



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	TOT CLAIMS	IND CLAIMS
62/137,701	03/24/2015		130	PTX15.001PRF		

CONFIRMATION NO. 7298

20995
KNOBBE MARTENS OLSON & BEAR LLP
2040 MAIN STREET
FOURTEENTH FLOOR
IRVINE, CA 92614

FILING RECEIPT



Date Mailed: 04/06/2015

Receipt is acknowledged of this provisional patent application. It will not be examined for patentability and will become abandoned not later than twelve months after its filing date. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. **If an error is noted on this Filing Receipt, please submit a written request for a Filing Receipt Correction. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections**

Inventor(s)

Myles Bartholomew, Toronto, CANADA;
Gary Bartholomew, Toronto, CANADA;
Seth Brouwers, Burlington, CANADA;

Applicant(s)

MXM Nation Inc., Toronto, CANADA

Power of Attorney:

Daniel Altman--34115

Permission to Access - A proper **Authorization to Permit Access to Application by Participating Offices** (PTO/SB/39 or its equivalent) has been received by the USPTO.

If Required, Foreign Filing License Granted: 04/03/2015

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 62/137,701**

Projected Publication Date: None, application is not eligible for pre-grant publication

Non-Publication Request: No

Early Publication Request: No

**** SMALL ENTITY ****

Title

SYSTEM AND METHOD FOR FACILITATING CREDIT REDEMPTIONS

Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications: No

page 1 of 3

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

Since the rights granted by a U.S. patent extend only throughout the territory of the United States and have no effect in a foreign country, an inventor who wishes patent protection in another country must apply for a patent in a specific country or in regional patent offices. Applicants may wish to consider the filing of an international application under the Patent Cooperation Treaty (PCT). An international (PCT) application generally has the same effect as a regular national patent application in each PCT-member country. The PCT process **simplifies** the filing of patent applications on the same invention in member countries, but **does not result** in a grant of "an international patent" and does not eliminate the need of applicants to file additional documents and fees in countries where patent protection is desired.

Almost every country has its own patent law, and a person desiring a patent in a particular country must make an application for patent in that country in accordance with its particular laws. Since the laws of many countries differ in various respects from the patent law of the United States, applicants are advised to seek guidance from specific foreign countries to ensure that patent rights are not lost prematurely.

Applicants also are advised that in the case of inventions made in the United States, the Director of the USPTO must issue a license before applicants can apply for a patent in a foreign country. The filing of a U.S. patent application serves as a request for a foreign filing license. The application's filing receipt contains further information and guidance as to the status of applicant's license for foreign filing.

Applicants may wish to consult the USPTO booklet, "General Information Concerning Patents" (specifically, the section entitled "Treaties and Foreign Patents") for more information on timeframes and deadlines for filing foreign patent applications. The guide is available either by contacting the USPTO Contact Center at 800-786-9199, or it can be viewed on the USPTO website at <http://www.uspto.gov/web/offices/pac/doc/general/index.html>.

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, <http://www.stopfakes.gov>. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4258).

LICENSE FOR FOREIGN FILING UNDER

Title 35, United States Code, Section 184

Title 37, Code of Federal Regulations, 5.11 & 5.15

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Bureau of Industry and Security, Department of Commerce (15 CFR parts 730-774); the Office of Foreign AssetsControl, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).

SelectUSA

The United States represents the largest, most dynamic marketplace in the world and is an unparalleled location for business investment, innovation, and commercialization of new technologies. The U.S. offers tremendous resources and advantages for those who invest and manufacture goods here. Through SelectUSA, our nation works to promote and facilitate business investment. SelectUSA provides information assistance to the international investor community; serves as an ombudsman for existing and potential investors; advocates on behalf of U.S. cities, states, and regions competing for global investment; and counsels U.S. economic development organizations on investment attraction best practices. To learn more about why the United States is the best country in the world to develop technology, manufacture products, deliver services, and grow your business, visit <http://www.SelectUSA.gov> or call +1-202-482-6800.

SYSTEM AND METHOD FOR FACILITATING CREDIT REDEMPTIONS**BACKGROUND OF THE INVENTION**Field of the Invention

5 The present invention relates to users receiving credits from sponsors in exchange for endorsements, and more particularly to redemption of accumulated credits.

Description of the Related Art

10 Powered by such tools as email, weblogs, bulletin boards, chat rooms, streaming video, image uploads and instant messenger, computer-networked communication has given rise to different types of online communities or social networks. Online users form or join social networks for different reasons such as information exchange, friendship, social support, and recreation. The rapid growth of social networking platforms such as MySpace, Facebook, LinkedIn, Twitter, Google+, Instagram, YouTube, Flickr, Blogger, Tumblr, and the like is evidence of a multiplier effect of online computer-networked communication as online users
15 share profiles, likes, dislikes, photos, videos, music, posts, comments, contacts and the like with friends and strangers.

 The potential for consumer-to-consumer marketing within the online communication of social networks has been recognized. Several systems for rewarding online referrals of goods or services have been proposed including those disclosed in US Patent Nos 6289318 (issued 11
20 September 2001), 7568004 (issued 28 July 2009), 7664726 (issued 16 Feb 2010), 8306874 (issued 6 November 2012) and US Patent Publication Nos. 20080010139 (published 10 January 2008), 2011/0208572 (published 25 August 2011), 2011/0313832 (published 22 December 2011), 2012/0278146 (1 November 2012) and 2013/0166364 (27 June 2013). However, no referral reward system has yet been widely adopted for computer network mediated marketing
25 purposes. One problem may be that existing referral reward systems are typically practiced by individual companies allocating points under a single reward scheme and are not easily scaled up to include multiple companies allocating points under multiple reward schemes. Another problem may be that in existing systems redemption of points are typically limited to products from a specific company or clearinghouse linked to the original issuer of points and does not
30 readily accommodate redemption of points to obtain products from an independent company.

Accordingly, there is a continuing need for a system and method to facilitate redemption of credits accumulated in computer-mediated social networks.

SUMMARY OF THE INVENTION

In an aspect there is provided a system for facilitating a credit redemption, comprising:

5 a storage system for storing a plurality of user records and a plurality of sponsor records, each user record comprising a user identifier and a quantity of credits allocated to the user and at least one score relating to the user's social network influence and each sponsor record comprising a sponsor identifier, a quantity of sponsor-purchased credits and at least one score relating to the sponsor's social network influence;

10 a networked interface device for receiving from the user a redemption offer for a quantity of credits held in the user's account, the redemption offer open for bids from at least one sponsor; and

a processor for performing a valuation analysis of the redemption offer to determine an adjusted value for the quantity of credits based on at least one user score and returning the
15 adjusted value to the user and/or the at least one sponsor prior to prompting a bid from the at least one sponsor.

In another aspect there is provided a system for facilitating a credit redemption, comprising:

a storage system for storing a plurality of user records and a plurality of sponsor records,
20 each user record comprising a user identifier and a quantity of credits allocated to the user and at least one score relating to the user's social network influence and each sponsor record comprising a sponsor identifier, and at least one score relating to the sponsor's social network influence;

a networked interface device for receiving from a user a redemption offer for a quantity
25 of credits held in the user's account, the redemption offer directed to at least one sponsor; and

a processor for performing a valuation analysis of the redemption offer to determine an adjusted value for the quantity of credits based on at least one user score and returning the adjusted value to the user, the at least one sponsor or both the user and the at least one sponsor.

In another aspect there is provided a method for the same.

30 In yet another aspect there is provided a computer readable medium embodying computer programmable code for the same.

BRIEF DESCRIPTION OF THE DRAWINGS

Figure 1 shows a block diagram describing a flow example of a user interaction with a sponsorship management system;

5 Figure 2 shows a block diagram describing a flow example of a sponsor interaction with the sponsorship management system;

Figure 3 shows a block diagram describing a flow example of a user action monitoring component of the sponsorship management system;

Figure 4 shows a block diagram describing a flow example of a user interaction with the sponsorship management system to transition from a first discount level to a second discount
10 level;

Figure 5 shows a block diagram describing a flow example of a user and a sponsor interaction with a system for facilitating credit redemptions working in combination with the sponsorship management system;

Figure 6 shows a block diagram describing a flow example of a user interaction and an
15 interaction of a plurality of sponsors with a system for facilitating credit redemptions working in combination with the sponsorship management system;

Figure 7 shows a system map schematic describing an illustrative implementation of the system for facilitating credit redemptions;

Figure 8 shows a block diagram describing an example of a credit converter component
20 of the sponsorship management system;

Figure 9 shows a block diagram describing a flow example of a sponsor allocating credits to a user;

Figure 10 shows a block diagram describing a flow example of a user leveraging credit holdings to unlock a desired feature of the sponsorship management system;

25 Figure 11 shows a block diagram describing a flow example of tracking a transfer of credits from sponsor to user;

Figure 12 shows a block diagram describing a flow example of tracking a redemption of credits by a user;

Figure 13 shows a block diagram describing a flow example of tracking a purchase of
30 credits by a sponsor or user.

DETAILED DESCRIPTION OF PREFERRED EMBODIMENTS

A system for facilitating credit redemption, or method for providing the same, includes each of a plurality of sponsors purchasing credits from an administrator and allocating the purchased credits to users for actions that endorse a sponsor. Each credit may be associated with several identifiers including an identifying code and an identifier relating to the current owner of the credit. Typically, each transaction or transfer of each credit will be tracked and registered such that the transactional history of each credit may be documented. Redemption of user credits to a sponsor may be facilitated by providing a valuation of a quantity of credits as a function of a user score, a sponsor score, or both a user score and a sponsor score.

A typical sponsor may be any legal entity having a vendible product (ie., a good and/or a service) and wishing to reward user actions that endorse or promote a sponsor's name, products, activities and the like by providing the user with credits that can be accumulated to yield a discount for purchasing the sponsor's product(s). Typically, a plurality of sponsors will participate in the sponsorship management system.

A typical user may be any individual or legal entity, including for example individual consumers, groups or associations of individuals, or businesses, that wish to purchase a product (ie., a good and/or a service) from one or more of a plurality of sponsors participating in the sponsorship management system.

The system may allow users an immediate benefit of membership in the system by providing upon enrollment a base discount level for purchasing one or more products of participating sponsor(s).

The system may allow for a transparent scheme for sponsors to reward promotional actions such as endorsements, testimonials, referrals and the like by establishing predetermined correlation of credits to promotional actions that do not require a contact of the user (eg. another user) to act on the promotional action.

The system may allow for scale-up to accommodate a plurality of sponsors by requiring sponsors to purchase a majority of the credits that are circulating in the system at any given time point. Requiring sponsors to purchase credits sets a standard for a plurality of sponsors to compete for the promoting actions of users and mitigates inflation that may occur if sponsors were permitted to arbitrarily generate credits.

Examples of accumulation and redemption of credits has been described in commonly owned, co-pending International Application No. PCT/CA2013/050723 filed 20 September 2013

published under International Publication Number WO2015/_____, the entire disclosure of which is hereby incorporated herein.

Referring to the drawings, an example of the system, and method for providing the same, will be described in the context of a user and a sponsor interaction for illustrative purposes. In practice, the system and method can accommodate any number of user-sponsor interactions including one-to-one, one-to-many, many-to-one and many-to-many.

Figure 1 shows a block diagram describing an example of a user performing a promotional action within the system. The user may perform the steps shown in Figure 1 using an application installed on a personal computing device or using a website interface for an online application connected to a server computer. For convenience the steps are described in the context of an application installed on the user's personal computing device. Typically, upon start up of the user's computing device an end-user interface application software previously installed on the computing device will start (110) and initiate a networked communication with a server computer of the system. The server computer will typically require login information (120) that may be provided by the application software in the form of a stored electronic data packet such as an electronic cookie. In the absence of automated login information provided by the application software, the user is prompted to manually enter the login information (122) such as a login name and password. Once in a logged in environment the user can access a list (130), for example as a pull down menu, of promotional action types (132) and correlated credit values (133) predetermined by a sponsor. Alternatively, the system may generate and provide the user with one or more options to perform a promotional action (130) in a context dependent fashion, for example the system may provide a different set of options based on geographical location of a user's personal computing device within a retail outlet of a sponsor versus an Internet search for a sponsor's product. The system generated context dependent options will typically be a subset of a full list of promotional action types (132) and correlated credits (133) predetermined by the sponsor. Moreover, a sophisticated or experienced user may have a prior understanding of the credits scheme set by the sponsor and may not need or desire to access lists or be provided with system generated options to perform promotional actions. Regardless of whether the user understands the options for promotional actions through intentional navigation of the application interface, receiving a system generated list, or prior experience, the user selects a promotional action relevant to the sponsor (140). The system may generate prompts to guide the user to

perform the selected action (150). However, sophisticated users may be able to perform the promotional action without using prompts from the application interface.

Promotional actions are any type of actions predetermined by the sponsor as being beneficial to the reputation of the sponsor and include, for example, a purchase, a scan of a product code, a geographical check-in, an image of a product posted on a website, a text testimonial posted on a website, a video testimonial posted on a website, or a video showing use of the product posted on a website. Various alternatives for performing an action may be accommodated by the application software. For example, if the action is to post an image of a sponsor's product on a website then the application software can provide a choice of selecting an image from a gallery of the sponsor's product images stored in memory, allowing the user to take a picture of the product with the user's computing device if it includes a digital camera, or uploading an image of the product captured by the user with a separate digital camera.

After the user completes the action the system validates the action as a promotional action and updates the user's credit balance to add the predetermined credits correlated to the promotional action (160) and also subtracts the credits from the sponsor's credit balance. Furthermore, the transactional history of each credit added to the user's credit balance is updated to register the transfer of the credit to the user (not shown).

Figure 2 shows a block diagram describing an example of a sponsor using the system to initially establish criteria for allocating credits to users that perform a promotional action and to establish credit thresholds for a plurality of discount levels for purchase of the sponsor's products. The sponsor may perform the steps shown in Figure 2 using an application installed on a personal computing device or using a website interface for an online application hosted on a server computer. For convenience the steps are described in the context of the sponsor's interaction with a website interface. Typically, the sponsor uses an Internet browser on the sponsor's computer device to initiate a networked communication with a website interface (210) hosted by a server computer of the system. The server computer will typically require login information (220) that may be provided by the sponsor's computer device in the form of a stored electronic data packet such as an electronic cookie. In the absence of automated login information provided by the sponsor's computer device, the sponsor is prompted to manually enter the login information (222) such as a login name and password. Once in a logged in environment the sponsor may observe the credit balance held in the sponsor's account (230) and if the sponsor considers the credit balance to be low the sponsor may purchase credits (232) to

ensure that the sponsor's account remains active. Alternatively, the sponsor's account may have an automatic top up of credits if it reaches a low credit balance limit that the sponsor can select and set. For example, if the sponsor's account credit balance falls below a 200 credit limit predetermined by the sponsor, then an automatic payment is made via a sponsor's stored
5 payment method to top the sponsor's account up to 1000 credits (not shown). The sponsor can then select a social networking website (240) communicative with the system to establish criteria for allocating credits for promotional actions (250) performed by the users of the social networking website and to establish criteria for allowing the users access to a plurality of discount levels to purchase a sponsor's product (260).

10 To establish credit allocation criteria (250), the system may provide the sponsor with a datagrid check box allowing the sponsor to select promotional actions (252) from a list and to enter a credit value for each selected promotional action (253). Additionally, the sponsor may be permitted to enter a multiple value for each selected promotional action to define the number of times that each selected promotional action may be repeated before ceasing to earn credits
15 according to the correlated credit value (not shown).

To establish criteria for access to discount levels (260), the system may provide the sponsor with a datagrid check box allowing the sponsor to select discount levels (262) from a list and to enter a credit threshold value for each selected discount level (263). Discount levels may be defined according to any conventional discounting scheme including percentage discounts or
20 absolute value discounts on a minimum purchase. Typically, the system will allow the sponsor to select a base discount level that a user may access to purchase the sponsor's product regardless of the credit balance in the user's account. Further discount levels may be selected in a positively correlated tiered fashion with a discount level that provides a greater discount correlated with a greater credit threshold value. For example, a first discount level may be a base discount level
25 correlated with a zero credit threshold value, and a second discount level correlated with a greater than zero credit threshold value will provide a greater discount than the first discount level.

Once the sponsor has established credit allocation and discount level criteria for a social networking website communicative with the system, the sponsor may apply the established
30 criteria to any other social networking website communicative with the system or may execute steps 250 and 260 for each of the other social networking websites (270).). The sponsor may define different criteria for each social network as desired. The sponsor can create a template of

criteria, copy it over to other networks and then modify the template to set criteria specific for each social network. This provides the sponsor with options to engage the user differently for each social network. Of course, if desired the sponsor may choose to engage them all with the same criteria. Thus, the sponsor is provided the option to tailor engagement strategies specifically for each social network and then for each discount level.

Figure 3 shows a block diagram describing an example of a monitoring component of the system that monitors user actions and identifies promotional actions within a social networking website communicative with the system. In a social networking website there are many users, each performing a plurality of actions (310). The user actions are stored in a storage system controlled by the social networking website as well as being stored in a mirror storage system that can be accessed by the monitoring component (312). Data transfer to the mirrored storage system may be through a push or pull mechanism depending on the desired implementation. Out of the plurality of user actions, a portion will be promotional actions. Thus, to identify promotional actions each user action may be fetched from the mirror storage system (320) and analyzed or queried for the presence of aspects of a promotional action. A first query may be to assess that the information in the user action contains an identifier relating to a sponsor name or the sponsor name per se (330). A second query may be to assess that the information in the user action contains an identifier relating to a product of the named sponsor name or the name of the product per se (340). Alternatively, the first and/or second queries may be satisfied if a user posts an item directly on the sponsor's web page within a social networking website. Accordingly, a user may receive credits for naming and mentioning the sponsor and/or the product without explicitly stating the sponsor's name or product. A user may receive full naming credits because the action was done within the sponsor's page. The system timeline can register that the user performed an action in the sponsor's page and the system will automatically provide links around that action, mentioning the sponsor's name/page. A third query may be to assess that the information in the user action defines an action with a corresponding credit value designated by the named sponsor (350), for example posting an image of a sponsor's product may correspond to 10 credits. In the example described in Figure 3, if one or more of the first, second and third queries yields a negative response, then the action is not considered a promotional action and analysis proceeds to the next user action fetched from the mirror storage system. If all three queries are present then the action is considered to be a promotional action and the user is identified (360). If the user is a member of the sponsorship program then the user account is

checked for credits received for previous actions having the same three characteristic features, and if the number of such previous actions equals or exceeds an action multiple value predetermined by the sponsor then the user is not provided with further credits and analysis proceeds to the next user action fetched from the mirror storage system. Otherwise, the system
5 validates the action as a promotional action and credits purchased by the named sponsor are transferred to the user (380) by updating the user's credit balance to add the predetermined credits corresponding to the promotional action (382) and also subtract the credits from the sponsor's credit balance. Furthermore, the transactional history of each credit added to the user's credit balance is updated to register the transfer of the credit to the user (384). If the user is not a
10 member of the sponsorship program then the user is presented with an offer to join (362) and upon acceptance of the offer, credits purchased by the named sponsor are transferred to the user according to steps 380, 382, and 384.

If the user exceeds the limit of credit issuance by allowed promotion action then the system will inform them of such and suggest other actions that are suggested to earn credits
15 within the current sponsorship level of the sponsor. This allows the user to engage further on other activities that the sponsor deems valuable as promotion of the sponsor. Gamification of the credit issuance such as how many more credits does a user need to gain access to the next discount level, or how many days based on the user activity history can be used to encourage user engagement in a sponsor directed fashion.

Figure 4 shows a block diagram describing an example of the system promoting a user
20 from a first discount level of a sponsor to a second discount level of the sponsor, the second discount level providing a greater discount than the first discount level. Since the system will typically comprise a plurality of participating sponsors, a user account may hold sponsor allocated credits from a plurality of participating sponsors. While Figure 4 describes an example
25 of a user account holding credits allocated from first and second sponsors, it will be recognized that the system can accommodate credits allocated from a greater number of sponsors. The user accounts are monitored to determine credit totals on a sponsor specific basis (410). In this example, the first sponsor allocated credit total is greater than the second sponsor allocated credit total and is closer to the credit threshold established by the first sponsor. The system notifies the
30 user (420) when the user account holdings of the first sponsor allocated credit total approaches a predetermined credit threshold established by the first sponsor for promoting a user from the first discount level to the second discount level. This notification can serve to motivate the user to

perform promotional activities relating to the first sponsor to earn credits to achieve the credit threshold. In the absence of earning further credits, the user may be provided an opportunity to purchase credits (not shown). Alternatively, in the absence of earning further first sponsor allocated credits, the notification can allow the user to request conversion of all or part of the user account holdings of the second sponsor allocated credits to make up the difference between the current holdings of the first sponsor allocated credits and the credit threshold (430). The system calculates conversion of the second sponsor allocated credits to first sponsor allocated credits according to predetermined conversion rates established by the first sponsor or an administrator of the system (440). If the sum of the first sponsor allocated credits and the converted second sponsor allocated credits is sufficient to equal the credit threshold then the user is offered access to the second discount level (450). If the user accepts the offer (460) then credit balances of the user's account and the first sponsor's account are updated to reflect transfer of the second sponsor allocated credits from the user's account to the first sponsor's account (470) and to update the transactional history of each credit transferred to the first sponsors account to register the first sponsor as current owner of each of these credits (480). Furthermore, the user's account is updated to include a purchase code that may be graphically represented as a discount coupon or badge for access to the second discount level of the first sponsor and the user retains holdings of the first sponsor allocated credits. It will be recognized that rules for conversion and transfer of credits may vary widely depending upon a desired implementation. For example, a transfer of both first sponsor allocated credits and second sponsor allocated credits may occur in exchange for a discount coupon or badge such that the user holdings would be depleted of the first sponsor allocated credits. In a further example, the transfer of first and second sponsor allocated credits may be transferred to an administrator of the system instead of the first sponsor's account. In still a further example, when a user is promoted to a next sponsorship level a fee may be assessed by the administrator in the form of credits, representing 1-5% of the total credits required to gain access to the next level. These credits can be returned to the administrator's treasury, with the original identifier still retained along with all the transactional history of usage and issuances on such credits. These credits can further be issued to sponsors by selling them to sponsors; consistently charging for credits controls deflation of value of the credits.

