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(54) **RF TRANSACTION DEVICE**

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See application file for complete search history.

(75) Inventors: **David S. Bonalle**, New Rochelle, NY  
(US); **Jeff Fehlhaber**, Glendale, AZ  
(US); **Peter D. Saunders**, Salt Lake City,  
UT (US)

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(73) Assignee: **XATRA FUND MX, LLC**, Wilmington,  
DE (US)

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*Primary Examiner* — Nam V Nguyen

(74) *Attorney, Agent, or Firm* — Brundidge & Stanger, P.C.

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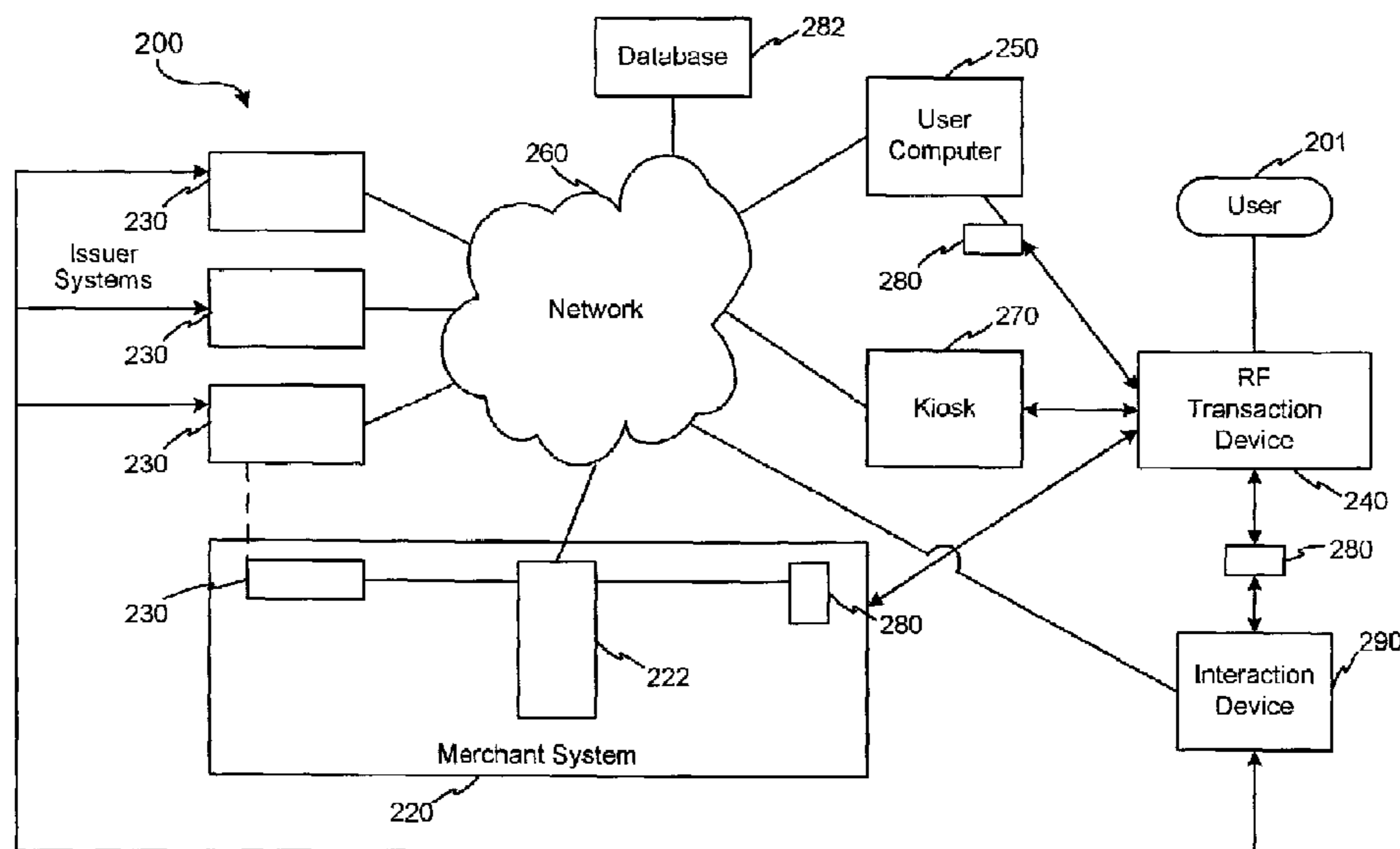
(Continued)

(57) **ABSTRACT**

A RF transaction device is provided, which is operable to store a private label transaction account identifier associated with a private label transaction account. The invention further includes a RF operable reader in communication with a private label transaction processing system. The RF transaction device communicates with the reader to provide the private label transaction account identifier to the transaction processing system. As such, the invention provides a RF transaction device which may be used to complete a transaction using RF frequency in a contactless environment.

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(58) **Field of Classification Search**  
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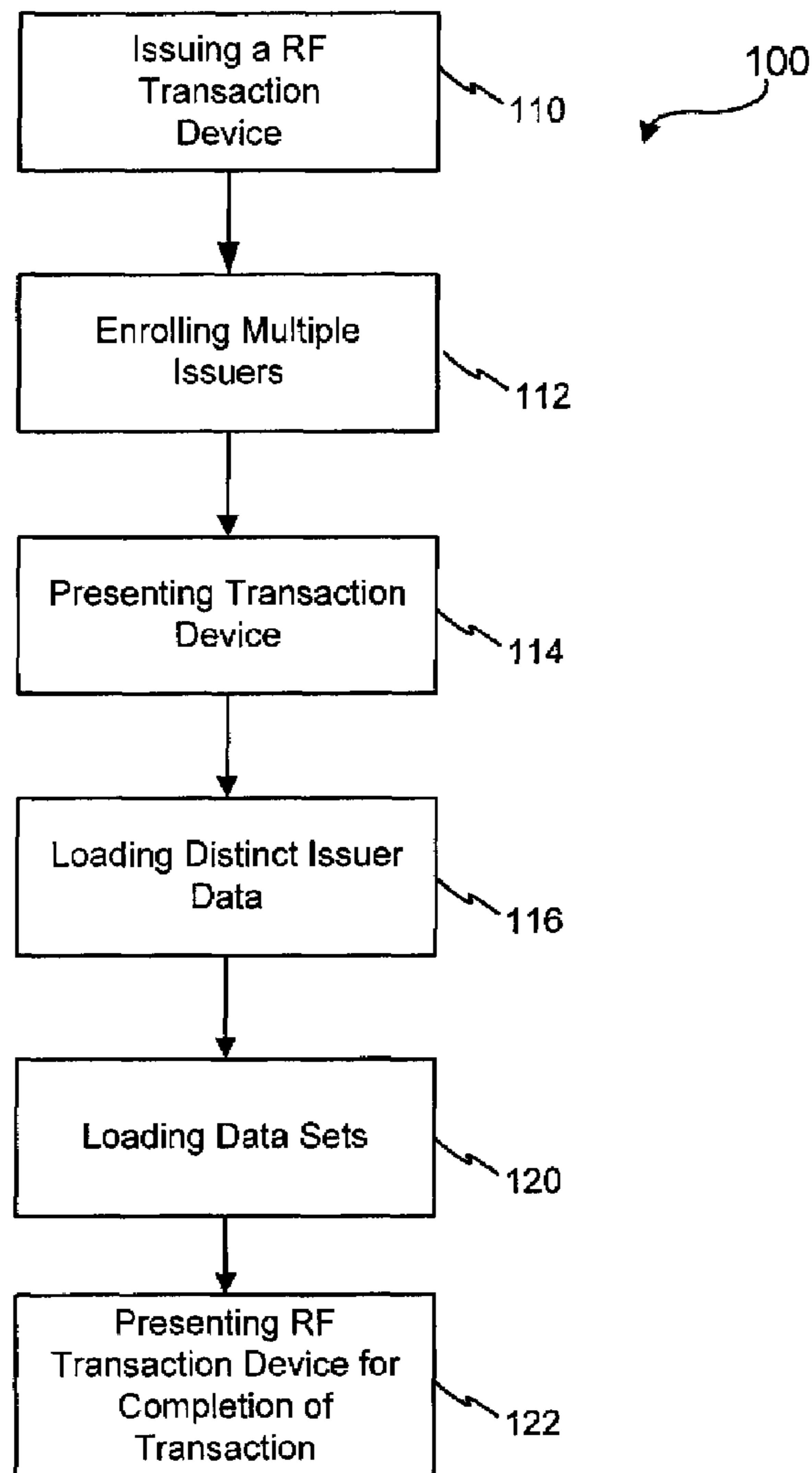
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**FIG. 1**

