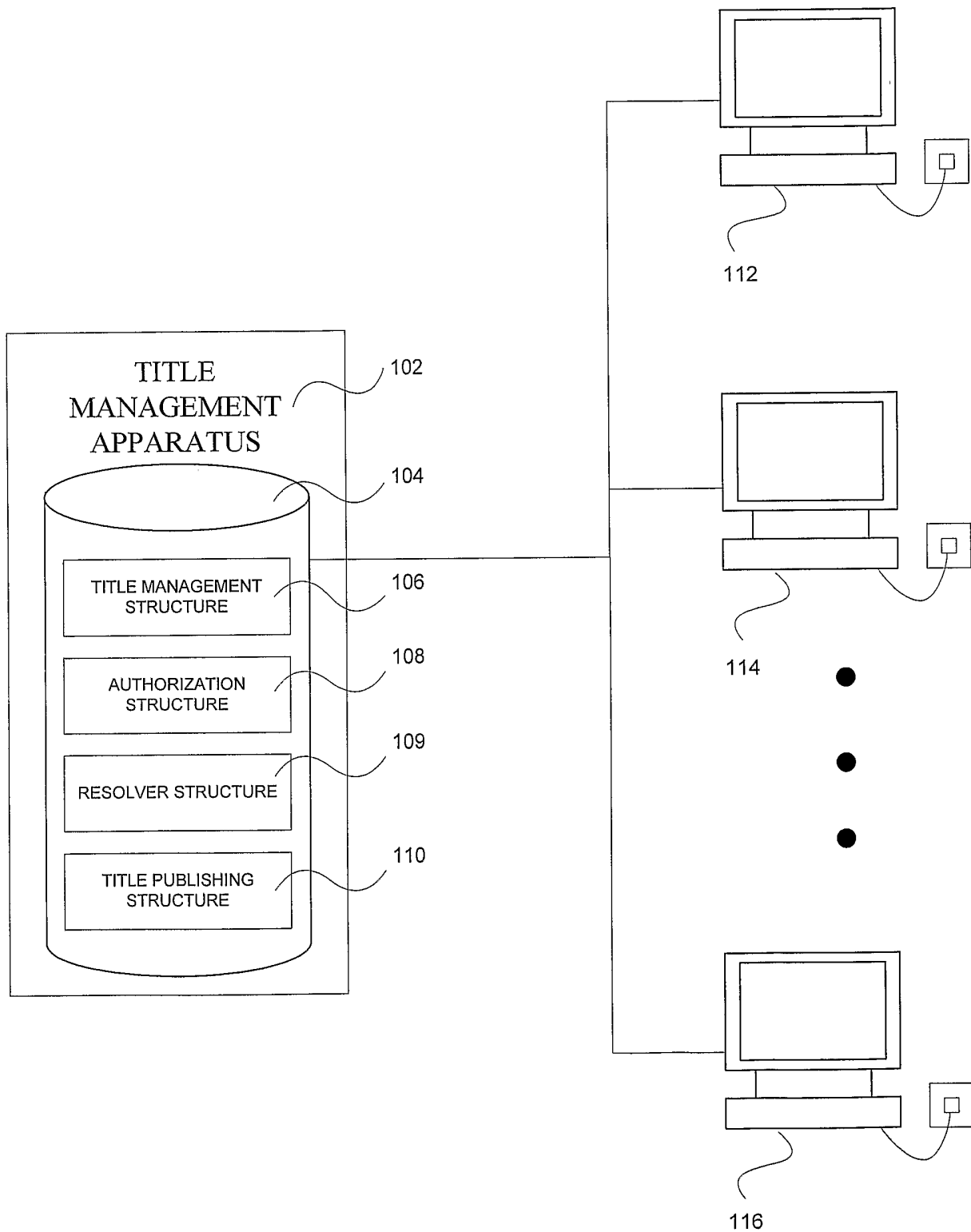


FIG. 1A

2/106

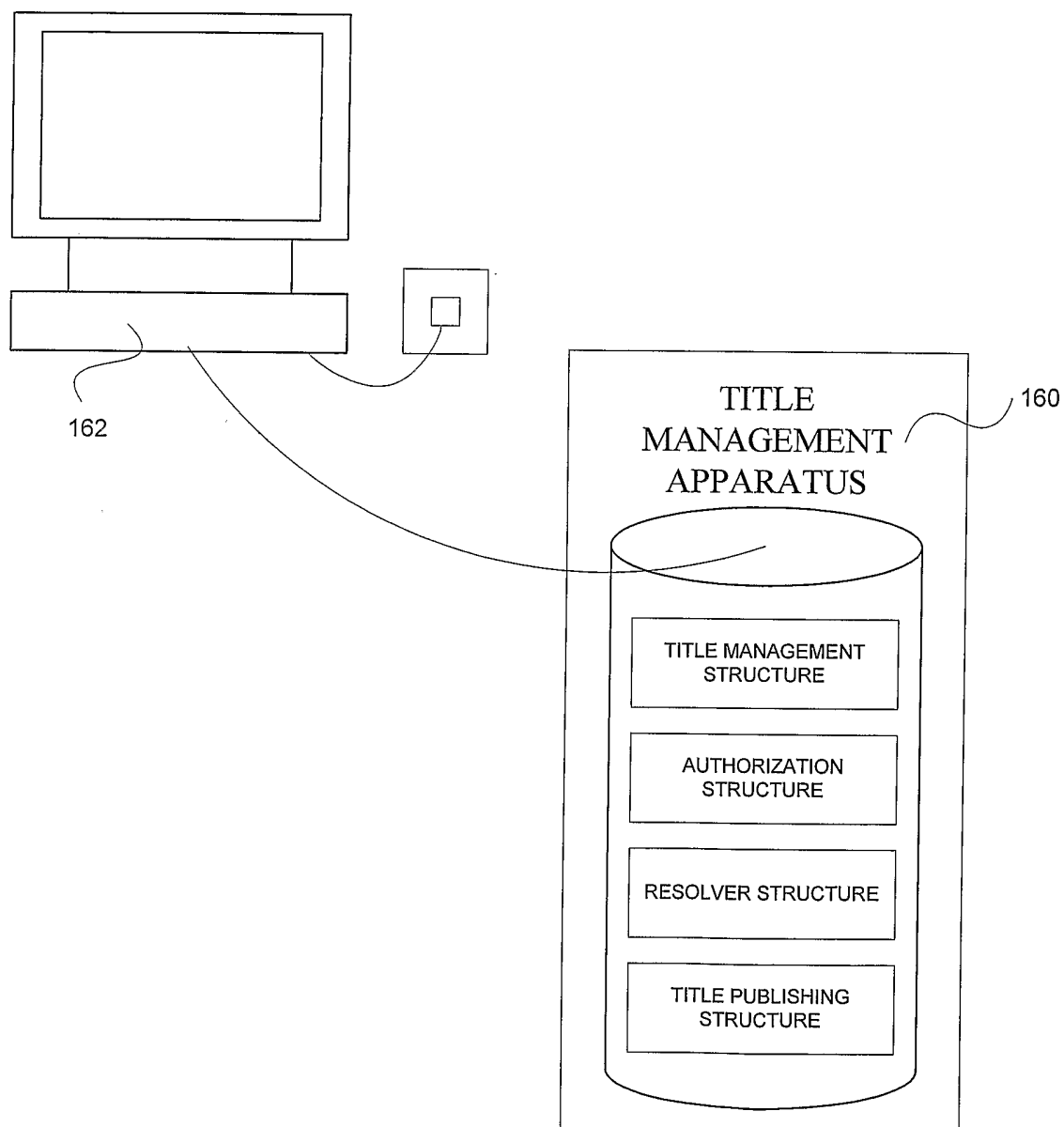


FIG. 1B

3/106

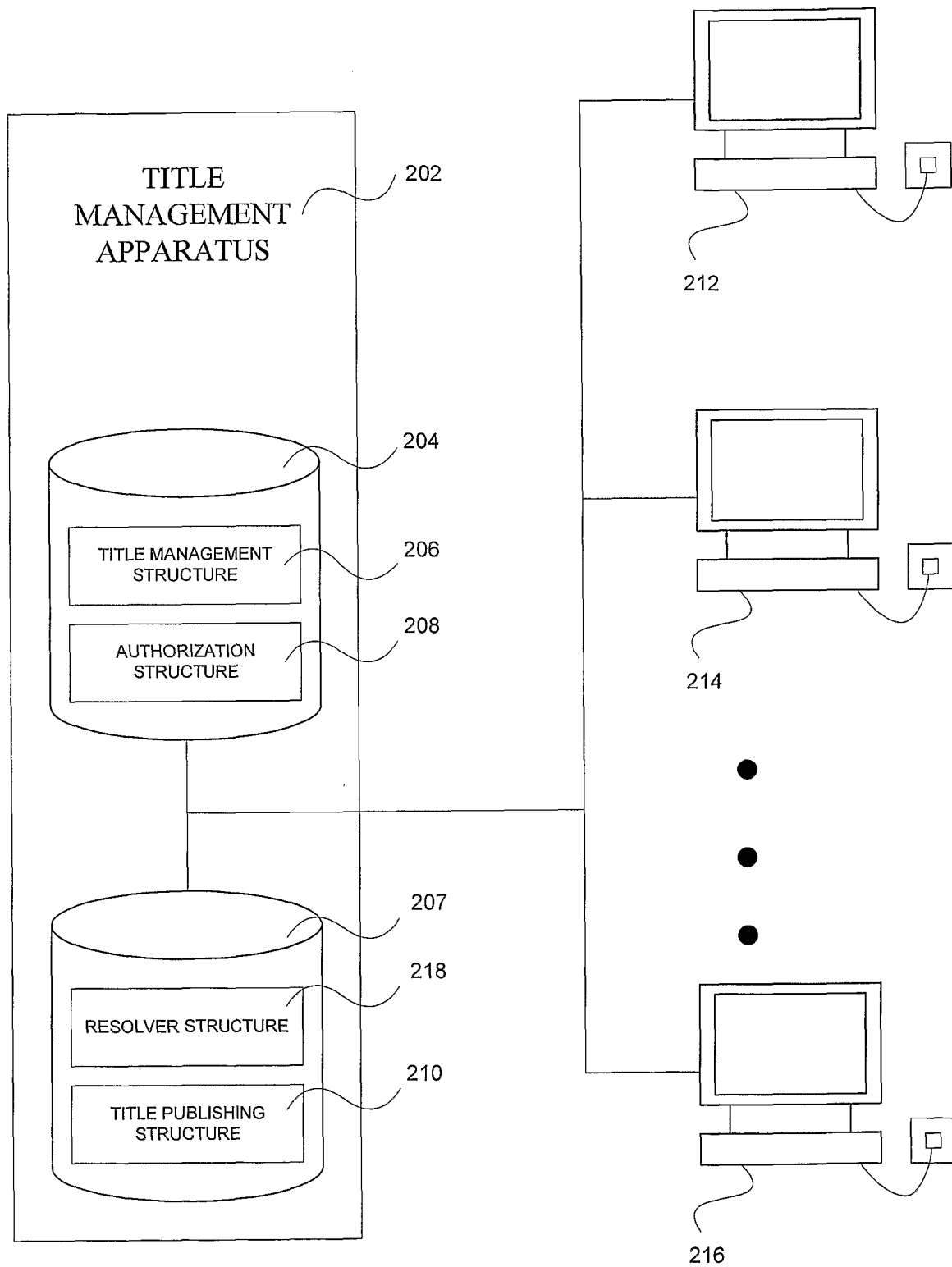


FIG. 2A

4/106

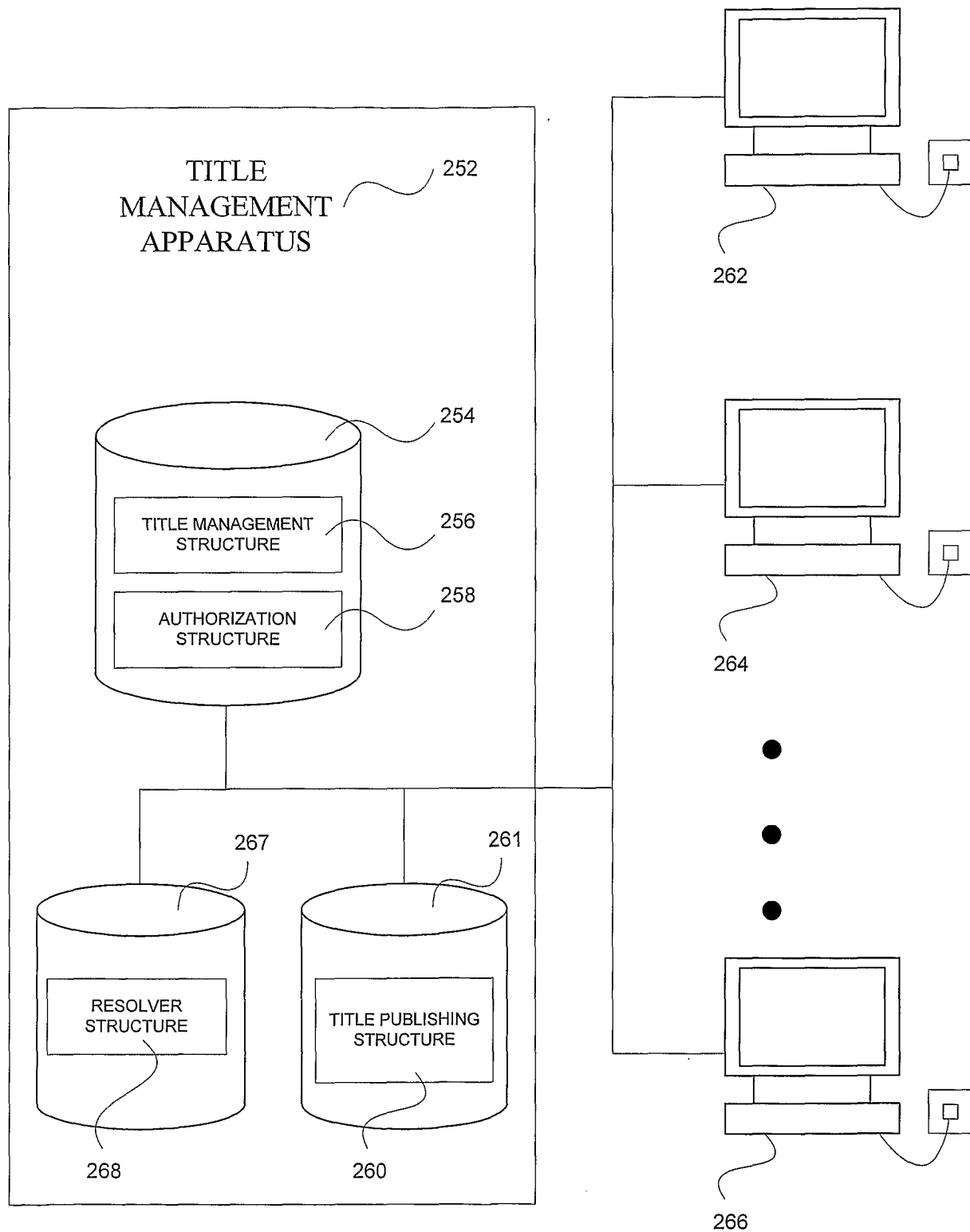


FIG. 2B

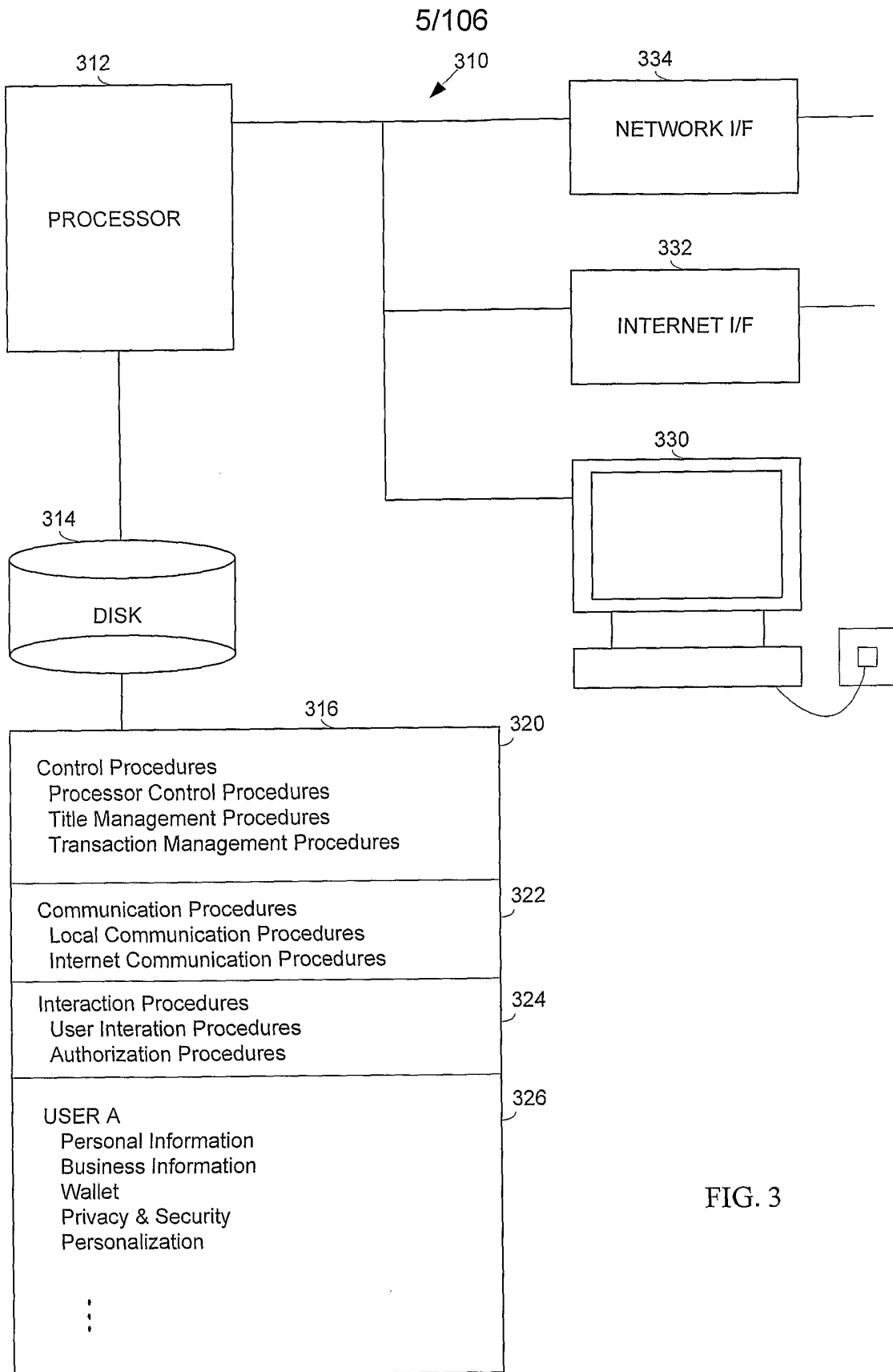


FIG. 3

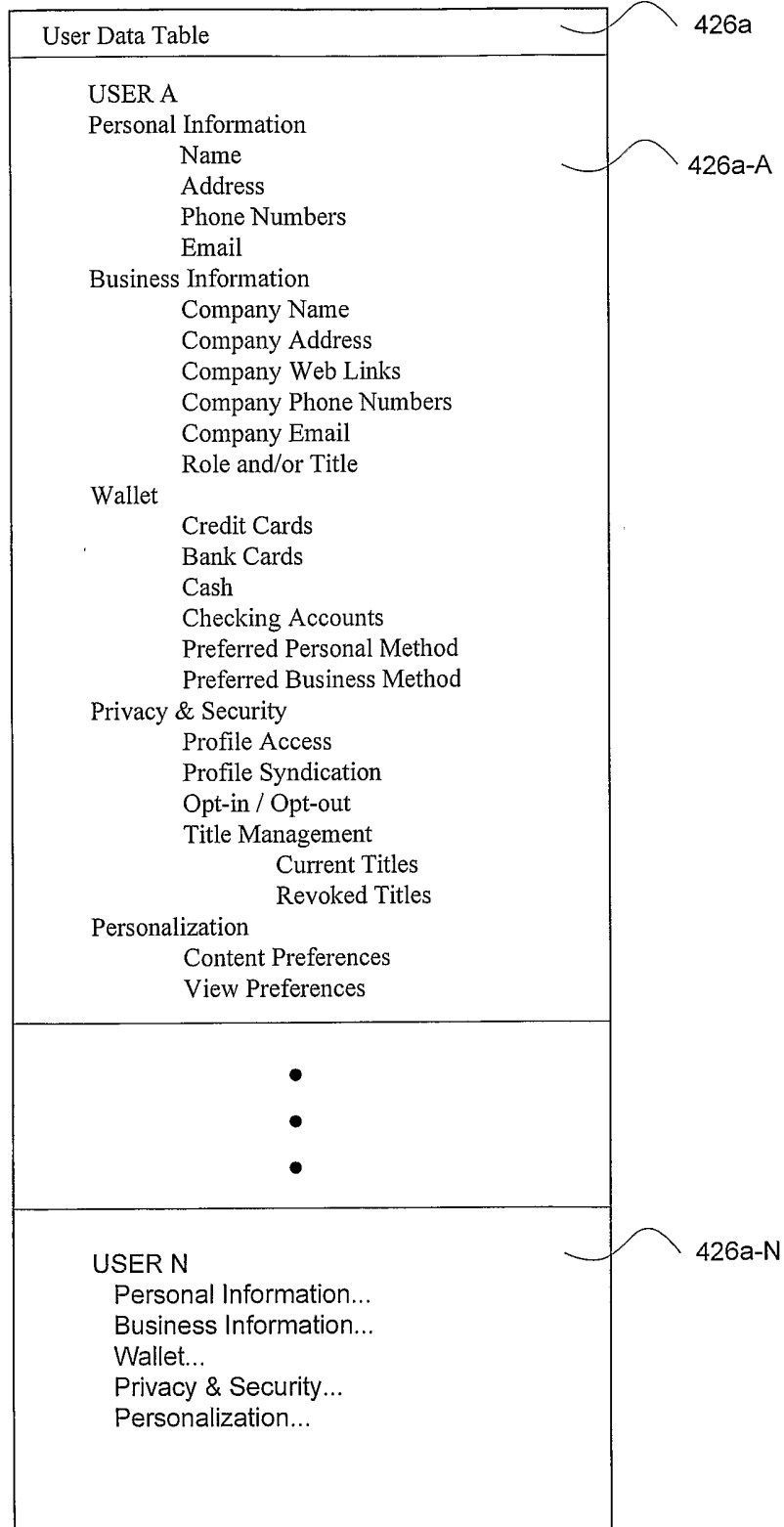


FIG. 4

7/106

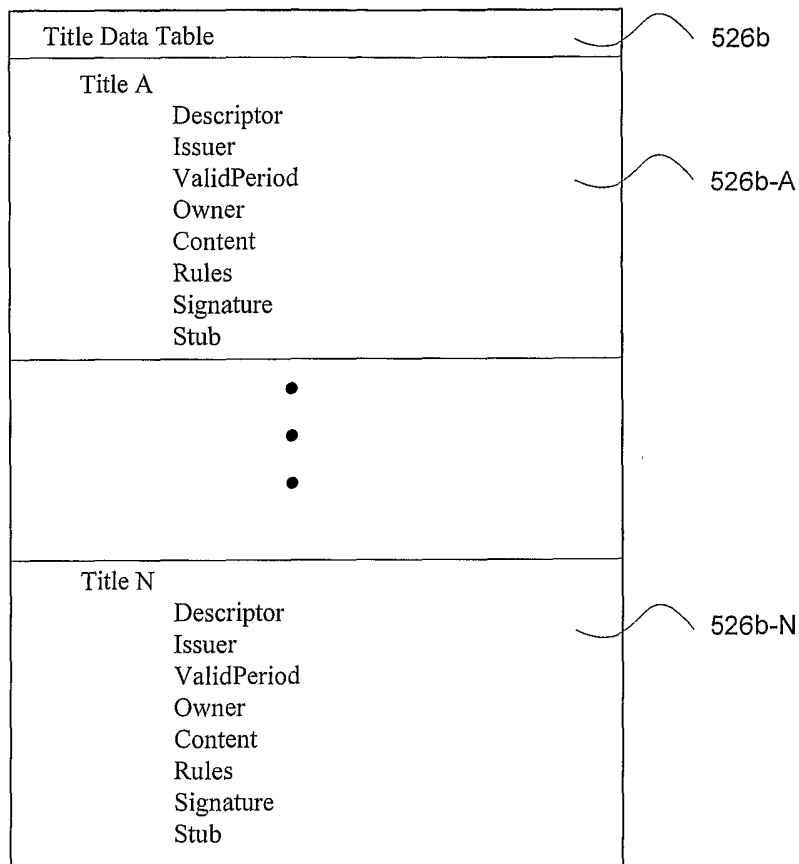


FIG. 5

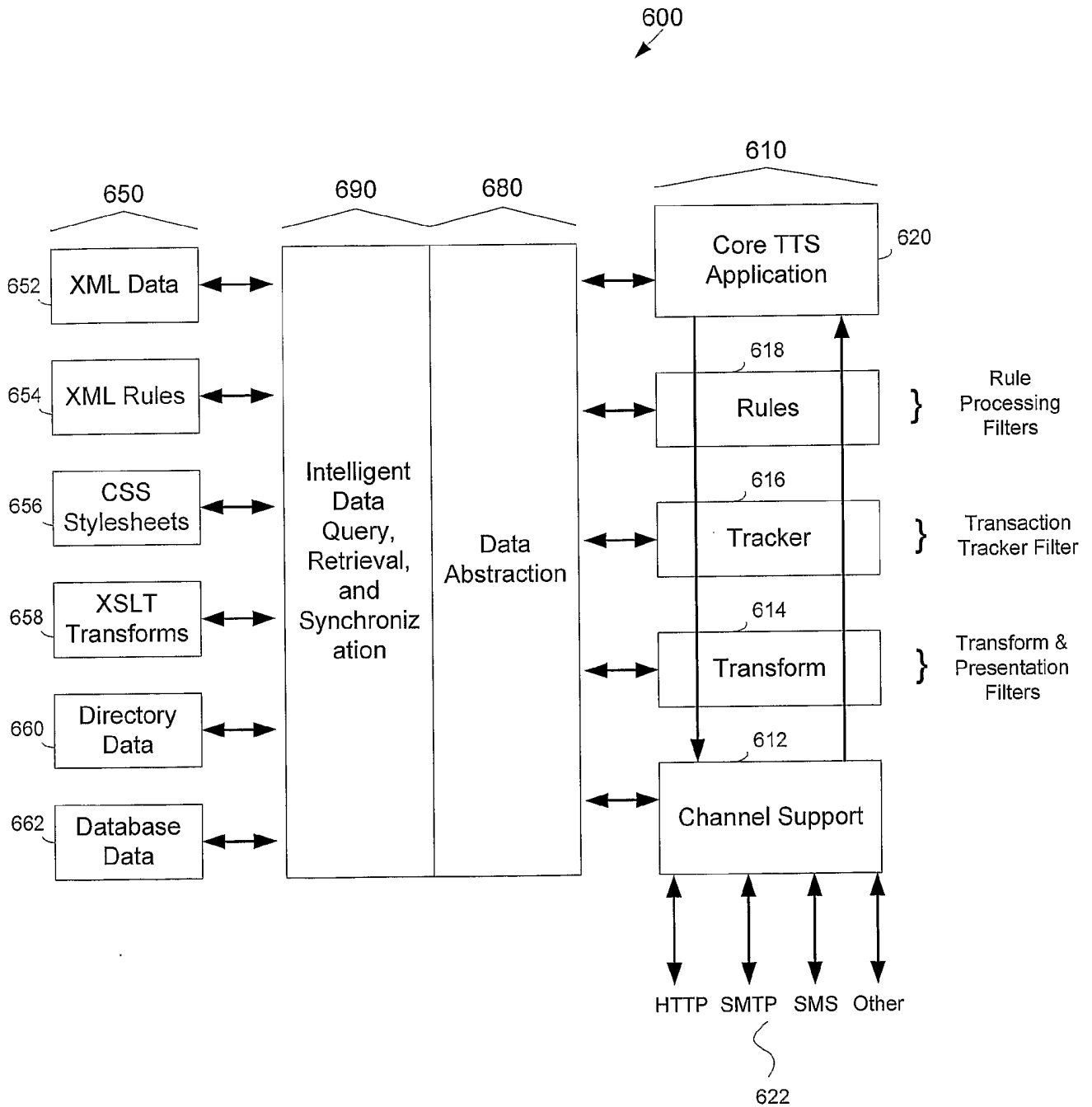


FIG. 6

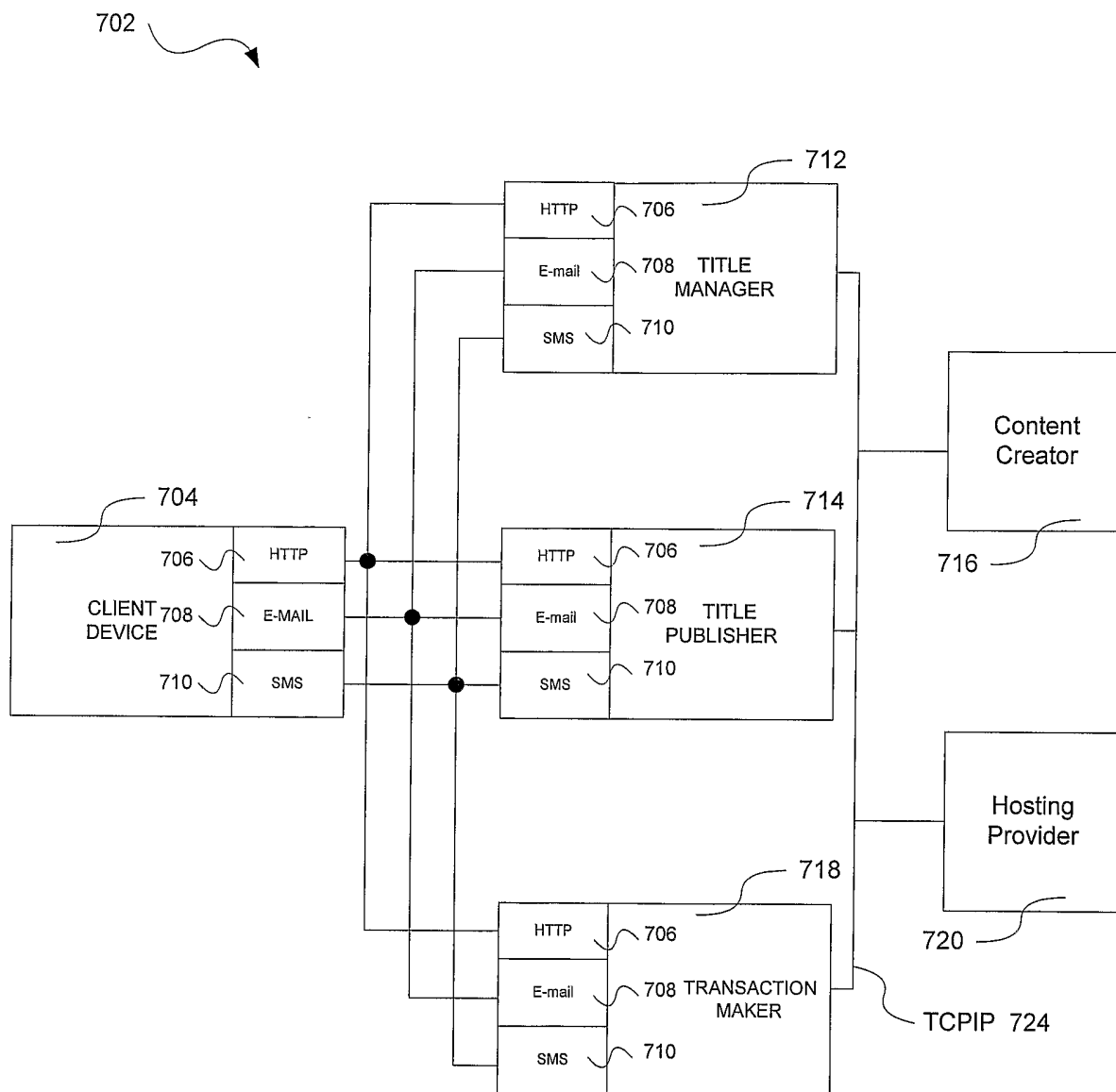


FIG. 7

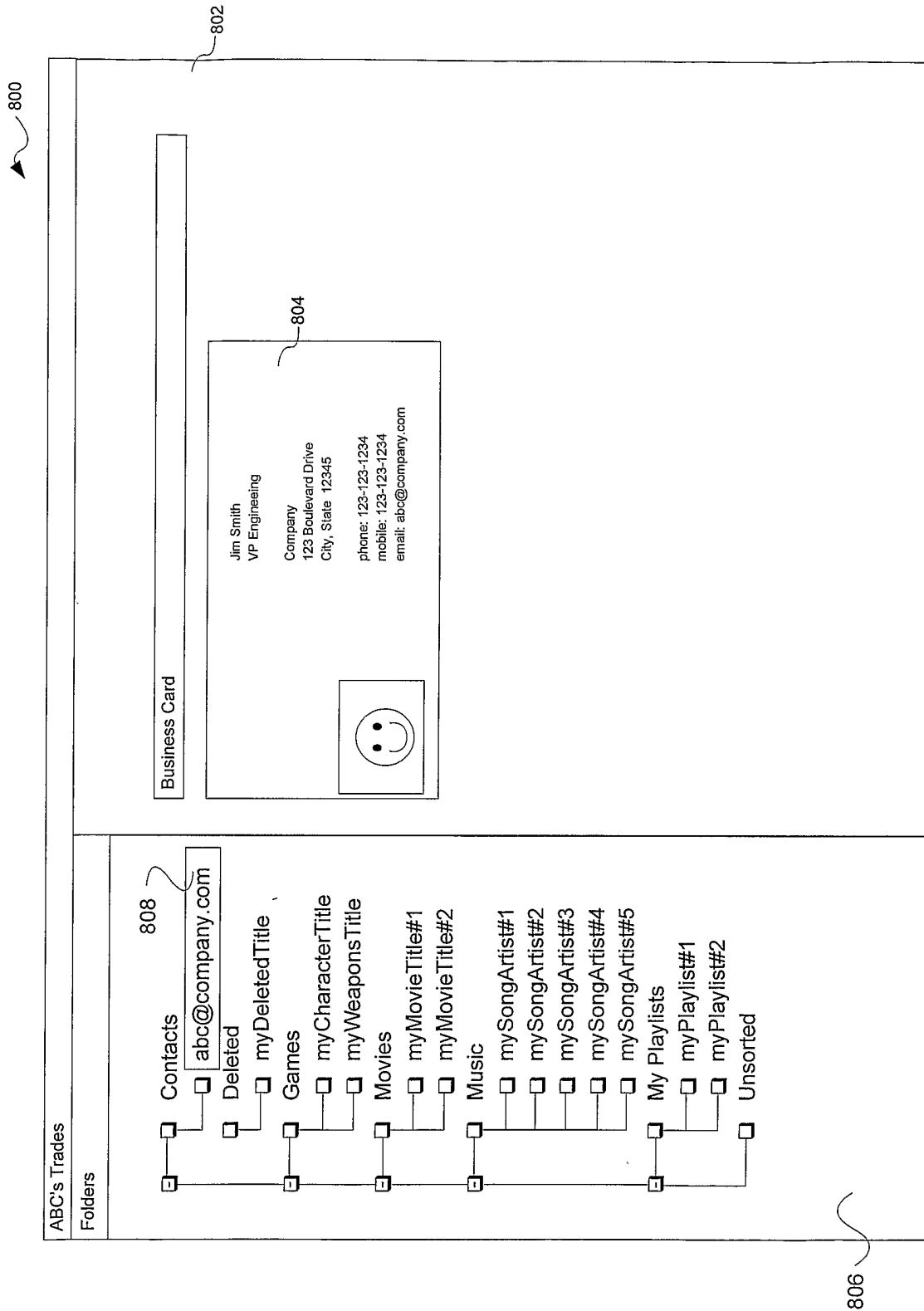


FIG. 8A

11/106

810

ABC's Titles		Title	Type	Artist	Options
Folders					
Contacts	Deleted	mySongTitle#1	mp3	Artist#1	play trade delete
email@company.com	myDeletedTitle	mySongTitle#2	mp3	Artist#1	play trade delete
Games	myCharacterTitle	mySongTitle#3	mp3	Artist#1	play trade delete
myWeaponsTitle	Movies				
myMovieTitle#1	myMovieTitle#2				813 814 815
Music	mySongArtist#1				
mySongArtist#2	mySongArtist#3				
mySongArtist#4	mySongArtist#5				
My Playlists	myPlaylist#1				
myPlaylist#2	Unsorted				

812

802

814

806

FIG. 8B

840

ABC's Trades

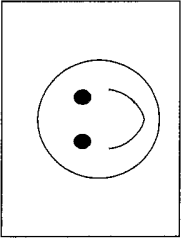
Folders

- Contacts
 - email@company.com
 - Deleted
- Games
 - myDeletedTitle
 - myCharacterTitle
 - myWeaponsTitle
- Movies
 - myMovieTitle#1
 - myMovieTitle#2
- Music
 - mySongArtist#1
 - mySongArtist#2
 - mySongArtist#3
 - mySongArtist#4
 - mySongArtist#5
- My Playlists
 - myPlaylist#1
 - myPlaylist#2
- Unsorted

mySong#3

Name:

mySong



Description:

xxx xxxxx xxxx xxxxxx xxxxxx xx xxx
 xx xxx. Xx xxxxx xx xxx xxxxxx, xx
 xxx xx.xxx xxxxxx xxxxxx xxxxxx
 xx xxx xx xxx. Xx xxxxx xx xxx
 xxxxxx, xx xxx xx.

xxx xxxxx xxxxx xxxxxx xxxxxx xx xxx
 xx xxx. Xx xxxxx xx xxx xxxxxx, xx
 xxx xx.

xxx xxxxx xxxxx xxxxxx xxxxxx xx xxx
 xx xxx. Xx xxxxx xx xxx xxxxxx, xx
 xxx xx.

