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Sanford et al.

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(45) **Date of Patent: Apr. 29, 2014**

(54) **SYSTEMS AND METHODS FOR ADMINISTRATION OF NON-WAGERING ACCOUNT ASSOCIATED WITH GAMING ENVIRONMENT**

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(22) Filed: **Sep. 22, 2013**

(65) **Prior Publication Data**

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(51) **Int. Cl.**
G06Q 20/02 (2012.01)

(52) **U.S. Cl.**
USPC **463/25**; 705/39; 705/40

(58) **Field of Classification Search**
USPC 463/25; 705/39, 40
See application file for complete search history.

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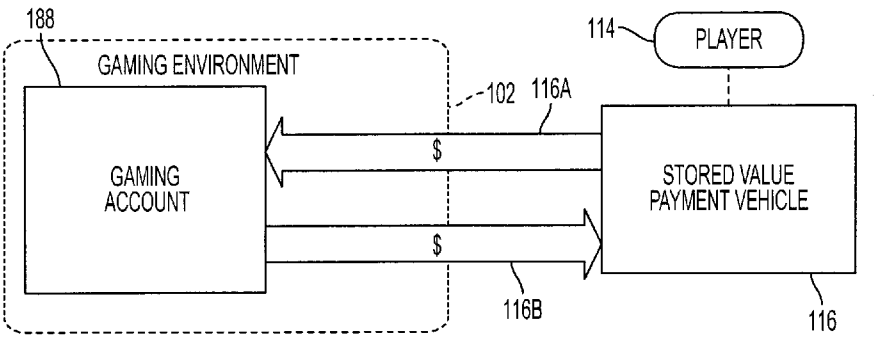
(57) **ABSTRACT**

A transaction facilitation system is disclosed that is configured to affect substantially real-time crediting and debiting of a gaming accounts maintained within a gaming environment and structured to communicate by a private restricted communication link with an issuing financial institution of a stored value account to effect real-time crediting and debiting of the stored value account. Financial transactions using the stored value account can be and used customer relationship purposes.

26 Claims, 16 Drawing Sheets



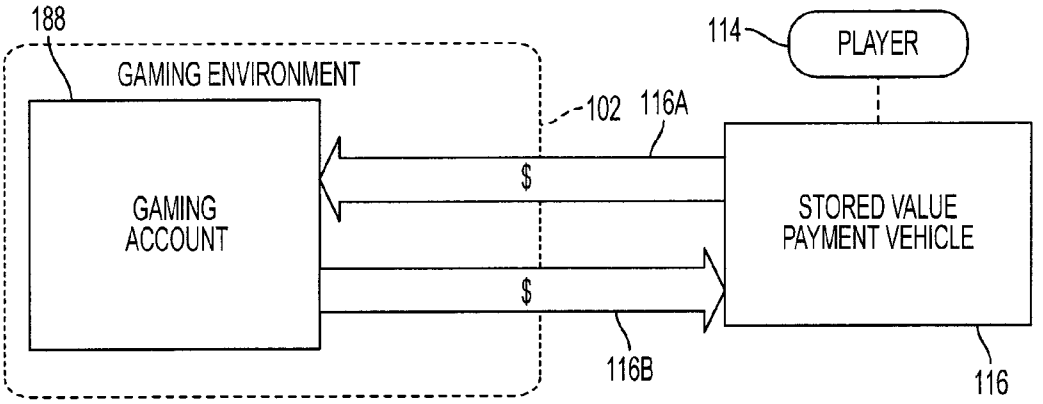

188
GAMING ENVIRONMENT
GAMING ACCOUNT
102
116A
$
$
116B
114
PLAYER
STORED VALUE PAYMENT VEHICLE
116

FIG. 1

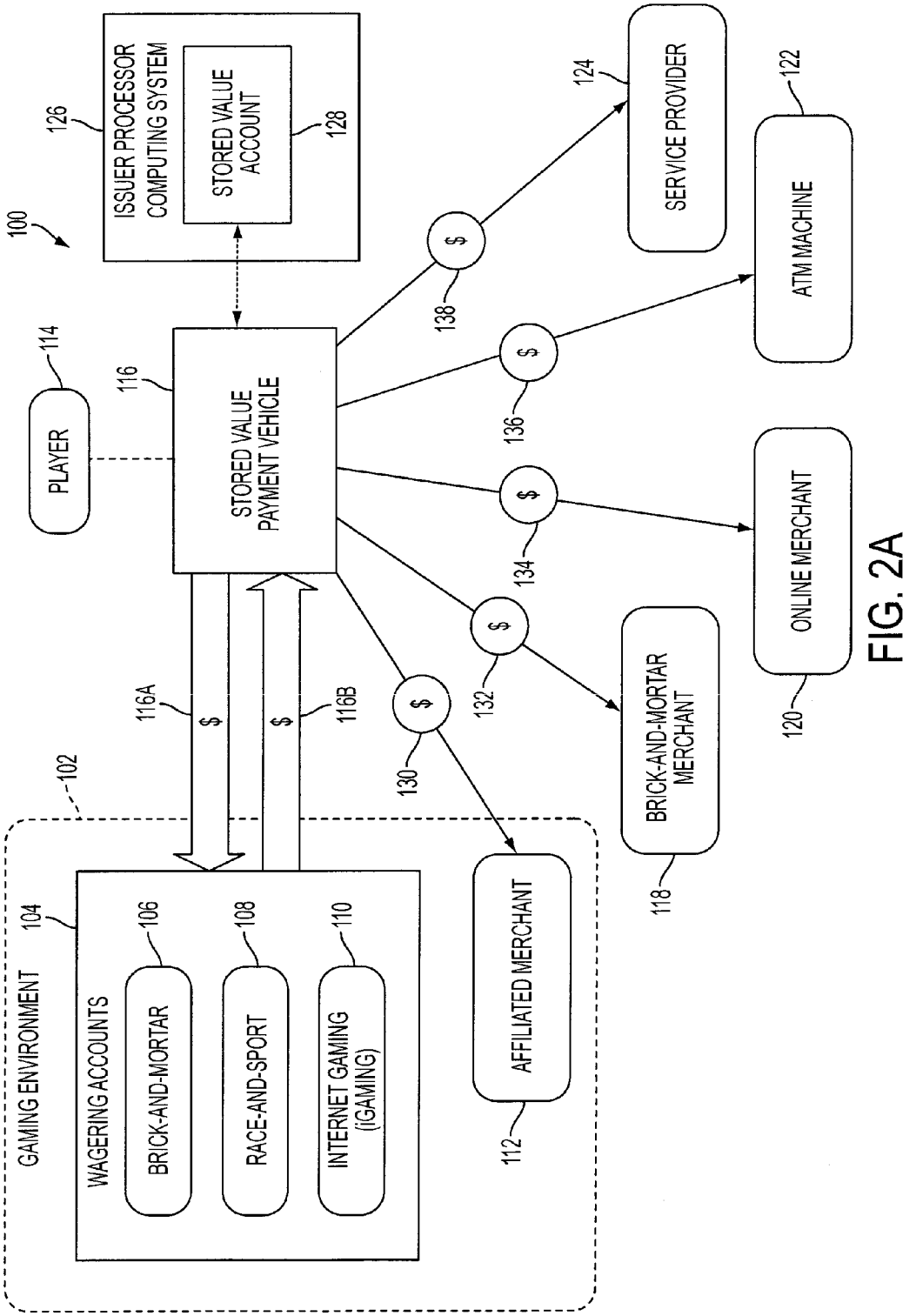

100
ISSUER PROCESSOR COMPUTING SYSTEM
126
STORED VALUE ACCOUNT
128
PLAYER
114
116
STORED VALUE PAYMENT VEHICLE
116A
116B
102
GAMING ENVIRONMENT
104
WAGERING ACCOUNTS
BRICK-AND-MORTAR
106
RACE-AND-SPORT
108
INTERNET GAMING (iGAMING)
110
AFFILIATED MERCHANT
112
BRICK-AND-MORTAR MERCHANT
118
ONLINE MERCHANT
120
ATM MACHINE
122
SERVICE PROVIDER
124
130
132
134
136
138
$

FIG. 2A

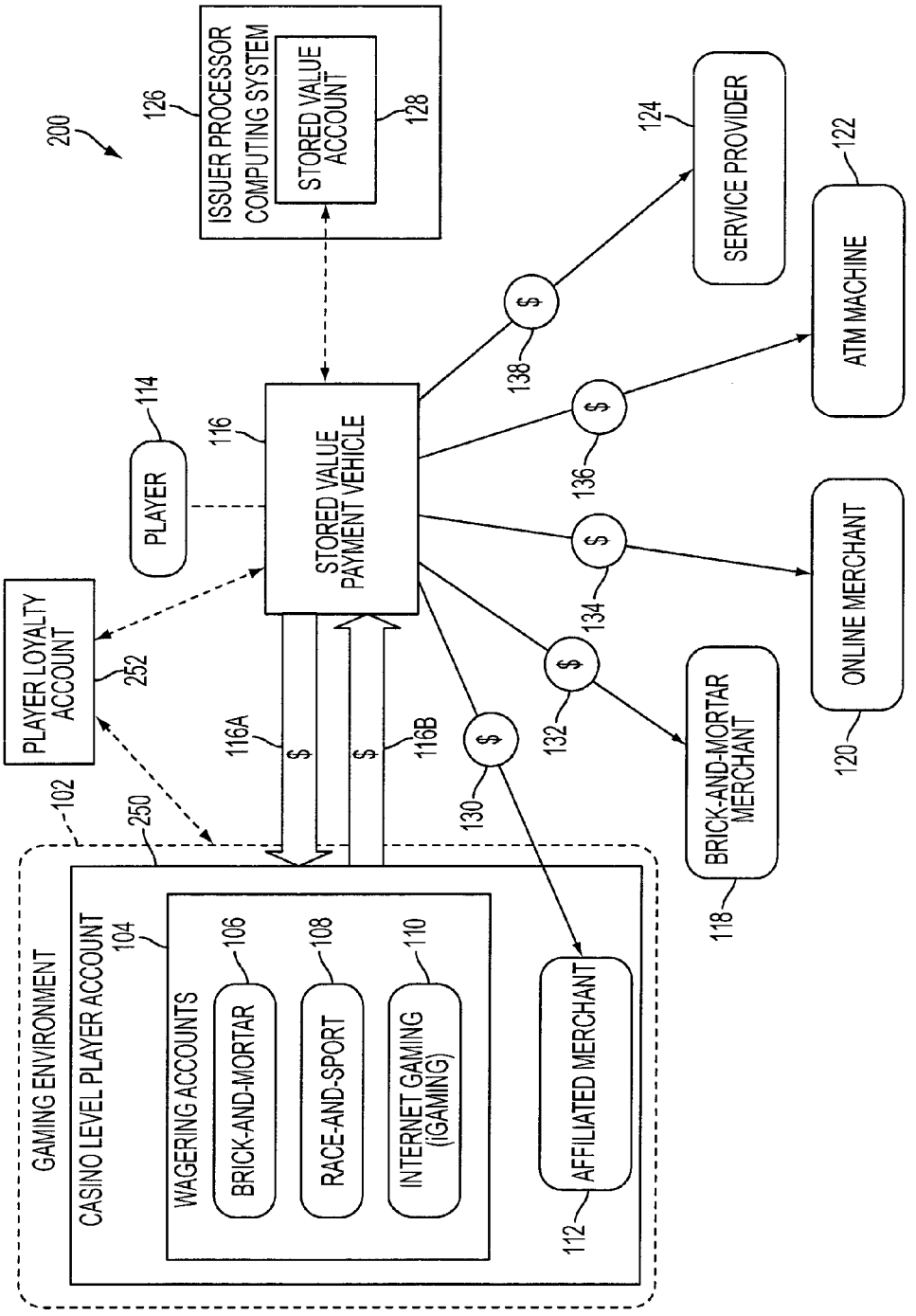

200
126
ISSUER PROCESSOR COMPUTING SYSTEM
STORED VALUE ACCOUNT
128
124
SERVICE PROVIDER
122
ATM MACHINE
114
PLAYER
116
STORED VALUE PAYMENT VEHICLE
138
136
134
132
130
PLAYER LOYALTY ACCOUNT
252
116A
116B
ONLINE MERCHANT
120
BRICK-AND-MORTAR MERCHANT
118
102
250
GAMING ENVIRONMENT
CASINO LEVEL PLAYER ACCOUNT
104
WAGERING ACCOUNTS
106
BRICK-AND-MORTAR
108
RACE-AND-SPORT
110
INTERNET GAMING (iGAMING)
AFFILIATED MERCHANT
112

FIG. 2B

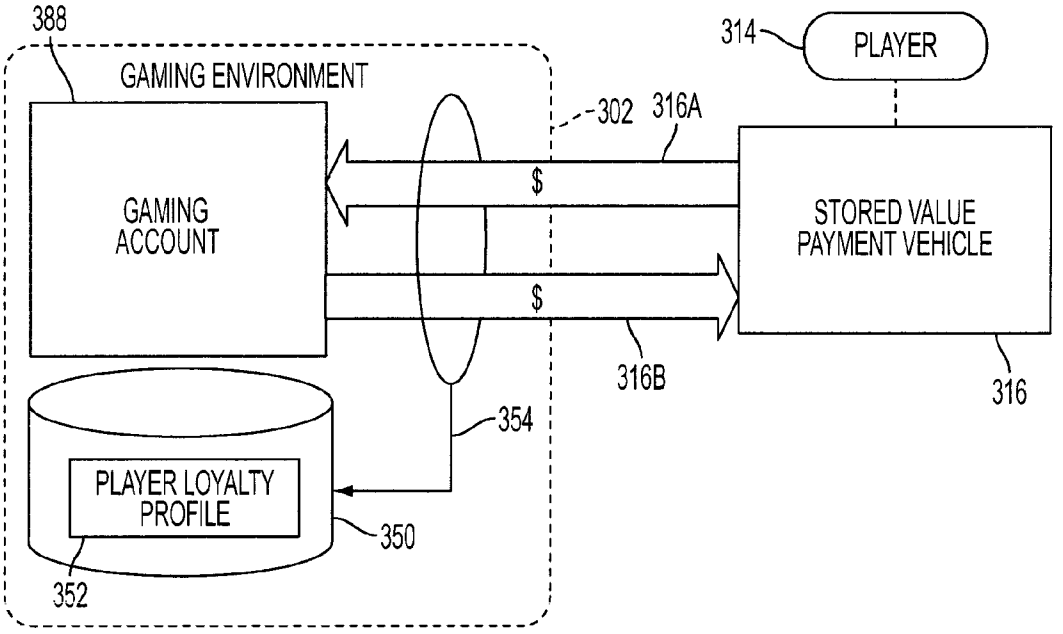

388
GAMING ENVIRONMENT
GAMING ACCOUNT
PLAYER LOYALTY PROFILE
352
350
354
302
316A
$
$
316B
314
PLAYER
STORED VALUE PAYMENT VEHICLE
316