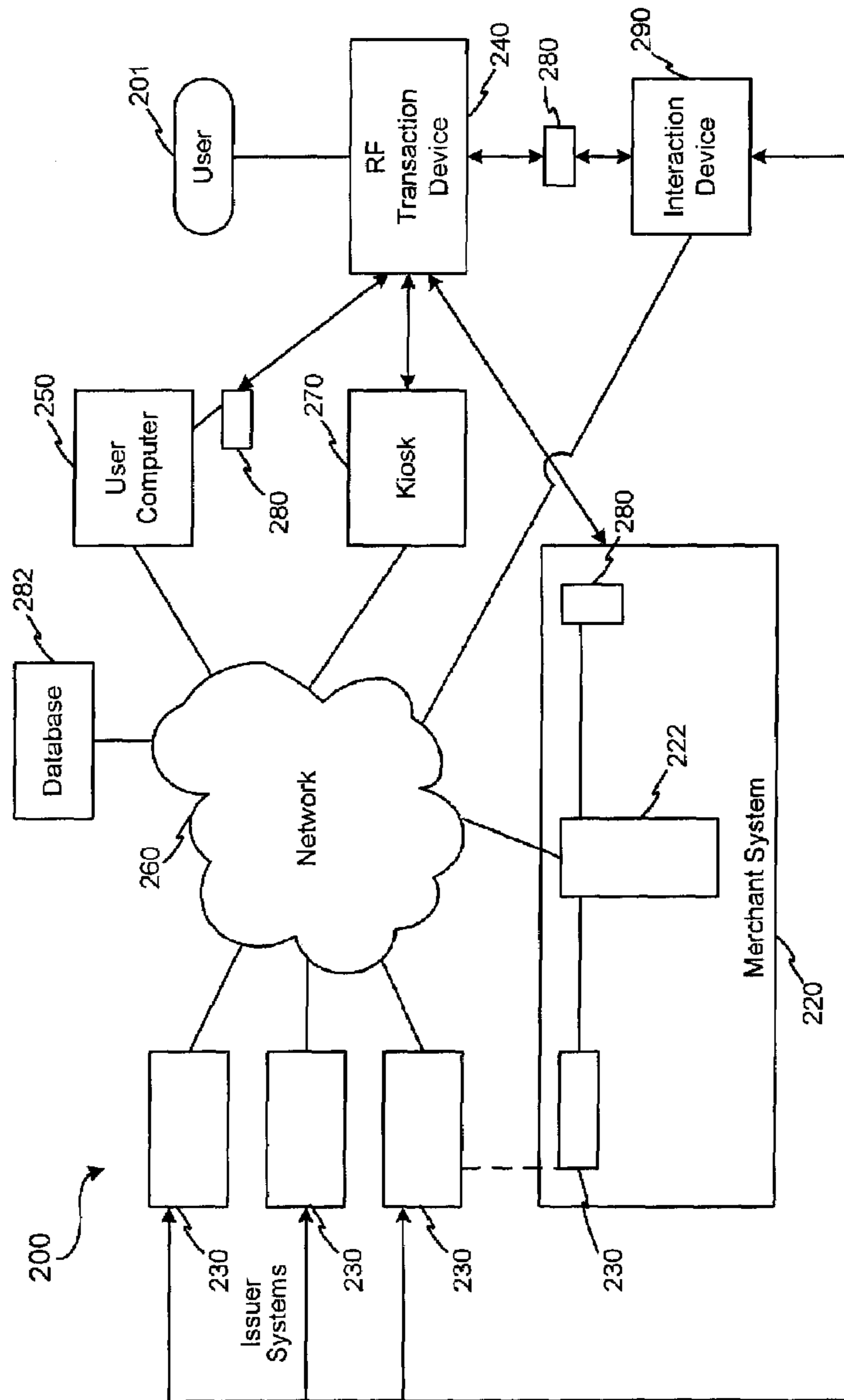


FIG. 2



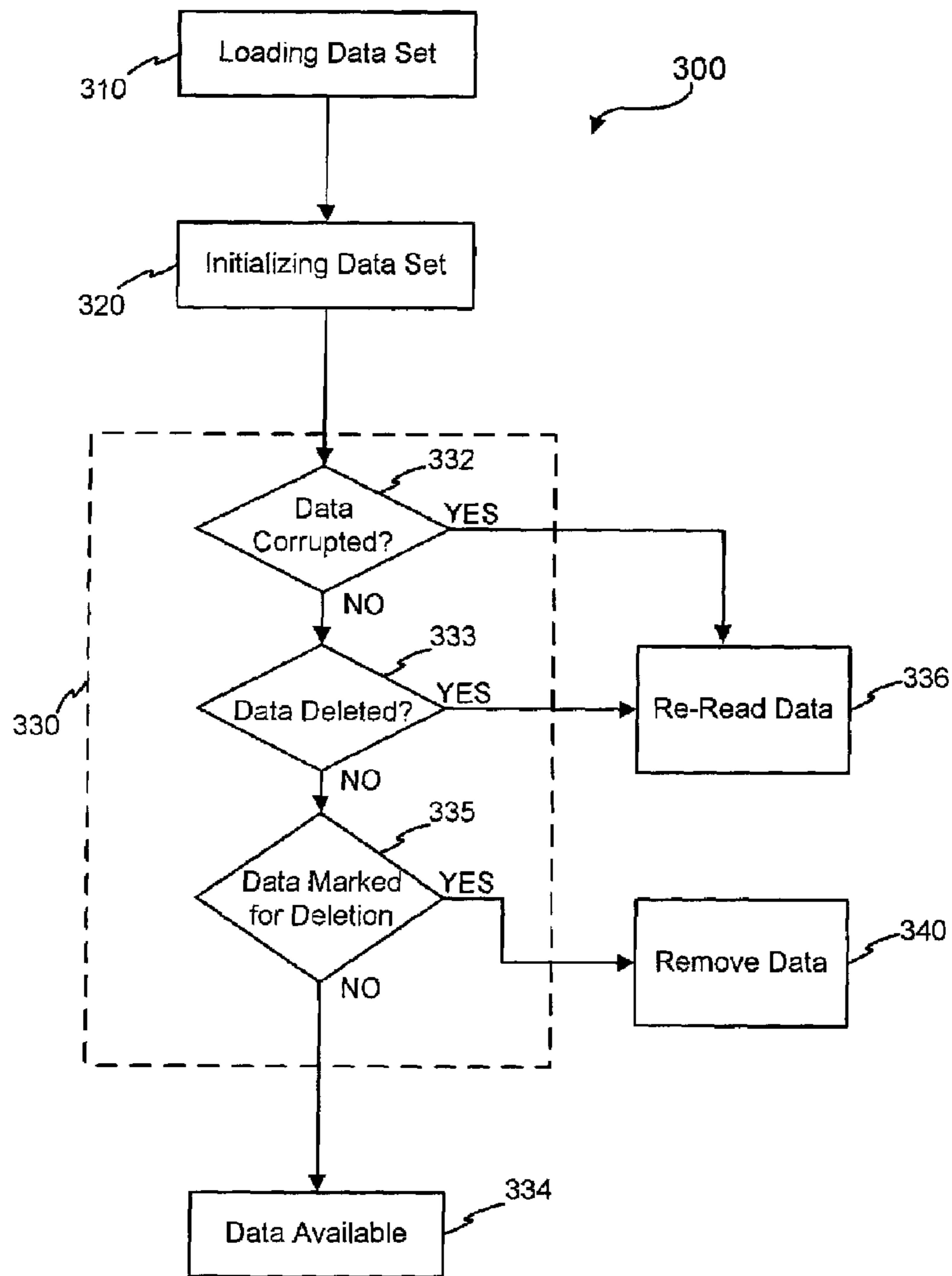


FIG. 3

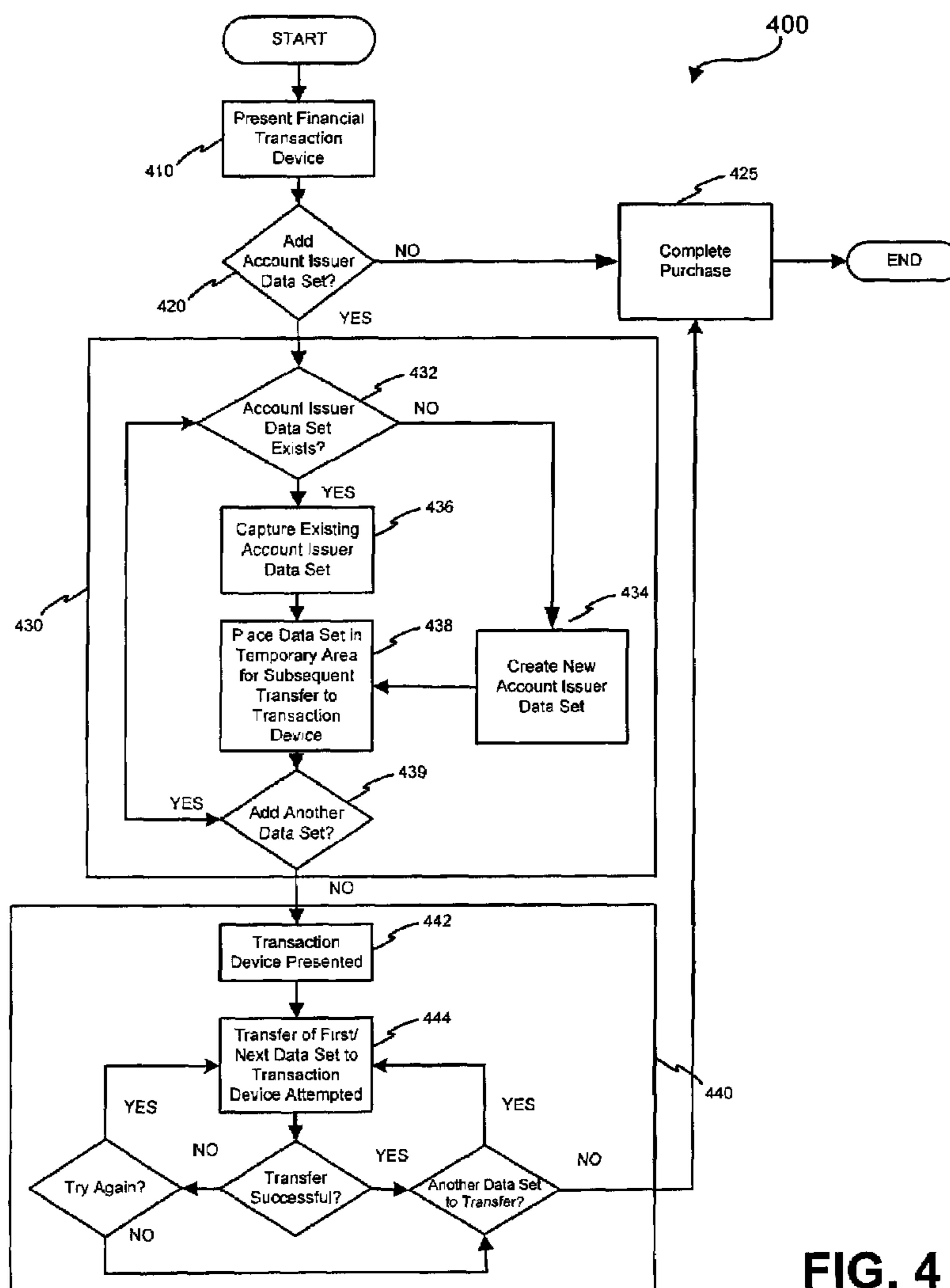


FIG. 4



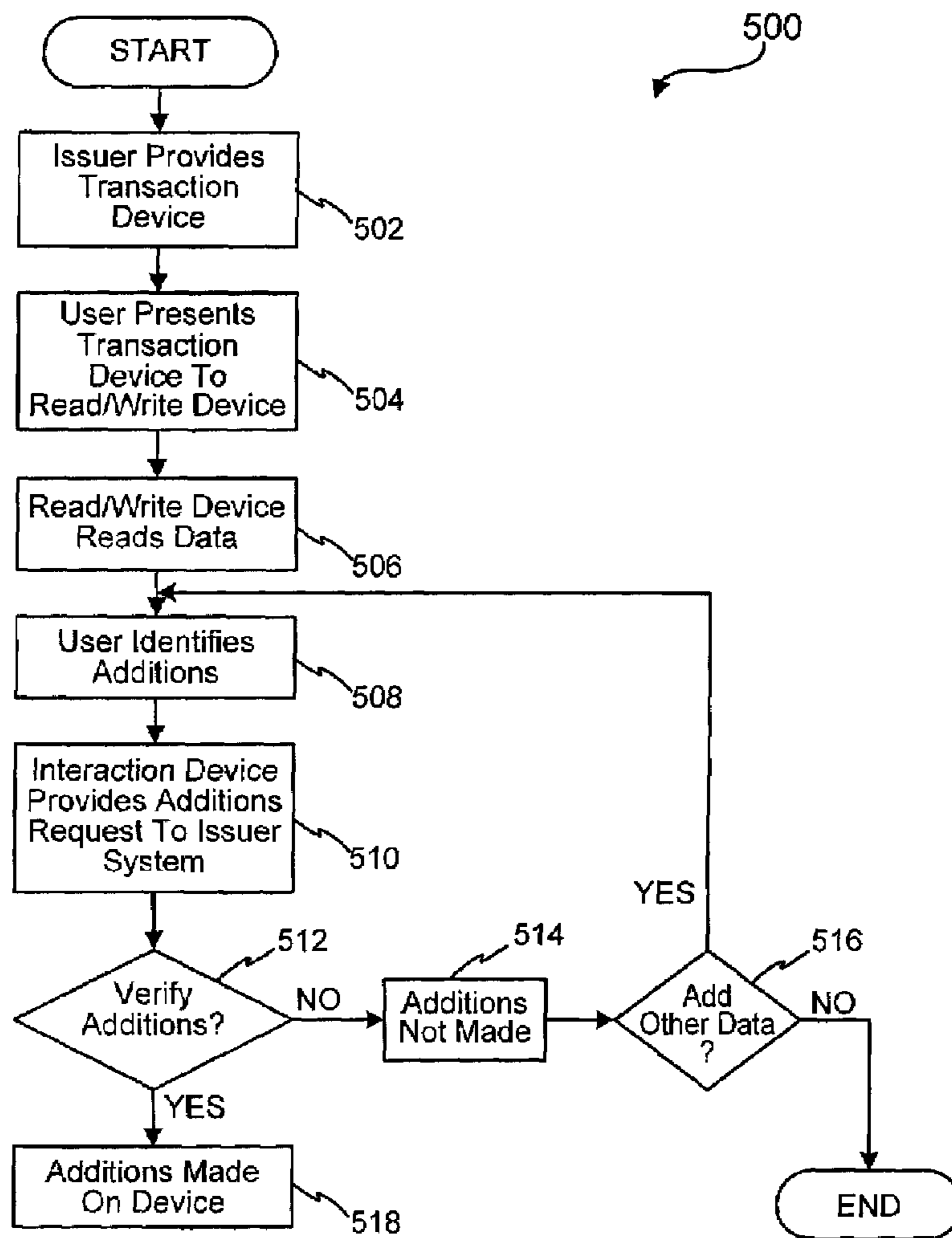


FIG. 5