Whenever accumulated credits are transferred or redeemed or such transfer/redemption events are proposed such as described in Figure 4 a valuation of the accumulated credits may

facilitate proposal and/or acceptance of the transfer/redemption of credits. A valuation of credits can involve any number of indicators such as economic, behavioural, social, reputational, and the like. A valuation of accumulated credits may be specific to each user, to each sponsor, or to a combination of each user and each sponsor in each proposed transfer/redemption event. A valuation of credits can be useful whenever credits are offered for redemption regardless of whether the credits are being offered to the same or different sponsor that provided the credits to the user. When the offer for redemption is made to the same sponsor that originally transferred the credits to the user, the sponsor may be familiar with certain parameters of the valuation based on a historical familiarity and existing action/reward relationship with the user, but may lack insight into parameters that are outside the action/reward data such as a social impact of the user unrelated to action/reward events. A valuation of credits may be particularly useful when the credits are offered for redemption from a user to one or more sponsors that did not originally transfer the credits to that user, as these one or more sponsors lack the historical familiarity and existing action/reward relationship.

A historical analysis of a user's actions may be considered as a component of the valuation process. Each user action that is rewarded with credits is logged in a database. Optionally, user actions that are not rewarded with credits, such as a repeat action that exceeds a sponsor's maximum multiple limit, may also be logged. Each logged entry will include the type of user action, and an identifier of the sponsor that provided the credits reward. Optionally, other associated parameters can include time, location, social network type, or the specific brand or product. One or more of these parameters may be considered for valuation of a user's credits.

Analysis of transaction history of credits offered for redemption may also be a component of the valuation process. For example, analysis of the transactional history of credits may identify brand or product associations that may influence a sponsor's motivation to engage a user offering the credits for redemption. Credit tracking mechanisms will typically involve a log server to register each purchase, allocation, transfer, conversion, redemption and the like to document a history for each credit or each increment or packet of credits as desired. Credit tracking mechanisms may log any number of different data including, for example, a type of user action, sponsor named or identified in a user action, date, time, location, social network platform, and the like.

Analysis of a user's social impact or social influence may also be a component of the valuation process. A basic unit of social impact or social influence is interaction, more

specifically interaction of a user with neighboring nodes in a social graph. An interaction may comprise both a user interacting with a neighboring node or conversely the neighboring interacting with the user. Social impact or social influence quantifies these interactions. In this quantification, each basic unit of interaction may be further defined by mathematical considerations of the social graph. For example, a user's direct neighbor node (first order node) may have a different mathematical weighting than a user's second order node (a user's neighbor's neighbor), given that other significant aspects of the interaction remain constant such as when retweeting an identical message. Examples of interaction types include Retweets, Replies, Mentions or Follows on Twitter or Posts, Mentions, Likes, Shares or Event Invitations on Facebook.

Analysis of sponsor-centric parameters such as sponsor-to-sponsor associations, sponsor activity on social networks, sponsor history of credit allocation, or sponsor profile traffic may also be a component of the valuation process.

In any proposed transfer/redemption of credits a sponsor considering the redemption may be able mine the transactional history of the credits as well as various specific indicators of the user's history or social impact such as engagement, sponsor association, reach or influence, rate of credit accumulation, rate of credit redemption, and the like. However, it will be useful to provide a score or rating that assimilates one or more indicators relating to a user's history or a history of credits offered by a user in a proposed transfer/redemption event. When scores for all users enrolled in the system are on a single scale normalized for all users, the individual score of a user can be quickly and conveniently assessed by its placement within the range of the single scale. Similarly, when scores for all sponsors enrolled in the system are within a single scale normalized for all sponsors, the individual score of a sponsor can be quickly and conveniently assessed by its placement within the range of the single scale. In certain examples, the single scale for users and the single scale for sponsors can be the same scale. Normalizing user scores, sponsor scores or both user scores and sponsor scores to a single scale helps users and sponsors extract quick inferences as to social influence or impact without needing extensive programming resources to mine individual indicators extractable from the credit transaction history or user actions history. Establishing scores improves transparency and/or fairness of the redemption process. Without scores or ratings sponsors with abundant programming resources may hold an informational advantage in being able to mine the historical data of credit transaction history or user history to yield valuations, while user and sponsors without the programming capacity

would lack such information. Accordingly, without scores or ratings users may undervalue their own credits. With scores or ratings, any proposed offering for credit redemption may be viewed in the context of each proposed offering to a different sponsor yielding a specific valuation, which may provide a convenient basis for a user to compare the different sponsors and different proposed offerings.

Figure 5 shows an example of a user offering credits to a single target sponsor. The user may have accumulated credit holdings (510) that are significantly greater than credits needed to move from a first discount level to a second discount level and may wish to conduct a more specialized or customized redemption. The user can access a bid component (520) and enter a proposed quantity of credits for redemption, any specific requests for compensation, and an identifier of the single targeted sponsor (530). The bid component proceeds to notify the targeted sponsor of the offer of credit redemption (540) from the user and any requests for compensation the user may have specified. The sponsor may automatically be provided with a valuation of the offered credits in conjunction with the notification. Alternatively, a valuation component may require a sponsor request prior to initiating a valuation analysis of the offered credits by the valuation component. The valuation component upon receiving the request interacts with a scoring component to analyze one or more of user action history, credit transaction history, and user social networking history to generate scores and a valuation of the offered credits (550). Thus, the valuation analysis considers user-centric parameters (550), including for example parameters extracted from one or more of user action history, credit transaction history, and user social networking history. Optionally, the valuation analysis may consider sponsor-centric parameters including, for example, parameters extracted from one or more of credit transaction history, sponsor credit purchase history, sponsor credit allocation history, sponsor social networking history, and sponsor website traffic. The valuation component determines an adjustment of the quantity of offered credits based on the valuation analysis. The adjusted value of the credits can then be displayed to the sponsor (560). The sponsor is provided with the opportunity to compare and consider the quantity of offered credits and the adjusted value of the offered credits to facilitate preparation of a bid for the offered credits (570). Optionally, both the user and the sponsor may independently request valuation of offered credits and both may independently gain access to the valuation analysis and the valuation result. The user is notified of the sponsor bid and is provided an opportunity to accept the bid (580) and proceed to

formalize redemption of credits (590), or reject the bid and optionally provide a new quantity of offered credits for bid.

Figure 6 shows an example of a user offering credits similar to steps shown in Figure 5, but differing in that a quantity of credits are offered for bid to a plurality of target sponsors. The user may have accumulated credit holdings (610) that are significantly greater than credits needed to move from a first discount level to a second discount level and may wish to conduct a more specialized or customized redemption. The user can access a bid component (620) and enter a proposed quantity of credits for redemption, any specific requests for compensation, and an identifier of the plurality of targeted sponsors (630). The bid component proceeds to notify (640) each of the plurality of targeted sponsors of the offer of credit redemption from the user and any requests for compensation the user may have specified. The sponsor may automatically be provided with a valuation of the offered credits in conjunction with the notification. Alternatively, a valuation component may require each sponsor to make a request prior to initiating a valuation analysis of the offered credits by the valuation component. The valuation component upon receiving the request interacts with a scoring component to analyze one or more of user action history, credit transaction history, and user social networking history to generate scores and a valuation of the offered credits (650). Thus, the valuation analysis considers user-centric parameters, including for example parameters extracted from one or more of user action history, credit transaction history, and user social networking history. Optionally, the valuation analysis may consider sponsor-centric parameters including, for example, parameters extracted from one or more of credit transaction history, sponsor credit purchase history, sponsor credit allocation history, sponsor social networking history, and sponsor website traffic. The valuation component determines an adjustment of the quantity of offered credits based on the valuation analysis. The adjusted value of the credits can then be displayed to each sponsor that requested a valuation (660). Each sponsor is provided with the opportunity to compare and consider the quantity of offered credits and the adjusted value of the offered credits to facilitate preparation of a bid for the offered credits (670). Optionally, both the user and one or more of the sponsors may independently request valuation of offered credits and both may independently gain access to the valuation analysis and the valuation result. The user is notified of all sponsor bids and is provided an opportunity to select a winning bid and accept the bid (680) and proceed to formalize redemption of credits (690) with the sponsor of the winning bid, or reject the bid and optionally provide a new quantity of offered credits for bid. When a plurality of sponsors are

involved in a bidding process, any conventional auction function may be incorporated as desired or suited including, for example, a reserve function.

The valuation analysis of credits may consider user-centric parameters, sponsor-centric parameters or both user-centric parameters and sponsor-centric parameters. Consideration of both user-centric and sponsor-centric parameters may be particularly useful when user credits are offered for bid to a plurality of targeted sponsors, as the valuation analysis and resultant valuation may be specific for each potential user-sponsor pairing.

The valuation may be presented in any number of formats including, for example, an adjusted absolute quantity of offered credits, a multiple for adjusting the quantity of offered credits, a percentage for adjusting the quantity of offered credits, a differential for adjusting the quantity of offered credits. The valuation component and the scoring component can be used to determine whether the value of a quantity of offered credits to the bid component are greater than, less than or equal to a reference value established by a treasury component or credit bank of the system. The reference value established by the treasury component may be a par value, an issuance value, a buyback value or any other consistent manner of determining a reference value of credits in circulation. However, in many instances knowledge of the reference value established by the treasury component may not be critical to a bid proposal or consideration, as relevant information is provided by comparing the adjusted value of offered credits to the original quantity of offered credits and determining a direction (ie., positive or negative) and a magnitude of the adjustment formatted for example as an absolute value, a multiple, a percentage, a differential, and the like.

Several illustrative examples of consideration of user-centric parameters and/or sponsor-centric parameters to generate scores now follow. In these examples the terms “sponsor” and “brand” are used interchangeably. Also, in the following examples the sponsorship management system is abbreviated as SPO.

The following is a sample list of user-centric parameters that may be generated and considered in a valuation analysis

a) **User_Social_Capital:** The final score given to each user in [300 – 800] range.

This range can be modified later, if needed.

b) **User_Score_SN:** The score assigned to each user on each SN or VSN in [300 – 800] range. This range can be modified as desired.

- c) **User_Score_for_Brand:** The score assigned to each user for each brand. It is an unbounded positive numeric value.
- d) **User_Score_for_Brand_of_SN:** The score assigned to each user for each brand on each SN. It is an unbounded positive numeric value.
- 5 e) **Influence_Factor_of_SN:** The relative portion of user's activities on each SN that he/she has connected to SPO.
- f) **User_Social_Neutral_Score_of_SN:** The network value of each user based on its impact on the social network. This parameter is used to determine to most influential nodes on SN.
- 10 g) **User_Social_Activity_SN:** measurement of each user's activities on the networks and the reflection (reaction) of his/her activities by other users.
- h) **Min_Influence_Factor_of_SN:** The minimum value assigned to each SN. It would be deducted from user score for not connecting a SN to his/her SPO account.
- i) **Network_Centric_Factor:** The weight of network value for each user toward
15 the final score.

The benefit of a scoring component is to evaluate and quantify the value or overall ranking/status of each user within the system. The assigned value to each user called *User_Social_Capital* can reflect social influence or impact. Sponsors may elect to categorize users in different classes based on their *User_Social_Capital* and appreciate various levels
20 differently in terms of providing discounts or promotions. The score of users on each SN (social network) can be decomposed into two terms; the first, 'centrality', indicates the network value of individuals and the influence each node has on the whole social graph (social graph is the abstraction of users and their connection on a social network; a user is called node and the connection is called link.) associated with that particular SN. Highly influential nodes on social
25 graph are assigned higher scores. Centrality measures are well studied concepts in SNA (social network analysis; use of network theory to analyze social networks; social network analysis views social relationships in terms of network theory, consisting of nodes and links). The second term is related to implicit activities of each user during a campaign and the reflection of his/her activities on the network through interaction with neighbor nodes. The final *User_Score_SN* is
30 calculated using

$$\text{User_Score_SN} = \mu \text{ User_Social_Neutral_SN} + \text{User_Social_Activity_SN}$$

Where μ is *Network_Centric_Factor* parameter and is set to 0.25 in this illustrative example.

User_Social_Capital is the final score calculated and presented to each user on his/her SPO account in the range of [300 – 800]. Users are classified in different tiers based on this score. This score also determines the discount levels of users when the brands want to release and distribute coupons or promotions. It is calculated through weighted sum of User_Score_SN over all connected social networks. The scalar coefficient factors are *SN_Influence_Score*:

$$\text{User_Social_Capital} = \sum_{SN} \text{SN_Influence_Score} \times \text{User_Score_SN}$$

User_Score_SN

User_Score_SN is the assigned value to each user on a SN, based on his/her network value and dynamic of his/her activities on different campaigns for that particular SN. It is a bounded value in the range of [300 – 800]. User_Score_SN is calculated using

$$\text{User_Score_SN} = \mu \text{ User_Social_Neutral_SN} + \text{User_Social_Activity_SN}$$

Where μ is *Network_Centric_Factor* parameter and is set to 0.25 for this example.

User_Social_Neutral_SN

This parameter measures the intrinsic network value associated to each node on social graph. It is a scalar value in [300 – 800]. It shows the influence one node has on the network through interaction with its neighbor nodes and explicit interaction with second-order and other higher-order neighbors. Highly influential nodes on social graph are assigned higher scores. This doesn't necessarily correspond to number of neighbors one node has on social graph. A node with more high influence neighbors has a higher User_Social_Neutral_SN than a node with lots of neighbors with small influence. This somehow reflects how close a node is to all other nodes on the social graph or how accessible other nodes are through this particular node.

User_Social_Activity_SN sample list of parameters

- a) **User_Activity_Score_SN**: indicates the score of a user based on dynamic of his/her social activities during different campaigns.
- b) **Scalar_of_Social_Markatability**: the effect of market penetration for each particular SN.
- c) **User_Self_Score_SN**: The immediate score each user gets based on his direct engagement on a campaign.

Scoring component calculates User_Social_Activity_SN using following formula.

$$\text{User_Social_Activity_SN} = \text{Scalar_of_Social_Markatability} \times \text{User_Activity_Score_SN}$$

As it is evident from the above formula, the two parameters on RHS need to be determined.

Scalar_of_Scoial_Markatability

5 This parameter shows the effectiveness of social campaigns on various markets. It is a scalar number in $[0 - 1]$. The more direct engagements and participations each SN could generates for that particular market, the higher this parameter would be. Some markets are more reluctant in responding to social marketing and hence have smaller values for this parameter. We store this parameter for all desired markets in database to access it easily and quickly since it t
10 doesn't have to be calculated for each user individually.

User_Activity_Score_SN

 User_Activity_Score_SN illustrates the value added to network by social engagement and participation of users during each campaign. This value comes from a node's direct activities and also through the reflection of those activities through first order and higher order friends of that
15 node on the social graph. It is calculated using

$$\text{User_Activity_Score_SN} = \alpha_0 \times \text{User_Self_Score_SN} + \alpha_1 \times \text{avg}(\text{User_Self_Score_SN}) \\ \alpha_2 \times \text{avg}(\text{User_Self_Score_SN}) + \text{err}$$

 to keep estimation error small, $\text{err} \leq 1\%$. The second term on RHS with coefficient α_1 is calculated for all friends of a node on the social graph and the third term is calculated for
20 all second order nodes (friends of friend) for each node.

User_Self_Score_SN

 User_Self_Score_SN is the average of User_Score_Brand_SN over all connected brands for each user.

$$\text{User_Self_Score_SN} = \text{avg}(\text{User_Score_Brand_SN}) \quad \text{For all brands} \in \text{Followed_Brand_Set}$$

25 The user's engagement level for each brand on each SN is determined by User_Score_Brand_SN. The idea behind smoothing the score by averaging over all connected brands is to incentivize users to increase their engagement level on all connected brands. We train them to be more socially active for their favorite brands and hence to make them more socially responsive citizens on SPO social economy. We will guide the network to conform to a
30 graph with more and more fat nodes indicating more influential people on social graph.

User_Score_Brand_SN

User_Score_Brand_SN determines the level of activities of each user for one particular sponsor on each SN. It is an unbounded numeric value. It is updated by the score obtained by a user during a campaign.

$$\text{User_Score_Brand_SN} = \text{User_Score_Brand_SN} + \text{User_Score_Campaign_SN})$$

5 There are two paradigms in updating User_Score_Brand_SN over the lifespan of a social campaign.

1. Partial Updating

In this paradigm, update happen on the scale of every few hours or at the end of each day. In this approach, users are able to see the changes in their scores very quickly. There are a few
10 problems with instantaneous updates. The first one is the high cost of computation and network traffic generated by each update. In addition, it takes a while for each single activity to reach out other nodes and produce its full potential on the social network. In other words, it takes time for one's messages to generate actions, such as retweets, mentions, likes and comments.

2. Complete Updating

15 In this paradigm, we consider all the activities during a campaign together in updating the result. The user score doesn't change until the end of a campaign. SPO monitors and captures all the activities performed by user during the course a campaign. This is suitable for short campaigns that run for one or a few days. For very long campaigns like Olympics that run for couple of weeks, the first paradigm is the more appropriate one.

20 User_Score_Campaign_SN

User_Score_Campaign_SN is the *Transformation Score* (in statistics, T-score or Transformation Score is the mapping of a score to a population with different mean and variance but same standard score) of User_Value_Campaign_SN, the value generated by activities of user during a campaign. By normalizing the value generated by a user during a campaign to the whole
25 population on that campaign, we ensure that User_Score_Campaign_SN gives a fair and meaningful picture of user participation. If a campaign has derived lots of engagements, a user should try harder to increase his/her score. This also helps in directing attention to less popular campaigns. We have to also have on the mind that each campaign has a limited capacity of engagements and participations. The aggregate value added to each social media during a
30 campaign can't increase unboundedly. For each activity type available for the campaign, users

are not allowed to repeat that activity type more than a specific number or higher than a frequency.

User_T_Score

5 User_T_Score is the transformation of User_Z_Score under an affine transformation (in geometry, an affine transformation or affine map is a function between affine spaces which preserves points, straight lines and planes. Also, sets of parallel lines remain parallel after an affine transformation) in such a way that the population has mean and variance equal to the pre-specified values determined by a brand manager. The parameters for the mapping are *Target_Mean* and *Target_STD* represented by t_{μ} and t_{σ} . These two parameters are considered
10 as input to the system and give more control to brand managers over distributing assigned credits. The formula to calculate User_T_Score is as following:

$$User_T_Score = t_{\mu} + User_Z_Score \times t_{\sigma}$$

User_Z_Score

15 User_Z_Score is *Standard Score* (standard score is the number of standard deviation that one outcome of a random variable is away from its mean) of User_Value_Campaign_SN and is calculated using the following formula:

$$User_Z_Score = \frac{User_Value_Campaign_SN - \mu}{\sigma}$$

Where

$$\mu = sample\ mean(User_Value_Campaign_SN)$$

$$20 \quad \sigma = std(User_Value_Campaign_SN)$$

Are sample mean (sample mean is the arithmetic average of samples taken from a population uniformly) and sample standard deviation of the User_Value_Campaign_SN for the active users on the campaign, respectively.

User_Value_Campaign_SN

25 User_Value_Campaign_SN is the value generated by user's activities during a certain social media campaign. It is basically the summation of the value of all activities:

$$User_Value_Campaign_SN = \sum_{all\ activities} Activity_Value$$

The summation is based on all types of activity that are provided for that particular campaign. Each activity has a default value that depends on the type of activity. But different
30 activities from the same type might end up getting different attention and engagement on the network. We scale each activity by the amount of engagement it produces on the social graph and

set the value for that particular activity to be the default value scaled by the *Viral_Factor_Activity*. The accumulation of all the values of individual activities yields the raw score obtained on each SN during that campaign.