FIG. 3

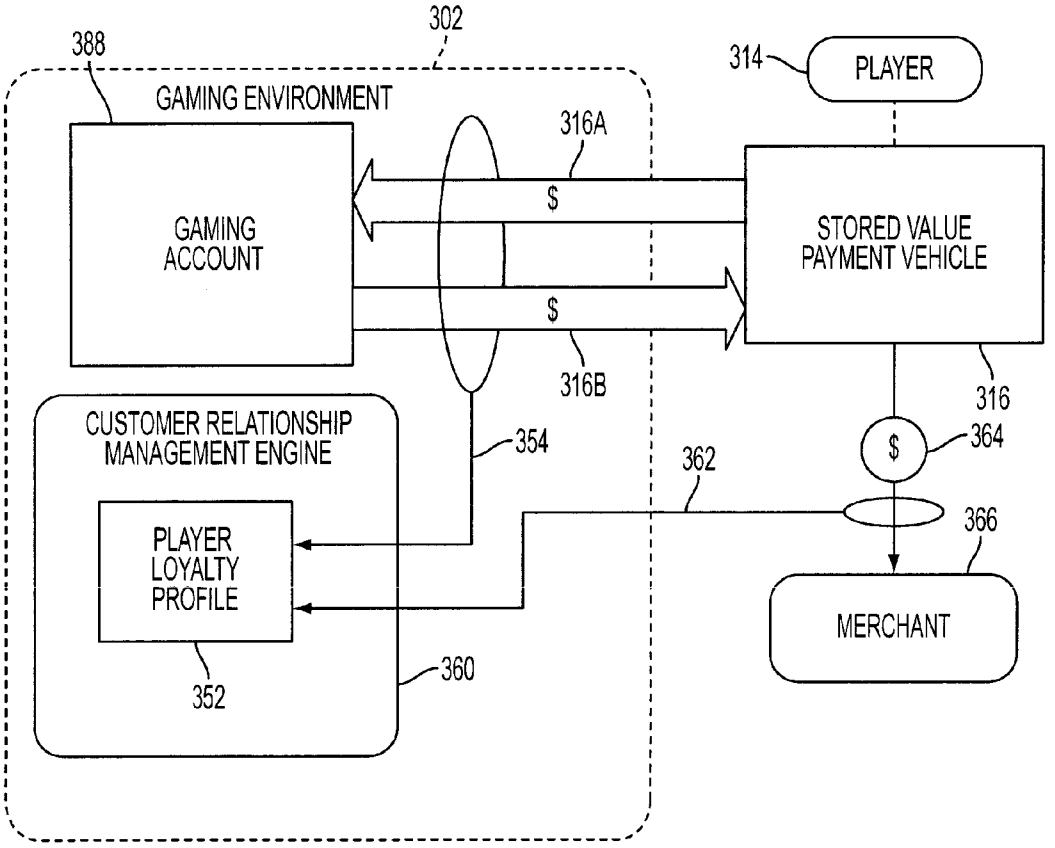

302
388
GAMING ENVIRONMENT
314
PLAYER
316A
$
GAMING ACCOUNT
STORED VALUE PAYMENT VEHICLE
$
316B
316
CUSTOMER RELATIONSHIP MANAGEMENT ENGINE
354
362
$
364
366
PLAYER LOYALTY PROFILE
MERCHANT
352
360

FIG. 4

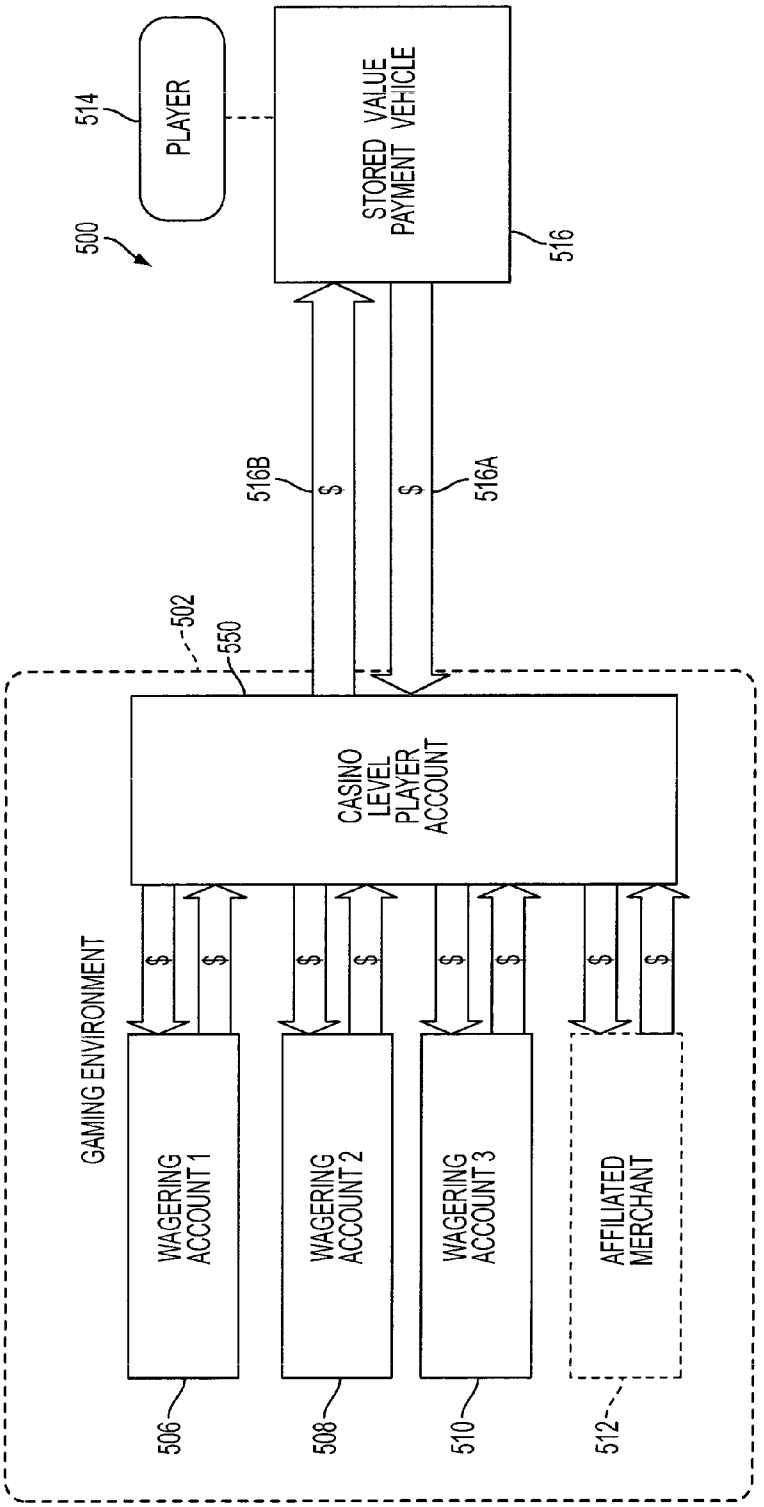

500
514
PLAYER
STORED VALUE PAYMENT VEHICLE
516
516B
$
$
516A
502
550
CASINO LEVEL PLAYER ACCOUNT
GAMING ENVIRONMENT
WAGERING ACCOUNT 1
WAGERING ACCOUNT 2
WAGERING ACCOUNT 3
AFFILIATED MERCHANT
506
508
510
512

FIG. 5

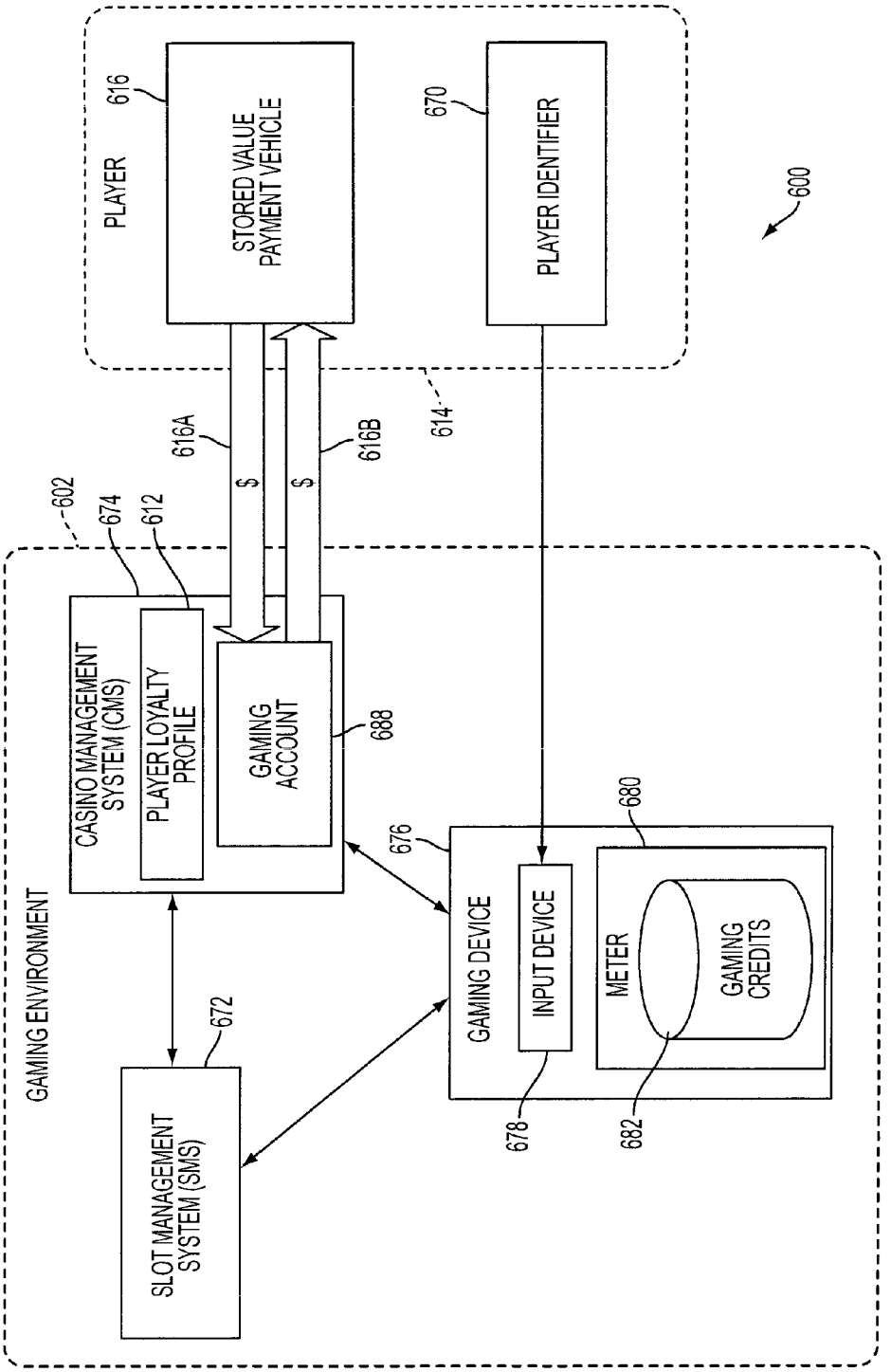

PLAYER
616
STORED VALUE PAYMENT VEHICLE
670
PLAYER IDENTIFIER
600
614
616A
616B
$
$
602
674
612
CASINO MANAGEMENT SYSTEM (CMS)
PLAYER LOYALTY PROFILE
GAMING ACCOUNT
688
676
680
GAMING DEVICE
INPUT DEVICE
METER
GAMING CREDITS
678
682
GAMING ENVIRONMENT
672
SLOT MANAGEMENT SYSTEM (SMS)

FIG. 6

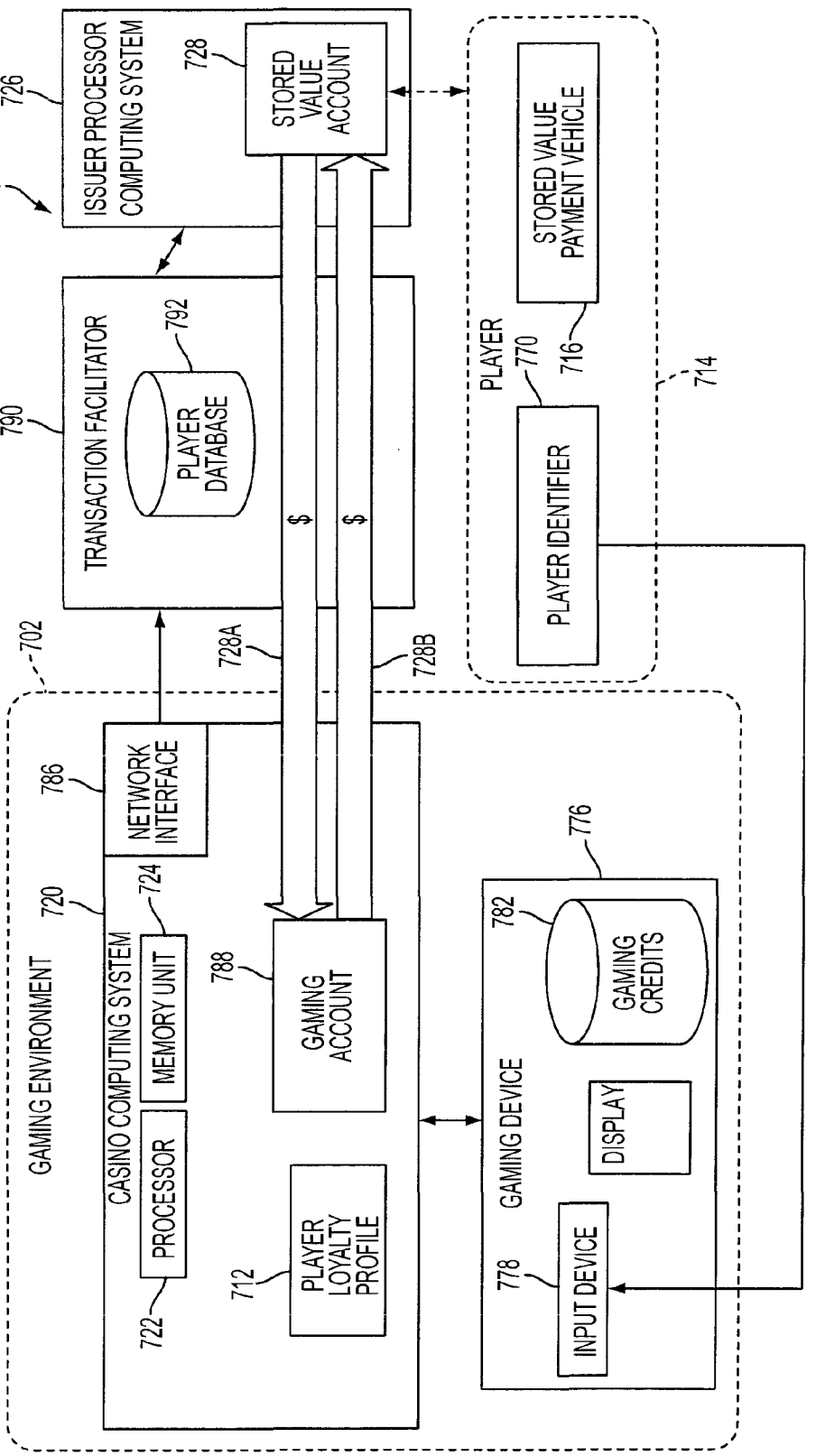

700
ISSUER PROCESSOR COMPUTING SYSTEM
726
STORED VALUE ACCOUNT
728
TRANSACTION FACILITATOR
790
PLAYER DATABASE
792
$
$
STORED VALUE PAYMENT VEHICLE
716
PLAYER
770
714
PLAYER IDENTIFIER
702
728A
728B
NETWORK INTERFACE
786
GAMING ENVIRONMENT
CASINO COMPUTING SYSTEM
720
MEMORY UNIT
724
PROCESSOR
722
GAMING ACCOUNT
788
PLAYER LOYALTY PROFILE
712
776
GAMING DEVICE
782
GAMING CREDITS
DISPLAY
INPUT DEVICE
778

