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(54) **MAXIMUM AVAILABLE CREDITS WITHDRAWAL**

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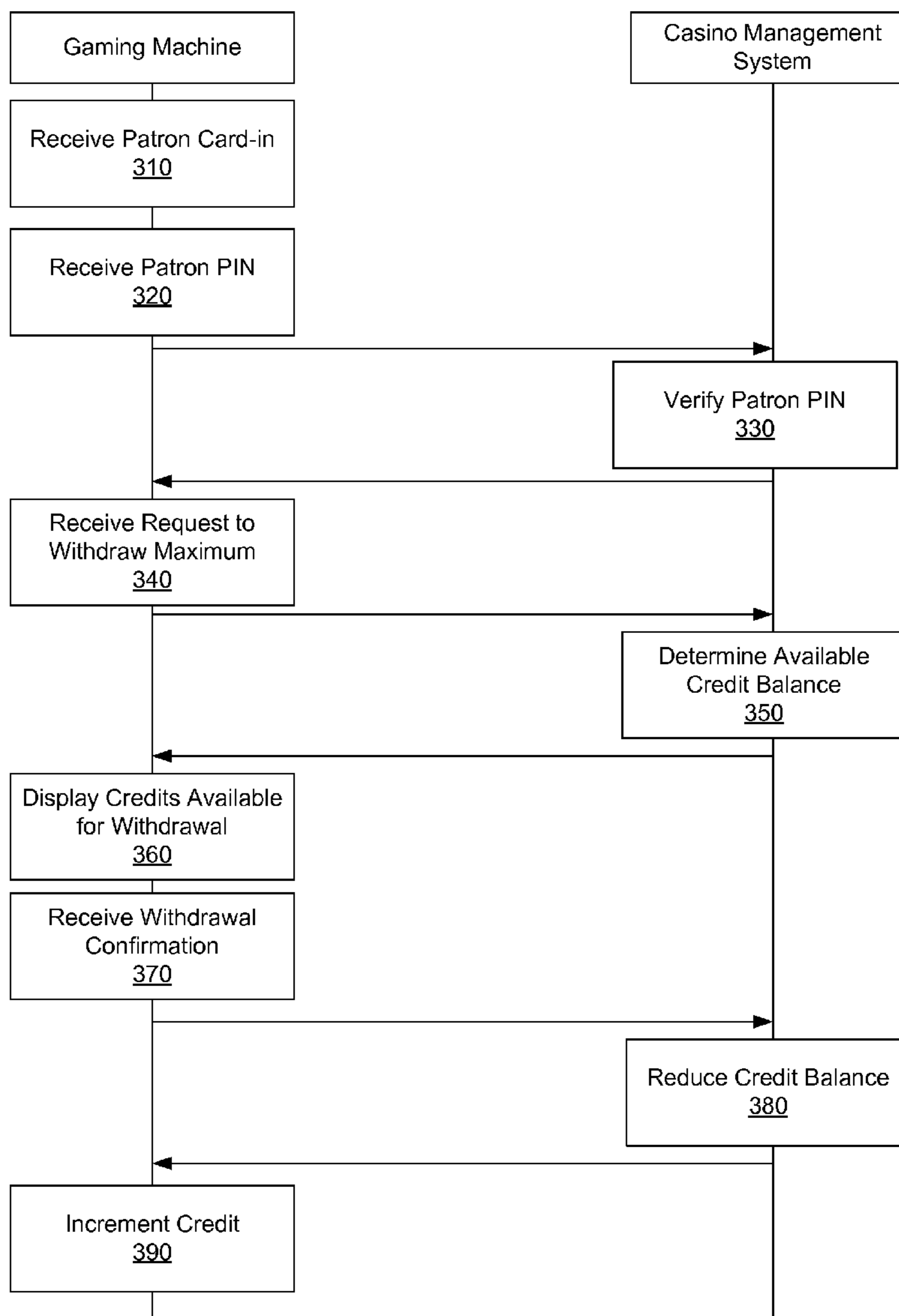
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(57) **ABSTRACT**

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A system and method for providing maximum withdrawal to a patron at a gaming machine located in a casino are described. A gaming machine receives a maximum withdrawal request. A casino management system determines a total credit amount that may be downloaded by the patron. Of the total credit amount, the amount of available credit for withdrawal is determined as the patron may be restricted from using some of their credit in specific instances. The available credit amount is downloaded to the gaming machine for use by the patron in casino gameplay.