Example 1

5 Let's consider that at closing of a campaign for brand XYZ, user has performed 7 activities of 3 different types: 3 FB status, 3 Instagram posts and 1 FB video. After calculating *Viral_Factor_Activity* for each single activity and scaling their default values by the computed factors, the *Activity_Value*'s are as follow:

[2.3, 6.1, 2.7, 8.1, 3.5, 3.7, 5.7]

10 So

User_Value_Campaign_SN for Instagram is $8.1 + 3.5 + 3.7 = 14.3$

And the corresponding value for FB is $2.3 + 6.1 + 2.7 + 5.7 = 16.8$

Example 2

15 If for campaign A, user performs 3 posts, 5 images and one video on FB and 2 tweets on Twitter, we have the following score for the user:

User_Campaign_SN for FB = $3 \times 1.5 + 5 \times 2.5 + 1 \times 5 = 4.5 + 12.5 + 5 = 22$

User_Campaign_SN for Twitter = $2 \times 2.2 = 4.4$

Activity_Value

20 *Activity_Value* is the value added to the network by a single activity during each campaign. There are two parameters involved in determining *Activity_Value*. The *Default_Value_Activity* which depends on the type of activity and is calculated and stored in database before running each campaign. *Viral_Factor_Activity* serves as an inflation factor that captures the influence made by this single activity on the network. The following formula is used to calculate *Activity_Value*

25
$$\text{Activity_Value} = \text{Viral_Factor_Activity} \times \text{Default_Value_Activity}$$

Viral_Factor_Activity

30 *Viral_Factor_Activity* indicates the gain each individual activity can get from network through engagement and participation encouraged by that activity. This gain is realized through interaction of each node with other nodes. The default value for this factor is 1 and it changes according to the following formula:

$$\text{Viral_Factor_Activity} = 1 + \alpha r + \beta r^2$$

Where α is *First_Order_Avalanche_Coefficient*, β is *Second_Order_Avalanche_Coefficient* and r is *Propagation_Coefficient*.

First_Order_Avalanche

First_Order_Avalanche is number of engagement your activity produces through your friends during a campaign. For one particular event, it is simply the number of contents published on that particular SN which is caused by that event. If your friends share one video you posted for a campaign 15 times, the First_Order_Avalanche for that action is equal to 15.

Second_Order_Avalanche

Second_Order_Avalanche is the number of engagement produced by a single activity through your second degree friends (friends of friends) on a social network. We keep track of the trace for each single activity on SPO database. But we have to have on our mind that, the content being published is not of interest but the path it takes to get published on that campaign is of our main concern. If for example one particular video is published by two users on the same campaign at different times, they both considered as original content and do not count in avalanche.

Example 3

For each event, we keep the IDs for the original publisher and the references to the previous users, if there is any. We give credit to the original poster right away and add to the reference's first order and second order avalanches lists. For this current version, we only keep track of two levels of references, ref1 and ref2.

User ID	Event ID	Content	Time	Ref1	Ref2
2079477183	9037860200		17:23:10, 2014-08-05	3733821900	NA

So the record for the User 3733821900 is updated:

User ID	Event ID	Time	First Order Avalanche	Second Order Avalanche
3733821900	9037860200	17:23:10, 2014-08-05	1	0

First_Order_Avalanche_Coefficient

First_Order_Avalanche_Coefficient (α) is the propagation factor for a single activity of a user on the social graph through his/her first order friends (direct neighbor nodes). It is a

reflective factor for each social activity which determines the first layer engagement on a social graph.

$$\alpha = \frac{a_1^2}{1 + a_0^2 + a_1^2 + a_2^2} \times \frac{1}{10} \times \text{First_Order_Avalanche}$$

Second_Order_Avalanche_Coefficient

- 5 Second_Order_Avalanche_Coefficient (β) is the propagation factor for a single activity of a user on the social graph through his/her second order friends. It is a reflective factor for each social activity which determines the second layer engagement on a social graph.

$$\beta = \frac{a_2^2}{1 + a_0^2 + a_1^2 + a_2^2} \times \frac{1}{10} \times \text{Second_Order_Avalanche}$$

Propagation_Coefficient

- 10 Propagation_Coefficient (r) is the adjusting deflation factor in calculating accumulating value of a single activity. This parameter captures attenuation effect of each single activity by increasing the distance from the publisher node. It is a numeric value in $[0, 0.5)$. It imposes an upper bound on Viral_Factor_Activity terms and prevents each single activity's payoff to get larger unboundedly.

$$15 \quad \text{Viral_Factor_Activity} = 1 + \alpha r + \beta r^2 \leq 1 + r + r^2 < \sum_{n=0}^{\infty} r^n = \frac{1}{1-r}$$

And $\frac{1}{1-r} \leq 2$ for $r \in [0, 0.5)$

So the upper bound for this parameter is 2.

Example

Consider a single activity with the following parameters:

$$20 \quad r = 0.3, a_0 = 1, a_1 = 10^{-1}, a_2 = 10^{-3}$$

So $\alpha = 10^{-3} \times 2000 = 2$ and $\beta = 0.2$

Therefore $1 + r\alpha + \beta r^2 = 1.618$

So the viral factor for this activity for $r = 0.3$ is 1.618. If the default value for the activity 1.7, then the

$$25 \quad \text{Activity_Value} = 1.618 \times 1.7 = 2.75$$

Activity_Type	Default_Value	Viral_Factor_Activity	Activity_Value
Vide●	2.1	1.2	2.52
Vide●	2.1	1.9	3.99
Vide●	2.1	1	2.1
Vide●	2.1	2.3	4.82
Text	1.1	3.7	4.07

Text	1.1	1.5	1.65
------	-----	-----	------

So at the end of the campaign:

$$\text{User_Value_Campaign_SN} = 19.15$$

SN_Influence_Score sample list of parameters:

- 5 a) **SN_Influence_Score**: The portion of contribution of each SN towards user's final score.
- b) **SN_Influence_Ratio**: The ratio of value of activities on each SN to all the value generated on all SN's.
- c) **Min_Influence_SN**: The minimum penalty of not connecting one SN to SPO
- 10 account.
- d) **Min_Influence_Sum**: The summation of Min_Influence_SN for all the SN's not connected to SPO account.
- e) **SN_Influence_Th1**: Threshold for Min_Influence_Sum
- f) **SN_Influence_Th2**: Threshold for SN_Influence_Score

15 SN_Influence_Score determines the relative portion of all the value added to each SN by performing various activities to the total value over all SNs. We first define the following ration:

$$\text{SN_Influence_Ratio} = \frac{\sum \text{Activity_Value}}{\sum_{\text{SN such that user} \in \text{SN}} \sum \text{Activity_Value}}$$

The numerator is the value of all different activities on the desired SN and the denominator is the summation of these values on all social networks which the user has

20 connected to SPO. If this ratio is greater than a minimum value called *SN_Influence_Th1*, we would penalize the user score for not connecting some SN to his/her account on SPO. The depreciation term is the summation of Min_Influence_SN assigned to each SN. We apply a saturation function to Min_Influence_Sum to clip the values greater than *SN_Influence_Th2*, which is set to 0.2. Hence the highest adjustment made to SN_Influence_Score is (1 –

25 SN_Influence_Th2).

$$\text{Min_Influence_Sum} = T_1 \left(\sum_{\text{user} \in \text{SN}} \text{Min_Influence_SN} \right)$$

Therefore the contribution of each SN on the final user's score is

$$\text{SN_Influence_Score} = T_2 \left(\text{SN_Influence_Ratio} \right)$$

Where T_2 doesn't change the input value if it is less than SN_Influence_Th2 and scales

30 down it by (1 – Min_Influence_Sum) when it is greater than SN_Influence_Th2.

Min_Influence_SN

Min_Influence_SN indicates the minimum contribution of each SN to the overall user score. Since we compensate SN_Influence_Ration by normalizing to only those already connected SN, this term penalizes users for not connecting some of the available SNs. It would generate slight motivation for users to connect as many SN as possible to their SPO accounts while not penalizing them by large value. A super active user on FB and Twitter is more valuable to ecosystem than a user moderately active on all available SNs.

Example

Let's say the aggregate value of activities on FB is 700K, on Twitter 500K and on Google+ is 300K. A user has obtained User_Score_SN of 70 and 60 on FB and Twitter, respectively and those are the only SN connected to the sponsorship management system. For the sake of simplicity, we assign 0.05 as Min_Influence_Score for all three SNs.

$$\text{FB: SN_Influence_Ratio} = \frac{700K}{700K+500K} = 0.583$$

$$\text{SN_Influence_Score} = 0.583 \times (1 - 0.05) = 0.554$$

$$\text{Twitter: SN_Influence_Ratio} = \frac{500K}{700K+500K} = 0.417$$

$$\text{SN_Influence_Ratio} = 0.417 \times (1 - 0.05) = 0.396$$

$$\text{User_Social_Capital} = 0.554 \times 70 + 0.396 \times 60 = 62.54$$

But his potential score would be

$$0.583 \times 70 + 0.417 \times 60 = 65.83$$

These 3 scores lost are due to not connecting Google+ to the sponsorship management system account.

User_Score_Brand sample list of parameters

a) **User_Score_Brand:** The projection of user's score to a specific brand.

b) **User_Score_Brand_SN:** The projection of user's score to a specific brand and a specific SN

User_Score_Brand is the score of user for each brand he/she is following. It is a positive numeric value which can increase unboundedly. The more this score is, the more valuable this user is for the brand and can get higher levels of discounts and coupon. Brands can target different user segments based on this score.

$$\text{User_Score_Brand} = \sum_{SN} \text{SN_Influence_Score} \times \text{User_Score_Brand_SN}$$

User_Score_Brand_SN

User_Score_Brand_SN is the projection of user's score to a specific brand and specific SN. To compute this parameter, we add up User_Campaign_SN for all the campaign tags in the Joined_Campaign_Set of that particular brand.

$$5 \quad \text{User_Score_Brand_SN} = \sum_{\text{campaign in Joined_Campaign_Set}} \text{User_Campaign_SN}$$

Brands Metric sample list of parameters

- a) **Brand_Score:** The final score given to each brand in the range of [0 - 100]
- b) **Social_Activity_Factor:** Portion of Brand_Score that captures the ongoing
10 campaign-to-campaign social engagement. It is in the range of [0 - 75].
- c) **Market_Type_Factor:** The average of social markebility of certain markets
which comes from overall social engagements due to all brands on various social
networks.
- d) **Brand_Base_Image:** The initial score given to each brand when they join the
15 sponsorship management system for the first time.

Consideration of sponsor-centric parameters allows comparison of sponsors with a [0 - 100] scoring system to quantify social engagements of sponsors. The scoring scheme is based on the following simple looking formula:

$$\text{Brand_Score} = \text{Brand_Base_Image} + \text{Social_Activity_Factor}$$

- 20 Brand_Base_Image constitutes a small portion of the overall score and is calculated only once when a brand starts using sponsorship management (SPO) services. Social_Activity_Factor is the major constituting part of the overall score and it is the main focus of SPO analytics engine. In the following subsections we will discuss how to calculate each component of the right hand side separately. Brand_Base_Image is similar to new to market IPO share pricing , the
25 market determines the initial price for trading the shares based on internal scaling of the market and market internal evaluation. For SPO model, Brand_Base_Image serves as an initial static score and Social_Activity_Factor captures the dynamic behavior in Brand_Score. There are lots of parameters involved in determining the final score but we will make sure that the final result stays in the specified range.

30 Updating Brand_Score

For each campaign, we calculate one score in the range of [0 - 75] based on the engagement and participation level it could bring to the brand. Then we update Social_Activity_Factor and set it to be the simple moving average (a simple moving average (SMA) is the unweighted mean of the previous n data) of all campaign scores from the beginning. For a brand to get higher score, it needs to run a couple of successful campaigns in a row in order to increase its final score. Also, one failed campaign alone, won't drop score that much. Social_Activity_Score after closing n^{th} campaign is:

$$\text{New_Social_Activit_Score} = \frac{(n-1) \times \text{Current_Social_Activit_Score} + \text{the score of } n^{th} \text{ campaign}}{n}$$

Example

Let's consider brand XYZ has carried on 5 campaigns so far and the brand manager is thinking of planning the sixth campaign. The Brand_Base_Image for this company is 20 out of 25, which is calculated based on the brand's overall strength and value. The scores for previous five campaigns are: [15, 30, 50, 50, 65] where 0 is lowest possible and 75 is maximum score based on full scale social sponsorship management system. After evaluating the most recent one (the sixth one), SPO engine gives a score of 35 to the campaign. The Brand_Base_Image is still unchanged and equal to 20. The current score for the brand is:

$$\text{current score} = 20 + \frac{15 + 30 + 50 + 50 + 65}{5} = 62$$

And the new score is

$$\text{new score} = 20 + \frac{5 \times (62 - 20) + 35}{6} = 60.83$$

Although the performance of the most recent campaign was poor, because they had some pretty strong previous campaigns, the drop in the score is minimal. The power behind SPO engine is to ensure brands that by using SPO smart campaign framework, they would never receive poor performance and it will guide them to more strong and more successful campaigns.

Social_Activity_Factor sample list of parameters

- a) **SN:** available social networks with SPO. There are five of them in this example: Facebook, Twitter, Google+, Instagram and Youtube
- b) **VSN:** Vertical Social Networks which are created social channels within existing social networks around influential entities on the networks. The graph associated to each celebrity or influencer can be recognized as one VSN.

c) **Score_Matrix**: These matrices represent assigned values to different actions and activities based on the tiers of the users that have done those social activities.

d) **Num_SN**: number of all horizontal social networks recognized by SPO such as facebook, twitter and etc. It has been set to 5 for the current release.

5 e) **Num_Market**: number of markets that each brand can belong to. It has been set to 50 for the current version.

f) **Num_Action**: number of possible social activity types such as facebook post, tweets on twitter, like, share and etc. They are categorized in 5 main classes: text, image, video, like and share.

10 g) **Num_Tier**: number of tiers to classify users and rank them based on their engagement levels.

Social_Activity_Factor captures the participation and engagement of brands on different social networks. It is the dynamic part of the overall score and this parameter is in the range of [0 - 75]. Brands should encourage more engagement and participation among their followers if they want to receive higher scores. *Social_Activity_Factor* is set to be the weighted sum of *Brand_VSN_Factor* for all the SN's that brand has connected to its SPO's account. *Social_Activity_Factor* for each brand is then calculated using following formula:

$$\text{Social_Activity_Factor} = \sum_{SN} \text{SN_Influence_Score} \times \text{Brand_VSN_Factor}$$

SN_Influence_Score

20 This parameter determines the relative portion of all the value added to each SN by performing various activities to the total value over all SNs.

$$\text{SN_Influence_Ratio} = \frac{\sum \text{Activity_SN} \times \text{Value_Activity}}{\sum_{SN \text{ such that brand} \in SN} \sum \text{Activity_SN} \times \text{Value_Activity}}$$

The numerator is the value of all different activities on the desired SN and the denominator is the summation of these values on all social networks which the brand has connected to SPO. If this ratio is greater than *SN_Influence_Th* (0.5 for now), we would penalize the brand score for not connecting some SN to its account on SPO. The depreciation term is the summation of *Min_Influence_SN* assigned to each SN. We apply a saturation function to *Min_Influence_Sum* to clip the values greater than 0.2, so the worst adjustment made to *SN_Influence_Score* is 0.8.

30
$$\text{Min_Influence_Sum} = \sum_{\text{brand} \in SN} \text{Min_Influence_SN}$$

$$\text{SN_Influence_Score} = \text{SN_Influence_Ratio} \times (1 - \text{Min_Influence_Sum})$$

Min_Influence_SN

This parameter indicates the minimum contribution of each SN to the overall brand score. Since we compensate SN_Influence_Ration by normalizing to only those already connected SN, this term penalizes brand for not connecting some of the SNs. It would generate slight motivation for brands to connect as many SN as possible to their SPO accounts while not penalizing them by large value.

Example

Let's say the aggregate value of activities on FB is 700K, on Twitter 500K and on Google+ is 300K. A campaign run by a brand has obtained Brand_VSN_Factor of 70 and 60 on FB and Twitter, respectively and those are the only SN provided by the campaign. For the sake of simplicity, we assign 0.05 as Min_Influence_Score for all three SNs.

$$\text{FB: SN_Influence_Ratio} = \frac{700K}{700K+500K} = 0.583$$

$$\text{SN_Influence_Score} = 0.583 \times (1 - 0.05) = 0.554$$

$$\text{Twitter: SN_Influence_Ratio} = \frac{500K}{700K+500K} = 0.417$$

$$\text{SN_Influence_Score} = 0.417 \times (1 - 0.05) = 0.396$$

$$\text{Social_Activity_Factor} = 0.554 \times 70 + 0.396 \times 60 = 62.54$$

But his potential score is

$$\text{Social_Activity_Factor} = 0.583 \times 70 + 0.417 \times 60 = 65.83$$

This 3 score lost is due to lack of activities on Google+ for that particular campaign.

Score_Matrix

For each (SN, Brand) pair we define a *Score_Matrix* that contains the weights assigned to various actions available on the given SN for users coming from different tiers. Rows represent list of available actions on the specified SN. Columns represent different user influence levels (tiers). Each table has five rows and five columns corresponding to five actions and five tiers. The entries are scalar values in (0 - 1) range.

1.1.1.1 Initialization

We initialize all the matrices entries with equally distributed values and then run simulations based on the randomly generated activities or data gathered from web to update the entries.

Example of Score_Matrix

The following could be one example of Score_Matrix associated to (FB, Nike) pair:

	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
Text	0.05	0.05	0.05	0.1	0.1
Image	0.1	0.2	0.2	0.3	0.5
Video	0.2	0.2	0.5	0.7	0.95
Like	0.0025	0.0025	0.0025	0.05	0.05
Share	0.1	0.1	0.1	0.15	0.25

In the above table, we have a vector like:

5 [FB, Nike, Texting, Tier5] = 0.1

It shows that if a user from tier 5 performs one texting activity on Facebook for Nike, the gain he would earn toward his/her total score is 0.1. Looking at another entry from third row and first column we can identify the following vector:

[FB, Nike, Video, Tier1] = 0.2

10 Which means that Nike appreciates posting a video on Facebook even from a Tier 1 user more than a status on Facebook from a highly influential user (Tier 5).

The Score_Matrix for the same brand on another SN like Twitter might be totally different from the above table.

Market_Type_Factor sample list of parameters

- 15 a) **Market_VSN_Pattern:** The effectiveness of different social networks for various markets.
- b) **Brand_VSN_Factor:** The potential assigned to each brand for every social networks.
- c) **Market_Strength:** The distribution of a brand's business over all the markets.

20

The effectiveness of social sponsorship for a particular product or service on different types of market or business is captured by Market_Type_Factor.

Market_VSN_Pattern

25 Market_VSN_Pattern demonstrates the distribution of social activities associated to each market on various social networks. It is represented as a Num_Market x Num_SVN matrix. This is a collective parameter, which is assigned to pairs of (Market, VSN) and not each individual brand. Different products have different social marketing potential. For a particular brand with various product lines, one particular market might be much more effective to reach out customers

for one given product or service. We can borrow some common practice from portfolio optimization to design efficient social sponsorship strategies for each brand. We update this parameter after each campaign or at least quarterly. Some markets are much more responsive towards certain contents which make a few networks more important. They don't appreciate all social networks equally. For example, for products which visual contents are crucial to influence customers, Instagram is a better approach for social marketing compared to Twitter.

Initialization

For each market type, we will assign the relative number of followers on a particular SN to number of active users on all social networks for that specific market. We define a parameter called `VSN_Init_Relative_Freq` to represent ratio of users on one specific SN to collective number of users on all SN's. It will be used to initialize `Market_VSN_Pattern` values. Let's say for footwear, all the brands together have 70M followers on FB. The number of all the followers for footwear products on all social networks is 110M. So the corresponding entry for (footwear, FB) is

$$\text{VSN_Init_Relative_Freq} = \frac{70M}{110M} = 0.64$$

Following the above procedure, we can initialize all the entries for `Market_VSN_Pattern` using the corresponding `VSN_Init_Relative_Freq` values.

Market_Strength

Market_Strength vector for each brand is the proportional presence of a brand in various market types. It reflects the importance of each market for the given brand and the elements are represented in percentile. If a given brand doesn't exist in a particular market, the corresponding weight is zero. It is often a sparse vector since most entries for a vector associated to a brand are zero. It is also a very slowly time-varying parameter that could be updated at most quarterly or after each new product line lunch to reflect the trends on different markets. To make the notation consistent for later expansion, the length of the `Matrix_Strength` vector is set to be equal to the number of all markets, *Num_Market*. If a particular brand is not active in any market, we set the corresponding entry to zero. For example, BMW is not working in perfume, so we set the second entry for its `Market_Strength` to zero. We will use state of the art data structures such as Bi-JDS to store and access these sparse data type effectively.

Initialization

We start from a uniform distribution over all markets but will adjust the coefficients after the first 100K users, 1M users and etc.

Brand_VSN_Factor

We define *Brand_VSN_Factor* to be the strength of a brand on each SN.

$$\text{Brand_VSN_Factor} = 75 * \sum_i \text{Market_Strength}(i) \times \text{Market_VSN_Pattern}(i,j)$$

Where j^{th} column is associated with the target SN. It is the dot product of Market_Strength vector with the corresponding column from Market_VSN_Pattern.