Type: Music

Category: mp3

Rating: G

play
trade
delete

813 814 815

850

FIG. 8C

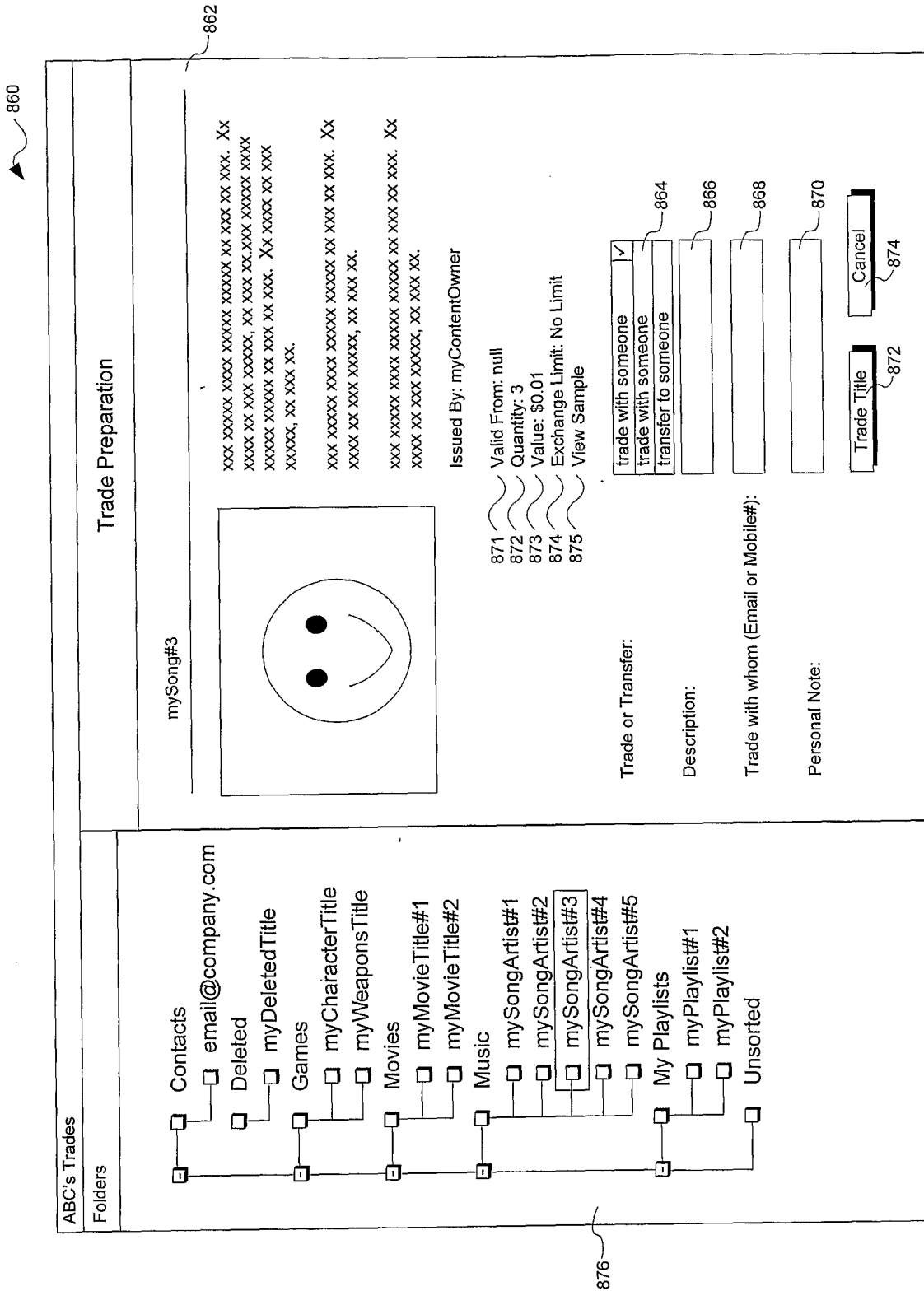
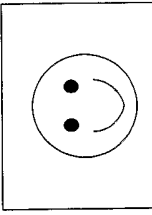


FIG. 8D

880

ABC's Trades		Queue List		To	Description	Sent
INBOX OUTBOX COMPLETED		Trader#1	mySong#2	2002-05-06		
		Trader#2	mySong#3	2002-05-07		883
		Trader#2	myMovie#2	2002-05-08		
		ABD Item for Trade		Trader#2 Item for Trade		
		mySong#4	 <p>xxx xxxxx xxxxx xxxxx xxxxx xx xxx xx xxx. Xx xxxx xx xxx xxxxx, xx xxx xx.xxx xxxxx xxxx xxxxx xxxxx xx xxx xx xxx. Xx xxxx xx xxx xxxxx, xx xxx xx.</p> <p>xxx xxxxx xxxxx xxxxx xxxxx xx xxx xx xxx. Xx xxxx xx xxx xxxxx, xx xxx xx.</p> <p>Issued By: myContentOwner Valid From: null Quantity: 3 Value: \$0.01 Exchange Limit: No Limit View Sample</p> <p>Note: I would like to get mySong#8.</p>	Person has been notified, waiting for response.	Send Another Notice	
				891	892	846
				Counteroffer Cancel Trade		

890

888

884

886

FIG. 8E

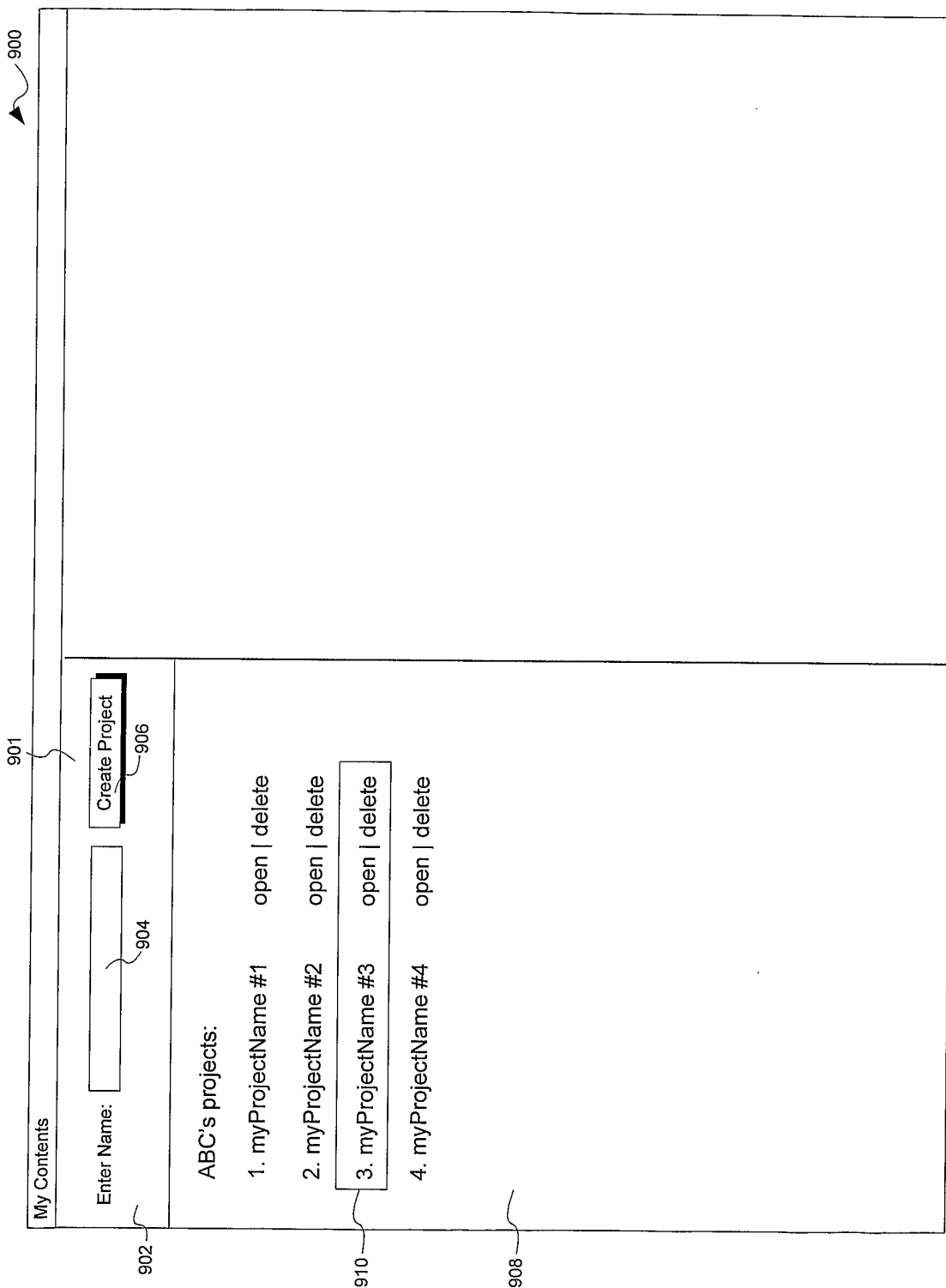
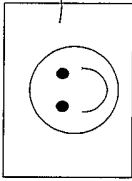


FIG. 9A

921

920

Editing mySongTitle #4

Name	mySong Title #4	922
Creator	XYZ	924
Type	Music	928
Category	mp3	930
Description		932
Location	/directoryname/subdirectoryname/mySong#4.mp3	934
Quantity	5	936
Value	\$0.01	938
Mime Type	Audio/MP3	940
Rating	G	942
Sample At	/directoryname/subdirectoryname/mySampleSong#4.mp3	944
Icon		946
	<input type="button" value="Update"/>	948

908

My Contents

ABC's Current Projects myProjectName#3

955 958 960 962

Please Enter Directory: 952 954

All Create

- mySongTitle #1 (mp3)
- mySongTitle #2 (mp3)
- mySongTitle #3 (mp3)
- mySongTitle #4 (mp3)
- mySongTitle #5 (mp3)
- mySongTitle #6 (mp3)

FIG. 9B

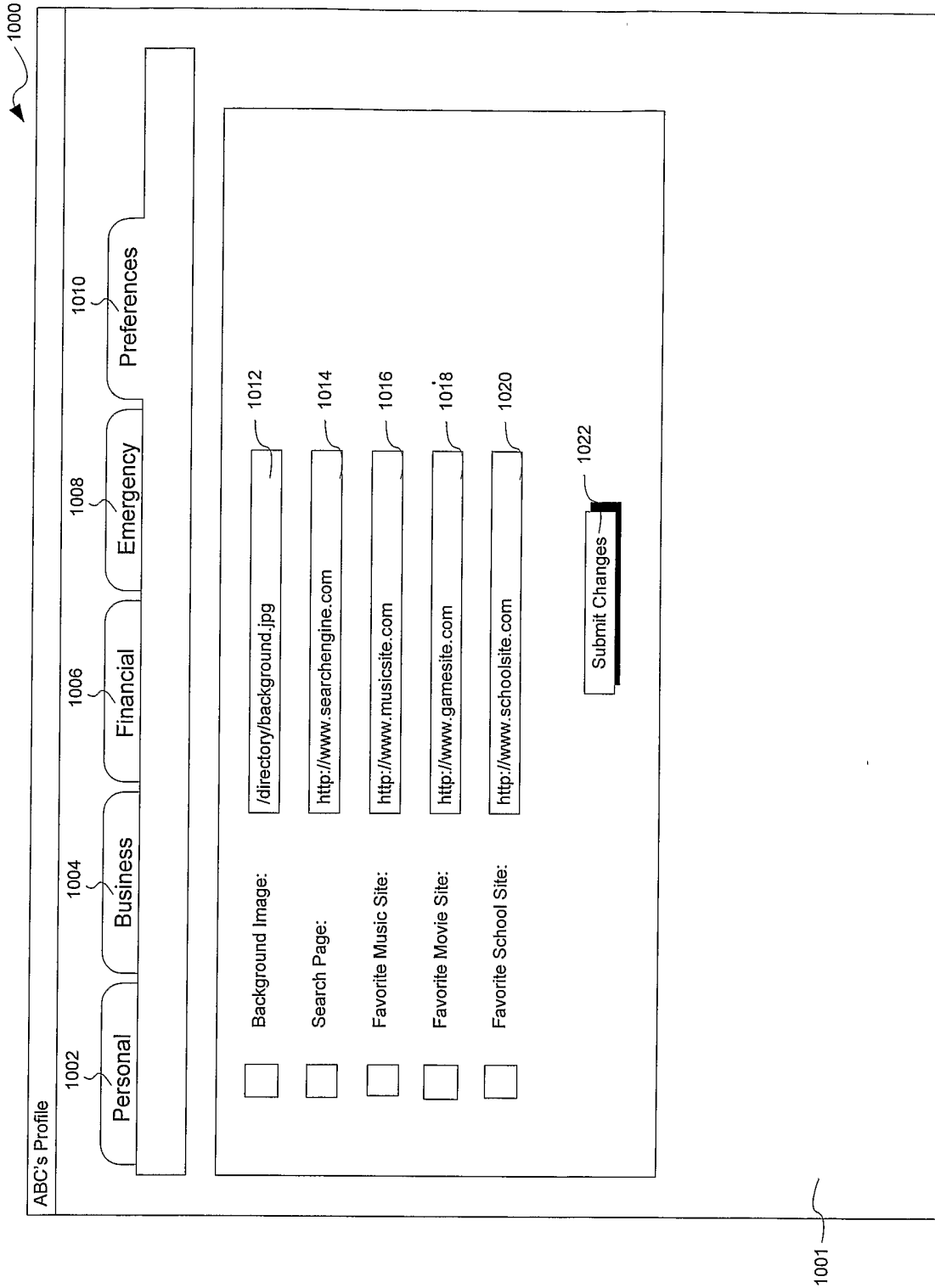


FIG. 10A

1030

ABC's Profile

1032

Personal Business Financial Emergency Preferences

Company Name: 1034

Web Site: 1036

Work Phone #: 1038

Work Email: 1040

Job Title: 1042

Work Address (Street): 1044

(City, State, Zip) 1046

1022

Submit Changes

1031

FIG. 10B

19/106

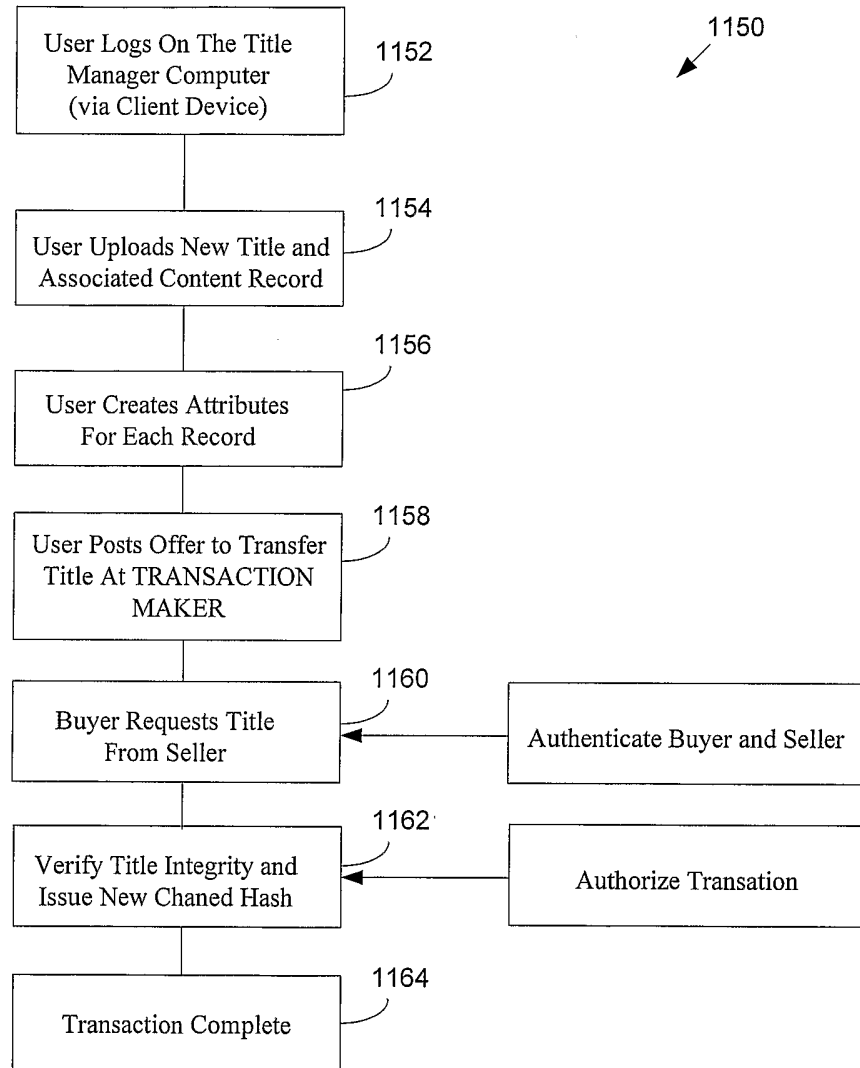


FIG. 11

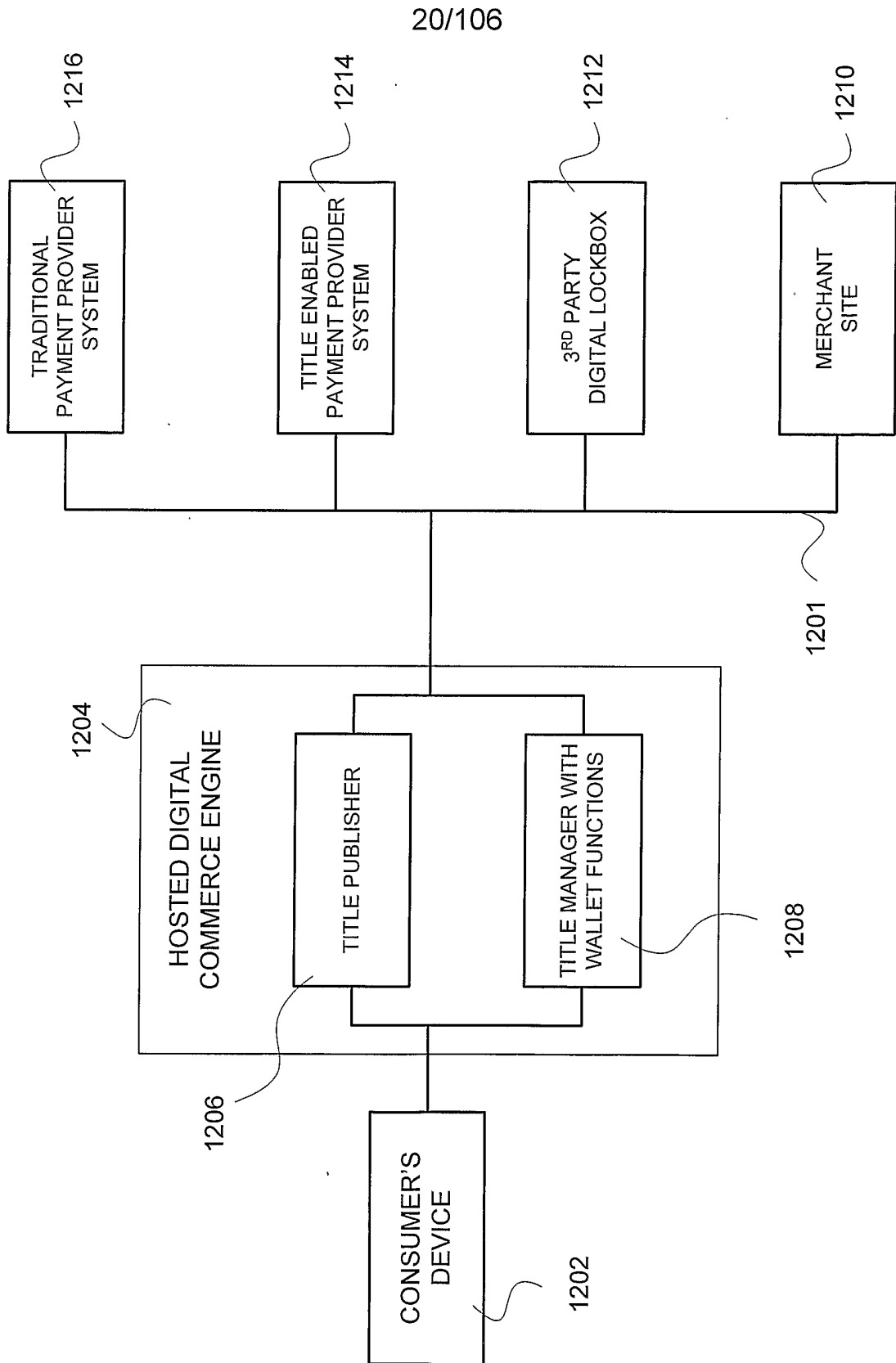


FIG. 12A

21/106

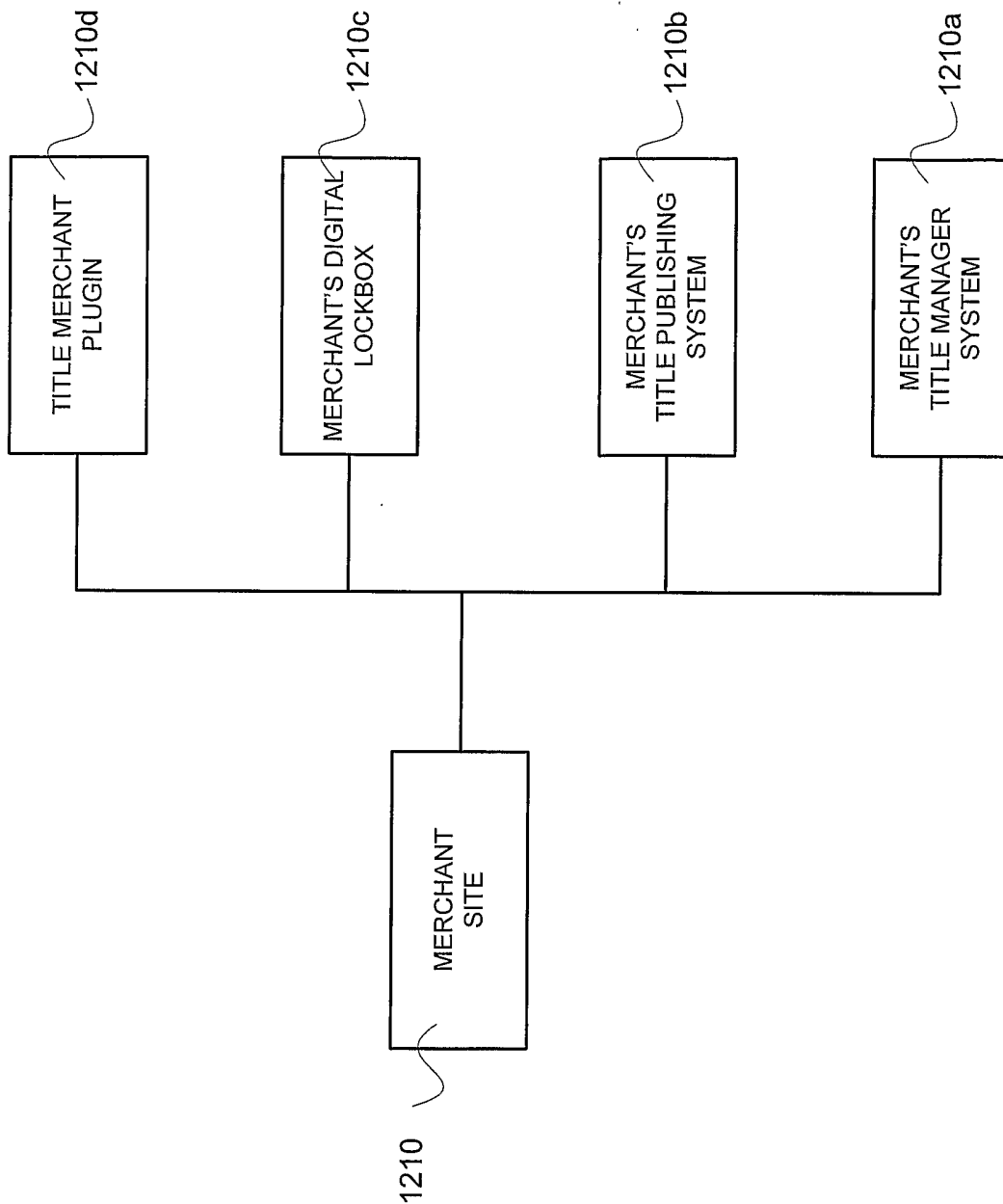


FIG. 12B

22/106

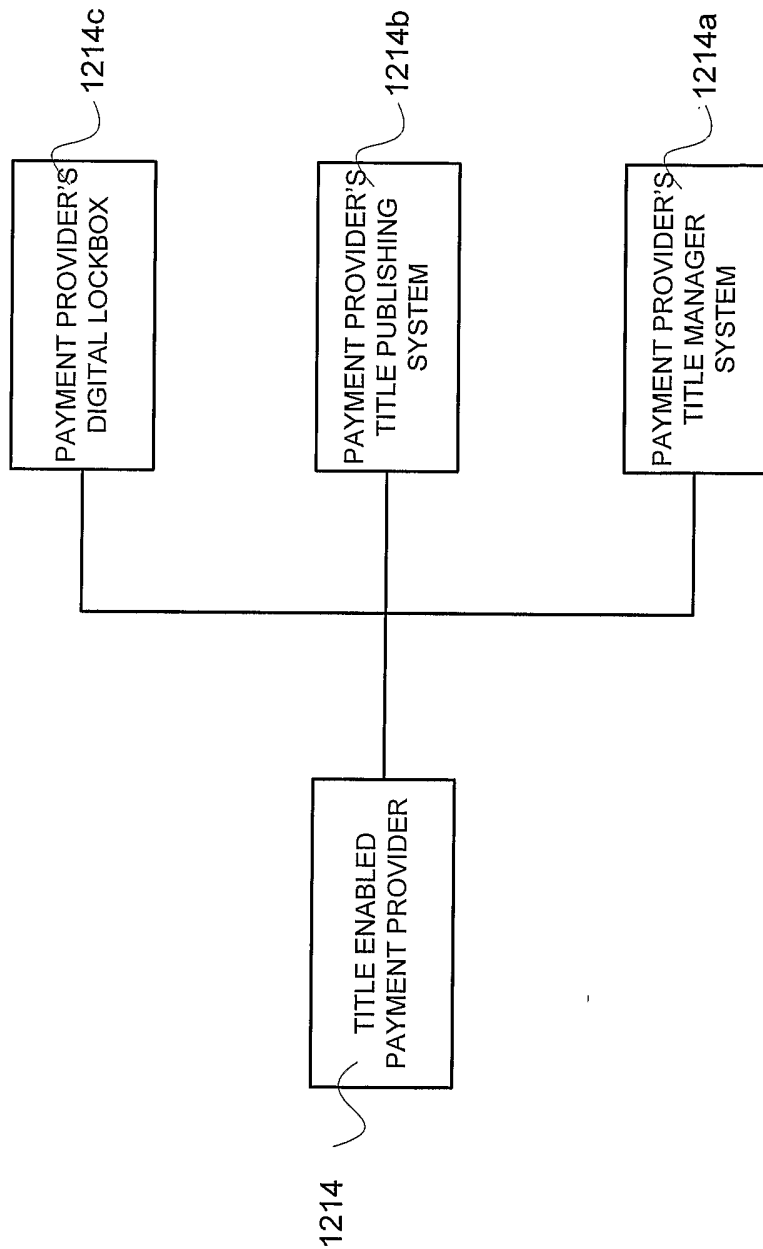


FIG. 12C

23/106

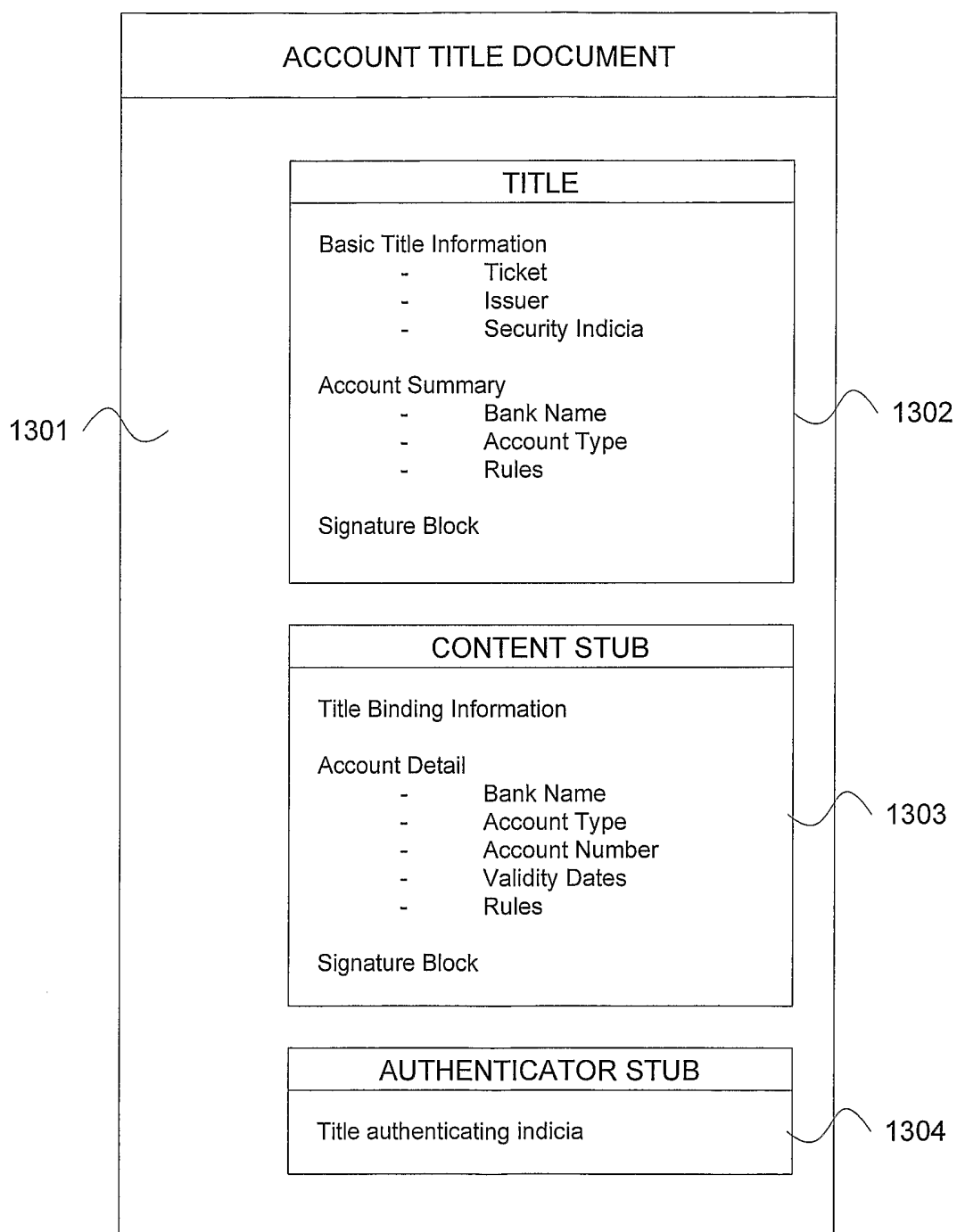


FIG. 13A

24/106

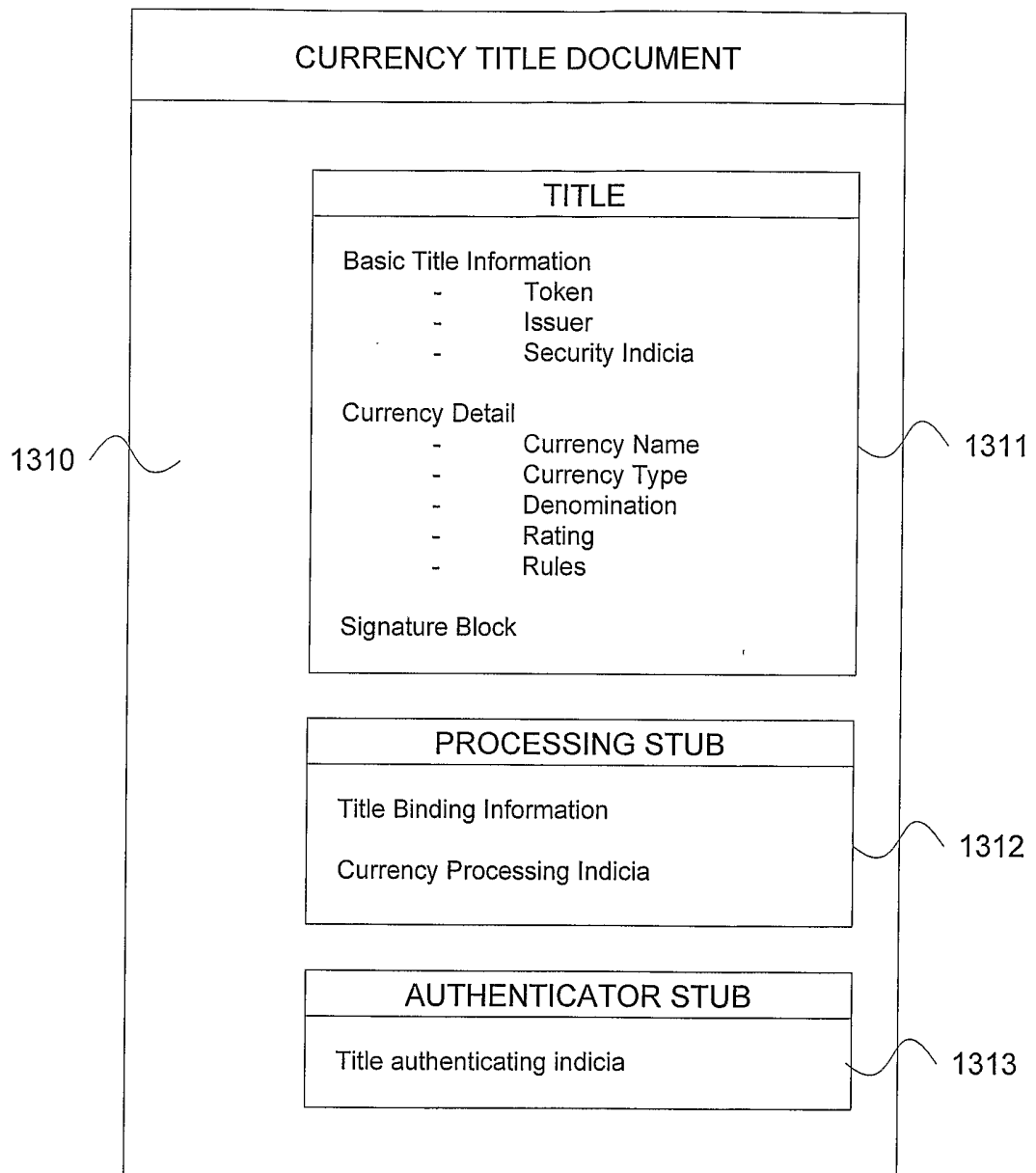


FIG. 13B

25/106

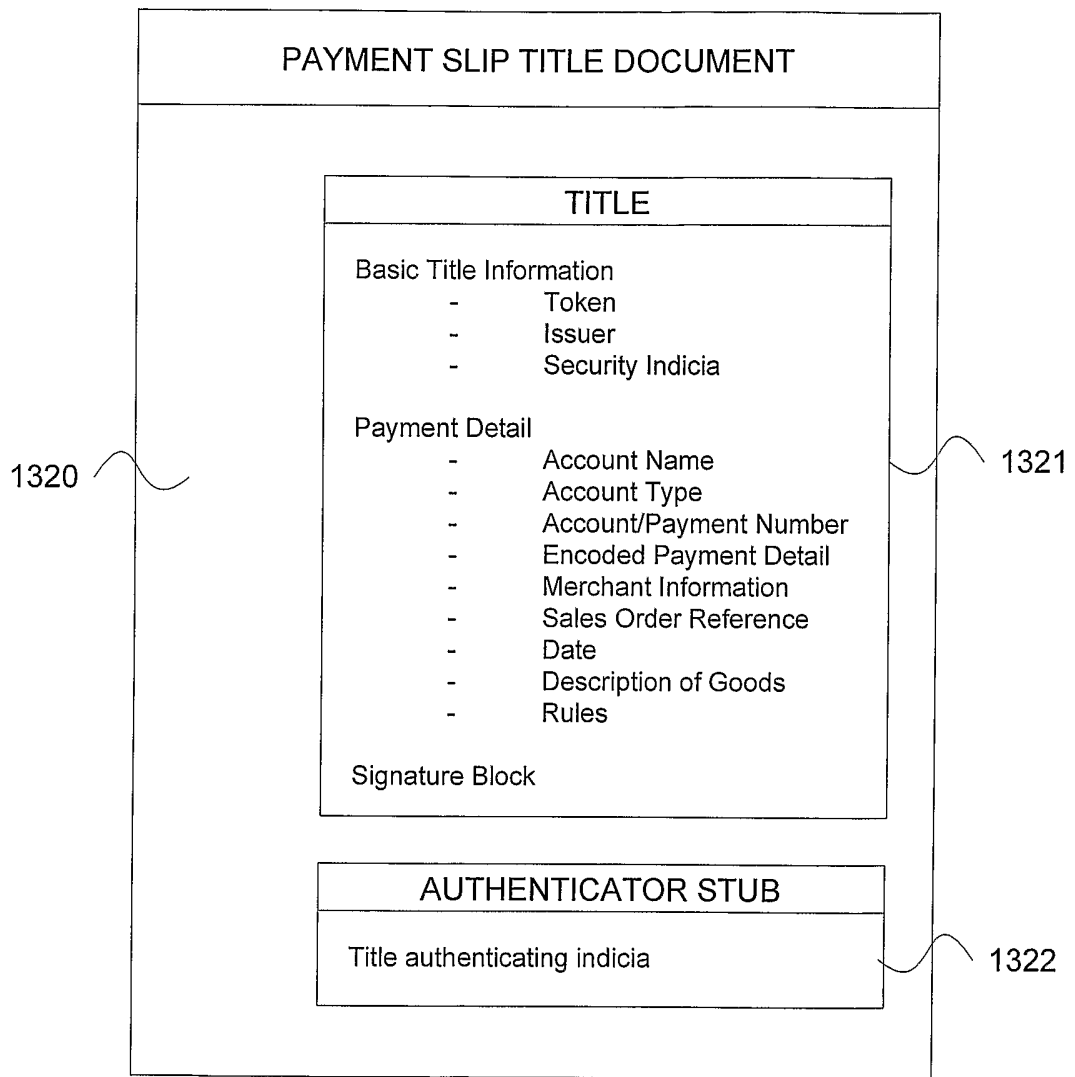


FIG. 13C

26/106

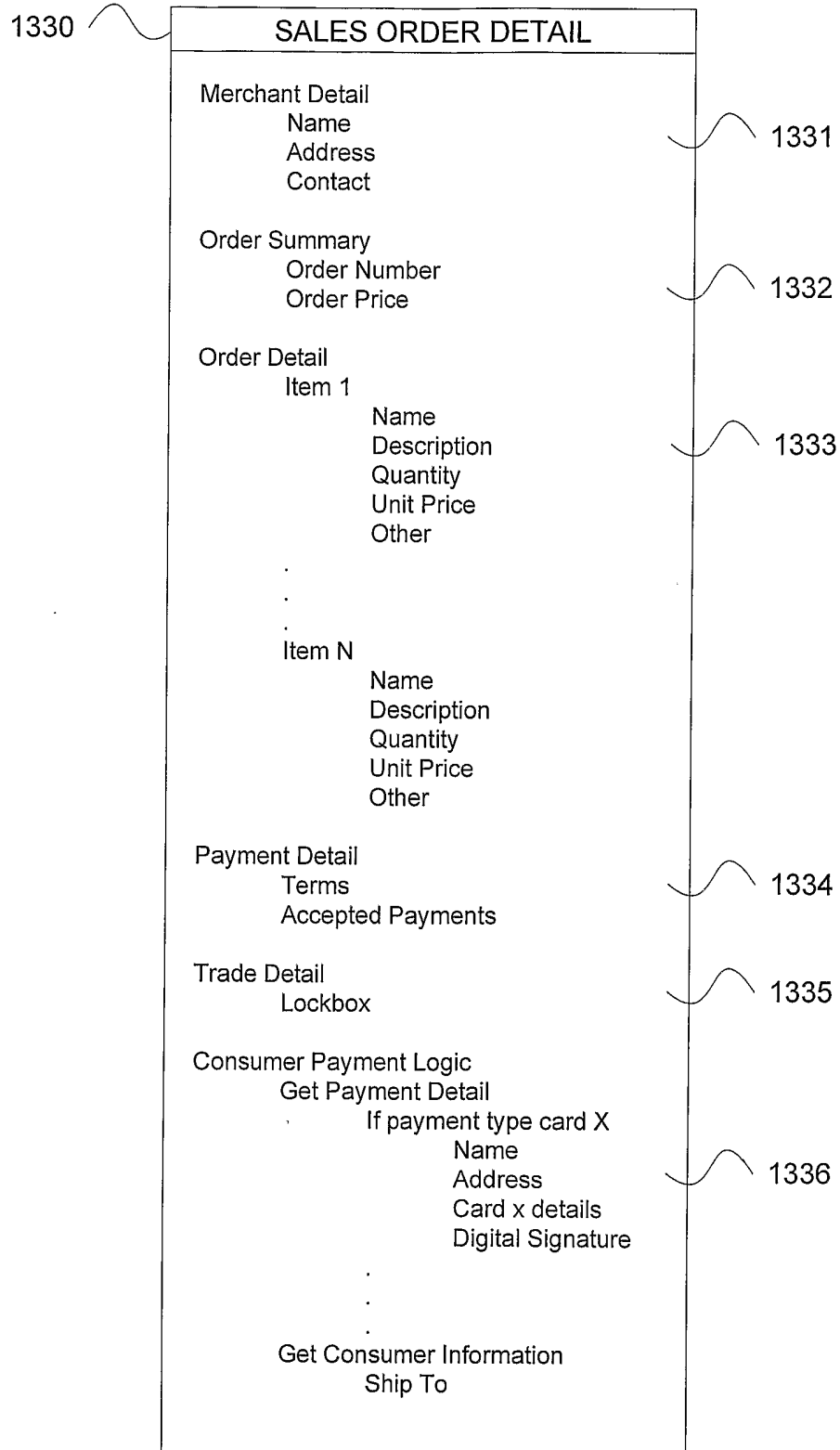


FIG. 13D

27/106

TITLE DATA TABLE	
Title 1	- Currency
Title 2	- Account
Title 3	- Currency
Title 4	- Sales Order
Title 5	- Account
• • •	
Title N	- Payment Slip

