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(54) Title: METHOD AND APPARATUS FOR DISTRIBUTING PURCHASE INCENTIVES

(57) Abstract: A purchase incentive distribution method includes the steps of storing purchase incentive data identifying a plurality of purchase incentives, enabling a consumer to select at least one purchase incentive from the purchase incentives identified by the stored purchase incentive data from a terminal operated by the consumer, generating a unique identifier identifying at least the consumer and the at least one purchase incentive selected by the consumer, and storing at least the unique identifier for use in verifying the validity of redemption information for redeeming the at least one selected purchase incentive. The validity of the redemption information may be verified based on at least the stored unique identifier, stored registered user data, cash register receipt data captured from at least one cash register receipt included in the redemption information, and stored cash register receipt data.

METHOD AND APPARATUS FOR DISTRIBUTING PURCHASE INCENTIVES

This is a continuation-in-part of application Serial No. 09/219,311 filed on December 23, 1998 entitled METHOD AND APPARATUS FOR DISTRIBUTING PURCHASE INCENTIVES which claims the benefit of provisional application Serial No. 60/068,637 filed on December 23, 1997 entitled METHOD AND SYSTEM FOR ELECTRONIC CASH DISCOUNT PURCHASE INCENTIVE DISTRIBUTION SYSTEM the contents of said applications hereby incorporated herein by reference.

Technical Field:

The present invention is directed to a method and an apparatus for distributing purchase incentives for products, such as goods or services, to consumers over a communication system.

Background Art

Producers and sellers of products have traditionally offered purchase incentives to encourage consumers or businesses to buy products they produce and sell. The purchase incentives may be for any products offered for sale to consumers or businesses, such as goods or services. The purchase incentives are offered by purchase incentive offerors who may be any producer of products for sale to consumers or businesses, such as a manufacturer of goods or a provider of services, or any sales outlet offering products for sale to consumers, such as a wholesaler, a retailer, or a direct marketer.

Producers and sellers have traditionally offered two basic types of purchase incentives: coupons and rebates.

A coupon offers to reduce the price a consumer pays for a specific product at the time the consumer purchases the product from a sales outlet. The coupon typically specifies an amount, such as 50 cents, or a specific percentage, such as 20%, which will be deducted from the sales outlet's normal price for the product at the time the consumer purchases the product.

There are three basic types of coupons: manufacturer coupons, merchant coupons, and frequent shopper coupons.

Manufacturer coupons are offered by someone other than a sales outlet, and are typically offered by a manufacturer of goods or a provider of services, but may be offered by a wholesaler or a distributer. A manufacturer coupon is typically valid for use at any sales outlet which sells the product for which it is offered and accepts coupons. A manufacturer coupon typically offers to reimburse a sales outlet for

the amount of the coupon plus a handling charge when the sales outlet submits the coupon to a redemption center. The redemption center is typically an independent fulfillment house or clearinghouse, but may be operated by the coupon offeror.

Merchant coupons and frequent shopper coupons are typically offered by a sales outlet itself, and are basically similar to manufacturer coupons, except that they are typically valid only at the sales outlet which is offering the coupon, and the sales outlet absorbs the cost of accepting the coupon, rather than being reimbursed by a redemption center. The basic difference between merchant coupons and frequent shopper coupons is that frequent shopper coupons are targeted to consumers who have enrolled in a frequent shopper program operated by the sales outlet or on behalf of the sale outlet.

Manufacturer coupons, merchant coupons, and frequent shopper coupons are offered for different purposes. The basic purpose of manufacturer coupons is to encourage consumers to try new products, or to buy a specific brand of product. The basic purpose of merchant coupons is to build consumer traffic by drawing consumers into a sales outlet to take advantage of the merchant coupons. The basic purpose of frequent shopper coupons is to reward consumers who regularly shop at a sales outlet.

Coupons are subject to two major problems: misredemption and fraud. Misredemption occurs when a coupon is redeemed without the product for which it is offered being purchased, or is redeemed by someone outside the consumer population being targeted by the coupon offeror. For example, a cashier may accept a coupon without realizing that the proper product was not purchased, or may accept a coupon even knowing that the proper product was not purchased to avoid upsetting a customer. Also, a manufacturer coupon may be redeemed by a consumer who regularly purchases the product for which it is offered and would have purchased the product anyway even without the coupon, while the manufacturer may have intended the coupon to be redeemed by a consumer who has never used the product or is currently using another brand of the product.

Fraud occurs when a sales outlet knowingly submits a coupon to a redemption center without having sold the product, or when a consumer alters a coupon or makes a copy of a coupon.

Manufacturer coupons are particularly susceptible to misredemption and fraud because the cashiers which accept them have no way of knowing what manufacturer coupons are actually being offered, or what their amounts and conditions are. In contrast, cashiers generally have a good idea of what merchant coupons and frequent shopper coupons are actually being offered by their sales outlet, and what their amounts and conditions are.

Coupons have other disadvantages as well. Coupons are typically distributed in paper form by mail or in newspapers, and are expensive to print, distribute, and handle during the redemption process.

Coupons have a very low redemption rate of about 2%-3%. Coupons slow down check-out lines because the cashiers must handle each coupon separately and verify that the correct product is being purchased. There is usually no way to identify who has redeemed a particular coupon, so the coupon offeror cannot tell if it is reaching the population at whom the coupon is targeted.

Rebates solve many of the problems associated with coupons. A rebate typically offers to reimburse a consumer a specified amount of money after the consumer has purchased a specified product from a sales outlet, and has provided redemption information, which typically includes a rebate redemption form and a cash register receipt, to a redemption center proving that the consumer has purchased the specified product.

When redeeming a rebate, a consumer generally has to identify himself, so that the rebate offeror can tell if it is reaching the population at whom the rebate is targeted.

Rebates are less subject to misredemption than coupons because the consumer is not reimbursed until after he has purchased the product and the redemption center has had the opportunity to examine the redemption information proving that the consumer has purchased the product. The redemption center is in a better position to verify the validity of a rebate than is the cashier who accepts a coupon because the redemption center is more likely to be familiar with what rebates are actually being offered, and what their amounts and conditions are. Rebates do not slow down check-out lines because they are not accepted at the time of purchase.

However, rebates are still subject to fraud because, for example, a consumer can make copies of rebate redemption forms and cash register receipts, or can counterfeit or alter cash register receipts. Also, rebates are less attractive to consumers than coupons because when using a rebate, the consumer has to pay the full price for the product, send in the redemption information, and wait for the redemption center to send back a check for the rebate amount.

Since the consumer has to do much more work to redeem a rebate than a coupon, rebate offerors have typically offered rebates for higher amounts, such as $1.00 or more, than for coupons, in order to make it worth the customer's while to redeem the rebate.

As can be seen from the preceding discussion, coupons and rebates have certain disadvantages which have yet to be overcome.

U.S. Patent No. 5,761,648 to Golden et al. (Golden) discloses a method of distributing coupons to consumers over an on-line network. A coupon issuer creates coupon instructions for issuing coupons, and downloads the coupon instructions to a coupon service database over an on-line network. The coupon service database assigns a unique serial number to each of the coupons specified by the coupon

instructions when it receives the coupon instructions, and makes the coupons available for viewing and downloading by consumers over the on-line network.

Golden discloses that a consumer who wants to download coupons from the coupon service database accesses the coupon service database over the on-line network from a terminal connected to the on-line network. In order to download coupons, the consumer is first required to register with the coupon service database, which assigns a PIN (personal identification number) to the consumer. The consumer is then permitted to view the available coupons on his terminal, and to select coupons he wants to download. Coupon files for the selected coupons are downloaded to the consumer's terminal where they are stored pending activation by the consumer by one of two methods.

The first method disclosed in Golden by which the consumer can activate a coupon file which he has downloaded is for the consumer to print the coupon file for the coupon to be activated on a printer attached to his terminal. The printed coupon includes the unique serial number which was assigned to the coupon by the coupon service database when the coupon instruction for the coupon was received by the coupon service database, and a bar code specifying the consumer's PIN. The consumer then takes the printed coupon to a sales outlet where he purchases the product for which the coupon is offered. At the check-out, the consumer redeems the printed coupon by giving it to the cashier who deducts the amount of the coupon from the price of the product. At the check-out, the consumer's identity may be compared with the bar code on the printed coupon which specifies the consumer's PIN to ensure that the consumer who is redeeming the coupon is the consumer to whom the coupon was issued. The sales outlet then submits the printed coupon, apparently to the coupon service database operator, for reimbursement. The coupon service database operator may scan the bar code on redeemed printed coupons which specifies the consumer's PIN to identify, for research purposes, the consumers who redeemed the coupons.

The second method disclosed in Golden by which the consumer can activate a coupon file which he has downloaded is for the consumer to transmit the coupon file for the coupon to be activated to a database specified by the coupon issuer where it is stored with the same information which would appear on the coupon if it were printed, including the unique serial number which was assigned to the coupon by the coupon service database when the coupon instruction for the coupon was received by the coupon service database, and the consumer's PIN. The consumer then goes to a sales outlet where he purchases the product for which the coupon is offered. At the check-out, the consumer presents a credit card and the check-out system accesses the coupon file for the coupon stored on the database specified by the coupon issuer and deducts the amount of the coupon from the price of the product.

Although Golden discloses that the coupon service database assigns a unique serial number to each of the coupons specified by coupon instructions received from a coupon issuer, Golden does not

disclose using the unique serial number to verify the validity of a coupon which is being presented for redemption. Therefore, the coupons which are distributed by Golden's method are subject to the same problems of fraud as coupons distributed by traditional methods. For example, a consumer could make multiple copies of a printed coupon, could transmit multiple copies of a coupon file to the database specified by the coupon issuer, or could digitally alter the amount or terms of the coupon.

Also, Golden does not disclose any mechanism for preventing misredemption of the coupons distributed by Golden's method. Therefore, the coupons which are distributed by Golden's method are subject to the same problems of misredemption as coupons distributed by traditional methods. For example, the cashier at the check-out could accept a coupon even if the consumer did not purchase the product for which the coupon is offered.

U.S. Patent No. 5,791,991 to Small discloses a method of distributing rebates to consumers over the Internet through a site on the World Wide Web (a Web site).

Small discloses that a consumer who wants to receive rebates accesses the Web site from a terminal connected to the Internet, and selects product categories for which he wants to receive rebates. The consumer is then prompted to select specific products for which he wants to receive rebates from the selected product categories. A personalized rebate form listing all of the selected rebates is sent to the consumer's terminal where it may be printed. The consumer purchases the products for which the rebates are offered, and sends the rebate form and redemption information proving that the consumer has purchased the products to a redemption center to redeem the rebates. The redemption center reimburses the consumer for a total amount of the rebates listed on the rebate form for which proof of purchase was provided.

The rebate form may include a bar code specifying an ID number identifying the consumer. The consumer's ID number will appear on every rebate form that is printed for the consumer, such that the consumer's ID number is not a unique identifier identifying a specific rebate form printed for a specific consumer, but merely identifies a rebate form as being any one of all of the rebate forms which have been printed for a specific consumer. Small does not disclose using the consumer ID number on the rebate form for any particular purpose.

Small does not disclose any mechanism for verifying the validity of a rebate form which has been received by the redemption center. Nor does Small disclose any mechanism for tracking a specific rebate form. Therefore, the rebate forms which are distributed by Small's method are subject to the same problems of fraud as rebates distributed by traditional methods. For example, a consumer could make multiple copies of the rebate form, or could digitally alter the amount or terms of the rebates listed on the rebate form.

DISCLOSURE OF INVENTION

The present invention is directed to a purchase incentive distribution system and method which includes the steps of storing purchase incentive data identifying a plurality of purchase incentives, enabling a consumer to select at least one purchase incentive from the purchase incentives identified by the stored purchase incentive data, generating a unique identifier identifying at least the consumer and the at least one purchase incentive selected by the consumer, and storing at least the unique identifier for use in verifying the validity of redemption information for redeeming the at least one selected purchase incentive.

The purchase incentive distribution method according to the present invention may further include the steps of requiring the consumer to become a registered user by providing registered user data identifying the consumer through a terminal operated by the consumer before enabling the consumer to select at least one purchase incentive from the purchase incentives identified by the stored purchase incentive data, and storing the registered user data provided by the consumer. The step of verifying whether the redemption information for redeeming the at least one selected purchase incentive is valid may include the step of verifying whether the redemption information for redeeming the at least one selected purchase incentive is valid based on at least the stored unique identifier and the stored registered user data.

In the purchase incentive distribution method according to the present invention, the redemption information for redeeming the at least one selected purchase incentive may include at least one cash register receipt from at least one sales outlet at which the consumer has made a purchase required to redeem each of the at least one selected purchase incentive. The purchase incentive distribution method according to the present invention may further include the steps of storing cash register receipt data captured from other cash register receipts included in other redemption information for redeeming purchase incentives previously selected by consumers, and capturing cash register receipt data from the at least one cash register receipt included in the redemption information for redeeming the at least one selected purchase incentive. The step of verifying whether the redemption information for redeeming the at least one selected purchase incentive is valid may include the step of verifying whether the redemption information for redeeming the at least one selected purchase incentive is valid based on at least the stored unique identifier, the cash register receipt data captured from the at least one cash register receipt included in the redemption information for redeeming the at least one selected purchase incentive, and the stored cash register receipt data.

The purchase incentive distribution system according to the present invention may be provided as a centralized Web site for distributing purchase incentives of different manufacturers, retailers, and/or service providers, or may alternatively be tailored as a Retailer Web site or a Manufacturer Web site for distributing purchase incentives of a particular retailer or manufacturer.

In accordance with one aspect of the present invention, the purchase incentive distribution system may comprise a host terminal containing a database which stores purchase incentive data identifying a plurality of purchase incentives offered to consumers; and a remote terminal connected to the host terminal for enabling a consumer to access the database to select at least one purchase incentive. The host terminal may generate a unique identifier assigned to identify at least the consumer and the selected purchase incentive, and provide the unique identifier for use in verifying the validity of redemption information for redeeming the selected purchase incentive. The host computer may also generate the redemption information including at least the unique identifier and proof of purchase information at a particular retailer, when the consumer purchases the goods and/or services designated by the selected purchase incentive; and the retailer may transmit the redemption information to a redemption center which redeems purchase incentives electrically via an electronic medium, or manually via mail. The selected purchase incentive may be redeemed by a check with a specific amount of money payable to the consumer or by an electronic credit of a specific amount of money to the consumer's designated account, when the validity of the redemption information is verified at the redemption center.

The redemption center may be located, for example, at the retailer. Preferably, the redemption center may be completely eliminated and the function to be performed by redemption center be performed by the Point-of-Sale (POS) system of the retailer. Thus, the rebate can be redeemed for the consumer at the retailer at the time of purchase of the designated goods and/or services.

For individual retailer applications, the purchase incentive distribution system may be tailored to a system which enables a particular retailer to offer purchase incentives to its own consumers through an electronic medium. The retailer version of the purchase incentive distribution system may be displayed to the consumer either as part of the centralized Web site, on a retailer's own Web site, or may be e-mailed to the consumer. The purchase incentives may be specific to that retailer and only usable in that retailer's store. The consumer may select purchase incentives and obtain redemption information including at least a unique identifier and proof-of-purchase information in a manner that is similar in all respects to the main system. At the time of purchase, the consumer may provide the redemption information including at least the unique identifier and proof of purchase information at a particular retailer. The retailer may obtain the redemption information from the consumer and forward the redemption information directly to the redemption center either electronically or by mail for redemption.

In either system, the host terminal may be configured and/or programmed for enabling the consumer to search, sort and filter from different categories of goods and/or services of purchase incentives identified by the stored purchase incentive data for selection of one or more purchase incentives, and/or to review membership status and status of all transactions conducted, including but not limited to the purchase incentives the consumer has selected, the purchase incentives that have been received for redemption, and payments that have been made to the consumer with respect to each of the purchase incentives the consumer has redeemed from the redemption center.

The host terminal may also be configured and/or programmed for enabling the consumer to change subsets of the purchase incentives from different categories of purchase incentives offered to the consumer to include only interested categories of purchase incentives to the consumer in a designated order of appearance, and/or to select one or more purchase incentives from different categories of goods and/or services of purchase incentives identified by the stored purchase incentive data, and save the selected purchase incentives in a storage bin for future use.

The host terminal may further be configured and/or programmed for enabling the consumer to request a desired purchase incentive as an inducement to purchase designated goods and/or services from one or more participating manufacturers, and/or to sneak review all future purchase incentives offered from one or more participating manufacturers.

The host terminal may also be configured and/or programmed to change the purchase incentives displayed on said display screen of said remote terminal based on the consumer's response to the purchase incentives offered, and/or to provide a visual display of a selected subset of competing goods and/or services during any one consumer session.

The host computer may further be configured and/or programmed to provide a visual display a selected subset of one or more purchase incentives offered to the consumer, based on the frequency with which the consumer previously selected and redeemed the same purchase incentives, and/or not to provide a visual display a selected subset of one or more purchase incentives offered to the consumer by one or more different participating manufacturers in a selected category of purchase incentives, based on the frequency with which the consumer previously selected and redeemed the same purchase incentives from one or more different participating manufacturers in that same category.

The host computer may also be configured and/or programmed to provide a visual display of different retailer outlets in a designated area carrying the goods and/or services for which the purchase incentives offered are intended, and/or to deliver unique purchase incentives to different zip codes for target market analysis.

In accordance with another aspect of the present invention, the purchase incentive distribution system may be stored in a computer usable medium which is provided to the consumer for operation on the consumer PC. The computer readable storage medium may contain purchase incentives offered to the target consumer and may be inserted or downloaded into the consumer PC for operation.

BRIEF DESCRIPTION OF THE DRAWINGS

A more complete appreciation of exemplary embodiments of the present invention, and many of the attendant advantages of the present invention, will become readily apparent as the same becomes better understood by reference to the following detailed description when considered in conjunction with the accompanying drawings in which like reference symbols indicate the same or similar components, wherein:

Fig. 1 shows a block diagram of one example of a system for implementing a purchase incentive distribution method and apparatus according to the present invention;

Figs. 2A-2D show a process diagram for one example of a Web site for distributing purchase incentives according to the present invention; and

Figs. 3A-3C show a process diagram for another example of a Web site for distributing purchase incentives according to the present invention.

BEST MODE OF CARRYING OUT THE INVENTION

The present invention will be described below in terms of specific embodiments. However, the present invention is not limited to these specific embodiments, and the scope of the invention is determined solely by the claims.

For example, in one embodiment of the present invention, a purchase incentive distribution system operator operates a purchase incentive distribution system which distributes purchase incentives for products to consumers over the Internet through one or more sites on the World Wide Web (the purchase incentive distribution system Web site).

Fig. 1 shows an abstract block diagram of one example of a purchase incentive distribution system according to an embodiment of the present invention. The purchase incentive distribution system according to the present invention may be a one-stop fully integrated electronic system, known as a "e-Save®" system, for the target marketing, electronic issuance, distribution, redemption and tracking of consumer purchase incentives to help companies, such as manufacturer, service providers and retailers to market their goods and/or services. The purchase incentive distribution system according to the present

invention may be provided as an "e-Save®" Web site, or may be alternatively configured and/or programmed as a retailer Web site or a manufacturer Web site.