FIG. 7

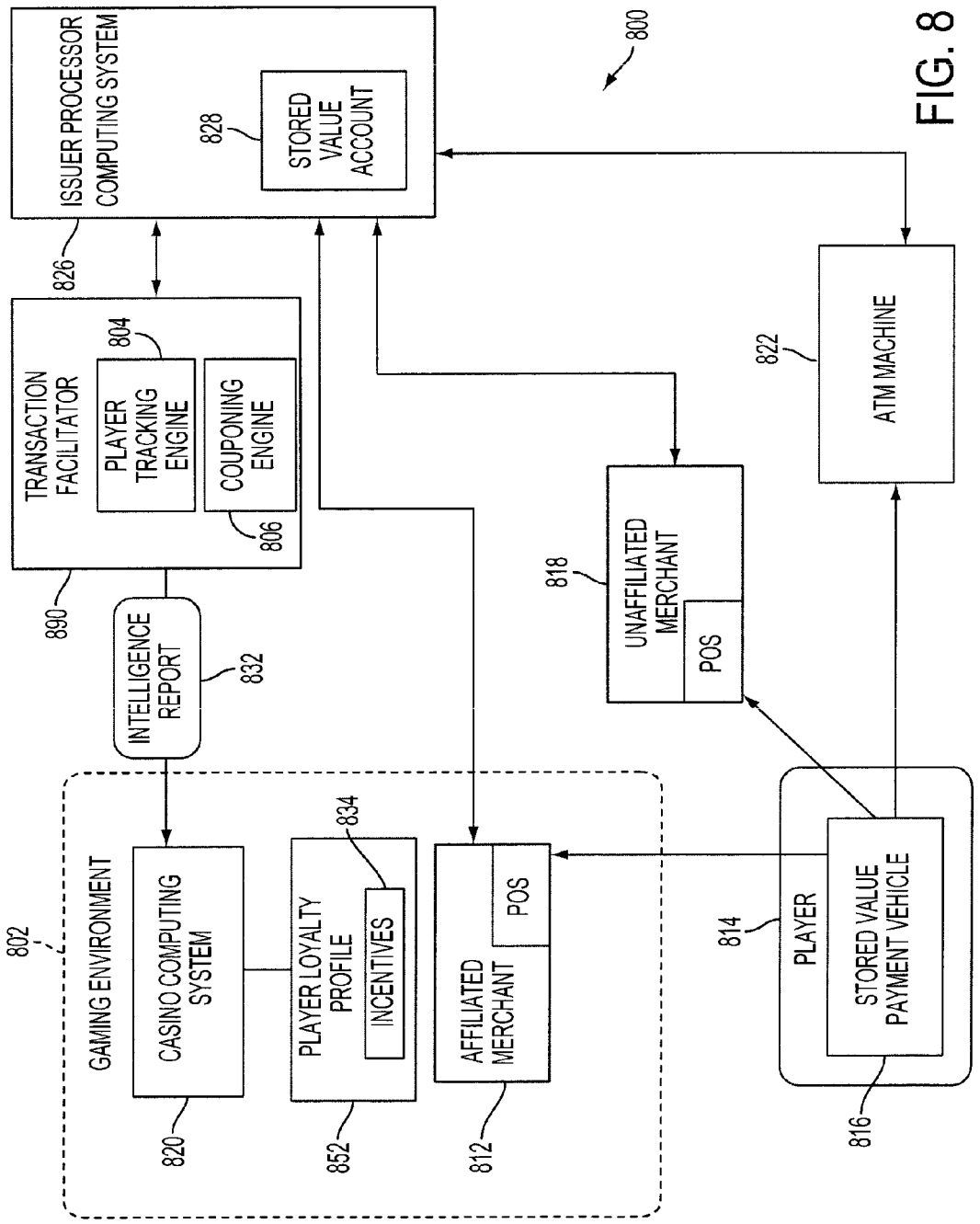

800
ISSUER PROCESSOR COMPUTING SYSTEM
828
STORED VALUE ACCOUNT
826
TRANSACTION FACILITATOR
804
PLAYER TRACKING ENGINE
COUPONING ENGINE
806
890
INTELLIGENCE REPORT
832
822
ATM MACHINE
818
UNAFFILIATED MERCHANT
POS
802
GAMING ENVIRONMENT
CASINO COMPUTING SYSTEM
820
834
PLAYER LOYALTY PROFILE
INCENTIVES
852
AFFILIATED MERCHANT
POS
812
814
PLAYER
STORED VALUE PAYMENT VEHICLE
816

FIG. 8

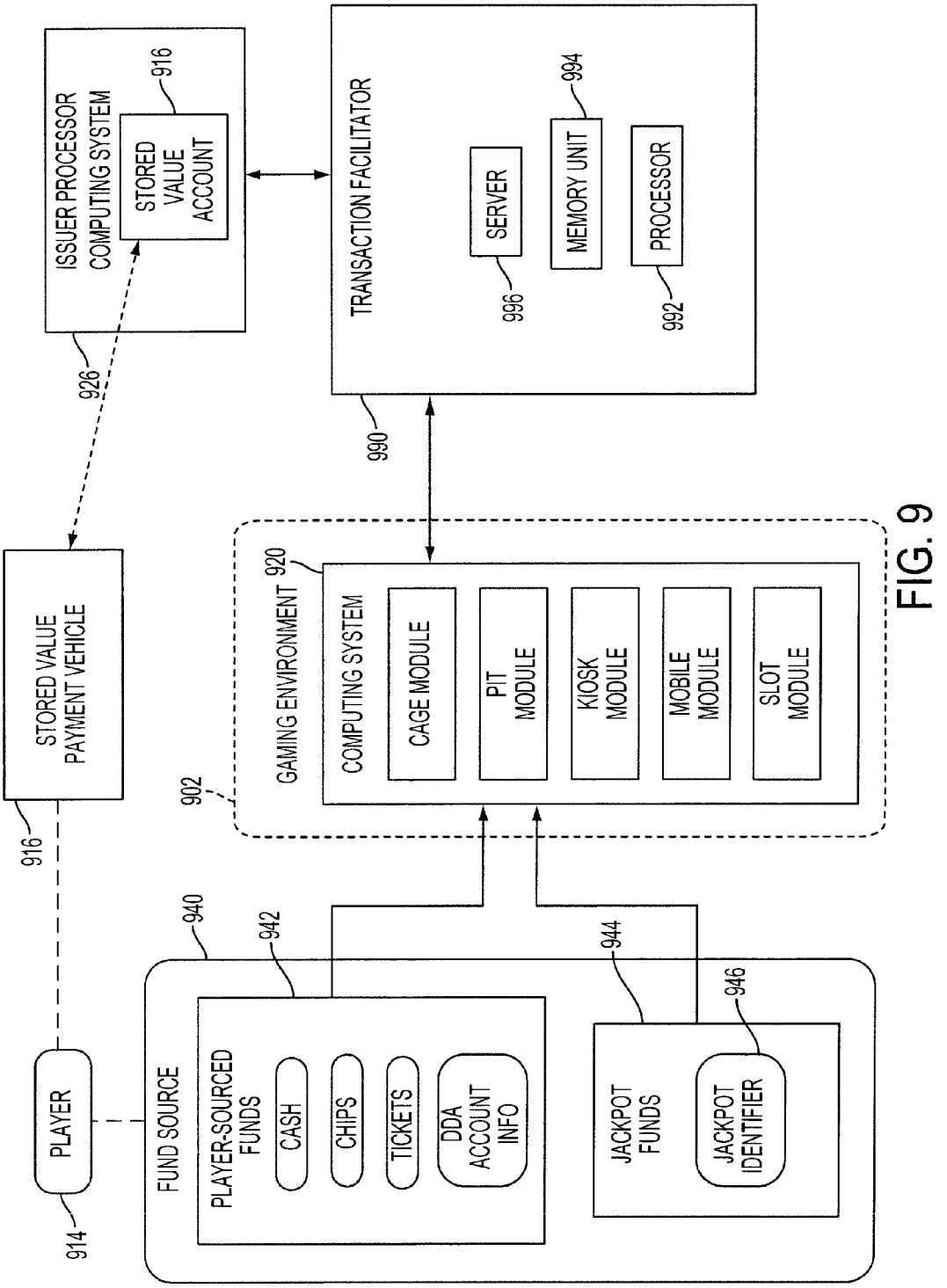

ISSUER PROCESSOR COMPUTING SYSTEM
916
STORED VALUE ACCOUNT
926
TRANSACTION FACILITATOR
SERVER
996
MEMORY UNIT
994
PROCESSOR
992
990
STORED VALUE PAYMENT VEHICLE
916
902
GAMING ENVIRONMENT
920
COMPUTING SYSTEM
CAGE MODULE
PIT MODULE
KIOSK MODULE
MOBILE MODULE
SLOT MODULE
940
942
944
946
PLAYER
914
FUND SOURCE
PLAYER-SOURCED FUNDS
CASH
CHIPS
TICKETS
DDA ACCOUNT INFO
JACKPOT FUNDS
JACKPOT IDENTIFIER

FIG. 9

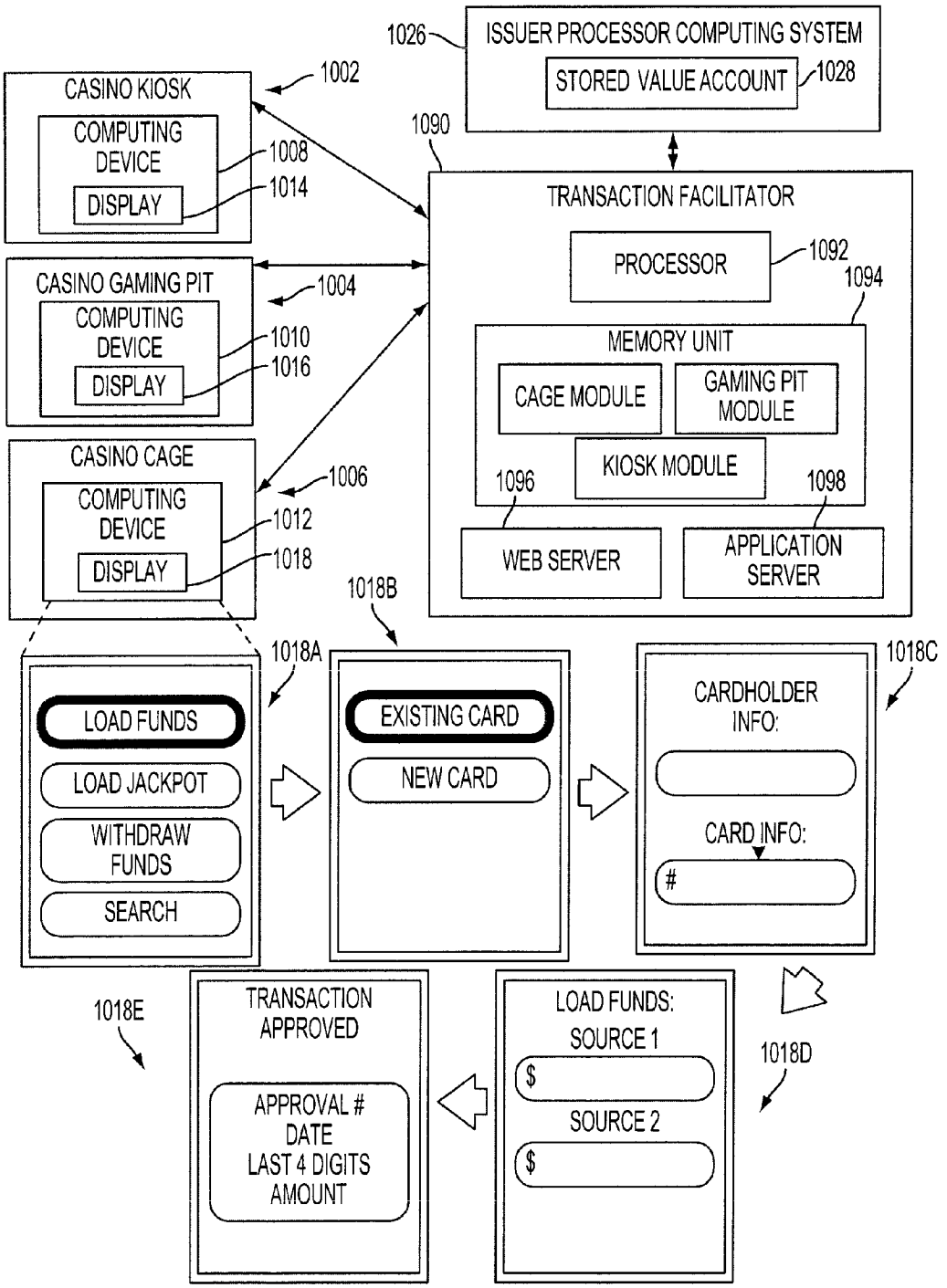

1026
ISSUER PROCESSOR COMPUTING SYSTEM
STORED VALUE ACCOUNT
1028
1002
CASINO KIOSK
COMPUTING DEVICE
DISPLAY
1008
1014
1090
TRANSACTION FACILITATOR
PROCESSOR
1092
1094
MEMORY UNIT
CAGE MODULE
GAMING PIT MODULE
KIOSK MODULE
1096
1098
WEB SERVER
APPLICATION SERVER
CASINO GAMING PIT
1004
COMPUTING DEVICE
DISPLAY
1010
1016
CASINO CAGE
1006
COMPUTING DEVICE
DISPLAY
1012
1018
1018B
1018A
LOAD FUNDS
LOAD JACKPOT
WITHDRAW FUNDS
SEARCH
EXISTING CARD
NEW CARD
1018C
CARDHOLDER INFO:
CARD INFO:
#
1018E
TRANSACTION APPROVED
APPROVAL #
DATE
LAST 4 DIGITS
AMOUNT
LOAD FUNDS:
SOURCE 1
$
SOURCE 2
$
1018D

FIG. 10

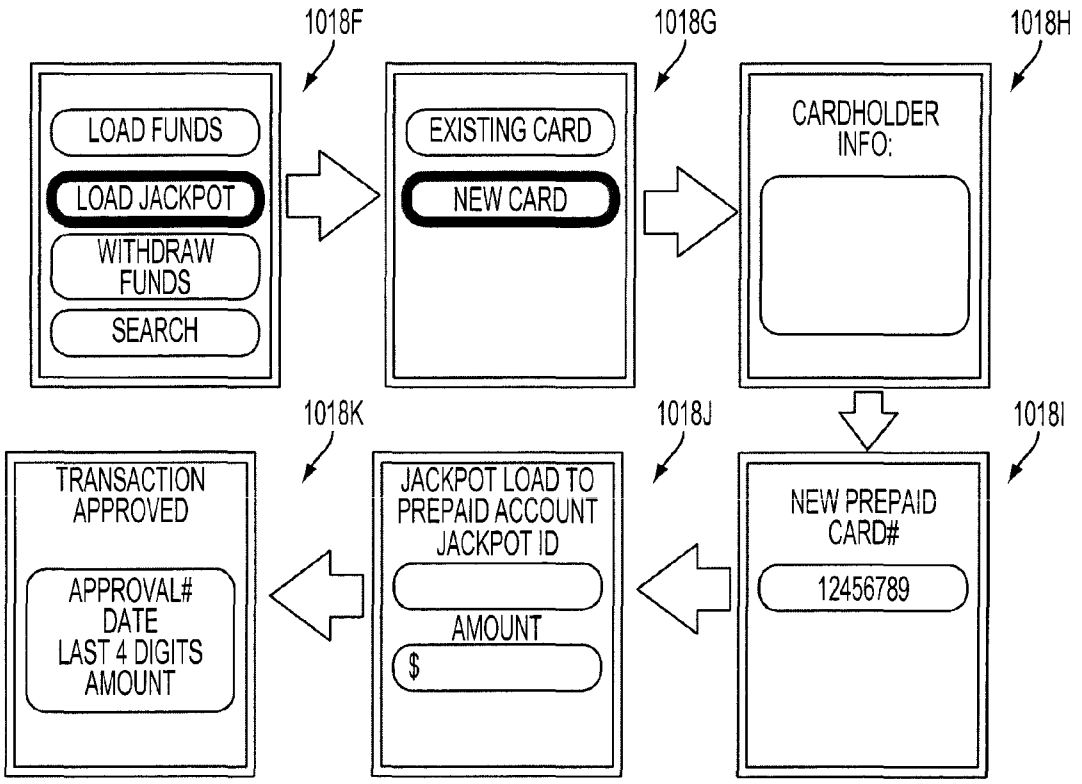

1018F
LOAD FUNDS
LOAD JACKPOT
WITHDRAW FUNDS
SEARCH
1018G
EXISTING CARD
NEW CARD
1018H
CARDHOLDER INFO:
1018I
NEW PREPAID CARD#
12456789
1018J
JACKPOT LOAD TO PREPAID ACCOUNT JACKPOT ID
AMOUNT
$
1018K
TRANSACTION APPROVED
APPROVAL#
DATE
LAST 4 DIGITS
AMOUNT