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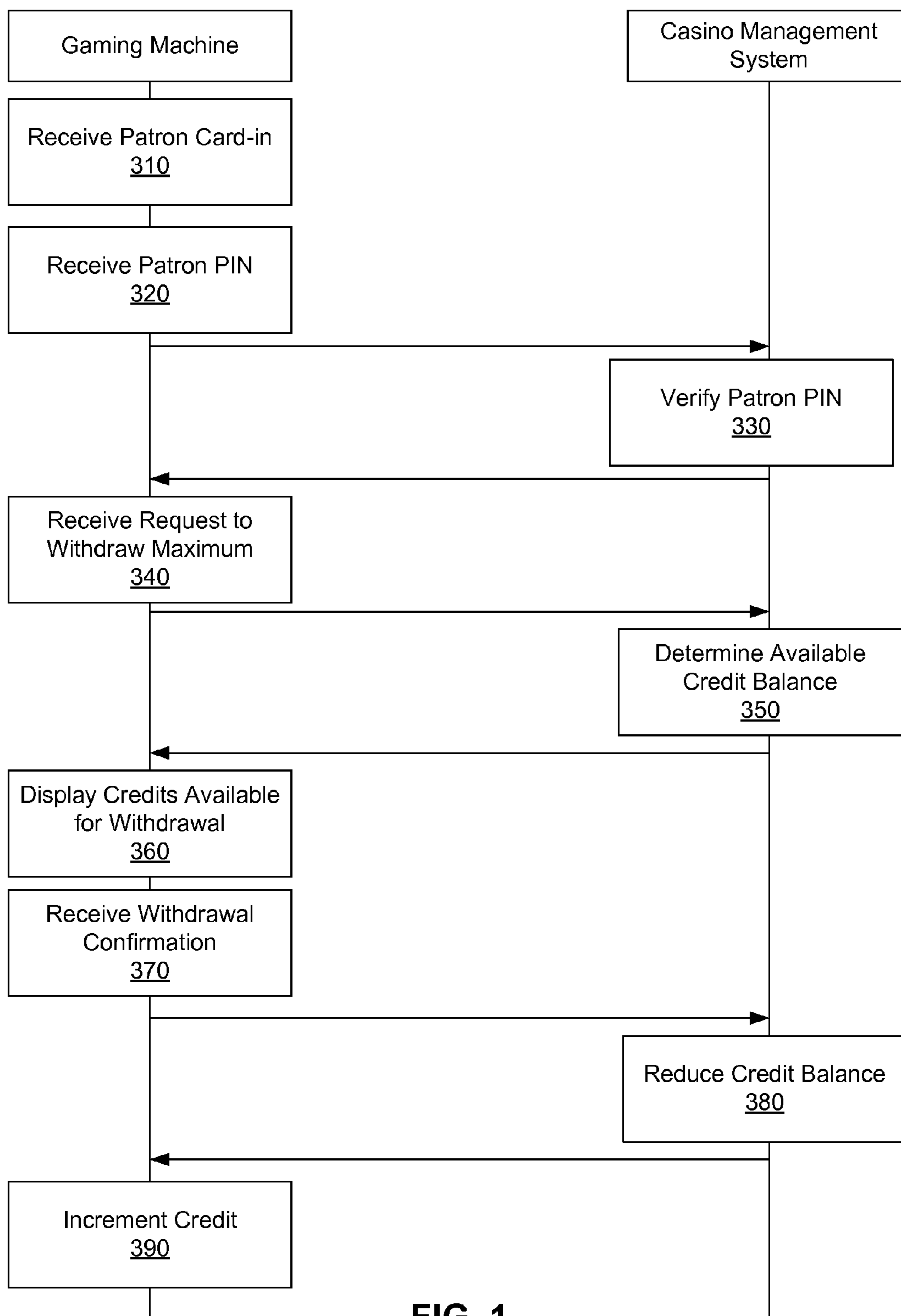