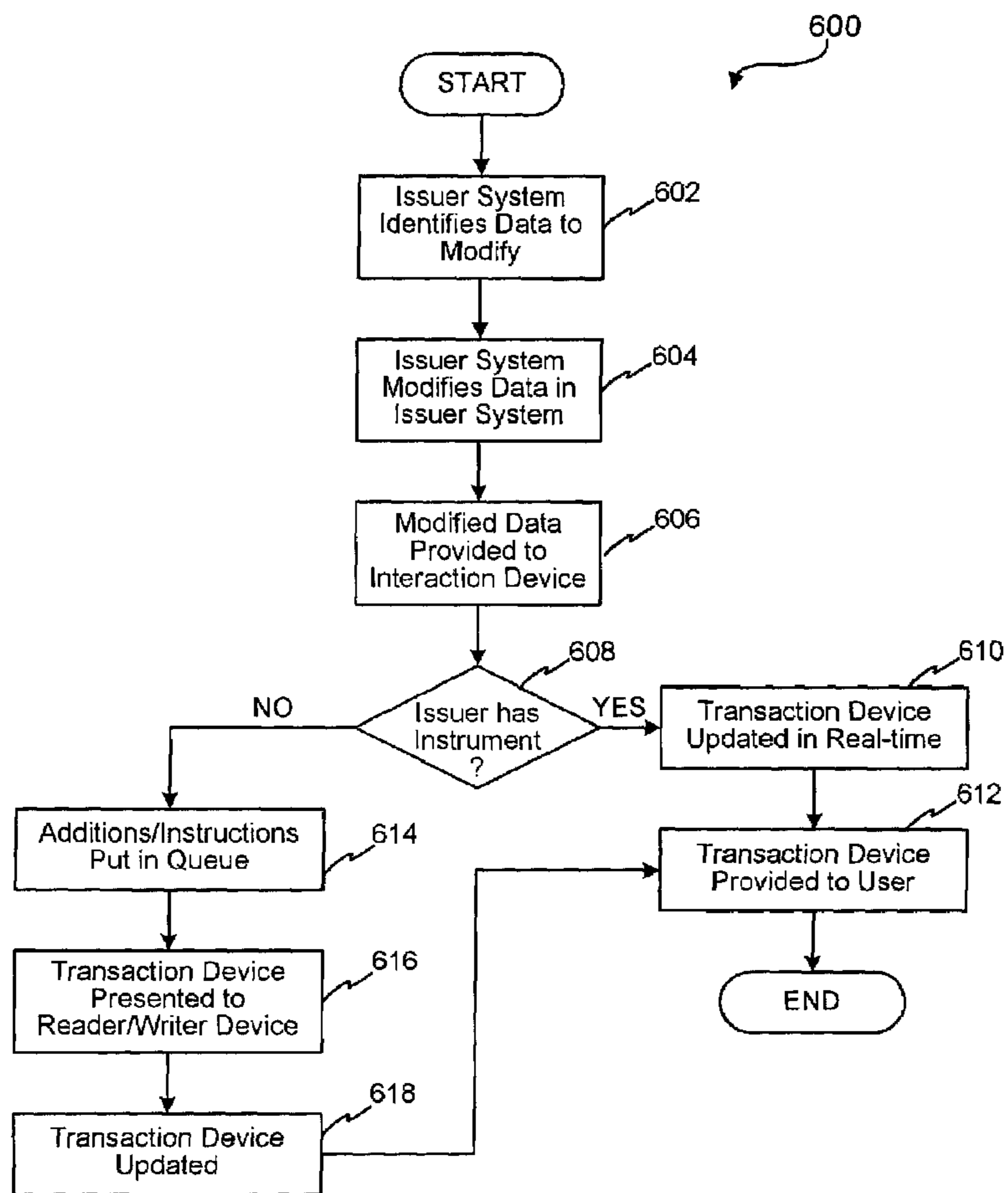


FIG. 6



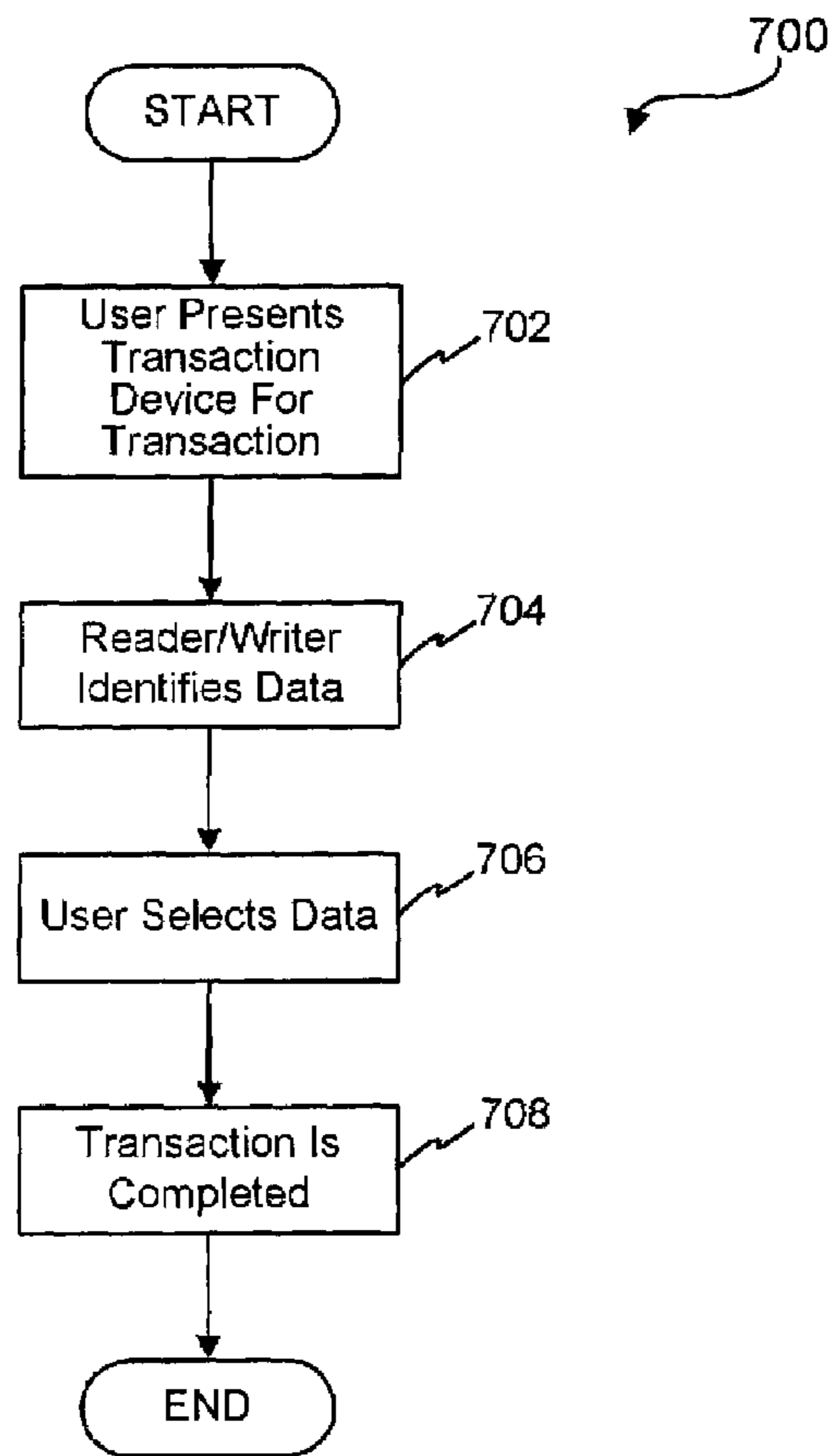


FIG. 7







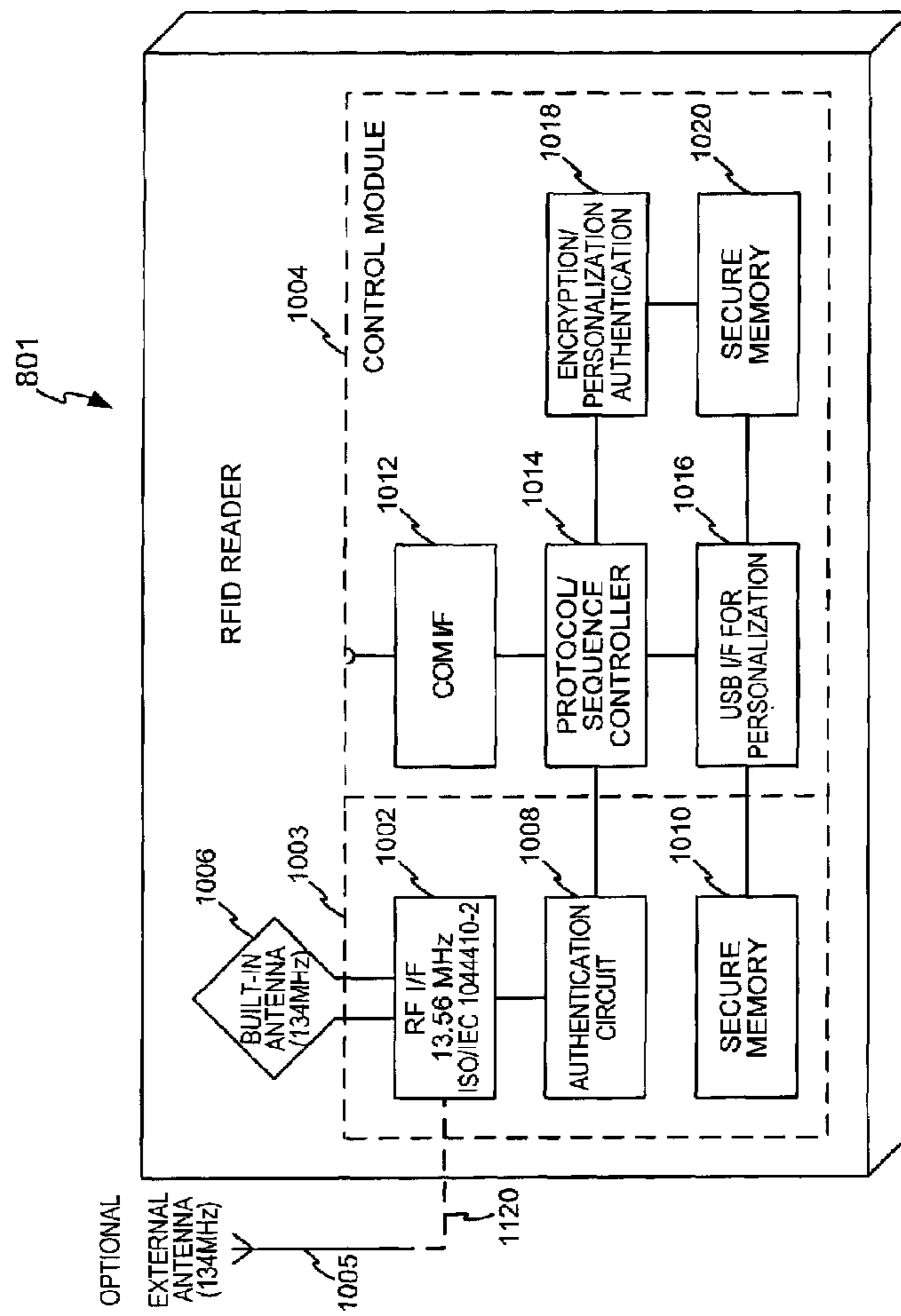


FIG. 10



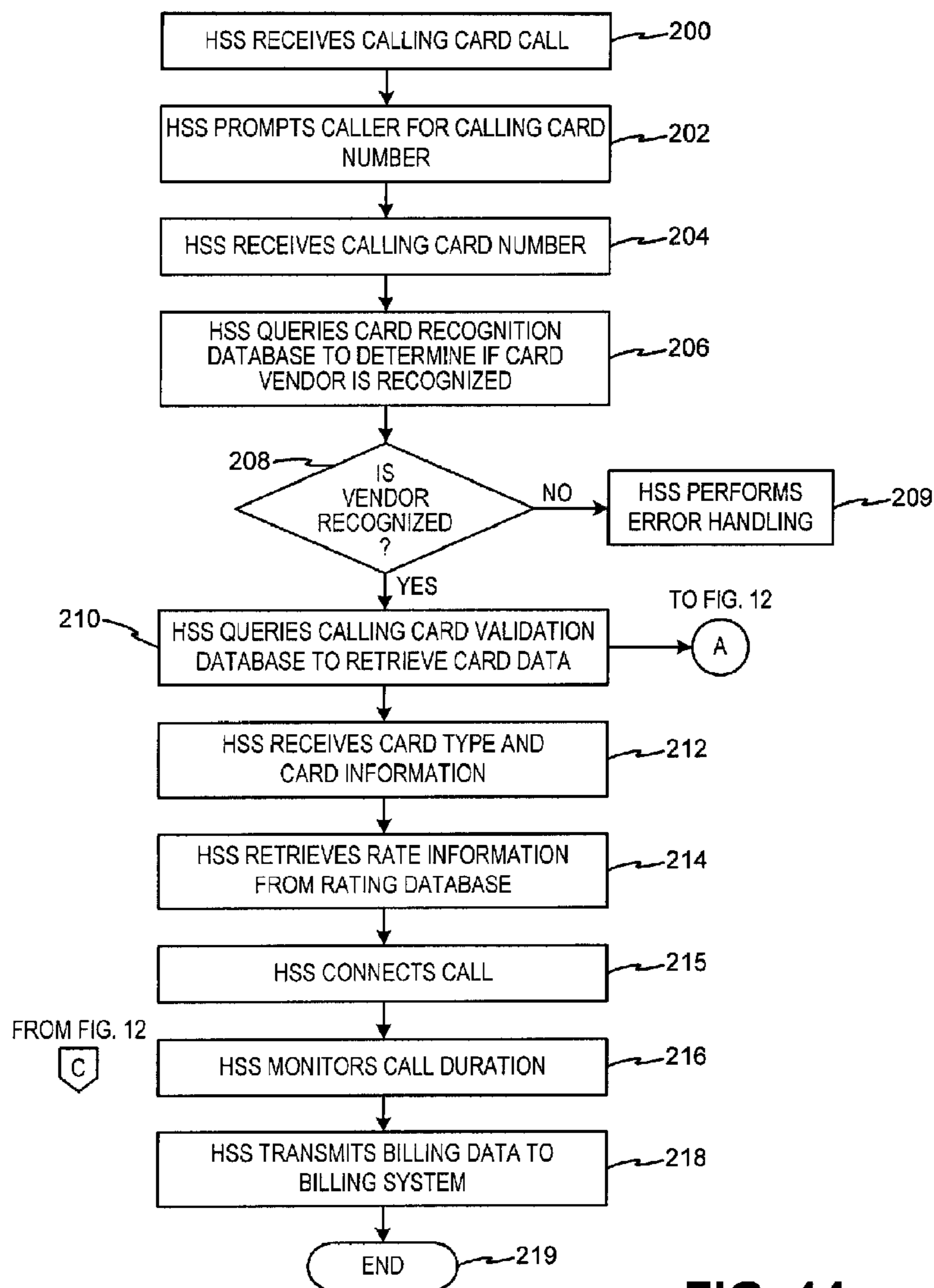
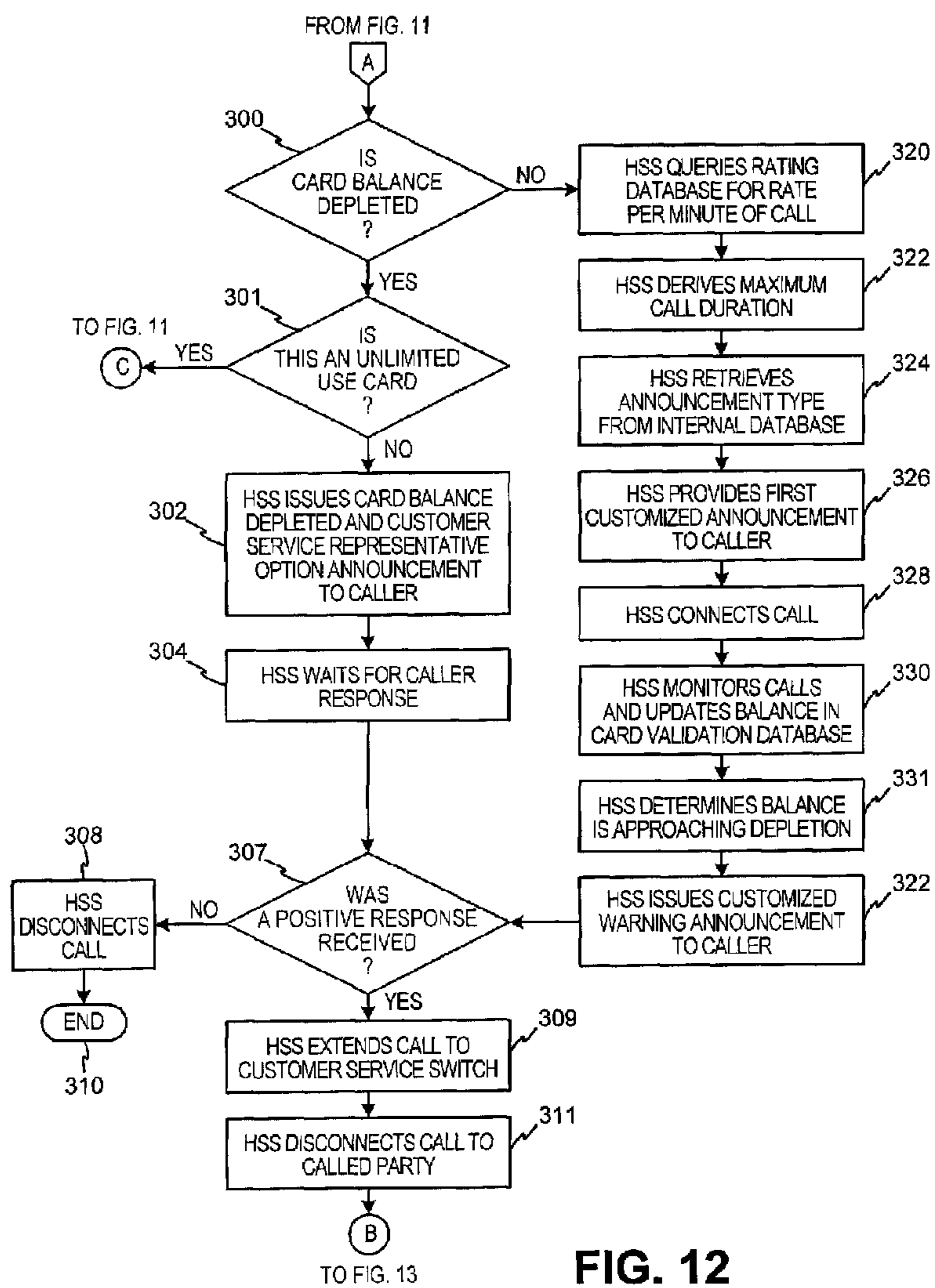