As shown in Fig. 1, the purchase incentive distribution system 10 may be implemented by a computer program or software module running on a host computer connected to the Internet 18 through an Internet service provider 16 or On-line Services such as American On-Line®, Prodigy®, Microsoft®, CompuServe®, ATT WorldNet®, etc. Alternatively, the purchase incentive distribution system 10 may be connected directly to the Internet 18. The computer program may be stored or provided on a computer-readable medium, such as, for example, a floppy disk, a compact disk (CD) ROM, a semiconductor memory, etc. and may reside on the purchase incentive distribution system's operator's computer, or on the consumer's computer, or partially on the purchase incentive distribution system's operator's computer and partially on the consumer's computer. The purchase incentive distribution system's operator's computer may be operated by the purchase incentive distribution system operator, or it may be operated by a computer service provider for the purchase incentive distribution system operator. The purchase incentive distribution system 10 includes a database 12 which includes data required to operate the purchase incentive distribution system 10.

The purchase incentive distribution system Web site 14 may be accessed by a consumer over the Internet 18 from any suitable terminal 20, such as a personal computer (PC), a Web TV terminal, a personal digital assistant, a point-of-sale terminal, an in-store kiosk, an ATM (automated teller machine ATM), an enhanced telephone, a smart telephone, a smart card, or any other device capable of accessing a Web site over the Internet 18.

The consumer terminal 20 may be connected to the Internet 18 through an Internet service provider 16 or Online services, or may be connected directly to the Internet 18 via a public switched telephone network (PSTN), an integrated services digital network (ISDN) or any other data network. The consumer terminal 20 may contain at least a display and a controller (not shown) which enables the consumer to access electronically to the purchase incentive distribution system 10 via the Internet 18.

The purchase incentives distributed by the purchase incentive distribution system 10 may be for any product offered for sale to consumers, such as a good or a service. The purchase incentives are offered by purchase incentive offerors who may be any producer of products for sale to consumers, such as a manufacturer of goods or a provider of services, or any sales outlet offering products for sale to consumers, such as a wholesaler, a retailer, or a direct marketer.

The purchase incentives distributed by the purchase incentive distribution system 10 may be rebates offering to reimburse a consumer a specified amount of money after the consumer has purchased a specified product from a sales outlet, and has submitted redemption information to a redemption center

30 proving that the consumer has purchased the specified product. The redemption information may include information identifying the purchase incentive, a cash register receipt showing that the specified product was purchased, and any other redemption item required to redeem the purchase incentive, such as a UPC (universal product code) symbol from a package in which the product was purchased. The redemption center 30 may be operated by the purchase incentive distribution system operator, or may be operated by another party, such as an independent fulfillment house or clearinghouse.

A purchase incentive offeror who wants to offer a purchase incentive for distribution by the purchase incentive distribution system 10 is required to submit a purchase incentive insertion order to the purchase incentive distribution system operator specifying the terms of the purchase incentive it wants to offer.

The terms of the purchase incentive will typically include at least a product or service required to be purchased to redeem the purchase incentive, an amount of the purchase incentive, and any redemption items which must be submitted to redeem the purchase incentive, such as a cash register receipt showing that the product was purchased and/or a UPC symbol from a package in which the product was purchased, and may also include one or more of a minimum number of the product required to be purchased to redeem the purchase incentive, a maximum number of the product for which the purchase incentive can be redeemed, a purchase expiration date by which the product must be purchased to redeem the purchase incentive or a purchase date window within which the product must be purchased to redeem the purchase incentive, a redemption expiration date by which the purchase incentive must be redeemed, a distribution end date on which distribution of the purchase incentive is to end or a distribution time period during which the purchase incentive is to be distributed, a maximum number of the purchase incentives which are to be distributed, a specific consumer profile to which the purchase incentive is targeted, and any other terms which the purchase incentive offeror wants to impose on the purchase incentive.

When the purchase incentive distribution system operator receives a purchase incentive insertion order from a purchase incentive offeror, the purchase incentive distribution system operator may subject the purchase incentive insertion order to a review process, which may include a legal review, in which the purchase incentive distribution system operator decides whether to approve the purchase incentive insertion order. If the purchase incentive distribution system operator decides not to approve the purchase incentive insertion order, it notifies the purchase incentive offeror. If the purchase incentive distribution system operator decides to approve the purchase incentive insertion order, purchase incentive data identifying the purchase incentive in the purchase incentive insertion order and the terms

of the purchase incentive is stored in the purchase incentive distribution system database 12 to enable the purchase incentive to be distributed by the purchase incentive distribution system 10.

The purchase incentive distribution system Web site 14 enables a consumer to display currently available purchase incentives based on the purchase incentive data stored in the purchase incentive distribution system database 12, and to select one or more of the displayed purchase incentives for inclusion in a purchase incentive list to be generated by the purchase incentive distribution system 10. Which purchase incentives are displayed at any given time and how they are displayed at any given time may be determined by criteria specified by the purchase incentive offerors, and/or the purchase incentive distribution system operator, and/or the consumer. The purchase incentive distribution system 10 may specify a minimum number of rebates in excess of one that the consumer is required to select at one time, and may specify a maximum number of purchase incentives that the consumer is permitted to select at one time.

After the consumer has finished selecting purchase incentives on the purchase incentive distribution system Web site 14, the purchase incentive distribution system 10 generates a purchase incentive list which includes at least a unique identifier which, for example, may be a tracking number, through which the consumer's identity can be determined; a list of the selected purchase incentives, products required to be purchased to redeem the selected purchase incentives, and any other requirements for redeeming the selected purchase incentives; and the date and time the purchase incentive list was generated.

The purchase incentive list may specify that the products required to be purchased to redeem the purchase incentives must be purchased within a specified time period, such as two weeks, from the date on which the purchase incentive list was generated, and that redemption information for redeeming the purchase incentives must be submitted to the redemption center 30 within a specified time period, such as four weeks, from the date on which the purchase incentive list was generated.

The purchase incentive list may be used by the consumer as, for example, a rebate submission form, known as the e-Save® Shopping List, and may provide space for the consumer to list other products the consumer wants to purchase for which purchase incentives are not currently available on the purchase incentive distribution system 10 so that the consumer may use the purchase incentive list as a shopping list for all of the products he wants to purchase.

After the purchase incentive list has been generated, it is delivered to the consumer using a suitable delivery method. The delivery method may be selected by the consumer from a list of available delivery methods, which may include printing the purchase incentive list immediately at the terminal the consumer is using to access the purchase incentive distribution system Web site 14; printing the

purchase incentive list later at a terminal at a different location; faxing the purchase incentive list to the consumer at a location specified by the consumer; e-mailing the purchase incentive list to the consumer; and storing the purchase incentive list in a suitable device, such as a personal digital assistant, a smart card, or any other device capable of storing data.

The purchase incentive distribution system 10 stores purchase incentive list generation data that was used to generate the purchase incentive list in the purchase incentive distribution system database 12 for later use in verifying the validity of redemption information submitted to the redemption center by the consumer to redeem the purchase incentives in the purchase incentive list, thereby making it possible to prevent digital tampering, alteration, or counterfeiting of the purchase incentives in the purchase incentive list. The purchase incentive list generation data includes at least the unique identifier which identifies the purchase incentive list, consumer identification data identifying the consumer, purchase incentive data identifying the purchase incentives in the purchase incentive list and the terms of the purchase incentives, and the date and time the purchase incentive list was generated.

The purchase incentive distribution system database 12 is able to retrieve the stored purchase incentive list generation data in response to a query specifying any of the data included in the purchase incentive list generation data. For example, in response to a query specifying a unique identifier, the purchase incentive distribution system database 12 will retrieve the purchase incentive list generation data used to generate the purchase incentive list identified by the unique identifier specified in the query.

In order to accept the purchase incentive list, the consumer must be a registered user of the purchase incentive distribution system 10. A consumer who is not a registered user may be permitted to access the purchase incentive distribution system Web site 14 and display and select purchase incentives, but he is not permitted to actually accept the purchase incentive list until he registers with the purchase incentive distribution system 14.

The purchase incentive distribution system Web site 14 provides a registration page (not shown) which enables a consumer to register with the purchase incentive distribution system 10. The registration page prompts the consumer to enter consumer identification data, such as name, address, e-mail address, and telephone number, and to select a user name and a password, such as a PIN.

The registration page also prompts the consumer to enter demographic data and psychographic data which may be used by the purchase incentive distribution system 10 to target the consumer to receive specific purchase incentives based on specific consumer profiles specified by purchase incentive offerors in the terms of purchase incentives they are offering.

The registration page may also prompt the consumer to enter one or more reimbursement accounts to which reimbursement for purchase incentives redeemed by the consumer may be credited.

The reimbursement account may be a credit card account, a bank account, a telephone billing account, an Internet service provider account, a frequent shopper account, or any other type of account to which the reimbursement may be credited.

The registration page also displays terms and conditions for using the purchase incentive distribution system, and requires the consumer to agree to abide by these terms and conditions, or else be subject to having his user privileges suspended at the discretion of the purchase incentive distribution system operator.

When the consumer has completed the registration process, all of the data he has entered on the registration page is stored in the purchase incentive distribution system database 14 as registered user data. The purchase incentive distribution system Web site 12 will prompt the consumer to enter his user name and password on future visits to the purchase incentive distribution system Web site to enable the consumer to use all of the features of the purchase incentive distribution system, including accepting purchase incentive lists. Alternatively, the purchase incentive distribution system 10 may recognize the consumer automatically when the consumer accesses the purchase incentive distribution system Web site 12 based on information that the purchase incentive distribution system computer program has stored in a terminal 20 the consumer is using to access the purchase incentive distribution system Web site 14, so that the prompt for the consumer's user name and password may be bypassed.

After he has accepted the purchase incentive list, the consumer purchases the products required to redeem the purchase incentives at any sales outlet or combination of sales outlets he chooses. The only requirement is that any sales outlet chosen by the consumer must provide a machine-printed cash register receipt listing at least the name of the sales outlet, the date and time of purchase, and the products which were purchased with sufficient clarity to be read by the redemption center 30 to which the consumer will submit redemption information, including the cash register receipt(s) for the purchased products, to redeem the purchase incentives. In addition to the name of the sales outlet and the date of purchase, the cash register receipt may optionally list the address of the sales outlet and the time of purchase.

The cash register receipt must also identify the products which were purchased in sufficient detail, preferably by UPC code, to enable the redemption center 30 to verify that the products which were purchased are in fact the products which are required to redeem the purchase incentives on the purchase incentive list. If the cash register receipt does not identify the products which were purchased in sufficient detail to enable the redemption center 30 to do this, the consumer may be required to write all or a portion of the UPC codes of the products required to redeem the purchase incentives, such as the last four digits of the UPC codes, on the cash register receipt(s).

Also, the date and time on the cash register receipt(s) must not be before the date and time on which the purchase incentive list was generated in order to prevent the consumer from redeeming purchase incentives for products he purchased before the purchase incentive list was generated. The redemption center 30 will verify that the date on the cash register receipt(s) is not before the date on which the purchase incentive list was generated when it receives the redemption information, including the cash register receipt(s), from the consumer.

After the consumer has purchased the products required to redeem the purchase incentives on the purchase incentive list, he submits redemption information including at least the cash register receipt(s) for the purchased products, the unique identifier which identifies the purchase incentive list, and any other redemption items required to redeem the purchase incentive, such as UPC symbols from packages in which the products were sold, to the redemption center to redeem the purchase incentives. The consumer may write the unique identifier which identifies the purchase incentive list on the cash register receipt(s) or on a separate piece of paper.

It should be noted that the redemption center can, for example, be located at the retailer. In fact, the redemption center can be completely eliminated and the function to be performed by redemption center be performed by the Point of Sale (POS) system of the retailer. Thus, the rebate can be redeemed for the consumer at the retailer at the time of purchase of the designated goods and/or services.

Instead of writing the unique identifier which identifies the purchase incentive list on the cash register receipt(s) or on a separate piece of paper, the consumer may submit the unique identifier to the redemption center by submitting the purchase incentive list which includes the unique identifier to the redemption center together with the cash register receipt(s) and any other required redemption items. However, the redemption center 30 does not need the purchase incentive list itself, and will only use the purchase incentive list to obtain the unique identifier which identifies the purchase incentive list. After the redemption center 30 has obtained the unique identifier from the purchase incentive list, the redemption center 30 may discard the purchase incentive list because it will no longer be needed.

The consumer may submit the cash register receipt(s), the unique identifier (i.e., transaction tracking number), and any other required redemption items to the redemption center by mail or any other suitable physical delivery method. The purchase incentive distribution system 10 may also allow the consumer to electronically submit copies of the cash register receipt(s), the unique identifier, and any other required redemption items to the redemption center 30 if permitted by the terms of the purchase incentives. The purchase incentive distribution system 10 sends a list of purchase incentive data to the redemption center 30 identifying purchase incentives selected by the consumer.

When the redemption center 30 receives the redemption information including the cash register receipt(s), the unique identifier, and any other required redemption items from the consumer, the redemption center 30 queries, using the unique identifier received from the consumer, it list of purchase incentive data previously received from the purchase incentive distribution system.

If the unique identifier specified in the query is not found in the list of purchase incentive data, then the redemption center 30 determines that the cash register receipt(s), the unique identifier, and any other required redemption items received from the consumer do not represent valid purchase incentives. The redemption center 30, purchase incentive distribution system, or some other agent notifies the consumer of this, and denies the consumer reimbursement.

If the unique identifier specified in the query is found in the purchase incentive data, then the purchase incentive data used to generate the purchase incentive identified by the unique identifier, consumer identification data identifying the consumer, purchase incentive data identifying the purchase incentives in the purchase incentive list and the terms of the purchase incentives, and the date and time the purchase incentive list are retrieved.

The redemption center 30 compares the date on the cash register receipt(s) received from the consumer with the date and time on which the purchase incentive list was generated which is included in the retrieved purchase incentive list generation data. If the redemption center 30 determines that the date on the cash register receipt(s) is before the date on which the purchase incentive list was generated, the redemption center, purchase incentive distribution system, or some other agent notifies the consumer of this, and denies the consumer reimbursement.

If the redemption center 30 determines that the date on the cash register receipt(s) is not before the date on which the purchase incentive list was generated, the redemption center 30 compares the products listed on the cash register receipt(s) received from the consumer with the products required to redeem the purchase incentives in the purchase incentive list identified by the unique identifier received from the consumer based on the purchase incentive data which is included in the retrieved purchase incentive list generation data, and compares any other required redemption items received from the consumer with any other redemption items required to redeem the purchase incentives in the purchase incentive list identified by the unique identifier received from the consumer based on the purchase incentive data which is included in the retrieved purchase incentive list generation data.

If the redemption center 30 determines that all of the products required to redeem the purchase incentives in the purchase incentive list identified by unique identifier received from the consumer are listed on the cash register receipt(s) received from the consumer, and that any other redemption items required to redeem the purchase incentives in the purchase incentive list identified by the unique

identifier received from the consumer have been received from the consumer, the redemption center 30 reimburses the consumer for a total amount of the purchase incentives in the purchase incentive list identified by the unique identifier received from the consumer.

If the redemption center 30 determines that any of the products required to redeem the purchase incentives in the purchase incentive list identified by unique identifier received from the consumer are not listed on the cash register receipt(s) received from the consumer, and/or that any other redemption items required to redeem any of the purchase incentives in the purchase incentive list identified by the unique identifier received from the consumer have not been received from the consumer, the redemption center 30 reimburses the consumer for a total amount of only those purchase incentives in the purchase incentive list identified by the unique identifier received from the consumer for which the required products are listed on the cash register receipt(s) received from the consumer and for which any other redemption items required to redeem the purchase incentives have been received from the consumer. Also, the redemption center 30, purchase incentive distribution system, or some other agent notifies the consumer that reimbursement is being denied for the other purchase incentives in the purchase incentive list identified by the unique identifier received from the consumer because the products required to redeem these other purchase incentives are not listed on the cash register receipt(s) received from the consumer, and/or that any other redemption items required to redeem these purchase incentives have not been received from the consumer.

The redemption center 30 may reimburse the consumer by sending a check to the consumer by mail or any other suitable physical delivery method, downloading a check for printing at a terminal operated by the consumer, or crediting any reimbursement account which may have been specified by the consumer.

If a check is downloaded for printing, it may be downloaded using a secure transmission which will require the consumer to enter his user name and password to enable the check to be printed.

After the redemption center 30 has reimbursed the consumer, the purchase incentive distribution system 10 may update the status of the redeemed purchase incentive in the purchase incentive distribution system 10 so that the purchase incentive offeror can keep track of how many of the purchase incentives it has authorized for distribution have been distributed and redeemed.

The various steps performed by the redemption center 30 which are described above are preferably performed by a computer whenever possible.

While the various steps performed by the redemption center 30 have been described above as being performed in a particular order, the present invention is not limited to this particular order, and the various steps may be performed in any suitable order.

The purchase incentive distribution system database 12 will normally be operated by the purchase incentive distribution system operator whether or not the redemption center 30 is operated by the purchase incentive distribution system operator. If the redemption center 30 is not operated by the purchase incentive distribution system operator, but is operated by another party, such as an independent fulfillment house or clearinghouse, the purchase incentive distribution system database 12 may electronically send purchase incentive list generation data for purchase lists which are generated by the purchase incentive distribution system 10 to the redemption center. The purchase incentive list generation data may be sent to the redemption center 30 automatically, either as each purchase incentive list is generated, or periodically, such as in daily dumps of purchase incentive list generation data. Alternatively, the purchase incentive list generation data may be sent to the redemption center 30 in response to a request from the redemption center 30.

Alternatively, the redemption center 30 may electronically submit a copy of the redemption information received from the consumer to the purchase incentive distribution system database 12 so that the purchase incentive distribution system database 12 can perform one or more of the comparing steps described above as being performed by the redemption center 30, i.e. the comparing steps wherein the redemption information received from the consumer is compared with the purchase incentive list generation data that was used to generate the purchase incentive list identified by the unique identifier included in the redemption information received from the consumer.

As discussed above, which purchase incentives are displayed to a consumer at any given time and how they are displayed at any given time may be determined by criteria specified by the purchase incentive offerors, and/or the purchase incentive distribution system operator, and/or the consumer.

This may be accomplished in part by storing cloaking data in the purchase incentive distribution system database specifying conditions under which certain ones of the purchase incentives identified by the purchase incentive data stored in the purchase incentive distribution system database 12 are not to be displayed to a consumer.

For example, the consumer may access the purchase incentive distribution system Web site 14 either directly, for example, by entering a URL (uniform resource locator) of the purchase incentive distribution system Web site 14 in a Web browser on his terminal, or he may access the purchase incentive distribution system Web site 14 indirectly, for example, by clicking on a hyperlink to the purchase incentive distribution system Web site 14 at a Web site operated by a manufacturer, a retailer, and/or a service provider.