FIG. 1

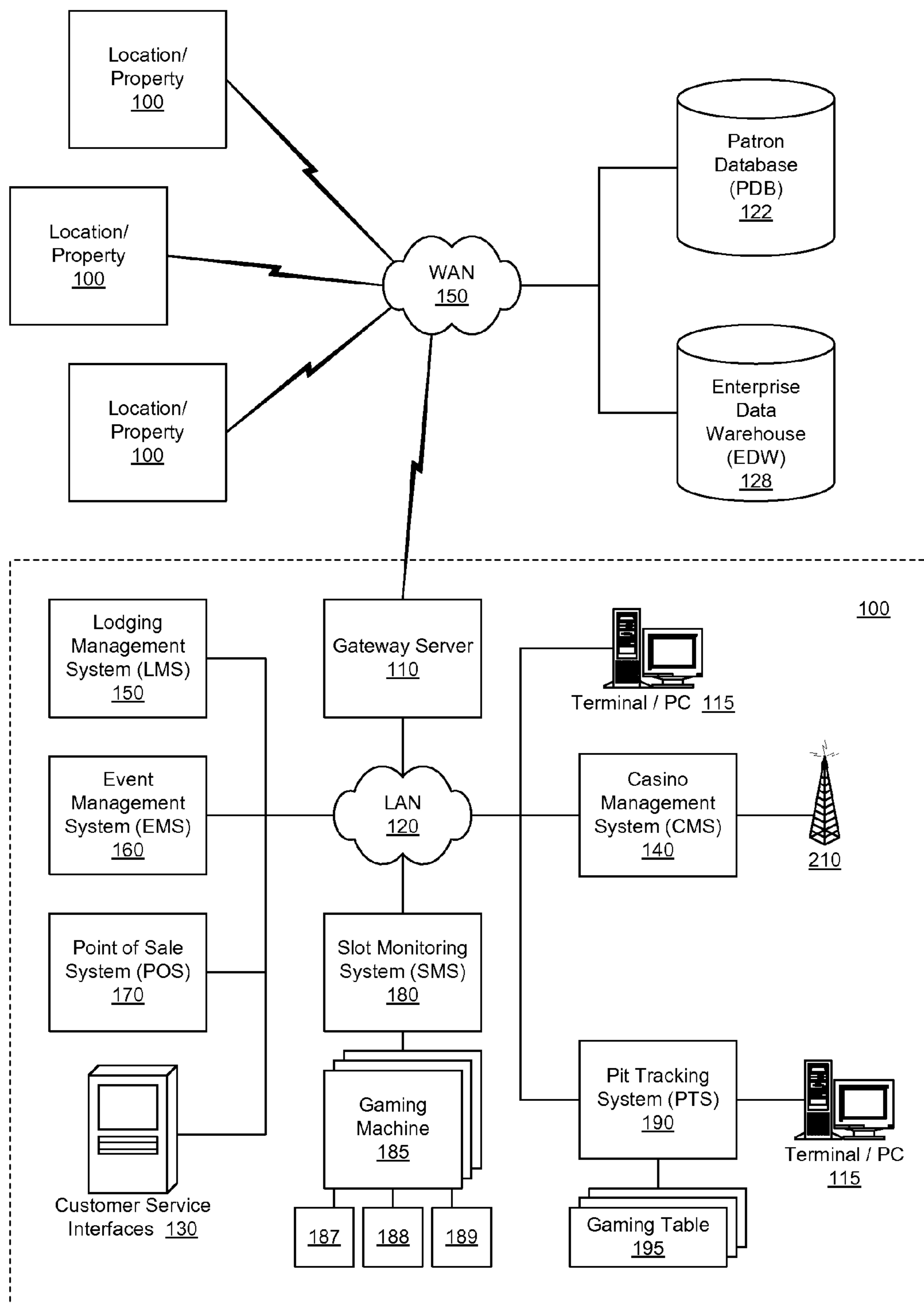


FIG. 2

## MAXIMUM AVAILABLE CREDITS WITHDRAWAL

### BACKGROUND

**[0001]** 1. Field of the Invention

**[0002]** This invention relates generally to patron credit systems in casino establishments, and in particular to providing patrons enhanced options for withdrawing earned credits.

**[0003]** 2. Background of the Invention

**[0004]** Modern casinos provide a number of different ways in which patrons may wager on games in casinos. With the advent of computer-based casino games and loyalty programs, casinos have been able to facilitate patron play by offering casino gameplay credit tied to many different aspects of casino gameplay, as well as other casino related activities, such as credits related to promotions and marketing campaigns.

**[0005]** The introduction of more forms of gameplay credit has made it more difficult for patrons to manage their gameplay. In addition to cash and casino chips, patrons may also have accumulated casino general or promotional credits that may be used throughout the casino for both gaming and non-gaming purposes (e.g. retail purchases, restaurants, etc.), as well as credits that are restricted to specific games or categories of games, credits that must be used within a specific time period, reward modifiers that alter the payout for specific games, and so on. Typically these different types of credits are held in different sub-accounts for the patron. Further, different gaming jurisdictions imposed differing limitations on the amount of credits a patron may use in a given time period. As a result, players must be increasingly diligent in order to take full advantage of their game credit. For example, a player with a given total number of credits may be limited to using only a portion of them at any given time or location, because of the foregoing restrictions.

**[0006]** While some of this complexity is intentionally designed to increase the frequency and duration of visits of a patron to a casino, there are some aspects of modern casino rewards systems that detract from these goals. One undesirable side effect of modern casino rewards systems is that a patron seeking to play at a casino gaming machine must both determine which credits are available given the patron's circumstances, and then manually download different types of gameplay credits in a series of separate transactions.

### SUMMARY OF THE INVENTION

**[0007]** The present invention overcomes the limitations of existing casino patron credit systems by providing for withdrawal of a maximum available casino credits of a patron in a single transaction. A withdrawal of credits comprises the transfer of credits from a patron's account to the credit meter of a gaming machine, thereby incrementing the credit meter in the amount of the withdrawal. The amount of credits available for withdrawal is determined based on the patron's total credits. Various restrictions may be present that limit which of the patron's total credits are available for withdrawal. For example, time of day, jurisdiction of gameplay, reward program, or game type restrictions may limit the available credits for withdrawal. Allowing a patron to withdraw the maximum amount of available casino credit in a single transaction removes the need for separate withdrawals to accomplish the same task.

**[0008]** The features and advantages described in this summary and the following detailed description are not all-inclusive. Many additional features and advantages will be apparent to one of ordinary skill in the art in view of the drawings, specification, and claims hereof. Moreover, it should be noted that the language used in this disclosure has been principally selected for readability and instructional purposes, and may not have been selected to delineate or circumscribe the inventive subject matter, resort to the claims being necessary to determine such inventive subject matter.

### BRIEF DESCRIPTION OF THE DRAWINGS

**[0009]** FIG. 1 is an interaction diagram of a method for providing a withdrawal of the maximum available credits of a patron, in accordance with an embodiment of the invention.

**[0010]** FIG. 2 is a schematic diagram of a system for providing withdrawal of the maximum available credits of a patron, in accordance with an embodiment of the invention.