Example

For simplicity, consider only five markets: footwear, apparel, cosmetics, office supply and perfume. The two following brands present only in two markets:

Calvin Klein: apparel, perfume

Ralph Lauren: apparel, perfume

For Calvin Klein, Market_Strength could be something like

$$[\text{footwear}, \text{apparel}, \text{cosmic}, \text{office supply}, \text{perfume}] = [0 \quad 0.70 \quad 0 \quad 0 \quad 0.30]$$

But for Ralph Lauren it could be different:

$$[\text{footwear}, \text{apparel}, \text{cosmic}, \text{office supply}, \text{perfume}] = [0 \quad 0.85 \quad 0 \quad 0 \quad 0.15]$$

There are more zero entries corresponding to non-present markets. Now if for Calvin Klein, the corresponding column for Facebook is

0
0.65
0
0
0.40

Since Calvin Klein is active only in two markets, we have only two nonzero entries for the column associated with Facebook. The Brand_VSN_Factor for (CK, FB) is

$$\text{Brand_VSN_Factor} = 75 * (0.70 \times 0.65 + 0.30 \times 0.40) = 43.125$$

Which 0.575 reflects the strength of CK over FB.

The corresponding column for Ralph Lauren is

0
0.70
0
0
0.55

So the Brand_VSN_Factor for (RL, FB) is

$$\text{Brand_VSN_Factor} = 75 * (0.85 \times 0.70 + 0.15 \times 0.55) = 50.77$$

Brand_Base_Image sample parameter list

- a) **Brand_Self_Image**: the self-awareness of each brand toward its image on social networks. It's a scalar in (0 – 1) range.
- 5 b) **Base_Impact_Factor**: the real value that a brand truly possesses at the time of joining SponsorsOne. SPO's analytical engine calculates it.
- c) **Brand_Network_Value**: A measure of size of a brand's networks on all various social networks.
- d) **Brand_Relative_Size**: the relative size of a brand's network to its
10 competitors
- e) **Brand_Relative Mapper**: The nonlinear function that maps Brand_Relative_Size to (0 - 1) interval.

Brand_Base_Image can be an initial starting point for building toward the final score
15 assigned to each brand. It is calculated using the following formula

$$\text{Brand_Base_Image} = L_B + \text{Brand_Self_Image} * \text{Base_Impact_Factor} \times (U_B - L_B)$$

For which

$$0 \leq \text{Brand_Self_Image} \leq 1$$

And also

$$0 \leq \text{Base_Impact_Factor} \leq 1$$

Brand_Base_Image evaluates the relative strength of brands on social networks. This
parameter is similar to GDP per capital, normalized by the network size to give a fair mean of
comparison between current states of activities on different social networks. It serves as a
starting point toward building a whole score for each brand. The idea behind limiting this
25 parameter is to incentivize brands not to rely solely on their dominance in one particular area and
incentivize them to perform more social centric activities. A nominal value for L_B is 15 and for
 U_B is equal to 25.

Brand_Self_Image

Brand_Self_Image is a scalar factor in (0 - 1) which reflects the self-awareness and
30 impression of a brand toward its social engagement level. This could be a fair indicator to see

where a brand sees itself in comparison to other competitors on social networks. This value is provided by brands at the time they register on SPO.

Base_Impact_Factor

Base_Impact_Factor is a value provided by SPO analytical engine based on current state of social engagement of a brand. This parameter is in the (0 – 1) range and either constant over time or very slowly time-varying factor. *Base_Impact_Factor* is calculated through two other factors which are described in the following subsections named: *Brand_Network_Value* and *Brand_Relative_Size*. This parameters is the mapping of *Brand_Relative_Value* to the (0 – 1) interval using an increasing nonlinear function called *Brand_Relative Mapper*.

Brand_Network_Value

Brand_Network_Value is calculated for each newcomer brand to SPO as a measure of social network exposure and collective social value capital of the brand. It is related to the capital value possessed by a brand on all social networks. To calculate this quantity, we evaluate *Brand_VSN_Factor* for all present VSN for the given brand and then add them up:

$$\text{Brand_Network_Value} = \sum_{\text{for all VSN}} \text{Brand_VSN_Factor}$$

Brand_Relative_Size

Brand_Relative_size is the relative strength (engagement and participation) of a brand to its competitors on social networks.

$$\text{Brand_Relative_Size} = \frac{\text{Brand_Network_Value}}{\text{Network_Size}}$$

Example

Let's consider a company called XYZ that has joined SPO for the first time and recognizes itself in footwear and apparel markets with the following *Market_Strength* vector:

$$\text{Market_Stregh} = [0.80 \ 0.20 \ 0 \ 0 \ 0]$$

Evaluating Brand_Base_Image

The brand manager gives a score of 0.90 for *Brand_Self_Image* at the time of registration on SPO. The SPO analytical engine calculates a value of 0.70 for *Base_Impact_Factor*. So, the *Brand_Base_Image* for the XYZ brand is:

$$\text{Brand_Base_Image} = 15 + (25 - 15) * 0.90 * 0.70 = 21.3$$

Evaluating Social_Activity_Factor

The brand manager has scheduled and run a campaign for all tiers but only available to Facebook and Twitter users. After closing the campaign, we have following statistics: 10000 twits, 5000 facebook posts, 3500 photos and 500 videos posted on FB.

The corresponding vector of Market_VSN_Pattern for footwear is:

5 [Facebook, Twitter, Google+, Instagram, Youtube] = [0.45, 0.15, 0.05, 0.30, 0.05]

And for apparel is

[Facebook, Twitter, Google+, Instagram, Youtube] = [0.50, 0.05, 0.05, 0.35, 0.05]

Brand_VSN_Factor for Facebook is

Brand_VSN_Factor = $75 * (0.45 * 0.80 + 0.50 * 0.20) = 38.25$

10 And for Twitter

Brand_VSN_Factor = $75 * (0.15 * 0.80 + 0.05 * 0.20) = 9.75$

SN_Influence_Factor

The value of all activities on FB is

$5000 * 1 + 3500 * 2 + 500 * 5 = 15000$

15 And the value of all activities on Twitter is

$10000 * 1.3 = 13000$

SN_Influence_Factor for FB is

$$\text{SN_Influence_Factor} = \frac{15000}{15000 + 13000} \times (1 - 0.15) = 0.536 \times 0.85 = 0.4556$$

And SN_Influence-Factor for Twitter is

20
$$\text{SN_Influence_Factor} = \frac{13000}{15000 + 13000} \times (1) = 0.536 \times 1 = 0.536$$

Social_Activity_Factor

Using above parameters, we have

$$\text{Social_Activity_Factor} = 0.4556 \times 38.25 + 0.536 \times 9.75 = 22.65$$

Brand_Score

25 The final score assigned to the XYZ brand is

$$\text{Brand_Score} = 21.3 + 22.65 = 43.95$$

The above describes, without any intended loss of generality, illustrative mathematical analysis of user-centric parameters and sponsor-centric parameters to generate scores which may benefit evaluation of proposed credit redemptions and facilitate credit redemption or transfer events. Still further and different parameters, algorithms, and mathematical analysis are contemplated and will be recognized by the person of skill in the art.

Figure 7 shows a system map describing an example of an implementation (700) of the system. In the implementation (700) the system comprises a plurality of users (710) each with at least one computing device and plurality of sponsors (720) each with at least one computing device. User computing devices (710) communicate over a network with an interface of a social networking website (740) while sponsor computing devices (720) communicate with an interface for a sponsor manager website (750). The sponsor manager (750) may be embedded in the social networking website (740) and hosted on a server (730) with a processor (780) and a memory (790) operably linked to the social networking website interface (740) and the sponsor manager interface (750). Users and sponsors can access a bid component (760) that is communicative with both sponsor manager (750) and social networking website (740), with a bidding interface displayed on both user computing devices and sponsor computing devices. Bid component (760) is in communication with a valuation component (770). Scoring component (775) is in communication with the valuation component (770) and optionally may be in communication with the bid component (760). The bid component (760), the valuation component (770) and the scoring component (775) are each operably communicative with the processor (780) and memory (790). Memory (790) may include volatile memory such as various RAM types, and non-volatile such as ROM, magnetic storage systems, optical storage systems and the like.

In use, the system for facilitating credit redemptions allows sponsors to effectively engage in many one-to-one relationships with users of a social networking websites in that each user's promotional activity can be independently analyzed and compensated with performance credits based on a predetermined and optionally transparent credits per action correlation established by each sponsor and each user's offer to redeem credits through a bid component may be efficiently evaluated and bid upon. .

The system can allow a user to put credits up for auction, showing the due diligence on how the credit was originated giving higher value by association with higher value sponsors and allowing for less credits to be used due to their higher value to obtain a sponsorship level.

The system may provide for credits to be tracked in a database and analyzed for quality to determine valuation or conversion for trade among users and sponsors.

The system provides for analysis of credits, allowing association of influencers and premium brands, and allowing other brands to market through brand affiliation and premium user access and engagement.

The system can plug into any social or vertical network, offer an immediate engagement through sponsorship with a base discount, and monitor each users social media generated content to score such content for alignment with the sponsor's required promotional program, issuing and rewarding the user with credits.

5 The system can be readily scaled-up to accommodate a plurality of sponsors due in part to each sponsor having to purchase performance credits. Payment for performance credits allows credits to be standardized, allows a reference for the credit value during conversions of one sponsor's credits to another, and prevents sponsors from arbitrarily generating credits.

10 While the system may benefit all user's particularly in implementations where a base discount level is provided by the sponsors, the system will identify and reward online influencers that perform online promotional actions relating to one or more sponsors. Each user may be provided with a swipe card that encodes the base discount level and then may be provided with further discount coupons or discount badges as performance credits are accumulated to achieve predetermined credit thresholds for access to greater discount levels. The card may be virtual in
15 the form of a mobile application for example, whereby the user checks in to a sponsor location and the discount code is automatically downloaded to the mobile device and scanned at the point of sale to apply the discount on purchases. The discount scan code can be provided by the sponsor by uploading a specific discount code associated with each discount level, with the appropriate code downloaded at check in to the user mobile device at the sponsor's location. The
20 sponsor may bundle promotions with the discount code that in addition to the discount level the user is at may be added to the discount as a one time, daily, weekly, monthly or annual incentive on specific products and services. The sponsor can maintain this additional promotion on the system by setting criteria such as duration of the offer, specific product and service offering, discount and incentive etc. These promotions can be added at any time by the sponsor and added
25 to any discount level differently.

 Based on comparisons and analysis of the users promotional action history and performance credits transaction history, the system may be able to identify opinion leaders and opinion seekers. Opinion leadership is the process by which people (the opinion leaders) influence the attitudes or behaviors of others (the opinion seekers). Both opinion leaders and
30 opinion seekers are significant for promotion of a sponsors brand name and products. The Internet not only provides opinion leaders with efficient ways to disseminate information, but also greatly facilitates information searching for opinion seekers.

Opinion leaders are defined as individuals who transmit information about a topic or product to other people, in terms of the extent to which information is sought by those people. Many opinion leaders may also be opinion seekers because they desire more knowledge or expertise, partly due to their interest in a specific topic or product. Opinion seekers look for information or advice from others when making an informed decision or taking action. When they perceive a risk in a certain situation, when they are not familiar with a topic or product, or when they find others' experience to be useful, they may actively seek out information or advice to inform their decision. Opinion seeking is a significant component of promotional communication because it facilitates information diffusion in the interpersonal communication process. Opinion leaders cannot exist without opinion seekers, and vice versa. Accordingly, the system, and method for providing the same, may reward both opinion leaders (for example, for posting a testimonial) and opinion seekers (for example, for interactions with the testimonial such as searching, reading, commenting, clicking and the like).

The system may be used in combination with an existing computer-mediated social network where users within a community come together for a common cause, topic or subject matter, such as friends like Facebook, profession like doctors or contractors, social causes like giving, health, community, etc. Alternatively, the system may be used to build such computer-mediated social networks.

The system may be used with any horizontal or vertical computer-mediated social network or any combination thereof. General social networking platforms such as Google+, Instagram, MySpace, Facebook, LinkedIn and Twitter are horizontal social networks as online users are not united by a specific subject matter, topic, interest or value. By comparison, vertical social networks are regarded as online social communities that are maintained by individuals to exchange a shared subject matter, topic, interest or value with current and potential community members in an ongoing manner. Vertical social networks can exist within horizontal social networks or can be formed independent of horizontal social networks. An example of a vertical social network within a horizontal social network is a celebrity such as Justin Beiber or Michael Jordan and their network (vertical) within the Facebook (horizontal) platform.

The system can provide users of the social network an opportunity to connect with and engage one or more sponsors such as major brands, regional brands and vertical or specialized brands together. The sponsor offers an immediate benefit through this connection to the user with a base discount on all or certain products, ie. goods and/or services offered by the sponsor. The

user engages with the sponsor one to one by using this base discount and can choose to further engage with the sponsor by performing promotional actions that benefit the reputation of the sponsor within this social network to be provided with performance credits. The user can choose to engage as much or as little as they wish.

5 The system may provide prompts in a convenient context dependent manner to encourage the user to perform a promotional action within the social network such as comments, check in to the brands store (physical or virtual), tweeting, posting commentary on goods, services, location, scanning product pictures, posting pictures and videos. The system may also provide complementary or gift credits to the user to encourage participation. The social network may also
10 contribute performance credits to the user for activities that are not sponsor or brand specific, like filling out their complete profile, logging in, amount of engagement time on the system, interacting with other users.

 The sponsor purchases credits from the system in order to give them away to the user for promoting the sponsor. As more credits are rewarded and accumulated specific to the sponsor the
15 user may accumulate sufficient holdings of the sponsor specific credits to reach a credit threshold to gain access to a greater discount level to purchase the sponsor's product(s). The sponsor may define the number of discount levels that are available to be unlocked and accessed by the user with sufficient accumulation of credits, what discount will be offered at each level, the credit threshold to gain access to each discount level, and the strategy for earning credits within each
20 level or tier.

 As a user gains access to a greater discount level, the sponsor can provide to the user a discount code associated with the greater discount level and compatible with the sponsor's discount scan code used at point of sale devices. Each download and usage of the discount code can get logged and potentially constitute a user action to earn further credits. This discount code
25 can be retrieved or automatically downloaded to a smart phone app and used when a user checks out with their purchase at the sponsor's point of sale location

 The sponsor can set credit allocation criteria by specifying how many credits are to be transferred for each action and specifying by how many repetitions by a user are allowed for each specific action. For example, for a particular discount level if the sponsor specifies a multiple or
30 repetition of three for an action mentioning a sponsor's brand name, then a user mentioning the brand name for a fourth in that discount level would not be awarded credits for the naming action.

The system can monitor user actions and the credits earned and held in user accounts and can encourage or prompt the user to deploy different strategies to earn more credits. For example, game dynamics can be deployed to show how many credits are held by the user in total and for each sponsor, what the user needs to do to earn more credits, how the user ranks relative to peers within the social network. Any ranking method may be used, for example a ranking based on engagement indexes and scores, on rate of credits being earned (who earned them the fastest), who has the highest engagement with specific sponsors.

The tiered discount levels may be graphically represented by badges. Badges may be purchased and issued by the sponsor to the user to allow access to an associated discount level. The badges can appear in the user profile web page identifying the sponsor that issued the badge. A fee for issuing the badge may be justified as the greater the discount level the obtained by the user, indicates a greater influence of the user within the social network and the more valuable the user is to the sponsor and the sponsor's brand, and the greater the cost to the sponsor to engage this user. Thus badges, like performance credits are purchased and allocated to the user based on predetermined and optionally transparent criteria set by the sponsor. The higher the discount level the user attains the more expensive the corresponding badge, providing a mechanism and reference to set the price on the influencers within the network.

If the sponsor issues performance credits to the user (sponsor allocated credits) and the system issues credits to the user (system credits) and the sponsor subsequently leaves the social network, the user can redeem these credits with appropriate credit conversions to achieve credit threshold to gain access to a discount level provided by another sponsor, thus creating a market for credits, and providing an ability for competing and/or complementing sponsors to acquire influencers. For example, a sponsor may be able to identify influencers within the social network based on user rankings and offer an incentive to the influencer by reducing the credit threshold or provide attractive conversion rates for entry into the sponsor's higher discount level tiers. As a more specific example, if the sponsor's top tier requires 10,000 credit to be earned in order to gain access by the user, and the sponsor identifies an influencer within the social network, the sponsor can discount the entry level from 10,000 to 5,000 incentivizing the influencer to join and engage. Then the rules of engagement within that tier are specified by the sponsor for this newly engaged influencer to earn credits.

As the user accumulates sponsor specific and system credit holdings, the user may choose to use the credit holdings to gain access to discount levels of other sponsor's that may not be

prominent in the user's credit profile but that the user wishes to engage. Rules may be set to guide the conversion of a user's sponsor specific credits to other sponsor that are not competing but are complementary in deference to the civility and cooperative objectives of most social networks. For example, the user can offer credits to sponsors in an open notice and have the sponsors bid for the user, stating the discount level the sponsor is prepared to offer the user and for how many credits. When a user offers credits in a bid market, due diligence can occur by interested sponsors to determine how these credits were earned, for example the value of the credits may be positively correlated to the value of the sponsor that allocated them, such that credits may be deemed to be of a higher value if the credits were allocated by a premium brand. Thus, a sponsor considering bidding for credits in a bid market may discount or raise the value of credits depending on how they were originated and their transactional history. This allows the sponsor to align to desired brand influencers within the social network. If the credits were shown as purchased from the system and were not earned then they hold a lower value. If they are combined with credits that were earned and allocated through high quality promotional engagement from a high quality brand then the percentage of credits as the total offering can be analyzed. The sponsor may choose not to penalize the user for buying credits and combining them with high quality sponsor/activity allocated credits.

The system provides a marketplace for influencers to offer their promoting services to sponsors. Sponsors may compete for influencers of all levels offering influencers reductions from the sponsor's credit threshold requirements.

Users can transfer credits to their friends (other users) to help them out as socially responsible and gifting within the network. For example, credits may be gifted for free, credits may be loaned with a time period, or credits may be loaned with an interest rate (credits loaned for 1 year plus 50 credits). Users may be incented to gift and system credits can be transferred to the user that creates the gift as a way to encourage social responsibilities. Social initiatives can be launched within the social network in which user can donate credits to a cause. The cause (a user) can then use the donated credits to gain access to discount levels with sponsors and use this discount to reduce the costs of the cause.

Users can inspect and analyze their credits activity in a history log, for example credits used, earned, bought, transferred and what action created the credit allocation such as a post, a mention and with which sponsor. The user can see their sponsor engagement score, how they

rank among other users with a certain brand, all within for example, a user account dash board format.

When a user applies to gain access to a sponsorship level of a sponsor, the sponsor can perform due diligence on the user analyzing how the user obtained their credits to earn influencer status, which brands they engaged with, how long it took to earn these credits, social contribution score, etc., and decide if they accept the influencer into their sponsorship level. The sponsor can define automatic acceptance criteria such as brands, and brand cluster the influencer has engaged with, or rate of accumulation and type of user engagement as an overall percentage of total engagement. The sponsor can define the logic for automatic acceptance and which applications for sponsorship get manually reviewed.

The system may include an application software installed on a user's mobile computing device that keeps the user connected to the system whenever the device is turned on. Using check-in geolocation technology the mobile application software can determine which sponsor's location has been entered and automatically download the correct discount scan code based on the discount level the user is currently at. The mobile application can allow the system to provide the user with context relevant prompts, such as prompts to the user detailing a number of purchases or actions specific to the sponsor, and perhaps even specific to the sponsor location, in order to earn sponsor specific credits or to move to a greater discount level. The system may also communicate and offer a sponsor's daily specials to the user that checked-in to the sponsor's location.

Sponsor purchases of credits cooperate with tiered discount levels and/or array of plurality of actions and credits per action to promote user and sponsor engagement with each other and with the system. Having sponsors pay to purchase credits and then further providing users with a discount may seem to be counterintuitive as both aspects appear to favor the user. However, the sponsor's motivation is that the two aspects cooperate to generate user engagement and purchases of the sponsor's products. The purchase of credits by the sponsor is useful to allow a level and controlled playing field for a plurality of sponsors. The purchase of credits provides an inherent reference and oversight mechanism for credit circulation. The input cost of the sponsors to purchase credits can be balanced by a benefit back to sponsors. The tiered discount levels and/or the credits per action array provide a user engagement greater than conventional reward point schemes of providing a user points and having them redeem points, because with the sponsorship management system described herein the user is continuously provided with

greater opportunity if they remain engaged with the sponsor brand and products. Bundling further promotions with discount levels, such as adding a specific daily special above and beyond the discount level, encourages further engagement. For example, if the user is at a sponsor's top level, the sponsor (eg. Avis Rent a Car) may decide that all top tier users will get 2 days free on top of the top level discount and the top tier users promote the additional 2 days free once they take it, motivating other users by promoting the benefits of top level engagement. In the sponsor's interest, the additional promotions, such as 2 days free from Avis Rent a Car, can be used to help clear out inventory or sell off capacity and offers the sponsor inventory management and controls to move goods and services that may be lagging in inventory.

An example of the system and several of its variants have been described above for illustrative purposes without any intended loss of generality. Further illustrative variants and modifications will now be described. Still further variants, modifications or combinations thereof will be recognized by the person of skill in the art.