FIG. 11

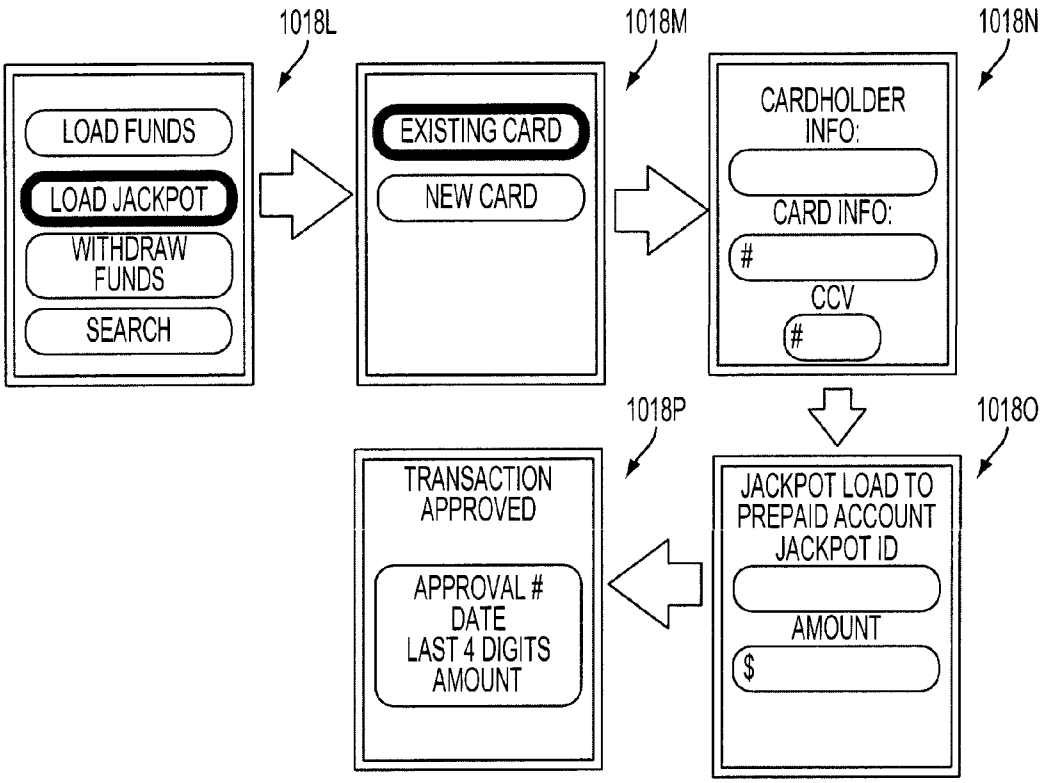

1018L
LOAD FUNDS
LOAD JACKPOT
WITHDRAW FUNDS
SEARCH
1018M
EXISTING CARD
NEW CARD
1018N
CARDHOLDER INFO:
CARD INFO:
#
CCV
#
1018O
JACKPOT LOAD TO PREPAID ACCOUNT
JACKPOT ID
AMOUNT
$
1018P
TRANSACTION APPROVED
APPROVAL #
DATE
LAST 4 DIGITS
AMOUNT

FIG. 12

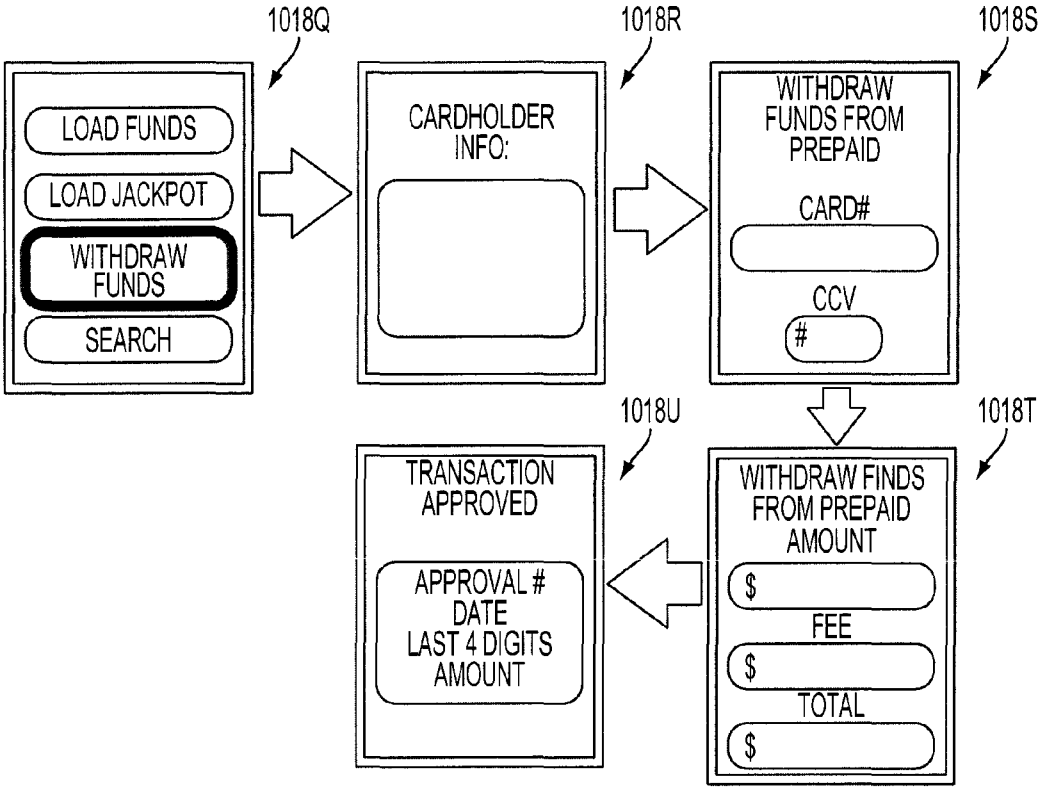

1018Q
LOAD FUNDS
LOAD JACKPOT
WITHDRAW FUNDS
SEARCH
1018R
CARDHOLDER INFO:
1018S
WITHDRAW FUNDS FROM PREPAID
CARD#
CCV
#
1018T
WITHDRAW FINDS FROM PREPAID AMOUNT
$
FEE
$
TOTAL
$
1018U
TRANSACTION APPROVED
APPROVAL #
DATE
LAST 4 DIGITS
AMOUNT

FIG. 13

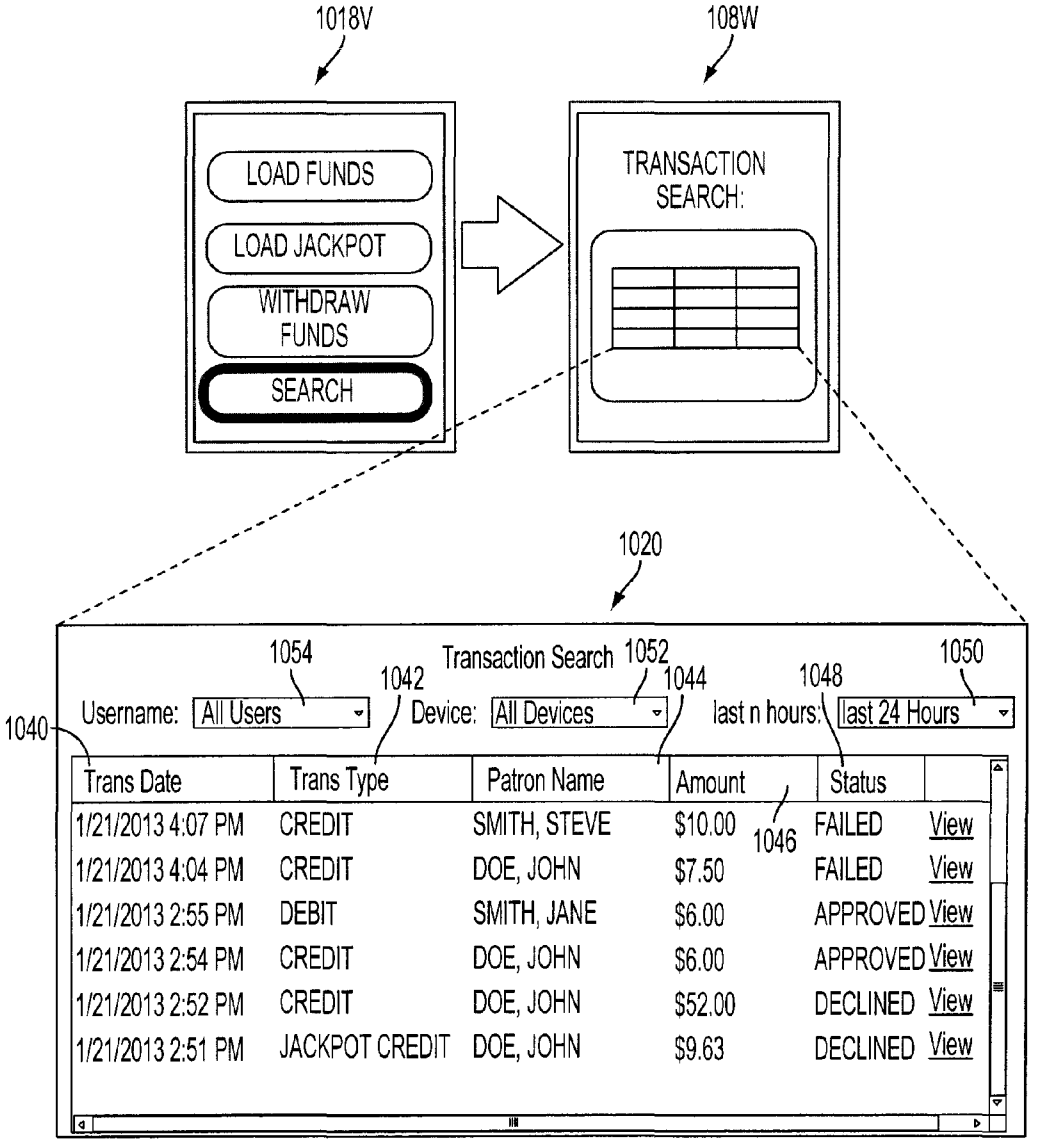

1018V
108W
LOAD FUNDS
LOAD JACKPOT
WITHDRAW FUNDS
SEARCH
TRANSACTION SEARCH:
1020
Transaction Search
1054
1042
1052
1044
1048
1050
1040
Username: All Users
Device: All Devices
last n hours: last 24 Hours
Trans Date
Trans Type
Patron Name
Amount
Status
1046
1/21/2013 4:07 PM CREDIT SMITH, STEVE $10.00 FAILED View
1/21/2013 4:04 PM CREDIT DOE, JOHN $7.50 FAILED View
1/21/2013 2:55 PM DEBIT SMITH, JANE $6.00 APPROVED View
1/21/2013 2:54 PM CREDIT DOE, JOHN $6.00 APPROVED View
1/21/2013 2:52 PM CREDIT DOE, JOHN $52.00 DECLINED View
1/21/2013 2:51 PM JACKPOT CREDIT DOE, JOHN $9.63 DECLINED View

FIG. 14

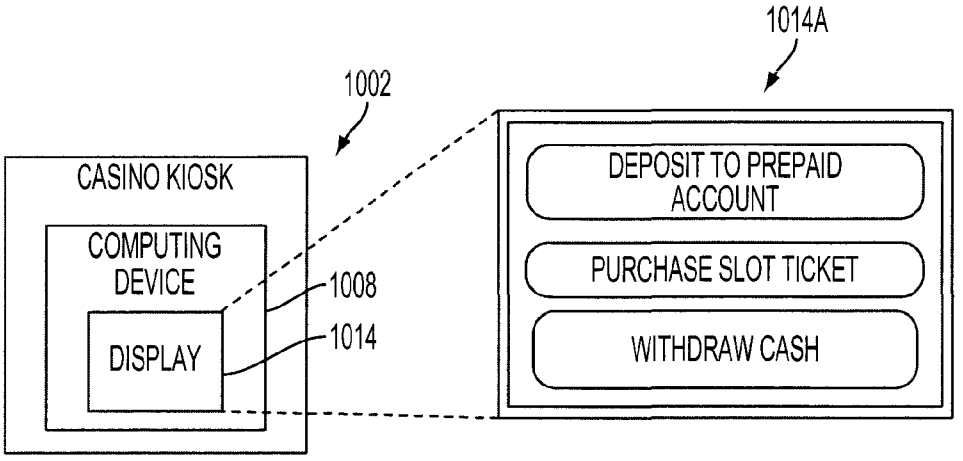

1014A
1002
CASINO KIOSK
COMPUTING DEVICE
DISPLAY
1008
1014
DEPOSIT TO PREPAID ACCOUNT
PURCHASE SLOT TICKET
WITHDRAW CASH

FIG. 15

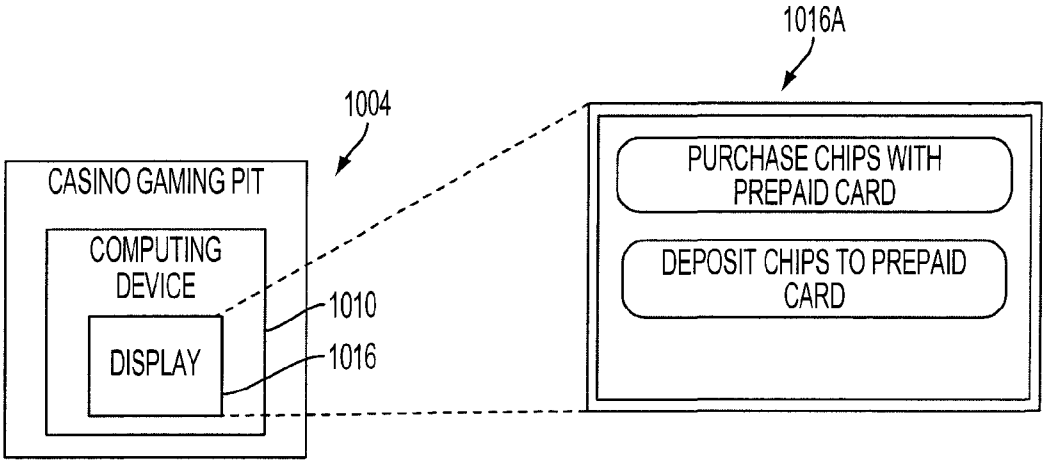

1016A
1004
CASINO GAMING PIT
COMPUTING DEVICE
DISPLAY
1010
1016
PURCHASE CHIPS WITH PREPAID CARD
DEPOSIT CHIPS TO PREPAID CARD

FIG. 16

SYSTEMS AND METHODS FOR ADMINISTRATION OF NON-WAGERING ACCOUNT ASSOCIATED WITH GAMING ENVIRONMENT

CROSS-REFERENCE TO RELATED APPLICATIONS

This application claims priority to the disclosure of U.S. Provisional Patent Application Ser. No. 61/744,564, entitled "DUAL PREPAID/LOYALTY CARD FOR GAMING," filed Sep. 28, 2012, the disclosure of which is incorporated herein by reference in its entirety. This application relates to U.S. patent application Ser. No. 14/033,495 entitled "SYSTEMS AND METHODS FOR TRACKING OF NON-WAGERING ACCOUNT ASSOCIATED WITH GAMING ENVIRONMENT," filed Sep. 22, 2013, the disclosure of which is incorporated herein by reference in its entirety.