FIG. 13E

28/106

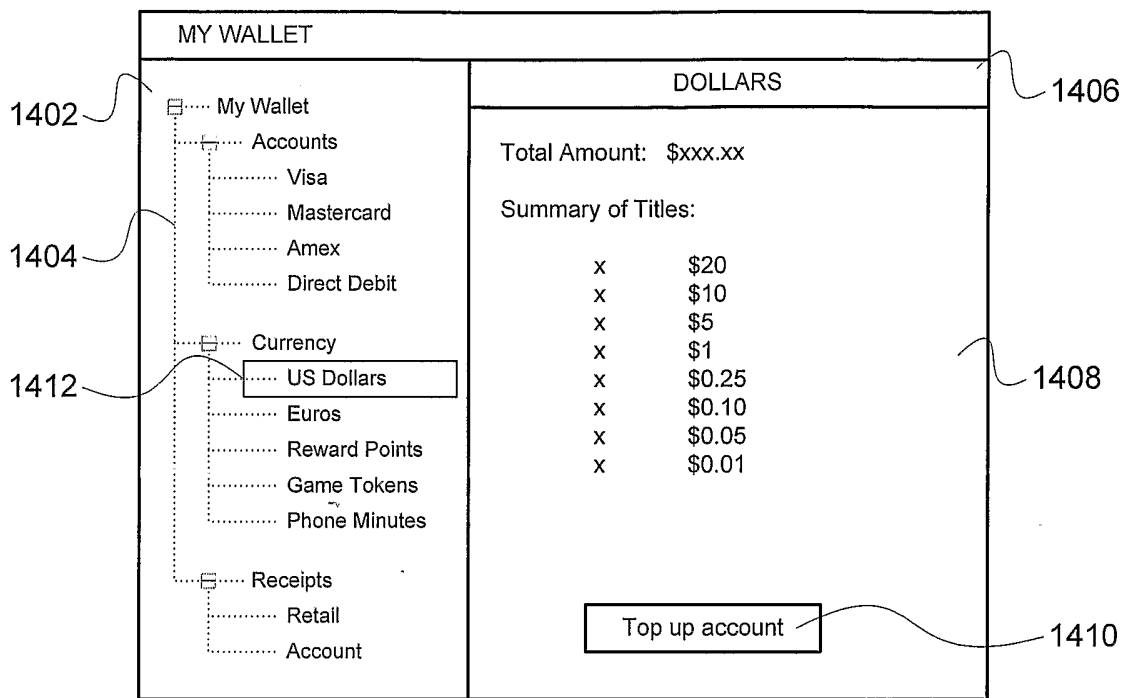


FIG. 14

29/106

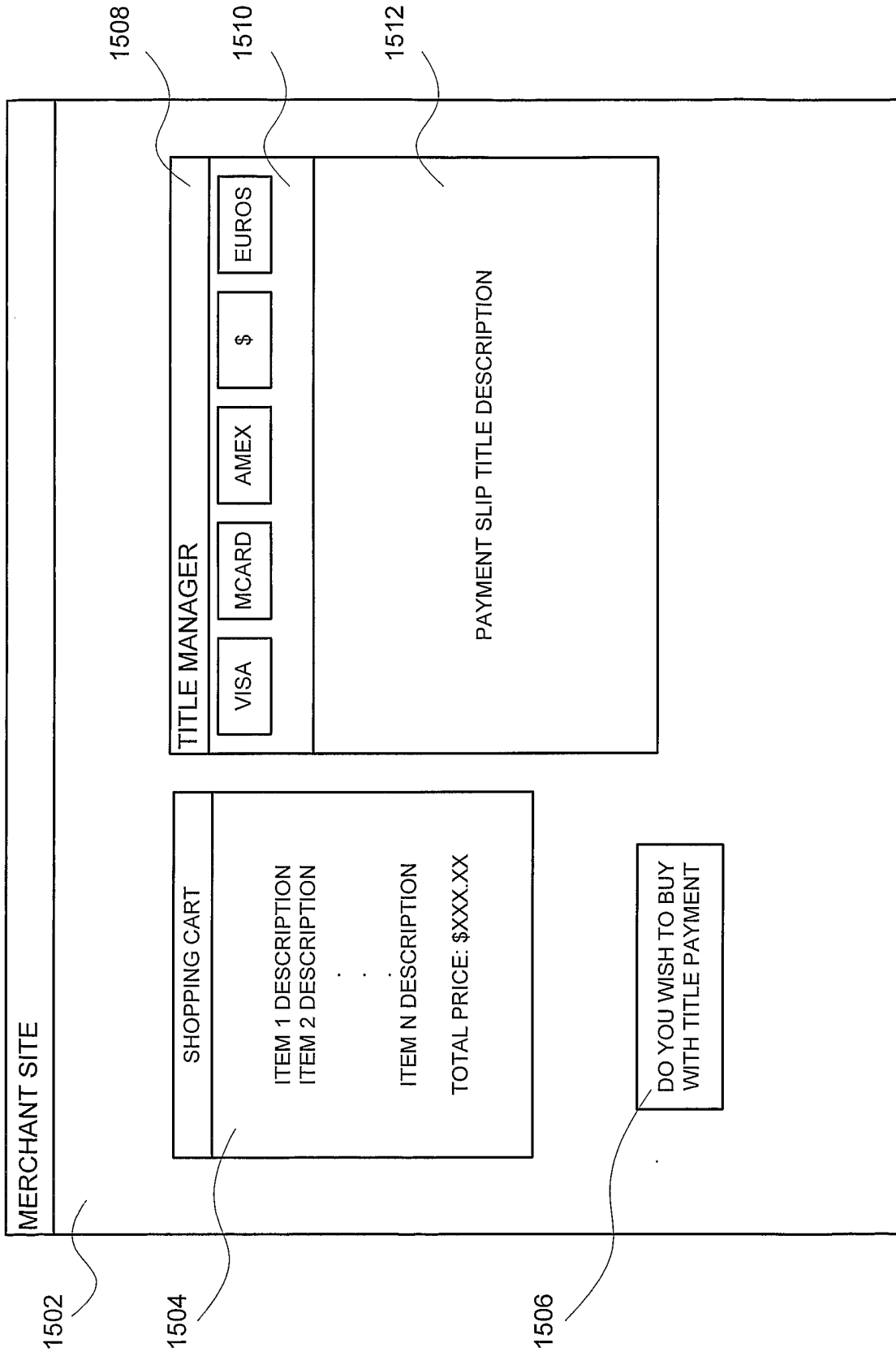


FIG. 15

30/106

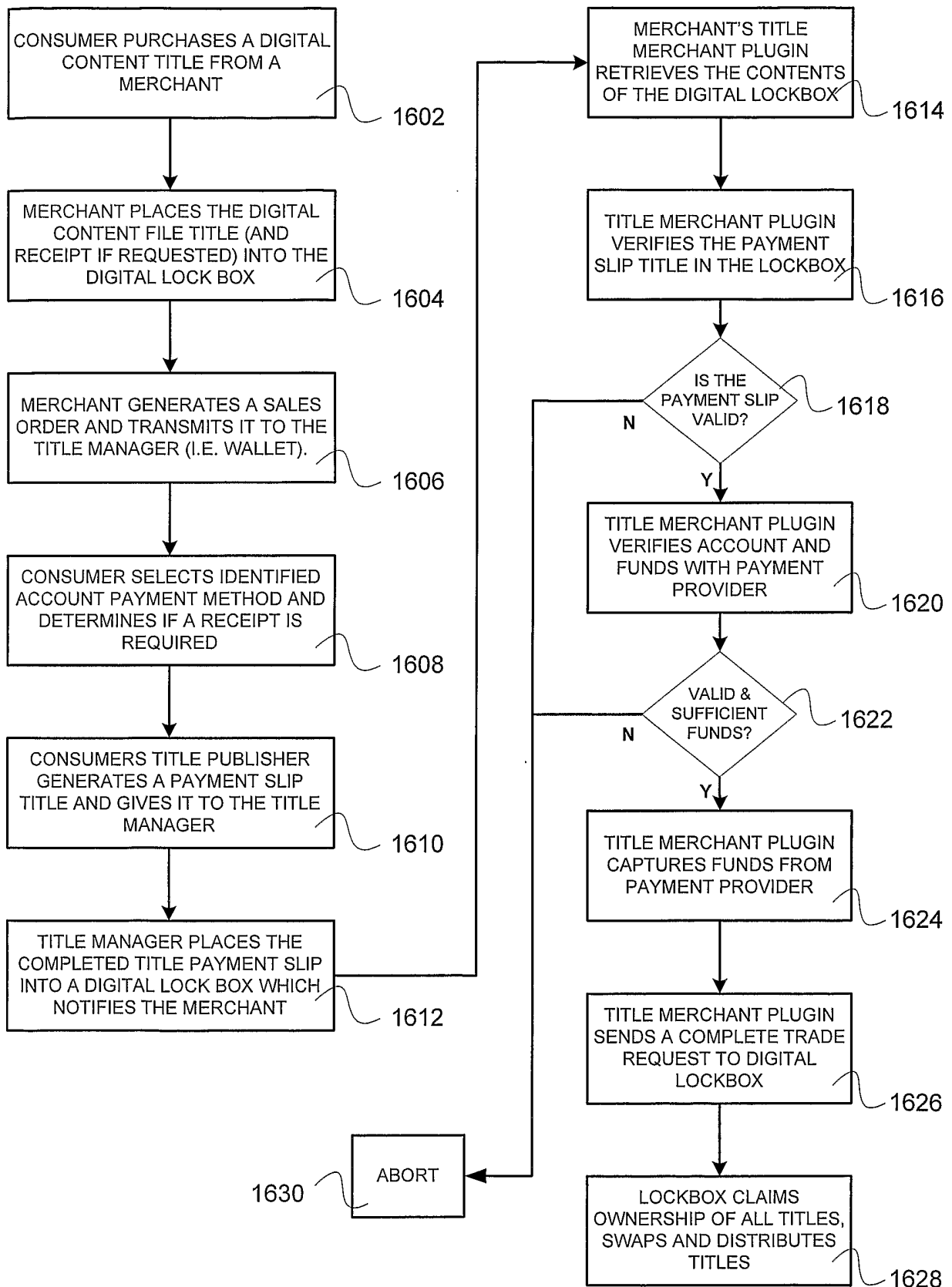


FIG. 16

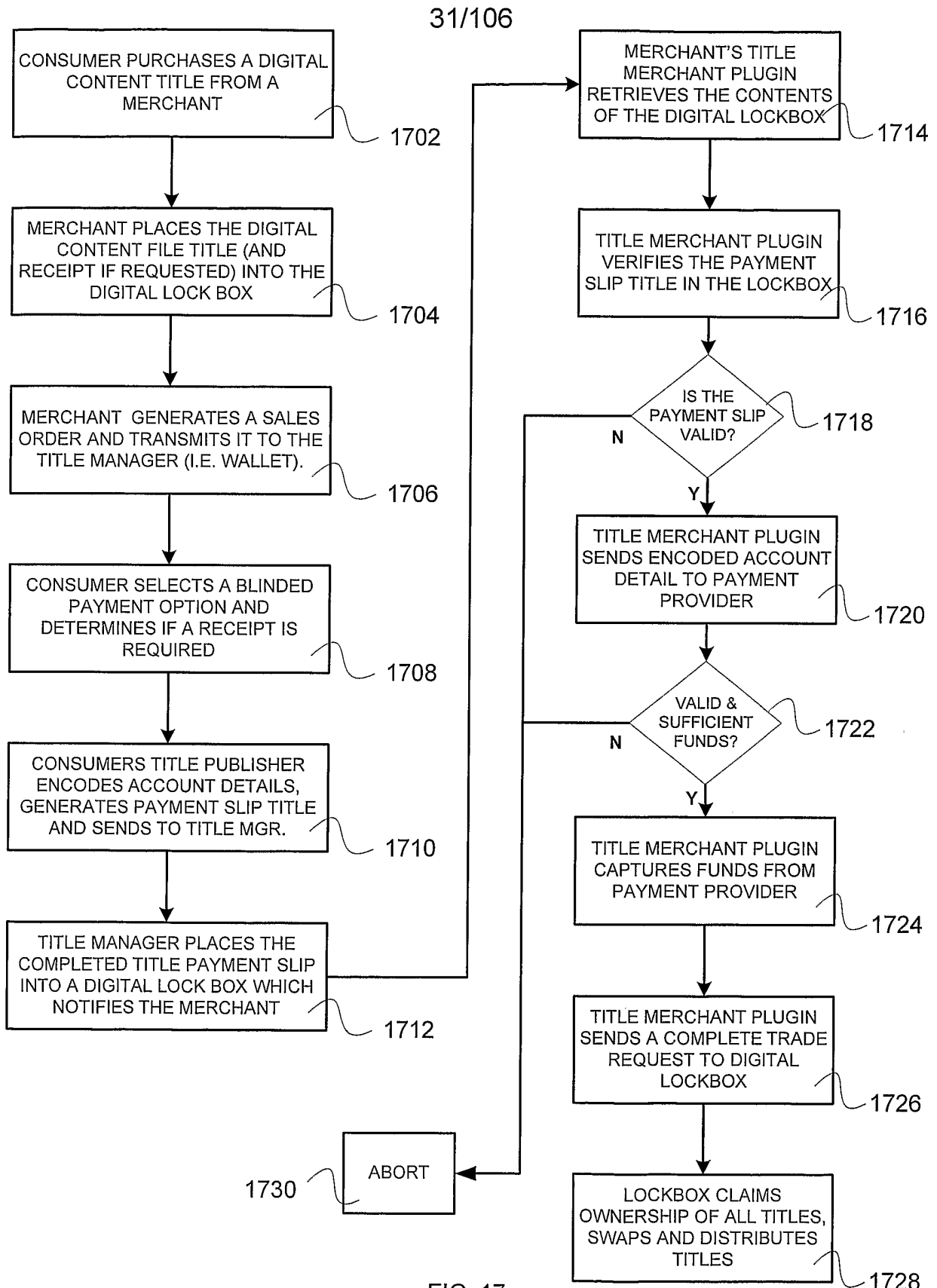


FIG. 17

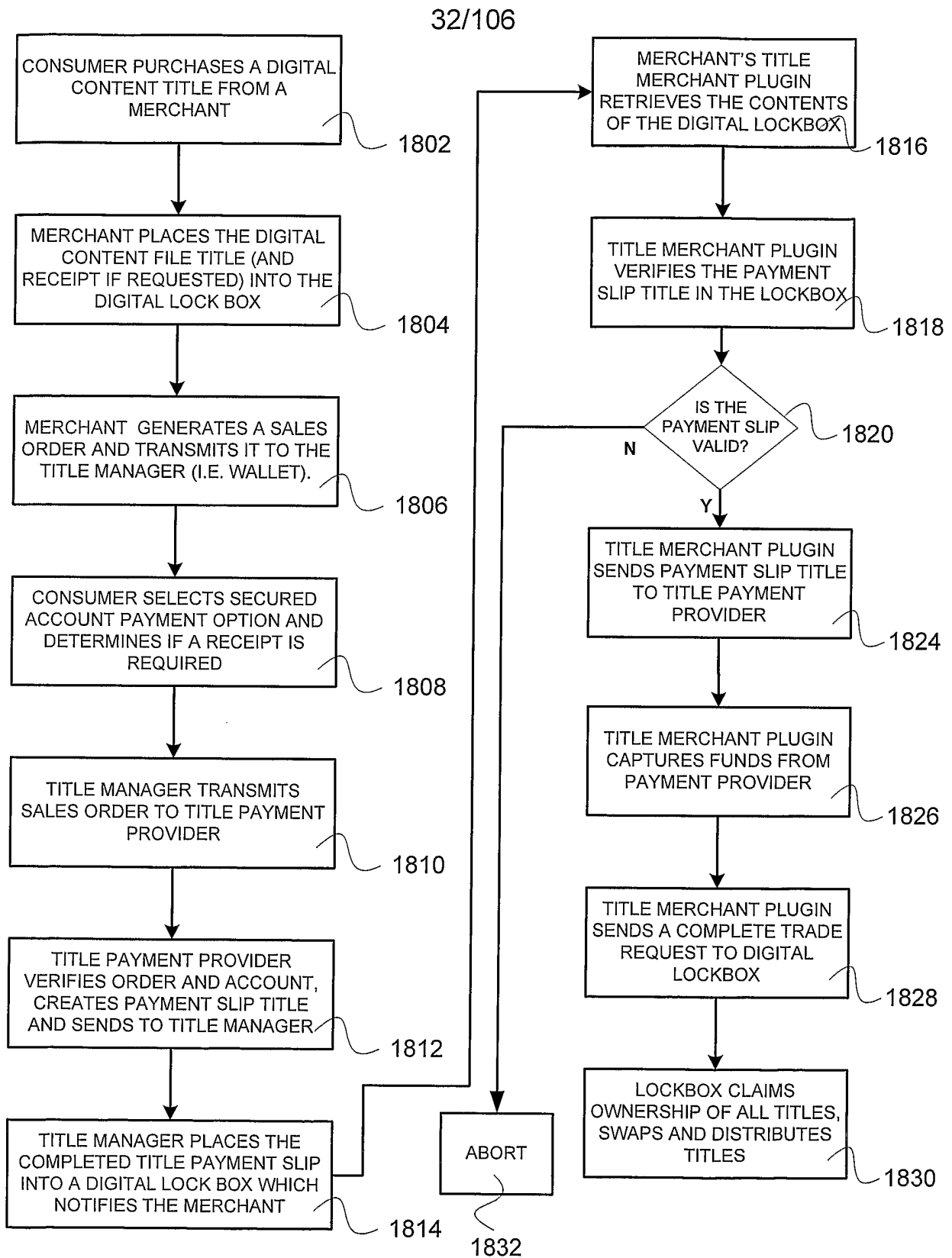


FIG. 18

33/106

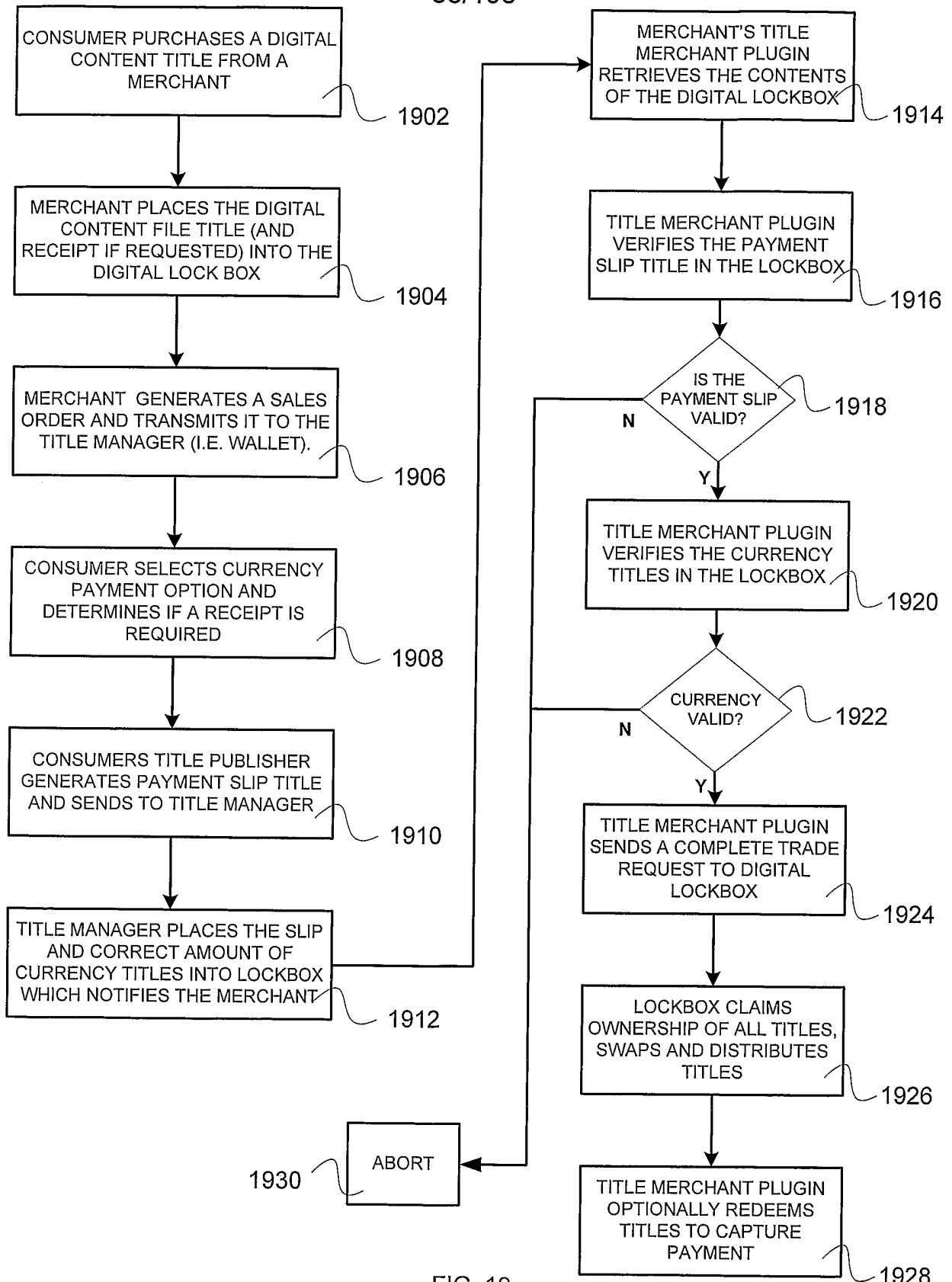


FIG. 19

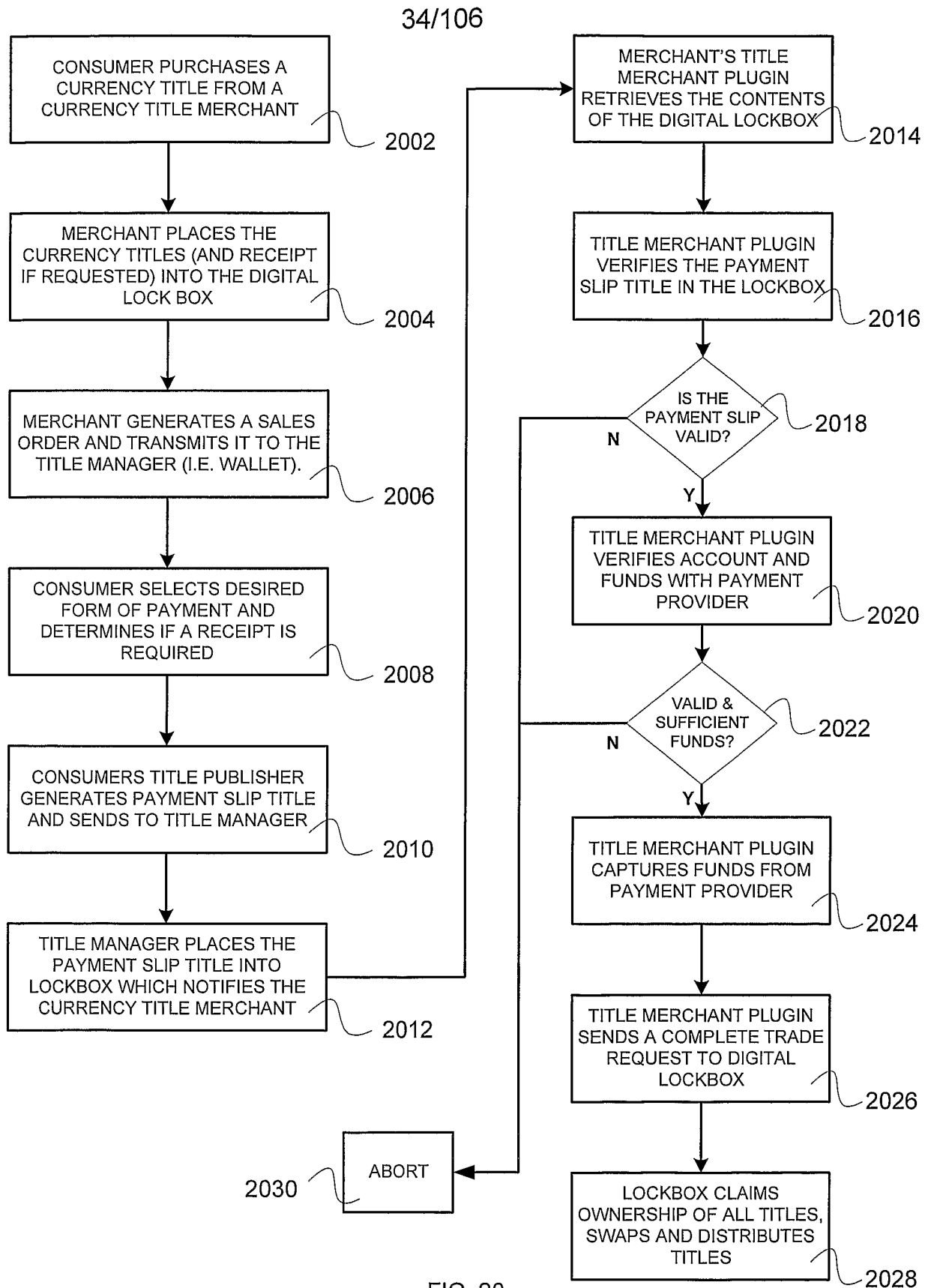


FIG. 20

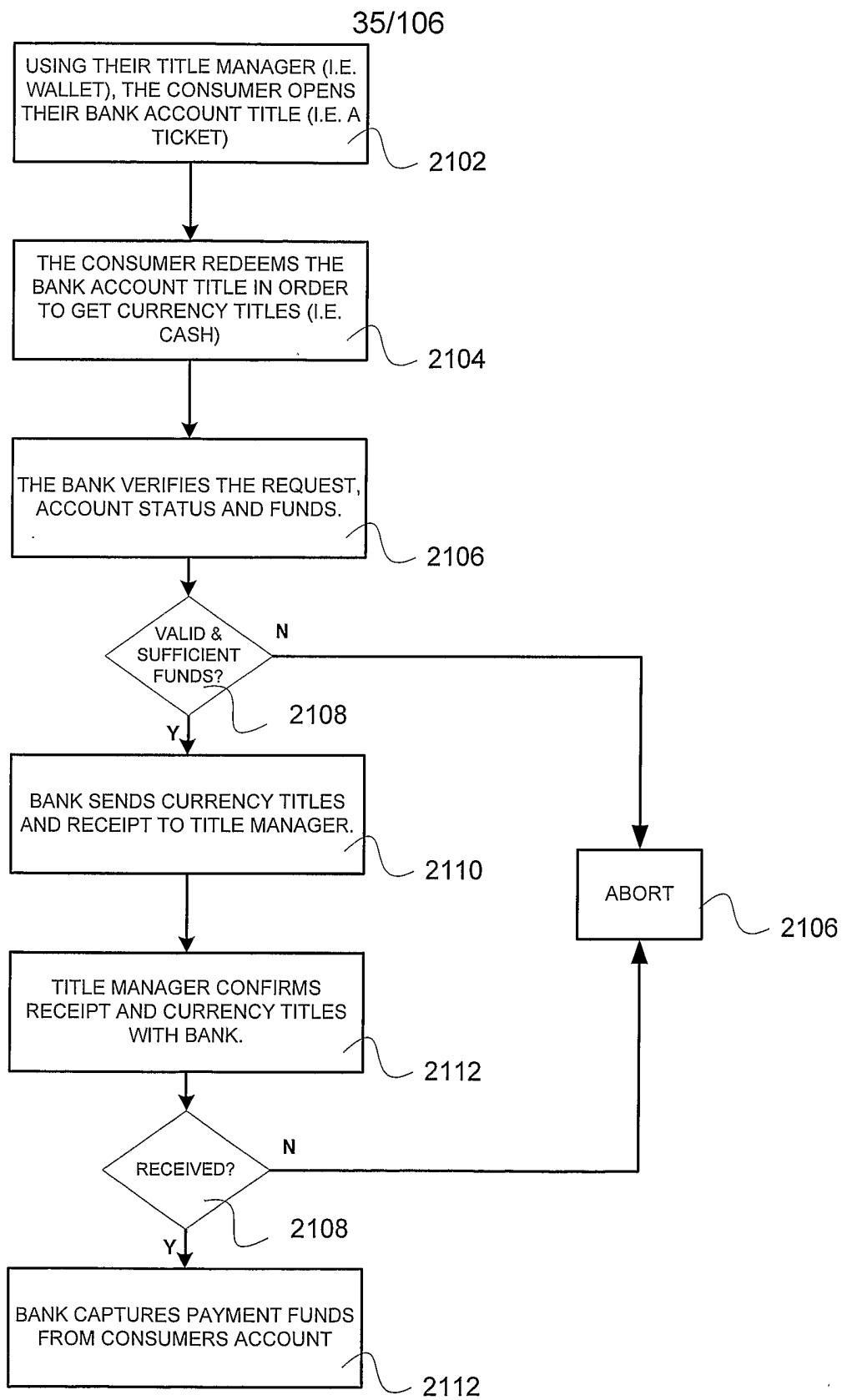


FIG. 21

36/106

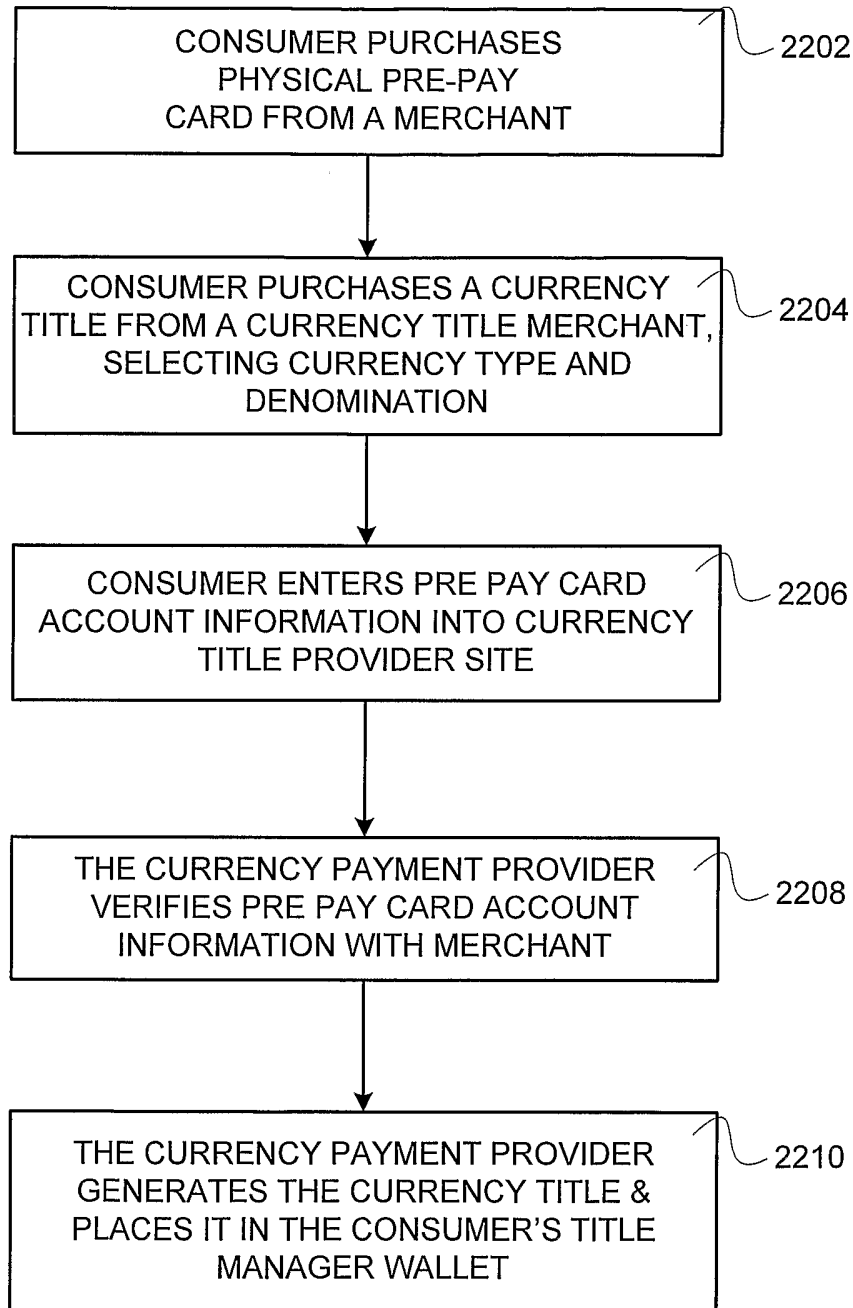


FIG. 22A

37/106

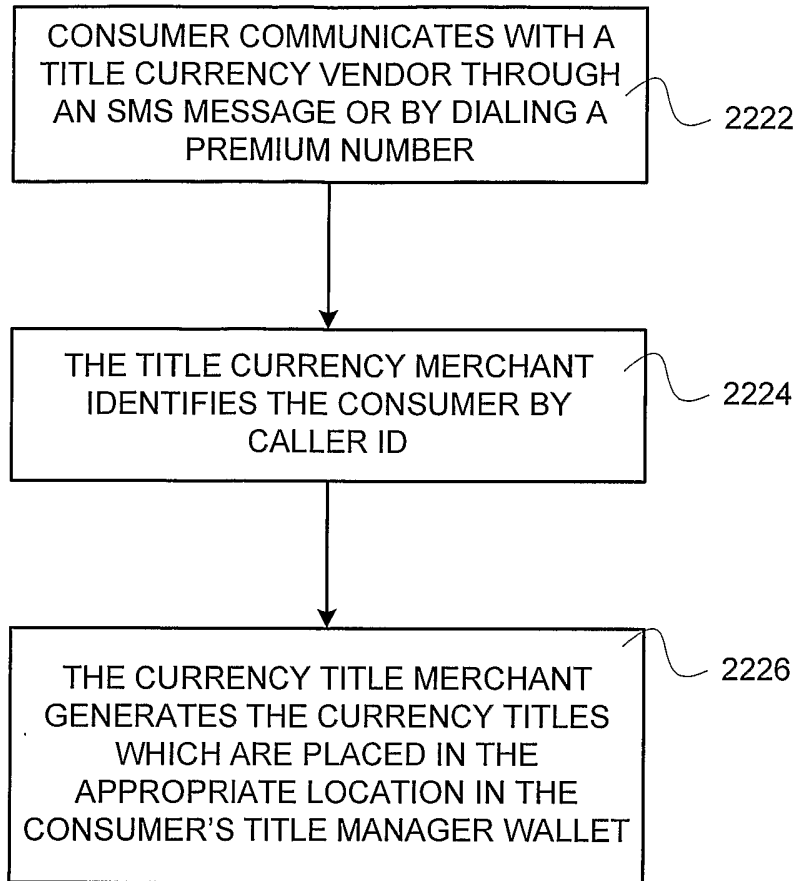


FIG. 22B

38/106

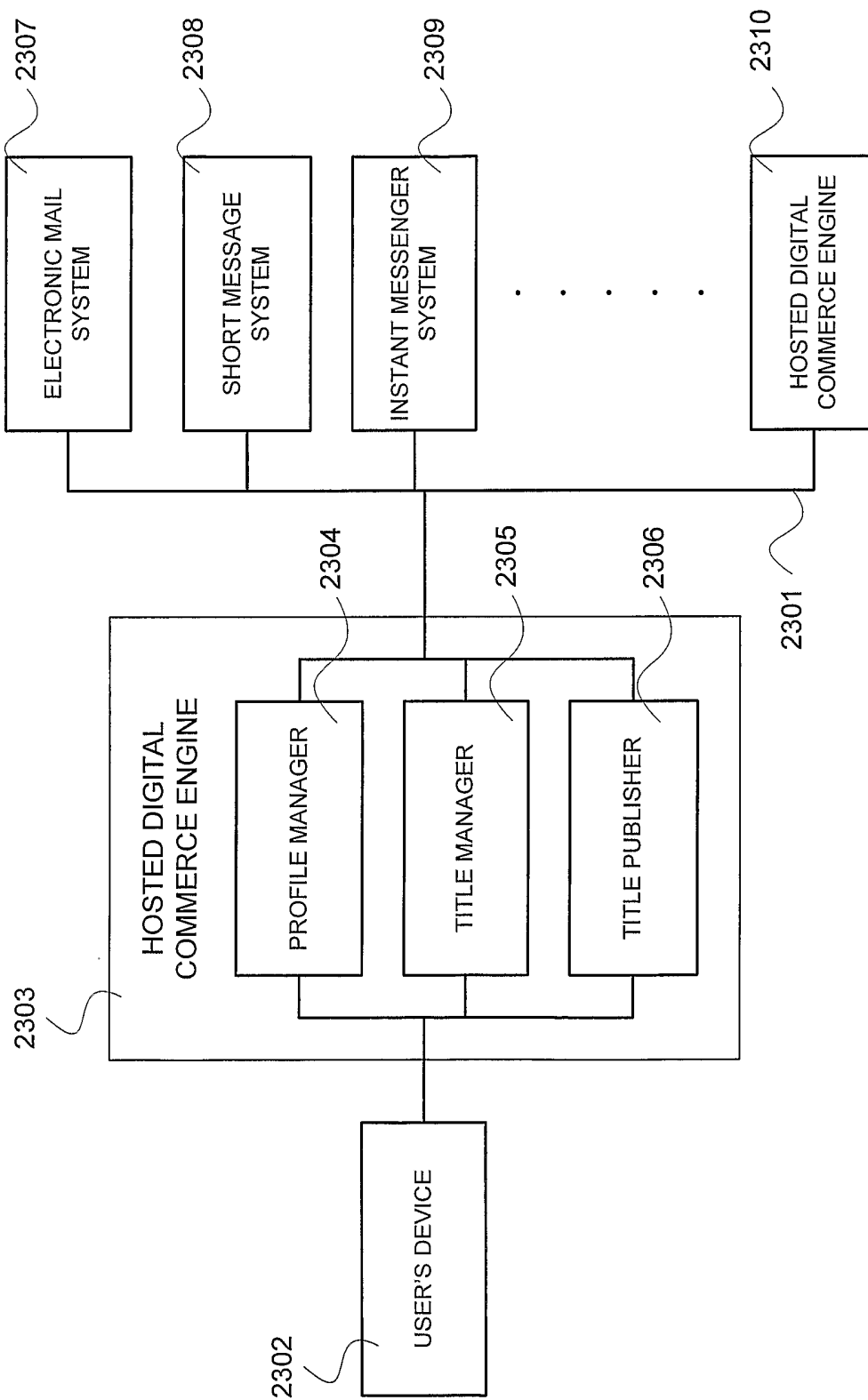


FIG. 23

39/106

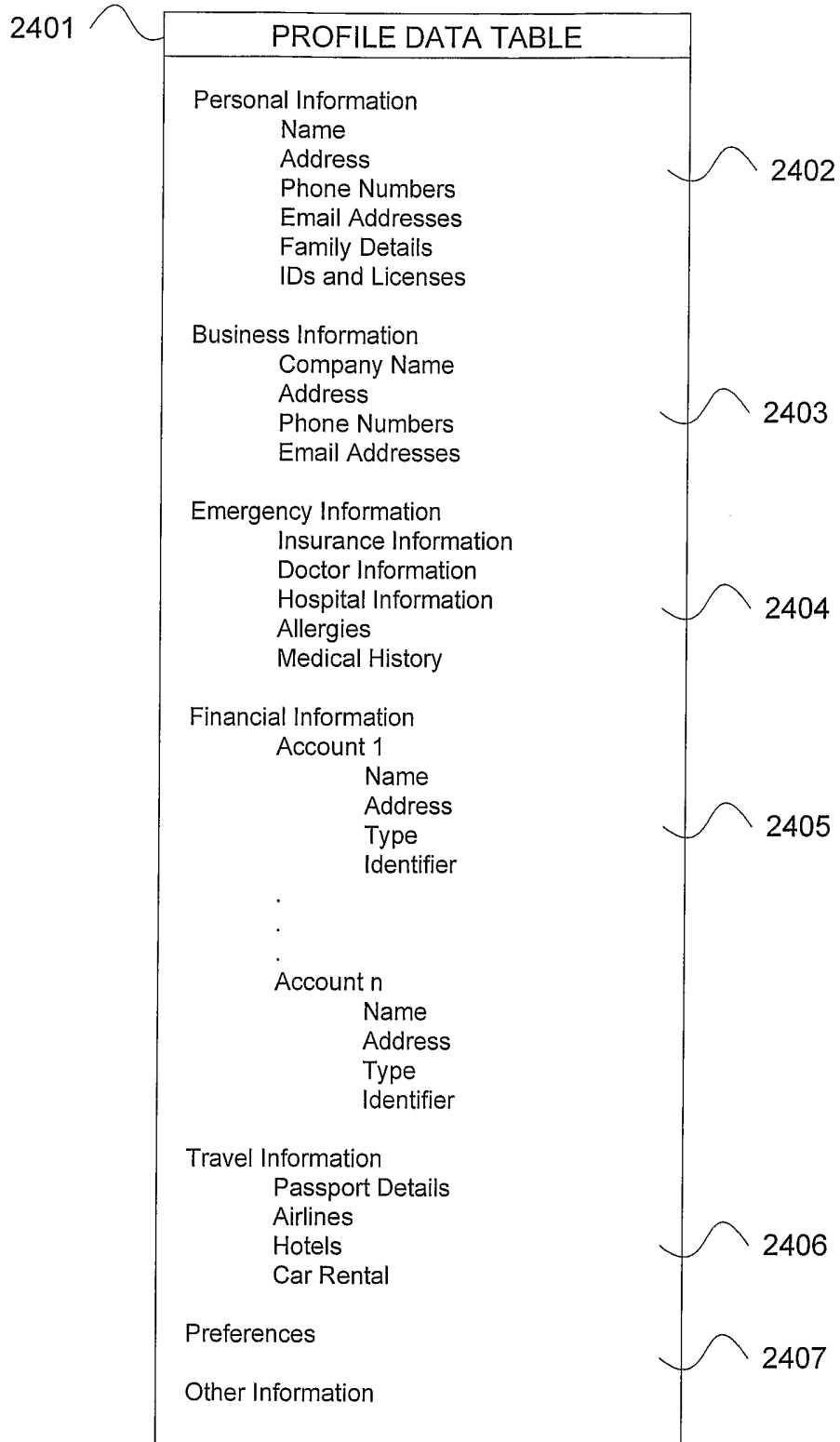


FIG. 24A

40/106

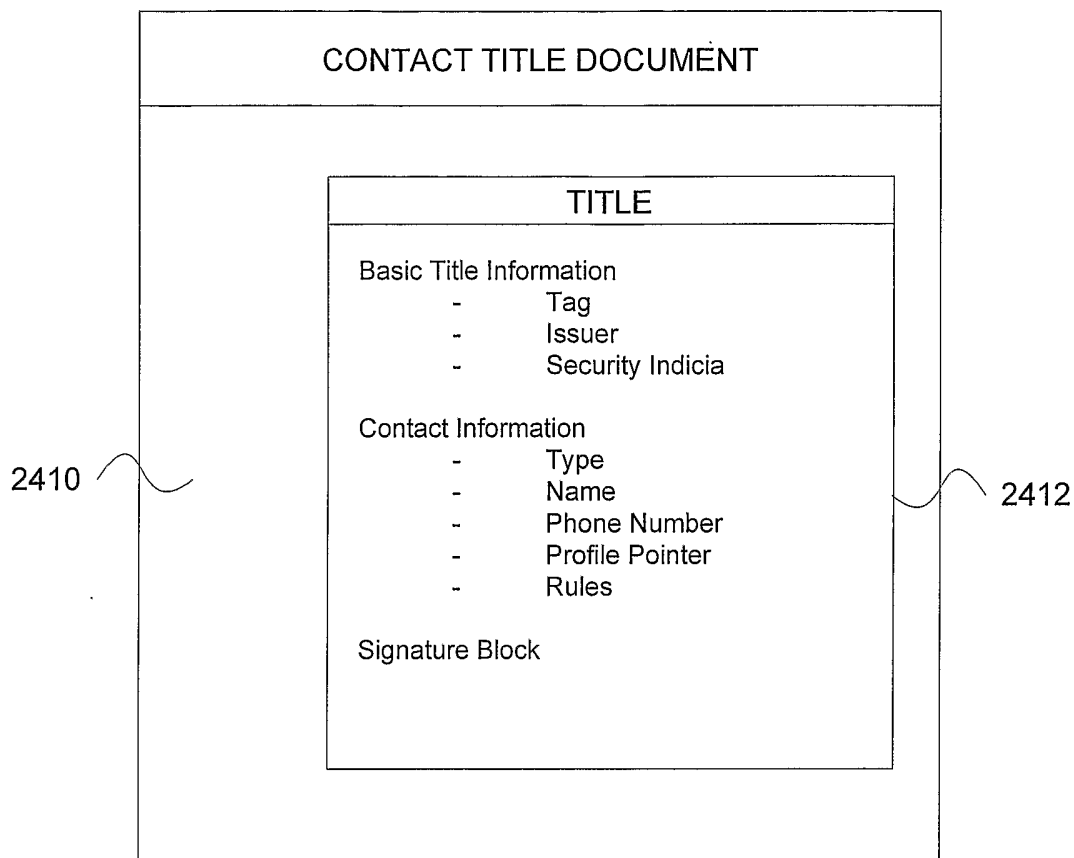


FIG. 24B

41/106

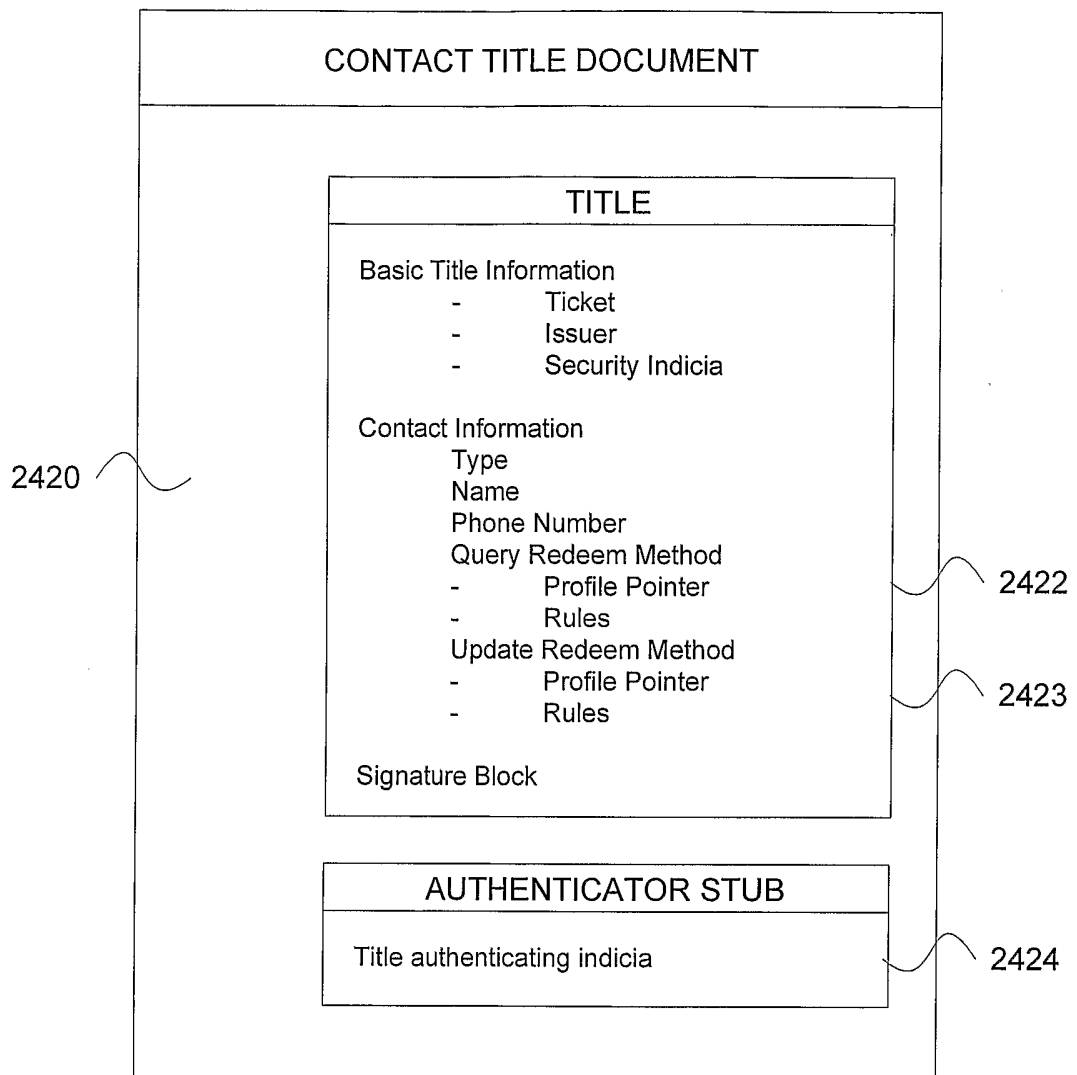


FIG. 24C

42/106

2430

CONTACT TITLE TABLE	
Contact Title 1 - Tag	2432
Contact Title 2 - Tag	
Contact Title 3 - Ticket	2434
• • •	
Contact Title N - Tag	