The system may accommodate a great degree of variability or diversity with respect to criteria for allocating, transferring, converting, and/or tracking credits. Furthermore, mechanisms for setting the criteria may vary according to a desired implementation. Still further, the criteria may relate to each credit or an increment or packet of credits depending upon a desired implementation. However, throughout various implementations of the system a constant feature will be that sponsors will purchase credits. The entirety of credits held in a sponsor's account need not have been purchased. For example, a newly enrolled sponsor or user may receive gifted credits as part of a welcome package. The system may gift credits to a sponsor or user for any suitable reason such as recognition of longevity, outstanding social activity, or in a more general example, as an incentive to enhance participation in the system. Furthermore, users may be given opportunities to purchase credits. Thus, the entirety of the credits circulating in the system need not be sponsor purchased credits. The proportion of total circulating credits that relate to sponsor purchased credits may be quantified by at least calculations. First, typically at least 30% of credits circulating in the system at any given time will be the cumulative sum of currently owned sponsor purchased credits and credits previously purchased by sponsors. For example, at any given time the cumulative sum of currently owned sponsor purchased credits and credits previously purchased by sponsors may be greater than 40%, 50%, 60%, 70%, 80%, 90% of the total credits circulating in the system. A second quantification of the proportion of total circulating credits that relate to sponsor purchased credits can be determined by identifying the

percentage of total credits circulating in the system that originated as sponsor purchased credits. A credit is considered to have been originated as a sponsor purchased credit if the initial transfer of a credit within the system is in exchange for payment provided by a sponsor. Typically, at least 30% of credits circulating in the system at a given time will have originated as sponsor purchased credits. For example, at any given time the aggregate of credits originated as sponsor purchased credits may be greater than 40%, 50%, 60%, 70%, 80%, 90% of the total credits circulating in the system. In both quantifications, a level of greater than 50% will generally be associated with efficient functioning of the system.

Many different conversion schemes to convert a first sponsor's credits to a second sponsor's credits may be accommodated by the system. For example, the second sponsor may provide an offer of conversion to a first sponsor or a user holding first sponsor allocated credits with the offer being accepted or rejected at the discretion of the first sponsor or user, respectively. Another example of a conversion scheme is shown in Figure 8. The system provides a clearinghouse for credits that establishes conversion factors based on a ranking of sponsor's engagement quantified by the number of users holding a sponsor's allocated credits. In the example shown in Figure 8, a credits database (810) may be processed by either in-database analytics or fetching the data to a separate analytics server to determine the number of users holding sponsor allocated credits for each of sponsor #1 (820), sponsor #2 (830) and sponsor #3 (840). Sponsor #1 is ranked in the highest bracket which has a conversion factor of 3 to transfer credits to the clearinghouse of the system, sponsor #2 is ranked in the medium bracket with a conversion factor of 2 to transfer credits to the clearinghouse, and sponsor #3 is ranked in the lowest bracket with a conversion factor of 1 to transfer credits to the clearinghouse. Transfer from the clearinghouse back to sponsors #1, #2 or #3 is the inverse of the respective conversion factors stated in the preceding sentence. The conversion factors may be used to determine not only the conversion between a sponsor's credits and the clearinghouse credit, but also the conversion between a first sponsor's credits and a second sponsor's credits. For example, to determine the conversion of 300 credits of sponsor #2 to sponsor #1 credits, the 300 credits is multiplied by a factor of 2 to convert to the clearinghouse value and then multiplied by a factor of 1/3 to convert from the clearinghouse value to the sponsor #1 value. Executing the two conversion calculations together results in multiplying the 300 credits of sponsor #2 by 2/3 to convert to 200 credits for sponsor #1. Conversely, a conversion of 300 credits of sponsor #1 is

multiplied by 3/2 to convert to 450 of sponsor #2 credits. Many other conversion schemes may be used.

A credit tracking component for logging the transactional history of each credit or each predetermined increment or packet of credits is not critical to the system, since the system may function by recognizing a current holder of a credit without requiring information relating to previous holders. However, a credit tracking component does provide an advantage when included. For example, analysis of the transactional history of credits may increase the rate at which system prompts provided by the system are acted upon by users or may allow the system to identify brand associations between different sponsors. Credit tracking mechanisms will typically involve a log server to register each purchase, allocation, transfer, conversion, redemption and the like to document a history for each credit or each increment or packet of credits as desired. Figures 9 and 11 together show an example of tracking credits. In Figure 9 a notice is sent (910) to the sponsor advising of a low credit balance. The sponsor inspects the credit balance (920) and purchases credits (922) if the credit balance is judged to be low. Otherwise, if the sponsor deems the credit balance to be sufficient (930) then credits are not purchased. The sponsor may be prompted or wish of their own accord (940) to set up an array of actions (942) with each action correlated to a credit value (944). If the actions array is established then user actions are monitored (950), and validated user actions result in the user's credit balance being increased by the credit value set in the actions array with a corresponding deduction in the sponsors credit balance. Within the context of Figure 9, Figure 11 shows a specific example of updating sponsor (1110) and user (1120) credit balances by a credits server (1130) as well as communication between the credits server (1130) and a log server (1140) to update the transactional history to reflect the transfer of each credit from the sponsor (1110) to the user (1120).

Figures 10 and 12 together show another example of tracking credits. In Figure 10 a notice is sent (1010) to a user advising of a credit balance approaching a credit threshold to unlock and gain access to a desired feature. The user inspects the credit balance (1020) and either performs further promotional actions (1022) or purchases credits (1024) if the credit balance is lower than the credit threshold for the feature. Once the credit balance is equal to or greater than the credit threshold the feature is unlocked (1030) and the user's credit balance is decreased (1040) by an amount equal to the credit threshold value and corresponding amount of credits are transferred to a clearinghouse or credits server of the system (1050). Within the context of Figure

10, Figure 12 shows a specific example of updating a user (1210) credit balance by a credits server (1230) in order to unlock a feature (1220) desired by the user, as well as communication between the credits server (1230) and a log server (1240) to update the transactional history to reflect the transfer of each credit from the user (1210) to the credits server (1230). In an
5 alternative embodiment, a feature may be unlocked without deducting credits from a user's account. For example, the feature is unlocked (1030) to provide incentive for the user to achieve a credit balance that is equal to or greater than a predetermined credit threshold to unlock the feature, without any transfer of credits taking place.

Figure 13 shows yet another example of tracking credits. A sponsor or a user can make a
10 request to purchase credits specifying the desired quantity of credits to be purchased (1310). The credits server receives the request (1320) and determines whether sufficient credits are available to satisfy the request (1340) based on a query of the quantity of credits in a credits bank (1346). If the credits in the credits bank is insufficient then the credits server issues credits (1342) with each credit associated with a trackable unique identifier (1344). Otherwise, if the credits bank
15 holds a sufficient quantity of credits, then a quantity of credits equal to the quantity specified in the request (1310) is deducted from the credits bank (1350) and the credit balance of the user/sponsor account is increased (1360) and the credit balance of the credits server is decreased (1370) accordingly. In addition, the credits server (1320) sends a request to a log server (1330) to update the transactional history of each credit to reflect the transfer of each credit from the
20 credits server (1320) to the user/sponsor.

The system may accommodate many scoring, rating or ranking techniques to gauge a user's or a sponsor's social network activity, impact, influence, and the like. The scores or ratings may fall within a bounded range or unbounded range. A bounded range is characterized by a defined upper and lower limit, and allows for easy comparison of scores falling within the
25 range. A bounded range of 300-800 for User_Social_Capital or a bounded range of 0-100 for Brand Score are merely illustrative, and a bounded range may have any upper limit and any lower limit as desired. Typically, all users may be scored and ranked within a common bounded range for at least one user score type. Typically, all sponsors may be scored and ranked within a common bounded range for at least one user score type. The bounded range for users and
30 sponsors may be same or different.

The valuation and scoring components of the system may be used to provide an adjusted amount of credits offered for redemption for any credit redemption event, and need not be

limited to a bidding mechanism. For example, in addition to a bid mechanism, other credit redemption events could include an exchange, a sale, a cash out, and the like.

The system may also accommodate various mechanisms for monitoring promotional actions of users. An example of an iterative analysis of user actions to identify and validate promotional actions was shown in Figure 3. Another example is for promotional actions to be guided by wizards or assistants that validate and code the action as it is performed allowing for real time allocation of credits. Servers tasked with a monitoring function may validate each user action and/or send an approval or denial for allocation of credits.

The system may also accommodate various schemes for allocating sponsor purchased credits. The allocation of credits will typically be influenced by criteria selected and set by sponsors, such that each sponsor will be able to manage or adjust criteria to balance considerations such as cost and level of user engagement as each sponsor is provided with feedback information in their accounts, for example relating to type and amount of user activity and corresponding credit allocations. At least a portion of the criteria will provide allocation of credits based primarily on the user's actions and independent of any other user acting upon or following the user's actions.

The system can tolerate variability in structuring discount levels and the credit threshold values to achieve them. These may be guided or set by the system, may be sponsor defined, or a combination of both where the sponsor selects from predetermined options set by the system. Typically, all sponsors will provide a base discount level, for example ranging from 5% to 20%, to all users independent of the user's credit balance. Providing such a base discount level provides an immediate benefit to engage users. Further, discount levels may range between 10% to 100%. An example of discount level ranges is 5 to 20% for the first base discount level, 10% to 30% for the second discount level, 20% to 40% for the third discount level, 30% to 50% for the fourth discount level. Discount levels may be unlocked for a user by providing the user with a purchase code that may be graphically represented with the user's account as a discount coupon or badge.

Discount codes, credit holdings and other user account information may be accessed by any convenient technology including swipe, tap or chip cards and mobile application software for requesting codes and user account information. Accessing user account information by swipe, tap or chip cards and mobile application software are typically useful for user purchases and actions at a sponsor's point of sale location.

The components of the system may be administered by a single organization or a plurality of partnering organizations. The selling and/or tracking of credits, for example, may be administered by an organization at arm's length from the organization administering the rest of the system. Such an arm's length organization may be a financial institution, accounting firm or payment transaction processor.

The system may accommodate any type of end-user computing device and any type of sponsor computing device provided the computing device can be networked to the system and is configured to display website interfaces and graphical interface elements for performing the various functions of the system such as performing promotional actions or establishing credits per action correlations for awarding performance credits. For example, the computing device may be a desktop, laptop, notebook, tablet, personal digital assistant (PDA), PDA phone or smartphone, gaming console, portable media player, and the like. The computing device may be implemented using any appropriate combination of hardware and/or software configured for wired and/or wireless communication over the network.

The server computer may be any combination of hardware and software components used to store, process and/or provide purchase, tracking and management of performance credits and monitoring and analyzing promotional actions. The server computer components such as storage systems, processors, interface devices, input/output ports, bus connections, switches, routers, gateways and the like may be geographically centralized or distributed. The server computer may be a single server computer or any combination of multiple physical and/or virtual servers including for example, a web server, an image server, an application server, a bus server, an integration server, a user profile server, a user actions server, a credits tracking server, a log server, a credits balance server, a sponsor profile server, a sponsor product server, an accounting server and the like.

Any conventional computer architecture may be used to implement the system including for example a memory, a mass storage device, a processor (CPU), a Read-Only Memory (ROM), and a Random-Access Memory (RAM) generally connected to a system bus of data-processing apparatus. Memory can be implemented as a ROM, RAM, a combination thereof, or simply a general memory unit. Software modules in the form of routines and/or subroutines for carrying out features of the sponsorship management system can be stored within memory and then retrieved and processed via processor to perform a particular task or function. Similarly, one or more of the flow diagrams shown in Figures 1-4 and 8-13 may be encoded as a program

component, stored as executable instructions within memory and then retrieved and processed via a processor. A user input device, such as a keyboard, mouse, or another pointing device, can be connected to PCI (Peripheral Component Interconnect) bus. The software will typically provide an environment that represents programs, files, options, and so forth by means of graphically displayed icons, menus, and dialog boxes on a computer monitor screen.

A data-process apparatus can include CPU, ROM, and RAM, which are also coupled to a PCI (Peripheral Component Interconnect) local bus of data-processing apparatus through PCI Host Bridge. The PCI Host Bridge can provide a low latency path through which processor may directly access PCI devices mapped anywhere within bus memory and/or input/output (I/O) address spaces. PCI Host Bridge can also provide a high bandwidth path for allowing PCI devices to directly access RAM.

A communications adapter, a small computer system interface (SCSI), and an expansion bus-bridge may also be attached to PCI local bus. The communications adapter can be utilized for connecting data-processing apparatus to a network. SCSI can be utilized to control a high-speed SCSI disk drive. An expansion bus-bridge, such as a PCI-to-ISA bus bridge, may be utilized for coupling ISA bus to PCI local bus. PCI local bus can be connected to a monitor, which functions as a display (e.g., a video monitor) for displaying data and information for an operator and also for interactively displaying a graphical user interface.

A database can contain information on a variety of matters such as data relating to credit allocation, tracking, and conversion. For example, a database may contain user profiles, user actions, sponsor profiles, product profiles, credit transaction history and/or credit conversion information. A user profile may include, but is not limited to, a user identifier such as login name, a password, contact information, mailing information, billing information, saved product searches, and/or user preferences for use in searching database and/or displaying product searches. A sponsor profile may include, for example, sponsor identifier such as a login name, a password, contact information, mailing and/or shipping information, billing and/or invoicing information, and/or offer information. For example, offer information may include an offer to be promoted from a first discount level to a second discount level correlated to a credit threshold value.

A database can also maintain information to incorporate an e-commerce platform for participating sponsors. Typically, the database can include sponsor product, such as a good or a service, information including, for example, a UPC code, a product description, credits for

purchasing a product, a current item quantity, a product image gallery, warranty cost, a minimum cost, a product weight which is used as part of the shipping costs, an extended product description, and the like.

The system may be implemented by incorporating existing technologies. Table 1 provides an example of a contemplated technology stack as well as suitable alternatives.

Table 1. Illustrative technology stack for implementing the system.

	Technology	Alternative Technology
Server	NGINX, PASSANGER	APACHE
Database	MONGODB	MYSQL, POSTGRESQL, MS SQL, ORACLE, ACCESS, CASSANDRA, COUCHDB, HBASE (HADOOP), ETC
Back-end	RUBY ON RAILS	PYTHON/DJANGO, PHP, ASPX, SCALA, JAVA, C/C++
Front-end	HTML5, CSS3, JAVASCRIPT, JQUERY, COFFEEScript, JSON, XML	HTML, CSS3, FLASH

The network may be a single network or a combination of multiple networks. For example, the network may include the internet and/or one or more intranets, landline networks, wireless networks, and/or other appropriate types of communication networks. In another example, the network may comprise a wireless telecommunications network (e.g., cellular phone network) adapted to communicate with other communication networks, such as the Internet. Typically, the network will comprise a computer network that makes use of a TCP/IP protocol (including protocols based on TCP/IP protocol, such as HTTP, HTTPS or FTP).

The system may be adapted to follow any computer communication standard including Extensible Markup Language (XML), Hypertext Transfer Protocol (HTTP), Java Message Service (JMS), Simple Object Access Protocol (SOAP), Representational State Transfer (REST),

Lightweight Directory Access Protocol (LDAP), Simple Mail Transfer Protocol (SMTP) and the like.

The system may accommodate any type of still or moving image file including JPEG, PNG, GIF, PDF, RAW, BMP, TIFF, MP3, WAV, WMV, MOV, MPEG, AVI, FLV, WebM,
5 3GPP, SVI and the like. Furthermore, the system may accommodate any conventional methods of image analysis to identify the promotional merit of a posted image.

The system may guide or prompt user attempts at performing promotional actions by any convenient form of user interface element including, for example, a window, a tab, a text box, a button, a hyperlink, a drop down list, a list box, a check box, a radio button box, a cycle button, a
10 datagrid or any combination thereof. Furthermore, the user interface elements may provide a graphic label such as any type of symbol or icon, a text label or any combination thereof. The user interface elements may be spatially anchored or centered around a portion of the user's social networking page dedicated to providing information relating to the user's credit balance and credit transactional history. It will be recognized however, that any desired spatial pattern or
15 timing pattern of appearance of user interface elements may be accommodated by the system. Any number of promotional actions may be associated with performance credits, and each action may be represented by one or more user interface elements as desired.

The system described herein and each variant, modification or combination thereof may also be implemented as a method or code on a computer readable medium (i.e. a substrate). The
20 computer readable medium is a tangible data storage device that can store data, which can thereafter, be read by a computer system. Examples of a computer readable medium include read-only memory, random-access memory, CD-ROMs, magnetic tape, optical data storage devices and the like. The computer readable medium may be geographically localized or may be distributed over a network coupled computer system so that the computer readable code is stored
25 and executed in a distributed fashion.

The foregoing detailed description sets out several variants and modifications for illustrative purposes without any intended loss of generality. Still further variants, modifications or combinations thereof are contemplated and will be recognized by the person of skill in the art.

WHAT IS CLAIMED IS:

1. A system for facilitating a credit redemption, comprising:

a storage system for storing a plurality of user records and a plurality of sponsor records, each user record comprising a user identifier and a quantity of credits allocated to the user and at least one score relating to the user's social network influence and each sponsor record comprising a sponsor identifier, a quantity of sponsor-purchased credits and at least one score relating to the sponsor's social network influence;

a networked interface device for receiving from a user a redemption offer for a quantity of credits held in the user's account, the redemption offer open for bids from at least one sponsor; and

a processor for performing a valuation analysis of the redemption offer to determine an adjusted value for the quantity of credits based on at least one user score and returning the adjusted value to the user and/or the at least one sponsor prior to prompting a bid from the at least one sponsor.

2. The system of claim 1, wherein the valuation analysis considers at least one sponsor score.

3. The system of claim 1, wherein the redemption offer is open for bids from a plurality of sponsors.

4. The system of claim 3, wherein the plurality of sponsors are selected by the user.

5. The system of claim 4, wherein the valuation analysis considers at least one user score and at least one sponsor score for each possible pairing of the user with each of the plurality of sponsors selected by the user.

6. The system of claim 5, wherein the adjusted value for each user and sponsor pairing is returned to all of the plurality of sponsors selected by the user.

7. The system of claim 1, wherein the adjusted value is formatted as an absolute adjusted quantity of credits, a multiple, a percentage, or a differential.

8. The system of claim 1, wherein the at least one user score is determined based on a plurality of user-centric parameters extracted from one or more of user action history, credit transaction history, and user social networking history.

9. The system of claim 1, wherein the at least one user score is based on user interaction with first order and second order neighboring nodes in a social network graph.

10. The system of claim 1, wherein the at least one user score is a simple moving average of a plurality of user scores previously generated and recorded at regular intervals.

11. The system of claim 2, wherein the at least one sponsor score is determined based on a plurality of sponsor-centric parameters extracted from one or more of credit transaction history, sponsor credit purchase history, sponsor credit allocation history, sponsor social networking history, and sponsor website traffic.
- 5 12. The system of claim 1, wherein the at least one user score is based on information obtained from a plurality of social networks.
13. The system of claim 1, wherein the at least one user score is bound by a range with an upper limit and a lower limit.
14. A method for facilitating a credit redemption, comprising:
- 10 storing a plurality of user records, each user record comprising a user identifier and a quantity of credits allocated to the user and at least one score relating to the user's social network influence;
- storing a plurality of sponsor records, each sponsor record comprising a sponsor identifier, a quantity of sponsor-purchased credits and at least one score relating to the sponsor's
- 15 social network influence;
- receiving from a user a redemption offer for a quantity of credits held in the user's account, the redemption offer open for bids from at least one sponsor; and
- performing a valuation analysis of the redemption offer to determine an adjusted value for the quantity of credits based on at least one user score and returning the adjusted value to the
- 20 user and/or the at least one sponsor prior to prompting a bid from the at least one sponsor.
15. The method of claim 14, wherein the valuation analysis considers at least one sponsor score.
16. The method of claim 14, wherein the redemption offer is open for bids from a plurality of sponsors.
17. The method of claim 16, wherein the plurality of sponsors are selected by the user.
- 25 18. The method of claim 17, wherein the valuation analysis considers at least one user score and at least one sponsor score for each possible pairing of the user with each of the plurality of sponsors selected by the user.
19. The method of claim 18, wherein the adjusted value for each user and sponsor pairing is returned to all of the plurality of sponsors selected by the user.
- 30 20. The method of claim 14, wherein the adjusted value is formatted as an absolute adjusted quantity of credits,, a multiple, a percentage, or a differential.

21. The method of claim 14, wherein the at least one user score is determined based on a plurality of user-centric parameters extracted from one or more of user action history, credit transaction history, and user social networking history.

22. The method of claim 14, wherein the at least one user score is based on user interaction with first order and second order neighboring nodes in a social network graph.

23. The method of claim 14, wherein the at least one user score is a simple moving average of a plurality of user scores previously generated and recorded at regular intervals.

24. The method of claim 15, wherein the at least one sponsor score is determined based on a plurality of sponsor-centric parameters extracted from one or more of credit transaction history, sponsor credit purchase history, sponsor credit allocation history, sponsor social networking history, and sponsor website traffic.

25. The method of claim 14, wherein the at least one user score is based on information obtained from a plurality of social networks.