BACKGROUND

Within gaming establishments, such as casinos, gaming devices are typically networked via a central computer. Such configuration allows for the gaming establishment to monitor a player's gameplay for tracking purposes. Gaming devices typically issue paper tickets that are redeemable for cash. These paper tickets can be redeemed either at assisted-service counters (i.e., a casino cage) or through self-service computer systems, sometimes called Ticket-In-Ticket-Out (TITO) machines. Drawbacks of using paper tickets, however, is that the players may very easily lose tickets, tickets can become destroyed or damaged, casinos incur cost from replenishing tickets, and casinos incur cost for maintaining ticket printers. Additionally, the use of tickets requires that operators of casinos ensure that sufficient amounts of cash are available on the gaming floor to accommodate redemptions at both the assisted-service counters and the TITO machines. Players wishing to play a table game at a casino typically first exchange cash for an amount of chips which can then be used for gaming. When the player wants to convert the chips back to the cash, the player typically exchanges their chips for an equivalent amount of cash at a cashier cage at the casino. Thus, in addition to ensure sufficient cash is available for ticket redemptions, operators of casinos must ensure also sufficient amounts of cash are available at the cashier cage to accommodate player exchanging chips for cash. This process for routinely replenishing cash by the casino operator is both costly and burdensome.

Additionally, in many gaming establishments players can register demographic information to obtain a player card, sometimes referred to as a loyalty card. Typical player cards include a unique identifier that enables the casino to centrally track the player's wagering activity. Applying the player's historic activity, the gaming establishment can, for example, develop a targeted marketing campaign including promotions, gifts, and advertisements. A problem with casino loyalty systems, however, is that they do not capture spending player activity that occurs in non-gaming environments, such the player's purchases at a merchant or the player's ATM activity.

Therefore, the field can benefit from systems and methods providing cashless wagering and redemption, which provides advantages to both game players and casino operators. The field can also benefit from systems and methods that conveniently allow a gaming establishment to track player gaming activity and player purchase activity, both inside and outside the casino, to associate such activity with the player's loyalty profile.

SUMMARY

In an embodiment, the present disclosure is directed, in part, to a computer-based method of gaming. The method comprises receiving, by a transaction facilitator, from a gaming computing system affiliated with a gaming environment, a player identifier, wherein the player identifier is associated with a gaming account having an account balance, and wherein the transaction facilitator comprises a processor and a memory unit. The method also comprises, based at least partially on the player identifier, identifying, by the transaction facilitator computing system, a stored value account, wherein the stored value account is associated with a stored value payment vehicle issued to the player, and wherein an account balance of the stored value account is maintained by an issuer processor computing system. The method also comprises, communicating, by a transaction facilitator, with the financial institution and the gaming computing system to decrease the account balance and increase the account balance the gaming account.

In another embodiment, the present disclosure is directed, in part, to a computer-based method of funding an account associated with a player. The method comprises receiving, by a transaction facilitator computing system, a load request from a casino computing system that is associated with a casino, wherein the load request comprises a request to load player funds to a stored value account associated with a stored value payment vehicle, wherein the stored value account has a first available balance amount. The method also comprises receiving, by the transaction facilitator computing system, player funds information from the casino computing system, wherein the funds information comprises at least a total value of the player funds. The method also comprises communicating, by the transaction facilitator computing system, with an issuer processor computing system to increase a balance amount of the stored value account based on the total value of the player funds, wherein the balance amount is available for access by the stored value payment vehicle in substantially real-time.

In another embodiment, the present disclosure is directed, in part, to a computer-based method of funding an account associated with a stored value payment vehicle. The method comprises receiving, by a casino computing system, a load request initiated by a player, wherein the load request comprises a request to load player-sourced funds to a stored value account that is associated with any of a stored value payment vehicle and a player identifier, wherein the stored value account has a first available balance amount. The method also comprises communicating, by the casino computing system, with an issuer processor computing system to increase the first available balance amount of the stored value account to a second available balance amount based on a total value of funds to be loaded.

In another embodiment, the present disclosure is directed, in part, to a gaming system for a gaming environment. The gaming system comprises a stored value payment vehicle issued to a player, wherein funds accessible by the stored value payment vehicle are maintained by an issuer processor computing system in a stored value account and accessible through payment networks. The system also comprises a gaming account maintained by the casino computing system. The system also comprises transaction facilitator that comprises at least one processor and non-transitory computer

readable medium having instructions stored thereon which when executed by a processor cause the processor to selectively credit and debit the stored value account and the gaming account secured communication links.

In another embodiment, the present disclosure is directed, in part, to a computer-based method of player tracking. The method comprises associating, by a computing system and in computer memory, a stored value account of a player with a player identifier of the player. The method also comprises receiving, by the computing system, transaction-related information associated with the use of the stored value account. The method also comprises providing, by the computing system, to the casino computing system a player intelligence report, wherein the player intelligence report comprises the player identifier and a transaction report based at least partially on the transaction-related information.

In another embodiment, the present disclosure is directed, in part, to a computer-based method. The method comprises associating, by a computing system and in computer memory, a stored value account of a player with a gaming loyalty account of the player. The method also comprises receiving, by the computing system, a transaction incentive associated with the stored value account of the player and the gaming loyalty account of the player. The method also comprises when the stored value account is used in the processing of a transaction, determining, by the computing system, if the transaction incentive is applicable to the transaction.

In another embodiment, the present disclosure is directed, in part, to a player tracking system. The player tracking system comprises a stored value payment vehicle issued to a player, wherein funds accessible by the stored value payment vehicle are maintained by an issuer of the stored value payment vehicle in a stored value account, wherein the stored value payment account is linked to a loyalty profile of the player maintained by a computing system. The player tracking system also comprises a transaction facilitator comprising at least one processor and non-transitory computer readable medium having instructions stored thereon which when executed by a processor cause the processor to receive transaction information, wherein the transaction information identifies purchase transactions using the funds that are accessible by the stored value payment vehicle and provide, to the computing system that maintains the loyalty profile of the player, purchase-related data, wherein the purchase-related data is based on the transaction information and identifies the loyalty profile linked to the player.

In another embodiment, the present disclosure is directed, in part, to a player tracking system. The player tracking system comprises a transaction facilitator comprising at least one processor and non-transitory computer readable medium having instructions stored thereon which when executed by a processor cause the processor to receive transaction-related information associated with purchase transaction, the purchase transaction initiated by a stored value payment vehicle issued to a player, wherein funds accessible by the stored value payment vehicle are maintained in a stored value account, wherein the stored value payment account is linked to a loyalty profile of the player that is managed by a casino computing system, and communicate with the casino computing system to update the loyalty profile of the player based on the transaction-related information.

BRIEF DESCRIPTION OF THE DRAWINGS

It is believed that certain embodiments will be better understood from the following description taken in conjunction with the accompanying drawings, in which like references indicate similar elements and in which:

FIG. **1** schematically illustrates an association between a stored value payment vehicle and a gaming account in accordance with one non-limiting embodiment of the present disclosure.

FIG. **2**A depicts an example system view and flow process utilizing the stored value payment vehicle of FIG. **1** in accordance with one non-limiting embodiment.

FIG. **2**B depicts the system view and flow process of FIG. **2**A further comprising a casino level player account in accordance with one non-limiting embodiment.

FIGS. **3-4** are diagrammatic representations of associations between stored value payment vehicles and gaming accounts in accordance with various non-limiting embodiments.

FIG. **5** schematically illustrates example cash flows between example gaming accounts associated with a player and cash flows between the gaming accounts and stored value payment vehicle issued to the player in accordance with one non-limiting embodiment.

FIG. **6** is a diagrammatic representation of an example gaming system and flow process in accordance with one non-limiting embodiment.

FIG. **7** is an example arrangement of a transaction facilitator interacting with a gaming environment and an issuer processor computing system in accordance with one non-limiting embodiment.

FIG. **8** is an example arrangement for tracking and rewarding player activity in accordance with one non-limiting embodiment.

FIG. **9** schematically illustrates various techniques for a player to load funds to a stored value account.

FIG. **10** is a diagrammatic representation of various computing devices associated with a casino that are in communication with a transaction facilitator that performs various financial transactions associated with a stored value account managed by an issuer processor computing system.

FIGS. **11-14** depict example simplified screen displays of the casino cage computing device of FIG. **10**.

FIG. **15** depicts an example user interface screen on a display of a computing device that is associated with an unattended casino kiosk.

FIG. **16** depicts an example user interface screen on a display of a computing device that is associated with a casino gaming pit.

DETAILED DESCRIPTION

The presently disclosed system and methods can generally allow for gaming-related financial transactions. As described in more detail below, utilizing a financial facilitator, a player can selectively transfer funds between various types of gaming accounts and an associated account, such as a stored value account and/or a casino level player account. The stored value account can be a financial account that is maintained by an issuing financial institution, with funds in the stored value account accessible to the cardholder through an associated stored value payment vehicle using open-loop or closed-loop payment processing, for example. The stored value payment vehicle can be any suitable payment vehicle, such as a physical card, a virtual payment device, or have any other suitable format. In some embodiments the stored value payment vehicle is a general purpose reloadable prepaid card.

Gaming environments can utilize different types of gaming accounts, such as casino level player accounts and/or wagering accounts. With regard to wagering accounts, some types

of wagering accounts are regulated by jurisdictional gaming statutes. For the purposes of illustration, three different types of wagering accounts are described herein (internet gaming wagering accounts, brick-and-mortar wagering accounts, and race-and-sports wagering accounts), although this disclosure is not so limited. In fact, the systems and methods described herein are generally applicable to the transfer of between any suitable wagering account and an associated stored value account, or intermediary account, such as a casino level player account, as described below.

As used herein, internet gaming wagering account (or iGaming wagering account), generally means an electronic ledger wherein the following types of transactions relative to internet or mobile gaming system are recorded: (a) deposits; (b) withdrawals; (c) amounts wagered; (d) amounts paid on winning wagers; (e) service or other transaction-related charges authorized by the patron; and (f) adjustments to the account.

As used herein, brick-and-mortar wagering account generally means an electronic ledger for a brick-and-mortar cashless wagering system patron deposit account wherein the following types of transactions are recorded to and from gaming devices (i.e.; slots): (a) deposits and withdrawals of cash or cash equivalents at a designated area of accountability; (b) deposits initiated with a debit instrument; (c) wagering account transfers to and from gaming devices; (d) wagering account adjustments.

As used herein, race-and-sports wagering account generally means an electronic ledger wherein the following types of transactions relative to sports and non-pari-mutuel race wagers are recorded: (a) deposits; (b) withdrawals; (c) amounts wagered; (d) amounts paid on winning wagers; (e) amounts paid for horse racing-related services or merchandise; (f) service or other transaction-related charges authorized by the patron; and (g) adjustments to the account.

As described in more detail below, a financial facilitator can generally direct or enable transactions with the issuing financial institution to affect the increasing and decreasing of an account balance of the stored value account. A financial facilitator can also generally direct or enable transactions with a computing system that manages a gaming account of a gaming environment to affect the increasing and decreasing of an account balance of the gaming account. The issuing financial institution can also receive communications related to the stored value account in a traditional fashion via an open system from merchants through existing bank card networks. Such communications can authorize/decline purchases using funds held in the stored value account.

In some embodiments, a player can be associated with a unique player identifier that can be used by a casino or other gaming environment to identify a particular player. Such a player identifier may be issued subsequent to the player enrolling in a casino loyalty program, for example. In some cases, the unique player identifier is embossed on a player card, sometimes referred to as a loyalty card, or is otherwise accessible or presentable by a player. In some embodiments, the player identifier can be a graphical code, such as a quick-response (QR) code displayable on a mobile computing device or the player identifier can be a barcode printed on a keychain fob or other substrate. In any event, the player identifier can be provided to a gaming device or casino representative to enable the casino to centrally track the player's wagering activity. The player identifier is linked by the issuing entity (such as a casino) a loyalty profile that can be stored or otherwise maintained by customer relationship software that is maintained by the casino or on behalf of the casino by an affiliated service provider.

As described in more detail below, a player identifier for a particular player can be linked to, or otherwise associated with, a stored value account held by a financial institution and accessible by the particular player. Such a linkage or association offers a variety of benefits, both to players and an associated casino. For example, in one example implementation, a player can interact with a gaming device (such as a slot machine) by providing a player identifier to the device. In some cases, additional credentials, such as a PIN or password, can be provided by the player. Through network communications, the gaming device can communicate with various computing platforms, such as a slot management system and/or casino management system, which generally may be referred to as a casino computing system, to authenticate the player's identity. Once authenticated, the player can selectively access funds that are maintained in the stored value account of an issuing financial institution for use at the gaming device. The casino computing system can communicate with a transaction facilitator (such as through API-calls, or other suitable communication techniques) to provide the information to identify the player that is seeking to access funds. In one embodiment, a player identifier of the player is provided to the transaction facilitator. As described in more detail below, the player identifier can be the loyalty account number or other type of identifier. The transaction facilitator, in turn, can determine a stored value account associated with that player and, through closed network communications with the issuing financial institution, dispatch appropriate messaging to debit the stored value account. Indication of a successful debit can be provided to the casino computing system by the transaction facilitator. The casino computing system can then credit a one or more gaming accounts of the player to increase their available balance. Funds, in the form of gaming credits, can then be distributed to the gaming device (sometimes referred to as a wagering account transfer in "WAT in"). At a later point in time, when the player wishes to "cash out," the credits of the gaming device can be transferred to a gaming account (sometimes referred to as a wagering account transfer out "WAT out"). Once received into the gaming account, the gaming credits can be converted to a fund amount and used to credit the stored value account, held in the gaming account, or even transferred to another gaming account.

In some embodiments, various transfers described below can be performed in substantially real-time. As used herein, substantially real-time means generally less than about 20 minutes, generally less than about 10 minutes, generally less that about 5 minutes, generally less than about 1 minutes, or generally less than about 30 seconds. Therefore, in the example described above, subsequent to the player "cashing out", the funds transferred to the stored value account can be accessible to make purchases using the associated stored value payment vehicle in substantially real-time

The stored value payment vehicle can be, for example, a general purpose reloadable card (sometimes referred to as a GPR card) that is an open-loop payment vehicle. Being an open loop payment vehicle, it is associated with a bank card network (MASTERCARD, VISA, DISCOVER, and so forth) and can generally be used at any merchant or ATM accepting payment cards associated with the bank card network. Open loop transactions seeking authorization from funds of the stored value account send authorization requests to the issuing financial institution through an open bank card network. In accordance with the systems and methods disclosed herein, using secured communication links, the issuing financial institution can provide a financial facilitator with information based on stored value card transactions. The financial facili-

tator can determine a player identifier associated with that stored value account and then provide reporting to the casino computing system. This reporting can be used, for example, to supplement or update a loyalty profile of a player based on the increased knowledge about the player gained from tracking their spending.

Embodiments are hereinafter described in detail in connection FIGS. **1-16**, wherein like numbers indicate the same or corresponding elements throughout the figures. It is noted that reference throughout the specification to "various embodiments," "some embodiments," "one embodiment," "some example embodiments," "one example embodiment," or "an embodiment" means that a particular feature, structure, or characteristic described in connection with the embodiment is included in at least one embodiment. Thus, appearances of the phrases "in various embodiments," "in some embodiments," "in one embodiment," "some example embodiments," "one example embodiment, or "in an embodiment" in places throughout the specification are not necessarily all referring to the same embodiment. Furthermore, the particular features, structures or characteristics may be combined in any suitable manner in one or more embodiments.

FIG. **1** is a schematically illustrates an association between a stored value payment vehicle **116** and a gaming account **188** in accordance with one embodiment of the present disclosure. The gaming account **188** can be associated with a gaming environment **102**. As used herein, gaming environment can refer to, without limitation, a brick-and-mortar casino and/or an online or virtual casino. In some cases, the gaming environment also extends to entities or services, such as third party computer systems generally controlled by or operated on behalf of a casino operator. FIG. **2**A depicts an example system view and flow process **100** utilizing the stored value payment vehicle **116** in accordance with one non-limiting embodiment.