The cloaking data stored in the purchase incentive distribution system database 12 may specify that if the consumer accesses the purchase incentive distribution system Web site 14 through a

manufacturer's Web site, purchase incentives offered by competitors of the manufacturer will not be displayed during the consumer's current visit to the purchase incentive distribution system Web site 14.

The cloaking data may specify that if a consumer has redeemed a purchase incentive, purchase incentives for the same product and/or similar products will not be displayed for a certain period of time.

The cloaking data may specify a specific consumer profile to which a purchase incentive is targeted, so that the purchase incentive will not be displayed to a consumer who does not fit the specific consumer profile.

The cloaking data may specify that a purchase incentive will not be displayed to a consumer unless the consumer has qualified to receive the purchase incentive, for example, by redeeming one or more other purchase incentives.

Requiring a consumer to become a registered user of the purchase incentive distribution system 10 before permitting the consumer to accept a purchase incentive list enables the purchase incentive distribution system 10 to provide an anti-fraud mechanism. When a consumer first attempts to register with the purchase incentive distribution system 10, the purchase incentive distribution system 10 may check a database of known scam artists to see if the consumer is listed. If he is listed, he may be denied registration, or he may be allowed to register but be monitored for suspicious activity after registering or prevented from receiving redemption reimbursement. The purchase incentive distribution system 10 may compare the registration data provided by the consumer during registration with registered user data stored in the purchase incentive distribution system database 12 to determine if the consumer or someone in his household is already registered under a different or similar name. The stored registered user data may include redemption history data for each registered user so that the purchase incentive distribution system 10 can detect patterns of unusual or excessive redemptions. This enables the purchase incentive distribution system 10 to determine whether redemption information submitted by a consumer is valid based on the registered user data stored in the purchase incentive distribution system database 12.

As an additional anti-fraud mechanism, the purchase incentive distribution system 10 may store cash register receipt data which has been captured from cash register receipts included in redemption information received by the redemption center 30 in the purchase incentive distribution system database 12. The captured cash register receipt data may include store name, store number, date, time, transaction number, cashier, the products purchased, prices, total purchase amount, and any other data which might appear on the cash register receipt.

When the redemption center 30 receives redemption information including a cash register receipt from a consumer, it may capture cash register receipt data from the cash register receipt and

compare the captured cash register receipt data with the stored cash register receipt data in the purchase incentive distribution system database 12 to determine whether the cash register receipt is a duplicate or a counterfeit, and to detect patterns of unusual or excessive redemptions, such as an unusually large number of cash register receipts from one particular store or cashier. This enables the purchase incentive distribution system 10 to determine whether redemption information submitted by a consumer is valid based on the cash register receipt data captured from the cash register receipt included in the redemption information and the cash register receipt data stored in the purchase incentive distribution system database 12.

Furthermore, since the identity of the consumer who submitted each cash register receipt is known, the cash register receipt data stored in the purchase incentive distribution system database 12 may be analyzed to develop detailed marketing data which can be used by purchase incentive offerors to target consumers who fit specific profiles.

Although the present invention has been described in terms of an embodiment wherein purchase incentives for products are distributed to consumers over the Internet through one or more sites on the World Wide Web, the invention is not limited to such an embodiment, but includes distributing purchase incentives for products to consumers over any type of communication system using any method of communication. For example, the purchase incentive distribution system of the present invention may be operated on a system other then the Internet. Alternatively, the purchase incentive distribution system can be stored on a computer readable storage medium which is provided to the consumer for operation on the consumer PC. The computer readable storage medium may also contain purchase incentives offered to the target consumer and may be inserted into the consumer PC for operation. Alternatively, if the consumer's desire for a specific type of goods and/or services offered may be known, the purchase incentive list (i.e., rebate submission form, known as the e-Save® Shopping List) with the unique identifier may be transmitted directly to the consumer using a suitable delivery method, such as facsimile transmission or email transmission. This way the consumer may use the purchase incentive list without the unique identifier for easy redemption without going to the Web site of the centralized "e-Save®" corporate system, the retailer or the manufacturer.

Although the invention has been described in terms of distributing purchase incentives, specifically rebates, which offer to reimburse a consumer a specified amount of money if the consumer purchases a specified product and provides redemption information proving that the purchase was made, the invention is not limited to this, but includes distributing any type of offer to provide a consumer with anything of value to the consumer, such as cash, prizes, awards, points, or frequent flier miles, if the

consumer purchases a specified product and provides redemption information proving that the purchase was made.

Figs. 2A-2D show an abstract process diagram for one example of a Web site provided by the purchase incentive distribution system for distributing purchase incentives according to the present invention. Functional requirements for the Web site are set forth below. As will be apparent to one of ordinary skill in the art, the Web site may be implemented based on the process diagram shown in Figs. 2A-2D and the following functional requirements using standard programming techniques which are known in the art. For example, the purchase incentive distribution program may be written in a high-level computer language such as C, C++, Visual Basic and Java, etc. However, it is to be understood that the disclosed process diagram of Figs. 2A-2D is merely exemplary of the present invention, which may be embodied in different levels of forms, sequences and details. Therefore, specific structural and functional details described herein are not to be interpreted as limiting thereto, but merely as a representative basis for one skilled in the art to implement and make use of the present invention.

WEB SITE FUNCTIONAL REQUIREMENTS

1. Ease-Of-Use/Reliability Features:

a) The site contains no client-side Java, Javascript or other client-side programming. Uses vanilla HTML 3.2. Possible exception: if absolutely essential: javascript may be used to open and close windows.

b) The system does not employ frames.

c) The system works effectively with the following browsers:

i) Netscape 3.0 and higher

ii) Internet Explorer 3.0 and higher.

iii) AOL Browser version 3.0 and higher.

d) The system requires and uses no plugins or sound.

e) Site navigation is intuitive. For example: the sort and filter functions referenced below must be easy for a novice to understand and use.

f) Font and graphic size and color combinations are easily readable: (e.g., >=1/8th inch on 14" monitor in 800x600 mode), assuming that the user has not changed the browser's default font size or shape.

g) The site is usable in display modes ranging from 640x480 and 800x600 on 14" screen and 800x600 through 1280x1024 on 17" monitor, assuming that the user has not changed the browser's default font size or shape.

h) The user may enter the site only at the "Home" page, where "Specials of the Day' are displayed. Attempts to enter at any other page (e.g., by bookmarking) will force him to enter a user name and password. Once those are entered, the system will take the user directly to the home page.

i) Little or no scrolling is required on the part of the user to see the whole content of a page, assuming that the user has not changed the browser's default font size or shape.

2. Design Goals:

a) Loading Speed:

i) <=5 seconds to load home page @ 1KBps

ii) All other pages load in < 10 seconds @ 1kBps, including database processing time.

iii) Visible activity of some kind is displayed on all screens in <=3 seconds.

b) Number of rebates available: unlimited, so the system must provide quick and easy access to all of them.

c) Minimize the number of clicks and keystrokes per rebate selected.

d) Minimize total user time on the web site.

e) Minimize total number of database hits (queries/updates).

f) Minimize total number of web server hits.

g) All graphics of have "alt" text so the user can discern their functions even before their graphic content is fully loaded.

3. Flow:

a) Intro/Home page.

b) The new user is introduced to e-Save® when he arrives at http://e-Save.com. This home/intro page introduces the user to e-Save® and entices him to register and begin selecting rebates. The intro page contains the following elements:

i) The page will consist of predefined blocks to accommodate varying text, color and background images within the page. Some of these blocks will be set aside for variable text, e.g., to be used to display notices or announcements.

ii) Welcome to e-Save®.

iii) Explanation of benefits of e-Save®. Includes a button to jump to more details.

iv) Brief instructions on how the system works. Includes a button to jump to more details.

v) New user: Register. Jumps to registration page.

vi) If existing user, login.

vii) Look around. See what e-Save® has to offer before registering.

viii) Super specials. The 4, 6 or 8 or so most impressive rebates are displayed. User can click on any of them. This takes him to the rebates page and shows that he has selected this item. Using the "back" button he may return to the home page to see the specials, and click on another one. This process may be repeated until all of the "specials" have been selected. The specials are selected at random from among 20 or so. Art size for specials is different from others.

ix) Button to jump to Rebates page.

x) Standard ubiquitous navigation buttons (e.g., Home, Contact, Info, My e-Save®, Logout, Rebates).

xi) Date of last update of the database ("E.g., new rebates were added to this site on nn/nn/nn").

xii) Summary privacy statement may be displayed with click to go to comprehensive privacy statement.

c) User can select any of the above and then return to the Intro page with the "back" button on the browser or the ubiquitous "Home" navigation button. Otherwise he is encouraged to click the "Get Your Rebates Now", or equivalent, which sends him to the Rebates Details page (hereinafter "Rebates Page"), or equivalent.

d) Rebates page. This is the principal action page for www.e-Save.com. All rebates available to the user are listed and chosen by the user on this page. Rebates that are available only in certain regions may include the text "This rebate available only in ___" (or may be hidden completely). The user is presented with a default ordering of the rebates he is entitled to see. The default ordering will typically be based on the perceived value of the rebate. The user may select rebate items from this default ordering, or may select a different ordering by searching, sorting and/or filtering the rebates available on the site. Once the user has decided on a display option, he checks the specific rebates he wishes to select. He may scroll through the list of rebates available to him, several at a time, and may jump to the top and bottom of the list of available rebates at any time. When he has finished selecting rebates, he indicates that he has finished, and goes directly to the printing of the rebate list. The Rebates page contains at least the following items.

i) Displays the number of items available to the user and the total dollar value of those items.

ii) Navigation buttons (see below).

iii) Principal rebate selection list. This is a list of all rebate items that are selectable by the user.

4. The specific items that the user will see depends on his demographics and psychographics, as discussed in the section on "Registration", and on the set of rebates he has previously selected. In addition, these items may be determined by any of the following items, discussed below: Storage Bin, Decision Tree, Random zip code cohorts, cloaking, targeting, shielding, and session filtering.

a) Sort/Filter Criteria: The user may elect to use the default ordering, or may select any of several optional display orderings. These will include, but not necessarily be limited to:

(i) Sort: The user may sort the display at two levels, on at least the following parameters:

(1) Retailer (the manufacturer data element)

(2) Rebate amount

(3) Rebate percentage (i.e., percentage of product cost offset by the rebate)

(4) Category

(5) Rebate expiration date:

(6) Rebate posting date (i.e., the date at which the rebate became available to the user.)

(7) Brand

(8) Product name

(ii) Filter: The user may elect to view only those rebates that meet criteria that he specifies. These criteria include, such things as:

(1) New (items added since the user's last visit to the site)

(2) Retailer

(3) Region

(4) Rebates that have been added since the user's last visit.

(5) Rebate amount

(6) Rebate percentage (i.e., percentage of product cost offset by the rebate)

(7) Category

(8) Rebate expiration date

(9) Rebate posting date (i.e., the date at which the rebate became available to the user.)

(10) Brand

(11) Product name

(12) Last chance (rebates that are about to expire).

iii) The user may select a range/band of values to filter on for all of the numeric- (e.g., rebate amount) and date- (e.g., rebate expiration date) related criteria. The user may include one or more of these criteria at the same time (e.g., by selecting one or more items from a popup list).

(1) Sort and filter criteria can be selected individually or in combination. E.g., the user can sort on rebate amount, or may choose to only view rebates in a specific category, or both (e.g., view rebates in a specific category, sorted by rebate amount).

(2) The user can save one or more combinations of sort/filter criteria, and retrieve any of these sets of criteria at any time from the Rebates page.

(3) The user can add any category or subcategory item to his "my e-Save® category list" at any time (i.e., by clicking a hypertext link while viewing an item on the rebates page). The system will incorporate multiple levels of categories and subcategories

iv) Rebate Selection:

(1) The user can scroll through the list of rebates that meet the criteria that he has specified (or the default order if no criteria have been specified), a screenful at a time (free-wheeling scrolling is not permitted . . . the user is thereby encouraged to carefully view each available rebate, rather than scrolling through them quickly without reading.)

(2) The user may select one or more rebates from each screenful, by marking them (e.g., clicking a checkbox).

(3) After selecting zero or more rebates from a screen's listing, the user has several options:

(a) Jump to previous or next screenful of rebates.

(b) Jump to the top or bottom of the list of rebates.

(c) Jump to any particular page/screenful for rebates that are available.

(d) Finish selecting rebates and print the rebate list.

(e) Clear the currently selected set of rebates.

(f) Review the entire set of rebates that he has selected. (See Review List)

(g) Change the sort/filter/search criteria and redisplay the rebate list.

(h) Store or retrieve selected rebates in/from the Storage Bin (see below).

(i) Place selected rebates out for auction (see below)

(j) Identify stores at which selected rebate items can be purchased.

v) When any of the above options (e.g., "next", "previous") is selected, the system updates and displays the total dollar value of rebates selected.

vi) When any of the above options is selected, the system records the fact that the marked rebates have been selected. Then, any time a rebate that has been previously selected appears on the screen, it appears with the appropriate marking (e.g., a checked checkbox) indicating that it has been selected for rebate.

vii) Similarly, if the user "unmarks" a rebate item that he had previously marked (e.g., "checked"), when any of the above options is selected, the system records the fact that the item has been de-selected, and the item will appear "unmarked" on all subsequent screens.

viii) Rebate retention

b) Once a rebate has been selected (marked), and any of the buttons mentioned above are clicked, the rebate remains selected (marked) until one of the following occurs:

(1) The user un-marks it, or

(2) The user prints/accepts the rebate list on which this rebate is included, or

(3) The user clicks the "Clear all markings" button, which unmarks all selected/marked rebates.

c) Thus, if the user exits the system without unmarking a rebate item using one of the foregoing methods, the rebate remains marked when the user returns to http://e-Save.com.

i) Rebate Directory Page

d) From the Rebates page, the user may click a button to review an entire set of rebates available to the user on the Web site. While on the directory page, the user may quickly and easily review the individual rebates he has selected. While on this page, the user may de-select (un-mark) and re-select (re-mark) as many items as he wishes. Unlike other pages, this page may as large as necessary to accommodate all the rebates that the user has selected, even if it results in scrolling. This will be displayed in category order, and within category alphabetically.

e) Info. The Info page presents the user with options such as the following:

i) Overview of e-Save® operation, possibly including a graphical flow chart of the process.

ii) Detailed help on the page from which the Info page was selected.

iii) Frequently Asked Questions.

iv) E-mail e-Save® tech support with questions.

v) About e-Save®

f) Each sub-page that the user goes to from this main Info page includes navigation buttons that will take him to any of the other help functions (listed above), and will also contain the standard ubiquitous navigation buttons.

h) Registration page.

h)The registration page establishes a user name and password for each member of the household (or other persons having access to this computer). It captures demographic and psychographic information from each user.

i) Terms and conditions are displayed. The user accepts them or not. If not, a further inducement to register is displayed and the user is then returned to the page from which he arrived.

ii) A household may have several users. The first user from a household becomes the master account for that household. Subsequent names, demographics, etc., result in the creation of subaccounts.

iii) List of rebates I'd like not to see.

iv) The registration process includes a "Ok to send my email address to others to receive great bargains" checkbox. (It is prechecked and the user may uncheck it).

v) Once a user enters the information and clicks the "register me" button (or equivalent), the system sends the registration information to a fraud-checking routine

vi) If the user passes the fraud check, the system sends him an e-mail welcoming the user to the fold.

vii) In addition to the above, the registration page includes a button that permits the user to go directly to his "Status (My e-Save®)" page.

i) My e-Save® page. The My e-Save® page serves the following functions:

i) It provides the user with a tabular summary and details of the e-savings he has accumulated

ii) Permits him to change his settings, e.g.,

(1) Save your password on this computer (so that the user doesn't have to enter the password each time he accesses www.e-Save.com). (This option only available if there is only one user account in the household).

(2) Select rebate categories NOT to display in the future. (This selection can be un-done or modified at any time).

(3) Subscribe to one or more e-mail newsletters that e-Save® publishes, e.g.,.

(a) Special new savings available to you.

(b) Changes in the website

(c) Summary of your savings.

(4) Update your registration information. (Takes user to Registration sub-page).

(5) Change your password.

k) About page, or equivalent.

l) The About page provides information about e-Save® Network, Inc.

m) Logout.

n) The logout page is an opportunity for e-Save® to do some as-yet-unspecified marketing and user-conditioning (e.g., "Before you leave, prepare your e-Save® mailing envelope now. We will send you a SASE along with your check for future e-Savings").

o) The Logout page includes links to other sites.

p) Print Rebates page.

r) When the user clicks the "Print Rebate list" button on the Rebates page, he is brought to the Print Rebates page.

i) If the user has not previously registered, the Print Rebates page reminds him that he must register in order to print the rebate list, and gives him an opportunity to do so, or return to the previous page, at the user's option.

ii) If the user elects to register at this time, he is sent to the Registration page, which captures his registration information, then automatically returns him to the Print Rebates page where all the rebate items that the user has selected are displayed in a format similar to that on the Rebates page.

iii) The user presses a button to print the rebate list. Or the user may elect not to print.

s) Contact page. The Contact page may serve the following purposes:

i) Provides some combination of names, addresses, phone numbers, e-mail addresses of e-Save® people that the user can contact.

ii) Provides the user with several lists he can complete to accomplish a variety of functions, including at least the following:

(1) Problems with the rebate process (not with the web site).

(2) Problems with/questions about the web site.

(3) Suggestions for improving the web site and/or the process.

iii) All e-mails received by e-Save® trigger an automatic response containing one of several canned replies, with the specific canned reply being determined by the list (or non-list) from which the e-mail was submitted. These are followed-up with manual replies when appropriate.

5. Targeting

a) When a user has redeemed a specified number of rebates for a single UPC item during a specified period, that item may not be displayed to that user as available for rebates for another, different, specified period. The grey-out period is manually entered by the data administrator, not on the insertion order.

b) There are two classes of rebates: Unconditional and conditional. Unconditional rebates are available to everyone. Conditional rebates are available only to those who have redeemed a specified set

of prior rebates who are members of a specific demographic or psychographic cohort. These are disappeared. Each rebate will have a list of UPCs that will be cloaked when it has been downloaded. The demo/psycho graphic criteria will also be on the insertion order.

c) Each product can have one or more unique combinations of copy, rebate amount, picture/image, product size. Each of these unique sets will be treated as an identical product in terms of positioning/targeting.

6. Error processing

a) If the fulfillment house receives an invalid or incomplete rebate list, then the fulfillment house will send e-Save® error data and e-Save® will trigger e-mail to the user describing the problem and instructing them how to rectify it.