FIG. 24D

43/106

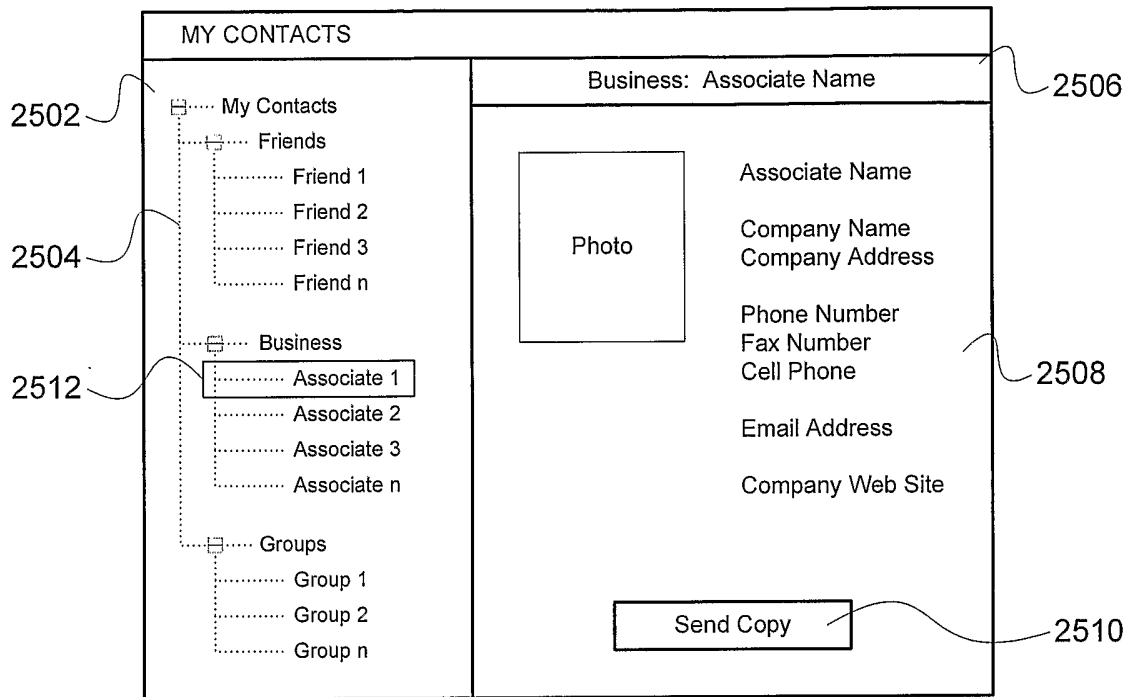


FIG. 25

44/106

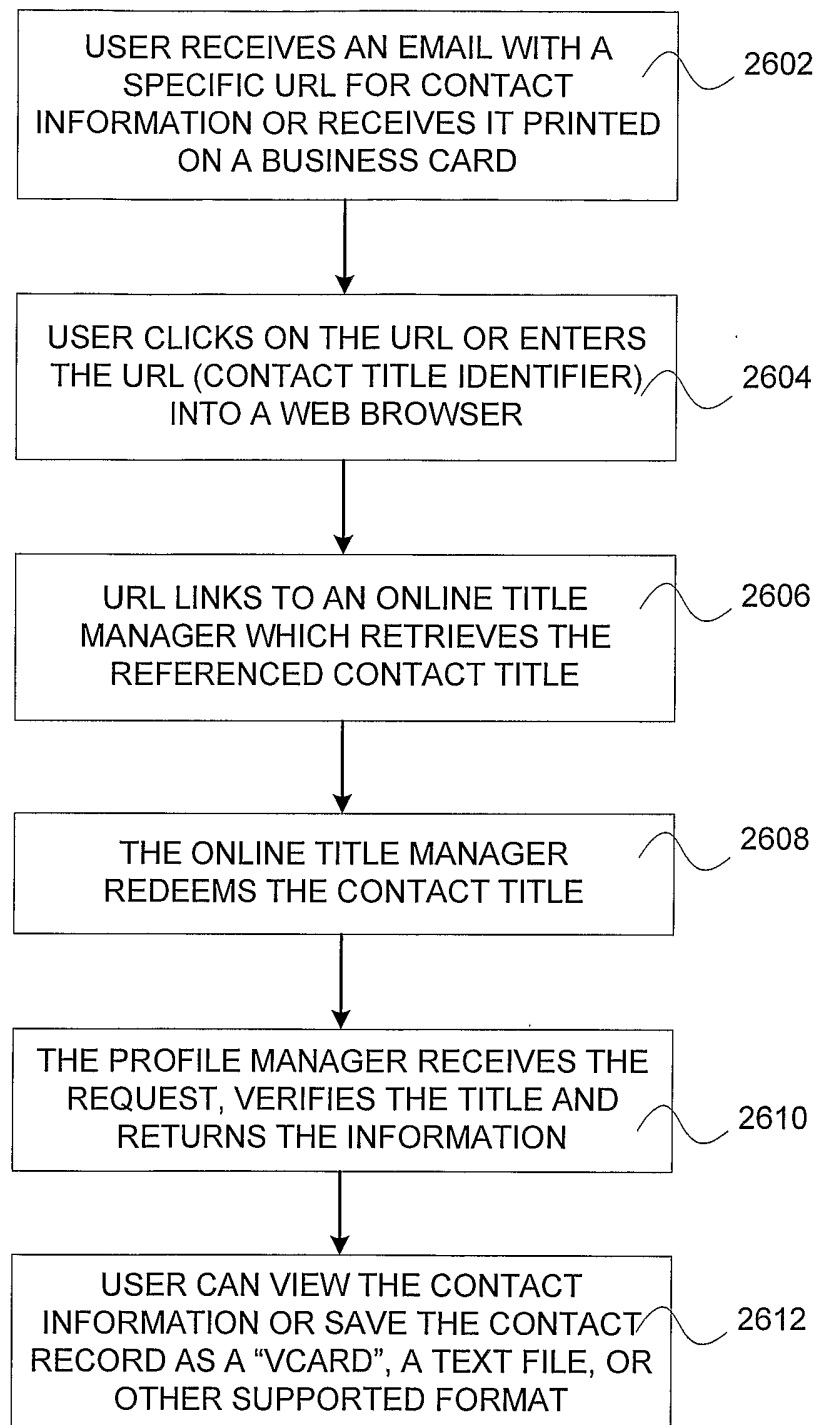


FIG. 26

45/106

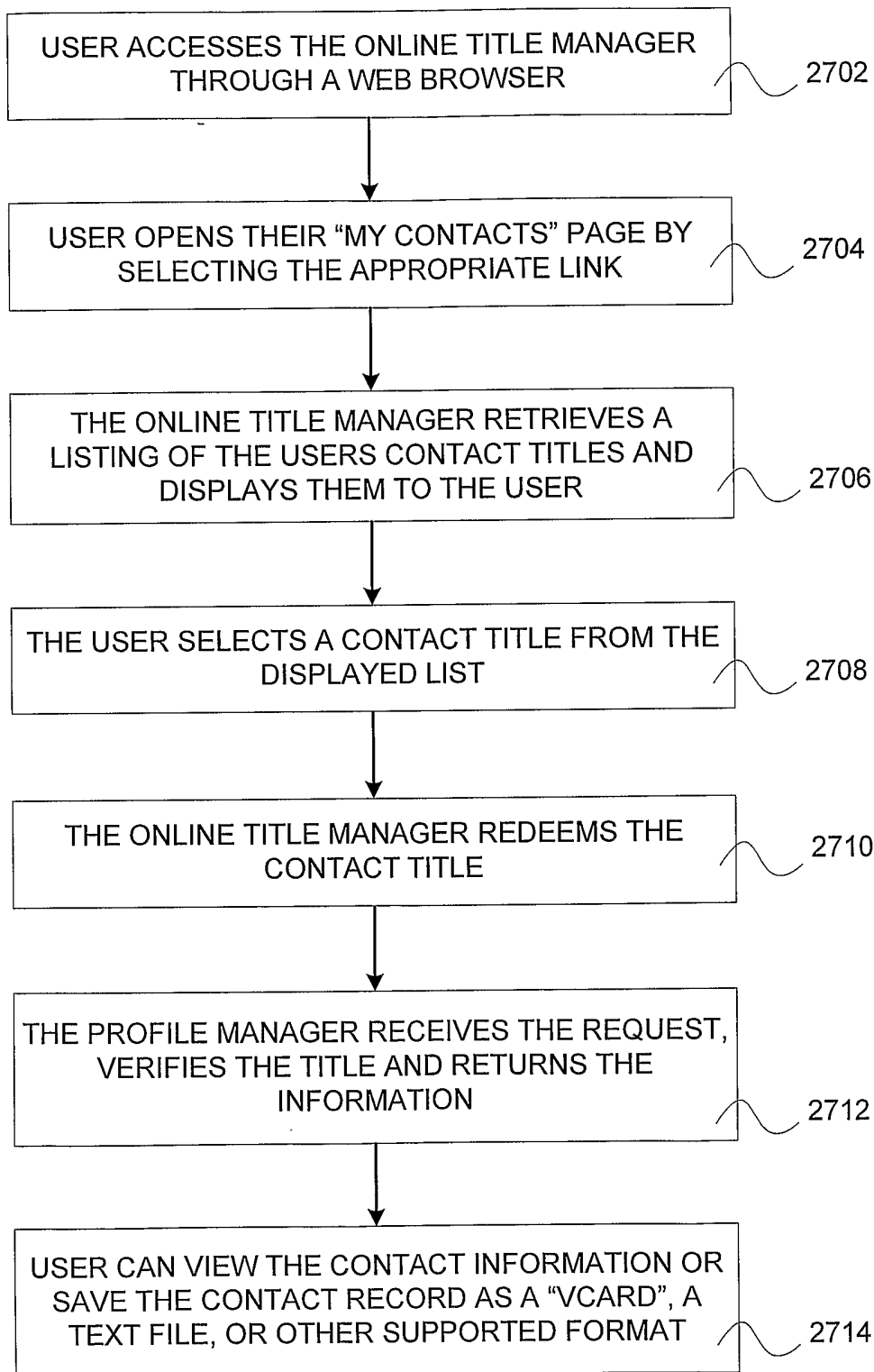


FIG. 27

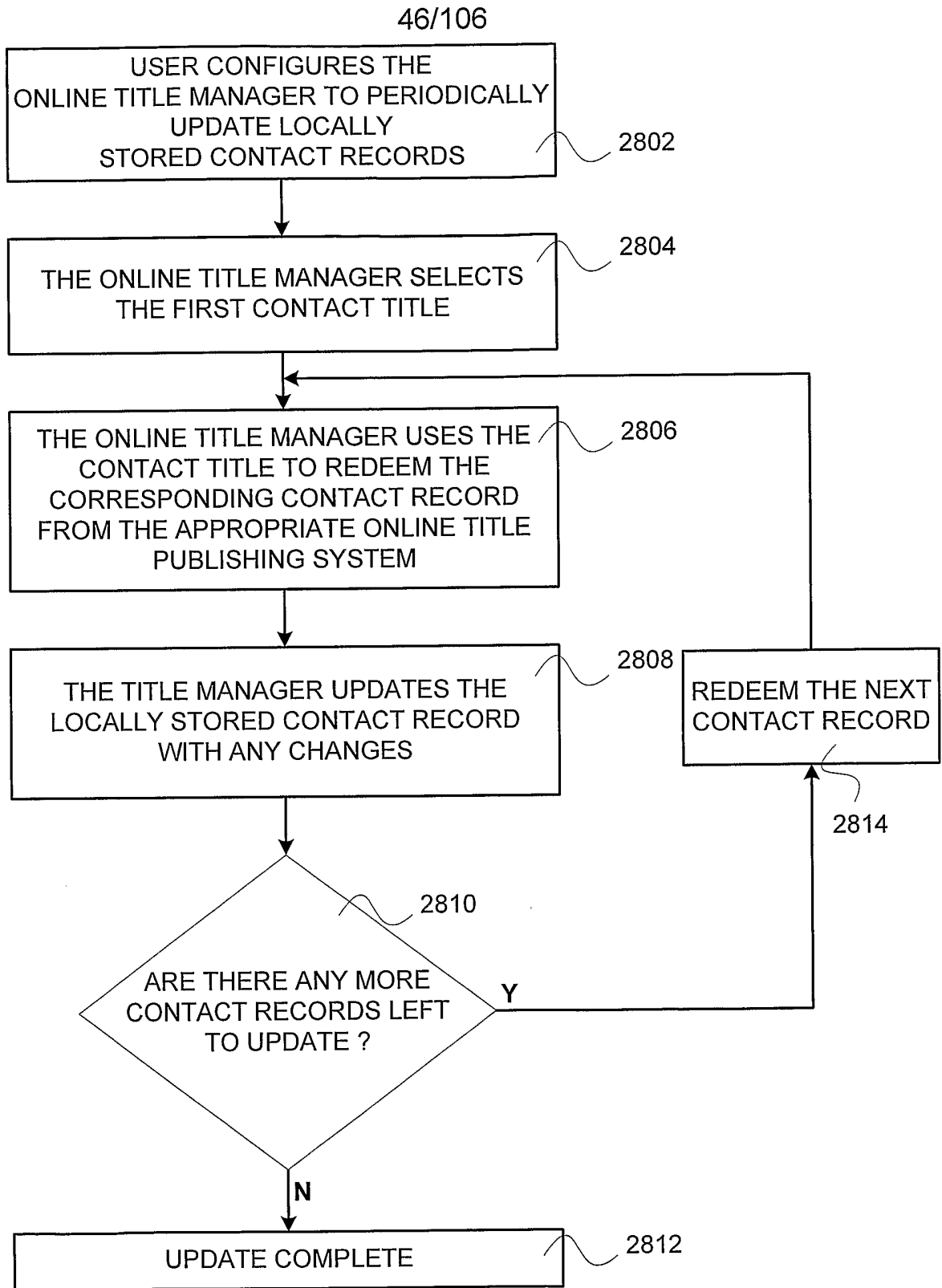


FIG. 28

47/106

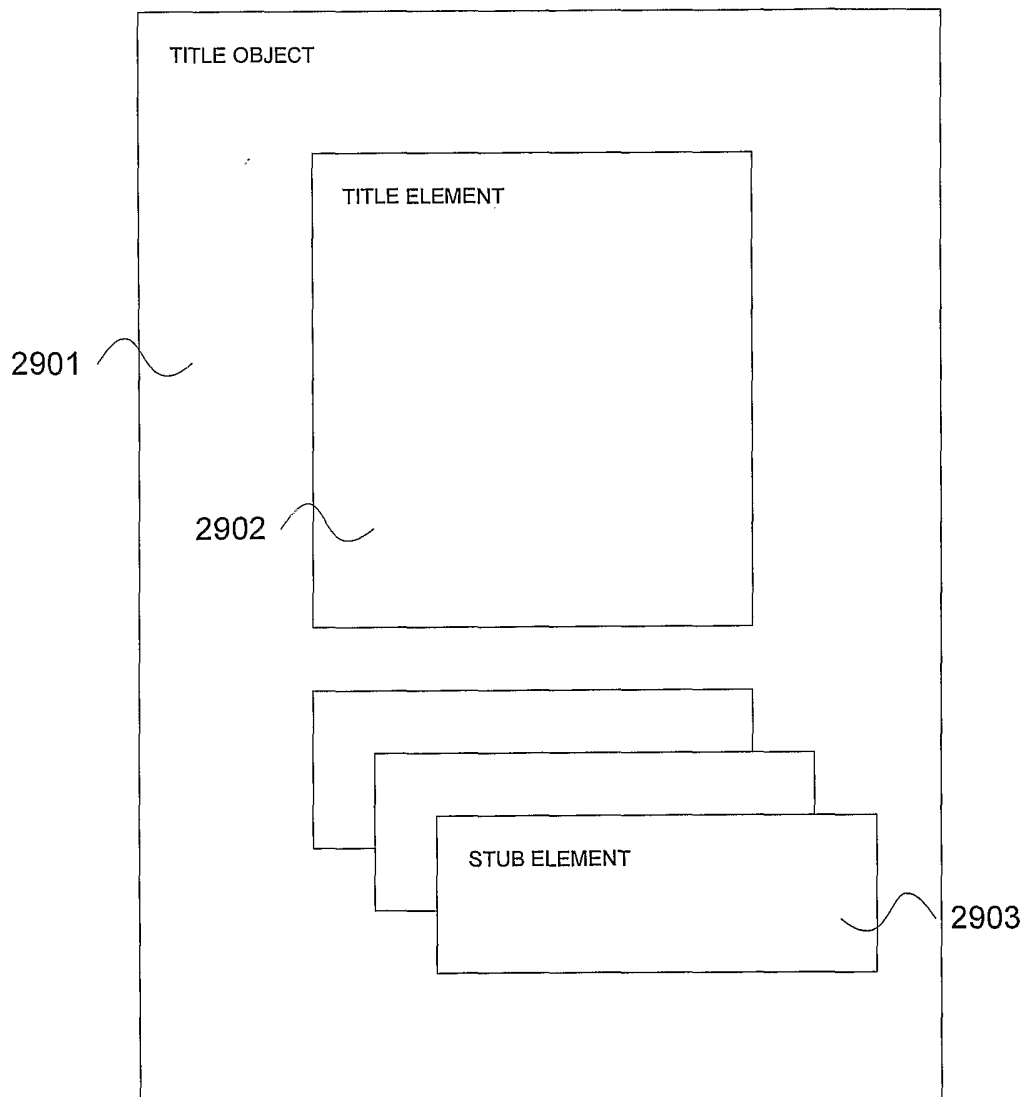


FIG. 29

48/106

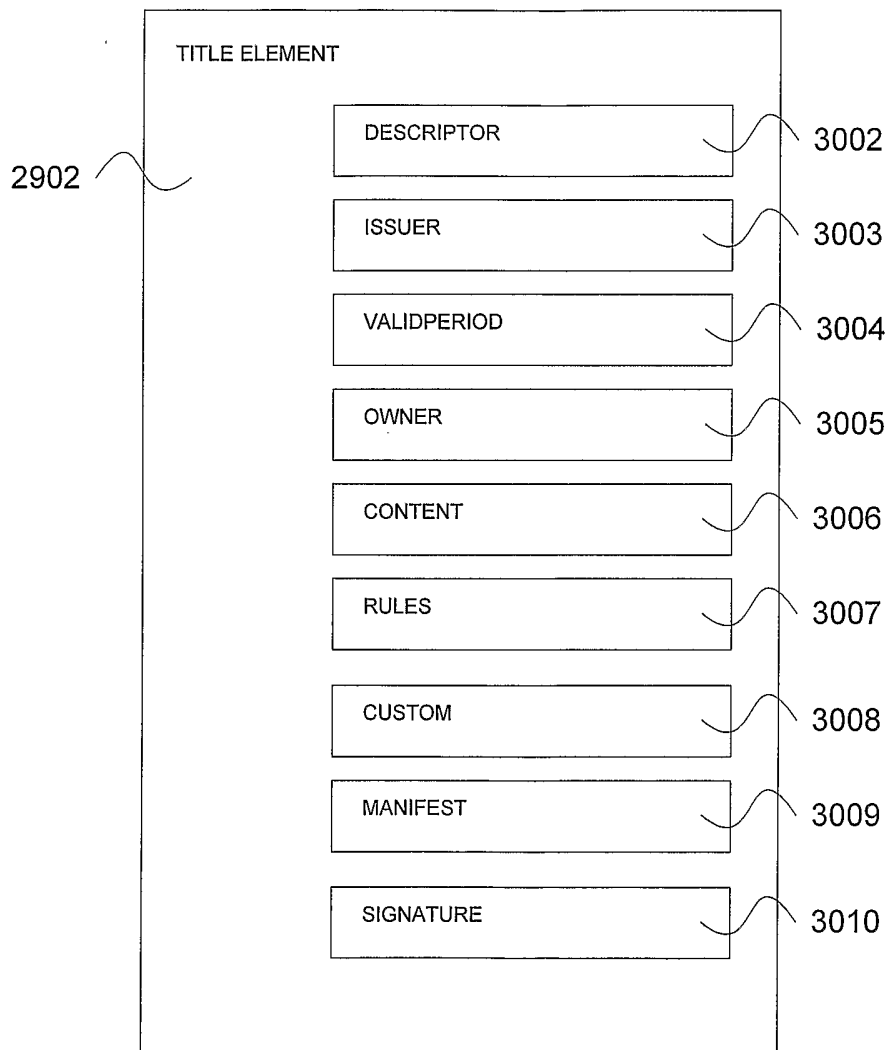


FIG. 30

49/106

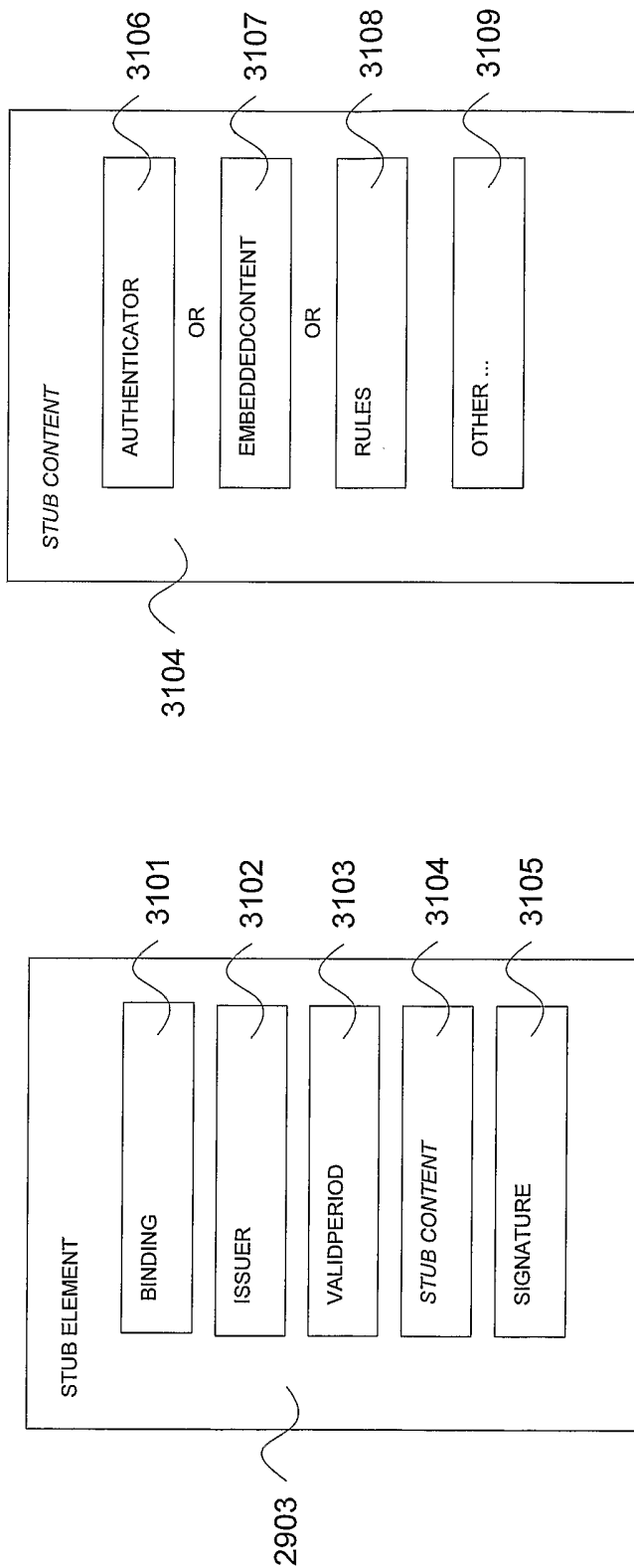


FIG. 31A

FIG. 31B

50/106

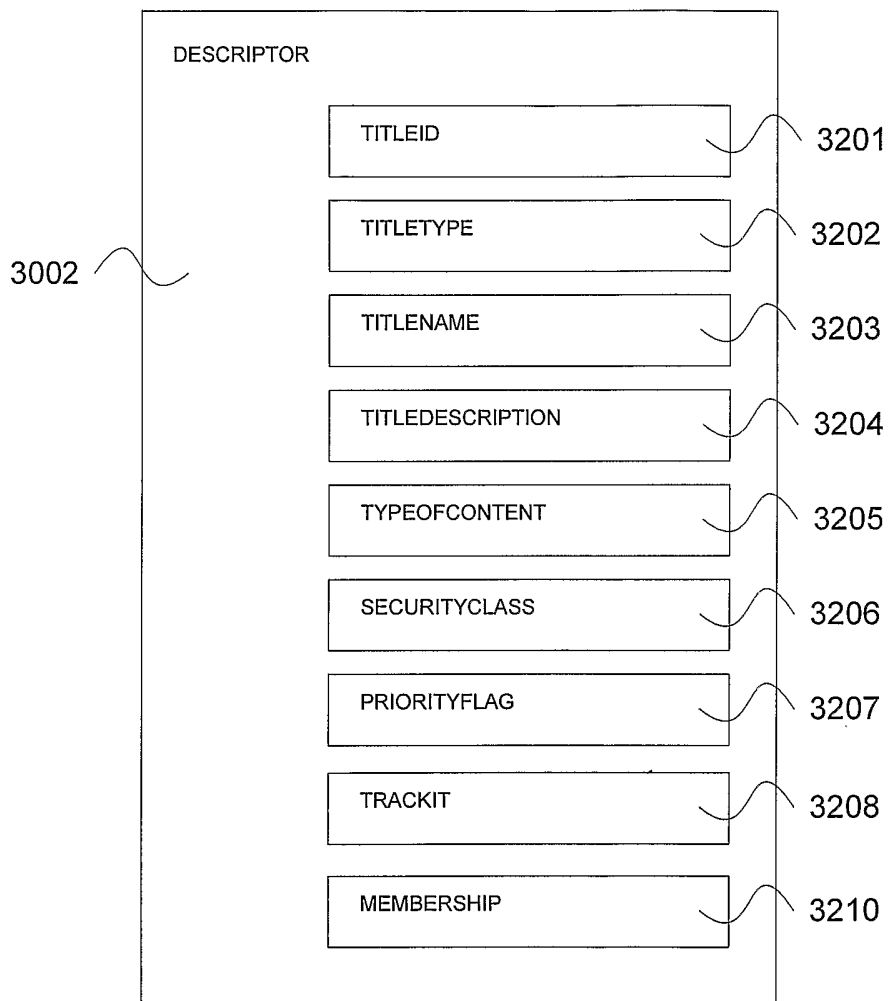


FIG. 32

51/106

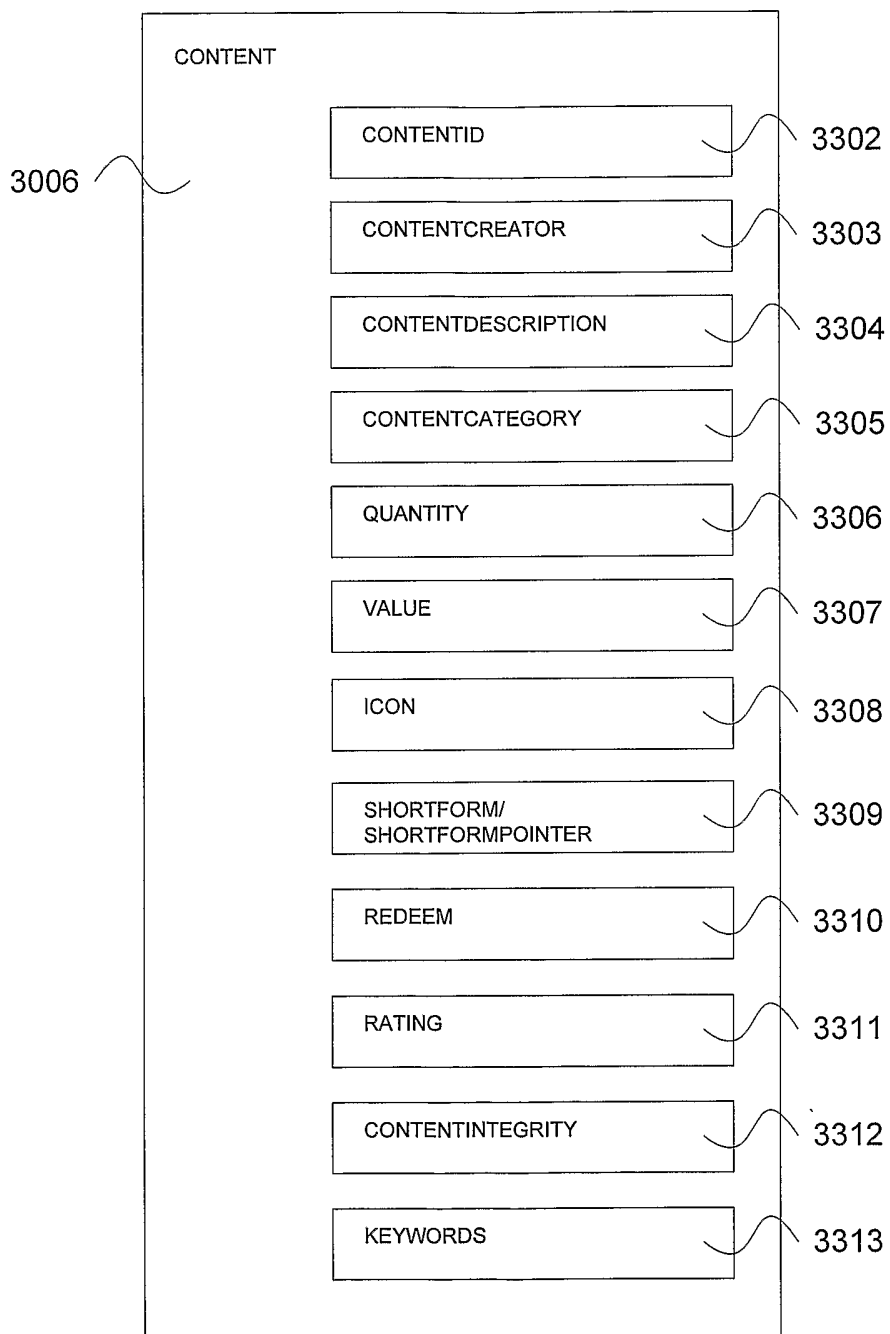


FIG. 33

52/106

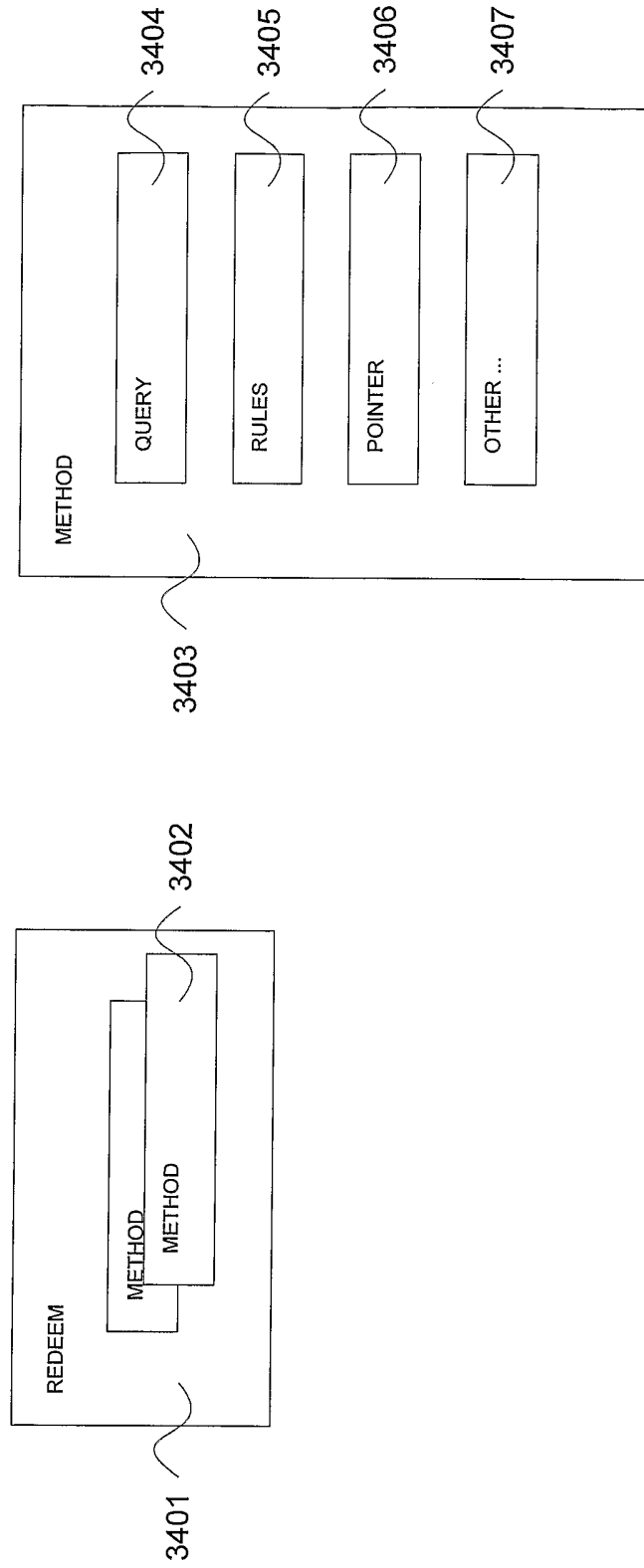


FIG. 34B

FIG. 34A

53/106

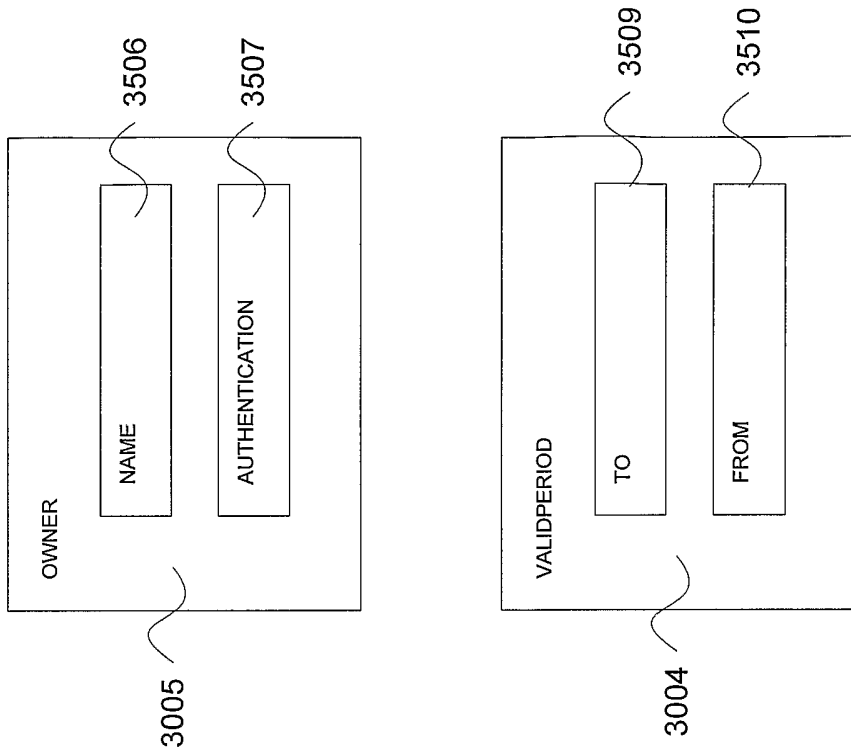


FIG. 35B

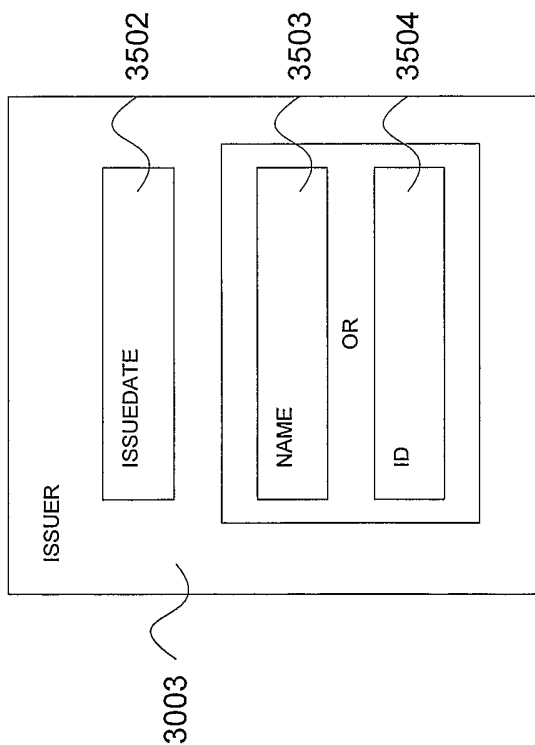


FIG. 35A

54/106

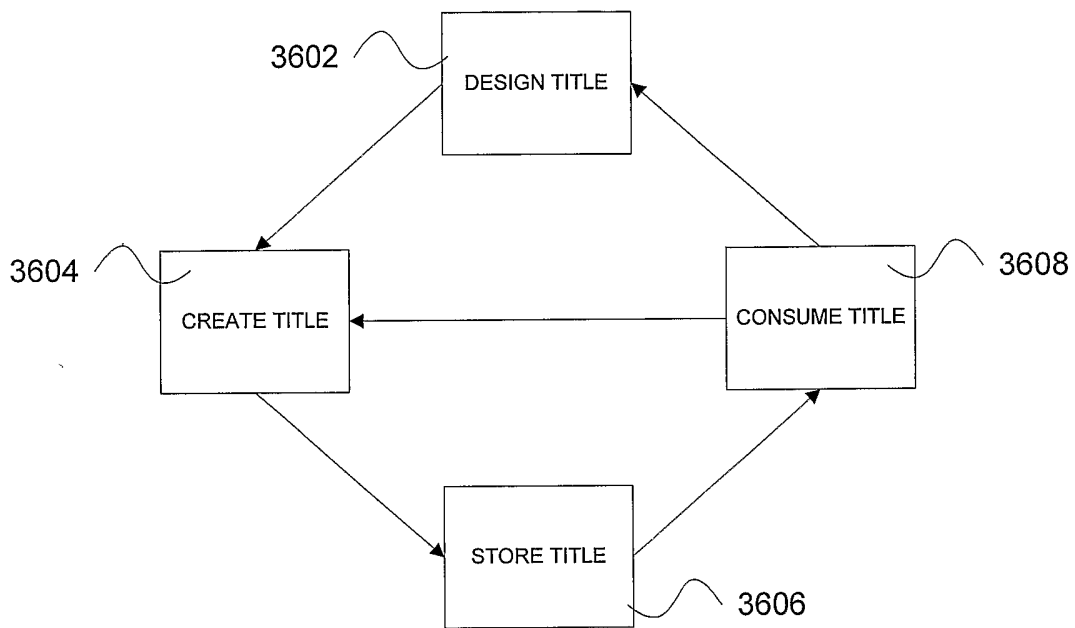