Referring now to FIGS. **1** and **2**A, a player **114** can be issued the stored value payment vehicle **116** that is associated with a stored value account **128** maintained by an issuer processor computing system **126**. The issuer processor computing system **126** can be a system used to maintain and/or process transactions associated with the stored value payment vehicle **116** and the stored value account **128**. The stored value payment vehicle **116** can be a physical card, a virtual card, or any other suitable type of vehicle. In some embodiments, the stored value payment vehicle **116** is a general purpose reloadable card (sometimes referred to as a prepaid card). The stored value payment vehicle **116** can be an "open-loop card," which a consumer can use anywhere that accepts payment from a retail electronic payments network associated with the stored value payment vehicle, such as MASTERCARD, VISA, DISCOVER, and so forth, as discussed above. The stored value payment vehicle **116** can be a "closed-loop card", which a consumer can use at particular merchant locations, for example. The player **114** can fund (i.e., increase the available balance) the stored value account **128** through traditional techniques, such as by transfers funds from a demand access account (DDA) and/or funds loaded from a credit card to the stored value account **128** through an online interface. As described in more detail below, the player **114** can also selectively fund the stored value account **128** from the gaming environment **102** using cash, jackpot payouts, and numerous other ways, such as chip and slot ticket redemption.

The stored value payment vehicle **116** can be used by the player **114** to make "purchases at a variety of merchant types. As shown in FIG. **2**B, non-limiting example types of merchants include a brick-and-mortar merchant **118**, an online merchant **120**, an ATM machine **122**, and a service provider **124**. Accordingly, the stored value payment vehicle **116** can be used to facilitate the transfer of funds from the stored value account **128** through purchase transactions (schematically illustrated as transactions **132**, **134**, **136**, and **138**). In some cases, a particular merchant may be associated with the gaming environment **102**, such as affiliated merchant **112**. Example affiliated merchants **112** can include, without limitation, on-property retailers, restaurants, and hotels. While the affiliated merchant **112** is illustrated as being within the gaming environment **102**, this disclosure is not so limited. In some embodiments the affiliated merchant **112** is an online merchant, for example. The stored value payment vehicle **116** can be used for a purchase transaction **130** at such affiliated merchants **112**. In some embodiments, the purchase transaction **130** can be processed as a closed-loop transaction due to the affiliation with the gaming environment or a transaction facilitator, as described below. As described in more detail below, the systems and methods described herein can allow for such a purchase transaction **130** by the player **114** to be incentive and/or rewarded. The purchase transactions **32**, **134**, **136**, and **138** by the player **114** can also be rewarded, with reward levels being the same or different as the rewards or comps associated with purchase transaction **130**.

A gaming account can be associated with the casino environment **102**. As used herein, a gaming account can be any type of financial account (i.e., electronic ledger) that is associated with a player, or collection of financial accounts that are associated with a player, and maintained by a casino, or at least on behalf of a casino. While FIG. **1** schematically shows one gaming account **188** for the sake of clarity, it is to be appreciated that the player **114** and/or the stored value payment vehicle **116** can be associated with any number of gaming accounts **188**. Further, the gaming account **188** can be any suitable account type. In FIG. **2**A, for example, the gaming accounts associated with the play **114** are illustrated as wagering accounts **104**. In other embodiments, such as described below in connection with FIG. **2**B and FIG. **5**, for example, the gaming account **188** can comprise a casino level player account. Still referring to FIG. **1**, In accordance with the systems and methods described herein, the player **114** can selectively direct funds **116**A associated with the stored value payment vehicle **116** to the gaming account **188**. The player **114** can also selectively direct funds **116**B associated with the gaming account **188** to the stored value payment vehicle **116**. In other words, in accordance with the disclosure, the player **114** can transfer funds, back and forth, in real-time, between a stored value account **128** and the gaming account **188** of the player **114**. In some embodiments, the directed funds **116**A, **116**B are transferred (i.e. credited) to the destination account in substantially real time. In other embodiments, a "pause" between an initiated transfer and an availability of the transferred funds can be implemented. For example, to the extent that regulators and responsible gaming advocates believe that a "pause" is significant to minimize reckless gaming, the systems and methods described herein are adaptable to institute certain pauses in accessing funds.

In one example embodiment, using directed funds **116**A, **116**B, a player **114** can supply funds for a gaming experience within the gaming environment **102**, and subsequently cash-out from the gaming experience, all without physically handling cash or coins within the gaming environment **102**. Since all of the funds are electronically transferred between a selected gaming account **188** and the stored value account **128** as credits and debits, for these particular transactions, the necessity for the player **102** or the gaming environment **102** to physically handle cash or coins is eliminated. In other

embodiments, however, the player **114** bring cash or coins into the gaming environment **102** and selectively transfer such funds to their stored value account **128**, as described in more detail below (see FIGS. **9-10**, for example). Additionally, in other embodiments, the player **114** withdraw cash from their stored value account **128** while in the gaming environment, as described in more detail below (see FIG. **13**, for example).

Referring again to FIG. **2**A, gaming accounts associated with the player **114** are shown as wagering accounts **104**, which can be managed by management computing system (not shown) affiliated with the gaming environment **102**. In the illustrated embodiment, the wagering accounts **104** include a brick-and-mortar wagering account **106**, a race-and-sport wagering account **108**, and an iGaming wagering account **110**. The brick-and-mortar wagering account **106** is generally an electronic ledger associated with a player's table and slot wagers. The race-and-sport wagering account **108** is generally an electronic ledger associated with a player's sports and non-pari-mutuel race wagers. The iGaming wagering account **110** is generally an electronic ledger associated with a player's online wagers, such as online poker and virtual gaming. It is noted that in some jurisdictions, gaming regulations forbid the transferring of a player's funds stored in one wagering account **106**, **108**, **110** directly to another wagering account **106**, **108**, **110**

FIG. **2**B depicts another embodiment of the system view and flow process **100** illustrated in FIG. **2**A. As shown in FIG. **2**B, the system view and flow process **200** additionally comprises a gaming account that is a casino level player account **250**. The casino level player account **250** can be generally an electronic ledger associated with a player. It can also be associated one or more wagering accounts **104**. The casino level player account **250** can offer a variety of functionality to the player **114**. For example, a player **114** can direct funds stored their stored value account **128** to the casino level player account **250**. In certain embodiments, the player **114** can direct funds stored in one of the wagering accounts **104** or other gaming account to the casino level player account **250**, as opposed to directing the funds to the stored value account **128**. The player **114** can then direct the funds held in the casino level player account **250** to a different wagering account **104**. Additional details regarding example transfers of funds are described below in connection with FIG. **5**. In some embodiments, the player **114** can selectively utilize funds held by the casino level player account **250** for closed-loop point of sale transactions, either retail transactions (such as at an affiliated merchant **112**) or closed-loop cash outs, all while enjoying reduced interchange fees due to the closed-loop nature of the transactions. Therefore, in some cases, performing transactions with funds in the casino level player account **250** is less costly to the gaming operator of the casino environment **102** and to the player **114**. For some implementations comprising a casino level player account **250**, when a player **114** directs funds **116**A into the gaming environment **102**, the player **116** can still direct them to a particular wagering account **104**, as illustrated. In other implementations comprising a casino level player account **250**, a player **114** can direct funds **116**A into the casino level player account **250**. The player **114** can subsequently direct those funds to a particular wagering account **104** or use the funds for closed-loop transactions.

FIG. **3** is a diagrammatic representation of an association between a stored value payment vehicle **316** and a gaming account **388** in accordance with one non-limiting embodiment. Similar to FIGS. **1**, **2**A and **2**B, the stored value payment vehicle **316** is issued to a player **314**, and in accordance with the systems and methods described herein, the player **314** can selectively direct the transfer of funds **316**A into a gaming account **388** of a casino environment **302**. The player **314** can also direct the transfer of funds **316**B from the gaming account **388**. As is to be appreciated, the gaming account **388** illustrated in FIG. **3** can be, without limitation, a wagering account, a casino level player account, or a combination thereof. The stored value payment vehicle **316** is linked to a stored value account (not shown).

In this embodiment, the gaming environment **302** is linked to a player loyalty database **350** which stores data in the form of a player loyalty profile **352** associated with the player **314**. The player loyalty profile **352** can include data associated with the gaming history of the player **314**, incentives, comps, and other tracking-related information, as is known in the art. The loyalty profile **352** can also include information related to fund transfer data, as illustrated by data capturing **354**. Accordingly, the player loyalty profile **352** can include, for example, dates of transfers, amounts of transfers, times of transfers, number of transfers, and so forth.

FIG. **4** is similar to the diagrammatic representation of an association between a stored value payment vehicle **316** and a gaming account **388** shown in FIG. **3**, although FIG. **4** schematically illustrates additional functionality with regard to player tracking. In this embodiment, a financial transaction **364** in which the stored value payment vehicle **316** is used at a merchant **366** is shown. The merchant **366** can be, for example, any type of merchant or ATM that accepts the stored value payment vehicle **316** as a form of payment. As illustrated by data capture **362**, information regarding the financial transaction **364** is provided to the player loyalty profile **352** utilizing data capture **362**. In this embodiment, the player loyalty profile **352** is maintained by a customer relationship management engine **360**, which can be operated by the gaming operator of the gaming environment **302** or a third party service provider. As described in more detail below, based on the player loyalty profile **352** and/or financial transactions **364**, an operator of the gaming environment **302**, or other parties or entities, can offer various incentives, discounts, coupons, deals, programs, or offerings to the player **314**. Such offerings can be provided to the player **314** through a loyalty account associated with the player loyalty profile **352** and/or provided through the stored value payment account.

FIG. **5** schematically illustrates example cash flows between example gaming accounts associated with a player **514** along with the cash flows between the gaming accounts and stored value payment vehicle **516** issued to the player. In the illustrated embodiments, the gaming accounts in the casino environment **502** are shown as a casino level player account a plurality of wagering accounts. In accordance with the systems and methods described herein, the player **514** can selectively direct the transfer of funds **516**A into a casino level player account **550**. The player **514** can also direct the transfer of funds **516**B from the casino level player account **550**. As is to be appreciated, the stored value payment vehicle **516** is linked to a stored value account (not shown). For funds held by the casino level player account **550**, the player **514** can selectively transfer a portion (or all) of the funds in and out of various wagering accounts **506**, **508**, **510**, shown as wagering account 1, wagering account 2 and wagering account 3. The player **514** can also utilize the casino level player account **550** to initiate financial transactions at an affiliated merchant **512** as a closed-loop transaction. The affiliated merchant **512** can be, for example, a retailer on a casino property, an ATM, or other type of closed-loop merchant.

FIG. **6** is a diagrammatic representation of another example gaming system and flow process **600** in accordance with one non-limiting embodiment. This gaming system and flow process **600** includes a networked gaming device **676**, such as a slot machine, a casino kiosk, casino gaming pit computing system, sports book computing system, and so forth. As is generally known in the art, the gaming device **676** can be in networked communication with a variety of computer-based entities, such as a slot management system (SMS) **672** and a casino management system (CMS) **674**. In some gaming environments, the SMS **672** and the CMS **674** may collectively be considered components of a casino computing system. The networked arrangement can include wired and/or wireless communication links. Examples of suitable networks can include a local area network (LAN), virtual private network (VPN), an Internet connection, and/or any other network configuration that is capable to enable the CMS **674** and SMS **672** to communicate with the gaming device **676** and other devices. The networked arrangement can provide two-way communications between the CMS **674** and SMS **672** and gaming device **676**. In the illustrated embodiment, the CMS **674** maintains a player loyalty profile **612** for a player **614** and maintains gaming accounts for the player **614**, shown as wagering account **614**. Other embodiments however can use different configurations without departing from the scope of the present disclosure. For example, the player loyalty profile **612** may be maintained by a third-party customer relationship management service or the casino gaming system.

The gaming system can comprise one or more gaming accounts (shown as a single gaming account **688** in FIG. **6** for the sake of illustration). While the gaming account **688** is schematically shown within the CMS **674**, other gaming environments can maintain the gaming account **688** elsewhere, such as by a separate wagering account management entity or a third-party wagering account provider. In the illustrated embodiment, the gaming account comprises a brick-and-mortar gaming account, so that gaming credits can be provided to the meter **680** of the gaming device **676**, as described below.

A stored value payment vehicle **616**, such as a prepaid debit card, or other suitable type of payment vehicle, is issued to the player **614** by a bank or other financial entity. A player identifier **670** is also assigned to the player **614** so that an operator of the gaming environment **602** can properly identify the player **614**. In some embodiment, the player identifier **670** is expressed as a number or string that is provided to the player **614** on a physical card (such as a loyalty card or player's card). In other embodiments, the player identifier **670** can be graphical-based or be chip-based and utilize near-field communication (NFC) protocols, for example. In any event, as illustrated in FIG. **6**, the player identifier **670** is provided to an input device **678** of the gaming device **676**. As is to be appreciated, the particular type of input device **678** used to read the player identifier **670** will depend on the particular format of the player identifier **670**. In some embodiments, the input device **678** is a magnetic card reader, while in other embodiments the input device **678** is an optical scanner. In some embodiments, in addition to providing the player identifier **670**, additional credentials (such as a PIN) must be provided by the player **614** for authentication purposes. Further, while not illustrated, it is noted that in some embodiments, the gaming device **676** can be configured to read or scan the stored value payment vehicle **616**.

Upon receiving the player identifier **670**, along with any other credentials, the gaming device **676** provides the data to the SMS **672** and/or the CMS **674** through network communications. Upon authenticating the identification of the player **614**, various types of financial transactions related to the stored value payment vehicle **616** and/or the gaming account **688** can be offered to the player **614**. In some embodiments, such offerings are provided on a graphical display on the gaming device, as provided to the gaming device **676** by communications from the SMS **672** and/or CMS **674**. In one embodiment, for example, an available balance in a stored value account associated with the stored value payment vehicle **616** is displayed to the player **614**. Additional details regarding the retrieval of the available balance using a transaction facilitator is described in more detail below with regard to FIG. **7**. The gaming device **676** can request a dollar amount be inputted by the player **614** and once the player **614** selects a dollar amount, a transfer of funds **616**A can be initiated to direct funds associated with the stored value payment vehicle **616** to the gaming account **688**. Depending on the type of gaming account **688** associated with the player, the funds can be transferred directly into a wagering account associated with the gaming device **676**. Alternatively, funds can be received in a casino level player account and subsequently transferred to a wagering account associated with the gaming device **676**. In any event, upon receipt of the funds **616**A, the funds can be converted to gaming credits. The gaming credits **682** can then be metered into gaming device **676** by its meter **680**. The player can then use the gaming credits for wagering at the gaming device **676**, as is known in the art.

At the conclusion of a gaming session, the player **614** may desire to transfer any gaming credits **682** to the stored value payment vehicle **616** in the form of funds. In one embodiment, when the player **614** initiates a "cash out" action at the gaming device **676**, the gaming device **676** prompts the player **614** to select the "cash out" technique, such as printing a ticket for subsequent redemption or a transfer to the stored value account that is associated with the stored value payment vehicle **616**. Should the player **614** choose the latter, the gaming credits **682** can be first transferred out of the gaming device **676** and into the gaming account **688**, where it is converted to funds. Then a transfer of funds **616**B is initiated using a closed-loop communications with the financial institution maintaining the stored value account to credit that account. As described in more detail below, a transaction facilitator (not shown) can be used to facilitate the transmission of such credit and debit messaging. From the perspective of the player **614**, the gaming credits that had been associated with the gaming device **676** are converted to funds that are available for access by the player's stored value payment vehicle **616**. Such conversion of gaming credits to available funds for access by the stored value payment vehicle **616** can be in substantially real-time.