26. The method of claim 14, wherein the at least one user score is bound by a range with an upper limit and a lower limit.

27. A computer readable medium embodying a computer program for facilitating a credit redemption, comprising:

computer program code for storing a plurality of user records, each user record comprising a user identifier and a quantity of credits allocated to the user and at least one score relating to the user's social network influence;

computer program code for storing a plurality of sponsor records, each sponsor record comprising a sponsor identifier, a quantity of sponsor-purchased credits and at least one score relating to the sponsor's social network influence;

computer program code for receiving from a user a redemption offer for a quantity of credits held in the user's account, the redemption offer open for bids from at least one sponsor; and

computer program code for performing a valuation analysis of the redemption offer to determine an adjusted value for the quantity of credits based on at least one user score and returning the adjusted value to the user and/or the at least one sponsor prior to prompting a bid from the at least one sponsor.

28. The computer readable medium of claim 27, wherein the valuation analysis considers at least one sponsor score.

29. The computer readable medium of claim 27, wherein the redemption offer is open for bids from a plurality of sponsors.
30. The computer readable medium of claim 29, wherein the plurality of sponsors are selected by the user.
- 5 31. The computer readable medium of claim 30, wherein the valuation analysis considers at least one user score and at least one sponsor score for each possible pairing of the user with each of the plurality of sponsors selected by the user.
32. The computer readable medium of claim 31, wherein the adjusted value for each user and sponsor pairing is returned to all of the plurality of sponsors selected by the user.
- 10 33. The computer readable medium of claim 27, wherein the adjusted value is formatted as an absolute adjusted quantity of credits,, a multiple, a percentage, or a differential.
34. The computer readable medium of claim 27, wherein the at least one user score is determined based on a plurality of user-centric parameters extracted from one or more of user action history, credit transaction history, and user social networking history.
- 15 35. The computer readable medium of claim 27, wherein the at least one user score is based on user interaction with first order and second order neighboring nodes in a social network graph.
36. The computer readable medium of claim 27, wherein the at least one user score is a simple moving average of a plurality of user scores previously generated and recorded at regular intervals.
- 20 37. The computer readable medium of claim 28, wherein the at least one sponsor score is determined based on a plurality of sponsor-centric parameters extracted from one or more of credit transaction history, sponsor credit purchase history, sponsor credit allocation history, sponsor social networking history, and sponsor website traffic.
38. The computer readable medium of claim 27, wherein the at least one user score is based on
25 information obtained from a plurality of social networks.
39. The computer readable medium of claim 27, wherein the at least one user score is bound by a range with an upper limit and a lower limit.
40. A system for facilitating a credit redemption, comprising:
a storage system for storing a plurality of user records and a plurality of sponsor records, each
30 user record comprising a user identifier and a quantity of credits allocated to the user and at least one score relating to the user's social network influence and each sponsor record comprising a sponsor identifier, and at least one score relating to the sponsor's social network influence;

a networked interface device for receiving from a user a redemption offer for a quantity of credits held in the user's account, the redemption offer directed to at least one sponsor; and
a processor for performing a valuation analysis of the redemption offer to determine an adjusted value for the quantity of credits based on at least one user score and returning the adjusted value
5 to the user, the at least one sponsor or both the user and the at least one sponsor.

ABSTRACT OF THE DISCLOSURE

Described herein is a system for facilitating a credit redemption, comprising: a storage system for storing a plurality of user records and a plurality of sponsor records, each user record
5 comprising a user identifier and a quantity of credits allocated to the user and at least one score relating to the user's social network influence and each sponsor record comprising a sponsor identifier, a quantity of sponsor-purchased credits and at least one score relating to the sponsor's social network influence; a networked interface device for receiving from the user a redemption offer for a quantity of credits held in the user's account, the redemption offer open for bids from
10 at least one sponsor; and a processor for performing a valuation analysis of the redemption offer to determine an adjusted value for the quantity of credits based on at least one user score and returning the adjusted value to the user and/or the at least one sponsor prior to prompting a bid from the at least one sponsor. Methods for providing the same are also described. Computer readable media embodying a computer program for providing the same are also described.