7. If a hypertext link exists for a rebate item, when user clicks this link, the system pops up an info page that contains detailed information on the product, e.g., stores at which it can be bought, plus lists other, related products

8. The user may click a button to take him to the e-Save® Shopping List page.

a) On the shopping list page, users may be able to create a shopping list based on Simmons' three-level hierarchy of categories. Once a set of categories has been selected, the user can, optionally, enter free-form text that further describes the item (e.g., brand name and size), and then add the item to the list. The user can save a list at any time, giving it a unique name. Any saved list can be retrieved at any time.

b) When an item is added to the shopping list, all the rebates that apply or potentially apply to that item (based on the categories to which it belongs) appear, a screenful at a time. These can be marked, unmarked, etc., in the same way as was done on the Rebates page.

c) Items marked during the "shopping list" process remain marked if/when the user returns to the Rebates page and vice versa.

d) At any time, the user may click on any item in the then-current shopping list and view the rebates potentially or actually associated with it.

e) The shopping list may be printed at any time. Printing this list has no effect on the rebates that have been selected.

f) The shopping list can be cleared at any time. As with any "clear" or "print" function, the user is warned about the consequences of his action and required to confirm it, before the clearing of the list actually occurs.

g) The system maintains a (hidden) "permanent" record of every printed and/or saved shopping list.

h) At any time, including following the printing of the shopping list, the user has the option of switching to the Rebates page. Immediately following the printing of the shopping list, the user is prompted with the option to "Select additional rebates", which will take him to the Rebates page.

9. Links e-Save® to retailer (e.g., Safeway®, Giant Food®, Walmart®, K-Mart®, CVS®, Eckerd®, Home Depot®, Office Depot®, Staples®, Office Max®, Best Buy®, Circuit City®, Comp USA®, and Sears®) shopping lists.

10. Language options, setable on the My e-Save® Page. English, Spanish, French.

11. The Info page will include surveys and other opportunities to gather info from the user.

12. The My e-Save® page will show the status of the user's rebates presently in process ("printed" but not yet redeemed) or recently redeemed.

13. In the My e-Save® page, the user may specify display characteristics, e.g., 640x480 or 800x600, number of colors, etc.

14. In the My e-Save® page, the user can select "Credit My Mastercard account, for example, in lieu of receiving a check." Other options include "send it to charity, send it me, send it to siskiyou decorative.

15. Links to e-Save® may be created in specified manufacturers' web sites. Each such manufacturer's site will link to a separate, manufacturer- and product-specific "Welcome" page in e-Save®. Once the e-Save® Web site has been accessed through one of these Welcome pages, the rebates associated with other specified manufacturer's products will be cloaked for the user for a specified period of time. All such manufacturer/product-specific "Welcome" pages will share the same template, but the text and graphics will be manufacturer- and product-specific. The System will generate these "Welcome" pages automatically based on data contained in the e-save® database.

16. MasterCard, Visa and/or American Express Alliance

a) The user is given the option of having refund credited to his credit card account

b) The fulfillment house will credit the account and send e-Save® the information.

17. If a condition (e.g., a UPC was redeemed or a UPC was not redeemed) is met, then another set of UPC's and/or versions of the same UPC are made available for a specified period of time beginning after a specified period of time.

a) Optionally, the user may be sent an e-mail informing him of the new rebate opportunity (if he has subscribed to that e-mail functionality).

b) Optionally, a specific set of coupons may be included with the next rebate check mailed to the user.

18. The rebates available to the consumer will be determined by some combination of the consumer's past purchasing/rebate behavior (e.g., cloaking, shielding, decision tree, his demographics &

psychographics (targeting, random geo-disbursed zip codes), the results of any Rebate Auction that he may have set in motion, and session filtering, among other possibilities.

Referring now to Figs. 2A-2D, an example of a Web site provided by the purchase incentive distribution system according to the present invention is illustrated. For purposes of illustration, the Web site address provided by the purchase incentive distribution system 10 (hereinafter, referred to "e-Save®" system or "system") according to the present invention may be www.e-Save.com, but may not be limited thereto. Likewise, the purchase incentives described herein may refer to product rebates, but may not be limited thereto. For example, different types of purchase incentives of goods and/or services offered to the consumer, such as cash, prize, awards, points, or frequent flier miles or anything of value to the consumer may also be described in lieu of product rebates. Details of Figs. 2A-2D may be described in terms of functional block representations as follows.

When the consumer (user) from the consumer terminal 20 as shown in Fig. 1 accesses the Internet 18 via the Internet Service Provider 18 and arrives at the Web site 14 of the database 12 (e.g., www.e-Save.com) of the system 10 at block 200, the system 10 sends a screen display to the consumer terminal 20 asking whether the consumer is a new consumer at block 202 as shown in Fig. 2A. If the consumer is new, the Home Page may be viewed at the consumer terminal 20 at block 204 as shown in Fig. 2B. The Home Page may contain information which provides the new consumer several options at block 206. Those options may include visual information relating to how the new customer can join as member of the system 10 at block 208, a tour of how e-Save® work at block 214, and how e-Save® may be tried at block 218 as shown in Fig. 2B. Other visual information relating, for example, Rebate Details, Rebate Directory, My e-Save®, Info, Help, Member Login, and Logout may also be provided for the consumer's convenience, but may not be limited thereto. In addition, other options such as consumer information page providing, for example, menu planning assistance, nutritional content or other information on products, travel information, ingredient and price comparisons, and price of shopping list at participating retailers for price comparisons, may be available for the consumer's convenience.

If the new customer decides to join the system 10 at block 208, the system 10 sends a screen display to the consumer terminal 20. At block 210, the consumer may read the instruction set of e-Save® Terms and Conditions. These terms and conditions may include, for example, rules of rebates, registration, timeliness of submissions, proof-of-purchase requirements, rebate submissions guidelines, and privacy policy. The consumer may accept those terms and conditions at block 210 and enter registration data containing the consumer's personal information at block 212. On-line fraud detection test may be used to authenticate registration data entered. Such registration data may then be used as

collective proprietary research information for different marketing reasons, such as, future target marketing program. Alternatively, the consumer may return to block 206 for different options.

If the consumer decides to take the tour of the system 10 at block 214, the system 10 sends a screen display to the consumer terminal 20 information of how the system 10 works at block 216. The information may include, for example, how to select rebates of different categories of products available to the consumer, when and where to shop for rebate items, and how to obtain redemption for those selected rebate items. Alternatively, the consumer may decide to try e-Save® directly at block 218.

If the consumer is not a new consumer at block 202 as shown in Fig. 2A, the system 10 determines whether the consumer has saved a cookie from the consumer terminal 30 at block 220 as shown in Fig. 2C. The cookie may include the consumer password and identification for quick access to the Rebate Details page without having to view the Home page. If the cookie has been saved at block 220, the system 10 proceeds directly the Rebate Details page and sends the same to the consumer terminal 30. At block 222, the system 10 then determines displayable rebates based on system configurations of a non-exhaustive list of different functional conditions, such as, cloaking, targeting, shielding, bunching, session filtering, user-specified filtering, decision-tree, randomized geo-disbursed zip-codes, and input from auction. These functional conditions may be defined as follows.

Cloaking refers to the ability of the system 10 to display or not display a particular rebate offer to a particular consumer based on the frequency with which the consumer had in the past selected or redeemed that rebate offer, or other specified offers.

Targeting refers to the ability of the system 10 to display of one or more particular rebate offers to one or more targeted consumers.

Shielding refers to the ability of the system 10 to not display particular rebate offers by one or more participating manufacturers in a particular category of rebate offers, to a particular consumer based on the frequency with which the consumer previously selected or redeemed offers from one or more different manufacturers in that same category.

Bunching refers to the ability of the system 10 to display related rebate offers from a participating manufacturer side-by-side in the rebate list. Otherwise, the rebate offers may be randomly rotated in the rebate list.

Session filtering refers to the ability of the system 10 to display rebate offers for a particular subset of competing products (e.g., one out of three different brands of products) based on a predetermined algorithm, during any one session. The particular subset of rebate offers to be displayed may be: one or more; and the algorithm used to determine that subset may be: random, or may be based on the frequency with which particular offers have previously been displayed to that consumer or other

consumers; or may be based on other attributes of the rebate offers or past consumer behavior. In other words, session filtering allows the system 10 to offer category exclusivity by session rather than category exclusivity for all sessions. For example, brand A is category exclusive of a particular product for a session. In the next session, brand A does not show and brand B is exclusive. This way similar products may be prevented from being displayed at the same time with similar or competing rebate offers.

User-specified filtering refers to the ability of the system 10 to allow the consumer to customize and/or set different categories of rebate offers for different products for use and not for use. For example, the consumer may check different categories of products which he may never purchase and consequently, rebate offers for those categories of products may be needed and consequently not displayed by the system.

Decision-tree refers to the ability of the system 10 to allow participating manufacturers to change rebate offers based on response or no response from the customer to an offer. Examples of these decisions might be if a consumer (household) does not respond to an offer for 30 days, then raise face value of the offer or change the copy in the offer. If a consumer does respond, then cloaking may be used for 30 days and then offer an incentive on a larger purchase.

The decision-tree can, for example, be embodied as software which is provided to the participating manufacturer or retailer to allow them to modify the rebates being offered based upon response by the consumer to the rebates being offered. The decision-tree allows a simple method which allows the manufacturer or retailer to make progressively simple decisions relative to information obtained by the purchase incentive distribution system so that the purchase incentive distribution system can be modified or customized to the type of customers service by the manufacturer or retailer or the response by the customers to the rebates offered by the manufacturer or retailer. The software embodying the decision-tree can be provided to the manufacturer or retailer separate from the purchase incentives distribution system or as part of the purchase distribution system.

Randomize geo-disbursed zip-codes refer to the ability of the system 10 to deliver unique offers to different zip codes for purposes of testing the effects of these differences. Geo-disbursed areas may be created through randomized zip code selection. By using randomized zip codes, these geo-disbursed areas may be closely matched test panels without geographic bias.

Auction rebate refers to the ability of the system 10 to allow the consumer to request a rebate of choice as an inducement to buy a particular product. For example, a list of rebates may be displayed so that the consumer may request a rebate of choice (face value and offer terms) and participating manufacturers may have the option to accept or not accept the requested rebate from the consumer.

If the cookie has not been saved at block 220, the system 10 proceeds directly the Home page and sends the same to the consumer terminal 30 at block 224. Login may then be required at block 226 before the system 10 may determine displayable rebates based on different functional conditions, including, but are not limited to, cloaking, targeting, shielding, bunching, session filtering, user-specified filtering, decision-tree, randomized geo-disbursed zip-codes, and input from auction at block 228.

After the displayable rebates are determined either at block 222 as shown in Fig. 2A or at block 228 as shown in Fig. 2D, the system 10 sends a screen display to the consumer terminal 20 for displaying rebates in default order at block 230 and the Rebate Details page at block 232 as shown in Fig. 2A. The Rebate Details page may provide several options: Select rebates at block 232, Option to check store locations for individual items at block 238 and block 240 (see Fig. 2B), Go to Rebate Directory page at block 244, Store at block 246, Retrieve at block 248, Auction Rebate at block 252, Go to My e-Save® page at block 258 (see Fig. 2C), and Finish & Print Rebate List at block 260 (see Fig. 2D). Additional options such as returning to Home page, Rebate Details page and Help may also be available. General help information may describe, for example, how e-Save® works and general descriptions of Rebate Details page, Retail Directory page, My e-Save® page, Info page, and Log-out page.

When the rebates are selected at block 232 as shown in Fig. 2B, the system 10 sends a screen display to the consumer terminal 20. At block 234, the consumer may customize view of displayable rebates based on different category and sort options at block 234 and select those category and sort options at block 236. Select category options may include, for example, new products or different categories of products such as auto, baby, beverage, food, health, household, pet, school & office and miscellaneous. Select sort options may include, for example, brand, category, date posted, and saving.

When the option to check for store locations for individual items is selected at block 238, the system 10 sends a screen display to the consumer terminal 20. At block 240, the consumer may access store location services provided by the system 10 and determine which stores in the area carry the promoted product associated with the rebate offer. The consumer may then navigate to subsequent or prior pages at block 242.

When Store is selected at block 246 as shown in Fig. 2A, the system 10 sends a screen display to the consumer terminal 20. At block 248, the consumer may select the rebate offers and place the selected rebate offers in a storage bin for future use. If the selected rebate offers are stored in the storage bin, the consumer may select Retrieve at block 248 to retrieve previously stored items from the storage bin at block 250.

When Auction Rebate is selected at block 252 as shown in Fig. 2A, the system 10 sends a screen display to the consumer terminal 20. At block 254, the consumer may copy selected items of rebates to Auction page.

When Go to Rebate Directory page is selected at block 244, the system 10 sends a screen display to the consumer terminal 20 for displaying all displayable rebates in category order at block 262. At block 264, the Rebate Directory page may provide several options, such as, for example, Select rebates at block 266, Go to Rebate Directory page at block 270, Go to My e-Save® page at block 272, and Finish & Print Rebate List at block 274 as shown in Fig. 2A. Additional options such as returning to Home page, Rebate Details page and Help may also be available. If rebates are selected at block 266, the system 10 returns to block 262 for displaying all displayable rebates in category order.

When Go to My e-Save® page is selected at block 258 as shown in Fig. 2C, the system 10 sends a screen display to the consumer terminal 20 for displaying My e-Save® page. At block 276, My e-Save® page may may provide several options: Review previous e-Save® transactions at block 278, Change preferences at block 282, Change registration information at block 286, Go to Rebate Details page at block 290 as shown in Fig. 2C, and Go to Rebate Directory page at block 292 as shown in Fig. 2D. Again, additional options such as returning to Home page, Rebate Details page and Help may also be available. If Review previous e-Save® transactions are selected at block 278, the system 10 sends a screen display to the consumer terminal 20. At block 280, the consumer may view status of all prior unique identifiers (i.e., tracking numbers), rebates associated with tracking numbers, and checks mailed at block 280. In particular, the consumer may determine the status of all transactions, including but not limited to: the rebate items selected; the rebate items have been received for redemption; the status (e.g., paid, payment withheld, etc.); and payments that have been made with respect to each of the rebate items that has redeemed.

Similarly, if Change preferences are selected at block 282, the system 10 sends a screen display to the consumer terminal 20. At block 284, the consumer may change display options, print options, newsletter subscription status, saved password status, etc. Likewise, if Change registration information is selected at block 286, the system 10 sends a screen display to the consumer terminal 20. At block 288, the consumer may update registration information to reflect any changes.

Referring now to the Auction page, if the selected items are copied to the Auction page at block 256, the system 10 sends a screen display to the consumer terminal 20. The consumer may optionally edit the item descriptions at block 294, specify desired rebate amount for each item at block 296, and click a "Get' em" function at block 298 as shown in Fig. 2C in order to obtain a response from participating manufacturers. The system 10 then contacts participating manufacturer and retailer

databases and waits for a response at block 300. Auction rebate functionality may be readily implemented by one skilled in the art and therefore, need not be described in detail herein.

When Finish & Print Rebate List is selected at block 260 as shown in Fig. 2D, the system 10 sends a screen display to the consumer terminal 20. At block 302, the consumer may review the printable e-Save® shopping list and unique identifier (i.e., tracking number) and choose to print or not. Multiple rebate offers from one or more different manufacturers may be printed on one form for easy redemption. At block 304, the Finish & Print page may provide several options, such as, for example, Go to Rebate Details page at block 306, Go to Rebate Directory page at block 308, Go to My e-Save® page at block 310, and Log-out at block 312 as shown in Fig. 2D. Additional options such as returning to Home page and Help may also be available. Special options such as forwarding a copy of the shopping list of selected purchase incentive offers along with the unique identifier (i.e., tracking number) to the consumer by either e-mail or facsimile transmission may also be provided. Alternatively, options such as inputting selected purchase incentive offers into a smart card or other electronic storage medium may also be available for the consumer to bring to the retailer store for shopping and redemption of the purchase incentive. To redeem incentive, the consumer may use the smart card at a kiosk, ATM, telephone, PC or other smart card reader to transmit to the redemption center 30 for crediting. Lastly, options such as inputting the shopping list and/or incentive offers into a personal digital assistant or other electronic storage medium may further be provided for the consumer to bring to the retailer store for shopping and redemption of the rebate.

If Log-out is selected at block 312, the system 10 sends a screen display to the consumer terminal 20 for displaying Log-out page, including, for example, on-line links to other Web sites of participating manufacturers, retailers and/or service providers and surveys at block 316.

After the consumer has obtained the e-Save® shopping list and the unique identifier (i.e., tracking number) and has logged-out the system 10, the consumer may then shop at any chosen store at any given locations. After the products for which rebate offers obtained from the e-Save® shopping list are purchased, the consumer may then submit proofs of purchase (i.e., cash register receipts) and the unique identifier (i.e., tracking number) to the redemption center (i.e., e-Save® fulfillment center) 30 at block 318 for redemption in terms of check in the mail, or other payment options at block 320. Separately at block 322, the system 10 may be configured to allow the consumer, via the consumer terminal 20, to print a self-stick [address] label that can be folded and mailed with the proofs of purchase to the redemption center 30 for quick and easy redemption. At block 316, on-line links to other Web sites of participating manufacturers, retailers and/or service providers may be used to enable the consumer to shop on-line either through a shopping cart service provider or directly with an on-line

retailer without having to go to the retailer store for purchases, and have the purchase incentives fulfilled automatically on-line.

For example, the consumer may indicate a desire to purchase a SONY TV from the consumer terminal 20, the system 10 may list the purchase incentives offered by SONY. The consumer may select the rebate or other purchase incentive offered by SONY. The system 10 may then issue the consumer an electronic rebate form and transfer to a Web site of a participating retailer that sells the SONY TV. The consumer may purchase the SONY TV and have the purchase incentive deducted from the price of the SONY TV. Alternatively, the system 10 may generate a check to be mailed to the consumer or provide for the electronic debit to an account of the consumer for the amount of the purchase incentive. In either situation, the system 10 may automatically charge the manufacturer for the amount of the incentive and repay the retailer.