FIG. 36

55/106

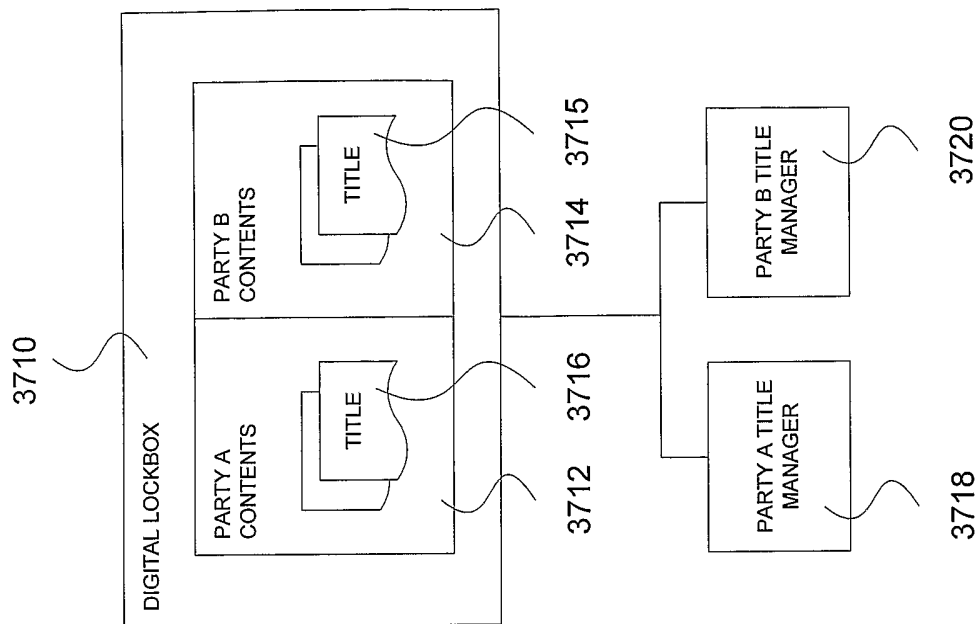


FIG. 37B

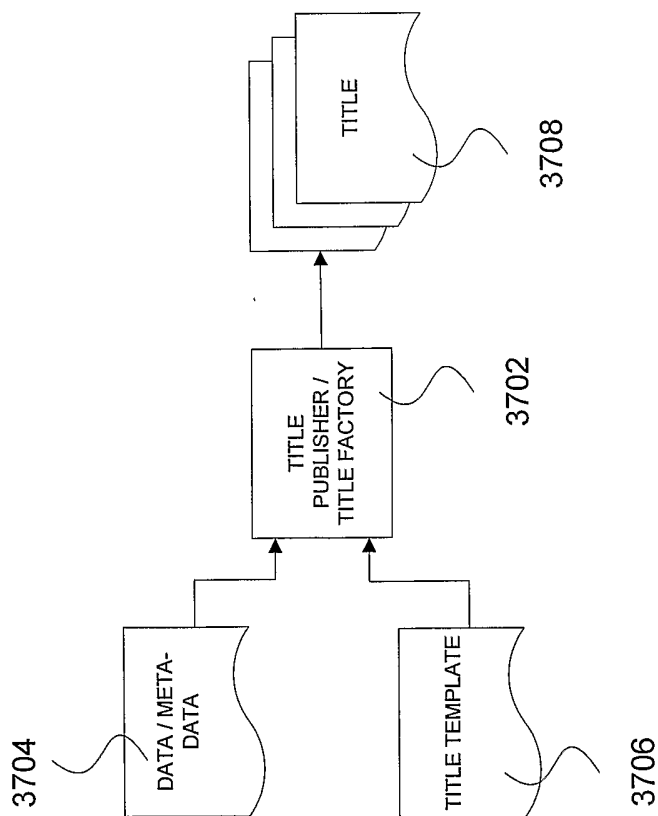


FIG. 37A

56/106

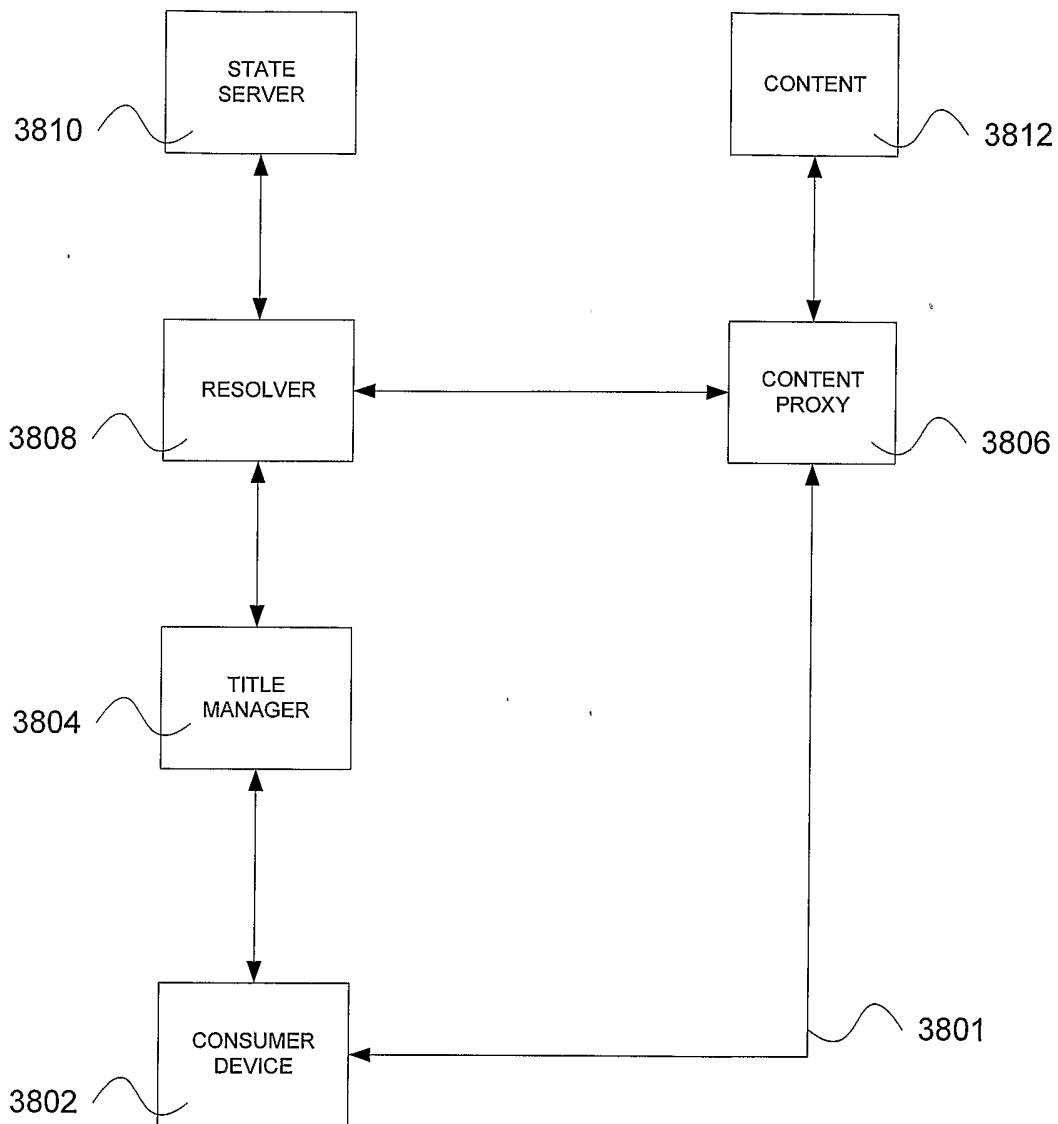


FIG. 38

57/106

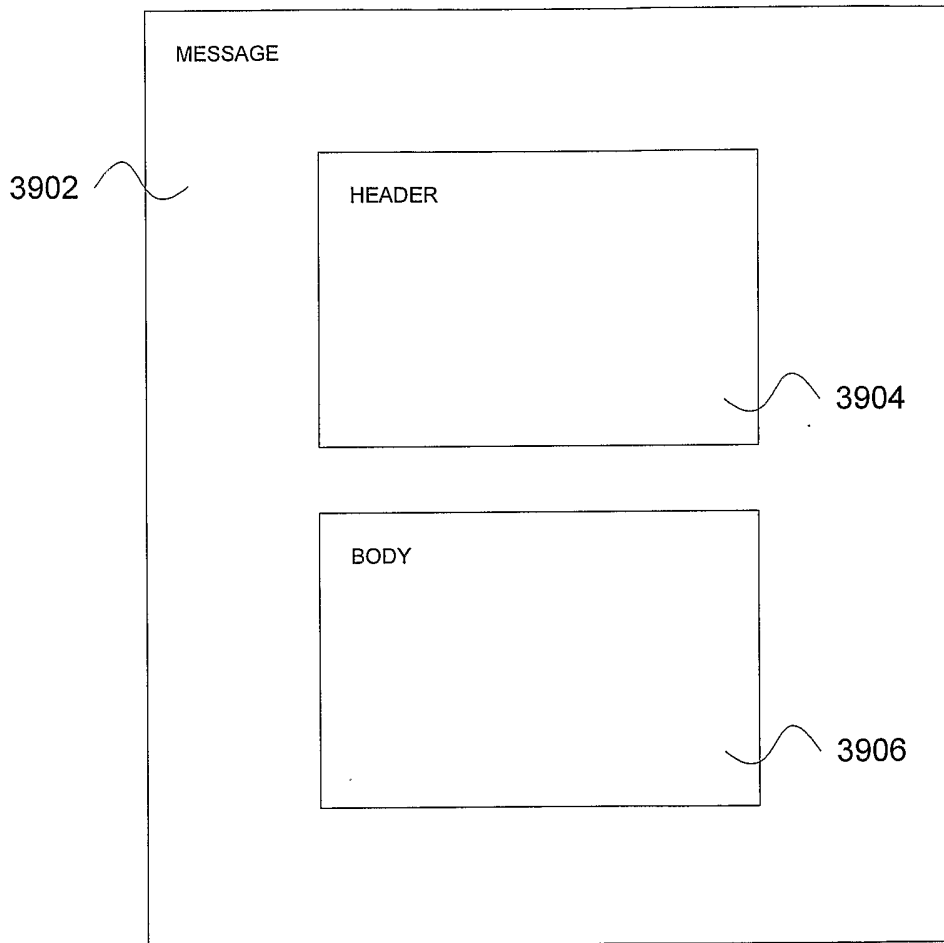


FIG. 39

58/106

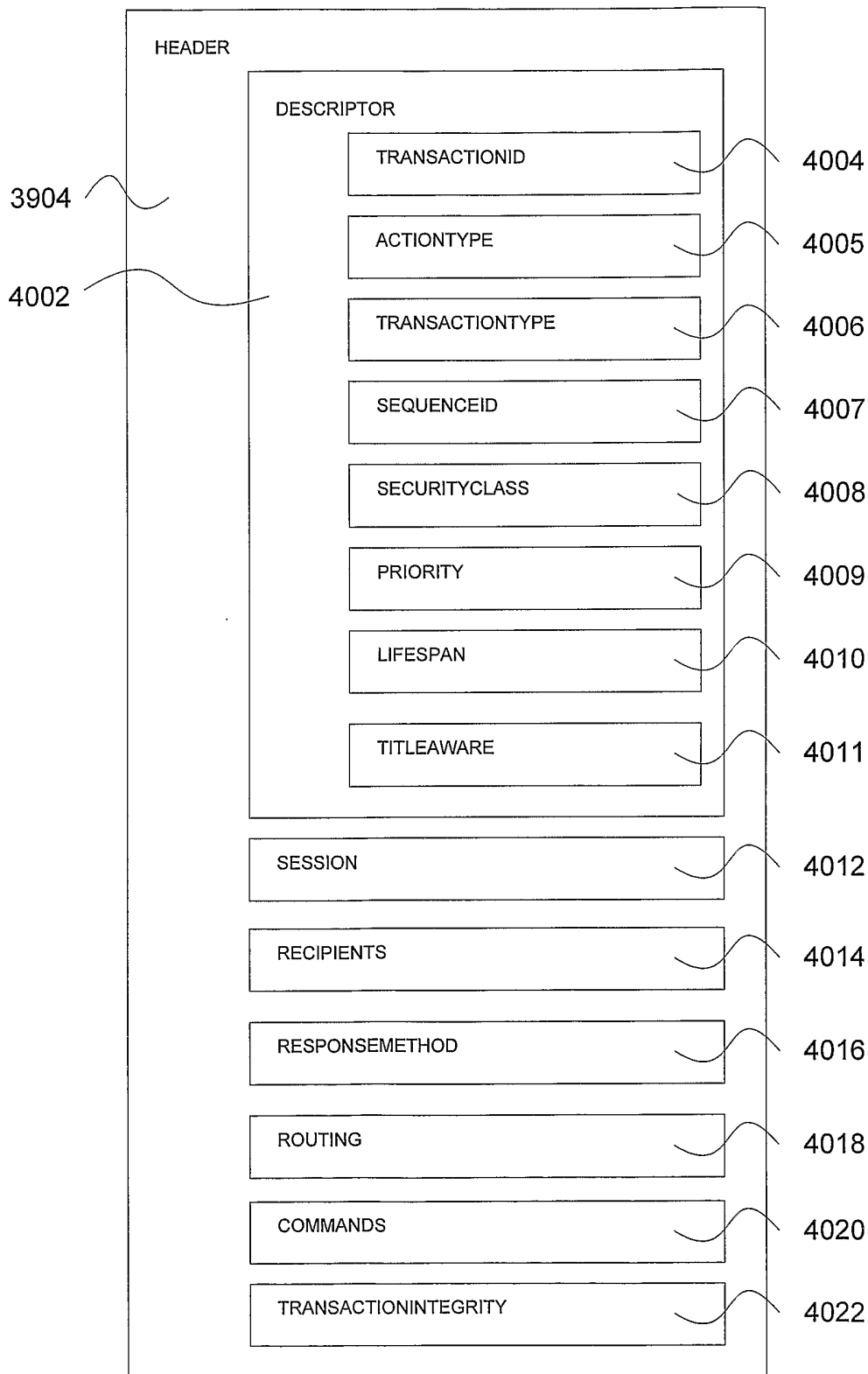


FIG. 40A

59/106

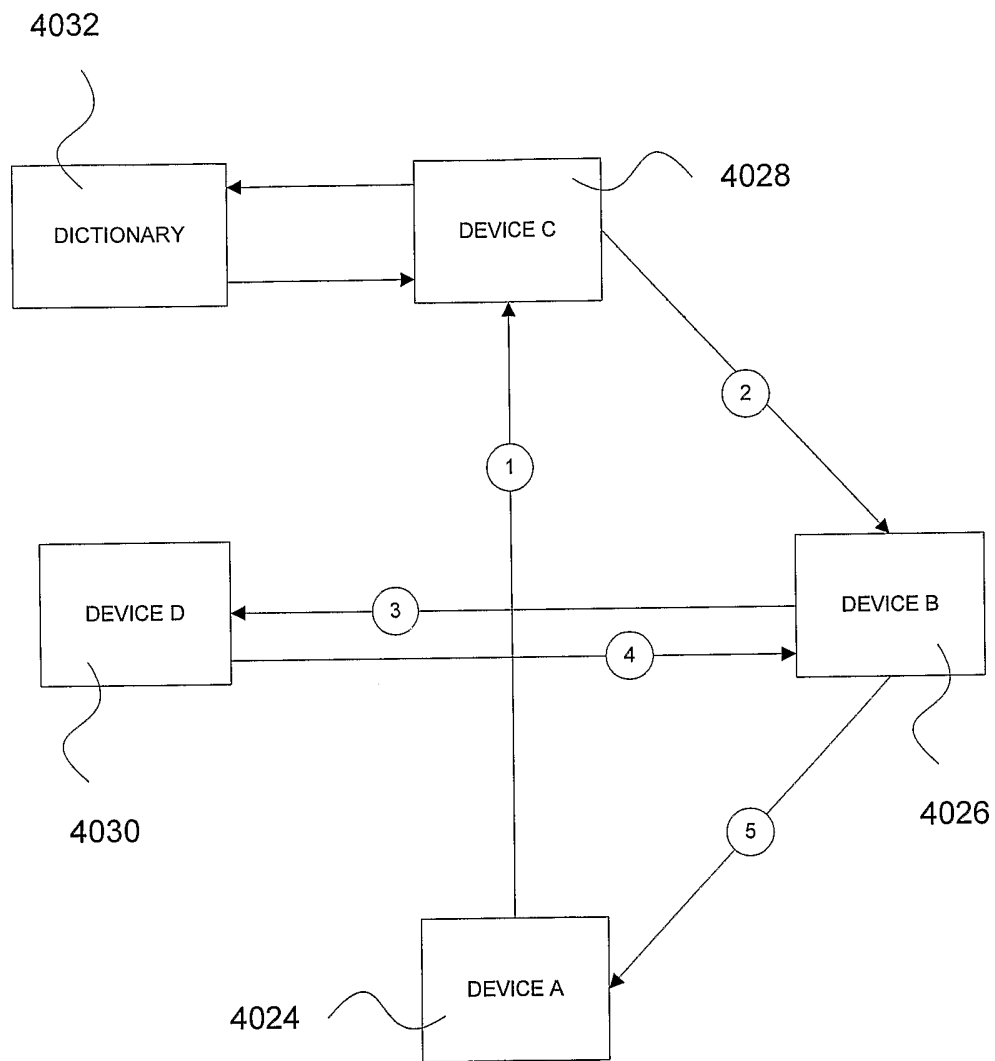


FIG. 40B

60/106

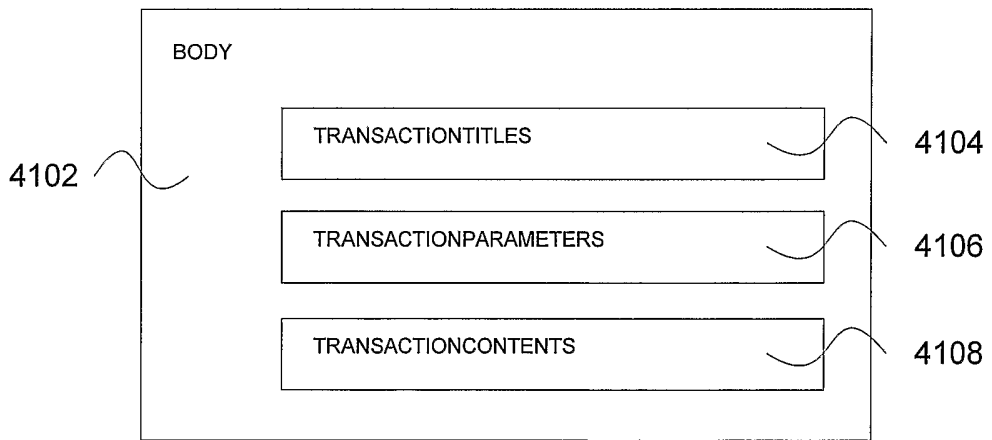


FIG. 41

61/106

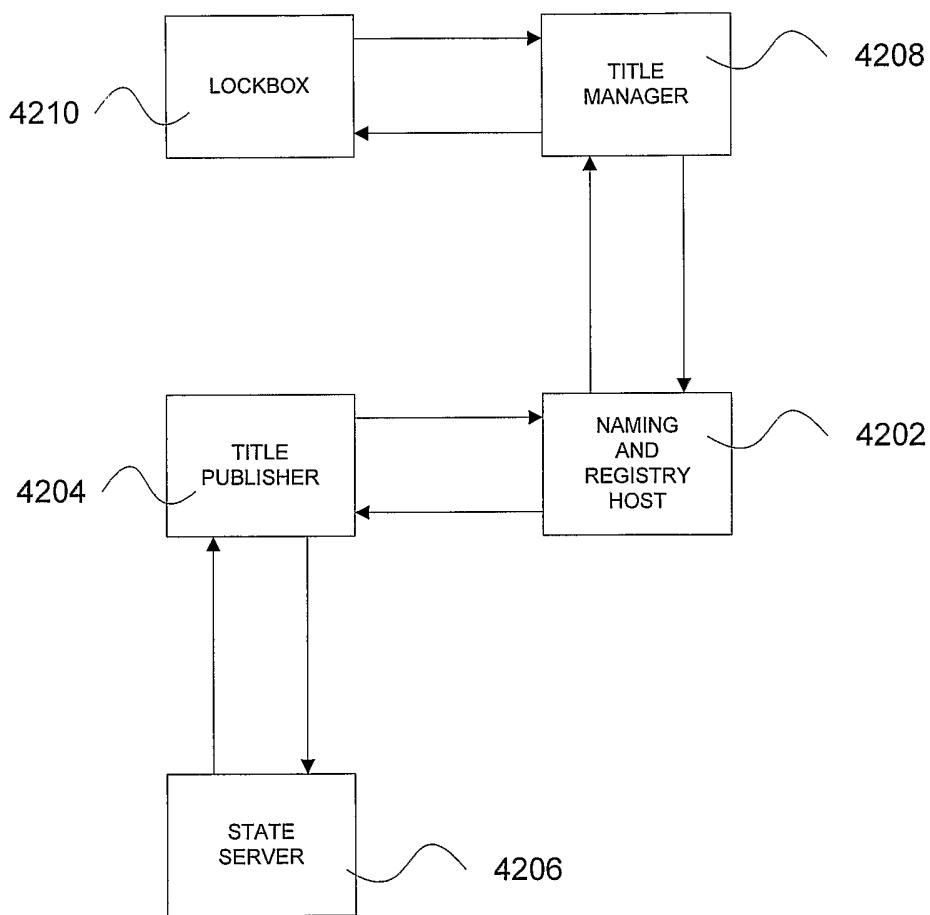


FIG. 42

62/106

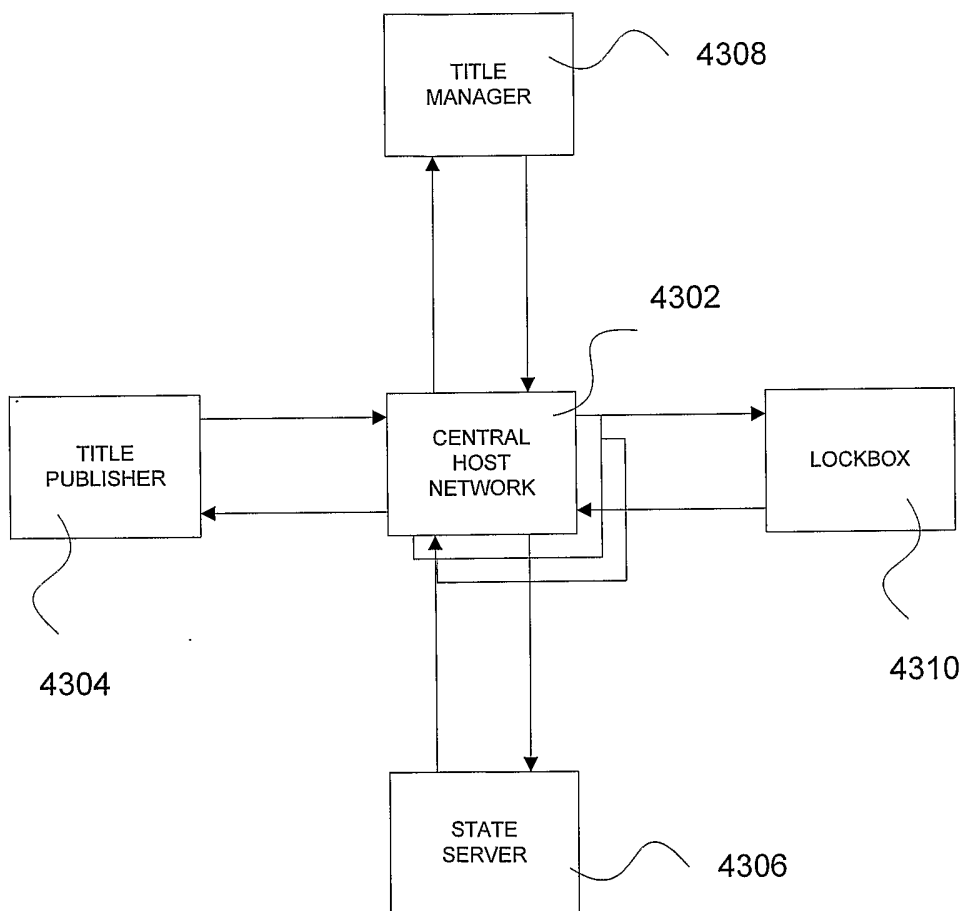


FIG. 43

63/106

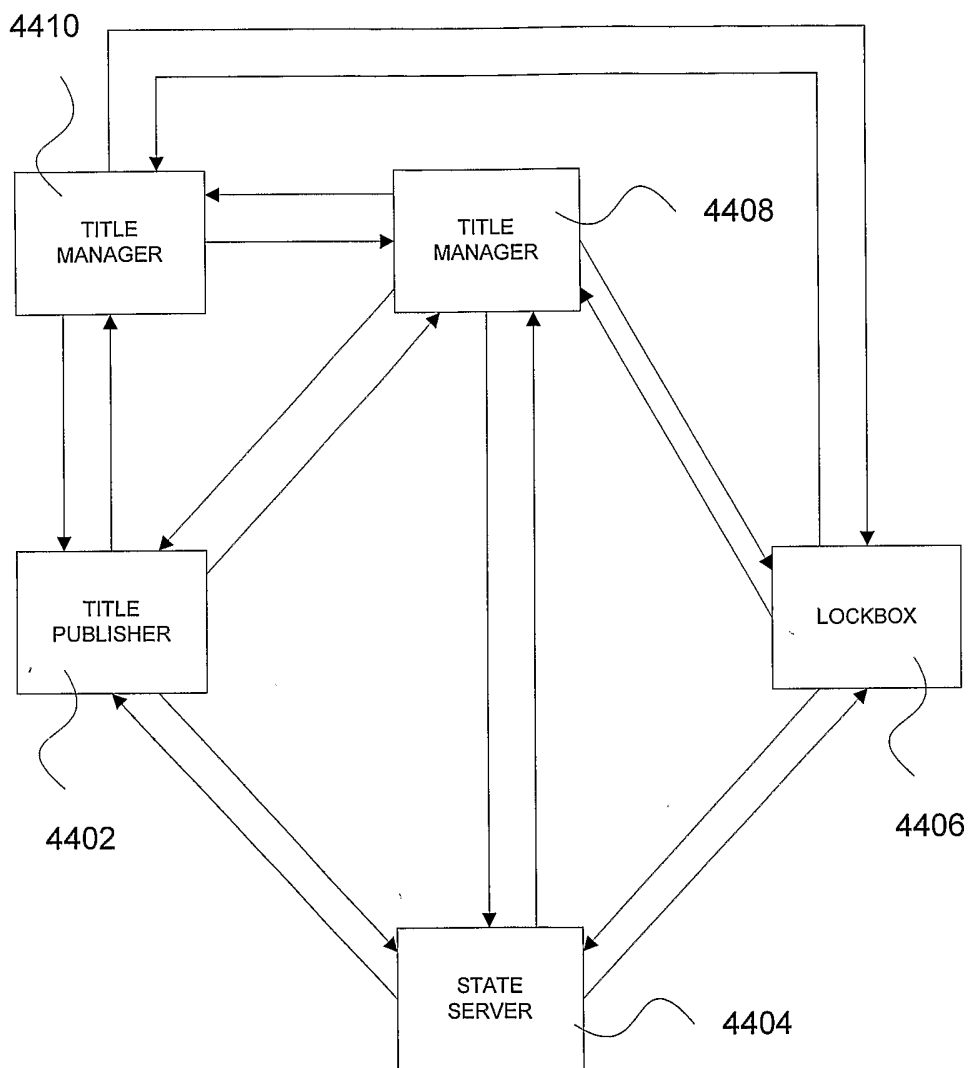


FIG. 44

64/106

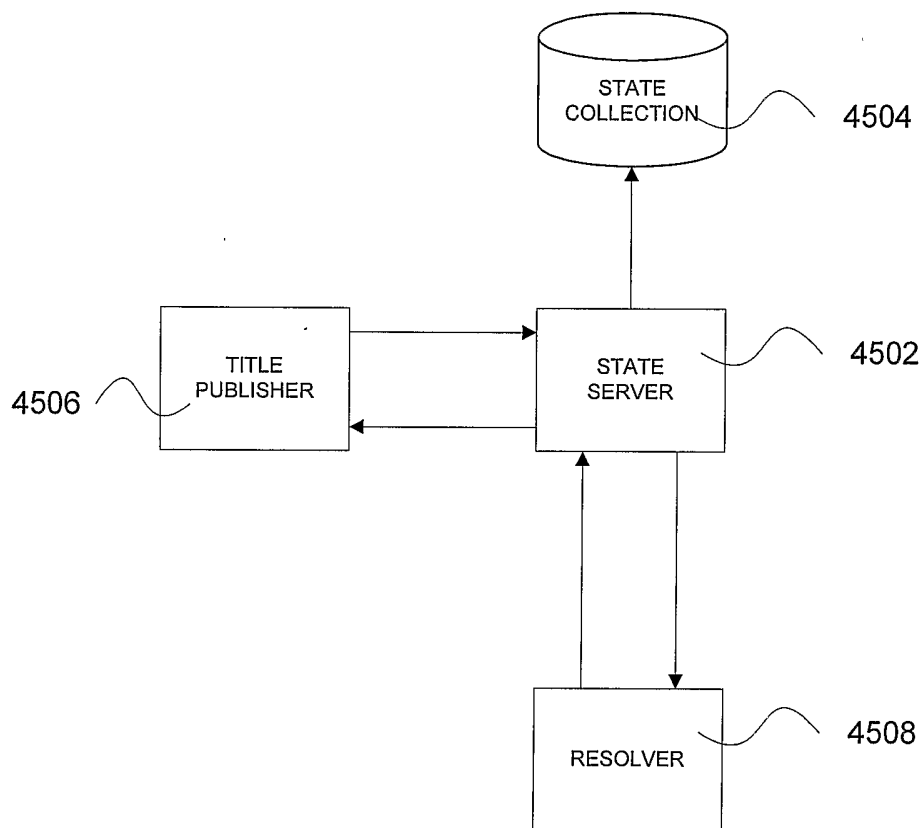


FIG. 45

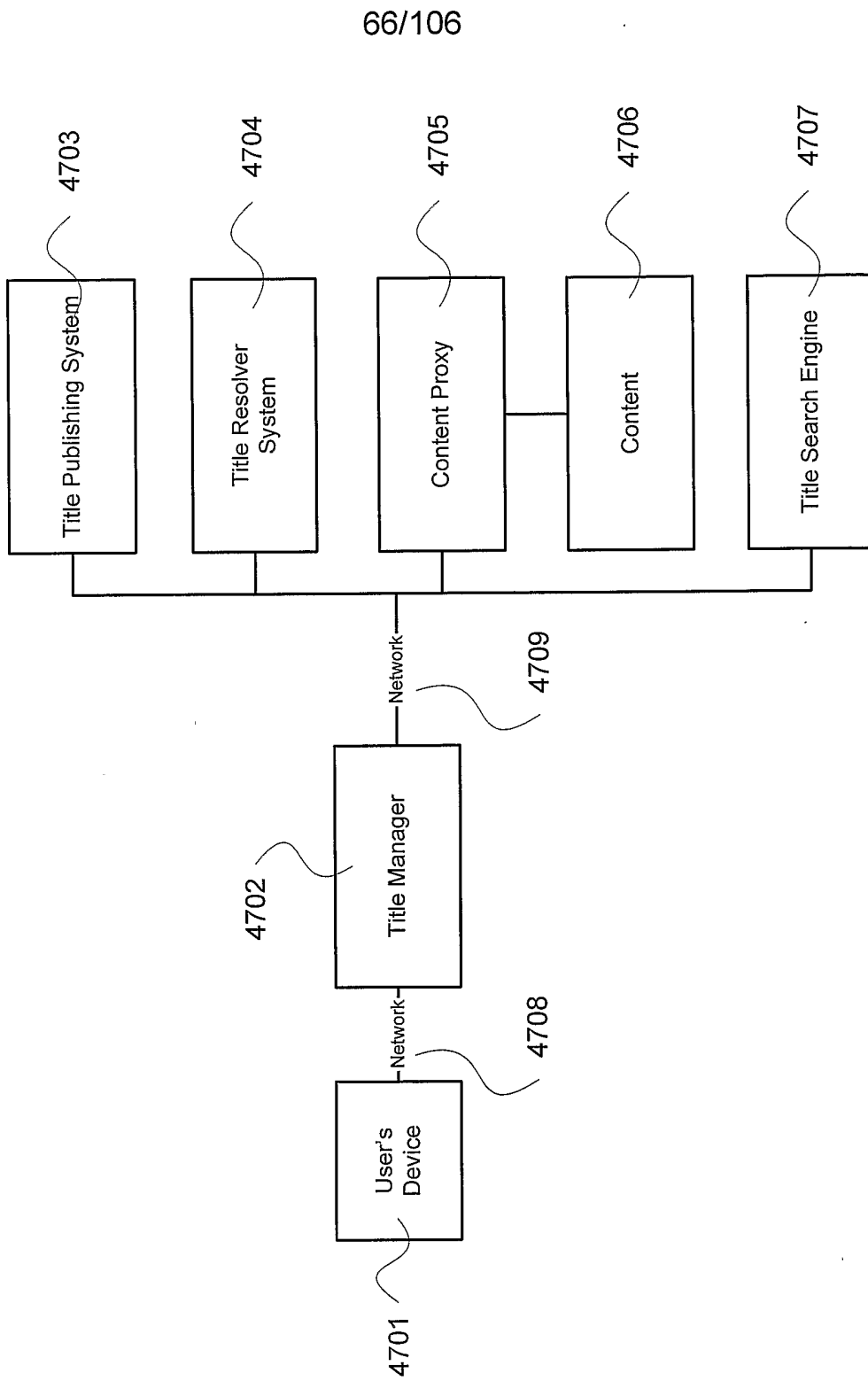


FIG. 47

67/106

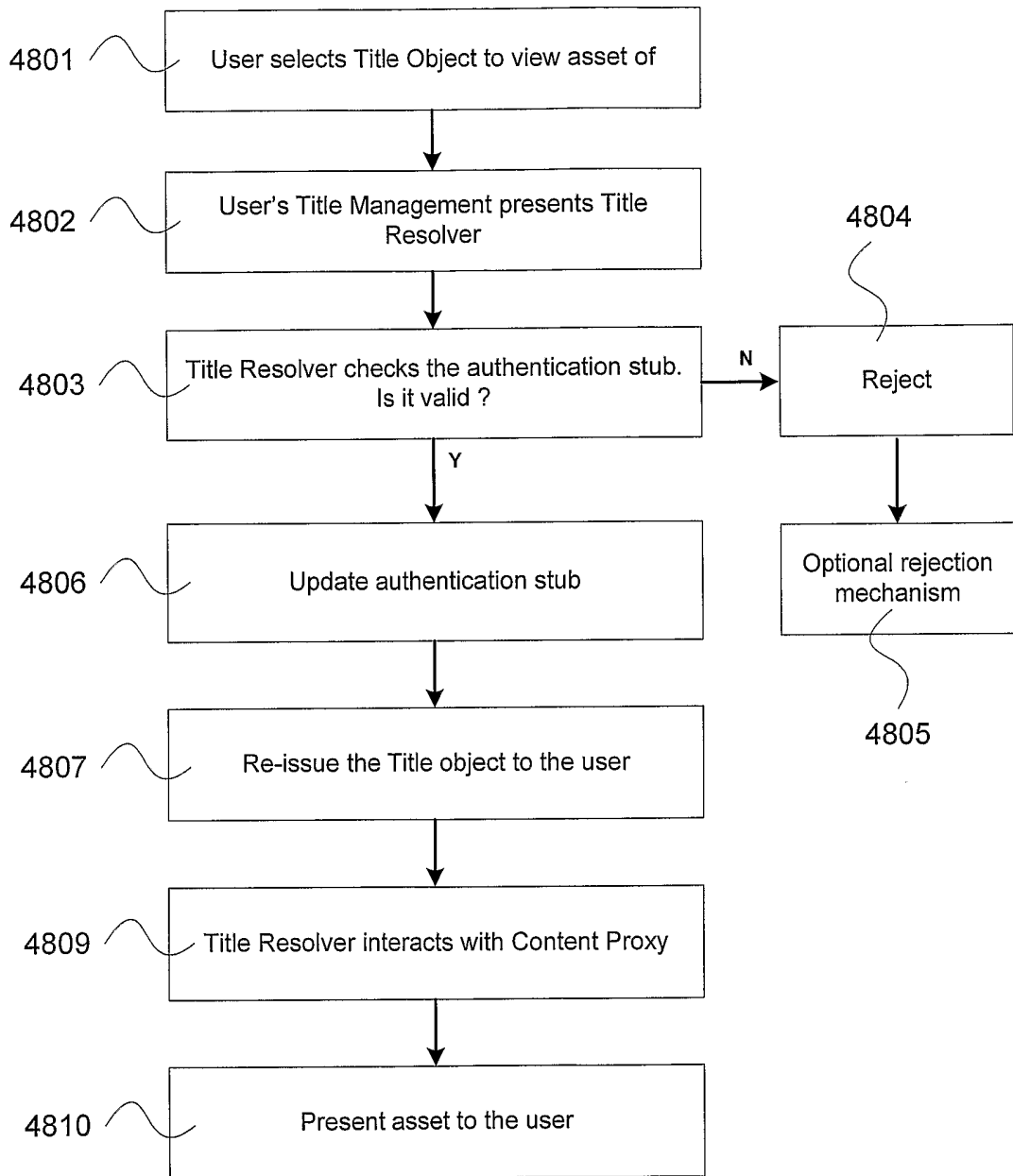