FIG. 11



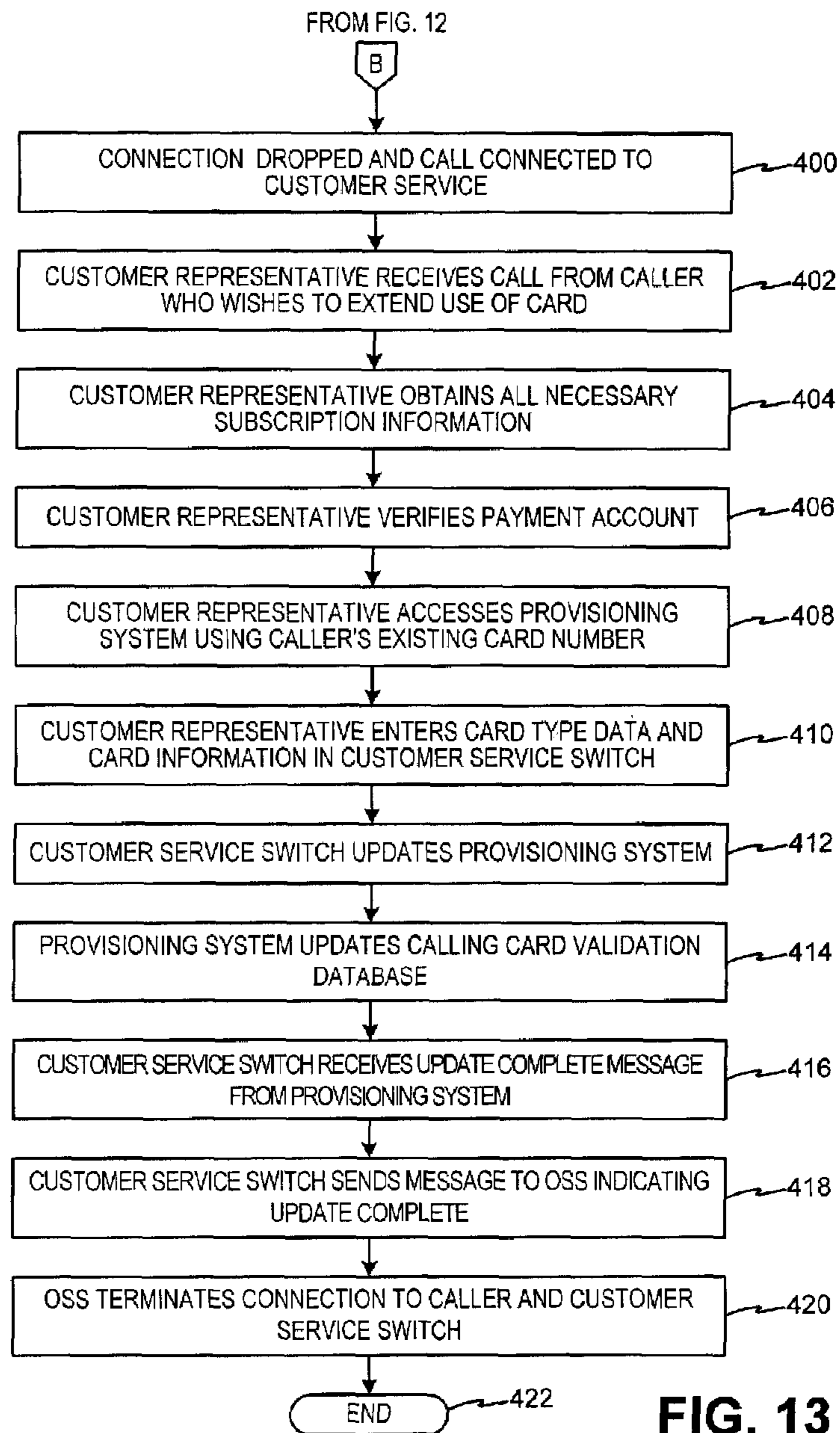


FIG. 13



CALLING CARD NUMBER	CARD TYPE	CARD INFORMATION
1	A	REMAINING BALANCE = \$0.00 BALANCE DEPLETION PROTOCOL = BILL TO "708-555-1234"
2	B	REMAINING BALANCE = \$5.00 BALANCE DEPLETION PROTOCOL = DISCONNECT
3	C	BILL ALL CALLS TO DIRECTORY NUMBER 708-555-6457

**FIG. 14**

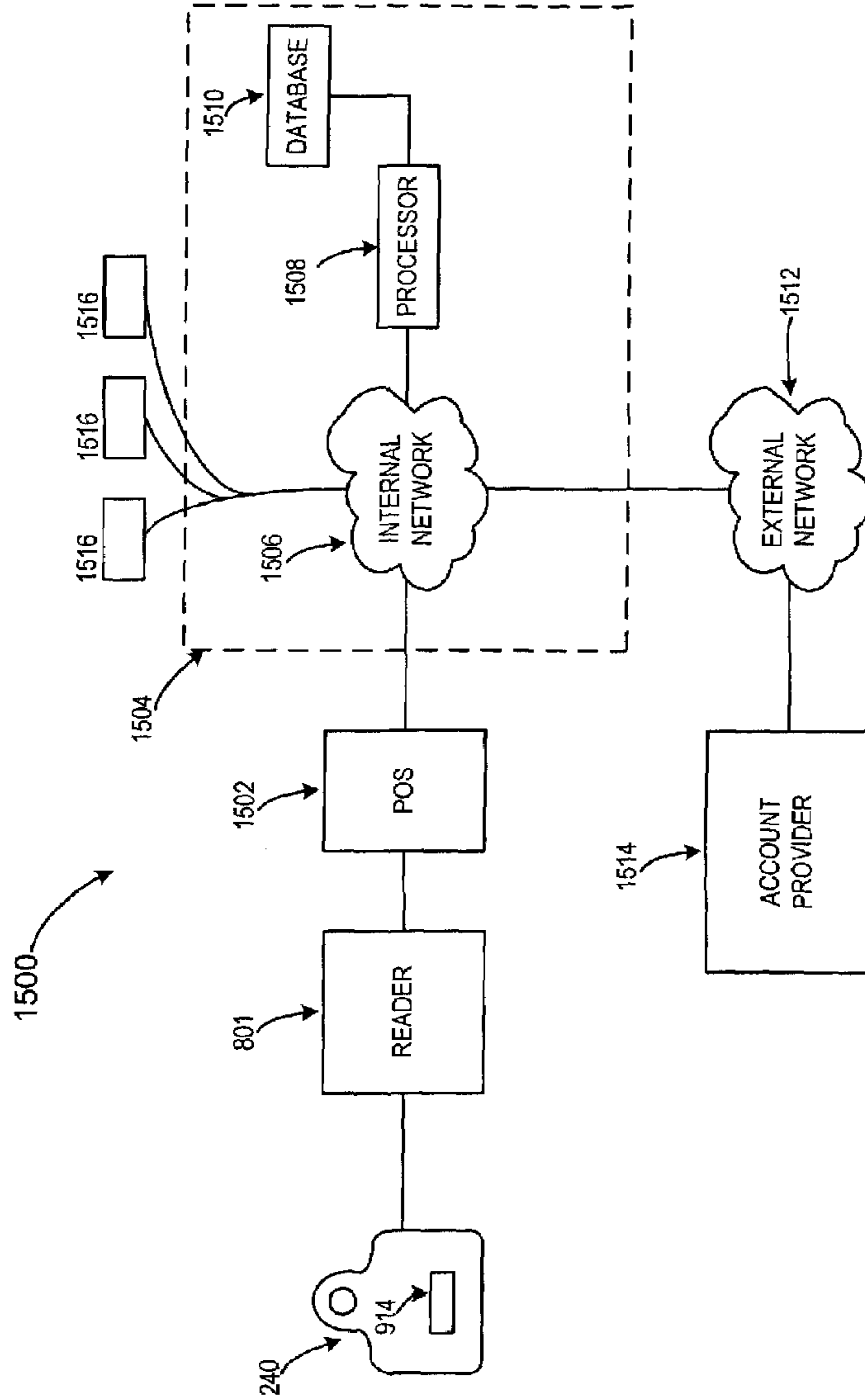


FIG. 15

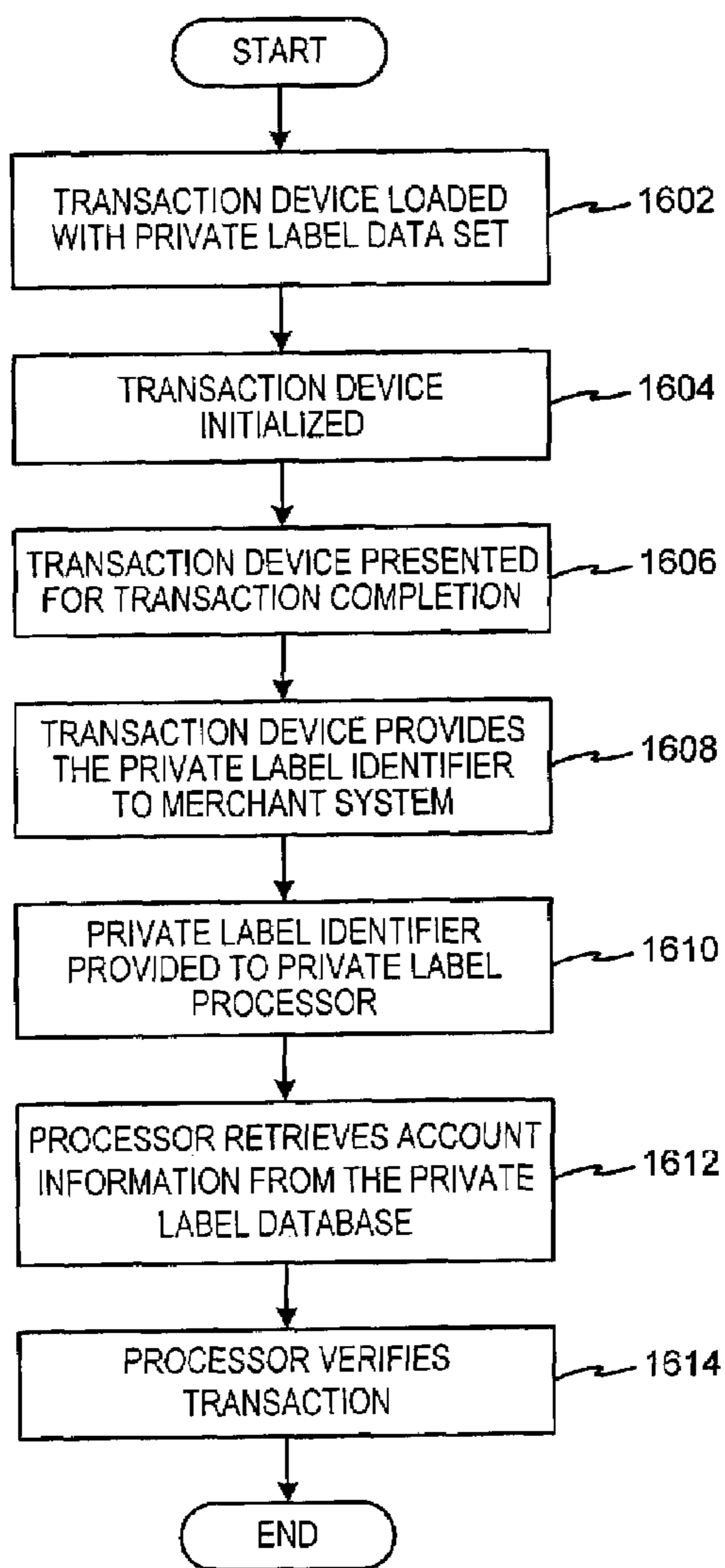


FIG. 16



## RF TRANSACTION DEVICE

**Matter enclosed in heavy brackets [ ] appears in the original patent but forms no part of this reissue specification; matter printed in italics indicates the additions made by reissue; a claim printed with strikethrough indicates that the claim was canceled, disclaimed, or held invalid by a prior post-patent action or proceeding.**

## CROSS-REFERENCE TO RELATED APPLICATIONS

[This application] *This application is a Reissue of U.S. application Ser. No. 10/711,771 (filed Oct. 4, 2004), now U.S. Pat. No. 7,119,659 (issued Oct. 10, 2006); the '773 application itself* is a continuation in-part and claims priority to, and the benefits of, U.S. patent application Ser. No. 10/192,488, now U.S. Pat. No. 7,239,226, entitled "SYSTEM AND METHOD FOR RFID PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed on Jul. 9, 2002 (which itself claims priority to U.S. Provisional Patent Application No. 60/304,216, filed Jul. 10, 2001) to U.S. patent application Ser. No. 10/340,352, entitled "SYSTEM AND METHOD FOR INCENTING PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed Jan. 10, 2003 (which itself claims priority to U.S. Provisional Patent Application No. 60/396,577, filed Jul. 16, 2002) to U.S. patent application Ser. No. 10/608,742, entitled "METHOD AND APPARATUS FOR ENROLLING WITH MULTIPLE TRANSACTION ENVIRONMENTS," filed Jun. 27, 2003 and to U.S. patent application Ser. No. 10/435,420, entitled "SYSTEMS AND METHODS FOR MANAGING ACCOUNT INFORMATION LIFE CYCLES," filed May 9, 2003, all of which are hereby incorporated by reference.