FIG. **7** is an example arrangement **700** of a transaction facilitator **790** interacting with both a gaming environment **702** and an issuer processor computing system **726**, in accordance with one non-limiting embodiment. Generally, the transaction facilitator **790** receives financial transaction communications from the gaming environment **702**. In some environments, such messages are received via a communications network, such as the SPAN™ network offered by Sightline Interactive LLC of Las Vegas, Nev. In some embodiments, the communications are received through an application programing interface (API) or other web-based messaging. The transaction facilitator **790** can also be in closed communication with the issuer processor computing system **726** that maintains the stored value account **728** associated with a stored value payment vehicle **716**. It is noted that while the transaction facilitator **790** is schematically illustrated as a single entity, it is to be appreciated that this disclosure is not

so limited. Instead, the functionality of the transaction facilitator **790**, as described herein, can be distributed across, or otherwise performed by, a plurality of various entities, such payment gateways, acquirer processors, and other types of payment intermediaries. Also, the transaction facilitator **790**, or at least components thereof, can reside within the gaming environment **702** or be controlled by an operator of the gaming environment. In such embodiment, the transaction facilitator **790** can be configured to communicate with the issuer processor computing system **726** through a secured communication link. Further, the transaction facilitator **790**, or at least components thereof, can be controlled by the issuer processor computing system **726**. Therefore, the transaction facilitator **790** may be operated by, or otherwise controlled by a variety of different entities. The transaction facilitator **790** can also have a one-to-one processing relationship with the gaming environment **702**, as illustrated. It is to be appreciated, however, that the transaction facilitator **790** can also have a one-to-many configuration such that it has a processing relationship with a plurality of different gaming environments. The casino computing system **720**, which can include one or more processors **722** and one or more computer memory units **724**, can process the player identifier. For convenience, only one processor **722** and only one memory unit **724** are shown in FIG. **7**. The processor **722** can execute software instructions stored on the memory unit **724**. The processor **722** can be implemented as an integrated circuit (IC) having one or multiple cores. The memory unit **724** can include volatile and/or non-volatile memory units. Volatile memory units can include random access memory (RAM), for example. Non-volatile memory units can include read only memory (ROM), for example, as well as mechanical non-volatile memory systems, such as, for example, a hard disk drive, an optical disk drive, etc. The RAM and/or ROM memory units can be implemented as discrete memory ICs, for example. In some embodiments, the casino computing system **720** can execute the slot management system and the casino management system described above.

Similar to input of the player identifier **670** described in FIG. **6**, a player identifier **770** associated with the player **714** can be provided to the input device **778** of a gaming device **776**. The gaming device can have one or more displays **784**. The player identifier **712** can be used to identify a player loyalty profile **712** of the player. The casino computing system **720** can be configured to transmit the player identifier **770**, or other player identifying data, to the transaction facilitator **790** using a suitable network interface **786**.

Upon receiving the player identifier **770**, or other player identifying data, the transaction facilitator **790** can match the player identifying data to a particular stored value account **728**, as can be maintained by a player database **792**. While the player database **792** is illustrated as a component of the transaction facilitator **792**, this disclosure is not so limited. Such information can be stored by any suitable entity in the system hierarchy, including by an entity within the gaming environment **702**. It is noted, however, that by maintaining the player database **792** outside the gaming environment **702**, Payment Card Industry (PCI) compliance requirements of the gaming environment **702** may be reduced.

Once the stored value account **728** of the player **714** has been identified by the transaction facilitator **790**, the transaction facilitator **790** can transmit the appropriate messaging to the issuer processor computing system **726**. For example, messages may include a balance inquiry, an authorization request, and so forth. For fund transfers, the transaction facilitator **790** can facilitate the message flow to affect the transfers of funds **728**A by debiting the stored value account **728** and crediting the gaming account **788** or the message flow to affect the transfers of funds **728**B by debiting the gaming account **788** and crediting the stored value account **728**. As described above, funds transferred into the gaming account **788** can be converted to gaming credits **782** for gaming at the gaming device **776**. Alternatively, depending on the type of the gaming account **788**, the funds can be used for other types of gaming, such as iGaming, race-and-sports gaming, and so forth.

One deficiency of typical casino loyalty systems is that they cannot capture patron spending behavior that occurs in non-gaming environments, such as in casino related restaurants, hotel, retail stores, ATM, and so forth. Casino loyalty systems also do not capture spending behavior outside their physical property. Therefore, it may be desirable for casinos and other gaming environments to expand their customer's loyalty programs (i.e., point earning capability) to include related non-gaming activity. These expanded programs may encourage greater loyalty and patronage of the casino while also providing additional business intelligence regarding consumer behavior.

FIG. **8** illustrates an aspect of the present disclosure that aims to capture patron spending behavior that occurs in non-gaming environments of a casino, such as in the restaurants, hotels, retail establishments, ATM's and well as spending behavior that occurs in non-casino environments, such as in the restaurants, hotels, retail establishments, ATM's. The spending behavior is captured and related to the consumer's loyalty program for processing. Capturing the behavior is possible because of a communication link that is established between a processor of the transactions based on a stored value payment vehicle and the casino loyalty program processor. In the illustrated embodiment, the player **814** is issued a stored value payment vehicle **816**. The player **814** also has a player loyalty profile **852** that is maintained by a customer relationship management computing system. In accordance with the presently disclosed systems and methods, tracking information regarding the player's **814** use of the stored value payment vehicle **816** can be provided to improve the depth and value of player loyalty profile **852**.

The stored value payment vehicle **816** can be used for financial transactions at a variety of locations, such as an unaffiliated merchant **818** or an ATM machine **822**. These transactions can use traditional open-loop payment network communications to seek authorizations from the issuer processor computing system **826** associated with the stored value payment vehicle **816**, as is known in the art. The stored value payment vehicle **816** can also be used at an affiliated merchant **812**, such as at a casino hotel or restaurant. Depending on the acquirer processor used by the merchants **812**, **818** the transaction may be routed to the issuer processor computing system **826** through either open-loop network communication links or closed-loop network communication links.

For both types of transactions, data regarding these transactions can be provided to the transaction facilitator **890**. Upon receiving (or in some cases retrieving) transactional data, a player tracking engine **804** can determine a loyalty profile account associated with the cardholder. In some embodiments, the player tracking engine **804** utilizes a player database, which may be similar to the player database **792** shown in FIG. **7**. The transaction facilitator **890** can then dispatch an intelligence report **832** to the casino computing system **820** or otherwise make the intelligence report **832** available to the casino computing system **820**. The intelligence report **832** can be in a variety of different forms and include a wide variety of information. The intelligence report **832** can be, for example, data provided to a casino computing

system and/or customer relationship platform. The intelligence report **832** can be provided using any suitable distribution technique and may vary based on implementation. For example, the intelligence report **832** can be provided as a data feed in some embodiments. In other embodiments, the intelligence report **832** can be provided as a data file or other type of file. In some embodiments, the intelligence report **832** includes identifications of the various merchants where the player **814** used, or attempted to use, the stored value payment vehicle **816**.

In some embodiments, the player tracking engine **804** can be configured to assign a loyalty value, such as using a point system, or other metric, to various transactions involving the stored value payment vehicle **816**, or the player based on the transactions of the stored value payment vehicle **816**. Transactions at a first set of merchants, as identifiable by a merchant category code received from a POS device, may receive a higher point value or different value metric than transactions received from a second set of merchants. In the context of the illustrated embodiment, financial transactions at the affiliated merchant **812** can provide the player **814** with more loyalty "points" than financial transactions at the unaffiliated merchant **818**. In some cases, the transaction at the unaffiliated merchant **818** may have zero loyalty value or even have a negative loyalty value. For example, the unaffiliated merchant **818** may be a merchant at a competing casino. Based on the incentivized behavior, the player **814** may decide not to use the stored value payment vehicle **816** at unaffiliated merchant **818** and instead use it at affiliated merchant **812**.

The player tracking engine **804** can accumulate points or other loyalty data/values for the player **814** for a particular period and then provide a reporting of the points in the intelligence report **832**. Based on the points values, or other metrics, incentives **834** can be provided to the player through the player loyalty program.

In accordance with certain embodiments, a couponing engine **806** can allow for the distribution of merchant-specific coupons as part of a loyalty program. The couponing engine **806** can store a table, for example, correlating the stored value payment vehicle **816** to particular discounts, coupons, or offers as part of a loyalty program (collectively referred to as coupons) at particular merchants, which may be both affiliated and unaffiliated. When an authorization request is received by the issuer processor computing system **826** from a POS device associated with a merchant (which may be an affiliated or unaffiliated merchant), the issuer processor computing system **826** can query the couponing engine **806** to see if a coupon or other offering is available.

By way of example, a player **814** may have a received a coupon from a casino for $10 off a meal at a specific restaurant. For this example, the player **814** has an available balance of $100 in their stored value account **828**. The player **814** dines at the restaurant and charges $50 to their stored value payment vehicle **816**. The POS device seeks authorization from the issuer processor computing system, as is known in the art. Upon receiving the authorization request, the issuer processor computing system **826** uses the couponing engine **806** to see if a coupon is available for use (in this case, based on the cardholder and the merchant). The $10 off a meal coupon is identified as being applicable. The issuer processor computing system **826** returns a message to the POS device at the restaurant authorizing the full $50 charge. The stored value account **828**, however, is only debited $40, thereby taking the available balance to $60. Accordingly, a coupon was automatically applied to the open-loop transaction using the stored value payment vehicle **816** without needing the merchant to apply the coupon to the sale. Once the coupon is applied to a transaction, the player tracking engine **804** can report the redemption of the coupon in the intelligence report **832**, or using other forms of reporting.

Players using the systems and methods described herein in a gaming environment may desire to load funds into their stored value account. It may be desirable to load such funds in substantially real-time so that the funds are accessible via their stored value payment vehicle relatively quickly. FIG. **9** schematically illustrates various techniques for a player **914** to load funds to a stored value account **900** that is associated with a stored value payment vehicle **916**. The player **914** can utilize any number of fund sources **940**, including player-sourced funds **942** and jackpot funds **944**. Referring first to the player-sourced funds **942**, a player can approach a computing system **920** of the casino environment with the funds **942**. The computing system **920** may be, for example, an attended computing system (such as a casino cage) or an unattended computing system (such as at a kiosk). The type of computing system **920** will determine which type of funding module can be executed. For example, the cage module may allow for a player **914** to load both chips and cash into their stored value account **916**. The cage module may also allow for the player **914** to load a jackpot **944** into their stored value account **916**, which is described in more detail below with regard to FIG. **12**. The kiosk module may only allow for a player **914** to load cash, coins, or tickets to their stored value account **916**. A pit module, which can be executed on a computing system accessible by a dealer or a pit boss, can allow for the loading of a stored value account **916** using chips. A mobile module may be executing on a mobile computing device **920**, such as a tablet computer, that can read tickets. In some embodiments, the mobile module can facilitate a player **914** transferring funds to/from the stored value account **916** to/from a gaming account (i.e., an iGaming wagering account). If the computing device **920** is part of a gaming device, the slot module can allow for the funding of the stored value account **916** through gaming credits (as described above).

The computing system **920** can communicate with a transaction facilitator **990** through network communications, as described above. The transaction facilitator **990** can be provided using any suitable processor-based device or system, such as a personal computer, laptop, server, mainframe, or a collection (e.g., network) of multiple computers, for example. The transaction facilitator **990** can include one or more processors **992** and one or more computer memory units **994**. For convenience, only one processor **992** and only one memory unit **994** are shown in FIG. **9**. The processor **992** can execute software instructions stored on the memory unit **994**. The processor **992** can be implemented as an integrated circuit (IC) having one or multiple cores. The memory unit **994** can include volatile and/or non-volatile memory units. Volatile memory units can include random access memory (RAM), for example. Non-volatile memory units can include read only memory (ROM), for example, as well as mechanical non-volatile memory systems, such as, for example, a hard disk drive, an optical disk drive, etc. The RAM and/or ROM memory units can be implemented as discrete memory ICs, for example.

In some embodiments, a server **996** can provide a graphical web user interface through which various users (such as players, casino operators, and so forth) can interact with the transaction facilitator **990**. The server **996** can accept requests, such as HTTP requests, from clients (such as a web browser on the computing system **920**), and serve the clients responses. In some embodiments, the server **996** can provide a user interface for users who do not communicate with the

transaction facilitator **990** using a web browser. Such users can have special software installed on their computing system **920** that allows them to communicate with the transaction facilitator **990** via the network.

FIG. **10** is a diagrammatic representation of various computing devices associated with a casino that are in communication with a transaction facilitator **1090**. The transaction facilitator **1090** is configured to performs various financial transactions associated with a stored value account **1029** managed by an issuer processor computing system **1026**. In illustrated embodiment, computing devices **1008**, **1010**, **1012** are shown that are respectively associated with a casino kiosk **1002**, a casino gaming pit **1004**, and a casino pit **1006**. Each computing device **1008**, **1010**, and **1012** also has a respective display **1014**, **1016**, and **1018**. Content received from the transaction facilitator **1090** over the network can be presented on the displays **1014**, **1016**, and **1018**.

Similar to the transaction facilitator **990** of FIG. **9**, the transaction facilitator **1090** can include various computing components, such as a web server **1096**, an application server **1098**, a memory unit **1094**, and a processor **1092**. Computing devices contacting the transaction facilitator **1090** can each be assigned an identifier, such as a Device ID. Using the Device ID, the transaction facilitator **1090** can determine which module to execute based on permissions or functionality associated with that Device ID. In the illustrated embodiment, the transaction facilitator **1090** has a module for computing devices that are associated with casino kiosks, as well as a module for computing devices associated with a gaming pit and computing devices associated with the casino cage. As described above, the particular functionality offered at these different computing devices can differ.

Still referring to FIG. **10**, example simplified screen displays **1018**A-**1018**E of the computing device **1012** associated with the casino cage **1006** are shown. Referring first to home screen **1018**A, a variety of options are displayed, including "load funds, "load jackpot," "withdraw funds," and "search." As illustrated, the "load funds" option has been selected. At screen **1018**B, the user is prompted to identify if the funds will be loaded to an "existing" stored value payment vehicle or if a "new" stored value payment vehicle will need to be issued prior to loading. As illustrated, the "existing card" option has been selected. At screen **1018**C player identification information is received, such as name, address, and so forth. Additionally the card information for the existing card is provided to the system. The stored value payment vehicle can be physically swiped, or otherwise read, by the computing device **1012** or the card information can be manually typed. Next, a screen **1018**D is provided which optionally allows the operator to identify the particular type of funds that the player is providing. For example, source 1 can be "chips" and source 2 can be "cash." Other sources may be delineated on the screen as well. Itemizing the type of funds may be beneficial for internal auditing or tracking purposes. The funds are totaled to determine the total load amount and the computing device **1012** communicates a "load funds" message to the transaction facilitator **1090** for the amount of funds tendered by the player, less any processing fees. Upon successfully crediting the stored value account **1028**, the transaction facilitator **1090** can provide an approval number and other transaction information for display on a transaction approval screen **1018**E.

FIGS. **11-14** depict more example simplified screen displays of the computing device **1012** of FIG. **10**. Referring first to screen **1018**F of FIG. **11**, the "load jackpot" option has been selected. Similar to screen **1018**B, screen **1018**G allows an operator to select whether the jackpot will be loaded to an existing card or a new card. In this embodiment, the "new card" option has been selected. The transaction facilitator **1090** then proceeds to gather personal information from the player needed to issue a stored value payment vehicle. At screen **1018**H, for example, the player's name and address is entered. A card number is issued to the player, as shown by screen **1018**I. In some embodiments, a non-personalized card is printed and provided to the player at the time of registration with a personalized card to be issued and mailed to the player at a later point in time. Once the player has a stored value card number that is linked to a stored value account, the player is asked at screen **1018**J to provide a jackpot ID and jackpot amount. As is known in the art, jackpots payouts are tracked and are verified prior to payout. Therefore, upon receiving the jackpot ID, the computing system **1012** can query the appropriate casino computing systems to verify the validity of the jackpot. Once the jackpot has been validated, the computing device **1012** communicates a "load funds" message to the transaction facilitator **1090** for the amount of the jackpot payout, less any processing fees. Upon successfully crediting the stored value account **1028**, the transaction facilitator **1090** can provide an approval number and other transaction information for display on a transaction approval screen **1018**K.