**[0011]** The figures depict one embodiment of the present invention for purposes of illustration only. One skilled in the art will readily recognize from the following discussion that alternative embodiments of the structures and methods illustrated herein may be employed without departing from the principles of the invention described herein.

### DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

**[0012]** Operational Overview

**[0013]** Embodiments of the invention allow for convenient withdrawal (or equivalently "download") of maximum amount of a patron's available credits to a gaming machine in a casino environment. A withdrawal of credits comprises the transfer of credits from a patron's account to the credit meter of the gaming machine, thereby incrementing the credit meter in the amount of the withdrawal. Allowing a patron to withdraw the maximum amount of available casino credit in a single transaction removes the need for separate withdrawals to accomplish the same task. This provides a benefit to casino patrons, in the form of reduced complexity in determining which credits are available to play with. Further, the number of withdrawal transactions required to obtain all available credit for a game of interest has been reduced to one.

**[0014]** To provide a patron with the option of withdrawing the maximum available casino credit to a gaming machine in a single transaction, the number of credits available for use at the gaming machine selected by a patron is determined. In determining the patron's available credits, the casino management system determines which, of all of the patron's casino credits, are eligible for use at the gaming machine, taking into consider any restrictions on the usage of the credits in terms of types of credits, jurisdiction, time of day, gaming machine type, responsible gaming limitations, loyalty programs, and the like.

**[0015]** The patron's casino credit may come from a number of different sources. In one embodiment, the patron's credits may include money from a financial account that has been linked to the patron's account at the casino. For example, the financial account may be a checking, savings, line of credit, credit card account, which may be held at a bank, savings & loan, credit union, brokerage, or the similar institution.

**[0016]** The patron's credit may include a patron's casino account. Casino account credits may be earned by playing games in the casino (e.g., from winnings, bonuses, or the

like), making purchases in the casino, promotional credits given to the patron, or by other mechanisms. The casino account may also include credits earned as part of a patron loyalty program (equivalently, “rewards” program).

**[0017]** The credit available to the patron for gameplay at the gaming machine at a given moment may be less than the sum total of all of the patron’s earned credit from various sources or accounts. Various factors may cause a difference in the available credit versus the total earned credit. In one embodiment, however, the patron’s available credit is not limited, and includes all of the patron’s casino credit.

**[0018]** In one embodiment, the patron’s membership in a responsible gaming program completely cuts off the patron’s ability to withdraw credits. Thus, although a patron may have a prior earned credit with the casino, their membership in a responsible gaming program would cause them to not be able to withdraw the credit for gameplay purposes. In one embodiment, the withdrawal limit for a patron who is a member of a responsible gaming program is zero.

**[0019]** In one embodiment, the portion of the available credits from the patron’s casino account is reduced because some or all of the credits are limited in one or more ways. For example, some casino credit may be part of a loyalty program that limits when (e.g., time of day, or day of week) and where the credit may be used (e.g., particular casino, locations within casino, types of gaming machines, machine denominations). In one example, some of the casino credit may not be used during the period of time during which the patron is making a withdrawal. In another example, some of the casino credit may not be used on the gaming machine the patron has selected to play and withdraw on. For example, a casino may restrict the use of certain credits (e.g., promotional credits) to gaming machines having a minimum denomination (e.g., \$1 minimum bet). Or the casino may restrict use of certain credits to particular locations within the casino or particular types of gaming machines (e.g., video poker machines only).

**[0020]** In one embodiment, the gaming machine, casino, or another entity may enforce a withdrawal limit that restricts the amount that may be withdrawn in a single transaction. This withdrawal limit may comprise varying criteria, for example a daily downloadable credit limit, or a per-casino limit, or gaming machine maximum withdrawal. In one embodiment, the jurisdiction in which the casino is located may restrict the withdrawal amount. The withdrawal limit may also be based on the denominations of currency accepted by the gaming machine. As a result, the withdrawal limit may be rounded down to the closest bettable amount. For example, if the gaming machine only accepts bets in increments of \$5, the withdrawal limit may round the available credit amount down to an amount that can be divided by \$5.

**[0021]** If the patron has available more credits than may be withdrawn in a single transaction, a determination is made as to which credits are available to be withdrawn for use on the gaming machine on which the patron is currently logged in (e.g., carded in via a loyalty card). In another embodiment, the maximum amount of available credits are selected automatically from all credit sources. The manner in which credits are automatically selected may be prioritized. In one embodiment, the credits are chosen in order to make use of the most restrictive credit rewards first (e.g., those with time or gaming machine restrictions), progressing towards less restrictive casino credit until the withdrawal limit is met. In one embodiment, patron credit from a financial account is the last source from which available credit is drawn from in order to reach

the withdrawal limit. In one embodiment, the patron may configure their casino account to add or remove player money as an option as an available source of gameplay credit.

**[0022]** FIG. 1 is an interaction diagram for of a method for providing a withdrawal of the maximum available credits from a patron’s account, in accordance with an embodiment of the invention. A gaming machine located in a casino receives **310** a card-in notification, indicating that a patron has inserted a play tracking card into the gaming machine. The gaming machine prompts the patron for a personal identification number (PIN) to verify that the patron is indeed the owner of the tracking card, and by association any credit accounts linked to the tracking card. The gaming machine receives **320** a PIN entry and passes it to the casino management system. The casino management system validates the PIN **330**.