As described with reference to Figs. 2A-2D, the purchase incentive distribution system 10 according to the present invention offers the following non-exhaustive list of advantages:

1. A one-stop fully integrated electronic system for distributing purchase incentive offers to consumers from multiple manufacturers and retailers of goods and/or services;

2. The ability to capture valuable demographic data about the consumers through the registration process, through on-line monitoring of consumers' selection of products, services, purchase incentives, and other behaviors for use in future marketing programs;

3. The ability to direct the offers to the target market of manufacturers and retailers;

4. The ability to limit which consumers receive selected purchase incentive offers by way of, for example, cloaking, shielding, session filtering, and decision tree, etc.;

5. The ability to offer store location services, storage bins, and auction rebate;

6. The ability to display all participating purchase incentive offers for easy identification by consumers in a variety of ways such as all incentives, expiration dates, dollar values, simplified view for new consumers, categories at consumer's option;

7. The ability to display all participating purchase incentive offers subject to screen by consumer;

8. The ability to enable the consumer to create a purchase incentive offer form with multiple offers from multiple manufacturers and suppliers for easy redemption, and optionally to generate a purchase incentive offer with an offer from one manufacturer or supplier;

9. The ability to enable the consumer to create a personalized shopping list of selected purchase incentives, and print out the shopping list of the selected purchase incentives of manufacturers and retailers in hard copy to bring to the retailer store for shopping;

10. The ability to generate a single purchase incentive offer form with multiple offers from multiple manufacturers and suppliers for easy redemption by consumers, and the option to generate a purchase incentive offer with an offer from one manufacturer or supplier;

11. The ability to offer consumer desirable information, such as, menu planning assistance in which a specific menu with a key ingredient can be automatically displayed when the consumer selects that ingredient for the shopping list, nutritional content or other information on products, travel information, ingredient and price comparisons, and price of shopping list at participating retailer stores for price comparisons;

12. The ability to offer consumers additional features and conveniences, such as, incentive awards program for purchasing certain products and/or services, tracking of rewards programs, on-line links to other Web sites of the manufacturers, retailers and/or service providers;

13. The ability to enable the consumer to print a self-stick [address] mailer that can be folded and mailed with proofs of purchase to facilitate redemption;

14. The ability to generate a single purchase incentive offer form with multiple offers from multiple manufacturers and suppliers for easy redemption by consumers, and the option to generate a purchase incentive offer with an offer from one manufacturer or supplier;

15. The ability to enable the consumer to create a shopping list and identify the purchase incentives of participating manufacturers, retailers, and/or service providers, and shop on-line either through a shopping cart service provider or directly with an on-line merchant and have the purchase incentives fulfilled automatically on-line;

16. The ability to transfer the shopping list to an on-line shopping service, on-line shopping, plus automatic fulfillment of the purchase incentive on-line by way of deducting the purchase incentive from the purchase price, and alternatively, crediting the consumer's account, such as, for example, bank account, credit card account, frequency customer/flyer account, phone bill, on-line service provider's account, etc.;

17. The ability to enable the consumer to select the purchase incentives, and input selected purchase incentives into a smart card or other electronic storage medium to bring to the retailer store for shopping and redemption of the purchase incentive. To redeem incentive, the consumer may use the smart card at a kiosk, ATM, telephone, PC or other smart card reader to transmit to the redemption center 30 for crediting;

18. The ability to enable the consumer to create a shopping list and identify the purchase incentives, and input the shopping list and/or incentive offers into a personal digital assistant or other electronic storage medium to bring to the retailer store for shopping and redemption of the rebate;

19. The ability to enable the consumer to create a shopping list and identify the purchase incentives, and receive the list and purchase incentives by facsimile transmission;

20. The ability to automatically assemble the consumer's purchases, less any purchase incentive discounts, and either mail them or have them ready for the consumer to pick-up;

21. The ability to authenticate the consumer's enrollment in the program to prevent fraud;

22. The ability to monitor the consumer response to the program on an on-line basis so that the manufacturers may revise or stop the marketing program to meet business budgets and objectives;

23. The ability to automatically link the consumer to the system 10 by email so that customer service issues may be resolved automatically and quickly;

24. The ability for the manufacturers, retailers and/or service providers to offer purchase incentives only to those households that fit the target market;

25. The ability to store consumer's activity, including but not limited to savings earned through participation in the program, status of points earned in award incentives program, and to automatically report activity to consumer; and

26. The ability to store consumer's activity and enable processing of data and generation of reports to manufacturers, retailers and/or service providers for further marketing activities and other revenue generation possibilities for the purchase incentives system operator.

Turning now to Figs. 3A-3D, another example of a Web site provided by the purchase incentive distribution system according to the present invention is illustrated. For purposes of illustration, the purchase incentives described herein may refer to product rebates, but may not be limited thereto. In this example, the purchase incentive distribution system 10 may be configured and/or programmed for individual retailer applications. This so-called "retailer" version of the purchase incentive distribution system 10 may be directed to a system which enables a particular retailer to offer purchase incentives to its own consumers through an electronic medium. The retailer version of the system 10 may be displayed to the consumer either as part of the current e-Save® Web site, on a retailer's own Web site, or may be e-mailed to the consumer. The purchase incentives may be specific to that retailer and only usable in that retailer's store.

The consumer may select purchase incentives in a manner that is similar in all respects to the manner in which the first version of the system 10 as shown in Figs. 2A-2D operates including becoming a member of this retailer of the system 10. When the consumer obtains the form listing the selected purchase incentives, the form may contain a single bar code which contains an unique identifier (i.e., tracking number) to be used by the redemption center 30 for redemption. The bar code may be used for the retailer's convenience. The consumer may then purchase the goods and/or services designated by the

purchase incentives in any outlet of the particular retailer's store as usual. The retailer or cashier may scan all purchased items and scan the bar code which contains an unique identifier on the form. The bar code and all bar codes of purchased items may then be collected electronically and then electronically sent with a copy of the receipt (proof-of-purchase information) for products purchased to the redemption center 30 for redemption. The redemption center 30 may either cut a check for all qualified purchase incentives or electronically credit a credit card or other account. The redemption center 30 may then prepare an invoice for billing the manufacturer and/or service provider for the processed purchase incentives.

It should be noted that the redemption center can, for example, be located at the retailer. In fact, the redemption center can be completely eliminated and the functions to be performed by redemption center by performed by the Point of Sale (POS) of the retailer. Thus, the rebate can be redeemed for the consumer at the retailer at the time of purchase of the designated goods and/or services.

For a retailer that does not have scanning ability or cannot send the bar coded tracking number electronically to the redemption center 30 with the proof-of-purchase information, the retailer may accept the forms and cash register tap from the consumer and send all collected forms to the redemption center 30 by mail each night. In either situation, the consumer may not be required to mail the bar coded tracking number and the proof-of-purchase information since this may done either electronically or manually by the retailer.

The retailer version of the system 10 according to the present invention as shown in Figs. 3A-3C will be described in detail in terms of functional block representations hereinbelow. First of all, it is noted that the process diagram of Figs. 3A-3C is merely exemplary of the present invention, which may be embodied in different levels of forms, sequences and details. Therefore, specific structural and functional details described herein are not to be interpreted as limiting thereto. Further, it is also noted herein that the process of obtaining the shopping list of selected purchase incentives and the unique identifier (i.e., tracking number) from the retailer version of the system 10 shown in Figs. 3A-3C may be the substantially similar to that of the system 10 shown in Figs. 2A-2D.

For example, when the consumer (user) from the consumer terminal 20 as shown in Fig. 1 accesses the Internet 18 via the Internet Service Provider 16 and arrives at the Web site 14 of the database 12 of the system 10 at block 400, the system 10 sends a screen display to the consumer terminal 20 asking whether the consumer is a new consumer at block 402 as shown in Fig. 4A. If the consumer is new, the Home Page may be viewed at the consumer terminal 20 at block 404. The Home Page may contain information which provides the new consumer several options at block 406. Those options may include visual information relating to how the new customer can join as member of the system 10 at

block 408, a tour of how e-Save® work at block 414, and how e-Save® may be tried at block 418. Other visual information relating, for example, Rebate Details, Rebate Directory, My e-Save®, Info, Help, Member Login, and Logout may also be provided for the consumer's convenience, but may not be limited thereto. In addition, other options such as consumer information page providing, for example, menu planning assistance, nutritional content or other information on products, travel information, ingredient and price comparisons, and price of shopping list at participating retailers for price comparisons, may be available for the consumer's convenience.

If the new customer decides to join the system 10 at block 408, the system 10 sends a screen display to the consumer terminal 20. At block 410, the consumer may read the instruction set of e-Save® Terms and Conditions. These terms and conditions may include, for example, rules of rebates, registration, timeliness of submissions, proof-of-purchase requirements, rebate submissions guidelines, and privacy policy. The consumer may accept those terms and conditions at block 410 and enter registration data containing the consumer's personal information at block 412. On-line fraud detection test may be used to authenticate registration data entered. Such registration data may then be used as collective proprietary research information for different marketing reasons, such as, future target marketing program. Alternatively, the consumer may return to block 406 for different options.

If the consumer decides to take the tour of the system 10 at block 414, the system 10 sends a screen display to the consumer terminal 20 information of how the system 10 works at block 416. The information may include, for example, how to select rebates of different categories of products available to the consumer, when and where to shop for rebate items, and how to obtain redemption for those selected rebate items.

If the consumer is not a new consumer at block 402, the system 10 determines whether the consumer has saved a cookie from the consumer terminal 30 at block 420. The cookie may include the consumer password and identification for quick access to the Rebate Details page without having to view the Home page. If the cookie has been saved at block 420, the system 10 proceeds directly the Rebate Details page and sends the same to the consumer terminal 30. At block 422, the system 10 then determines displayable rebates based on system configurations of a non-exhaustive list of different functional conditions, such as, cloaking, targeting, shielding, bunching, session filtering, user-specified filtering, decision-tree, randomized geo-disbursed zip-codes, and input from auction.

If the cookie has not been saved at block 420, the system 10 proceeds directly the Home page and sends the same to the consumer terminal 30 at block 424. Login may then be required at block 426 before the system 10 may determine displayable rebates based on different functional conditions,

including, but are not limited to, cloaking, targeting, shielding, bunching, session filtering, user-specified filtering, decision-tree, randomized geo-disbursed zip-codes, and input from auction at block 428.

After the displayable rebates are determined either at block 422 or at block 428, the system 10 sends a screen display to the consumer terminal 20 for displaying rebates in default order at block 430 and the Rebate Details page at block 432. The Rebate Details page may provide several options: Select rebates at block 434, Option to check store locations for individual items at block 440 and block 442 (see Fig. 3B), Go to Rebate Directory page at block 446, Store at block 448, Retrieve at block 452, Auction Rebate at block 456, Go to My e-Save® page at block 460, and Finish & Print Rebate List at block 462. Additional options such as returning to Home page, Rebate Details page and Help may also be available. General help information may describe, for example, how e-Save works and general descriptions of Rebate Details page, Retail Directory page, My e-Save® page, Info page, and Log-out page.

When the rebates are selected at block 434, the system 10 sends a screen display to the consumer terminal 20. At block 436, the consumer may customize view of displayable rebates based on different category and sort options and select those category and sort options at block 438 as shown in Fig. 3B. Select category options may include, for example, new products or different categories of products such as auto, baby, beverage, food, health, household, pet, school & office and miscellaneous. Select sort options may include, for example, brand, category, date posted, and saving.

When the option to check for store locations for individual items is selected at block 440, the system 10 sends a screen display to the consumer terminal 20. At block 442, the consumer may access store location services provided by the system 10 and determine which stores in the area carry the promoted product associated with the rebate offer. The consumer may then navigate to subsequent or prior pages at block 444.

When Store is selected at block 448, the system 10 sends a screen display to the consumer terminal 20. At block 450, the consumer may select the rebate offers and place the selected rebate offers in a storage bin for future use. If the selected rebate offers are stored in the storage bin, the consumer may select Retrieve at block 452 to retrieve previously stored items from the storage bin at block 454 as shown in Fig. 3B.

When Auction Rebate is selected at block 456 as shown in Fig. 2A, the system 10 sends a screen display to the consumer terminal 20. At block 458, the consumer may copy selected items of rebates to Auction page.

When Go to Rebate Directory page is selected at block 446, the system 10 sends a screen display to the consumer terminal 20 for displaying all displayable rebates in category order at block 464. At block 466, the Rebate Directory page may provide several options, such as, for example, Select rebates

at block 468, Go to Rebate Directory page at block 472, Go to My e-Save® page at block 474, and Finish & Print Rebate List at block 476 as shown in Fig. 3C. Additional options such as returning to Home page, Rebate Details page and Help may also be available. If rebates are selected at block 468, the system 10 checks off selected rebates at block 470 and returns to block 464 for displaying all displayable rebates in category order.

When Go to My e-Save® page is selected at block 460, the system 10 sends a screen display to the consumer terminal 20 for displaying My e-Save® page. At block 478, My e-Save® page may provide several options: Review previous e-Save® transactions at block 480, Change preferences at block 484, Change registration information at block 488, Go to Rebate Details page at block 492, and Go to Rebate Directory page at block 494 as shown in Fig. 3C. Additional options such as returning to Home page, Rebate Details page and Help may also be available. If Review previous e-Save® transactions are selected at block 480, the system 10 sends a screen display to the consumer terminal 20. At block 482, the consumer may view status of all prior unique identifiers (i.e., tracking numbers), rebates associated with tracking numbers, and checks mailed at block 482. In particular, the consumer may determine the status of all transactions, including but not limited to: the rebate items selected; the rebate items have been received for redemption; the status (e.g., paid, payment withheld, etc.); and payments that have been made with respect to each of the rebate items that has redeemed.

Similarly, if Change preferences are selected at block 484, the system 10 sends a screen display to the consumer terminal 20. At block 486, the consumer may change display options, print options, newsletter subscription status, saved password status, etc. Likewise, if Change registration information is selected at block 488, the system 10 sends a screen display to the consumer terminal 20. At block 490, the consumer may update registration information to reflect any changes.

When Go to Rebate Details page is selected at block 492, the system 10 sends a screen display to the consumer terminal 20 for displaying rebates in default order at block 430 and the Rebate Details page at block 432.

When Go to Rebate Directory page is selected at block 494, the system 10 sends a screen display to the consumer terminal 20 for displaying all displayable rebates in category order at block 464.

Referring now to the Auction page, if the selected items are copied to the Auction page at block 458, the system 10 sends a screen display to the consumer terminal 20. The consumer may optionally edit the item descriptions at block 496, specify desired rebate amount for each item at block 498, and click a "Get' em" function at block 500 as shown in Fig. 3B in order to obtain a response from participating manufacturers. The system 10 then contacts participating manufacturer and retailer databases and waits for a response at block 502.

When Finish & Print Rebate List is selected at block 462 as shown in Fig. 3A, the system 10 sends a screen display to the consumer terminal 20. At block 504, the consumer may review the printable e-Save shopping list and unique identifier (i.e., bar coded-tracking number) and choose to print or not. Multiple rebate offers from one or more different manufacturers may be printed on one form for easy redemption. At block 506, the Finish & Print page may provide several options, such as, for example, Go to Rebate Details page at block 508, Go to Rebate Directory page at block 510, Go to My e-Save® page at block 512, and Log-out at block 514 as shown in Fig. 3C. Additional options such as returning to Home page and Help may also be available. Special options such as forwarding a copy of the shopping list of selected purchase incentive offers along with the unique identifier (i.e., tracking number) to the consumer by either e-mail or facsimile transmission may also be provided. Alternatively, options such as inputting selected purchase incentive offers into a smart card or other electronic storage medium may also be available for the consumer to bring to the retailer store for shopping and redemption of the purchase incentive. To redeem incentive, the consumer may use the smart card at a kiosk, ATM, telephone, PC or other smart card reader to transmit to the redemption center 30 for crediting. Lastly, options such as inputting the shopping list and/or incentive offers into a personal digital assistant or other electronic storage medium may further be provided for the consumer to bring to the retailer store for shopping and redemption of the rebate.

If Log-out is selected at block 514, the system 10 sends a screen display to the consumer terminal 20 for displaying Log-out page, including, for example, on-line links to other Web sites of participating manufacturers, retailers and/or service providers and surveys at block 516.

After the consumer has obtained the e-Save shopping list and the unique identifier (i.e., tracking number) and has logged-out the system 10, the consumer may then shop at a particular retailer store at a particular location at block 518. At the retailer store, system 10 may determine whether the particular retailer store is scanned-enabled at block 520, that is, whether the retailer store has a scanner for scanning the bar coded tracking number. If the retailer store has the scanner ability, then the clerk may scan the shopping list which contains the unique identifier (i.e., tracking number) at block 522, and scan the rebate items' barcodes at block 524. The system 10 may then automatically forward the proofs of purchase (i.e., cash register receipts) and the unique identifier (i.e., tracking number) to the redemption center (i.e., e-Save® fulfillment center) 30 at block 526 for updating at block 532 and subsequent redemption in terms of check in the mail, or other payment options at block 534. The database 12 of the system 10 may then be updated at block 536.

If the retailer store does not have the scanner ability, then the clerk may accept the shopping list which contains the unique identifier (i.e., tracking number) and keep the proof-of-purchase at block 526,

and then collects daily mail forms and the proof-of-purchase and send the same to the redemption center (i.e., e-Save fulfillment center) 30 at block 530 for updating at block 532 and subsequent redemption in terms of check in the mail, or other payment options at block 534. The database 12 of the system 10 may then be updated at block 536.

Separately at block 424, the system 10 may also be configured to allow the consumer, via the consumer terminal 20, to print a self-stick [address] label that can be folded and mailed with the proofs of purchase to the redemption center 30 for quick and easy redemption. As described with reference to Figs. 3A-3C, the purchase incentive distribution system 10 according to the present invention offers the advantages of those described with reference to Figs. 2A-2D and, in addition, the ability to offer automatic crediting of purchase incentives to the consumer's bank or credit card accounts where itemized purchases can be electronically transmitted to the redemption center. This way the need for a consumer to send in proof-of-purchase information and the shopping list which contains the unique identifier can be eliminated.

WHAT IS CLAIMED IS:

1. A method for distributing purchase incentives of a particular retailer, comprising:

storing a purchase incentive database identifying a plurality of purchase incentives offered to consumers for the particular retailer;

enabling a consumer to access said purchase incentive database to select at least one purchase incentive;

generating a unique identifier assigned to identify at least the consumer and the selected purchase incentive; and

storing said unique identifier for use in verifying the validity of redemption information for redeeming the selected purchase incentive.

2. The method according to claim 1, further comprising:

generating said redemption information including at least said unique identifier and proof of purchase information at the particular retailer, when the consumer purchases the goods and/or services designated by the selected purchase incentive;

transmitting said redemption information to a redemption center which redeems purchase incentives; and

verifying, at the redemption center, the validity of said redemption information and if valid redeeming the selected purchase incentive to the consumer.

3. The method according to claim 1, wherein each of the purchase incentives is a rebate offering to reimburse the consumer a specific amount of money after the consumer has made a purchase required to redeem the purchase incentive.

4. The method according to claim 1, wherein said redemption information is transmitted from the retailer to the redemption center electronically, via an electronic medium, after the consumer has purchased the goods and/or services designated by the selected purchase incentive.

5. The method according to claim 1, wherein said redemption information is transmitted from the retailer to the redemption center, via mail, after the consumer has purchased the goods and/or services designated by the selected purchase incentive.

6. The method according to claim 1, wherein said selected purchase incentive to the consumer is redeemed by the redemption center either by a check with a specific amount of money payable to the consumer or by an electronic credit of said specific amount of money to the consumer's designated account, when the validity of the redemption information is verified.

7. The method according to claim 1, wherein said redemption center periodically forwards an invoice for billing a designated participating manufacturer electronically, or via mail, for the processed purchase incentives of goods and/or services offered by said designated participating manufacturer.

8. The method according to claim 1, wherein said purchase incentive database is located at an Internet site, and said retailer and said redemption center is connected via an Internet-based network.