15

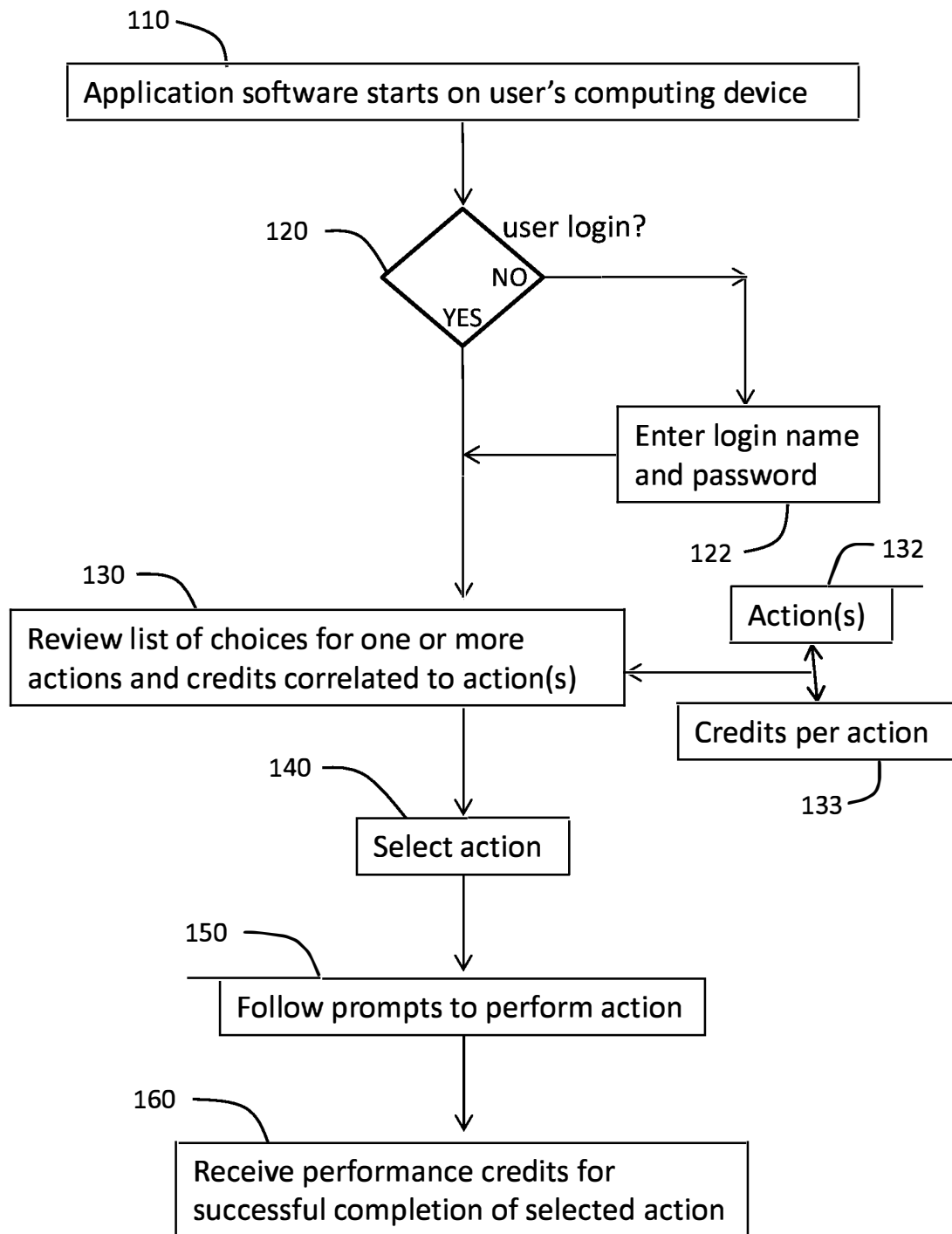


Figure 1

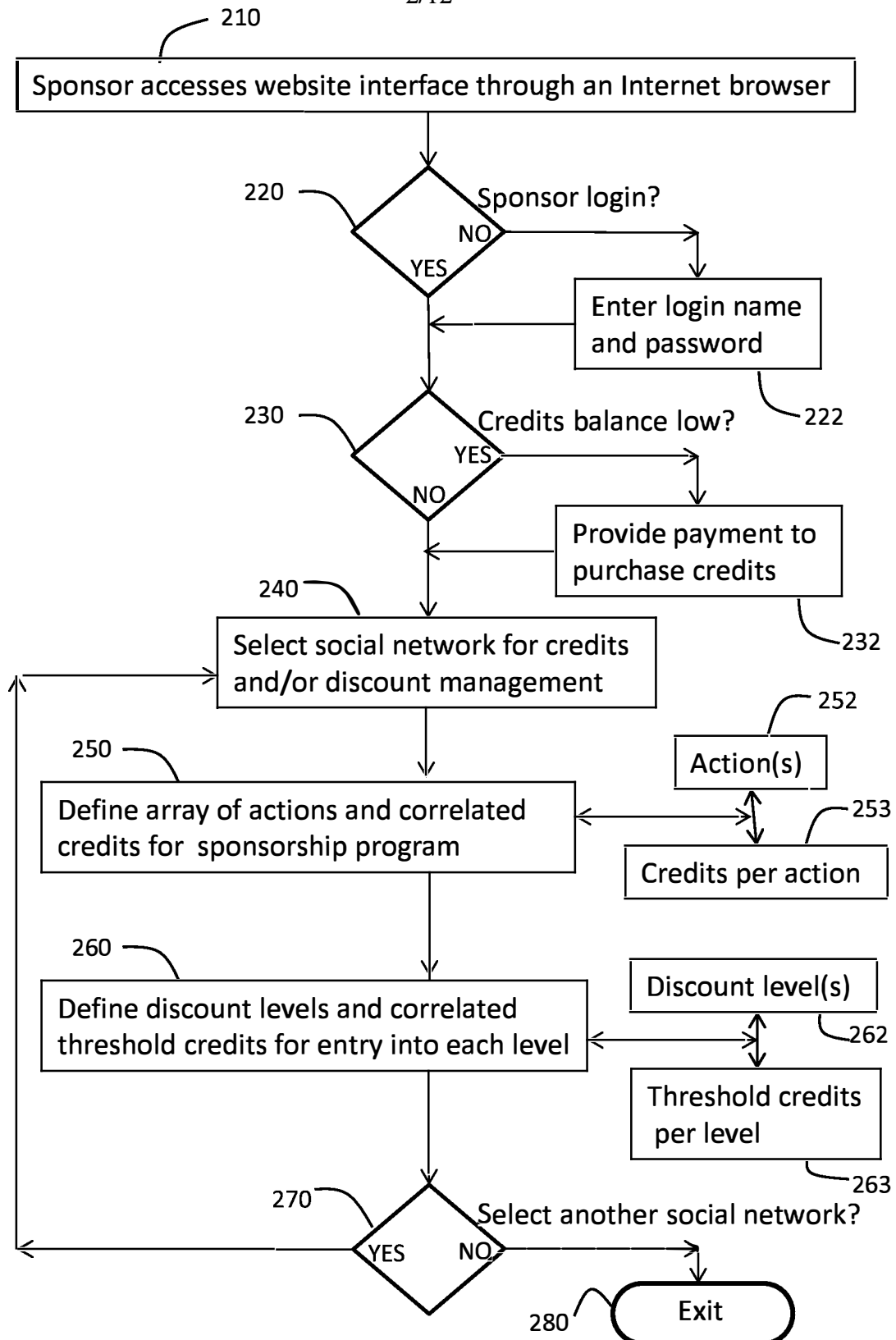


Figure 2

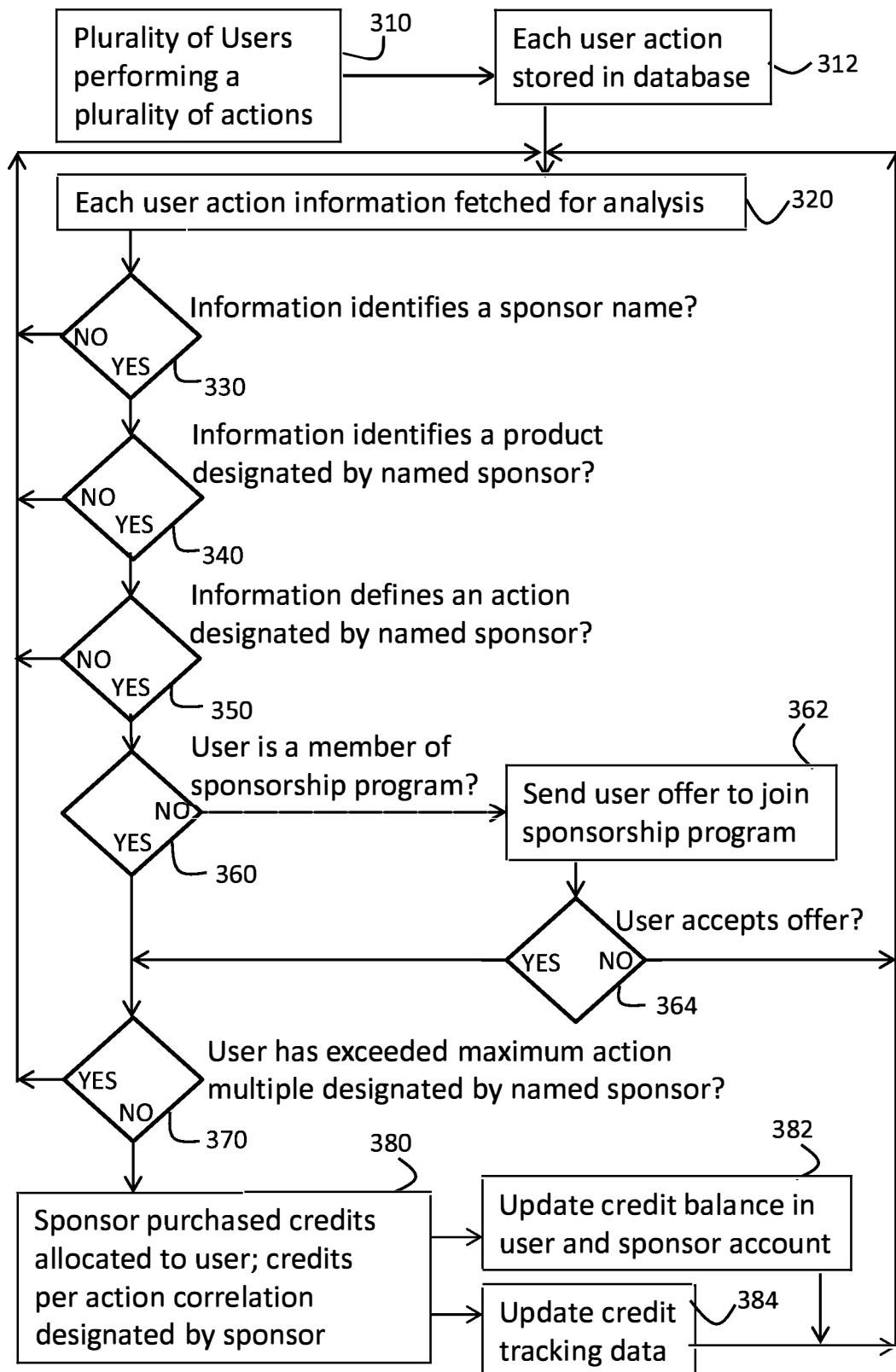


Figure 3

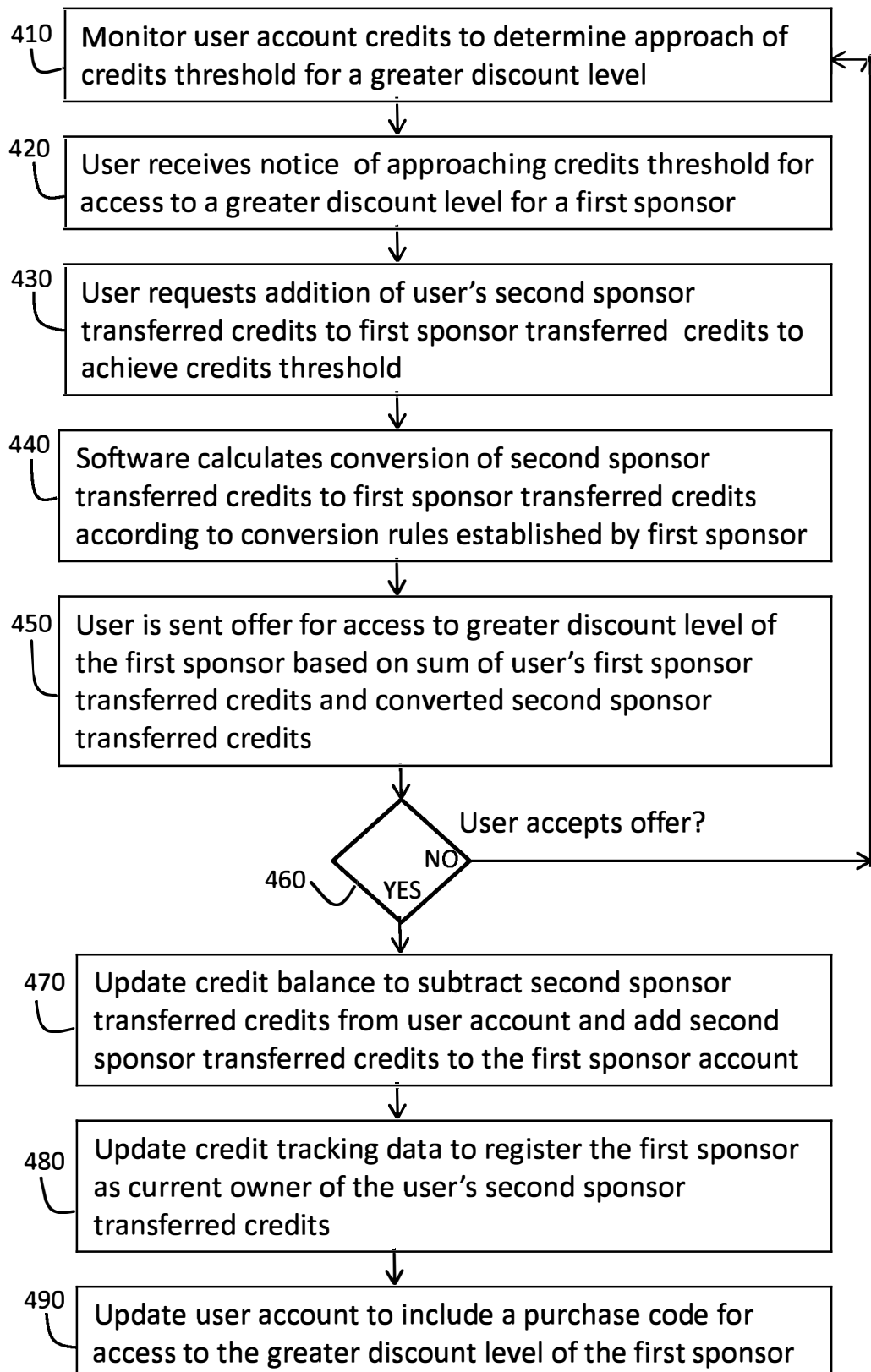


Figure 4

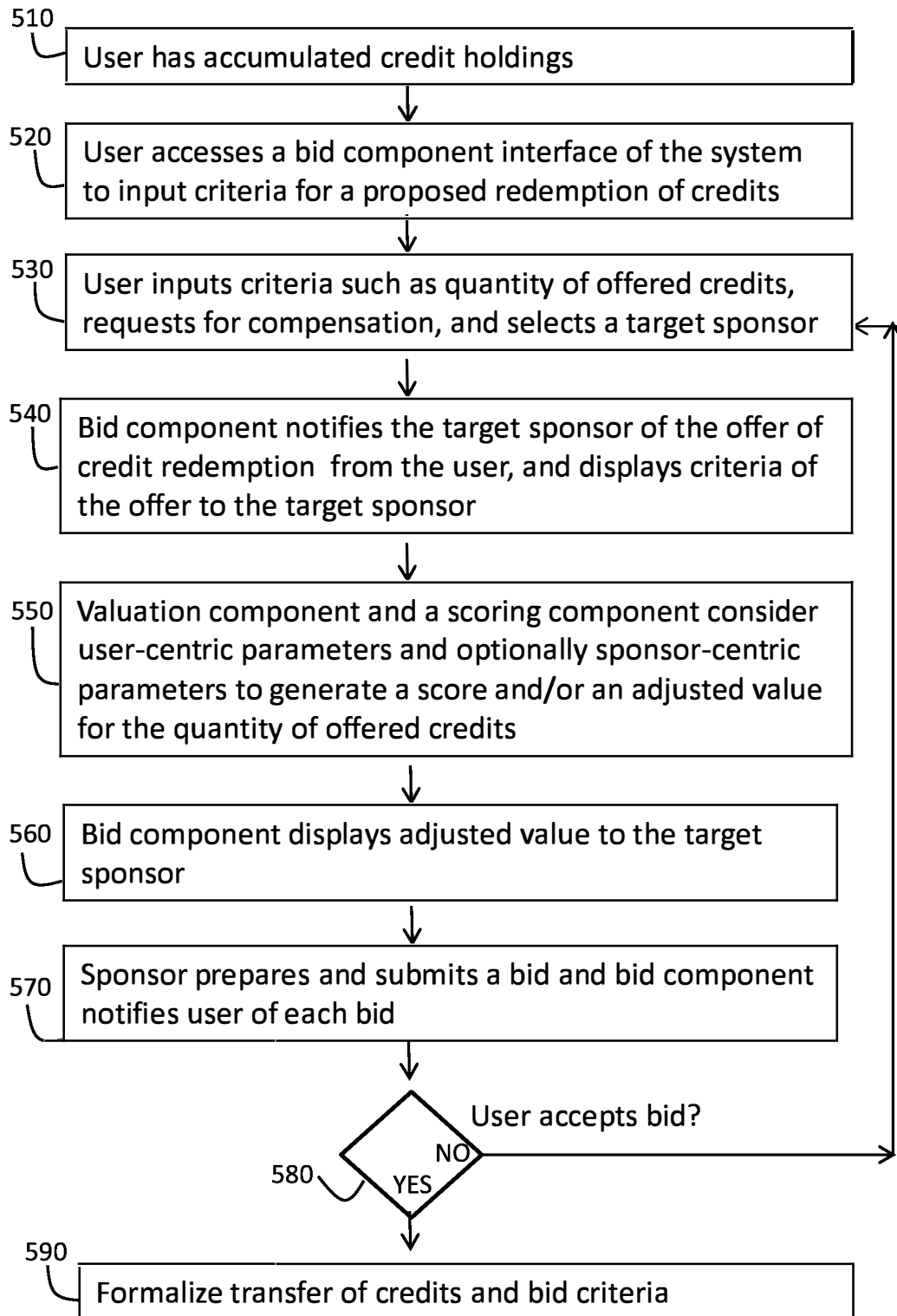


Figure 5

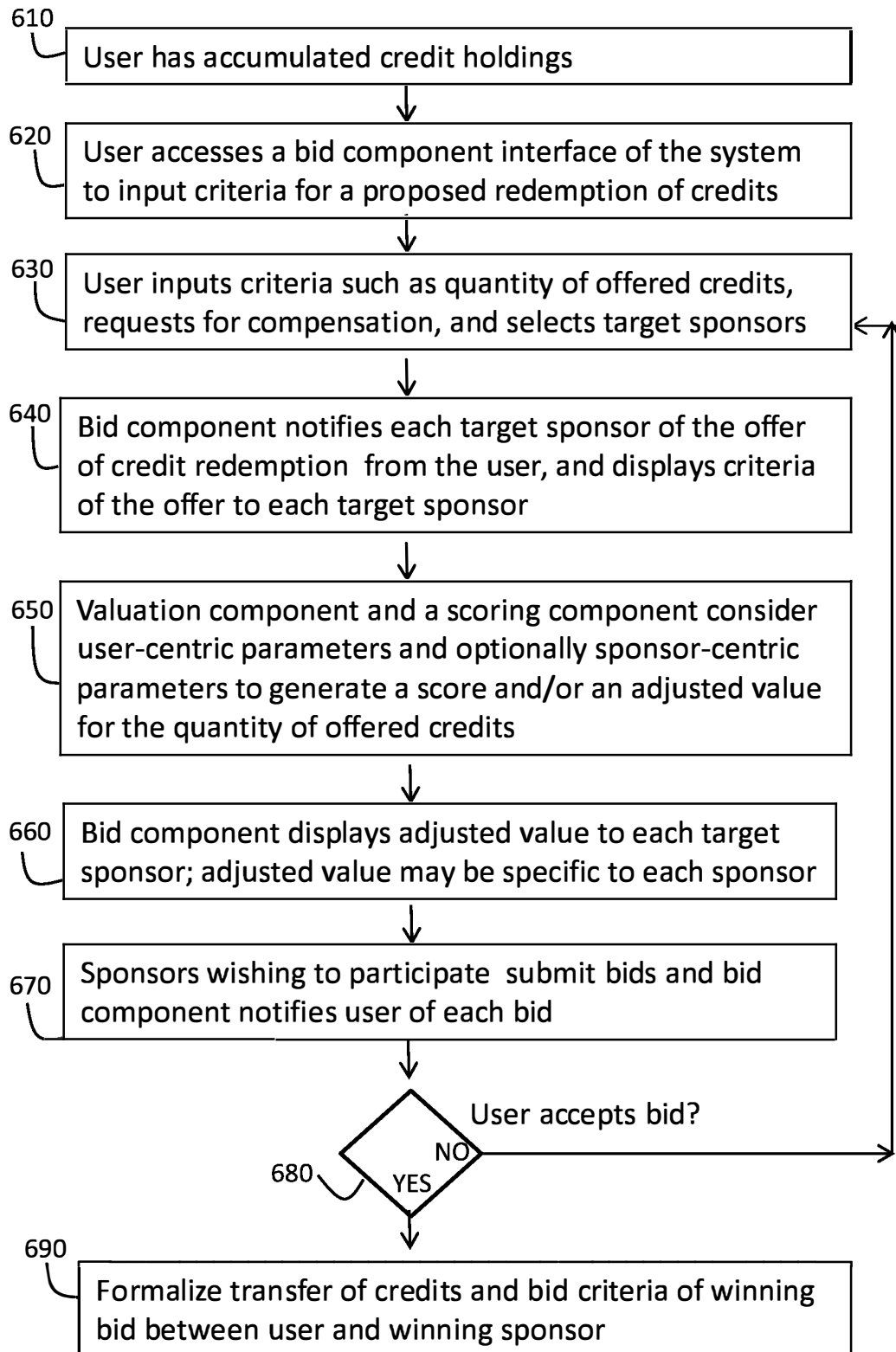


Figure 6

7/12

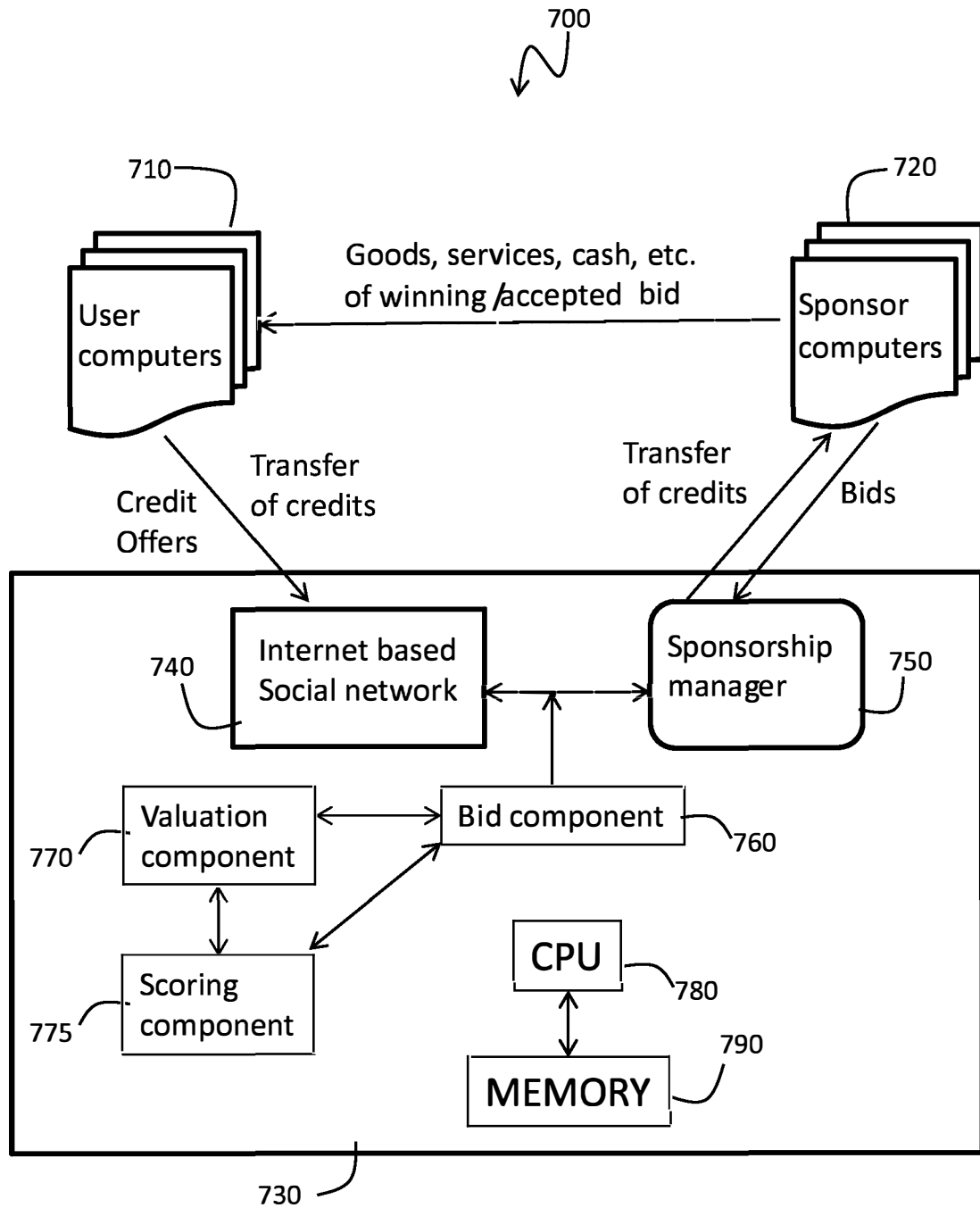


Figure 7

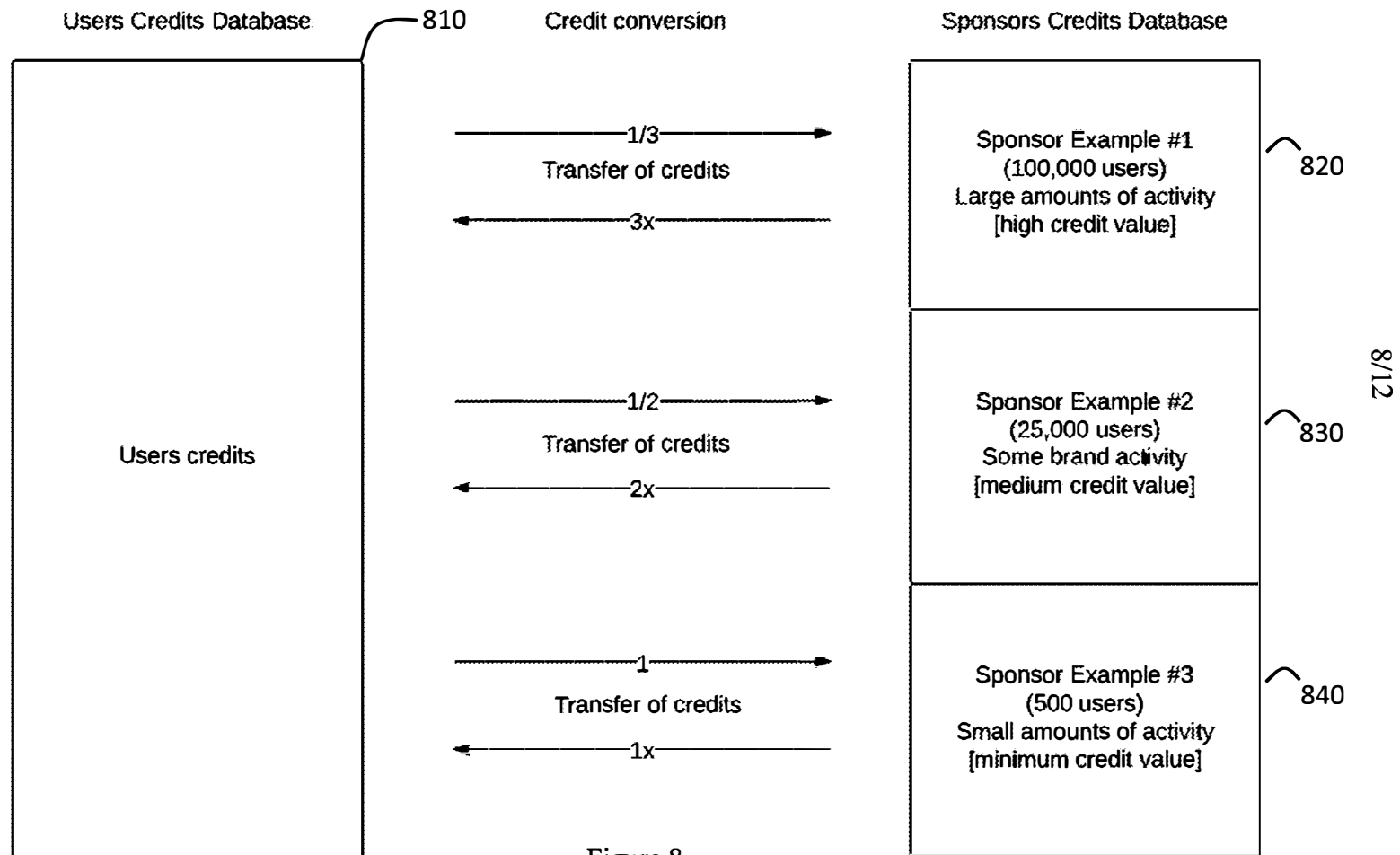
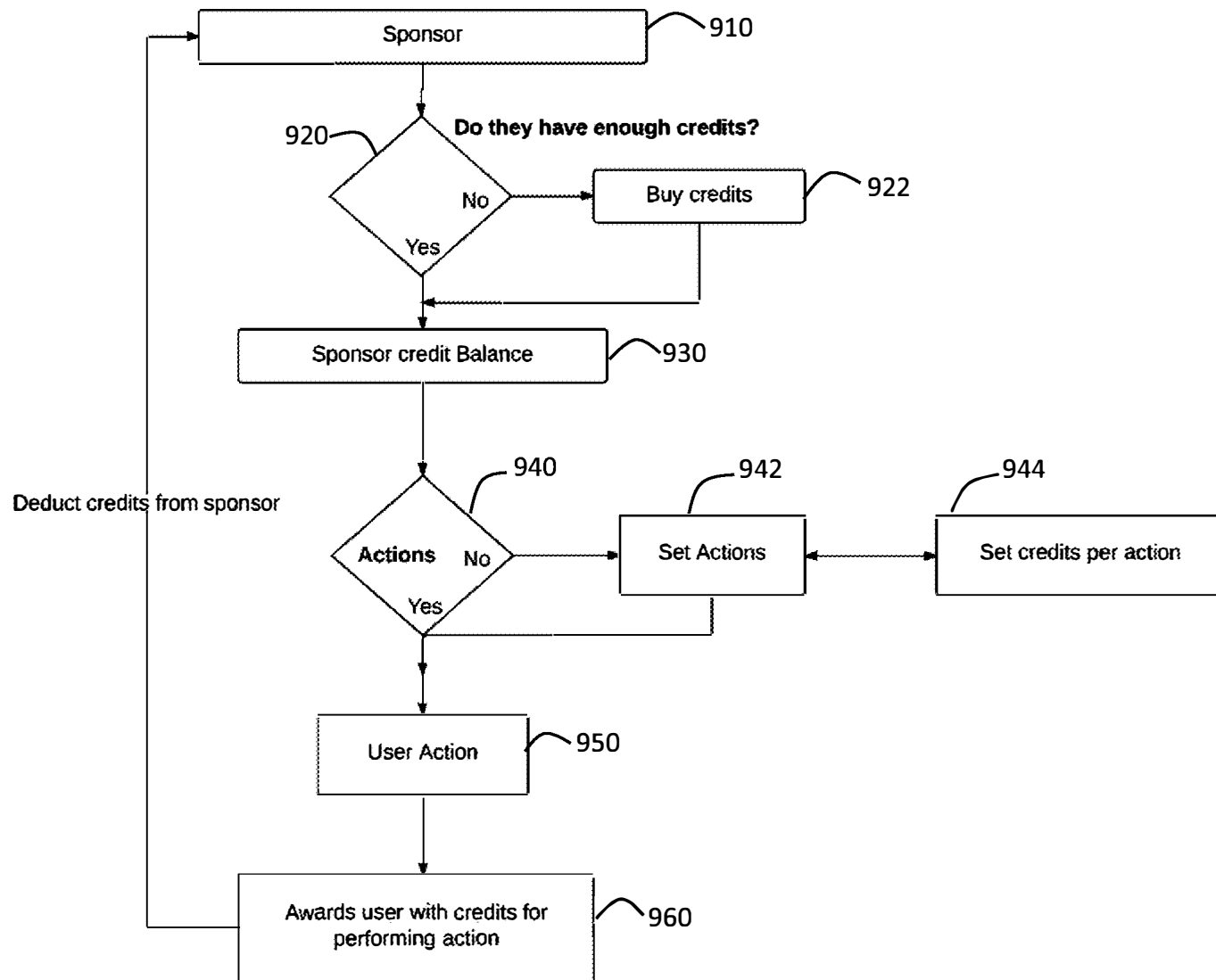