**[0023]** Once the patron’s PIN has been validated, the gaming machine presents gameplay and credit withdrawal user interface screens to the patron. The gaming machine receives **340** as an input from the patron a request to withdraw the maximum amount of credits to the gaming machine, for example by the patron selecting an icon on the screen; alternatively a key or button on the gaming machine body itself (either hard coded or soft coded) can be configured as the means by which the patron inputs the request. The maximum withdrawal request is sent by the gaming machine to the casino management system. The request includes information identifying the patron, and the gaming machine, and any other additional contextual information that may be useful to the casino management system, such as casino information, time stamp, gaming machine denomination, and the like.

**[0024]** The casino management system determines **350** the patron’s maximum available credit that can be transferred to the gaming machine, taking into consideration the various limitations and restrictions set forth above. The casino management system may use look up tables, a rule engine, a database, or other system that stores and encodes the limitations and restrictions on credit usage with respect to the gaming machine, the credits in the patron’s account, or the patron herself. For example, a database may be used to store for each type of credit (general, promotional, bonuses, etc.), information describing restrictions or limitations on the amount that can be downloaded, with respect to the various factors and conditions described above. In addition, the casino management system may use the patron’s account number to query a responsible gaming management system to determine if there are restrictions on the patron’s use of credit under responsible gaming rules. The casino management system can also determine for each type of credits in the patron’s account applicable restrictions thereon. Based on the information regarding restrictions on the credits, the casino management system determines **340** the maximum amount that can be transferred the gaming machine; this amount is deemed “available.” The casino management system transmit a message with this amount to the gaming machine.

**[0025]** The gaming machine displays **360** the number of available credits for withdrawal to the gaming machine. The gaming machine receives **370** withdrawal confirmation from the patron. The gaming machine transmits the confirmation to the casino management system.

**[0026]** The casino management system transfers **380** the available credits to the gaming machine, and deducts the credits from the patron’s account accordingly. The gaming machine increments **390** its credit meter in the amount of

transferred credit. The patron may then use the withdrawn credits for gameplay on the gaming machine.

[0027] In another embodiment, steps 360 and 370 are skipped, and once the casino management system determines 350 the maximum available credits, it then immediately and without further confirmation from the patron, transfers 380 the credits to the gaming machine.

#### System Architecture

[0028] FIG. 2 is a schematic diagram of a system for providing a patron with the maximum available credits, in accordance with an embodiment of the invention. In one embodiment in which a casino enterprise includes a number of casino properties 100, each property 100 preferably includes a gateway server 110 for coupling a local network 120 (such as a LAN) at the property 100 to a wide area network (WAN) 150. This allows multiple properties 100 to share and exchange data. In addition, the property 100 preferably includes one or more local operator terminals 115 (such as a PC or a dumb terminal) coupled to the LAN 120, allowing the casino personnel to access the system from the property 100. Having an operator terminal 115 at each property 100 allows local casino employees to manage the casino management system 140 at the property level, in real-time, and in response to player or casino needs.

[0029] In one embodiment, the gateway server 110 includes an API for sending data pertaining to local player activity over the WAN 150 to other properties or to a central data warehouse, such as the enterprise data warehouse (EDW) 128 and a patron database 122. The gateway server 110 communicates with several computer systems for monitoring and tracking operations at the particular property 100.

[0030] The PDB 122 provides the system with data regarding individual patrons, or patrons in a casino context. The PDB 122 preferably includes patron accounts (i.e., casino accounts, including casino reward programs) for patrons from all of the supported enterprise properties 100. The PDB 122 can be a centralized database or a distributed or federated database with segments of the database located at various properties 100. In one embodiment, each patron account in the PDB 122 includes detailed information such as the patron's personal information, preferences, interests, gaming and lodging history, credit rating, comp level, customer value measures, and accumulated credits. A patron's customer value is a measure of the patron's value to the casino based on the patron's betting activity, and optionally based on other activities of the patron from which the casino derives revenue or value. In a preferred embodiment, the customer value measure is a theoretical win value is determined according to the patron's betting activity accumulated at any of the properties affiliated with the enterprise. Credits may be determined according to patron betting activity, but they may also be augmented by other types of activities as well and by special offers and various other promotional programs. These other activities include but are not limited to making a reservation, staying in a hotel, purchasing an item in a retail environment, eating at a restaurant, and attending a show or other events. In another aspect of an embodiment, PDB 122 is coupled via the WAN 150 to the EDW 128 uploading patron activity information for further analysis.

[0031] In one embodiment, patrons are issued tracking cards to interface with the system and thereby allow for tracking of their activities and identification of the patrons at locations in the casino such as gaming machines 185. Each

tracking card preferably includes a magnetic strip, microchip, or other mechanism for storing machine-readable data thereon. When a patron performs some activity at a property, the patron may use the tracking card to interface with the system. For example, in the case of magnetic strip cards, the patron inserts the card through into card reader (i.e., "card-in"). Specifically for tracking patron betting, a slot machine or other gaming machine 185 includes a magnetic stripe card reader (not shown), which is adapted to receive the patron tracking cards. The incorporation of card readers into gaming machines 185 is a standard practice and well known to those of skill in the art. In an alternate or additional method of tracking patron activity, the patron or enterprise personnel can manually enter a patron ID number into a terminal 115 coupled to the system.