Referring now to screen **1018**L of FIG. **12**, the "load jackpot" option has been selected. Similar to screen **1018**G, screen **1018**M allows an operator to select whether the jackpot will be loaded to an existing card or a new card. In this embodiment, the "existing" option has been selected. At screen **1018**N player identification information is received, such as name, address, and so forth. Additionally the card information for the existing card is provided to the system. The stored value payment vehicle can be physically swiped, or otherwise read, by the computing device **1012** or the card information can be manually typed. Now that the player has provided their stored value payment vehicle number that is linked to a stored value account, the player is asked at screen **1018**O to provide a jackpot ID and jackpot amount. Once the jackpot has been validated, the computing device **1012** communicates a "load funds" message to the transaction facilitator **1090** for the amount of the jackpot payout, less any processing fees. Upon successfully crediting the stored value account **1028**, the transaction facilitator **1090** can provide an approval number and other transaction information for display on a transaction approval screen **1018**P.

Referring now to screen **1018**Q of FIG. **13**, the "withdraw funds" option has been selected. Using this option, a player can access funds that are stored by the issuer processor computing system **1026** in the stored value account **1028**. At screen **1018**R cardholder information, such as name and address is received, and at screen **1018**S the card number and other security-related data can be received. In some embodiments, the transaction facilitator **1090** can perform a balance check and report, via the computing device **1012**, the amount of funds available for withdraw. At screen **1018**T, the amount of funds, associated processing fee, and total amount is withdraw is itemized. The transaction facilitator **1090** then dispatches the appropriate messaging to the issuer processor computing system **1026** to debit the stored value account **1028** accordingly. Similar to other embodiments, a transaction approval screen **1018**U can report data regarding the withdrawal.

Referring now to screen **1018**V of FIG. **14**, the "search" option has been selected. Selection of the search option accesses a transaction database **1020** that is displayed on **1018**W. It is noted that the transaction database **1020** illustrated in FIG. **14** has been simplified for the sake of clarity. The transaction database **1020** may be maintained by the

transaction facilitator **1090** or may be stored by the computing device **1012** or associated computing system. In any event, the transaction database **1020** stores transactions processed by the transaction facilitator **1090** and allows sorting or searching by transaction date **1040**, transaction type **1042**, patron name **1044**, transaction amount **1046**, and transaction status **1048**. Additionally, the data can be manipulated based on username **1054**, device type **1052**, and based on a time period **1050**.

FIG. **15** depicts an example user interface screen **1014**A of the display **1014** of the computing device **1008** that is associated with an unattended casino kiosk **1002**. The casino kiosk **1002** can be any suitable kiosk, such as an ATM-Ticket redemption machine or a kiosk dedicated to stored value payment card-related processing. As shown by screen **1014**A, example functionality offered at this computing device include the ability for the player to deposit funds to their prepaid account, purchase slot tickets with funds from their prepaid account, and withdraw cash.

FIG. **16** depicts an example user interface screen **1016**A of the display **1016** of the computing device **1010** that is associated with a casino gaming pit **1004**. As shown by screen **1016**A, example functionality offered at this computing device include the ability for the player to purchase chips with funds on their prepaid card and deposit chips to their prepaid card.

It is to be understood that the figures and descriptions of the present invention have been simplified to illustrate elements that are relevant for a clear understanding of the present invention, while eliminating, for purposes of clarity, other elements. Those of ordinary skill in the art will recognize, however, that these sorts of focused discussions would not facilitate a better understanding of the present invention, and therefore, a more detailed description of such elements is not provided herein.

Any element expressed herein as a means for performing a specified function is intended to encompass any way of performing that function including, for example, a combination of elements that performs that function. Furthermore the invention, as may be defined by such means-plus-function claims, resides in the fact that the functionalities provided by the various recited means are combined and brought together in a manner as defined by the appended claims. Therefore, any means that can provide such functionalities may be considered equivalents to the means shown herein.

Moreover, the processes associated with the present embodiments may be executed by programmable equipment, such as computers. Software or other sets of instructions that may be employed to cause programmable equipment to execute the processes may be stored in any storage device, such as, for example, a computer system (non-volatile) memory, an optical disk, magnetic tape, or magnetic disk. Furthermore, some of the processes may be programmed when the computer system is manufactured or via a computer-readable memory medium.

It can also be appreciated that certain process aspects described herein may be performed using instructions stored on a computer-readable memory medium or media that direct a computer or computer system to perform process steps. A computer-readable medium may include, for example, memory devices such as diskettes, compact discs of both read-only and read/write varieties, optical disk drives, and hard disk drives. A non-transitory computer-readable medium may also include memory storage that may be physical, virtual, permanent, temporary, semi-permanent and/or semi-temporary.

A "computer," "computer system," "host," "engine," or "processor" may be, for example and without limitation, a processor, microcomputer, minicomputer, server, mainframe, laptop, personal data assistant (PDA), wireless e-mail device, cellular phone, pager, processor, fax machine, scanner, or any other programmable device configured to transmit and/or receive data over a network. Computer systems and computer-based devices disclosed herein may include memory for storing certain software applications used in obtaining, processing, and communicating information. It can be appreciated that such memory may be internal or external with respect to operation of the disclosed embodiments. The memory may also include any means for storing software, including a hard disk, an optical disk, floppy disk, ROM (read only memory), RAM (random access memory), PROM (programmable ROM), EEPROM (electrically erasable PROM) and/or other computer-readable memory media.

In various embodiments of the present invention, a single component may be replaced by multiple components, and multiple components may be replaced by a single component, to perform a given function or functions. Except where such substitution would not be operative to practice embodiments of the present invention, such substitution is within the scope of the present invention. Any of the servers described herein, for example, may be replaced by a "server farm" or other grouping of networked servers (e.g., a group of server blades) that are located and configured for cooperative functions. It can be appreciated that a server farm may serve to distribute workload between/among individual components of the farm and may expedite computing processes by harnessing the collective and cooperative power of multiple servers. Such server farms may employ load-balancing software that accomplishes tasks such as, for example, tracking demand for processing power from different machines, prioritizing and scheduling tasks based on network demand, and/or providing backup contingency in the event of component failure or reduction in operability.

The examples presented herein are intended to illustrate potential and specific implementations. It can be appreciated that the examples are intended primarily for purposes of illustration of the invention for those skilled in the art. No particular aspect or aspects of the examples are necessarily intended to limit the scope of the present disclosure. For example, no particular aspect or aspects of the examples of system architectures, table layouts, or report formats described herein are necessarily intended to limit the scope of the disclosure.

In general, it will be apparent to one of ordinary skill in the art that various embodiments described herein, or components or parts thereof, may be implemented in many different embodiments of software, firmware, and/or hardware, or modules thereof. The software code or specialized control hardware used to implement some of the present embodiments is not limiting of the present invention. Such software may be stored on any type of suitable computer-readable medium or media such as, for example, a magnetic or optical storage medium. Thus, the operation and behavior of the embodiments are described without specific reference to the actual software code or specialized hardware components. The absence of such specific references is feasible because it is clearly understood that artisans of ordinary skill would be able to design software and control hardware to implement the embodiments of the present disclosure based on the description herein with only a reasonable effort and without undue experimentation.

In various embodiments, the systems and methods described herein may be configured and/or programmed to

include one or more of the above-described electronic, computer-based elements and components. In addition, these elements and components may be particularly configured to execute the various rules, algorithms, programs, processes, and method steps described herein.

While various embodiments have been described herein, it should be apparent, however, that various modifications, alterations and adaptations to those embodiments may occur to persons skilled in the art with the attainment of some or all of the advantages of the present disclosure. The disclosed embodiments are therefore intended to include all such modifications, alterations and adaptations without departing from the scope and spirit of the present disclosure as set forth in the appended claims.

What is claimed is:

1. A computer-based method of gaming, the method comprising:

receiving, by a transaction facilitator, from a gaming computing system affiliated with a gaming environment, a player identifier of a player, wherein the player identifier is associated with a gaming account having a balance, and wherein the transaction facilitator comprises a processor and a memory unit;

based at least partially on the player identifier, identifying, by the transaction facilitator, a stored value account, wherein the stored value account is associated with a stored value payment vehicle issued to the player, and wherein a balance of the stored value account is maintained by an issuer processor computing system; and

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to decrease the balance of the stored value account and increase the balance of the gaming account.

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

receiving, by the transaction facilitator, a request from the gaming computing system to transfer a first amount of funds from the stored value account to the gaming account;

initiating, by the transaction facilitator a transaction, with the issuer processor computing system to decrease the balance of the stored value account; and

responding to the gaming computing system with an approval of the request.

3. The computer-based method of claim **1**, wherein the gaming account is a first gaming account, the method further comprising:

subsequent to increasing the balance of the first gaming account, receiving by the transaction facilitator, a request from the gaming computing system to transfer an amount of funds from the first gaming account to a second gaming account.

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to increase the balance of the stored value account and decrease the balance of the first gaming account; and

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to decrease the balance of the stored value account and increase the balance of the second gaming account.

4. The computer-based method of claim **1**, wherein the gaming account is a first gaming account, the method further comprising:

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to decrease the balance of the first gaming account and increase the balance of a second gaming account.

5. The computer-based method of claim **4**, the method further comprising:

subsequent to increasing of the balance of second gaming account, receiving by the transaction facilitator, a request from the gaming computing system to transfer an amount of funds from the second gaming account to a third gaming account;

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to increase the balance of the first gaming account and decrease the balance of the second gaming account; and

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to increase a balance of the third gaming account and decrease the balance of the first gaming account.

6. The computer-based method of claim **1**, wherein the gaming account is any of a wagering account and a casino level player account.

7. The computer-based method of claim **1**, wherein decreasing the balance of the stored value account and increasing the balance of the gaming account occurs in substantially real-time.

8. The computer-based method of claim **1**, wherein the player identifier that is provided to a gaming device is a casino-issued unique identifier tied to a loyalty program of the gaming environment.

9. The computer-based method of claim **1**, further comprising:

subsequent to receiving the player identifier, sending, by the transaction facilitator to the gaming computing system an indication of the account balance of the stored value account.

10. A computer-based method of funding an account associated with a player, comprising:

receiving, by a transaction facilitator computing system, a load request from a casino computing system that is associated with a casino, wherein the load request comprises a request to load player funds to a stored value account associated with a stored value payment vehicle, wherein the stored value account has a balance amount;

receiving, by the transaction facilitator computing system, player funds information from the casino computing system, wherein the player funds information comprises at least a total value of the player funds; and

communicating, by the transaction facilitator computing system, with an issuer processor computing system to increase the balance amount of the stored value account based on the total value of the player funds, wherein the balance amount is available for access by the stored value payment vehicle in substantially real-time.

11. The computer-based method of claim **10**, wherein the casino computing system is associated with any of a casino cage, a casino table game, a gaming device, a kiosk, a casino pit, a casino sports book, and an online casino.

12. The computer-based method of claim **10**, further comprising:

subsequent to receiving the load request from the casino computing system, communicating, by the transaction facilitator computing system, with the issuer processor computing system to request the available balance amount;

determining, by the transaction facilitator computing system, a maximum load amount based on the available balance amount and a predetermined maximum available balance; and

when the total value of player funds is greater than the maximum load amount, communicating, by the transaction facilitator computing system, with the issuer processor computing system to increase the balance amount of the stored value account based on the maximum load amount.

13. The computer-based method of claim **12**, wherein the maximum load amount is the predetermined maximum available balance less the available balance amount.

14. The computer-based method of claim **10**, wherein the player funds comprise player-sourced funds tendered to the casino.

15. The computer-based method of claim **10**, wherein the player funds comprise a jackpot payout.

16. The computer-based method of claim **15**, comprising:

receiving, by the transaction facilitator computing system, jackpot information, wherein the jackpot information comprises at least a jackpot identifier;

subsequent to an authentication of the jackpot information, causing, by the transaction facilitator computing system, an increase of the balance amount of the stored value account based on the jackpot amount.

17. A computer-based method of funding an account associated with a stored value payment vehicle, comprising:

receiving, by a casino computing system, a load request initiated by a player, wherein the load request comprises a request to load player-sourced funds to a stored value account, wherein the stored value account has a first available balance amount associated with any of a stored value payment vehicle and a player identifier; and

communicating, by the casino computing system, with an issuer processor computing system to increase the first available balance amount of the stored value account to a second available balance amount based on a total value of funds to be loaded.

18. A computer-based method of claim **17**, wherein the casino computing system is either of an attended computing device and an unattended computing device.

19. The computer-based method of claim **18**, wherein the load request further comprise fund source information, and wherein the fund source information identifies any of a demand deposit account, a credit account, and a debit account.

20. A computer-based method of claim **17**, wherein the casino computing system comprises a redemption kiosk, and wherein the player-sourced funds are any of cash and a slot machine ticket.

21. The computer-based method of claim **17**, further comprising:

communicating, by the casino computing system, with the issuer processor computing system to request the first available balance amount;

determining, by the casino computing system, a maximum load amount based on the first available balance amount and a predetermined maximum available balance; and

when the total value of funds to be loaded is greater than the maximum load amount, communicating, by the casino computing system, with the issuer processor computing system to increase first available balance amount of the stored value account to the second available balance amount based on the maximum load amount.

22. The computer-based method of claim **17**, further comprising:

receiving, by the casino computing system, a request from the player to transfer a balance from the stored value account to a gaming account.

23. The computer-based method of claim **22**, wherein the gaming account is a wagering account affiliated with a casino, the method further comprising:

causing, by the casino computing system, the balance to be transferred from the stored value account to the wagering account via communications with the issuer processor computing system.

24. A gaming system for a gaming environment, comprising:

a stored value payment vehicle issued to a player, wherein funds accessible by the stored value payment vehicle are maintained by an issuer processor computing system in a stored value account and are accessible through a payment network;

a gaming account maintained by a casino computing system;

a loyalty account assigned to the player, wherein the loyalty account is maintained by a customer management system associated with the casino computing system, wherein the loyalty account assigned to the player is associated to the stored value payment vehicle issued to the player; and

a transaction facilitator comprising at least one processor and non-transitory computer readable medium having instructions stored thereon which when executed by a processor cause the processor to:

selectively increase and decrease balances of the stored value account and the gaming account.

25. The gaming system for the gaming environment of claim **24**, wherein the gaming account is any of a casino level player account, brick-and-mortar wagering account, race-and-sports wagering account, and an internet gaming wagering account.

26. The gaming system for the gaming environment of claim **24**, further comprising:

a gaming device comprising means for identifying the loyalty account assigned to the player, wherein the gaming account is associated with the gaming device, and wherein the transaction facilitator further comprises instructions which when executed by a processor cause the processor to:

receive a player identifier of a player;

based at least partially on the player identifier, identify the stored value payment vehicle that is linked to the loyalty account.

* * * * *

UNITED STATES PATENT AND TRADEMARK OFFICE

CERTIFICATE OF CORRECTION

PATENT NO.	: 8,708,809 B2
APPLICATION NO.	: 14/033493
DATED	: April 29, 2014
INVENTOR(S)	: Kirk E. Sanford et al.

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

On the Title Page

In the Abstract, lines 2-3, change "of a gaming accounts" to --of gaming accounts--; line 6, change "effect" to --affect--; and line 8, change "can be and used" to --can be used for--.

Signed and Sealed this
Fifteenth Day of September, 2015

Michelle K. Lee

Michelle K. Lee
Director of the United States Patent and Trademark Office