9. A method for distributing purchase incentives of a particular retailer, comprising:

maintaining, at a central database, purchase incentive data identifying a plurality of purchase incentives offered to consumers;

enabling a consumer, at a remote location, to electronically access said central database, via a data network, to select one or more purchase incentives from the purchase incentives identified by the stored purchase incentive data and obtain electronically, via said data network, a unique identifier assigned to track the consumer and the purchase incentive selected for use in verifying the validity of redemption information for redeeming the selected purchase incentive;

transmitting, at a retailer, the unique identifier obtained and proof-of-purchase information for goods and/or services purchased by the consumer to a redemption center for redeeming the selected purchase incentive, when the consumer has purchased the goods and/or services designated by the selected purchase incentive; and

processing, at said redemption center, the unique identifier obtained and receipt information for the purchased goods and/or services transmitted from the retailer, and verifying the validity of redemption information to redeem the selected purchase incentive to the consumer.

10. The method according to claim 9, wherein each of the purchase incentives is a rebate offering to reimburse the consumer a specific amount of money after the consumer has made a purchase required to redeem the purchase incentive.

11. The method according to claim 9, wherein said unique identifier obtained and said proof-of-purchase information for the goods and/or services purchased by the consumer are transmitted from the retailer to the redemption center electronically, via an electronic medium, after said unique identifier obtained is scanned and said proof-of-purchase information is generated at a checkout station of the retailer.

12. The method according to claim 9, wherein said unique identifier obtained and said proof-of-purchase information for the goods and/or services purchased by the consumer are transmitted from the retailer to the redemption center, via mail, after said unique identifier obtained is scanned and said proof-of-purchase information is generated at a checkout station of the retailer.

13. The method according to claim 9, wherein said selected purchase incentive to the consumer is redeemed by the redemption center either by a check with a specific amount of money payable to the consumer or by an electronic credit of said specific amount of money to the consumer's designated account, when the redemption information is determined by the redemption center as valid.

14. The method according to claim 9, further comprised of periodically sending, at said redemption center, an invoice for billing a designated participating manufacturer electronically, or via mail, for the processed purchase incentives of goods and/or services offered by said designated participating manufacturer.

15. The method according to claim 9, wherein said central database is located at an Internet site, and said data network of said central database, said retailer and said redemption center is an Internet-based network.

16. The method according to claim 15, wherein said central database located at the Internet site is electronically accessed by the consumer at the remote location by an electronic terminal electronically linked to said central database at the Internet site for enabling the consumer to select one or more purchase incentives and obtain the unique identifier for use in verifying the validity of redemption information for redeeming the selected purchase incentive.

17. The method according to claim 16, further comprising:

displaying, on said electronic terminal of the consumer, a display screen from said central database of a plurality of categories of goods and/or services of purchase incentives offered to the consumer, when said electronic terminal of the consumer has established an electronic link with said central database;

prompting the consumer to select, via said electronic terminal, one or more purchase incentives from different categories of goods and/or services of purchase incentives identified by the stored purchase incentive data; and

downloading the unique identifier assigned and the purchase incentive selected from said central database to said electronic terminal for storage and/or printing.

18. The method according to claim 17, further comprising:

prompting the consumer to create, via said electronic terminal, a personalized list of one or more purchase incentives selected from different categories of goods and/or services of purchase incentives identified by the stored purchase incentive data and the unique identifier assigned to the one or more purchase incentive selected; and

downloading said personalized list containing the unique identifier assigned and the purchase incentive selected from said central database to said electronic terminal for storage and/or printing.

19. The method according to claim 17, further comprising:

prompting the consumer to register, via said electronic terminal, as a member of said central database before enabling the consumer to select, via said electronic terminal, one or more purchase incentives from different categories of goods and/or services of purchase incentives identified by the stored purchase incentive data.

20. The method according to claim 16, further comprising:

displaying, on said electronic terminal of the consumer, a display screen from said central database of a plurality of categories of goods and/or services of purchase incentives offered to the consumer, when said electronic terminal of the consumer has established an electronic link with said central database;

prompting the consumer to register, via said electronic terminal, as a member of said central database with consumer identification data;

after the consumer has registered as a member of said central database, prompting the consumer to select, via said electronic terminal, one or more purchase incentives from different categories of goods

and/or services of purchase incentives identified by the stored purchase incentive data displayed on said display screen, and create a personalized list of one or more purchase incentives selected and the unique identifier assigned; and

delivering the personalized list from said central database to the consumer.

21. The method according to claim 20, wherein said personalized list is automatically delivered to the consumer by one of facsimile transmission at a designated facsimile number and email transmission at a designated email address.

22. The method according to claim 20, wherein said personalized list delivered to the consumer is stored on an electronic storage medium.

23. The method according to claim 22, wherein said electronic storage medium is one of a smart card and a personal digital assistant.

24. The method according to claim 20, further comprising:

enabling the consumer to sort and filter, via said electronic terminal, from different categories of goods and/or services of purchase incentives identified by the stored purchase incentive data displayed on said display screen for selection of one or more purchase incentives.

25. The method according to claim 20, further comprising:

enabling the consumer to review, via said electronic terminal, membership status and status of all transactions conducted on the Internet site, including but not limited to the purchase incentives the consumer has selected, the purchase incentives that have been received for redemption, and payments that have been made to the consumer with respect to each of the purchase incentives the consumer has redeemed from the redemption center.

26. The method according to claim 20, further comprising:

enabling the consumer to change, via said electronic terminal, subsets of the purchase incentives from different categories of purchase incentives offered to the consumer on the Internet site to include only interested categories of purchase incentives to the consumer in a designated order of appearance on the Internet site.

27. The method according to claim 20, further comprising:

enabling the consumer to select, via said electronic terminal, one or more purchase incentives from different categories of goods and/or services of purchase incentives identified by the stored purchase incentive data, and save the selected purchase incentives in a storage bin for future use.

28. The method according to claim 20, further comprising:

enabling the consumer to request, via said electronic terminal, a desired purchase incentive as an inducement to purchase designated goods and/or services from one or more participating manufacturers.

29. The method according to claim 20, further comprising:

enabling the consumer to sneak review, via said electronic terminal, all future purchase incentives offered from one or more participating manufacturers.

30. The method according to claim 20, wherein said central database located at the Internet site is configured to change the purchase incentives displayed on said display screen of said electronic terminal based on the consumer's response to the purchase incentives offered.

31. The method according to claim 20, wherein said central database located at the Internet site is configured to provide a visual display, at said electronic terminal of the consumer, a selected subset of competing goods and/or services during any one consumer session.

32. The method according to claim 20, wherein said central database located at the Internet site is configured to provide a visual display, at said electronic terminal of the consumer, a selected subset of one or more purchase incentives offered to the consumer, based on the frequency with which the consumer previously selected and redeemed the same purchase incentives.

33. The method according to claim 20, wherein said central database located at the Internet site is configured not to provide a visual display, at said electronic terminal of the consumer, a selected subset of one or more purchase incentives offered to the consumer by one or more different participating manufacturers in a selected category of purchase incentives, based on the frequency with which the consumer previously selected and redeemed the same purchase incentives from one or more different participating manufacturers in that same category.

34. The method according to claim 20, wherein said central database located at the Internet site is configured to provide a visual display, at said electronic terminal of the consumer, of different retailer outlets in a designated area carrying the goods and/or services for which the purchase incentives offered are intended.

35. The method according to claim 20, wherein said central database located at the Internet site is configured to deliver unique purchase incentives to different zip codes for target market analysis.

36. The method according to claim 20, wherein said central database located at the Internet site is configured to provide session filtering which offers exclusivity of category of purchase incentives for selected goods and/or services per session so as to prevent similar goods and/or services from being offered at the same time with competing purchase incentives.

37. The method according to claim 20, wherein said central database located at the Internet site is configured to provide "bunching" of different purchase incentives of similar goods and/or services offered from a single designated manufacturer side-by-side on the display screen of said electronic terminal of the consumer.

38. A purchase incentive distribution system, comprising:

a host terminal containing a database which stores purchase incentive data identifying a plurality of purchase incentives offered to consumers;

a remote terminal connected to the host terminal, for enabling a consumer to access said central database to select at least one purchase incentive;

said host terminal generating a unique identifier assigned to identify at least the consumer and the selected purchase incentive, and providing said unique identifier for use in verifying the validity of redemption information for redeeming the selected purchase incentive.

39. The purchase incentive distribution system according to claim 38, wherein said host terminal further generates said redemption information including at least said unique identifier and proof of purchase information at a particular retailer, when the consumer purchases the goods and/or services designated by the selected purchase incentive; transmits said redemption information to a redemption center which redeems purchase incentives.

40. The purchase incentive distribution system according to claim 39, wherein said redemption center confirms the validity of said redemption information and if valid redeeming the selected purchase incentive to the consumer.

41. The purchase incentive distribution system according to claim 38, wherein each of the purchase incentives is a rebate offering to reimburse the consumer a specific amount of money after the consumer has made a purchase required to redeem the purchase incentive.

42. The purchase incentive distribution system according to claim 38, wherein said redemption information including at least said unique identifier and proof of purchase information at a particular retailer is transmitted to the redemption center electronically, via an electronic medium, after the consumer has purchased the goods and/or services designated by the selected purchase incentive.

43. The purchase incentive distribution system according to claim 38, wherein said redemption information including at least said unique identifier and proof of purchase information at a particular retailer is transmitted to the redemption center, via mail, after the consumer has purchased the goods and/or services designated by the selected purchase incentive.

44. The purchase incentive distribution system according to claim 38, wherein said selected purchase incentive to the consumer is redeemed by the redemption center either by a check with a specific amount of money payable to the consumer or by an electronic credit of said specific amount of money to the consumer's designated account, when the validity of the redemption information is verified.

45. The purchase incentive distribution system according to claim 38, wherein said redemption center periodically forwards an invoice for billing a designated participating manufacturer electronically, or via mail, for the processed purchase incentives of goods and/or services offered by said designated participating manufacturer.

46. The purchase incentive distribution system according to claim 38, wherein said database of said host terminal is located at an Internet site, and said host terminal and said remote terminal are connected via an Internet-based network.

47. The purchase incentive distribution system according to claim 40, wherein said host terminal transmits said redemption information which includes at least said unique identifier and proof-of-purchase information for the goods and/or services purchased by the consumer to the redemption center electronically, via an electronic medium, after said unique identifier obtained is scanned and said proof-of-purchase information is generated at a checkout station.

48. The purchase incentive distribution system according to claim 38, wherein said host terminal transmits said redemption information including at least said unique identifier and proof-of-purchase information for the goods and/or services purchased by the consumer to the redemption center, via mail, after said unique identifier obtained is scanned and said proof-of-purchase information is generated at a checkout station.

49. The purchase incentive distribution system according to claim 38, wherein said remote terminal comprises:

a display screen for displaying a plurality of categories of goods and/or services of purchase incentives offered to the consumer, when said remote terminal has established an electronic link with said host terminal; and

a controller for prompting the consumer to select one or more purchase incentives from different categories of goods and/or services of purchase incentives identified by the stored purchase incentive data, and downloading the unique identifier assigned and the purchase incentive selected from said host terminal for storage and/or printing.

50. The purchase incentive distribution system according to claim 38, wherein said remote terminal comprises:

a display screen for displaying a plurality of categories of goods and/or services of purchase incentives offered to the consumer, when said remote terminal has established an electronic link with said host terminal; and

a controller for prompting the consumer to create a personalized list of one or more purchase incentives selected from different categories of goods and/or services of purchase incentives identified by the stored purchase incentive data and the unique identifier assigned to the one or more purchase incentive selected, and downloading said personalized list containing the unique identifier assigned and the purchase incentive selected from said host terminal for storage and/or printing.

51. The purchase incentive distribution system according to claim 38, wherein said controller of the remote terminal further prompts the consumer to register as a member of said host terminal before enabling the consumer to select one or more purchase incentives from different categories of goods and/or services of purchase incentives identified by the stored purchase incentive data.

52. The purchase incentive distribution system according to claim 38, wherein said remote terminal comprises:

a display screen for displaying a plurality of categories of goods and/or services of purchase incentives offered to the consumer, when said remote terminal has established an electronic link with said host terminal;

a controller for prompting the consumer to register as a member of said host terminal with consumer identification data, and after the consumer has registered as a member of said host terminal, prompting the consumer to select one or more purchase incentives from different categories of goods and/or services of purchase incentives identified by the stored purchase incentive data displayed on said display screen and create a personalized list of one or more purchase incentives selected and the unique identifier assigned, and downloading the personalized list.

53. The purchase incentive distribution system according to claim 52, wherein said personalized list is stored on an electronic storage medium.

54. The purchase incentive distribution system according to claim 52, wherein said electronic storage medium is one of a smart card and a personal digital assistant.

55. The purchase incentive distribution system according to claim 52, wherein said remote terminal interacts with said host terminal for enabling the consumer to sort and filter from different categories of goods and/or services of purchase incentives identified by the stored purchase incentive data displayed on said display screen for selection of one or more purchase incentives.

56. The purchase incentive distribution system according to claim 52, wherein said remote terminal interacts with said host terminal for enabling the consumer to review membership status and status of all transactions conducted, including but not limited to the purchase incentives the consumer has selected, the purchase incentives that have been received for redemption, and payments that have

been made to the consumer with respect to each of the purchase incentives the consumer has redeemed from the redemption center.

57. The purchase incentive distribution system according to claim 52, wherein said remote terminal interacts with said host terminal for enabling the consumer to change subsets of the purchase incentives from different categories of purchase incentives offered to the consumer to include only interested categories of purchase incentives to the consumer in a designated order of appearance on the Internet site.

58. The purchase incentive distribution system according to claim 52, wherein said remote terminal interacts with said host terminal for enabling the consumer to select one or more purchase incentives from different categories of goods and/or services of purchase incentives identified by the stored purchase incentive data, and save the selected purchase incentives in a storage bin for future use.

59. The purchase incentive distribution system according to claim 52, wherein said remote terminal interacts with said host terminal for enabling the consumer to request a desired purchase incentive as an inducement to purchase designated goods and/or services from one or more participating manufacturers.

60. The purchase incentive distribution system according to claim 52, wherein said remote terminal interacts with said host terminal for enabling the consumer to sneak review all future purchase incentives offered from one or more participating manufacturers.

61. The purchase incentive distribution system according to claim 52, wherein said host terminal is configured to change the purchase incentives displayed on said display screen of said remote terminal based on the consumer's response to the purchase incentives offered.

62. The purchase incentive distribution system according to claim 52, wherein said host terminal is configured to provide a visual display, at said remote terminal of the consumer, a selected subset of competing goods and/or services during any one consumer session.

63. The purchase incentive distribution system according to claim 52, wherein said host terminal is configured to provide a visual display, at said remote terminal of the consumer, a selected subset of

one or more purchase incentives offered to the consumer, based on the frequency with which the consumer previously selected and redeemed the same purchase incentives.

64. The purchase incentive distribution system according to claim 52, wherein said host terminal is configured not to provide a visual display, at said remote terminal of the consumer, a selected subset of one or more purchase incentives offered to the consumer by one or more different participating manufacturers in a selected category of purchase incentives, based on the frequency with which the consumer previously selected and redeemed the same purchase incentives from one or more different participating manufacturers in that same category.

65. The purchase incentive distribution system according to claim 52, wherein said host terminal is configured to provide a visual display, at said remote terminal of the consumer, of different retailer outlets in a designated area carrying the goods and/or services for which the purchase incentives offered are intended.

66. The purchase incentive distribution system according to claim 52, wherein said host terminal is configured to deliver unique purchase incentives to different zip codes for target market analysis.

67. A computer usable medium having computer readable program code means embodied therein for use in a host system to distribute purchase incentives of a particular retailer, said computer readable program code means comprising:

storing a purchase incentive database identifying a plurality of purchase incentives offered to consumers for the particular retailer;

enabling a consumer to access said purchase incentive database to select at least one purchase incentive;

generating a unique identifier assigned to identify at least the consumer and the selected purchase incentive; and

storing said unique identifier for use in verifying the validity of redemption information for redeeming the selected purchase incentive.

68. The computer usable medium according to claim 67, further comprising:

generating said redemption information including at least said unique identifier and proof of purchase information at the particular retailer, when the consumer purchases the goods and/or services designated by the selected purchase incentive;

transmitting said redemption information to a redemption center which redeems purchase incentives; and

verifying, at the redemption center, the validity of said redemption information and if valid redeeming the selected purchase incentive to the consumer.

69. The computer usable medium according to claim 67, wherein each of the purchase incentives is a rebate offering to reimburse the consumer a specific amount of money after the consumer has made a purchase required to redeem the purchase incentive.