## FIELD OF INVENTION

The present invention generally relates to payment systems, and more particularly, to systems and methods for a transaction device including multiple data sets associated with various distinct transaction accounts.

## BACKGROUND OF INVENTION

Some financial transaction devices, such as credit cards and loyalty program cards, are capable of accessing information related to multiple accounts. For example, a credit card may be able to access membership data associated with both a credit card account and a wholesale purchase club account. These financial transaction devices may generally include one or more applications for selecting and then securely utilizing a sub-set of specified account information. However, the systems associated with these cards typically delegate the loading of these applications and management of the related data sets to third parties on behalf of both the issuer of the device and "application tenants" residing on the issuer's financial transaction devices. Managing data associated with a credit card via the issuer/third party may involve time consuming steps such as requesting permission to manage data, conforming to data standard formats, and implementing changes. Thus, traditional solutions for managing multiple application tenants are disadvantageous in that the traditional

solutions leave a disproportional burden on the issuer and/or the delegated third party in terms of managing accounts on a financial transaction device.

Another disadvantage is that, in general, the financial transaction devices, which are capable of accessing information related to multiple accounts, are typically designed to access only those multiple accounts managed by the same issuer. For example, the same issuer provides both the credit card and the wholesale purchase club account to the user. As such, the issuer providing both accounts generally establishes its own application tenant storage format and management protocol related to the accounts. The established format and protocol is ordinarily different from any format or protocol used by other unrelated issuers, which provides the issuer increased control over access to the account data. Because of the differing unique protocols/formats amongst issuers, multiple issuers typically provide a transaction device corresponding to an account offered by the issuer, where the data for accessing the account is stored in that issuer's protocol/format. Thus, a user wishing to access multiple accounts managed by different issuers, must ordinarily carry at least one transaction device per issuer. Carrying multiple transaction devices can be inconvenient in that the devices may be more easily misplaced, lost or stolen preventing the user from accessing the account.

Another disadvantage of the above conventional methods of managing multiple accounts, which is related to the different issuer formats/protocols, is that, since conventional financial transaction devices typically only store application tenant information related to one issuer, the information may not be recognized by the transaction processing system managed by a second issuer distinct from the first. That is, the user of the financial transaction device typically is only able to use the financial transaction device at locations identified by the issuer or acquirer of the transaction card. The financial transaction device may not be used at any other locations, since the locations not identified by the issuer will not recognize the application tenant information which is typically stored on the device in an issuer determined format. As such, in order to access multiple accounts managed by different issuers using different formats/protocols, the user must typically carry multiple cards, as noted above.

In addition to the above, the conventional multiple account management systems have another disadvantage in that data contained on the financial transaction devices may not be easily updated. That is, traditional financial transaction devices are only "readable" devices, and not "writeable" devices, where the data on the device may be read from the device but not written to the device. More particularly, once the financial device is issued to the user, the data often may not be modified. Instead, where information contained on the device is to be modified, a new physical consumer device (e.g., transaction device) often needs to be issued. That is, the information stored on the financial transaction device is typically not permitted to be changed without issuer involvement. The issuer may be involved, for example, by verifying compatibility of proposed new or updated information, checking conformance of the data to the issuer's standard formatting and size guidelines, and implementing the changes. Thus, additional burdens are often placed on the issuer where it is desired to add unique data sets to a financial transaction device, or to update the data stored thereon.

As such, storing sufficient data on a single financial transaction device, which permits a user of the single device to complete transactions using multiple transaction accounts issued by different distinct issuers, does not exist. A need exists for a single financial transaction device, which stores



multiple independent data sets provided by multiple distinct issuers irrespective of the format/protocol of the various issuers.

### SUMMARY OF INVENTION

In one exemplary embodiment of the present invention, a system and method is provided for a Radio Frequency operable transaction device for storing multiple distinct data sets of different formats on the RF transaction device. The method includes the steps of: enrolling a first and second data set owner in a multiple account system on a single transaction device program; receiving at a read/write device a data set corresponding to a single device user from at least one of the first and second data set owners; receiving, from the read/write device, at least a first distinct data of a first format at the RF transaction device, wherein the first data set is owned by a first owner; receiving, from the read/write device, at least a second distinct data set of a second format at the RF transaction device, wherein the second data set is owned by a second owner, and wherein the first format is different from the second format; storing the first data set and the second data set on the RF transaction device in distinct fashion and in accordance with the first and second format respectively, where the first data set and the second data set are unique one from the other.

In another example, a RF transaction device comprises a data set management system for facilitating the storage of more than one data set stored on the transaction device, the RF transaction device comprising at least one data storage area configured to store a first distinct data set of a first format and a second distinct data set of a second format different from the first format. The first data set is associated with a first data set owner (e.g., first issuer) and the first data set is configured to be stored on the RF transaction device independent of a second data set (e.g., second issuer); and, the second data set is associated with the second owner and the second data set is configured to be stored on the RF transaction device independent of the first data set, wherein the first data set and the second data set are stored in accordance with the first and second format, respectively.

In yet another exemplary embodiment of the present invention, a data management system comprises: a RF transaction device associated with a first data set of a first format and a second data set of a second format, wherein the RF transaction device is configured to facilitate loading of the first data set without involvement of the second data set owner. The data management system may further comprise a read/write device configured to communicate with the RF transaction device for providing the first and second data sets to the transaction device. The read/write device may be stand-alone, or the device may be connected to a transaction processing network. The read/write device may be used to load the issuer-owned data onto the transaction device in accordance with a data set owner-defined protocol.

In still another exemplary embodiment, the invention secures authorization from a data set owner prior to loading the data on the RF transaction device database. Once authorization is given, the issuer may be "enrolled" in a transaction device multiple account management system, the associated data owned by the enrolled issuer may then be loaded on the transaction device. The data may be loaded in a format recognizable by a merchant system or by a system maintained by the data set owner. Thus, when the transaction device is presented to complete a transaction, the data may be transferred to the issuer in an issuer-recognized format, reducing the need to carry multiple transaction devices for each issuer. That is,

the issuer receives the data in a data set owner recognized format and may process the accompanying transaction under the data set owner previously established business as usual protocols. In this way, the data set owner is permitted to manage its issuer-provided program at the owner location, irrespective of the management of other programs provided by other distinct issuers enrolled in the multiple account management system.

In yet another exemplary embodiment of the invention, a radio frequency operable transaction device includes a database for storing a plurality of distinct data sets. The distinct data sets may be owned by the same or different data set owners. Moreover, the distinct data sets may be associated with one of a calling card, private label card or traditional loyalty, credit or debit card. Where the radio frequency transaction device stores a data set associated with a private label account, the transaction device may used to complete a private label transaction on a private label transaction completion system or internal network substantially maintained by the private label transaction account provider. Similarly, where the radio frequency transaction device stores a data set associated with a calling card account, the transaction device may used to complete a calling card call on a private label transaction completion system. Further still, where the radio frequency transaction device stores a data set associated with a traditional credit or debit account, the transaction device may used to complete a transaction on any conventional transaction completion system.

### BRIEF DESCRIPTION OF DRAWINGS

A more complete understanding of the present invention may be derived by referring to the detailed description and claims when considered in connection with the Figures, wherein like reference numbers refer to similar elements throughout the Figures, and:

FIG. 1 illustrates a general overview of an exemplary method for loading distinct data sets on a RF transaction device in accordance with an exemplary embodiment of the present invention;

FIG. 2 illustrates a block diagram overview of an exemplary system for loading distinct data sets on a RF transaction device in accordance with an exemplary embodiment of the present invention;

FIG. 3 illustrates a more detailed exemplary method for loading distinct data sets on a RF transaction device in accordance with an exemplary embodiment of the present invention;

FIG. 4 illustrates an exemplary data set management method for adding data sets in accordance with an exemplary embodiment of the present invention;

FIG. 5 illustrates an exemplary method for user self-management of data sets in accordance with an exemplary embodiment of the present invention;

FIG. 6 illustrates an exemplary method for issuer management of data sets in accordance with the present invention;

FIG. 7 illustrates an exemplary data set selection method for use in completing a transaction;

FIG. 8 illustrates an exemplary calling card transaction system for use in completing a calling card transaction in accordance with the present invention;

FIG. 9 illustrates a block diagram of exemplary functional block components of an exemplary RFID calling card fob for use in completing a calling card transaction in accordance with exemplary embodiments of the present invention;

FIG. 10 illustrates a block diagram of exemplary functional block components of an exemplary RFID reader for use in



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completing a calling card transaction in accordance with exemplary embodiments of the present invention;

FIGS. 11-13 illustrate an exemplary method for completing a RFID calling card transaction in accordance with exemplary embodiments of the present invention;

FIG. 14 is an exemplary representation of calling card data stored in a calling card validation database in accordance with exemplary embodiments of the present invention;

FIG. 15 is an exemplary private label transaction processing system which may be used with exemplary embodiments of the present invention; and

FIG. 16 illustrates an exemplary method for processing a private label transaction in accordance with the present invention.

#### DETAILED DESCRIPTION

While the exemplary embodiments herein are described in sufficient detail to enable those skilled in the art to practice the invention, it should be understood that other embodiments may be realized and that logical and mechanical changes may be made without departing from the spirit and scope of the invention. Thus, the following detailed description is presented for purposes of illustration only and not of limitation.

The present invention provides a system and method for a RF transaction device configured to receive multiple data sets (e.g., "application tenants") of differing formats, wherein the data sets are associated with a plurality of distinct transaction account issuers. In this context, an "application tenant" may include all or any portion of any data sets, which are substantially correlated to an account issuer, which the issuer may additionally use to substantially identify an instrument user or related account. For example, where the account issuer provides application tenant information, the application tenant may include, inter alia, a membership identifier associated with a user enrolled in an issuer-provided transaction account program, and all related subsets of data stored on the transaction device. Where multiple application tenants are referred to herein, each tenant may constitute its own distinct data set, independent of any other application tenant data sets. For example, each application tenant may include a unique membership identifier and all associated subsets of data. Alternatively, an application tenant may include a membership identifier and an application for processing all data owned by an issuer. Thus, the data set or subset may include the processing application. Moreover, differing formats, as discussed herein, include differences in all or any portion of the formats. As such, "application tenant" and "distinct data set," and data set "owner" and account "issuer" may be used interchangeably herein.

In addition, it should be noted that although the present invention is described with respect to a financial transaction device, the invention is not so limited. The invention is suitable for any instrument capable of storing distinct data sets, which may be provided by multiple distinct account issuers where the distinct data sets may be formatted one different from another. The account may be, for example, a loyalty, debit, credit, incentive, direct debit, savings, financial, membership account or the like. While the information provided by the account issuers may be described as being "owned" by the issuers, the issuers or their designees may simply be a manager of the account.

The present invention may be described herein in terms of functional block components, optional selections and/or various processing steps. It should be appreciated that such functional blocks may be realized by any number of hardware and/or software components configured to perform the speci-

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fied functions. For example, the present invention may employ various integrated circuit components (e.g., memory elements, processing elements, logic elements, look-up tables, and/or the like), which may carry out a variety of functions under the control of one or more microprocessors or other control devices. Similarly, the software elements of the present invention may be implemented with any programming or scripting language such as C, C++, Java, COBOL, assembler, PERL, Visual Basic, SQL Stored Procedures, extensible markup language (XML), with the various algorithms being implemented with any combination of data structures, objects, processes, routines or other programming elements. Further, it should be noted that the present invention may employ any number of conventional techniques for data transmission, signaling, data processing, network control, and/or the like.

As used herein, the terms "user," "end user," "consumer," "customer" or "participant" may be used interchangeably with each other, and each shall mean any person, entity, machine, hardware, software and/or business. Furthermore, the terms "business" or "merchant" may be used interchangeably with each other and shall mean any person, entity, machine, hardware, software or business. Further still, the merchant may be any person, entity, software and/or hardware that is a provider, broker and/or any other entity in the distribution chain of goods or services. For example, the merchant may be a ticket/event agency (e.g., Ticketmaster, Telecharge, Clear Channel, brokers, agents).