FIG. 48

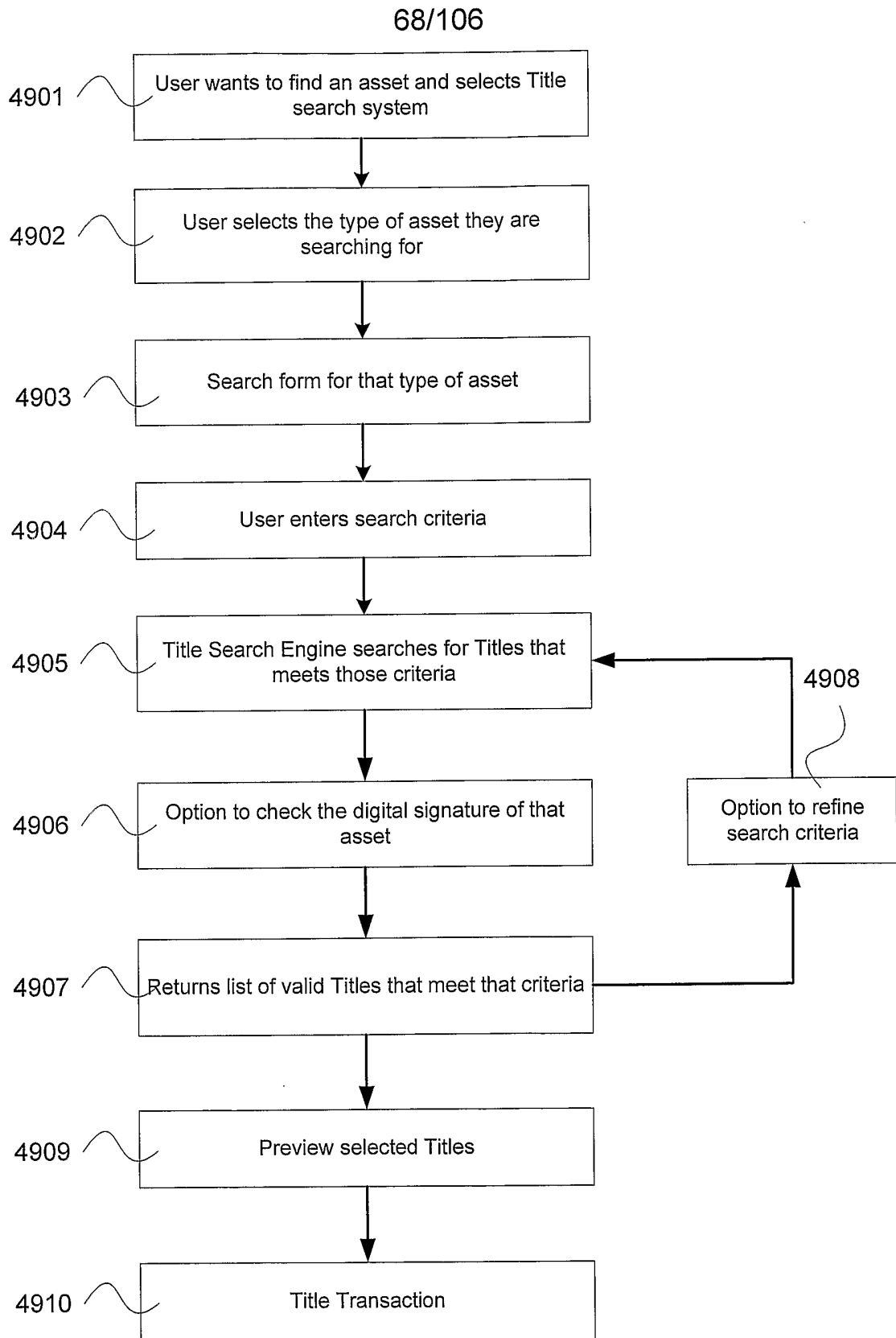


FIG. 49

69/106

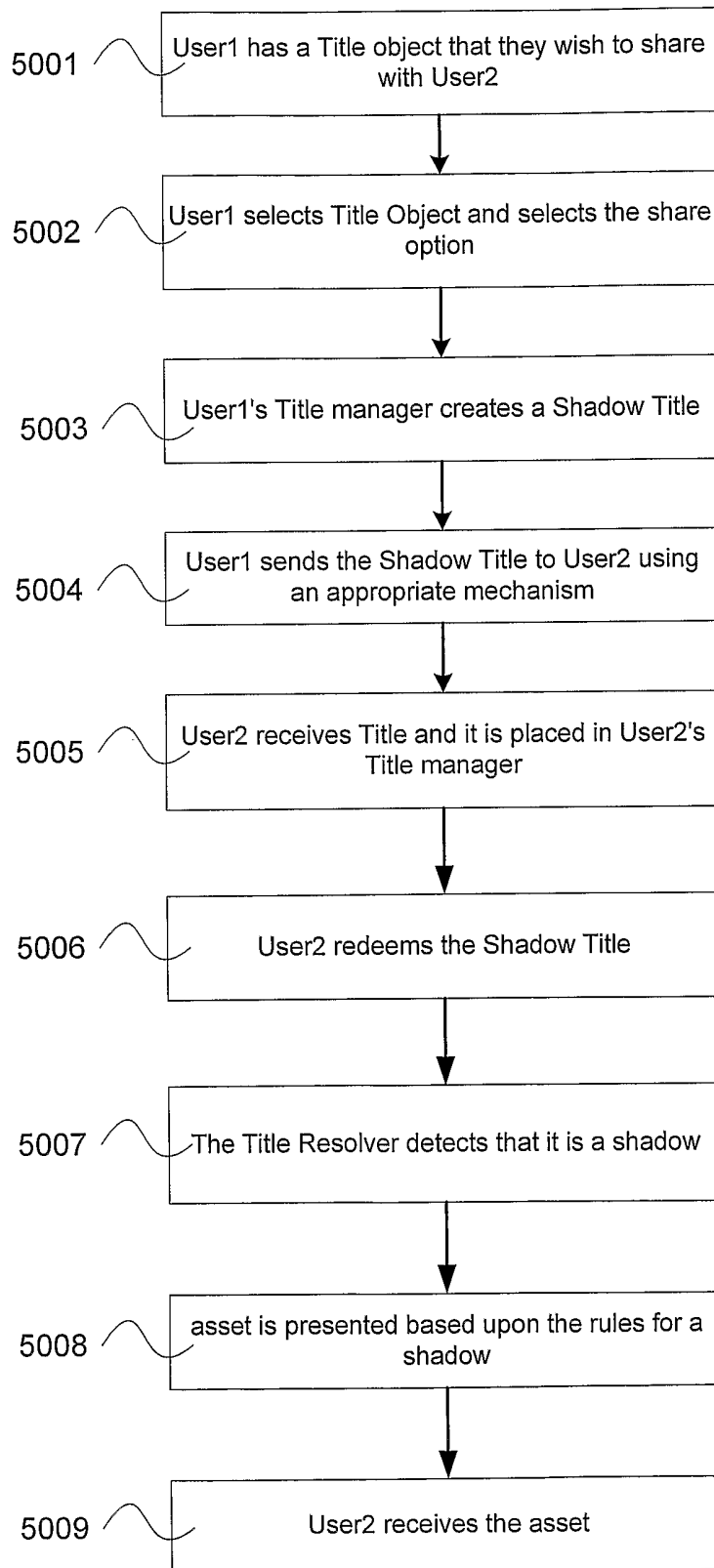


FIG. 50

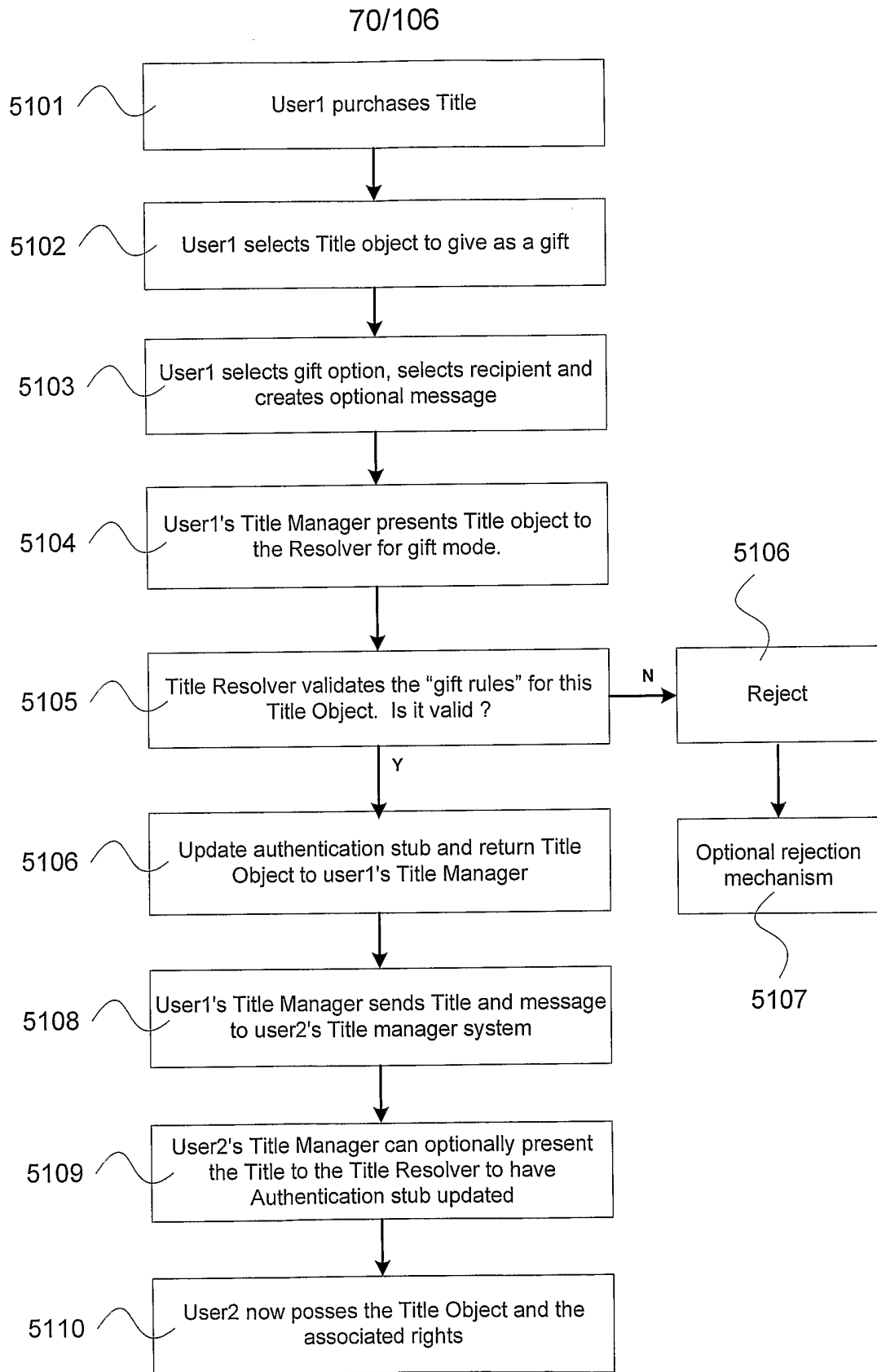


FIG. 51

71/106

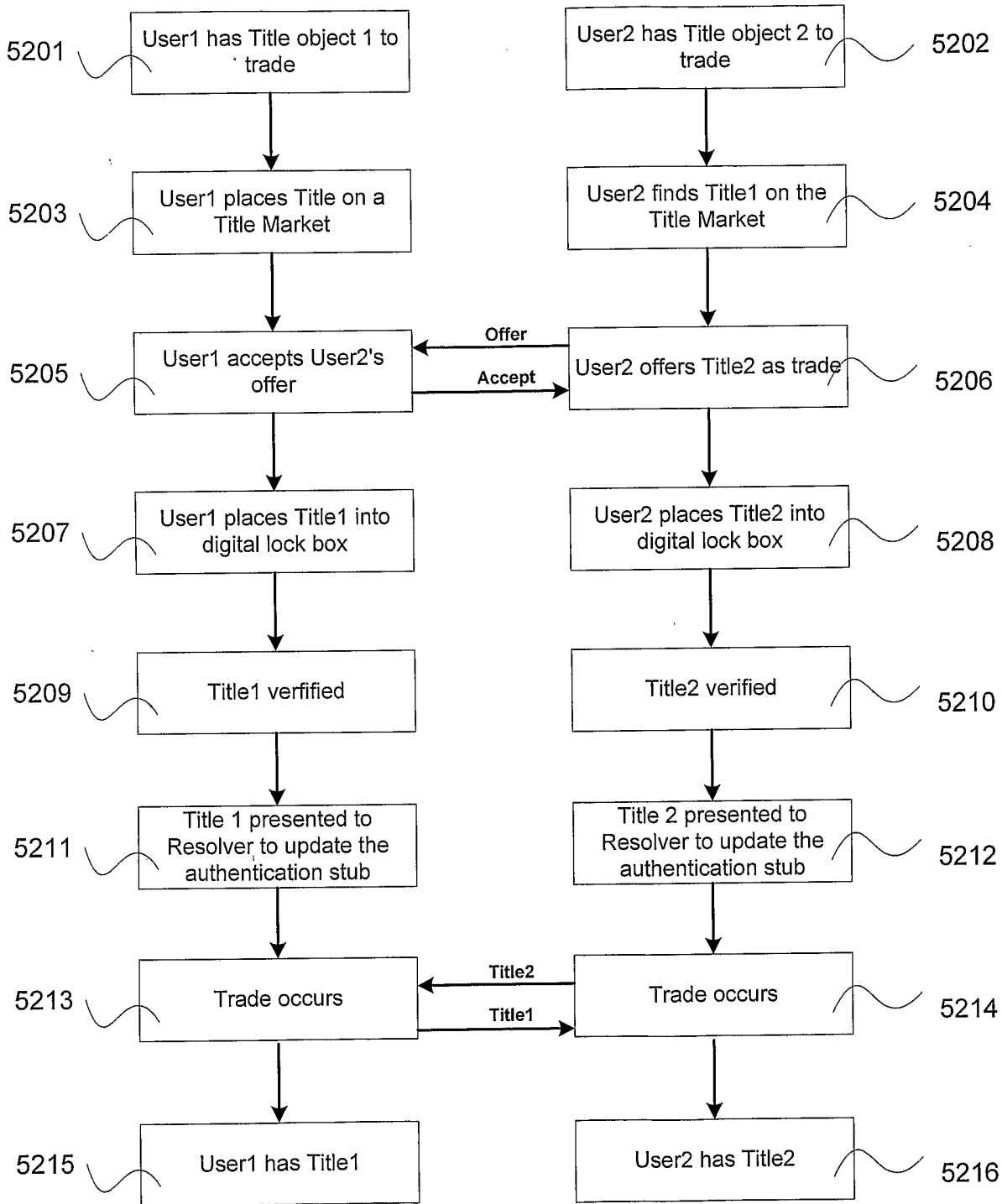


FIG. 52

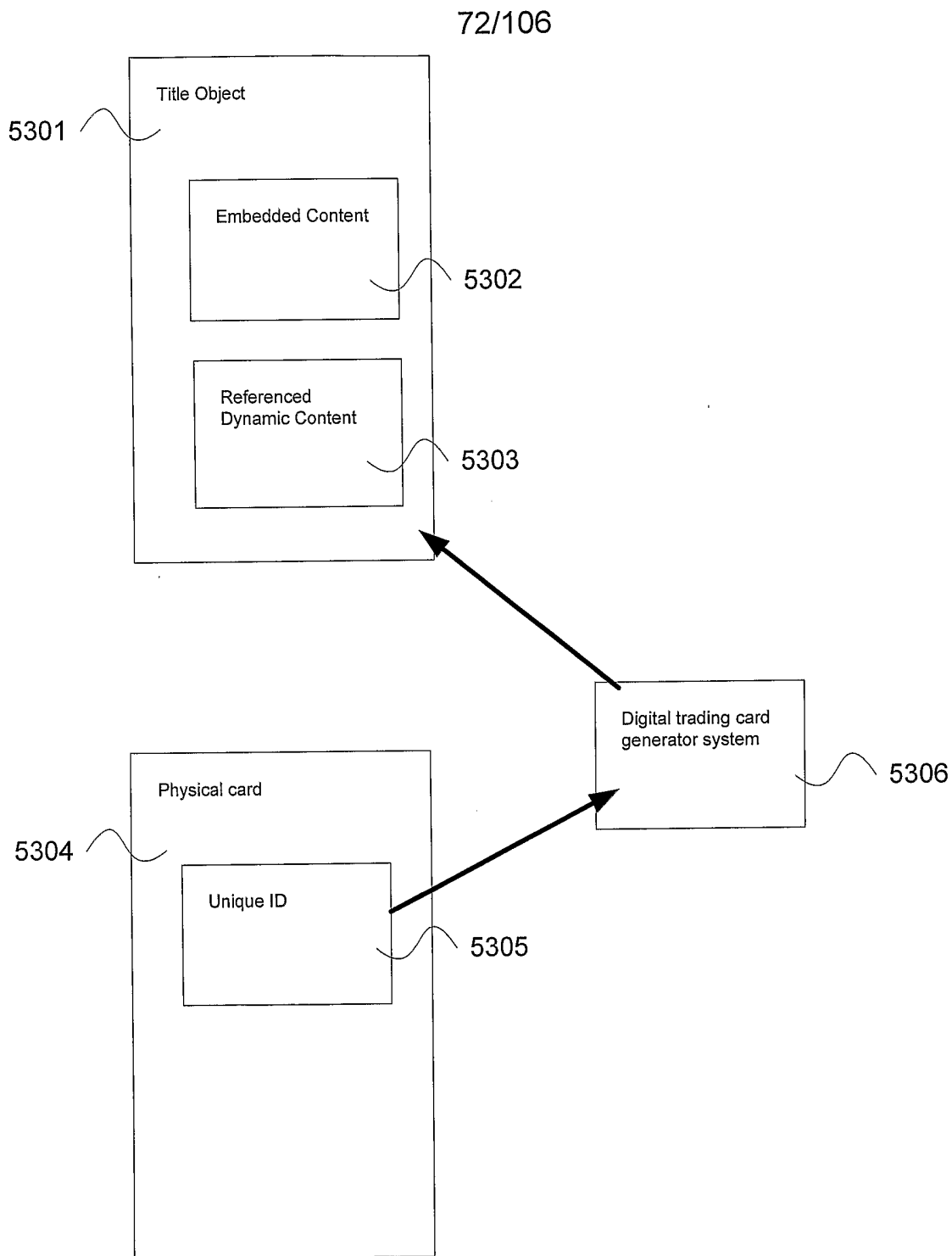


FIG. 53

73/106

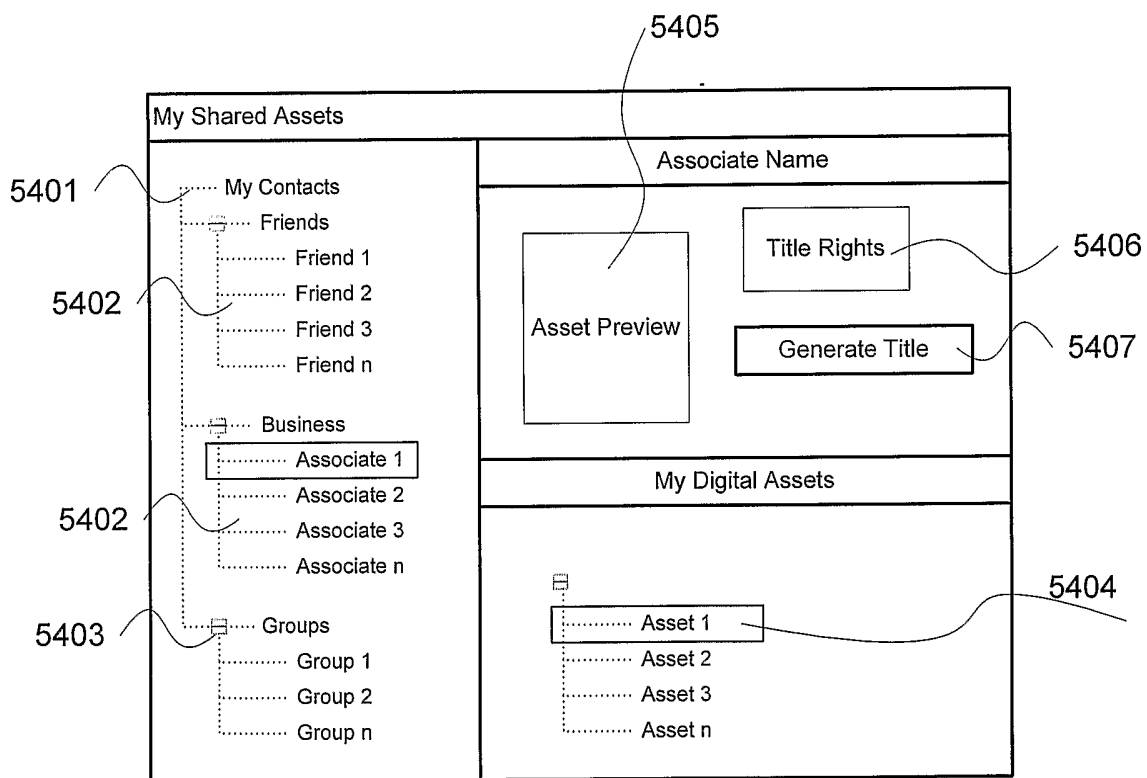


FIG. 54

74/106

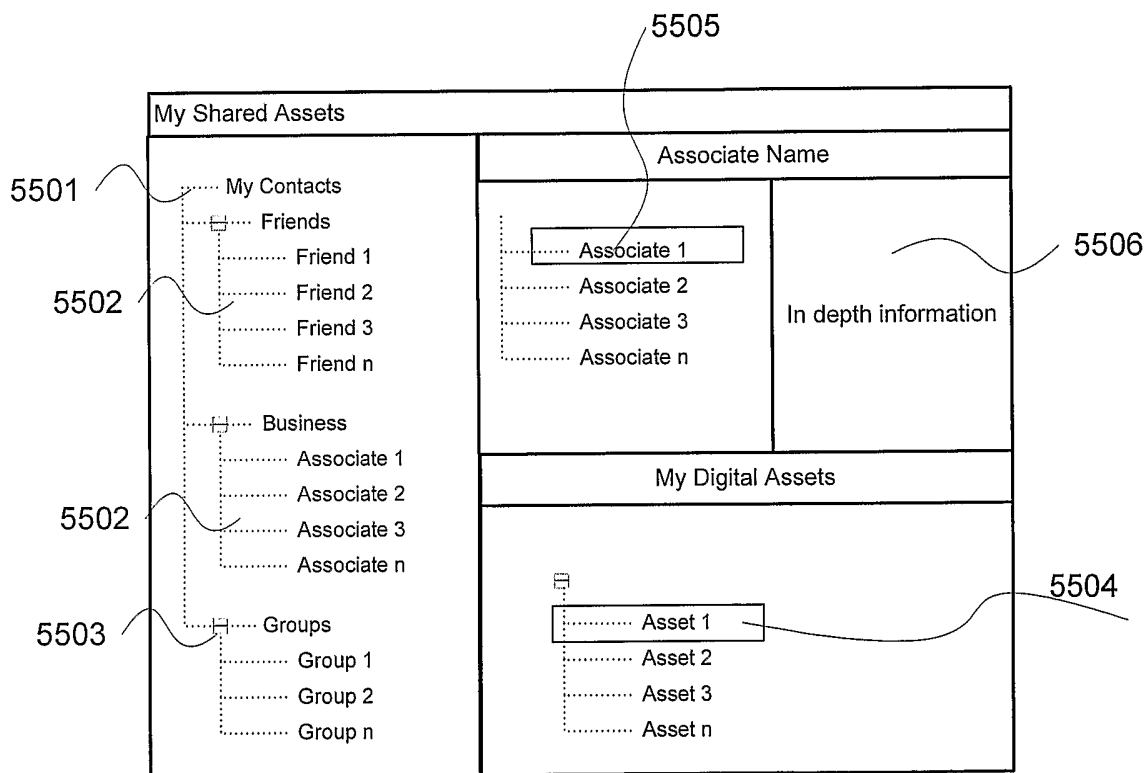


FIG. 55

75/106

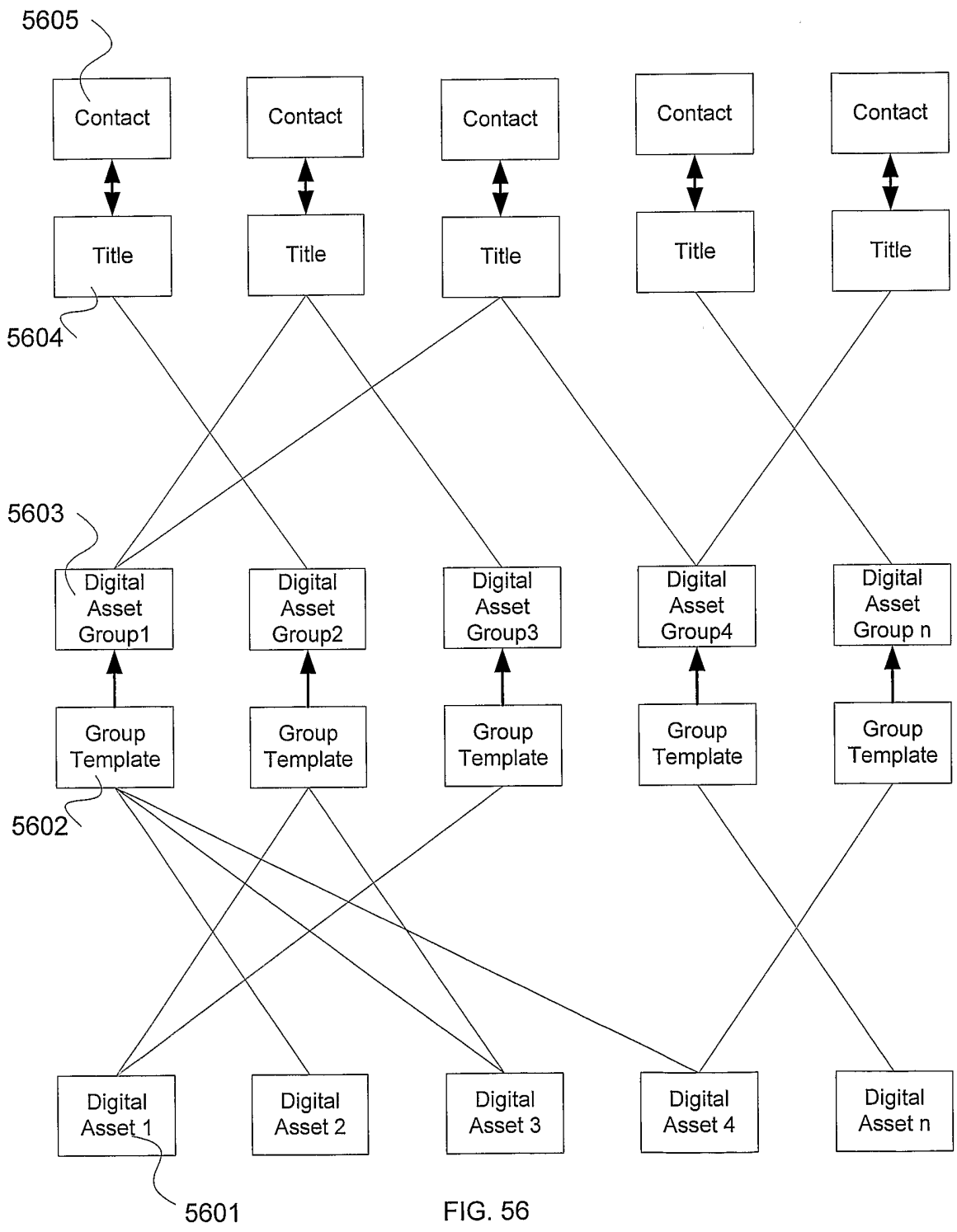


FIG. 56

76/106

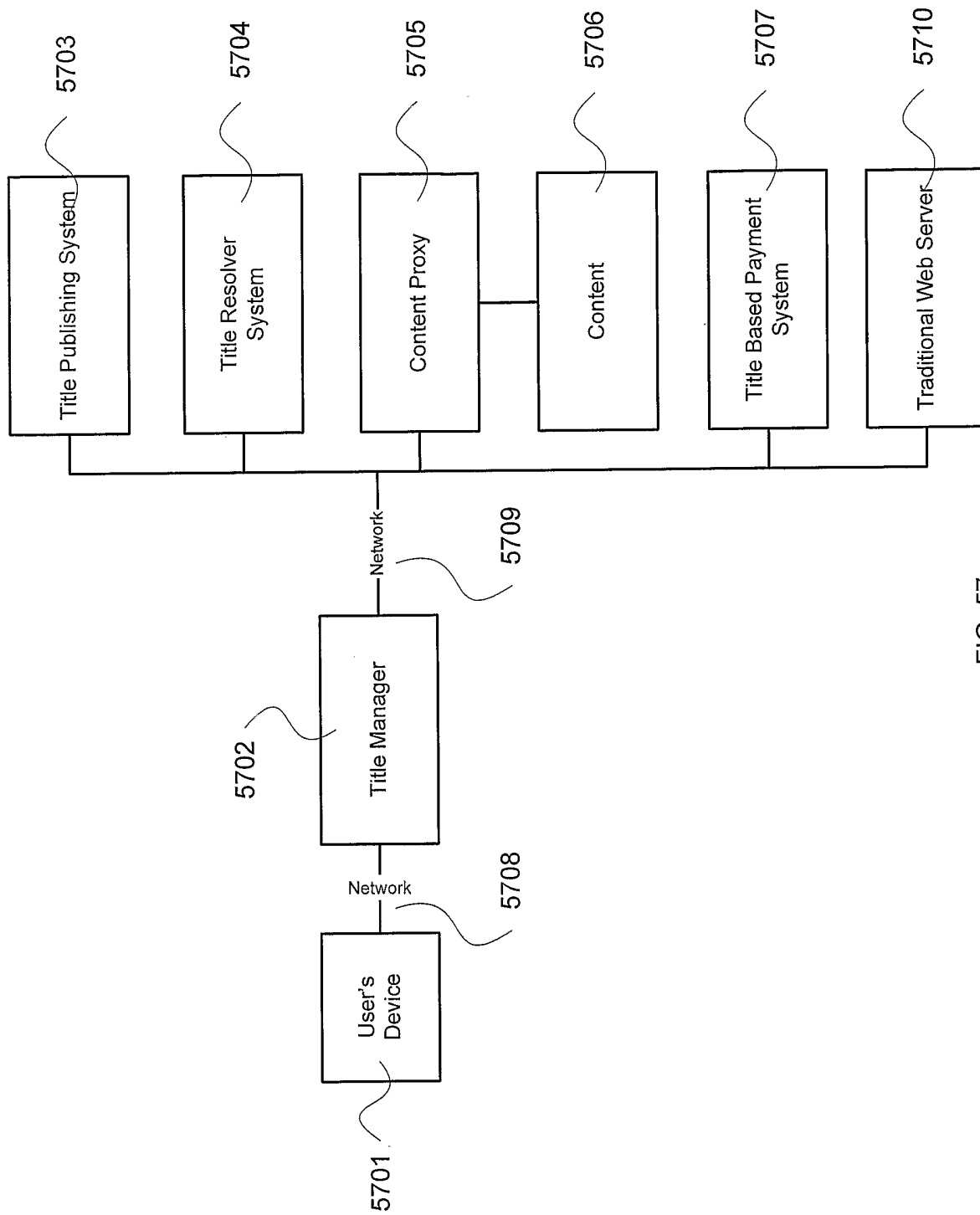


FIG. 57

77/106

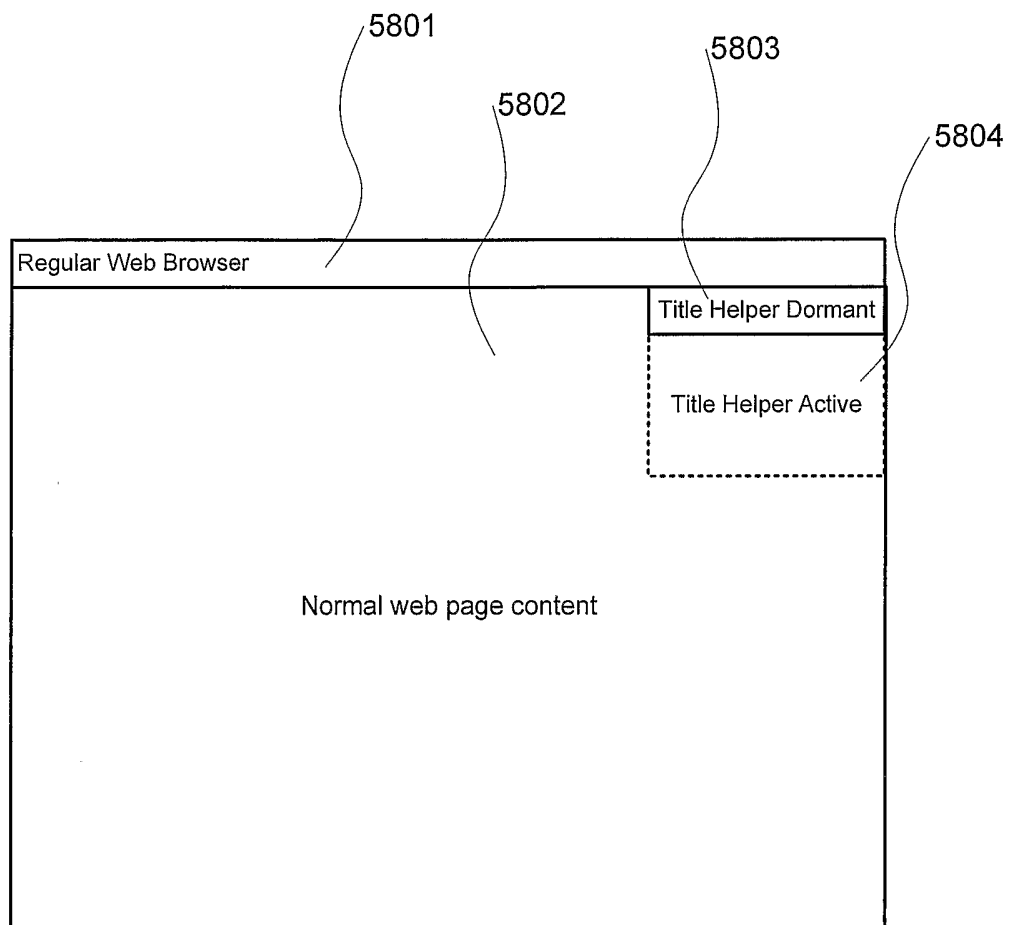


FIG. 58

78/106

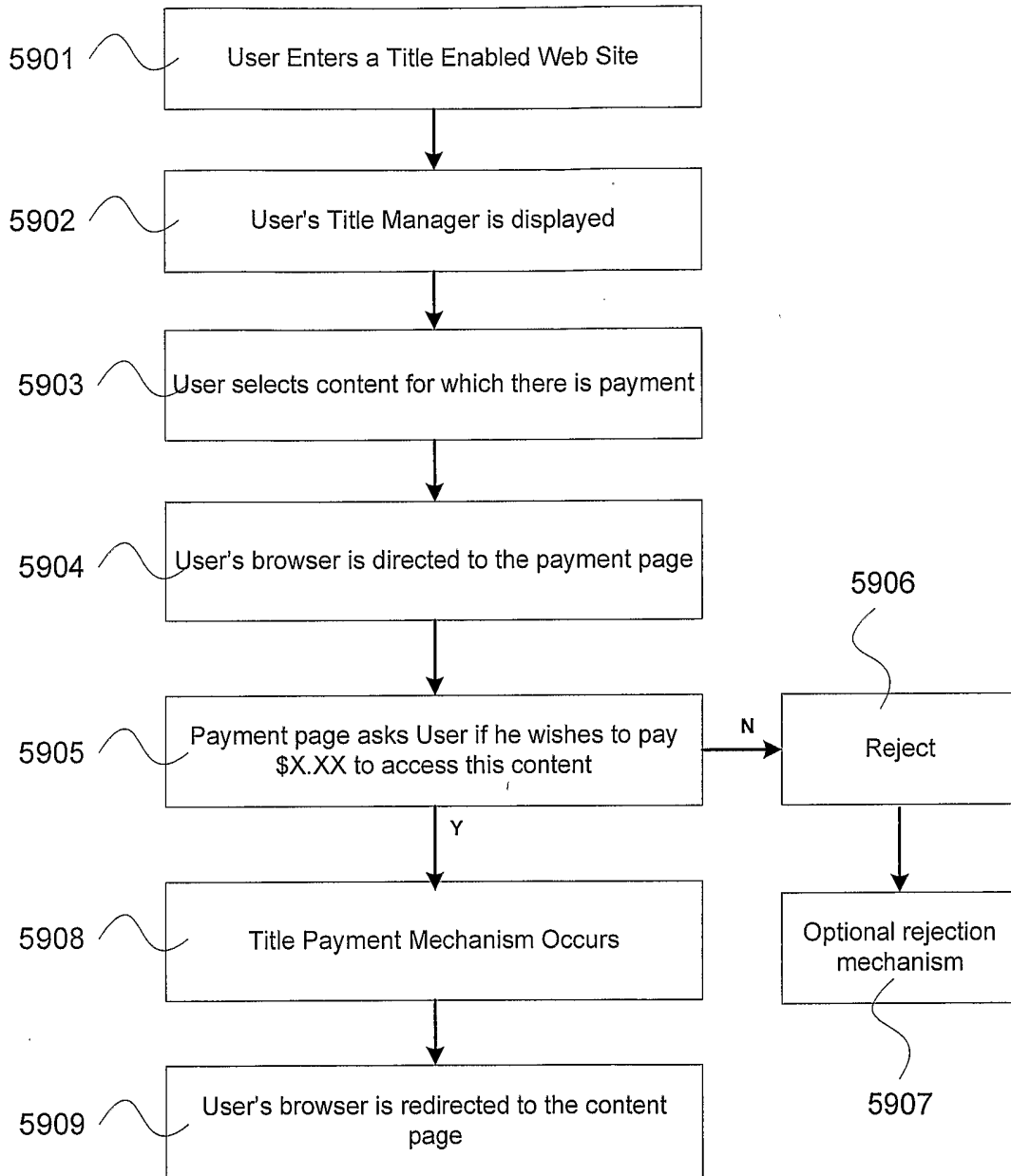


FIG. 59

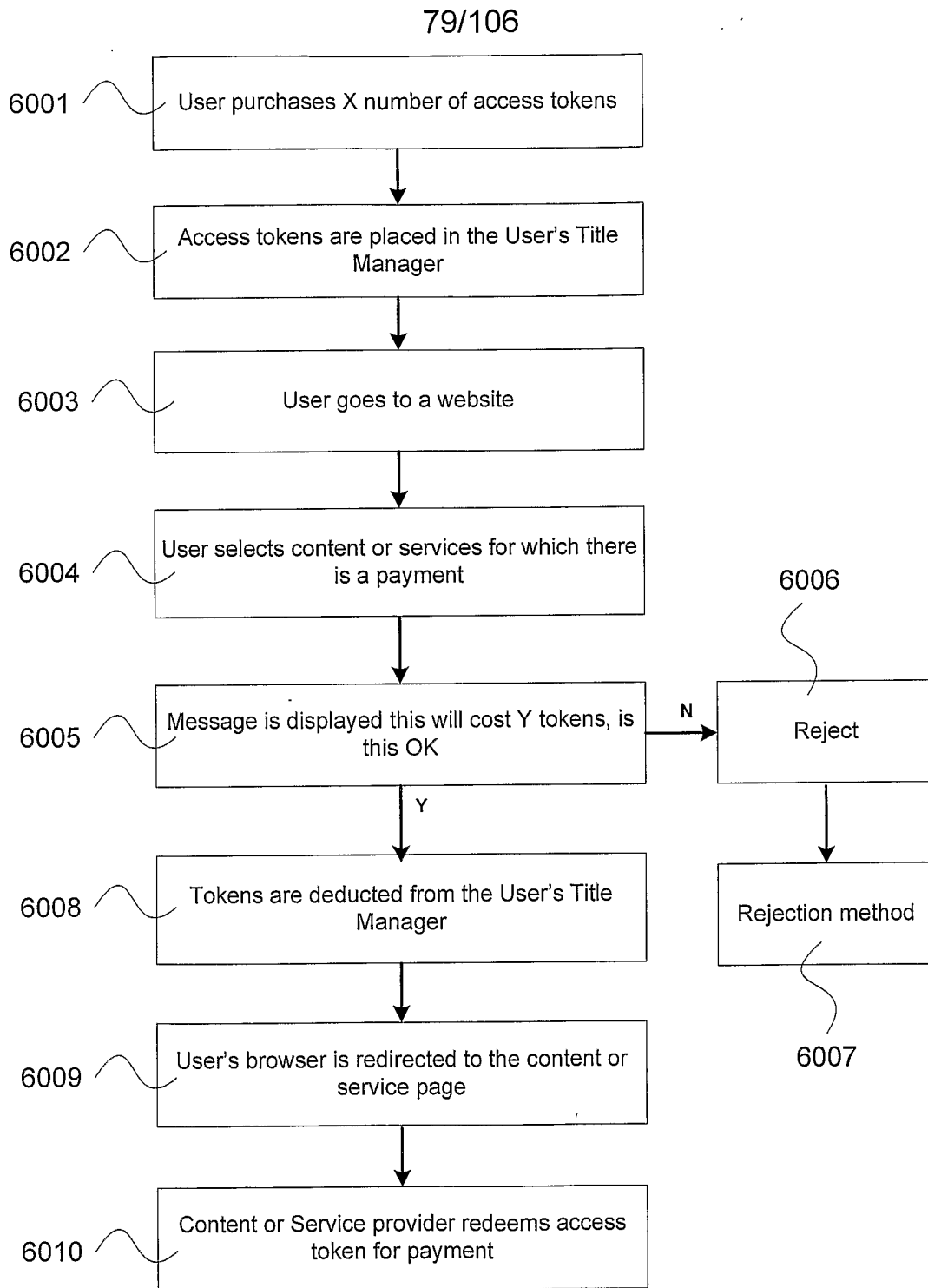


FIG. 60

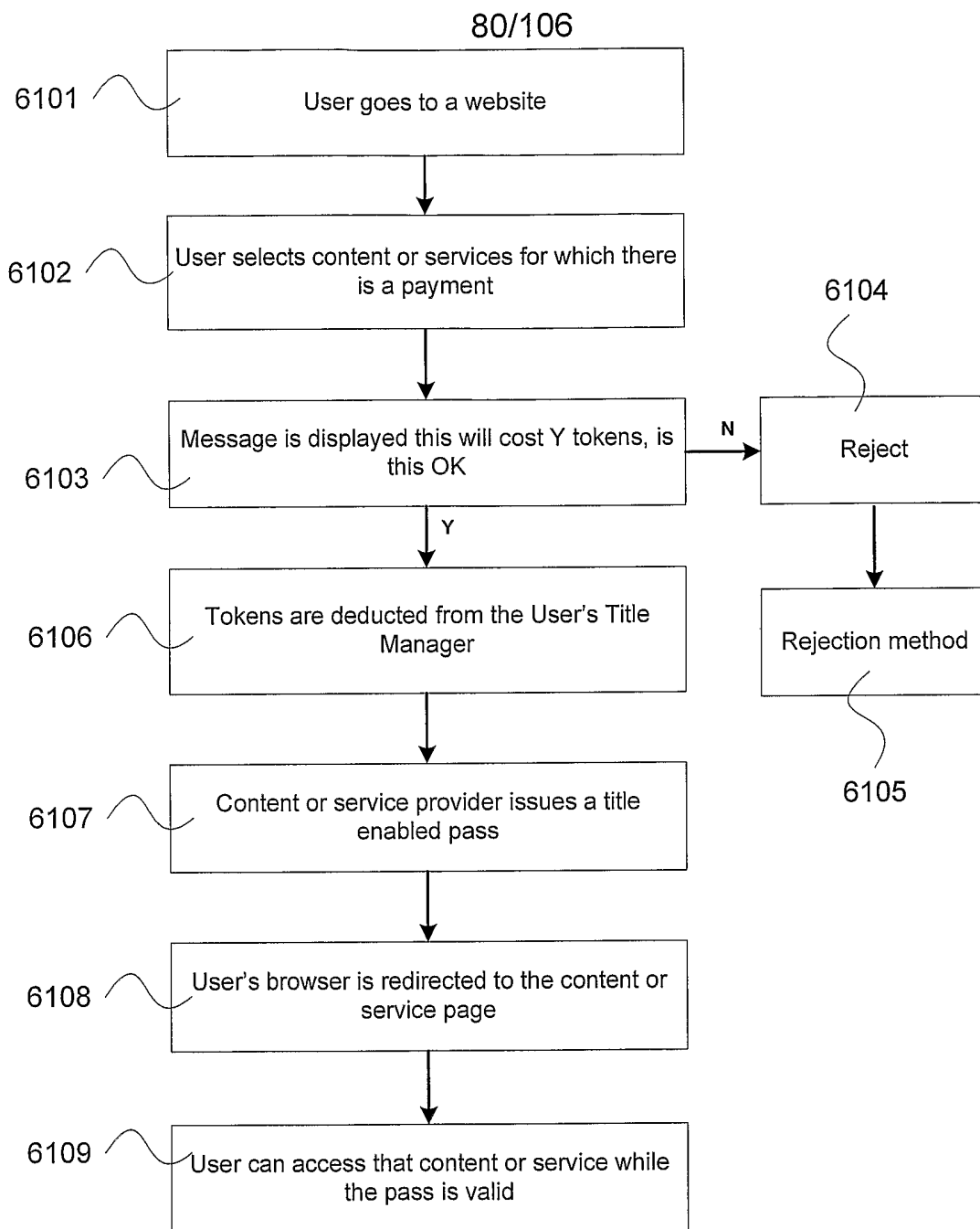


FIG. 61