FIG. 1

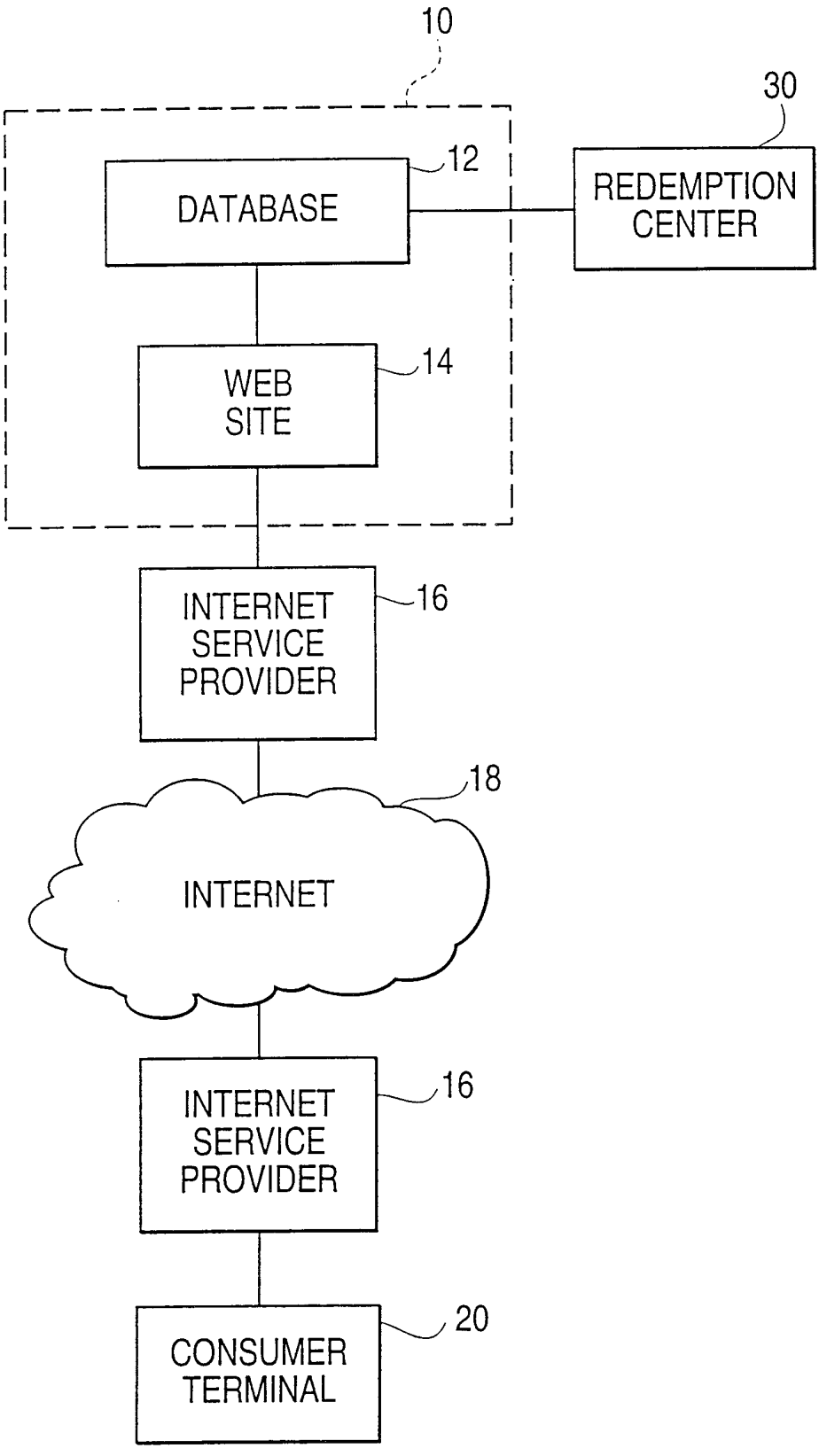

10
30
12
DATABASE
REDEMPTION CENTER
WEB SITE
14
INTERNET SERVICE PROVIDER
16
18
INTERNET
INTERNET SERVICE PROVIDER
16
CONSUMER TERMINAL
20

FIG. 2A

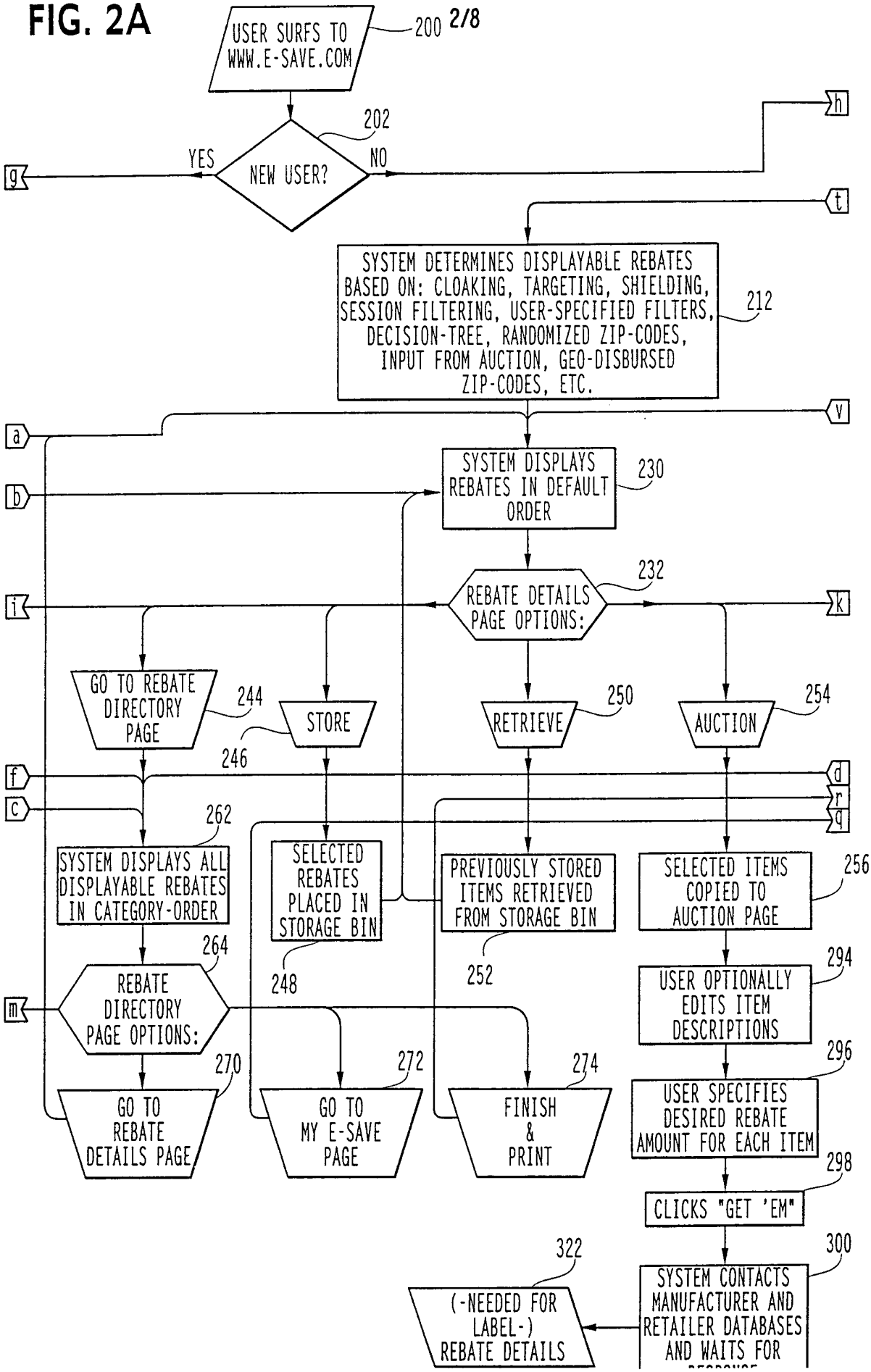

2/8
USER SURFS TO WWW.E-SAVE.COM
200
202
NEW USER?
YES
NO
g
h
t
SYSTEM DETERMINES DISPLAYABLE REBATES BASED ON: CLOAKING, TARGETING, SHIELDING, SESSION FILTERING, USER-SPECIFIED FILTERS, DECISION-TREE, RANDOMIZED ZIP-CODES, INPUT FROM AUCTION, GEO-DISBURSED ZIP-CODES, ETC.
212
v
a
b
SYSTEM DISPLAYS REBATES IN DEFAULT ORDER
230
REBATE DETAILS PAGE OPTIONS:
232
i
k
GO TO REBATE DIRECTORY PAGE
244
STORE
246
RETRIEVE
250
AUCTION
254
f
c
d
r
q
262
SYSTEM DISPLAYS ALL DISPLAYABLE REBATES IN CATEGORY-ORDER
SELECTED REBATES PLACED IN STORAGE BIN
248
PREVIOUSLY STORED ITEMS RETRIEVED FROM STORAGE BIN
252
SELECTED ITEMS COPIED TO AUCTION PAGE
256
264
REBATE DIRECTORY PAGE OPTIONS:
m
294
USER OPTIONALLY EDITS ITEM DESCRIPTIONS
296
USER SPECIFIES DESIRED REBATE AMOUNT FOR EACH ITEM
298
CLICKS "GET 'EM"
270
GO TO REBATE DETAILS PAGE
272
GO TO MY E-SAVE PAGE
274
FINISH & PRINT
322
(-NEEDED FOR LABEL-) REBATE DETAILS
300
SYSTEM CONTACTS MANUFACTURER AND RETAILER DATABASES AND WAITS FOR

FIG. 2B

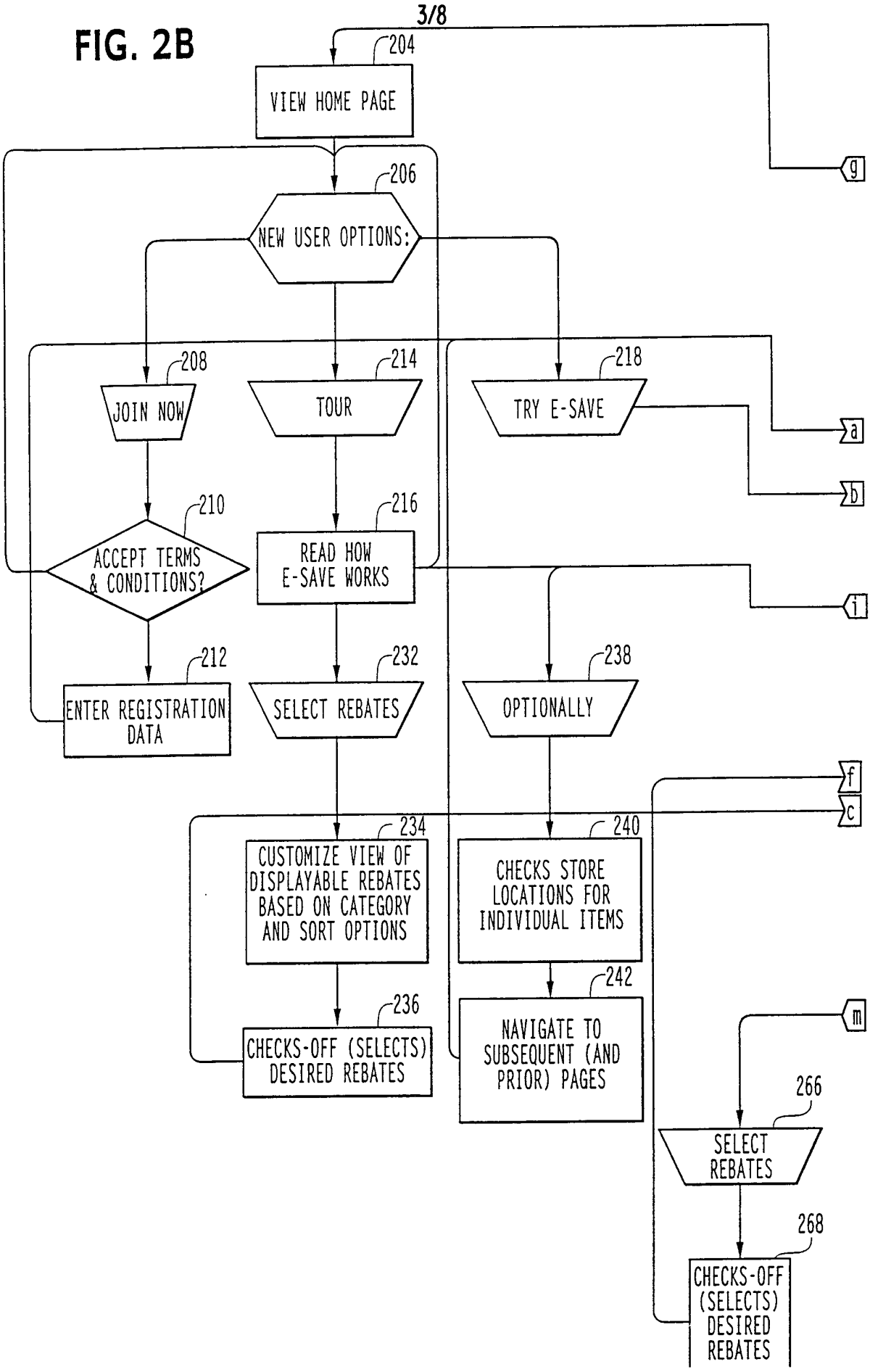

204
VIEW HOME PAGE
206
NEW USER OPTIONS:
208
JOIN NOW
214
TOUR
218
TRY E-SAVE
210
ACCEPT TERMS & CONDITIONS?
216
READ HOW E-SAVE WORKS
212
ENTER REGISTRATION DATA
232
SELECT REBATES
238
OPTIONALLY
234
CUSTOMIZE VIEW OF DISPLAYABLE REBATES BASED ON CATEGORY AND SORT OPTIONS
240
CHECKS STORE LOCATIONS FOR INDIVIDUAL ITEMS
236
CHECKS-OFF (SELECTS) DESIRED REBATES
242
NAVIGATE TO SUBSEQUENT (AND PRIOR) PAGES
266
SELECT REBATES
268
CHECKS-OFF (SELECTS) DESIRED REBATES
g
a
b
i
f
c
m

FIG. 2C

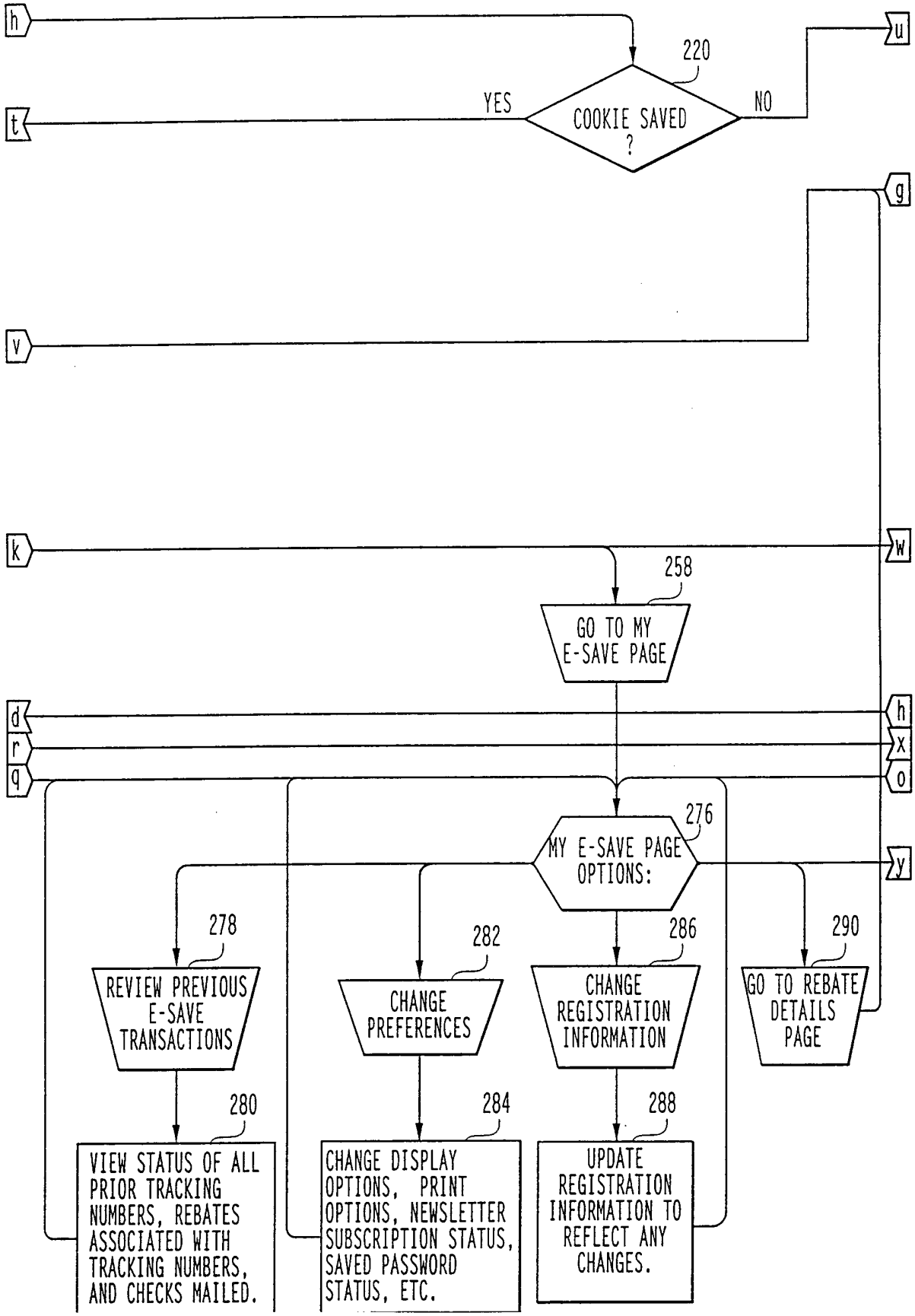
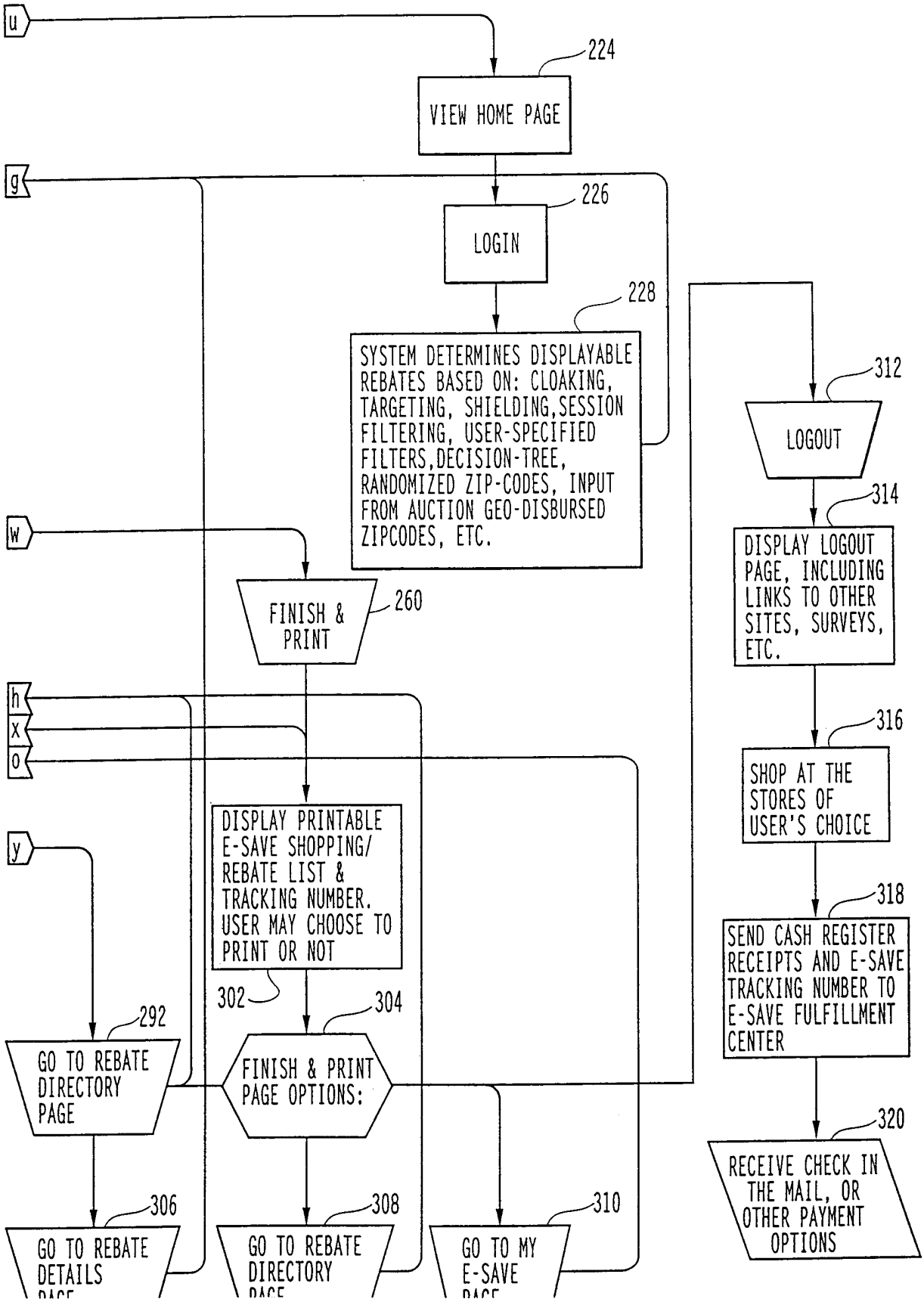

h
u
220
YES
COOKIE SAVED ?
NO
t
g
v
k
w
258
GO TO MY E-SAVE PAGE
d
r
q
h
x
o
276
MY E-SAVE PAGE OPTIONS:
y
278
282
286
290
REVIEW PREVIOUS E-SAVE TRANSACTIONS
CHANGE PREFERENCES
CHANGE REGISTRATION INFORMATION
GO TO REBATE DETAILS PAGE
280
284
288
VIEW STATUS OF ALL PRIOR TRACKING NUMBERS, REBATES ASSOCIATED WITH TRACKING NUMBERS, AND CHECKS MAILED.
CHANGE DISPLAY OPTIONS, PRINT OPTIONS, NEWSLETTER SUBSCRIPTION STATUS, SAVED PASSWORD STATUS, ETC.
UPDATE REGISTRATION INFORMATION TO REFLECT ANY CHANGES.