The systems and/or components of the systems discussed herein may also include one or more host servers or other computing systems including a processor configured to process digital data, a memory coupled to the processor for storing digital data, an input digitizer coupled to the processor for inputting digital data, an application program stored in the memory and accessible by the processor for directing processing of digital data by the processor, a display coupled to the processor and memory for displaying information derived from digital data processed by the processor and a plurality of databases, the databases including client data, merchant data, financial institution data and/or like data that could be used in association with the present invention. The user computer and other systems described herein can be in a home or business environment with access to a network. In an exemplary embodiment, access is through the Internet through a commercially available web-browser software package.

Communication between various elements of the present invention is accomplished through any suitable communication means, such as, for example, a telephone network, intranet, Internet, point-of-interaction device (point-of-sale device, personal digital assistant, cellular phone, kiosk, etc.), online communications, off-line communications, wireless communications, and/or the like. One skilled in the art may also appreciate that, for security reasons, any databases, systems, or components of the present invention may consist of any combination of databases or components at a single location or at multiple locations, wherein each database or system includes any of various suitable security features, such as firewalls, access codes, encryption, decryption, compression, decompression, and/or the like.

The systems may be suitably coupled to the network via data links. A variety of conventional communications media and protocols may be used for data links. For example, a connection to an Internet Service Provider (ISP) over the local loop as is typically used in connection with standard modem communication, cable modem, Dish networks, ISDN, Digital Subscriber Line (DSL), or various wireless communication methods. The merchant system might also



reside within a local area network (LAN) that interfaces to the network via a leased line (T1, D3, etc.). Such communication methods are well known in the art and are covered in a variety of standard texts. See, e.g., Gilbert Held, "Understanding Data Communications" (1996), hereby incorporated by reference.

The computing units may be connected with each other via a data communications network. The network may be a public network and assumed to be insecure and open to eavesdroppers. In the illustrated implementation, the network may be embodied as the Internet. In this context, the computers may or may not be connected to the Internet at all times. For instance, the customer computer may employ a modem to occasionally connect to the Internet, whereas the bank-computing center might maintain a permanent connection to the Internet. Specific information related to the protocols, standards, and application software utilized in connection with the Internet may not be discussed herein. For further information regarding such details, see, for example, Dilip Naik, "Internet Standards and Protocols" (1998); "Java 2 Complete," various authors (Sybex 1999); Deborah Ray and Eric Ray, "Mastering HTML 4.0" (1997); Loshin, "TCP/IP Clearly Explained" (1997). All of these texts are hereby incorporated by reference.

It may be appreciated that many applications of the present invention could be formulated. One skilled in the art may appreciate that a network may include any system for exchanging data or transacting business, such as the Internet, an intranet, an extranet, WAN, LAN, satellite communications, and/or the like. It is noted that the network may be implemented as other types of networks, such as an interactive television (ITV) network. The networked components may interact via Web Services technologies, including, but not limited to SOAP, UDDI and WSDL. The user may interact with the system via any input device such as a keyboard, mouse, kiosk, personal digital assistant, handheld computer (e.g., Palm Pilot®), cellular phone and/or the like. Similarly, the invention could be used in conjunction with any type of personal computer, network computer; workstation, mini-computer, mainframe, or the like running any operating system such as any version of Windows, Windows NT, Windows2000, Windows 98, Windows 95, MacOS, OS/2, BeOS, Linux, UNIX, Solaris, MVS or the like. Moreover, although the invention is frequently described herein as being implemented with TCP/IP communications protocols, it may be readily understood that the invention could also be implemented using IPX, Appletalk, IP-6, NetBIOS, OSI or any number of existing or future protocols. Moreover, the present invention contemplates the use, sale or distribution of any goods, services or information over any network having similar functionality described herein.

In accordance with various embodiments of the invention, the Internet Information Server; Microsoft Transaction Server, and Microsoft SQL Server, are used in conjunction with the Microsoft operating system, Microsoft NT web server software, a Microsoft SQL database system, and a Microsoft Commerce Server. Additionally, components such as Access or SQL Server, Oracle, Sybase, Informix MySQL, Interbase, etc., may be used to provide an ADO-compliant database management system. The term "webpage" as it is used herein is not meant to limit the type of documents and applications that might be used to interact with the user. For example, a typical website might include, in addition to standard HTML documents, various forms, Java applets, JavaScript, active server pages (ASP), common gateway interface

scripts (CGI), extensible markup language (XML), dynamic HTML, cascading style sheets (CSS), helper applications, plug-ins, and/or the like.

The financial transaction device (e.g., smart card, magnetic stripe card, bar code card, optical card, biometric device, radio frequency card or transponder, or pervasive device (a traditionally non-computerized device that is embedded with a computing unit such as a watch, kitchen appliance, cell phone, jewelry, wallets and purses, clothing including coats and hats, glasses and/or the like)) may communicate to the merchant information from one or more data sets associated with the financial transaction device. In one example, membership data and credit card data associated with an account or card may be transmitted using any conventional protocol for transmission and/or retrieval of information from an account or associated transaction card (e.g., credit, debit, loyalty, etc.). In one exemplary embodiment, the transaction device may be configured to communicate via RF signals. As such, the data contained on the instrument may be communicated via radio frequency signals.

A financial transaction device may include one or more physical devices used in carrying out various financial transactions. For example, a financial transaction device may include a rewards card, charge card, credit card, debit card, prepaid card, telephone card, smart card, magnetic stripe card, radio frequency card/transponder and/or the like. In yet another exemplary embodiment of the present invention, a financial transaction device may be an electronic coupon, voucher, and/or other such instrument.

The financial transaction device in accordance with this invention may be used to pay for acquisitions, obtain access, provide identification, pay an amount, receive payment, redeem reward points and/or the like. In the radio frequency ("RF") embodiments of the transaction device, instrument-to-instrument transactions may also be performed. See, for example, Sony's "Near Field Communication" ("NFC") emerging standard, which is touted as operating on 13.56 MHz and allowing the transfer of any kind of data between NFC enabled devices and across a distance of up to twenty centimeters. See also, Bluetooth chaotic network configurations; described in more detail at <http://www.palowireless.com/infotooth/whatis.asp>, which is incorporated herein by reference. Furthermore, data on a first RF device may be transmitted directly or indirectly to another RF device to create a copy of all or part of the original device.

Furthermore, financial transaction device as described herein may be associated with various applications, which allow the financial transaction devices to participate in various programs, such as, for example, loyalty programs. A loyalty program may include one or more loyalty accounts. Exemplary loyalty programs include frequent flyer miles, on-line points earned from viewing or purchasing products or websites on-line and programs associated with diner's cards, credit cards, debit cards, hotel cards, and/or the like. Generally, the user is both the owner of the transaction card account and the participant in the loyalty program; however, this association is not necessary. For example, a participant in a loyalty program may gift loyalty points to a user who pays for a purchase with his own transaction account, but uses the gifted loyalty points instead of paying the monetary value.

For more information on loyalty systems, transaction systems, and electronic commerce systems, see, for example, U.S. Utility patent application Ser. No. 10/304,251, filed on Nov. 26, 2002, by inventors Antonucci, et al., and entitled "System and Method for Transfer of Loyalty Points"; U.S. Continuation-In-Part patent application Ser. No. 10/378,456, filed on Mar. 3, 2003, by inventors Antonucci, et al., and



entitled "System and Method for the Real-Time Transfer of Loyalty Points Between Accounts"; U.S. patent application Ser. No. 09/836,213, filed on Apr. 17, 2001, by inventors Voltmer, et al., and entitled "System And Method For Networked Loyalty Program"; U.S. Continuation-In-Part patent application Ser. No. 10/027,984, filed on Dec. 20, 2001, by inventors Ariff, et al., and entitled "System And Method For Networked Loyalty Program"; U.S. Continuation-In-Part patent application Ser. No. 10/010,947, filed on Nov. 6, 2001, by inventors Haines, et al., and entitled "System And Method For Networked Loyalty Program"; U.S. Continuation-In-Part patent application Ser. No. 10/084,744, filed on Feb. 26, 2002, by inventors Bishop, et al., and entitled "System And Method For Securing Data Through A PDA Portal"; the Shop AMEX™ system as disclosed in Ser. No. 60/230,190, filed Sep. 5, 2000; the Loyalty As Currency™ and Loyalty Rewards Systems disclosed in Ser. No. 60/197,296, filed on Apr. 14, 2000, Ser. No. 60/200,492, filed Apr. 28, 2000, Ser. No. 60/201,114, filed May 2, 2000; a digital wallet system disclosed in U.S. Ser. No. 09/652,899, filed Aug. 31, 2000; a stored value card as disclosed in Ser. No. 09/241,188, filed on Feb. 1, 1999; a system for facilitating transactions using secondary transaction numbers disclosed in Ser. No. 09/800,461, filed on Mar. 7, 2001, and also in related provisional applications Ser. No. 60/187,620, filed Mar. 7, 2000, Ser. No. 60/200,625, filed Apr. 28, 2000, and Ser. No. 60/213,323, filed May 22, 2000, all of which are herein incorporated by reference. Other examples of online loyalty systems are disclosed in Netcentives U.S. Pat. No. 5,774,870, issued on Jun. 30, 1998, and U.S. Pat. No. 6,009,412, issued on Dec. 29, 1999, both of which are hereby incorporated by reference.

Further still, a "code," "account," "account number," "identifier," "loyalty number" or "membership identifier," as used herein, includes any device, code, or other identifier/indicia suitably configured to allow the consumer to interact or communicate with the system, such as, for example, authorization/access code, personal identification number (PIN), Internet code, other identification code, and/or the like that is optionally located on a rewards card, charge card, credit card, debit card, prepaid card, telephone card, smart card, magnetic stripe card, bar code card, radio frequency card and/or the like. The account number may be distributed and stored in any form of plastic, electronic, magnetic, radio frequency, audio and/or optical device capable of transmitting or downloading data from itself to a second device. A customer account number may be, for example, a sixteen-digit credit card number, although each credit provider has its own numbering system, such as the fifteen-digit numbering system used by an exemplary loyalty system. Each company's credit card numbers comply with that company's standardized format such that the company using a sixteen-digit format may generally use four spaced sets of numbers, as represented by the number "0000 0000 0000 0000." The first five to seven digits are reserved for processing purposes and identify the issuing bank, card type and etc. In this example, the last sixteenth digit is used as a sum check for the sixteen-digit number. The intermediary eight-to-ten digits are used to uniquely identify the customer. In addition, loyalty account numbers of various types may be used.

Further yet, the "transaction information" in accordance with this invention may include the nature or amount of transaction, as well as, a merchant, user, and/or issuer identifier, security codes, or routing numbers, and the like. In various exemplary embodiments of the present invention, one or more transaction accounts may be used to satisfy or complete a transaction. For example, the transaction may be only partially completed using the transaction account(s) correlat-

ing to the application tenant information stored on the transaction device with the balance of the transaction being completed using other sources. Cash may be used to complete part of a transaction and the transaction account associated with a user and the transaction device, may be used to satisfy the balance of the transaction. Alternatively, the user may identify which transaction account, or combination of transaction accounts, stored on the transaction device the user desires to complete the transaction. Any known or new methods and/or systems configured to manipulate the transaction account in accordance with the invention may be used.

In various exemplary embodiments, the financial transaction device may be embodied in form factors other than, for example, a card-like structure. As already mentioned, the financial transaction device may comprise an RF transponder, a SpeedPass®, store discount card, or other similar device. Furthermore, the financial transaction device may be physically configured to have any decorative or fanciful shape including key chains, jewelry and/or the like. The financial transaction device may furthermore be associated with coupons. A typical RF device which may be used by the present invention is disclosed in U.S. application Ser. No. 10/192,488, entitled "System And Method For Payment Using Radio Frequency Identification In Contact And Contactless Transactions," and its progeny, which are all commonly assigned, and which are all incorporated herein by reference.

As used herein, the term "data set" may include any set of information and/or the like which may be used, for example, in completing a transaction. For example, data sets may include information related to credit cards, debit cards, membership clubs, loyalty programs, speed pass accounts, rental car memberships, frequent flyer programs, coupons, tickets and/or the like. This information may include membership identifiers, account number(s), personal information, balances, past transaction details, account issuer routing number, cookies, identifiers, security codes, and/or any other information. The data set may additionally include an issuer defined management process for determining which subsets of data are to be provided to an issuer or merchant. In some instances, a data set may be associated with one or more account numbers corresponding to accounts maintained by the account issuer. A data set may contain any type of information stored in digital format. For example, a data set may include account numbers, programs/applications, scripts, cookies, instruments for accessing other data sets, and/or any other information.

Various information and data are described herein as being "stored." In this context, "stored" may mean that the information is kept on a database. In accordance with the invention, a database may be any type of database, such as relational, hierarchical, object-oriented, and/or the like. Common database products that may be used to implement the databases include DB2 by IBM (White Plains, N.Y.), any of the database products available from Oracle Corporation (Redwood Shores, Calif.), Microsoft Access or MSSQL by Microsoft Corporation (Redmond, Wash.), or any other database product. A database may be organized in any suitable manner, including as data tables or lookup tables. Association of certain data may be accomplished through any data association technique known and/or practiced in the art. For example, the association may be accomplished either manually or automatically. Automatic association techniques may include, for example, a database search, a database merge, GREP, AGREP, SQL, and/or the like. The association step may be accomplished by a database merge function, for example, using a "key field" in each of the manufacturer and retailer data tables. A "key field" partitions the database



according to the high-level class of objects defined by the key field. For example, a certain class may be designated as a key field in both the first data table and the second data table, and the two data tables may then be merged on the basis of the class data in the key field. In this embodiment, the data corresponding to the key field in each of the merged data tables may be the same. However, data tables having similar, though not identical, data in the key fields may also be merged by using AGREP, for example.