[0032] Depending on the services offered at a property 100, any combination of the following systems might be used to gather patron activity data: a Casino Management System (CMS) 140, a Lodging Management System (LMS) 150, an Event Management System (EMS) 160, a Point of Sale System (POS) 170, a Slot Monitoring System (SMS) 180, and a Pit Tracking System (PTS) 190. U.S. Pat. No. 5,761,647, "National Customer Recognition System and Method," the contents of which are fully incorporated by reference herein, explains how a CMS 140, a LMS 150, an EMS 160, a POS 170, a SMS 180, and a PTS 190 are used to track patrons' gaming and non-gaming activity at a plurality of affiliated casino properties communicatively coupled by a WAN. One suitable system for managing some or all of these point-of-sale operations is the 9700 Hospitality Management System (HMS), offered by MICROS Systems, Inc. The 9700 HMS is specifically designed to handle high usage, multiple revenue center environments, and it enables flexibility in the development of custom point of sale applications.

[0033] The CMS 140 is responsible for overall management of the tracking of patron activity, and the determination of reward credits to be given to each patron based on such activity. The CMS 140 receives data describing a patron's activity from the various other systems, as further described below, makes the appropriate calculations for earned reward credits, and updates the patron's account in the PDB 122.

[0034] The SMS 180 comprises a computer system that monitors and tracks bets made by patrons at the various gaming machines 185 at the property 100. Gaming machines 185 may include slot machines, video poker machines, or the like. In a preferred embodiment, bet tracking is accomplished through a card reader 189 associated with a gaming machine 185. A patron inserts his tracking card in the card reader 189 to initiate bet tracking and removes it to terminate bet tracking. Preferably, a patron's betting activity at a gaming machine 185 is logged in real time in the SMS 180 so that the information is provided to the CMS 140 before the gaming session is terminated. Bet tracking data accumulated by the SMS 180 includes the identification of the games played, the amount of coin-in, the number of credits won, the number of credits played, the amount won or lost, and the time period that the patron played the game. U.S. Pat. No. 5,429,361, the contents of which are fully incorporated by reference herein, describes a system for tracking the betting activity of casino patrons at gaming machines. In one embodiment, the SMS 180 comprises the Slot Data System (SDS), a data collection system for slot accounting and patron tracking produced by Bally's Gaming and Systems.

[0035] In one embodiment, each of the gaming machines **185** includes or is coupled to a display system **187** and/or a printing system **188**. The display system **187** communicates general play status information to a patron, such as coin-in, money won or lost, and information about reward credits earned. The display may also communicate service messages to the patron (e.g., that the patron's room or a dinner reservation is ready). This display preferably occurs in real time (e.g., the amount of coin-in counts down and then resets at the end or beginning of a gaming session), although the actual earning and posting of base credits to the patron's account occurs on CMS **140** after the patron removes his card from the card reader **189**. The display **187** is further configured to receive data from the SMS **180**.

[0036] In one embodiment, the display system **187** is configured to display a "maximum withdrawal" option for use by a patron. The display **187** shows the maximum withdrawal option responsive to receiving a card-in message from the SDS. When the card-in message is received, the SDS interacts with the casino management system **140** to determine the withdrawal limit for the patron and/or the gaming machine **185**, as described above. As part of this process, the SDS also determines the denominations used by the gaming machine **185**. In one embodiment, the display system **187** also displays the maximum amount available for withdrawal through the maximum withdrawal option.

[0037] The display system **187** further receives patron input for the selection of the maximum withdrawal option, confirms the patron's choice, and indicates when the maximum withdrawal selection has been processed. The display system **187** removes the maximum withdrawal option when a card-out message has been received, or it has been determined that the patron has abandoned the gaming machine **185**.

[0038] In one embodiment, the CMS **140** includes or is coupled to a broadcasting system **210**, such as an 802.11 transmitter, that enables a secure, wireless environment. In this way, offers can be delivered to patrons over a wireless LAN to properly equipped wireless devices held by the patrons, as described above.

[0039] The PTS **190** is used to track patron betting at gaming tables **195**. Like gaming machines **185**. The PTS **190** is supported on a computer system that transmits patron betting data to the CMS **140**. In one embodiment, the PTS **190** uses card readers **189** associated with patrons' positions at the gaming tables **195** to track their betting activity. Alternatively, an employee of the enterprise, such as a pit boss, manually enters a patron's gaming data into the PTS **190**. In one embodiment, data regarding betting activity include a patron's time at a gaming table **195** and the table's minimum bet. U.S. Pat. No. 5,613,912, the contents of which are fully incorporated by reference herein, describes a system for automatically tracking the betting activity of casino patrons at gaming tables. Alternatively, tracking of patron betting at gaming tables is provided via a terminal **115** located in the pit near the tables. A patron provides her patron tracking card to a casino employee (e.g., a pit boss) who swipes the tracking card through a card reader **189** at the terminal **115** to initiate the patron's session. The employee can then observe the patron's betting, and manually enter this information into the terminal **115**, such as average amount bet, length of play, and so forth. U.S. Pat. No. 5,809,482, and U.S. Pat. No. 5,613,912, both incorporated by referenced herein, describes two different embodiment of a PTS **190** that may be used for tracking table play.