81/106

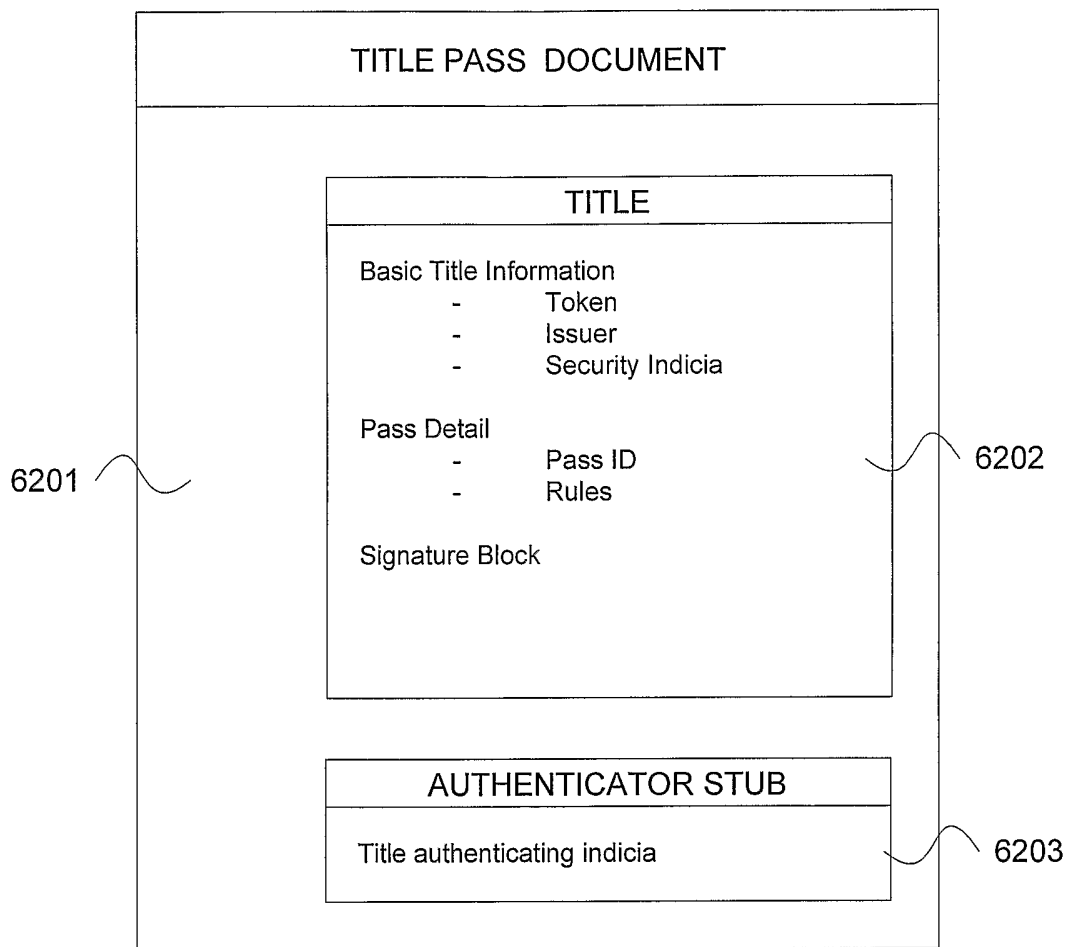


FIG. 62

82/106

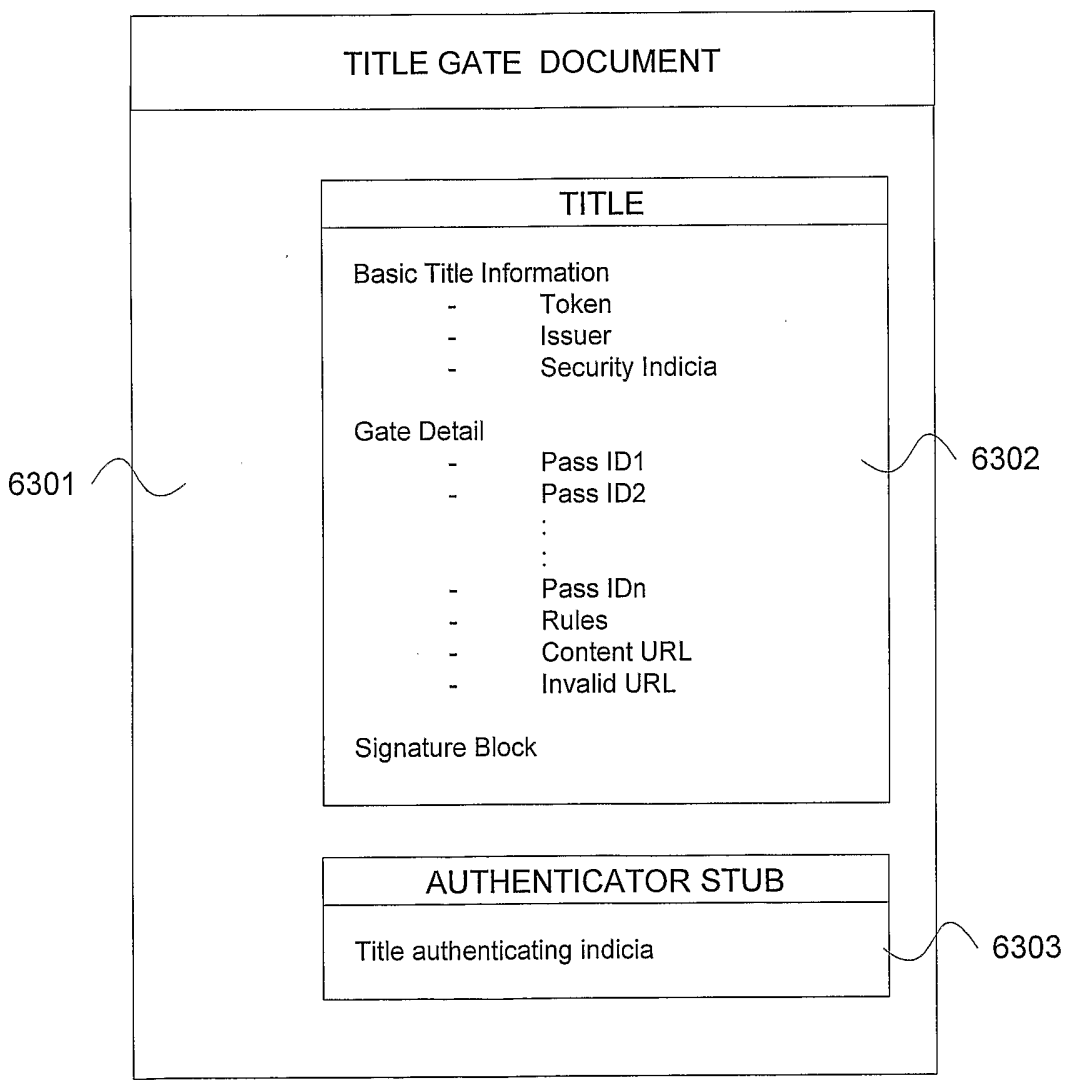


FIG. 63

83/106

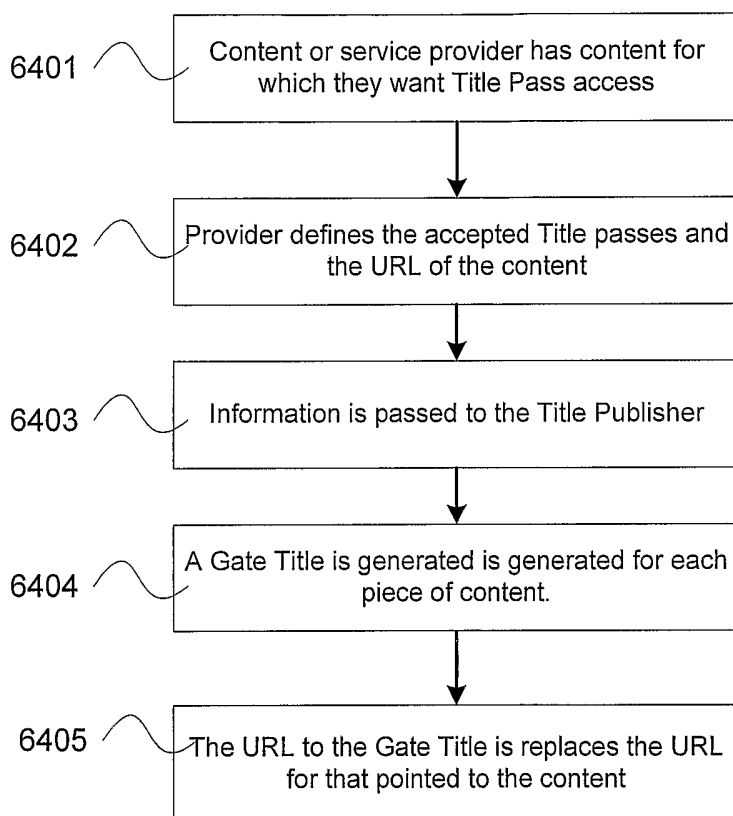


FIG. 64

84/106

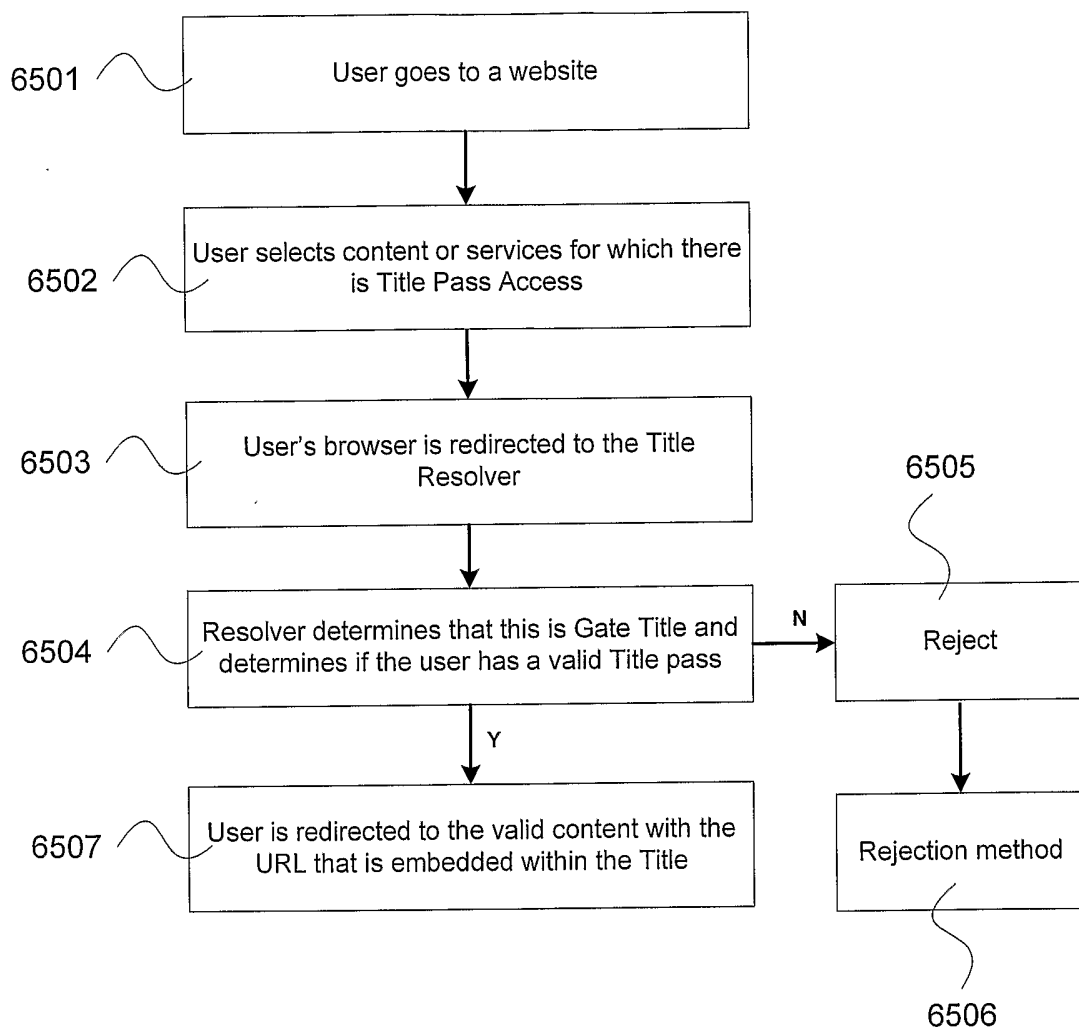


FIG. 65

85/106

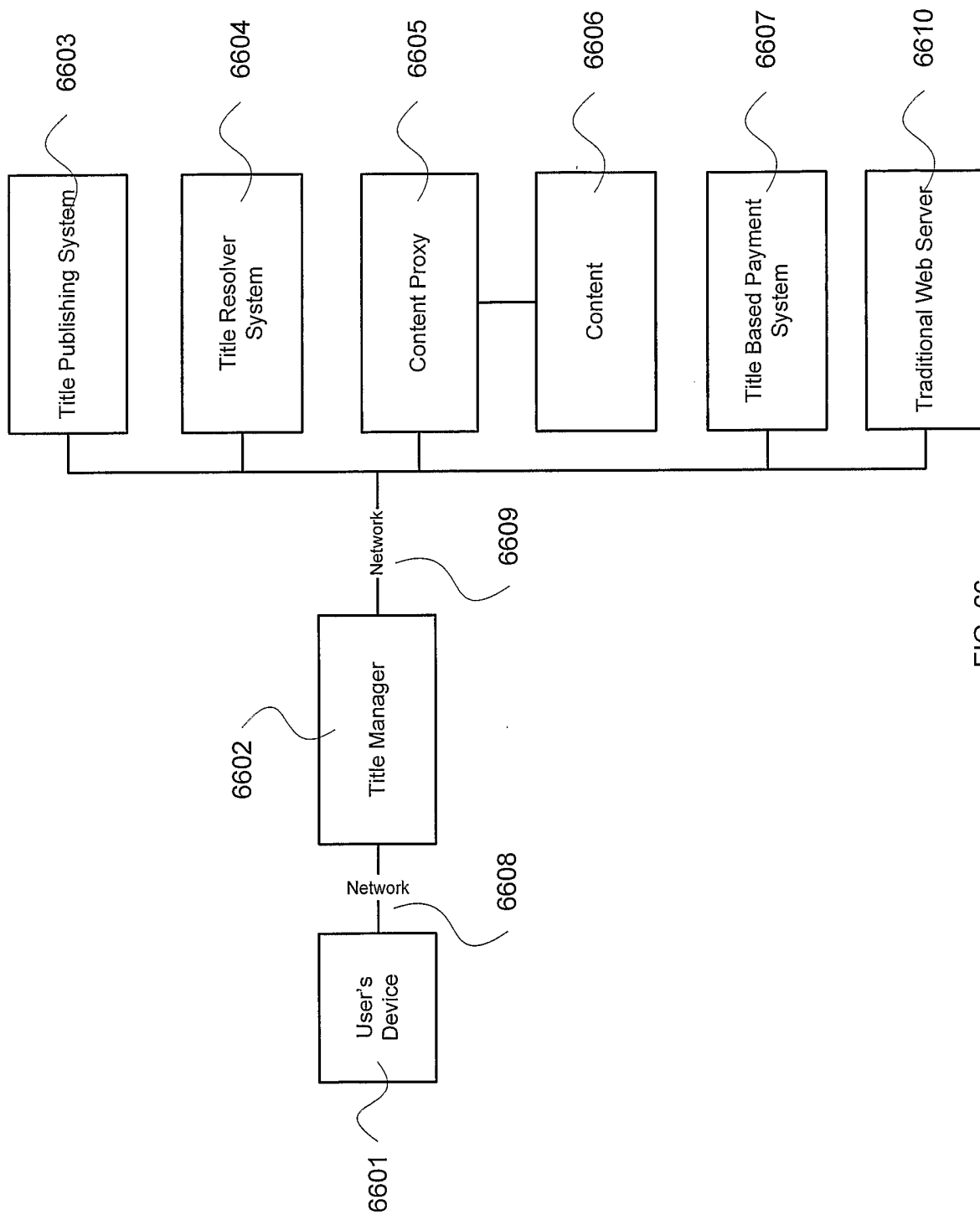


FIG. 66

86/106

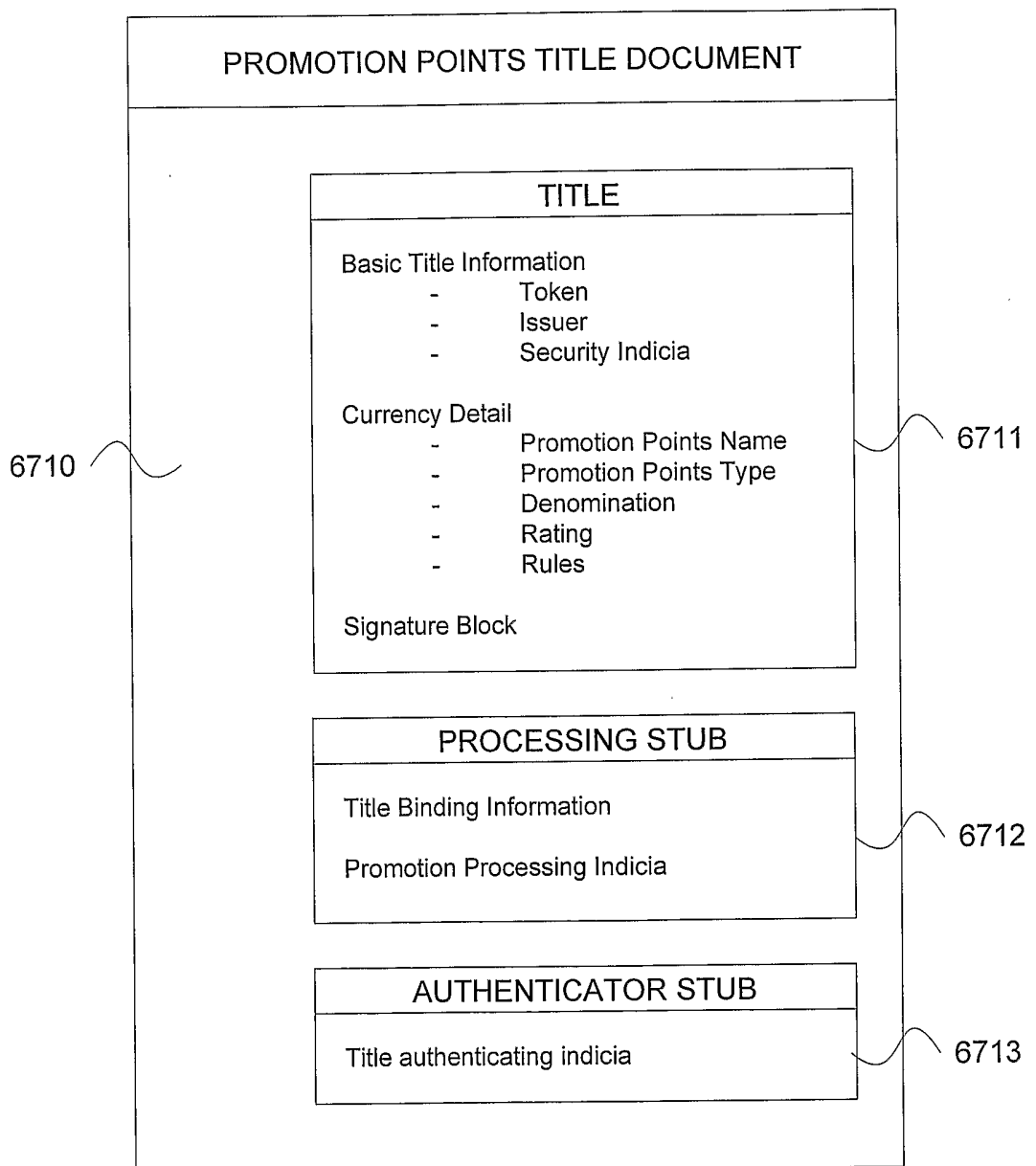


FIG. 67

87/106

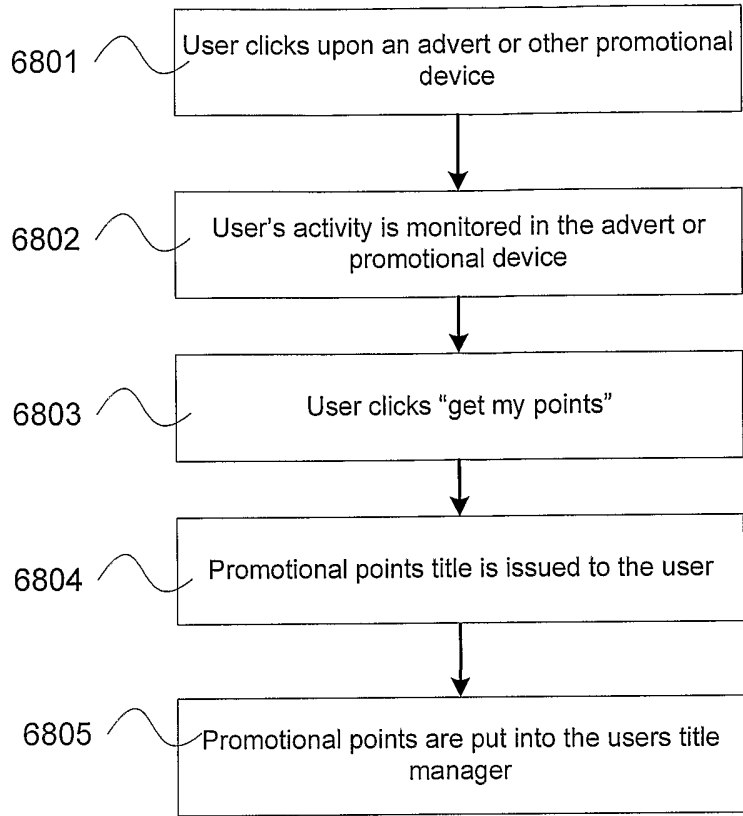


FIG. 68

88/106

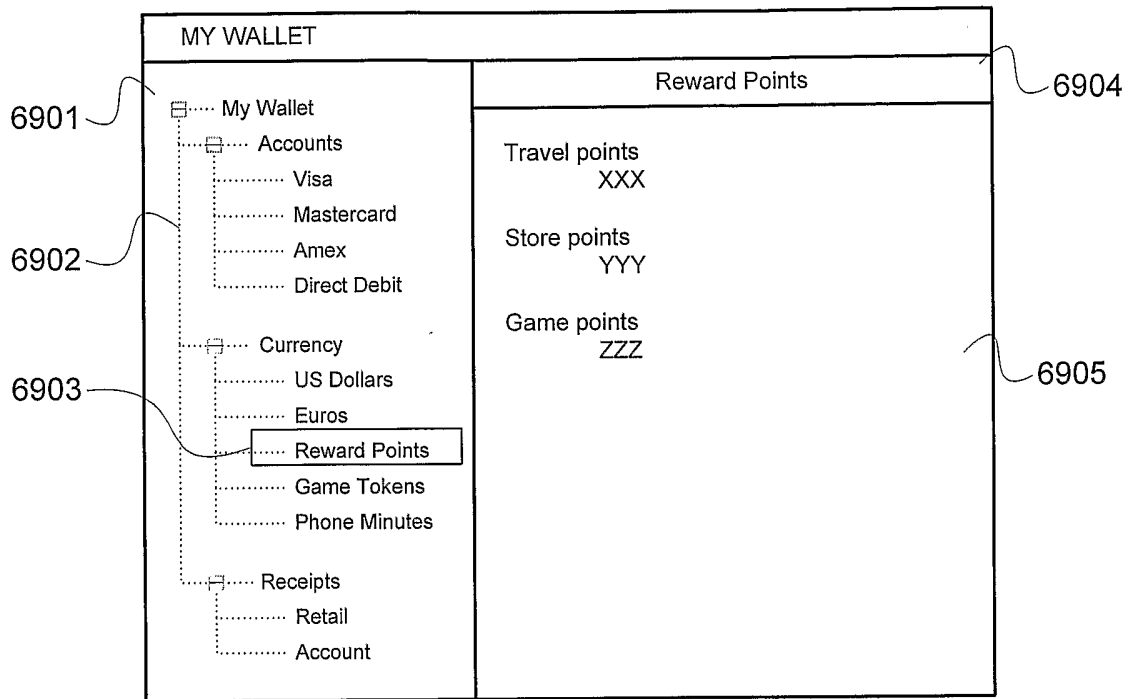


FIG. 69

89/106

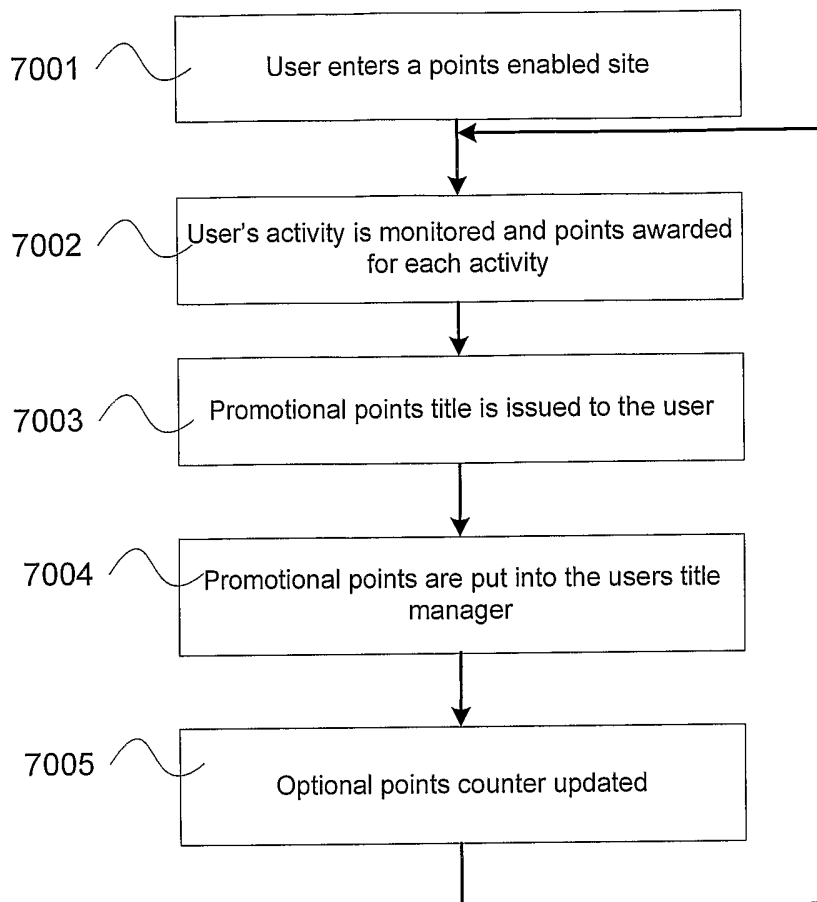


FIG. 70

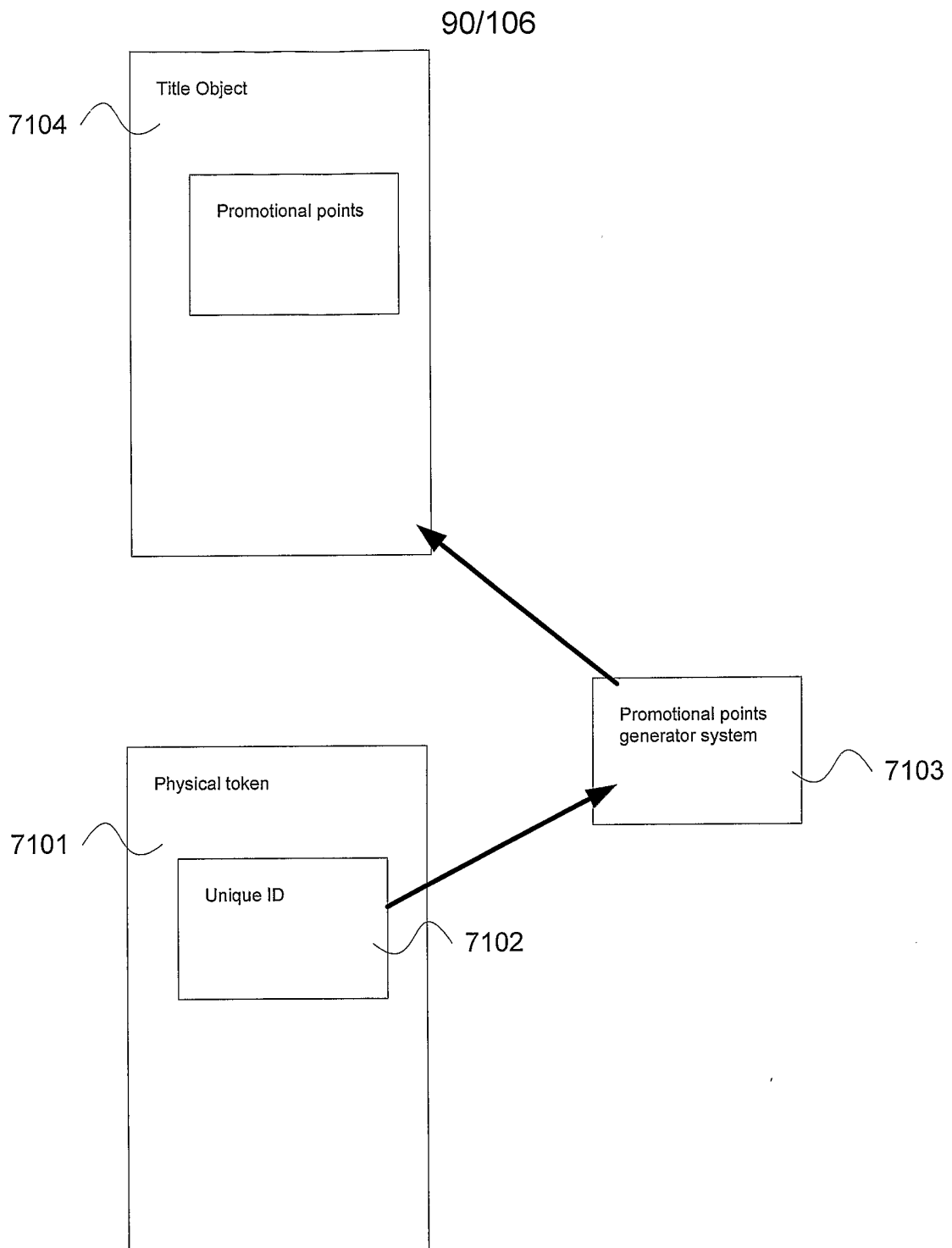


FIG. 71

91/106

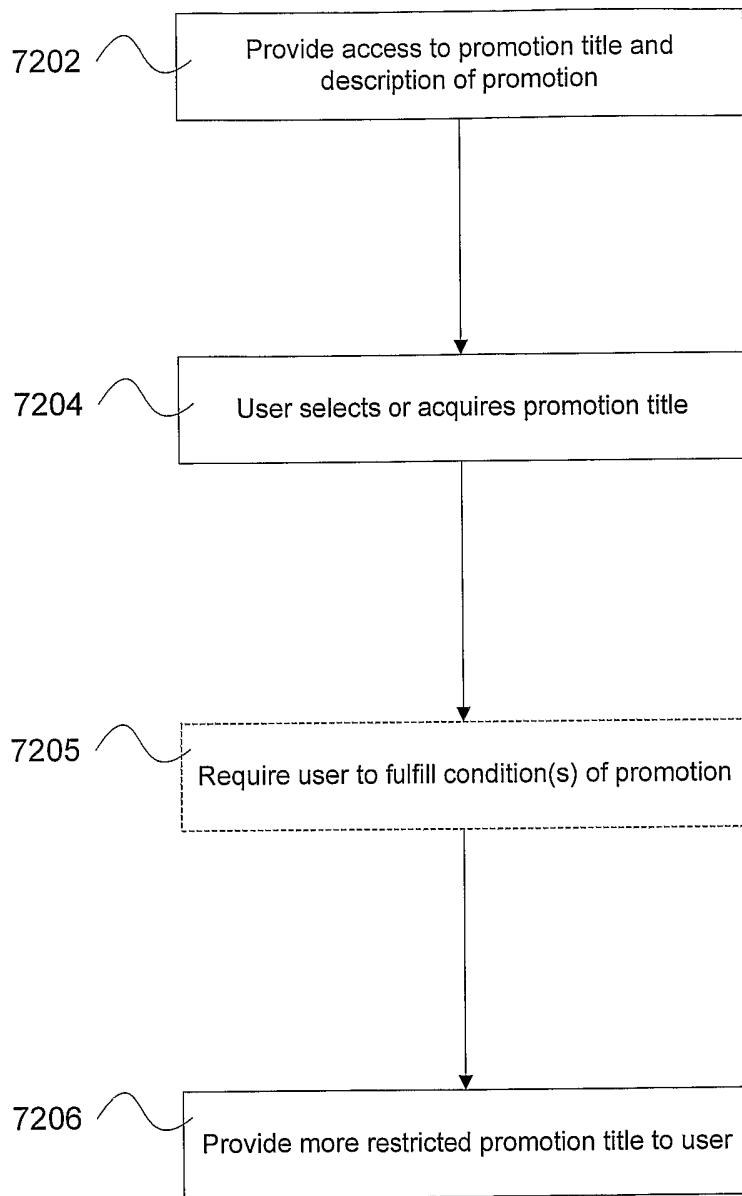


FIG. 72

92/106

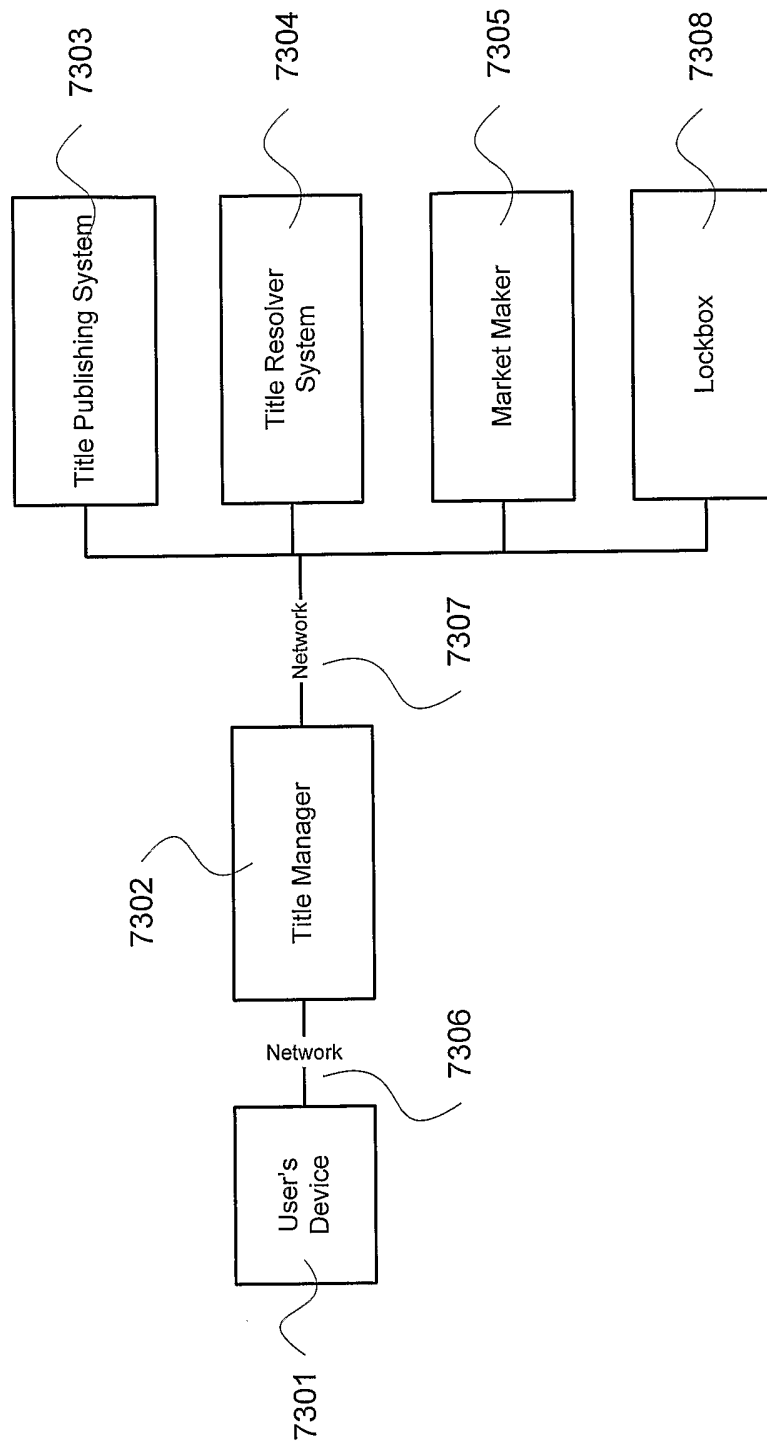


FIG. 73

93/106

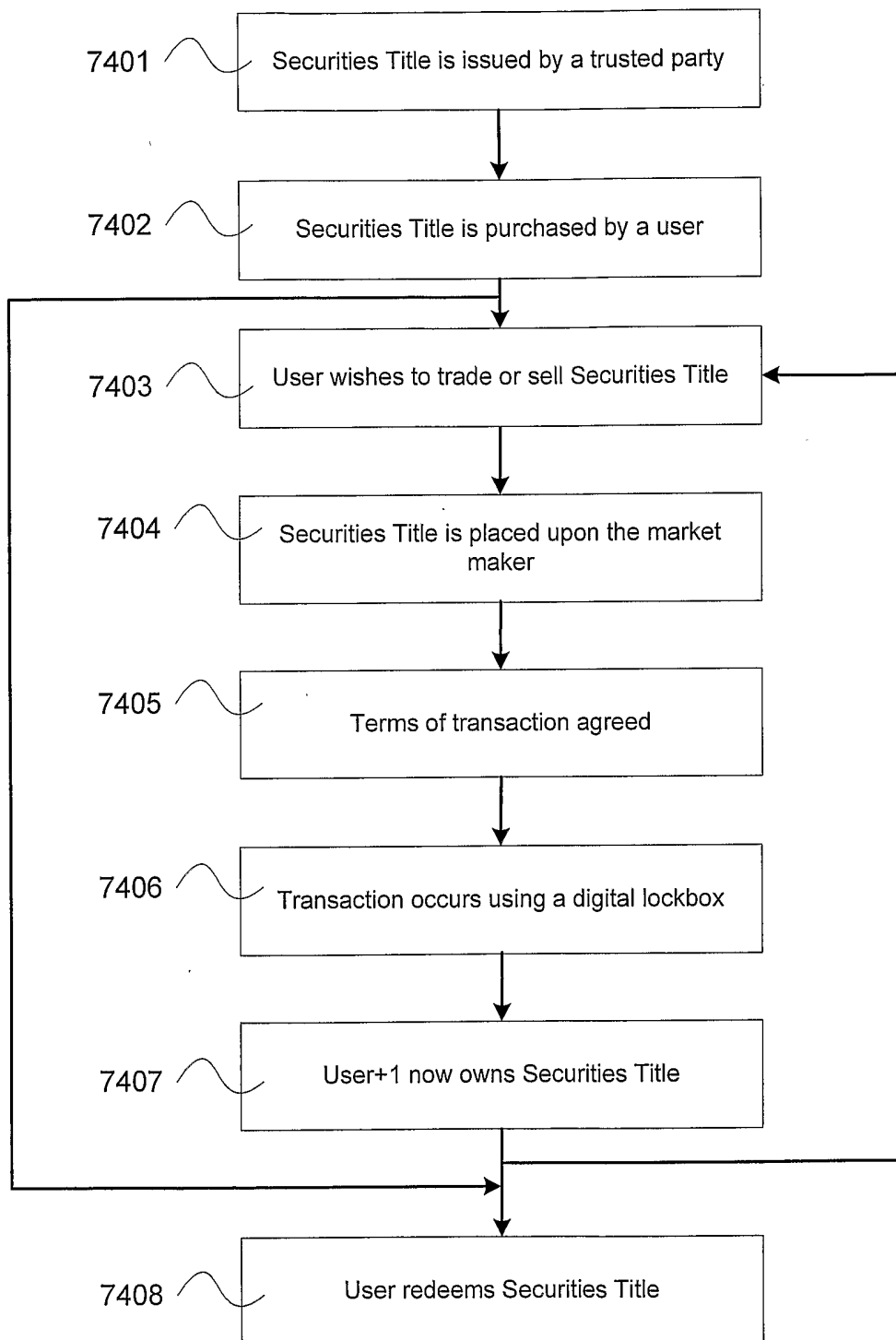


FIG. 74