Although the same owner may own all data sets associated with a particular financial transaction device, it is contemplated that in general, some of the data sets stored on the financial transaction device have different owners. Furthermore, the storage of data sets is configured to facilitate independent storage and management of the data sets on the financial transaction device. Further still, the data sets may be stored in distinct differing formats provided by the distinct issuer or data set owner (also called “issuer,” herein). The owners of data sets may include different individuals, entities, businesses, corporations, software, hardware, and/or the like. However, one skilled in the art will appreciate that the owners may also include different divisions or affiliates of the same corporation or entity.

As discussed above, many issuers of existing financial transaction devices utilize predetermined formats for account numbers, data and/or applications stored in association with the financial transaction device. Similarly, the data storage media associated with these financial transaction devices is typically configured to accommodate specific predetermined data formats. Thus, since the data format associated with a first issuer is often different from a data format of a second issuer, storage of multiple distinct data of differing formats on a single device provides complications for conventional systems. This is true since, each issuer typically maintains an account processing system that uses a processing protocol different from other issuers, and the information stored on the transaction card relative to the issuer must be formatted accordingly. As such, to ensure the security and integrity of the issuer-owned data, the loading of data on a transaction device is typically performed by an issuer or a third-party provider who typically uploads all related and similarly formatted data sets onto the transaction device. However, since the third party may typically only be authorized by the issuer to load issuer-owned data of similar format onto an issuer-provided transaction device, including differently formatted data sets on a single transaction device by the third party is often not permitted. More particularly, independent owners of data sets are often reluctant to conform their data set formats to a “standard format” because of the security advantages of maintaining a separate, distinct, often secreted format.

In contrast, and in accordance with an exemplary embodiment of the present invention, the format of the information stored in the present invention may vary from one data set to another. That is, the present invention permits the data to be stored on the financial transaction device in any format, and more particularly, in any format recognizable by the data owner/transaction device issuer. Thus, as noted, each data set may be used for a very wide variety of purposes including storage of applications, raw data, cookies, coupons, membership data, account balances, loyalty information, and/or the like.

In accordance with one aspect of the present invention, any suitable data storage technique may be utilized to store data without a standard format. Data sets may be stored using any suitable technique, including, for example, storing individual files using an ISO/IEC 7816-4 file structure; implementing a

domain whereby a dedicated file is selected that exposes one or more elementary files containing one or more data sets; using data sets stored in individual files using a hierarchical filing system; data sets stored as records in a single file (including compression, SQL accessible, hashed via one or more keys, numeric, alphabetical by first tuple, etc.); block of binary (BLOB); stored as ungrouped data elements encoded using ISO/IEC 7816-6 data elements; stored as ungrouped data elements encoded using ISO/IEC Abstract Syntax Notation (ASN.1) as in ISO/IEC 8824 and 8825; and/or other proprietary techniques that may include fractal compression methods, image compression methods, etc.

In one exemplary embodiment, the ability to store a wide variety of information in different formats is facilitated by storing the information as a Block of Binary (BLOB). Thus, any binary information can be stored in a storage space associated with a data set. As discussed above, the binary information may be stored on the financial transaction device or external to but affiliated with the financial transaction device. The BLOB method may store data sets as ungrouped data elements formatted as a block of binary via a fixed memory offset using either fixed storage allocation, circular queue techniques, or best practices with respect to memory management (e.g., paged memory, memory recently used, etc.). By using BLOB methods, the ability to store various data sets that have different formats facilitates the storage of data associated with the financial transaction device by multiple and unrelated owners of the data sets. For example, a first data set which may be stored may be provided by a first issuer, a second data set which may be stored may be provided by an unrelated second issuer, and yet a third data set which may be stored, may be provided by a third issuer unrelated to the first and second issuers. Each of these three exemplary data sets may contain different information that is stored using different data storage formats and/or techniques. Further, each data set may contain subsets of data, which also may be distinct from other subsets.

Even further, the invention contemplates the use of a self-service user interaction device. In this context, the self-service user interaction device may be any device suitable for interacting with a transaction device, and receiving information from the transaction device user and providing the information to a merchant, account issuer, account manager, data set owner, merchant point-of-sale, and the like. For example, the self-service user interaction device may be a stand-alone read write device, self-service Kiosk, merchant point-of-sale, read/write device, and the like. In one example, the self-service user interaction device may be configured to communicate information to and from the transaction device and to manipulate the data sets stored thereon. The self-service interaction device may be in communication with the various components of the invention using any communications protocol.

In general, systems and methods disclosed herein are configured to facilitate the loading of multiple distinct data sets onto a RF transaction device. With reference to FIG. 1, an exemplary method **100** according to the present invention is shown. Method **100** may include, for example, issuing a RF transaction device to a user (step **110**), enrolling multiple data set owners in a multiple account transaction device program (step **112**), presenting the transaction device (step **114**), and loading distinct data sets onto the transaction device, where the data sets may be owned by unrelated account issuers (step **116**). Once the data is appropriately loaded (step **120**), the RF transaction device user may present the RF transaction device to a merchant system for completion of a transaction (step **122**).



The system may be further configured such that, during an exemplary transaction, data sets associated with the financial transaction device may be managed. For example, the user may be prompted (e.g., on a screen, by electronic voice, by a store clerk, by a signal and/or the like) as to the possibility of adding, for example, a loyalty account to the same financial transaction device and the user may also be presented with terms and/or conditions in a similar or different manner. The user may be prompted at any time during the transaction, but the user may be prompted at the completion of the transaction. If the user accepts the invitation to add data to the financial transaction device, a new data set may be added (step 116). If the data is to be added, the stand-alone device may be configured to provide any account information (e.g., account identifier, security code, data owner routing number, etc.) to the transaction device for storage thereon. The stand-alone may locate an appropriate database location on transaction device for storing the added data. The stand-alone device facilitates storage of the data in a distinct location on the transaction device database, where the data is stored independently of any other data. In an exemplary embodiment, the data is added to a database location on the transaction device, which is reserved for independently storing all data owned by a particular data set owner. Alternatively, the data may be stored in a distinct location on the transaction device, which is a separate location than is used to store any other data set. Further still, the data set is stored in accordance with any storage protocol permitting the data to be stored and retrieved independently of other data.

The adding of the data may be verified by the issuer prior to making the modifications. The issuer may verify the data by, for example, running a verifying protocol for determining if the information is properly stored or formatted. If verified, all databases containing the data set to be updated or a mirror image of the data set to be updated are modified in accordance with the user or issuer-provided instructions, and/or the issuer defined data storage protocol or format.

In one exemplary embodiment, multiple account issuers may be enrolled in a multiple account management program using a financial transaction device in accordance with the invention (step 112). For example, permission for adding account issuer owned data may be obtained from the data set owner. The data set owner may then be requested to provide account information to be stored on a transaction device. The data set owner may then provide account information relative to a distinct user account for loading onto the transaction device in accordance with the present invention. The issuers may be enrolled prior to issuance of the instrument or the issuers may be enrolled after issuance. By enrolling in the management program, the issuer may provide authorization for including the issuer-owned data on the financial transaction device. The issuer-owned data may be included (e.g., added) on the transaction device using a stand-alone interaction device, merchant system, or user personal computer interface upon presentment of the transaction device to the stand-alone interaction device 290 (step 114). The stand-alone interaction device may add the issuer-owned data while preserving a format recognizable by an issuer account management system. For example, the stand-alone device may identify an appropriate header or trailer associated with the data and adds the data accordingly. The stand-alone may add the data using any adding instruction or protocol as provided by the data set owner so that the resulting added data is stored in a format recognizable by the data set owner system. In this way, the stand-alone device may add the data while maintaining the data set owner's format. Alternatively, the interaction device may store the issuer-owned data on the transaction

device in any format, provided that the issuer-owned data is provided to the issuer system (or to merchant system) in an issuer system (or merchant system) recognizable format.

It should be noted, that the financial transaction device may be issued with or without one or more data sets stored thereon. The financial transaction device may be issued using various techniques and practices now known or hereinafter developed wherein an instrument is prepared (e.g., embossed and/or loaded with data) and made available to a user for effecting transactions. Although the present invention may contemplate adding data sets (step 120) before issuing a financial transaction device (step 110), in various exemplary embodiments, by way of illustration, the data sets are described herein as being added (step 120) after issuance (step 110).

At any time after issuance (step 110) of the financial transaction device, or when the data is successfully added (step 116), the financial transaction device may be used in a commercial transaction. In one exemplary embodiment of the present invention, a user communicates with a merchant, indicates a desire to participate in an issuer-provided consumer program. The user may communicate with the merchant by, for example, presenting the transaction device to the merchant and indicating a desire to complete a transaction. The user may indicate his desire to complete a transaction using any conventional process used by the merchant. The user may further indicate that the user wishes to complete the transaction using the financial transaction device.

During completion of the transaction, the user may present the financial transaction device to a merchant system (step 122). The financial transaction device is configured to communicate with the merchant, using any conventional method for facilitating a transaction over a network.

As stated above, in various embodiments of the present invention, the data can be stored without regard to a common format. However, in one exemplary embodiment of the present invention, the data set (e.g., BLOB) may be annotated in a standard manner when provided for manipulating the data onto the financial transaction device. The annotation may comprise a short header, trailer, or other appropriate indicator related to each data set that is configured to convey information useful in managing the various data sets. For example, the annotation may be called a "condition header," "header," "trailer," or "status," herein, and may comprise an indication of the status of the data set or may include an identifier correlated to a specific issuer or owner of the data. In one example, the first three bytes of each data set BLOB may be configured or configurable to indicate the status of that particular data set (e.g., ADD, LOADED, INITIALIZED, READY, BLOCKED, ACTIVE, INACTIVE). Subsequent bytes of data may be used to indicate for example, the identity of the issuer, user, transaction/membership account identifier, or the like. The use condition annotations are further discussed herein.

The data set annotation may also be used for other types of status information as well as various other purposes. For example, the data set annotation may include security information establishing access levels. The access levels may, for example, be configured to permit only certain individuals, levels of employees, companies, or other entities to access data sets, or to permit access to specific data sets based on the transaction, merchant, issuer, user or the like. Furthermore, the security information may restrict/permit only certain actions such as accessing data sets. In one example, the data set annotation indicates that only the data set owner or the user are permitted to access or add a data set, various identified merchants are permitted to access the data set for reading, and others are altogether excluded from accessing the data



set. However, other access restriction parameters may also be used allowing various entities to access a data set with various permission levels as appropriate.

The data, including the header or trailer may be received from a data set owner via any communication method described herein. The header or trailer may be appended to a data set to be modified, added or deleted, to indicate the action to be taken relative to the data set. The data set owner may provide the to a stand-alone interaction device configured to add the data in accordance with the header or trailer. As such, in one exemplary embodiment, the header or trailer is not stored on the transaction device along with the associated issuer-owned data but instead the appropriate action may be taken by providing to the transaction device user at the stand-alone device, the appropriate option for the action to be taken. However, the present invention contemplates a data storage arrangement wherein the header or trailer, or header or trailer history, of the data is stored on the transaction device in relation to the appropriate data.

In various exemplary embodiments, the step of adding data sets may be repeated. For example, first, second, and additional data sets may be added (step 120) to the financial transaction device in any order. In one exemplary embodiment of the present invention, the first data set is owned by a first data set owner (i.e., first issuer) and the second data set is owned by a second data set owner (i.e., second issuer).

For example, permission for adding account issuer owned data may be obtained from the data set owner. The data set owner may then be requested to provide account information to be stored on a transaction device. The data set owner may then provide account information relative to a distinct user account for loading onto the transaction device in accordance with the present invention. The issuers may be enrolled prior to issuance of the instrument or the issuers may be enrolled after issuance. By enrolling in the management program, the issuer may provide authorization for including the issuer-owned data on the financial transaction device. The issuer-owned data may be included (e.g., added, deleted, modified, augmented, etc.) on the transaction device using a stand-alone interaction device, merchant system, or user personal computer interface upon presentment of the transaction device to the stand-alone interaction device 290 (step 114). The stand-alone interaction device may manipulate the issuer-owned data while preserving a format recognizable by an issuer account management system. For example, the stand-alone device may identify the appropriate header or trailer associated with the data and add, delete or modify the data accordingly. The stand-alone may manipulate the data using any manipulation instruction or protocol as provided by the data set owner so that the resulting manipulated data is in a format recognizable by the data set owner system. In this way, the stand-alone device may manipulate the data while maintaining the data set owner's format. Alternatively, the interaction device may store the issuer-owned data on the transaction device in any format, provided that the issuer-owned data is provided to the issuer system (or to merchant system) in an issuer system (or merchant system) recognizable format.

It should be noted, that the financial transaction device may be issued with or without one or more data sets stored thereon. The financial transaction device may be issued using various techniques and practices now known or hereinafter developed wherein an instrument is prepared (e.g., embossed and/or loaded with data) and made available to a user for effecting transactions. Although the present invention may contemplate adding data sets (step 120) before issuing a financial transaction device (step 110), in various exemplary embodi-

ments, by way of illustration, the data sets are described herein as being added (step 116) after issuance (step 110).

It should be noted, that the RF transaction device may be issued with or without one or more data sets stored thereon. The RF transaction device may be issued using various techniques and practices now known or hereinafter developed wherein a device is prepared (e.g., embossed and/or loaded with data) and made available to a user for effecting transactions. Although the present invention may contemplate loading data sets onto the transaction device (step 120) before or during issuance of a RF transaction device (step 110), in various exemplary embodiments, by way of illustration, the data sets are described herein as being loaded after issuance.

At any time after issuance (step 110) of the financial transaction device, the financial transaction device may be used in a commercial transaction. In one exemplary embodiment of the present invention, a user communicates with a merchant, indicates a desire to participate in an issuer-provided consumer program. The user may communicate with the merchant by, for example, presenting the transaction device to the merchant and indicating a desire to complete a transaction. The user may indicate his desire to complete a transaction using any conventional process used by the merchant. The user may further indicate that the user wishes to complete the transaction using the financial transaction device.