Figure 8



9/12

Figure 9

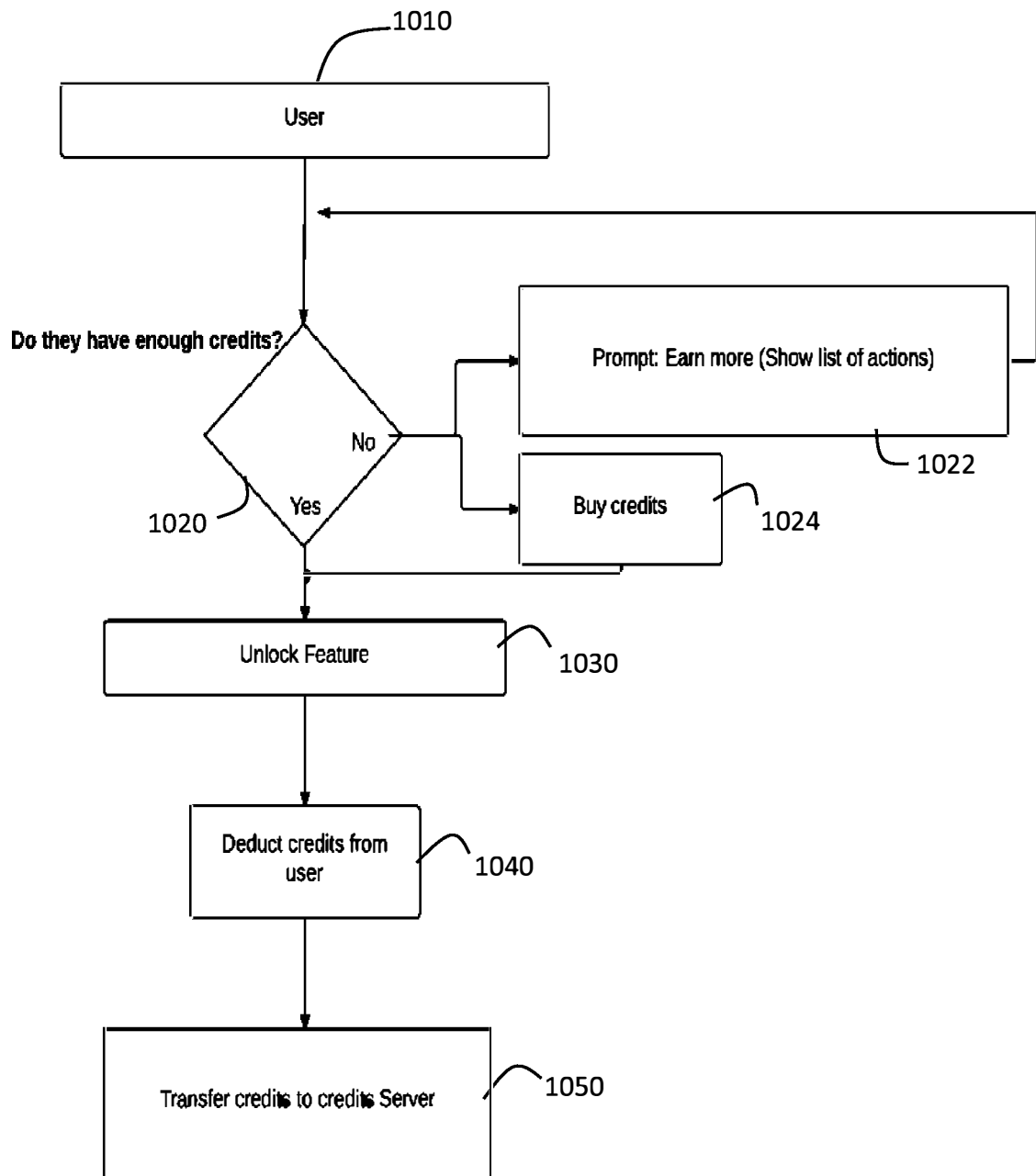


Figure 10

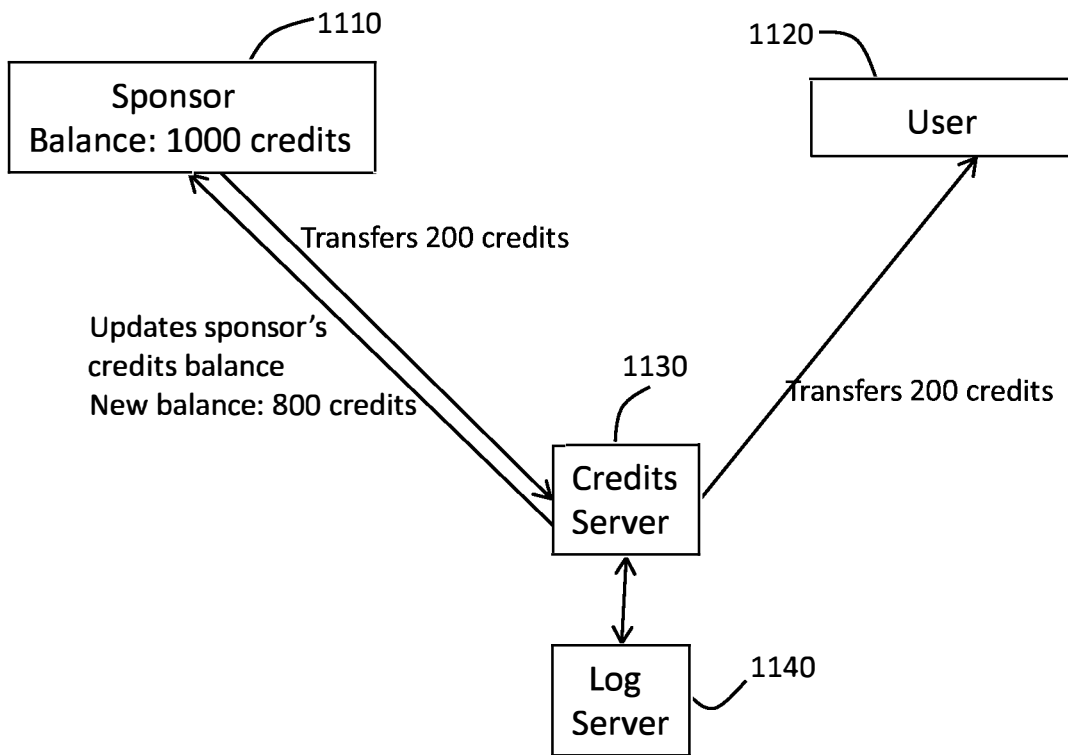


Figure 11

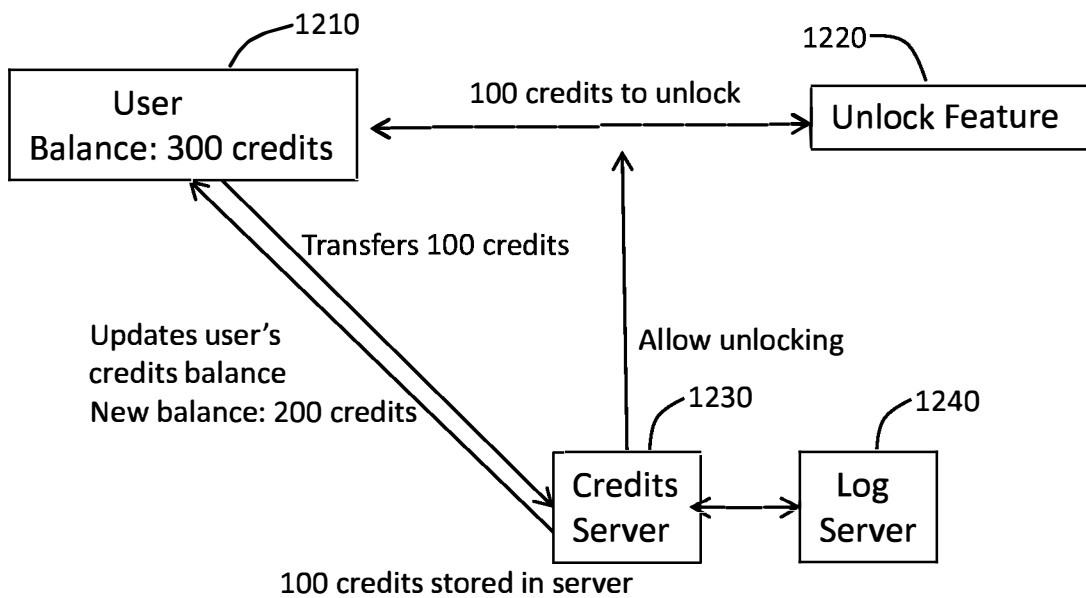


Figure 12

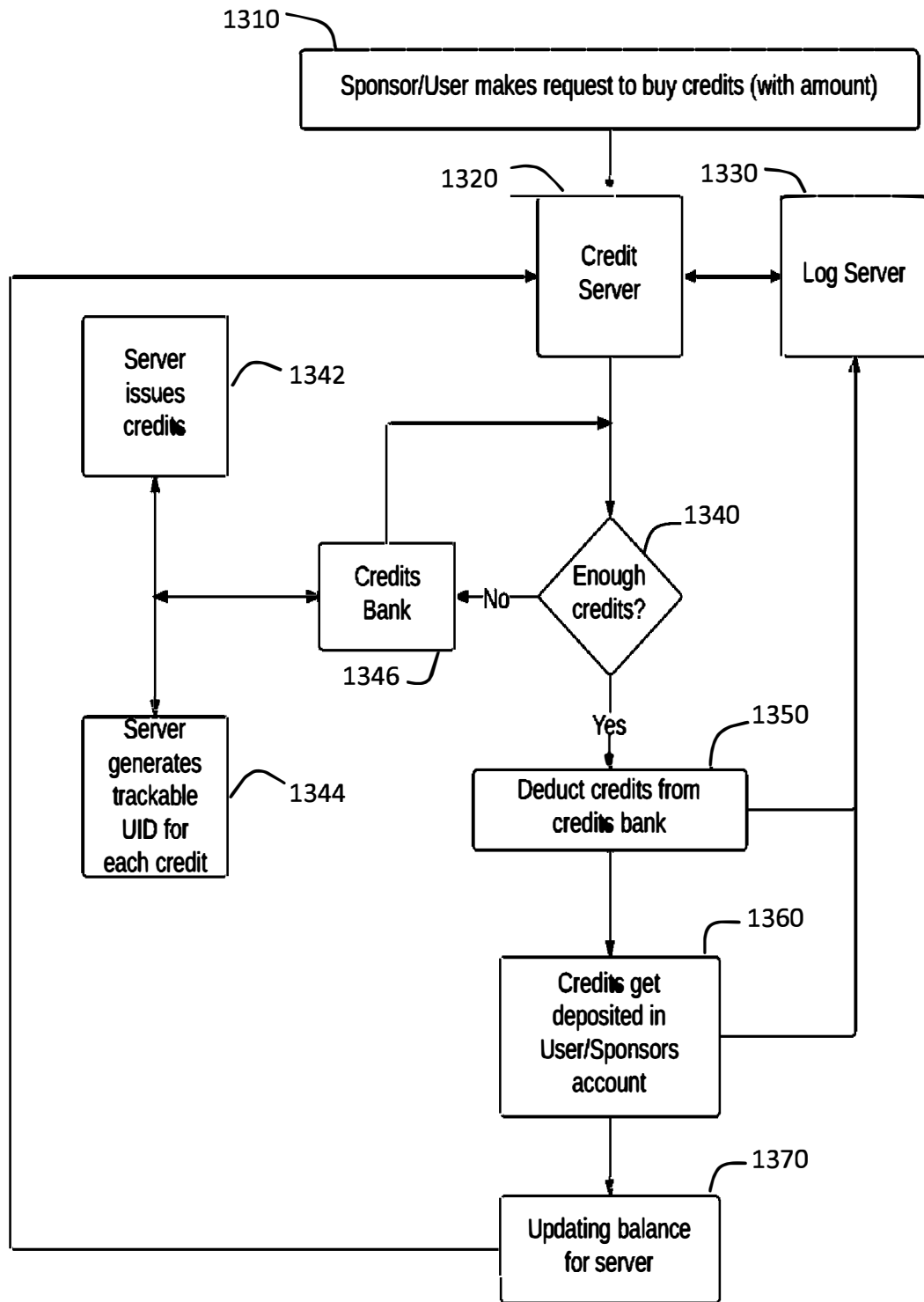


Figure 13

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	PTX15.001PRF
		Application Number	
Title of Invention	SYSTEM AND METHOD FOR FACILITATING CREDIT REDEMPTIONS		
The application data sheet is part of the provisional or nonprovisional application for which it is being submitted. The following form contains the bibliographic data arranged in a format specified by the United States Patent and Trademark Office as outlined in 37 CFR 1.76. This document may be completed electronically and submitted to the Office in electronic format using the Electronic Filing System (EFS) or the document may be printed and included in a paper filed application.			

Secrecy Order 37 CFR 5.2

☐	Portions or all of the application associated with this Application Data Sheet may fall under a Secrecy Order pursuant to 37 CFR 5.2 (Paper filers only. Applications that fall under Secrecy Order may not be filed electronically.)
--------------------------	---

Inventor Information:

Inventor 1					Remove
Legal Name					
Prefix	Given Name	Middle Name	Family Name	Suffix	
	Myles		Bartholomew		
Residence Information (Select One) ☐ US Residency ☒ Non US Residency ☐ Active US Military Service					
City	Toronto	Country of Residence i	CA		
Mailing Address of Inventor:					
Address 1	1129-36 Blue Jays Way				
Address 2					
City	Toronto	State/Province	ON		
Postal Code	M5V 3T3	Country i	CA		
Inventor 2					Remove
Legal Name					
Prefix	Given Name	Middle Name	Family Name	Suffix	
	Gary		Bartholomew		
Residence Information (Select One) ☐ US Residency ☒ Non US Residency ☐ Active US Military Service					
City	Toronto	Country of Residence i	CA		
Mailing Address of Inventor:					
Address 1	1129-36 Blue Jays Way				
Address 2					
City	Toronto	State/Province	ON		
Postal Code	M5V 3T3	Country i	CA		
Inventor 3					Remove
Legal Name					

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	PTX15.001PRF
		Application Number	
Title of Invention	SYSTEM AND METHOD FOR FACILITATNG CREDIT REDEMPTIONS		

Prefix	Given Name	Middle Name	Family Name	Suffix
	Seth		Brouwers	
Residence Information (Select One) ☐ US Residency ☒ Non US Residency ☐ Active US Military Service				
City	Burlington	Country of Residence i	CA	
Mailing Address of Inventor:				
Address 1	2276 Grand Boulevard			
Address 2				
City	Burlington	State/Province	ON	
Postal Code	L7P 0N1	Country i	CA	
All Inventors Must Be Listed - Additional Inventor Information blocks may be generated within this form by selecting the Add button.				Add

Correspondence Information:

Enter either Customer Number or complete the Correspondence Information section below. For further information see 37 CFR 1.33(a).	
☐ An Address is being provided for the correspondence information of this application.	
Customer Number	20995
Email Address	efiling@knobbe.com
Add Email Remove Email	

Application Information:

Title of the Invention	SYSTEM AND METHOD FOR FACILITATNG CREDIT REDEMPTIONS		
Attorney Docket Number	PTX15.001PRF	Small Entity Status Claimed	☒
Application Type	Provisional		
Subject Matter	Utility		
Total Number of Drawing Sheets (if any)	12	Suggested Figure for Publication (if any)	
Filing By Reference :			
Only complete this section when filing an application by reference under 35 U.S.C. 111(c) and 37 CFR 1.57(a). Do not complete this section if application papers including a specification and any drawings are being filed. Any domestic benefit or foreign priority information must be provided in the appropriate section(s) below (i.e., "Domestic Benefit/National Stage Information" and "Foreign Priority Information").			
For the purposes of a filing date under 37 CFR 1.53(b), the description and any drawings of the present application are replaced by this reference to the previously filed application, subject to conditions and requirements of 37 CFR 1.57(a).			
Application number of the previously filed application	Filing date (YYYY-MM-DD)	Intellectual Property Authority or Country i	

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	PTX15.001PRF
		Application Number	
Title of Invention	SYSTEM AND METHOD FOR FACILITATING CREDIT REDEMPTIONS		

Publication Information:

☐	Request Early Publication (Fee required at time of Request 37 CFR 1.219)
☐	Request Not to Publish. I hereby request that the attached application not be published under 35 U.S.C. 122(b) and certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral international agreement, that requires publication at eighteen months after filing.

Representative Information:

Representative information should be provided for all practitioners having a power of attorney in the application. Providing this information in the Application Data Sheet does not constitute a power of attorney in the application (see 37 CFR 1.32). Either enter Customer Number or complete the Representative Name section below. If both sections are completed the customer Number will be used for the Representative Information during processing.			
Please Select One:	☒ Customer Number	☐ US Patent Practitioner	☐ Limited Recognition (37 CFR 11.9)
Customer Number	20995		

Domestic Benefit/National Stage Information:

This section allows for the applicant to either claim benefit under 35 U.S.C. 119(e), 120, 121, or 365(c) or indicate National Stage entry from a PCT application. Providing this information in the application data sheet constitutes the specific reference required by 35 U.S.C. 119(e) or 120, and 37 CFR 1.78.

When referring to the current application, please leave the application number blank.

Prior Application Status		Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
Additional Domestic Benefit/National Stage Data may be generated within this form by selecting the Add button.			Add

Foreign Priority Information:

This section allows for the applicant to claim priority to a foreign application. Providing this information in the application data sheet constitutes the claim for priority as required by 35 U.S.C. 119(b) and 37 CFR 1.55(d). When priority is claimed to a foreign application that is eligible for retrieval under the priority document exchange program (PDX) the information will be used by the Office to automatically attempt retrieval pursuant to 37 CFR 1.55(h)(1) and (2). Under the PDX program, applicant bears the ultimate responsibility for ensuring that a copy of the foreign application is received by the Office from the participating foreign intellectual property office, or a certified copy of the foreign priority application is filed, within the time period specified in 37 CFR 1.55(g)(1).

Remove			
Application Number	Country ⁱ	Filing Date (YYYY-MM-DD)	Access Code ⁱ (if applicable)

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	PTX15.001PRF
		Application Number	
Title of Invention	SYSTEM AND METHOD FOR FACILITATING CREDIT REDEMPTIONS		

Additional Foreign Priority Data may be generated within this form by selecting the **Add** button.

Add

Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications

☐ This application (1) claims priority to or the benefit of an application filed before March 16, 2013 and (2) also contains, or contained at any time, a claim to a claimed invention that has an effective filing date on or after March 16, 2013.

NOTE: By providing this statement under 37 CFR 1.55 or 1.78, this application, with a filing date on or after March 16, 2013, will be examined under the first inventor to file provisions of the AIA.

Authorization to Permit Access:

☒ Authorization to Permit Access to the Instant Application by the Participating Offices

If checked, the undersigned hereby grants the USPTO authority to provide the European Patent Office (EPO), the Japan Patent Office (JPO), the Korean Intellectual Property Office (KIPO), the World Intellectual Property Office (WIPO), and any other intellectual property offices in which a foreign application claiming priority to the instant patent application is filed access to the instant patent application. See 37 CFR 1.14(c) and (h). This box should not be checked if the applicant does not wish the EPO, JPO, KIPO, WIPO, or other intellectual property office in which a foreign application claiming priority to the instant patent application is filed to have access to the instant patent application.

In accordance with 37 CFR 1.14(h)(3), access will be provided to a copy of the instant patent application with respect to: 1) the instant patent application-as-filed; 2) any foreign application to which the instant patent application claims priority under 35 U.S.C. 119(a)-(d) if a copy of the foreign application that satisfies the certified copy requirement of 37 CFR 1.55 has been filed in the instant patent application; and 3) any U.S. application-as-filed from which benefit is sought in the instant patent application.

In accordance with 37 CFR 1.14(c), access may be provided to information concerning the date of filing this Authorization.

Applicant Information:

Providing assignment information in this section does not substitute for compliance with any requirement of part 3 of Title 37 of CFR to have an assignment recorded by the Office.

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	PTX15.001PRF
		Application Number	
Title of Invention	SYSTEM AND METHOD FOR FACILITATING CREDIT REDEMPTIONS		

Applicant 1				Remove	
If the applicant is the inventor (or the remaining joint inventor or inventors under 37 CFR 1.45), this section should not be completed. The information to be provided in this section is the name and address of the legal representative who is the applicant under 37 CFR 1.43; or the name and address of the assignee, person to whom the inventor is under an obligation to assign the invention, or person who otherwise shows sufficient proprietary interest in the matter who is the applicant under 37 CFR 1.46. If the applicant is an applicant under 37 CFR 1.46 (assignee, person to whom the inventor is obligated to assign, or person who otherwise shows sufficient proprietary interest) together with one or more joint inventors, then the joint inventor or inventors who are also the applicant should be identified in this section.					
Clear					
☐ Assignee		☐ Legal Representative under 35 U.S.C. 117		☐ Joint Inventor	
☒ Person to whom the inventor is obligated to assign.			☐ Person who shows sufficient proprietary interest		
If applicant is the legal representative, indicate the authority to file the patent application, the inventor is:					
Name of the Deceased or Legally Incapacitated Inventor :					
If the Applicant is an Organization check here. ☒					
Organization Name		MXM Nation Inc.			
Mailing Address Information:					
Address 1		1129-36 Blue Jays Way			
Address 2					
City		Toronto	State/Province		ON
Country ⁱ		CA	Postal Code		M5V 3T3
Phone Number			Fax Number		
Email Address					
Additional Applicant Data may be generated within this form by selecting the Add button. Add					

Assignee Information including Non-Applicant Assignee Information:

Providing assignment information in this section does not substitute for compliance with any requirement of part 3 of Title 37 of CFR to have an assignment recorded by the Office.	
Assignee 1	
Complete this section if assignee information, including non-applicant assignee information, is desired to be included on the patent application publication. An assignee-applicant identified in the "Applicant Information" section will appear on the patent application publication as an applicant. For an assignee-applicant, complete this section only if identification as an assignee is also desired on the patent application publication.	
Remove	
If the Assignee or Non-Applicant Assignee is an Organization check here. ☐	

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	PTX15.001PRF
		Application Number	
Title of Invention	SYSTEM AND METHOD FOR FACILITATNG CREDIT REDEMPTIONS		

Prefix	Given Name	Middle Name	Family Name	Suffix

Mailing Address Information For Assignee including Non-Applicant Assignee:

Address 1			
Address 2			
City		State/Province	
Country i		Postal Code	
Phone Number		Fax Number	
Email Address			

Additional Assignee or Non-Applicant Assignee Data may be generated within this form by selecting the Add button.

Signature:

NOTE: This form must be signed in accordance with 37 CFR 1.33. See 37 CFR 1.4 for signature requirements and certifications

Signature	/daniel altman/		Date (YYYY-MM-DD)	2015-03-24
First Name	Daniel	Last Name	Altman	Registration Number
			34115	

Additional Signature may be generated within this form by selecting the Add button.

This collection of information is required by 37 CFR 1.76. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 23 minutes to complete, including gathering, preparing, and submitting the completed application data sheet form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether the Freedom of Information Act requires disclosure of these records.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

Electronic Patent Application Fee Transmittal				
Application Number:				
Filing Date:				
Title of Invention:		SYSTEM AND METHOD FOR FACILITATNG CREDIT REDEMPTIONS		
First Named Inventor/Applicant Name:		Myles Bartholomew		
Filer:		Daniel E. Altman/Brenda Montano		
Attorney Docket Number:		PTX15.001PRF		
Filed as Small Entity				
Filing Fees for Provisional				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
Provisional Application Filing Fee	2005	1	130	130
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				130

Electronic Acknowledgement Receipt

EFS ID:	21867183
Application Number:	62137701
International Application Number:	
Confirmation Number:	7298
Title of Invention:	SYSTEM AND METHOD FOR FACILITATING CREDIT REDEMPTIONS
First Named Inventor/Applicant Name:	Myles Bartholomew
Customer Number:	20995
Filer:	Daniel E. Altman/Melanie Neat
Filer Authorized By:	Daniel E. Altman
Attorney Docket Number:	PTX15.001PRF
Receipt Date:	24-MAR-2015
Filing Date:	
Time Stamp:	18:46:09
Application Type:	Provisional

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$130
RAM confirmation Number	5226
Deposit Account	111410
Authorized User	KNOBBE MARTENS OLSON AND BEAR

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.82 (Patent application and reexamination processing fees)

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		SPEC.pdf	542522	yes	57
			03c690afa6c83fc168eeb1a868e1d796d7f27f2		
	Multipart Description/PDF files in .zip description				
	Document Description		Start	End	
	Specification		1	51	
	Claims		52	56	
	Abstract		57	57	
Warnings:					
Information:					
2	Drawings-only black and white line drawings	FIGS.pdf	467975	no	12
			8585955dc38f06444828cd5d7c24e52d10e0ba2		
Warnings:					
Information:					
3	Application Data Sheet	ADS.PDF	1561300	no	7
			ab01e5e4daa96bd4c1fe4f78bd0354b353715ba6		
Warnings:					
Information:					
4	Fee Worksheet (SB06)	fee-info.pdf	29802	no	2
			e995066166dc0a02159435903f6b6f0a84136449		
Warnings:					
Information:					
Total Files Size (in bytes):			2601599		

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.