[0040] The LMS **150** comprises the software and hardware for managing hotel operations within the casino, including reservations, room service, and other activities associated with hotel operations. In a preferred embodiment, the LMS **150** communicates with the CMS **140** to search locally for selected customer information available on that system. However, LMS **150** may include its own local data store for patron data specific to the property **100**. The LMS **150** transmits data regarding patrons' lodging activity to the PDB **120** when patrons check in and out of a hotel. In an embodiment, a patron's lodging data includes the dates that the patron stayed at a particular property and the type of rooms. This data may also be updated to a central PDB via the application server **102**. In addition, the LMS **150** preferably transmits lodging data upon a request from the application server **102** (via the local gateway server **110**). The lodging data includes, for example, the dates that a patron stays at a hotel, room service activity, and billing information due to the patron's stay in the hotel. In one embodiment, the LMS **150** comprises the Lodging Management System, a data management system for hospitality industries produced by Inter-American Data, Inc.

[0041] The EMS **160** comprises software for handling ticketing information, reservations, and sales. The EMS **160** compiles patron activity data when patrons purchase tickets for an event (such as a show at the property), make reservations for an event, and attend the event. The EMS **160** transmits this data to the application server **102** upon a request therefrom (via the local gateway server **110**).

[0042] The POS **170** comprises accounting software for operating restaurants and retail venues within the property as well as software for transmitting charge information to the other management systems. For example, data relating to meals charged to rooms are transmitted from the POS **170** to the LMS **150**, and data relating to redeemed meal comps are transmitted from the POS **170** to the CMS **140**. The gateway server **110** receives data relating to patron's purchases at a property from the POS **170** and transmits the data to the application server **102**. This purchasing data includes, in an embodiment, the items or services purchased, the restaurant or retail venue where purchased, and the purchase amounts.

[0043] The property **100** preferably includes one or more customer service interfaces (CSI) **130**. In one embodiment, a customer service interface **130** comprises a computer having an output display and a user input, such as a card reader **189** and a touch screen. Patrons can access information for their account with a customer service interface **130**, e.g., by swiping their cards through the card reader **189**. The customer service interface **130** may be housed in a kiosk or other user accessible housing. In one embodiment, the CSI **130** receives patron data by way of their tracking cards swiped at customer service interfaces **130** located at various venues throughout the property **100**. The CSI **130** transmits the received data to the PDB **120** to determine the identity of the patron and any required data in the patron's account (such as name, address, and any preferred customer status). In particular, the CSI **130** enables customers to view the reward credit balance, and to issue themselves redeemable "comp" tickets or cash voucher according to a provided menu of comps and their associated number of credits.

[0044] Data related to each patron's activity at a property **100**, as collected by any of the management systems described herein, are communicated to the CMS **140**, for analysis and determination of appropriate reward credits. The CMS **140** updates the PDB **122** with the results of such

analyses, including updating a patron's account by incrementing (or decrementing) the patron's reward credit balance. Because each property **100** tracks patron betting activity, awards reward credits and/or other incentives based on such activity, and updates the PDB **122**, the enterprise can reward patrons based on their overall betting (and other activity) at all of the casino properties. This cross-property nature of the system, in combination with the fixed and variable credit rate schedules, enables the enterprise to reward patrons with incentives based on their overall worth to the enterprise and/or from their overall betting activity, while also allowing individual ones of the properties **100** to reward the patron based on property-specific factors or rules. To maintain all account data up to date, the data processed by the local management systems are periodically updated to central PDB **122**, e.g., in a batch process. In one embodiment, this update synchronizes data between multiple storage properties (i.e., PDB **122** and local stores associated with the CMS **140** at each property **100**) to enable enterprise personnel at any property **100** to access the most recent and accurate data. When this configuration is employed with a WAN **150** having limited bandwidth, the data synchronization is preferably done when traffic on WAN **150** is low to minimize interference with other on-line data access transmissions.

[0045] The CMS **140** is responsible for receiving patron betting data from the SMS **180** and the PTS **190** and updating the PDB **122** with this information.

[0046] The present invention has been described in particular detail with respect to various embodiments, and those of skill in the art will appreciate that the invention may be practiced in other embodiments. In addition, those of skill in the art will appreciate the following aspects of the disclosure. First, the particular naming of the components, capitalization of terms, the attributes, data structures, or any other programming or structural aspect is not mandatory or significant, and the mechanisms that implement the invention or its features may have different names, formats, or protocols. Second, the named systems may be implemented via a combination of hardware and software, as described, or entirely in hardware elements. Third, the particular division of functionality between the various systems described herein is merely exemplary, and not mandatory; functions performed by one system may instead be performed by other systems, and functions performed in a single system may instead be performed by several different systems.