FIG. 2D


u
224
VIEW HOME PAGE
g
226
LOGIN
228
SYSTEM DETERMINES DISPLAYABLE REBATES BASED ON: CLOAKING, TARGETING, SHIELDING,SESSION FILTERING, USER-SPECIFIED FILTERS,DECISION-TREE, RANDOMIZED ZIP-CODES, INPUT FROM AUCTION GEO-DISBURSED ZIPCODES, ETC.
312
LOGOUT
314
DISPLAY LOGOUT PAGE, INCLUDING LINKS TO OTHER SITES, SURVEYS, ETC.
316
SHOP AT THE STORES OF USER'S CHOICE
318
SEND CASH REGISTER RECEIPTS AND E-SAVE TRACKING NUMBER TO E-SAVE FULFILLMENT CENTER
320
RECEIVE CHECK IN THE MAIL, OR OTHER PAYMENT OPTIONS
w
FINISH & PRINT
260
h
x
o
DISPLAY PRINTABLE E-SAVE SHOPPING/ REBATE LIST & TRACKING NUMBER. USER MAY CHOOSE TO PRINT OR NOT
302
304
FINISH & PRINT PAGE OPTIONS:
y
292
GO TO REBATE DIRECTORY PAGE
306
GO TO REBATE DETAILS
308
GO TO REBATE DIRECTORY
310
GO TO MY E-SAVE

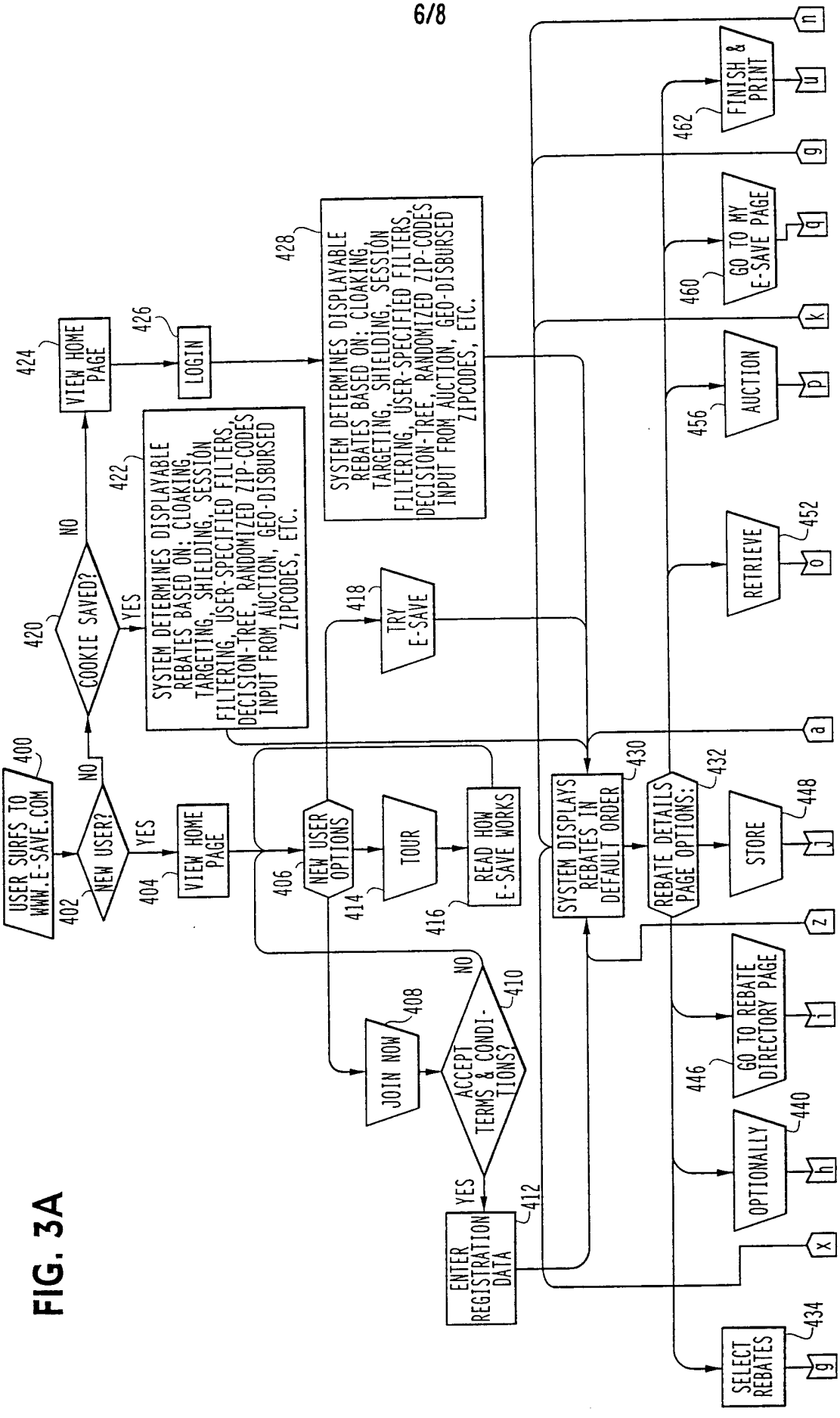

USER SURFS TO WWW.E-SAVE.COM
400
NEW USER?
402
YES
NO
VIEW HOME PAGE
404
NEW USER OPTIONS
406
TOUR
414
READ HOW E-SAVE WORKS
416
JOIN NOW
408
ACCEPT TERMS & CONDI-TIONS?
410
NO
YES
ENTER REGISTRATION DATA
412
COOKIE SAVED?
420
NO
YES
VIEW HOME PAGE
424
LOGIN
426
SYSTEM DETERMINES DISPLAYABLE REBATES BASED ON: CLOAKING, TARGETING, SHIELDING, SESSION FILTERING, USER-SPECIFIED FILTERS, DECISION-TREE, RANDOMIZED ZIP-CODES INPUT FROM AUCTION, GEO-DISBURSED ZIPCODES, ETC.
422
SYSTEM DETERMINES DISPLAYABLE REBATES BASED ON: CLOAKING, TARGETING, SHIELDING, SESSION FILTERING, USER-SPECIFIED FILTERS, DECISION-TREE, RANDOMIZED ZIP-CODES INPUT FROM AUCTION, GEO-DISBURSED ZIPCODES, ETC.
428
TRY E-SAVE
418
SYSTEM DISPLAYS REBATES IN DEFAULT ORDER
430
REBATE DETAILS PAGE OPTIONS:
432
STORE
448
RETRIEVE
452
AUCTION
456
GO TO MY E-SAVE PAGE
460
FINISH & PRINT
462
GO TO REBATE DIRECTORY PAGE
446
OPTIONALLY
440
SELECT REBATES
434
a
b
c
d
e
f
g
h
i
j
k
l
m
n
o
p
q
r
s
t
u
x
z

FIG. 3A

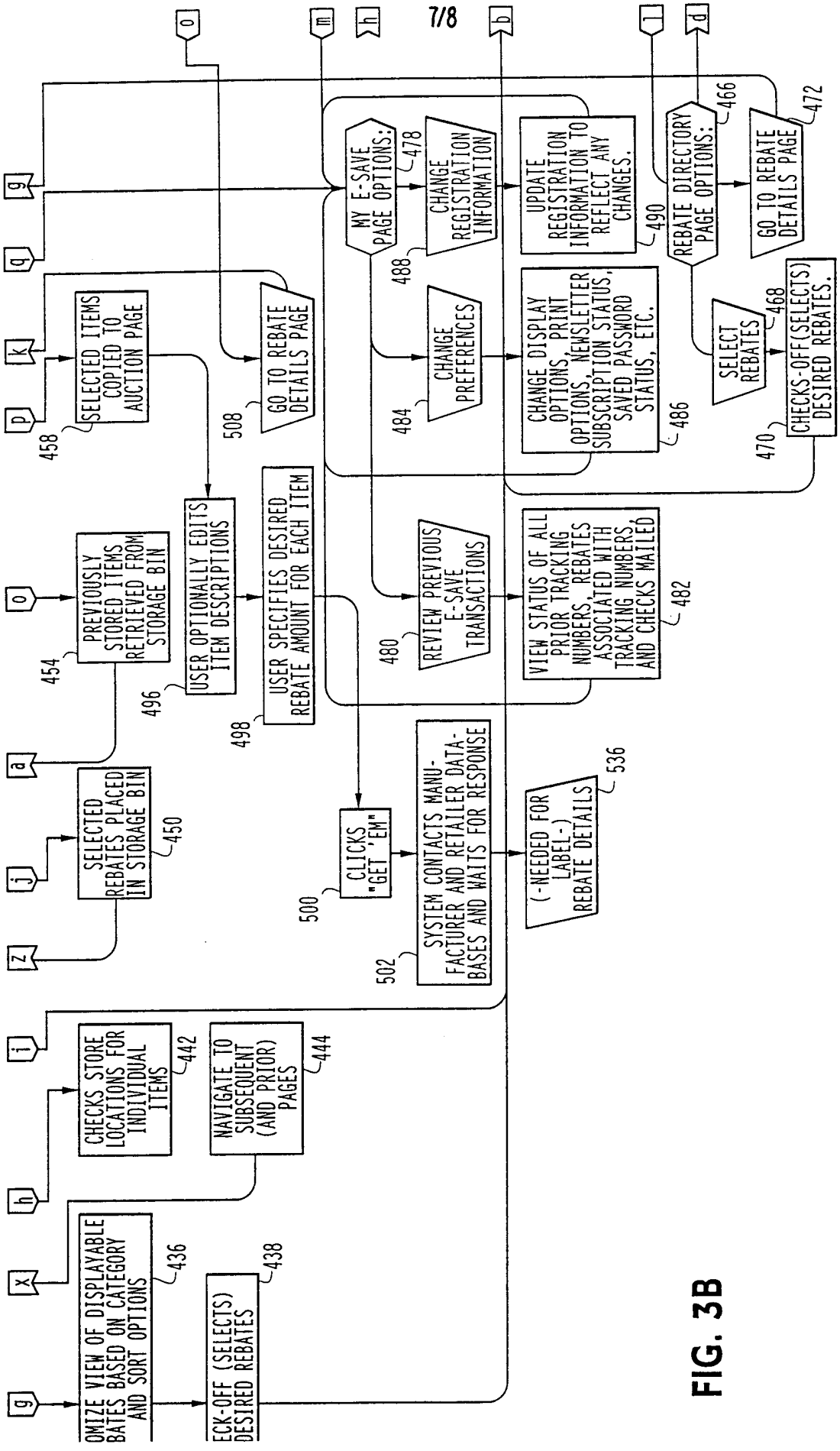
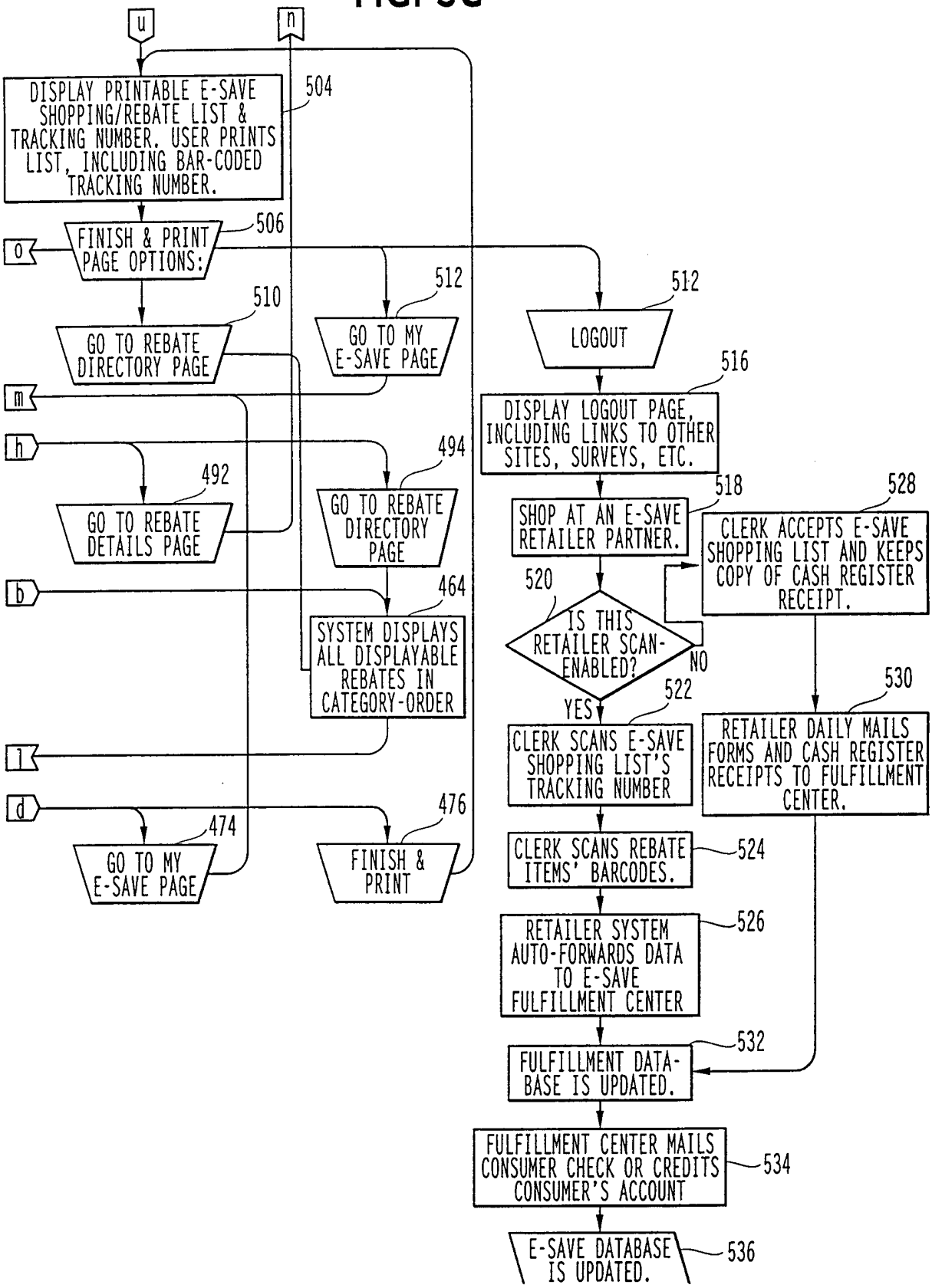

o
m
h
b
l
d
g
q
k
p
458
SELECTED ITEMS COPIED TO AUCTION PAGE
508
GO TO REBATE DETAILS PAGE
MY E-SAVE PAGE OPTIONS:
478
CHANGE REGISTRATION INFORMATION
UPDATE REGISTRATION INFORMATION TO REFLECT ANY CHANGES.
490
REBATE DIRECTORY PAGE OPTIONS:
466
GO TO REBATE DETAILS PAGE
472
488
484
CHANGE PREFERENCES
CHANGE DISPLAY OPTIONS, PRINT OPTIONS, NEWSLETTER SUBSCRIPTION STATUS, SAVED PASSWORD STATUS, ETC.
486
SELECT REBATES
468
470
CHECKS-OFF(SELECTS) DESIRED REBATES.
o
454
PREVIOUSLY STORED ITEMS RETRIEVED FROM STORAGE BIN
496
USER OPTIONALLY EDITS ITEM DESCRIPTIONS
498
USER SPECIFIES DESIRED REBATE AMOUNT FOR EACH ITEM
480
REVIEW PREVIOUS E-SAVE TRANSACTIONS
VIEW STATUS OF ALL PRIOR TRACKING NUMBERS, REBATES ASSOCIATED WITH TRACKING NUMBERS, AND CHECKS MAILED
482
a
j
z
SELECTED REBATES PLACED IN STORAGE BIN
450
500
CLICKS "GET 'EM"
502
SYSTEM CONTACTS MANUFACTURER AND RETAILER DATABASES AND WAITS FOR RESPONSE
(-NEEDED FOR LABEL-) REBATE DETAILS
536
i
h
CHECKS STORE LOCATIONS FOR INDIVIDUAL ITEMS
442
NAVIGATE TO SUBSEQUENT (AND PRIOR) PAGES
444
x
g
OMIZE VIEW OF DISPLAYABLE BATES BASED ON CATEGORY AND SORT OPTIONS
436
ECK-OFF (SELECTS) DESIRED REBATES
438

FIG. 3B

FIG. 3C


u
n
DISPLAY PRINTABLE E-SAVE SHOPPING/REBATE LIST & TRACKING NUMBER. USER PRINTS LIST, INCLUDING BAR-CODED TRACKING NUMBER.
504
FINISH & PRINT PAGE OPTIONS:
506
o
GO TO REBATE DIRECTORY PAGE
510
GO TO MY E-SAVE PAGE
512
LOGOUT
512
m
h
GO TO REBATE DETAILS PAGE
492
GO TO REBATE DIRECTORY PAGE
494
b
SYSTEM DISPLAYS ALL DISPLAYABLE REBATES IN CATEGORY-ORDER
464
l
d
GO TO MY E-SAVE PAGE
474
FINISH & PRINT
476
DISPLAY LOGOUT PAGE, INCLUDING LINKS TO OTHER SITES, SURVEYS, ETC.
516
SHOP AT AN E-SAVE RETAILER PARTNER.
518
CLERK ACCEPTS E-SAVE SHOPPING LIST AND KEEPS COPY OF CASH REGISTER RECEIPT.
528
IS THIS RETAILER SCAN-ENABLED?
520
NO
YES
CLERK SCANS E-SAVE SHOPPING LIST'S TRACKING NUMBER
522
RETAILER DAILY MAILS FORMS AND CASH REGISTER RECEIPTS TO FULFILLMENT CENTER.
530
CLERK SCANS REBATE ITEMS' BARCODES.
524
RETAILER SYSTEM AUTO-FORWARDS DATA TO E-SAVE FULFILLMENT CENTER
526
FULFILLMENT DATA-BASE IS UPDATED.
532
FULFILLMENT CENTER MAILS CONSUMER CHECK OR CREDITS CONSUMER'S ACCOUNT
534
E-SAVE DATABASE IS UPDATED.
536