94/106

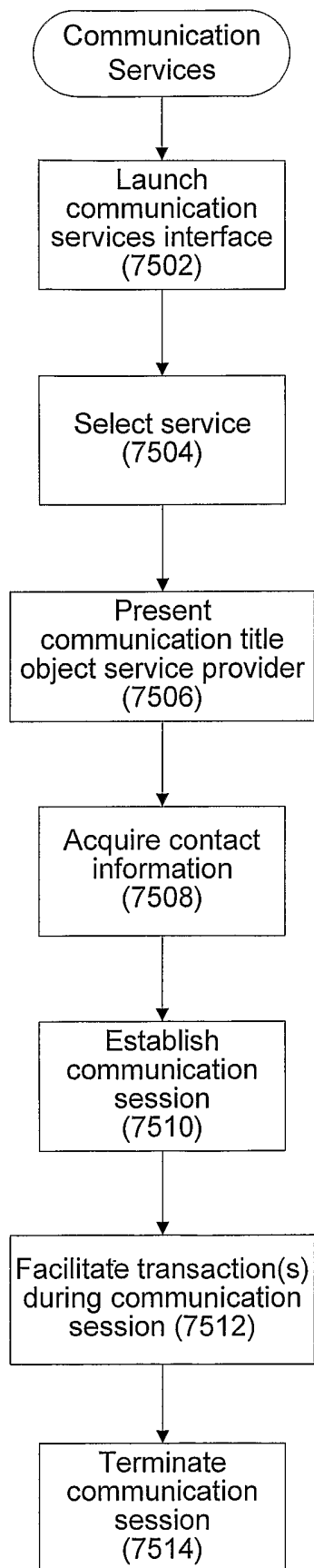


Fig. 75

95/106

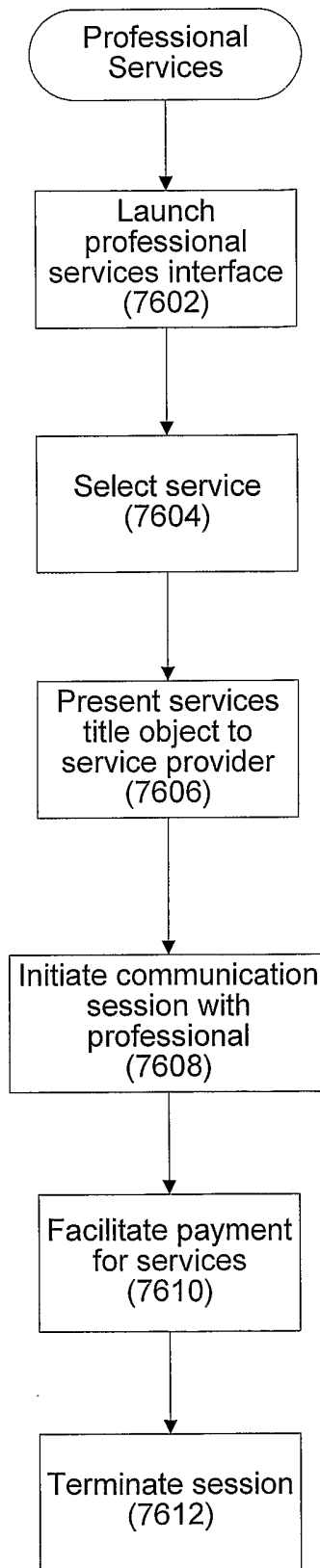


Fig. 76

96/106

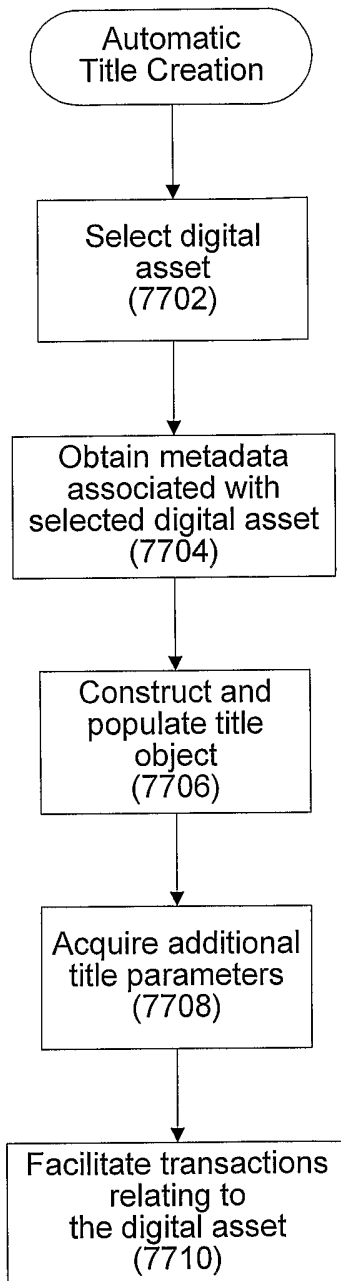


Fig. 77

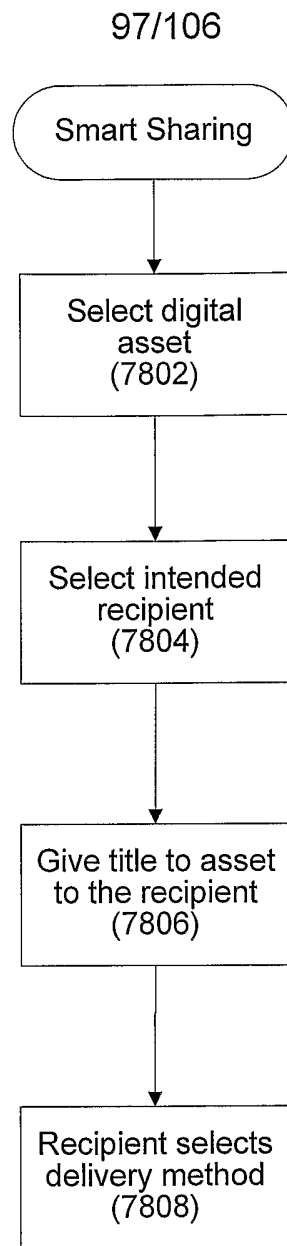


Fig. 78

98/106

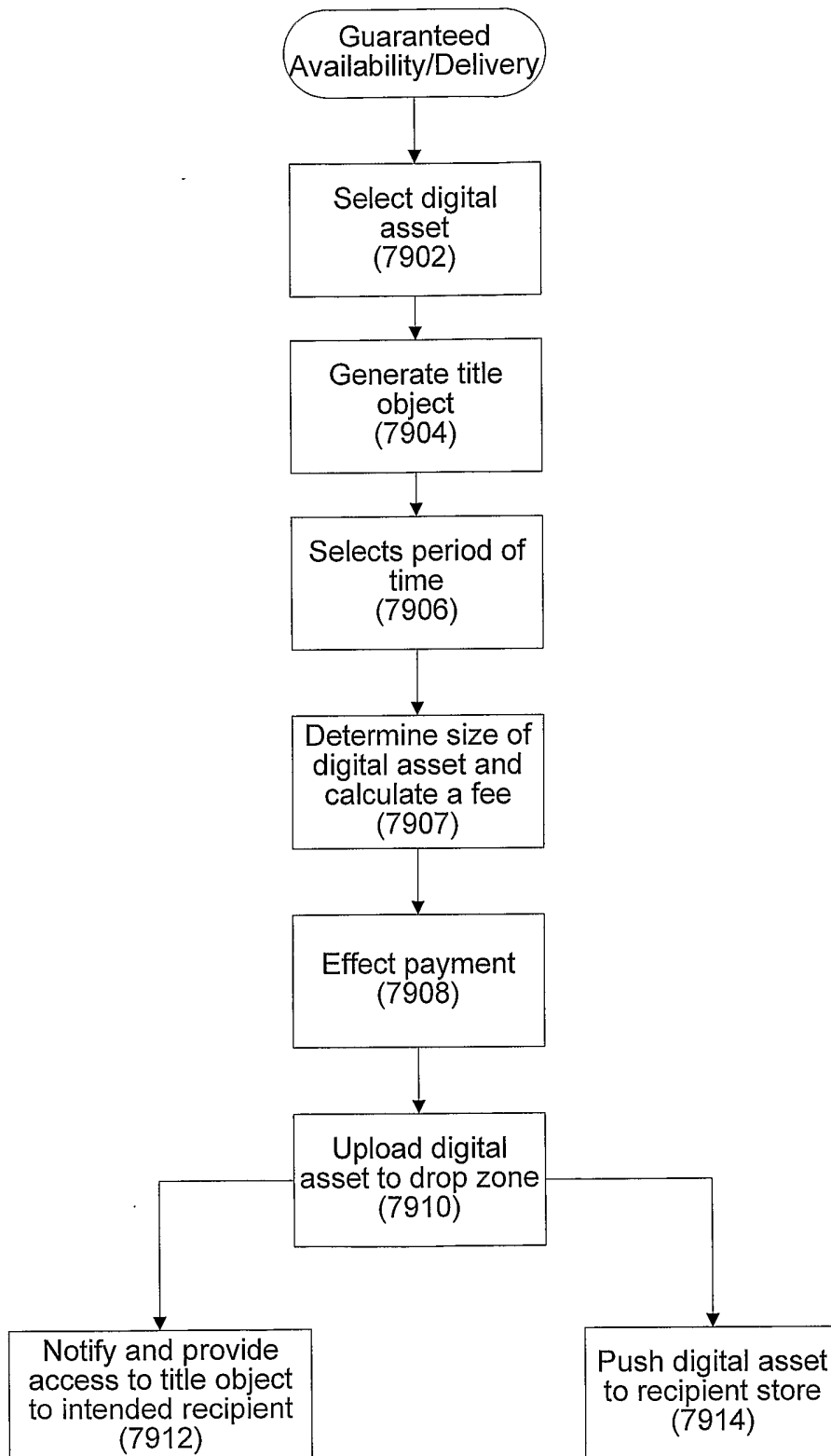


Fig. 79

99/106

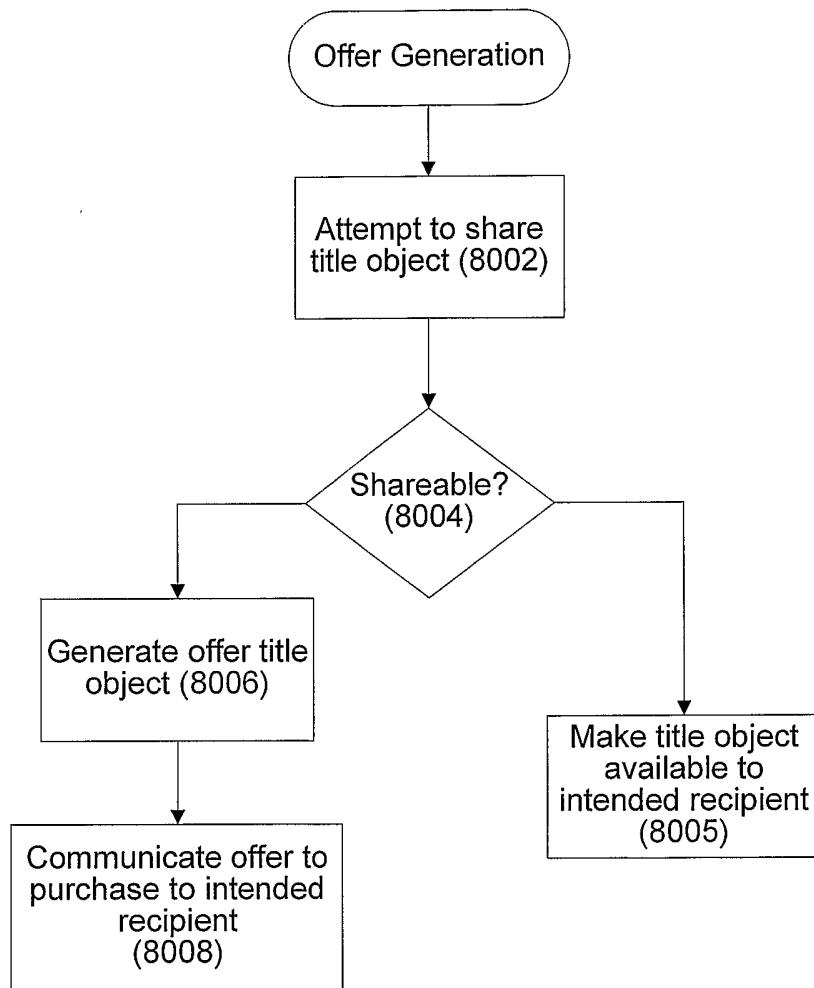


Fig. 80

100/106

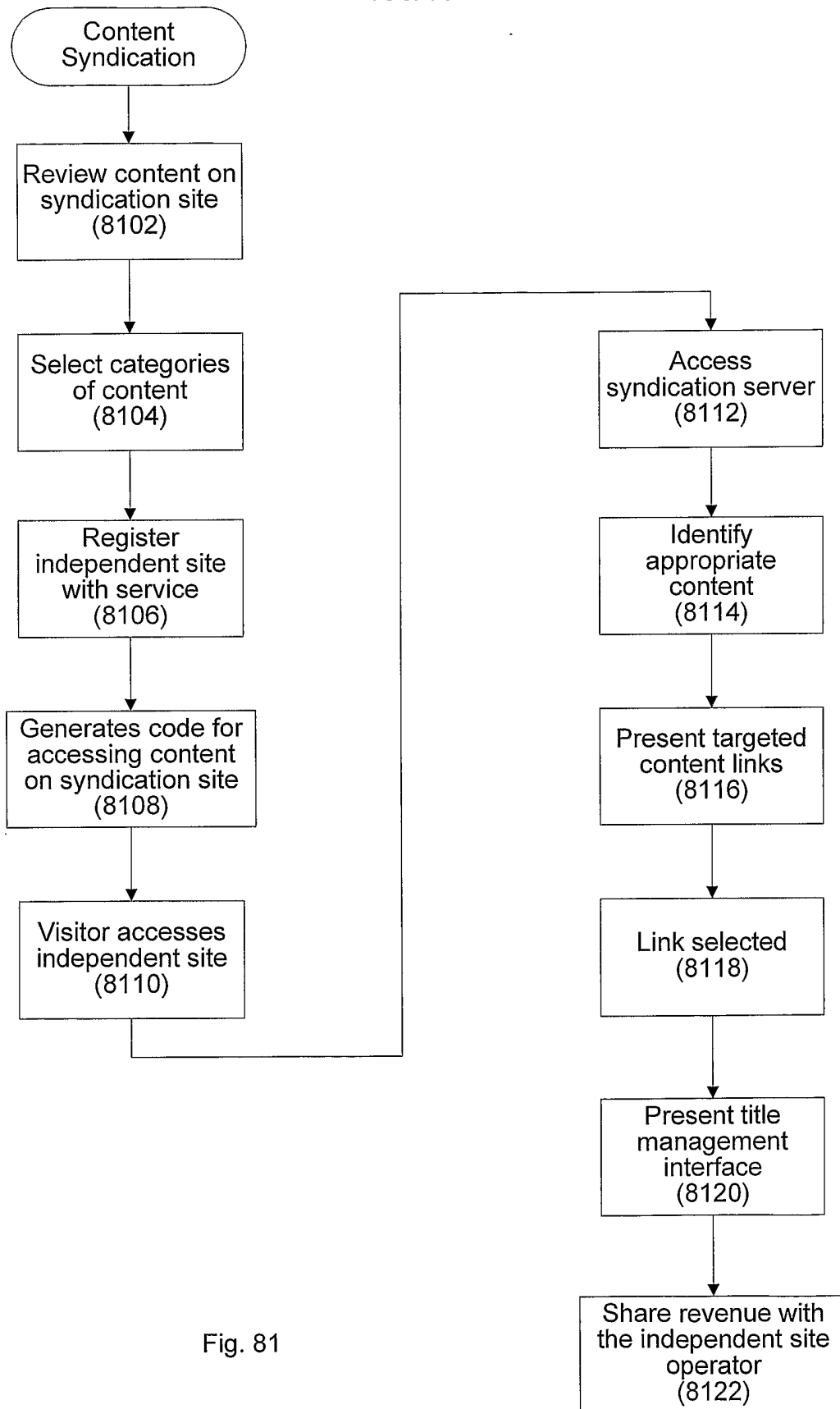


Fig. 81

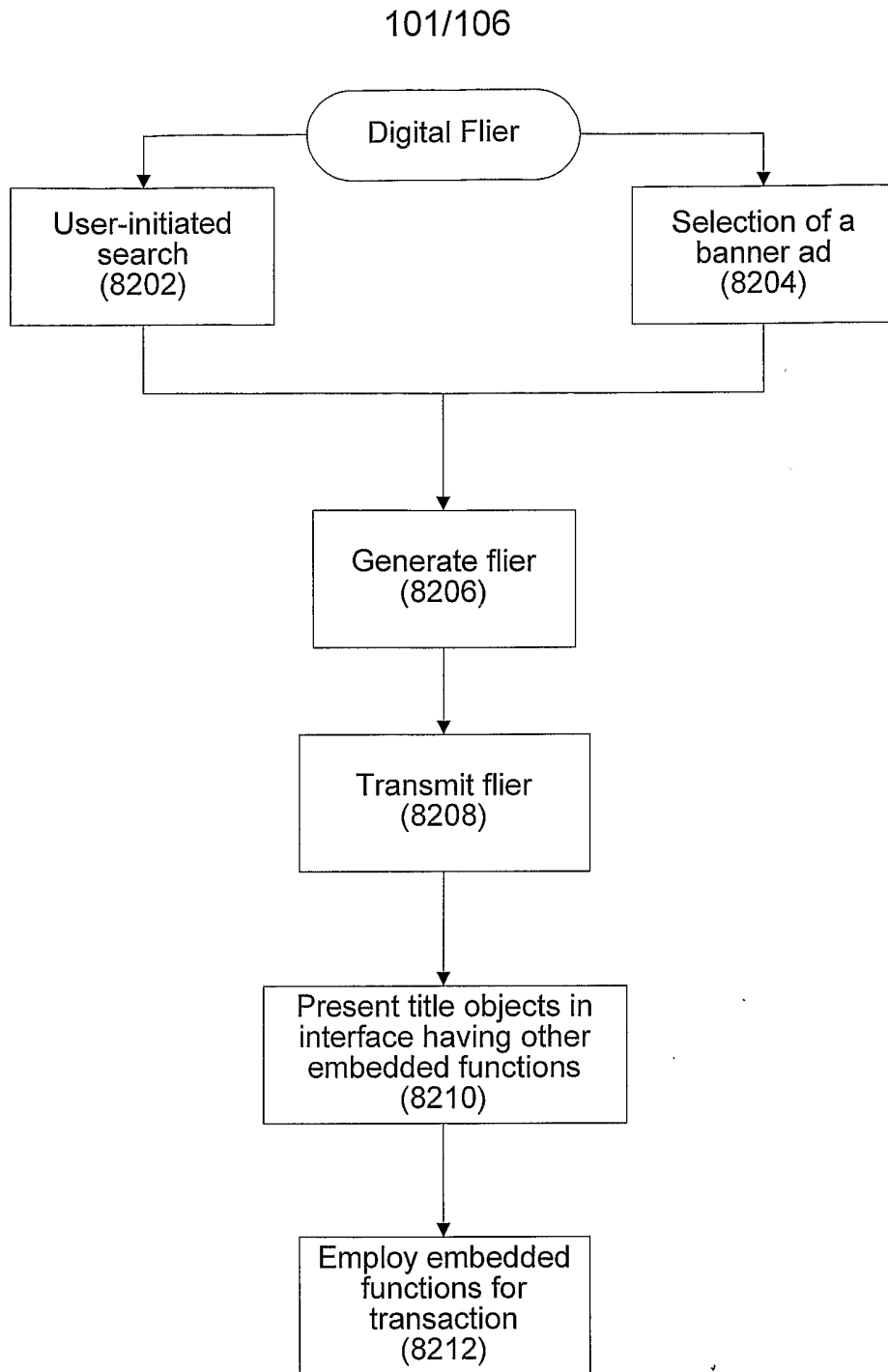


Fig. 82

102/106

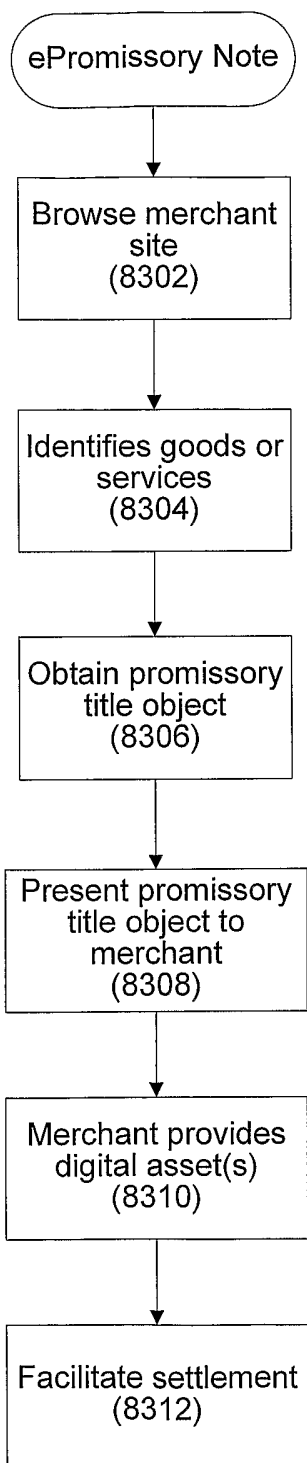


Fig. 83

103/106

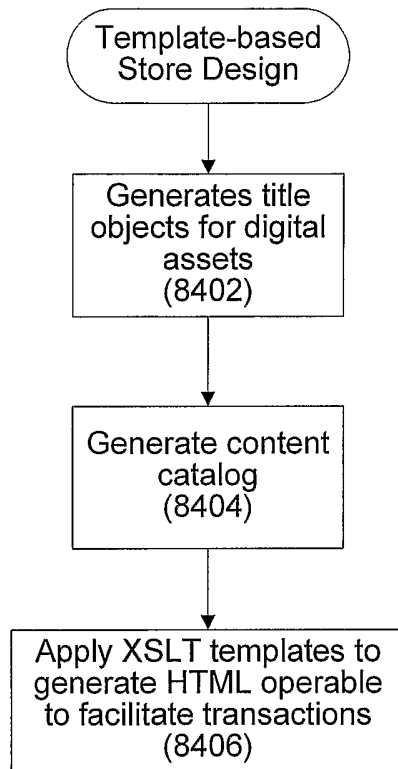


Fig. 84

104/106

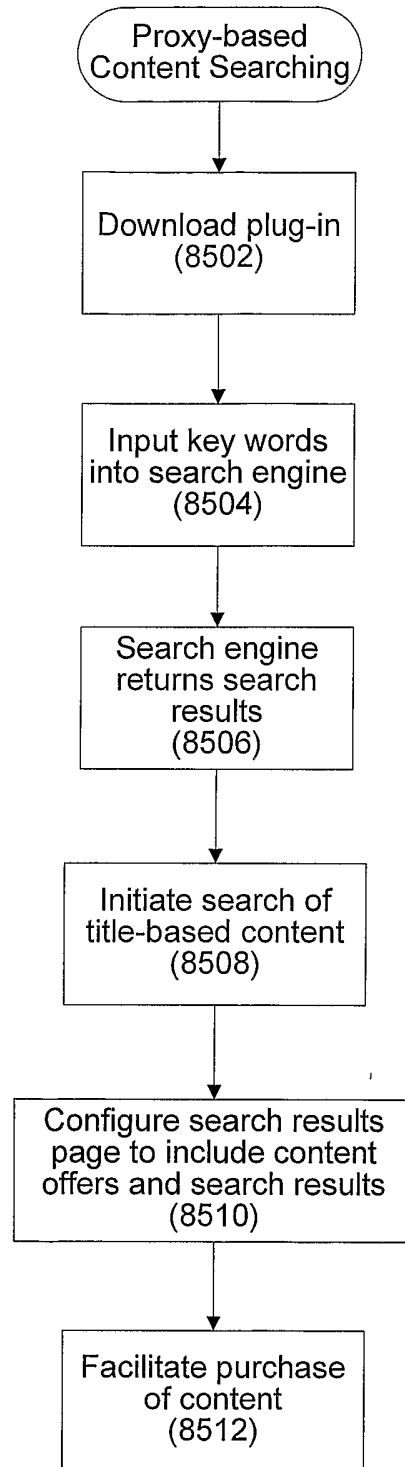


Fig. 85

105/106

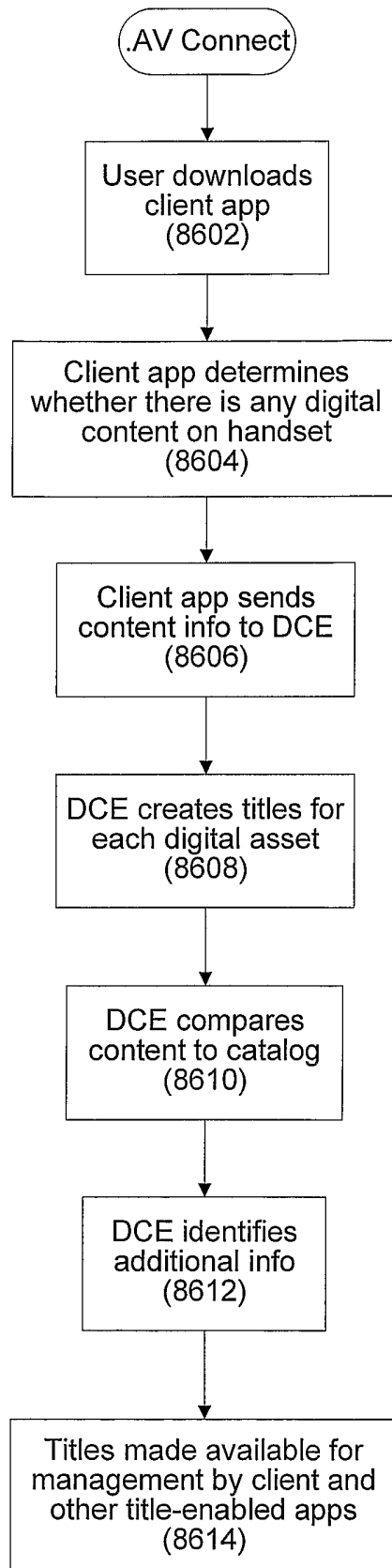


Fig. 86

106/106

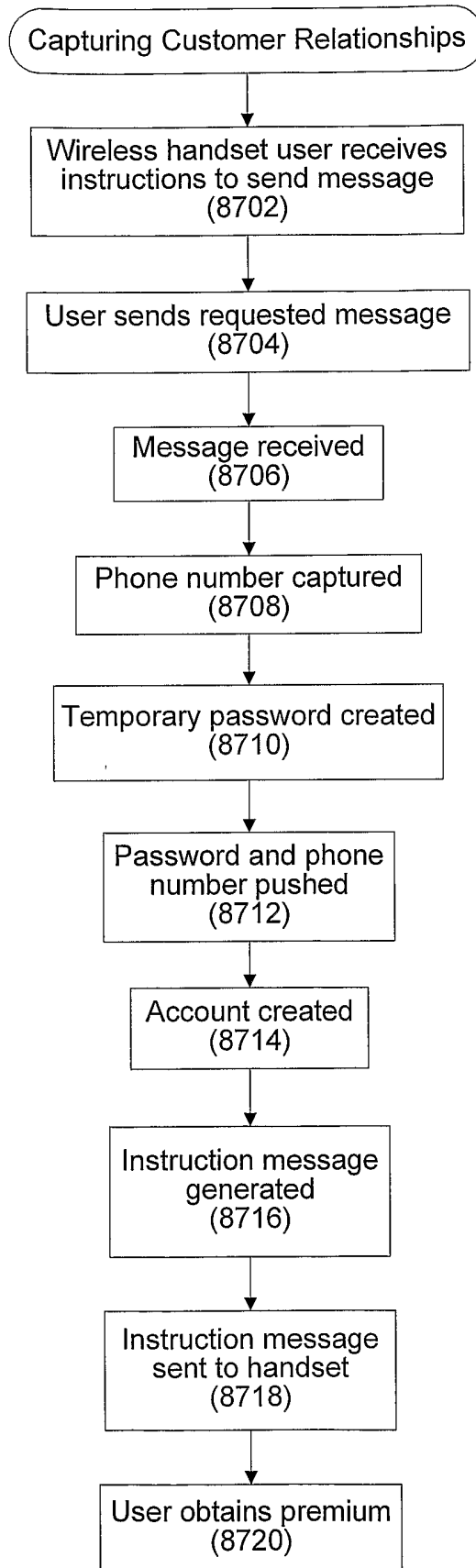


Fig. 87