[0047] Some portions of above description describe the invention in terms of algorithms and symbolic representations of operations on information. These algorithmic descriptions and representations are the means used by those skilled in the data processing arts to most effectively convey the substance of their work to others skilled in the art. These operations, while described functionally, computationally, or logically, are understood to be implemented by computer programs or equivalent electrical circuits, microcode, or the like. Furthermore, it has also proven convenient at times, to refer to these arrangements of operations as systems, without loss of generality. The described operations and their associated systems may be embodied in software, firmware or hardware.

[0048] In addition, the terms used to describe various quantities, data values, and computations are understood to be associated with the appropriate physical quantities and are merely convenient labels applied to these quantities. Unless specifically stated otherwise as apparent from the following

discussion, it is appreciated that throughout the description, discussions utilizing terms such as "processing" or "computing" or "calculating" or "determining" or the like, refer to the action and processes of a computer system, or similar electronic computing device, that manipulates and transforms data represented as physical (electronic) quantities within the computer system memories or registers or other such information storage, transmission or display devices.

[0049] The foregoing description of the embodiments of the invention has been presented for the purpose of illustration; it is not intended to be exhaustive or to limit the invention to the precise forms disclosed. Persons skilled in the relevant art can appreciate that many modifications and variations are possible in light of the above teachings. It is therefore intended that the scope of the invention be limited not by this detailed description, but rather by the claims appended hereto.

[0050] The features and advantages described in this summary and the following detailed description are not all-inclusive. Many additional features and advantages will be apparent to one of ordinary skill in the art in view of the drawings, specification, and claims hereof

1. A computer-implemented method for providing maximum withdrawal to a patron at a gaming machine located in a casino, the method comprising:

displaying on the gaming machine a maximum withdrawal option configured to initiate withdrawal of all available credits from a plurality of accounts responsive to receiving only a single maximum withdrawal request;

receiving the maximum withdrawal request at the gaming machine;

responsive to receiving the single maximum withdrawal request,

determining a total credit amount, the total credit amount comprising credits from the plurality of accounts;

determining a maximum available credit amount based on the total credit amount;

withdrawing the maximum available credit amount from the plurality of accounts; and

downloading the withdrawn available credit amount to the gaming machine for use in gameplay.

2. The method of claim 1, further comprising:

receiving a card-in message indicating that the patron has inserted a tracking card into the gaming machine;

responsive to receiving the card-in message, displaying a maximum withdrawal option on a display of the gaming machine.

3. The method of claim 1, further comprising displaying the maximum available credit amount on a display of the gaming machine.

4. The method of claim 1, further comprising confirming the maximum withdrawal request.

5. The method of claim 1, wherein determining the total credit amount comprises:

adding a linked bank account balance to a total credit amount; and

adding a casino account balance to a total credit amount, the casino account comprising a rewards program.

6. The method of claim 1, wherein determining the maximum available credit amount comprises:

determining the total credit amount able to be withdrawn by the patron based on a set of reward restrictions.



7. The method of claim 6, wherein the set of reward restrictions comprises a time of use restriction, a gaming machine restriction, and a casino restriction.

8. The method of claim 1, wherein determining the maximum available credit amount comprises:

removing a portion of the total credit amount to meet a withdrawal limit.

9. The method of claim 8, wherein the withdrawal limit is based on a jurisdictional withdrawal limit.

10. The method of claim 8, wherein the withdrawal limit is based on a daily withdrawal limit.

11. The method of claim 8, wherein the withdrawal limit is based on a responsible gaming program limit.

12. The method of claim 8, wherein the withdrawal limit is based on a casino withdrawal limit.

13. The method of claim 8, wherein the withdrawal limit is based on a gaming machine withdrawal limit.

14. The method of claim 8, wherein the portion of the total credit amount removed is based on a withdrawal priority.

15. The method of claim 12, wherein the withdrawal priority favors casino account rewards over patron currency and favors more restrictive casino account rewards over less restrictive casino account rewards.

16. A system for providing maximum withdrawal to a patron in a casino, the system comprising:

a gaming machine configured

to display a maximum withdrawal option configured to initiate withdrawal of all available credits from a plurality of accounts responsive to receiving only a maximum withdrawal request,

to receive a tracking card and a personal identification number from a patron, and

responsive to receiving the maximum withdrawal request, to download a maximum available credit amount for use in gameplay; and

a casino management system communicatively coupled to the gaming machine, the casino management system configured

to determine a total credit amount for the patron, the total credit amount comprising credits from a plurality of accounts, and

to determine the maximum available credit amount based on the total credit amount.

17. The system of claim 16, wherein the casino management system is coupled to a linked bank account and a casino account comprising a rewards program, and wherein the casino management system uses the linked bank account and the casino account to determine the total credit amount.

18. The system of claim 16, wherein the casino management system determines the maximum available credit amount by determining the total credit amount able to be withdrawn by the patron based on a set of reward restrictions.

19. The system of claim 18, wherein the set of reward restrictions comprises a time of use restriction, a gaming machine restriction, and a casino restriction.

20. The system of claim 16, wherein the casino management system determines the maximum available credit amount by removing a portion of the total credit amount to meet a withdrawal limit.

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