During completion of the transaction, the user may present the financial transaction device to a merchant system. The financial transaction device is configured to communicate with the merchant, using any conventional method for facilitating a transaction over a network.

The RF transaction device (e.g., smart card, magnetic stripe card, bar code card, optical card, biometric device, radio frequency card or transponder and/or the like) may communicate, to the merchant, information from one or more data sets associated with the RF transaction device. In one example, membership data and credit card data associated with an account or card may be transmitted using any conventional protocol for transmission and/or retrieval of information from an account or associated transaction card (e.g., credit, debit, loyalty, etc.). In one exemplary embodiment, the transaction device may be configured to communicate via RF signals. As such, the data contained on the device may be communicated via radio frequency signals.

With reference now to FIG. 2, in one exemplary embodiment of the present invention, a multiple data set transaction device system ("management system") 200 comprises, for example, a merchant system 220, various issuer systems 230, and a RF transaction device 240. Management system 200 may further be accessed by a user 201 on a user computer 250 or via a transaction device such as, for example, kiosk 270, stand-alone interaction device 290, automated teller, or the like. In these examples, communications between user computer 250 or kiosk 270 and merchant system 220 or issuer systems 230 may take place via, for example, a network 260. In various embodiments, merchant system 220, user computer 250 and/or kiosk 270 are configured to communicate with RF transaction device 240. For example, communication with the RF transaction device 240 may be facilitated by a read/write device 280, such as a merchant point-of-sale, merchant RFID reader, computer interface, or the like, configured to receive information provided by the RF transaction device 240.

In general, merchant system 220 is configured to interact with a user 201 attempting to complete a transaction, and to communicate transaction data to one or more of issuer systems 230. Issuer systems 230 are configured to interact with RF transaction device 240 to receive and/or exchange data



facilitating a transaction. Merchant system **220** may be operated, controlled and/or facilitated by any merchant that accepts payment via a transaction device. Merchant system **220** is configured to facilitate interaction with user **201**, which may be any person, entity, software and/or hardware. The user **201** may communicate with the merchant in person (e.g., at the box office), or electronically (e.g., from a user computer **250** via network **260**). During the interaction, the merchant may offer goods and/or services to the user **201**. The merchant may also offer the user **201** the option of completing the transaction using a RF transaction device **240**. Merchant system **220** may include a computer system **222** that may offer the option via a suitable website, web pages or other Internet-based graphical user interface that is accessible by users. The term “webpage” as it is used herein is not meant to limit the type of documents and applications that might be used to interact with the user. Any type of user interface wherein the user may be provided options for adding data to the transaction device may be used.

Each user **201** may be equipped with a computing system to facilitate online commerce transactions. For example, the user **201** may have a computing unit in the form of a personal computer (e.g., user computer **250**), although other types of computing units may be used including laptops, notebooks, hand held computers, set-top boxes, and/or the like. The merchant system **220** may have a computing unit **222** implemented in the form of a computer-server, although other implementations are possible. The issuer systems **230** may have a computing center such as a mainframe computer. However, the issuer computing center may be implemented in other forms, such as a mini-computer, a PC server, a network set of computers, or the like.

Issuer systems **230** may be configured to manipulate a transaction account associated with the corresponding issuer-owned data stored on the transaction device **240** (or database **282**, discussed below) in accordance with a related transaction. For example, the issuer systems **230** may receive “transaction information” and manipulate an account status or balance in accordance with the information received. In accordance with the transaction amount, the issuer systems **230** may, for example, diminish a value available for completing a transaction associated with the account, or the issuer systems **230** may alter the information relative to the account user (e.g., demographics, personal information, etc.).

It should be noted that issuer systems **230** may also be configured to interact with RF transaction device **240**, directly or indirectly via stand-alone interaction device **290**, to individually provide data sets for loading on RF transaction device **240**. In some embodiments, the data sets may be provided to the stand-alone device **290** via network **260** for storing on RF transaction device **240** when the transaction device is presented. In other embodiments, issuer systems **230** may store data set information within their own systems, which may communicate with the RF transaction device via user computer **250**, kiosk **270**, or merchant system **220**. In the embodiments described, the issuer systems **230** may be configured to push the data set to the RF transaction device **240**, via the stand-alone interaction device **290** or the merchant system **220**, kiosk **270**, interaction device **290** or computer **250** which may be configured to pull such information from the issuer systems **230**.

In addition, the data may be loaded onto the transaction device **240** using, for example, a stand-alone interaction device **290** configured to communicate with at least one of the issuer systems **230** which may or may not be configured to communicate with a merchant system **220**. The interaction device **290** may communicate with the issuer systems **230**

using any of the aforementioned communication protocols, techniques and data links. The communication between the stand-alone interaction device **290** and the issuer systems **230** may be facilitated by a network **260**. In an exemplary embodiment, the network **260** may be secure against unauthorized eavesdropping.

The functionality provided by the issuer systems **230** may be provided to user interface **250** via a network, such as for example, the Internet. In this embodiment, the user **201** would locate an issuer system **230** using the interface **250** and an appropriate UDDI and WSDL. Once an issuer system **230** is located, the user **201** may initiate an issuer-provided service or product using SOAP and WSDL. In this embodiment a central web server (not shown, but between **230** and **250**), would host a website that would provide access from the user computer **250** to the services of the issuer systems **230**.

Interaction device **290** may provide instructions to the issuer systems **230** for requesting receipt of issuer-owned data, such as for example, account data, user member identification data, member demographic data, or the like, which the issuer wishes to store on the financial transaction device **240**. The interaction device **290** may communicate with the issuer systems **230** using an issuer recognizable communications protocol, language, methods of communication and the like, for providing and receiving data. In one exemplary embodiment, issuer-owned data is received by the interaction device **290** from issuer systems **230**, and stored onto the financial transaction device **240**. The data may be stored or manipulated in accordance with the issuer-provided instructions, protocol, storage format, header or trailers received by the interaction device from issuer systems **230**. The issuer-owned data may be stored on the financial transaction device **240** in any format recognizable by a merchant system **220**, and further recognizable by issuer systems **230**. In one exemplary embodiment, the issuer-owned data is stored using an issuer system **230** format which may be later formatted in merchant system **220** recognizable protocol when provided to the merchant system **220**. In one embodiment, the issuer-owned information is stored on the financial transaction device **240** in the identical format with which it was provided by the issuer systems **230**. In that regard, interaction device **290** may be any device configured to receive issuer-owned data from an issuer system **230**, and write the data to a database, such as, for example, a database on instrument **240** or database **282**. Further, as described more fully below, the issuer-owned information may also be provided by the issuer systems **230** to a remote database **282** where the information is stored such that it mirrors the corresponding information stored on the transaction device **240**.

As noted, in accordance with the invention, a transaction device is provided which permits the storage and presentment of at least one of a plurality of data sets for completing a transaction. In one exemplary embodiment, the interaction device **290** may be configured to add the issuer-owned data to the transaction device when the transaction device **240** is initially configured, prior to providing the transaction device **240** to the user **201**. The interaction device **290** may additionally be configured to add additional distinct data sets owned by other distinct issuers on the transaction device **240** when the transaction device **240** is next presented, for example, to the stand-alone interaction device **290**. In this regard, the interaction device **290** may receive from multiple distinct issuer systems **230**, via the network **260**, the issuer-provided protocol/instructions and additionally may load the additional distinct data sets on the transaction device **240** in real-time, substantially real-time, or in a batch processing mode.



The additions may be provided to the interaction device **290** for storage and later use when the transaction device **240** is next presented. Alternatively, the interaction device **290** may be configured to retrieve the instructions from the issuer systems **230** when the transaction device **240** is next presented to interaction device **290**, on a random basis, during a predetermined time period (e.g., every presentment for the next three days), at predetermined intervals (e.g., every third presentment) and/or the like. Similarly, any of the devices discussed herein may communicate or exchange data at similar time periods or intervals. Further, where other devices, such as, for example, a kiosk **270**, merchant point-of-interaction device, or the like, are likewise configured to add the issuer data on transaction device **240**, the invention contemplates that the real-time or substantially real-time adding of the above distinct data sets in similar manner as is described with the interaction device **290**.

Alternatively, the device to which the transaction device **240** may be presented may not be equipped for adding the data to the transaction device **240**. For example, merchant system **220** may be any conventional merchant system which communicates to an issuer system **230**, and which permits a user **201** to complete a financial transaction, but which is not configured to add the issuer data contained on the transaction device **240**. In general, conventional merchant systems are not configured to write or overwrite data included on the payment devices presented to the merchant system for processing. That is, the merchant system **220** may include little or no additional software to participate in an online transaction supported by network **260**. Loading of the data sets on transaction device **240** may be performed independent of the operation of the merchant system **220** (e.g., via issuer system **230** or interaction device **290**). As such, the present invention may not include retrofitting of the merchant system **220**, to accommodate system **200** operation. Thus, where the merchant system **220** is not configured to add the data on the transaction device **240**, such additions of the data set may be made using the interaction device **290** or directly using an issuer system **230** as described above.

The merchant system **220**, kiosk **270**, interaction device **290**, may include additional components or methods for permitting the transaction device user **201** to self-add the data onto the transaction device **240**. In this case, the systems **220**, **270**, and **290** may include an additional user interface for use by the user **201** to identify the adding action to be taken. Where the systems **220**, **270**, and **290** are configured to communicate with the transaction device **240** and to add the data sets thereon, the additions may be completed or substantially completed in real-time or substantially real-time. For example, the user **201** may present the transaction device **240** to one of the systems **220**, **270**, or **290**, provide instructions (e.g., "ADD DATA SET") for adding the data on transaction device **240** to the system **220**, **270**, or **290**, and system **220**, **270**, or **290** may add the data onto the transaction device **240** in real-time or substantially real-time, for example, prior to permitting the transaction device **240** to be used by the user **201** to complete a transaction. Alternatively, the instructions for adding data sets may be provided by the user **201** to the merchant system **220** or kiosk **270**, and the merchant system **220** or kiosk **270** may further provide the instructions to the network **260** for use in later adding the data. For example, the instructions may be provided by system **220** or **270** to the issuer system **230** managed by the issuer owning the data to be added. The issuer system **230** may provide the data sets to be added to, for example, interaction device **290**, for updating the transaction device **240** when next presented. In one exemplary embodiment, the instructions may be stored at the issuer

system **230**, until such time as the transaction device **240** is next presented to a device configured to add the data on the transaction device **240**. Once presented, the data set may be provided to the device (e.g., computer **250**, interaction device **290**, etc.) for storing the data set on the transaction device **240**.

In another exemplary embodiment, the user **201** may self-manage the data sets by, for example, adding data sets using a conventional computer system **250**, which may be in communication with the network **260**. Computer system **250** may or may not be configured to interact with RF transaction device **240**. Where the computer system **250** is not configured to interact with the transaction device **240**, the user **201** may provide instructions for adding data sets to the issuer system **230** for later use in adding data to the corresponding transaction device **240** data, for example, when the transaction device **240** is next presented in similar manner as described above. Where the computer **250** is configured to interact with the RF transaction device **240** to modify the data stored thereon, the user **201** may provide instructions to the computer **250** for adding the data on the RF transaction device in real-time or substantially real-time. Consequently, the computer **250** may receive adding instructions from the user **201** and perform the additions accordingly, and may add the data to the transaction device **240** in real-time or substantially real-time. The computer **250** may additionally be configured to receive authorization of the adding instructions from issuer system **230** prior to making the user **201** requested additions. The issuer system **230** may receive the user **201** instructions and verify whether the identified additions of data sets are available to the user **201** or if the identified data sets are valid. If the identified additions and data sets are authorized, the issuer system **230** may add the data to a transaction device database including a distinct data storage area associated with the issuer system **230**. Any management of the data sets discussed herein may include authorizations, restrictions or levels of access as is known in the art.

In one exemplary method of self-management, a user **201** logs onto a website via user computer **250**, or onto a stand-alone device, such as, for example, interaction device **290** or kiosk **270**, and selects an option for adding data sets on a RF transaction device **240**. The additions or requested additions may be transmitted to the transaction device **240** via a reader/writer device **280** configured to communicate the data to transaction device **240**. In this context, the reader/writer device **280** may be any conventional transaction device reader or writer.

As noted, in some exemplary embodiments of invention, authorization may be obtained from issuer systems **230** prior to adding, deleting or manipulating the data on transaction device **240**. Authorization may be obtained by requesting the authorization during the process of adding the data sets to the transaction device **240**. Authorization may be given where the user **201** provides appropriate security information, which is verified by the issuer system **230**. The security information may be, for example, a security code granting access to the issuer-owned data on the transaction device **240**. For example, a point-of-sale machine may be configured to allow the input of a code, or an answer to a prompt, which is provided to and verified by issuer system **230**. Once verified the addition of data requested may be made to the data contained on the RF transaction device.

It should be noted that the authorization code may be used to permit the user **201** to select which issuer-provided data to utilize for completion of a transaction. For example, a point-of-interaction device (POI) device may be programmed to search the RF transaction device for a data set containing a



particular club membership data set, or to locate all available data sets for providing to a user **201** display available data sets to the user **201**, thereby permitting the user **201** to select which data set to use to complete a transaction. If no data set is found, the POI device may alert the user **201** or prompt the merchant to alert the user **201** of the possibility of adding issuer-owned data to the RF transaction device. A positive response to this alert may cause the POI device to add an issuer data set to the transaction device. Additional security on the transaction device **240** may prevent access to certain data by any parties discussed herein.

It is noted that the user **201** may already be a member of a membership program managed by an issuer system **230** in which case the associated user **201** membership data may be assigned to user **201** for inclusion on transaction device **240**. As such, the user **201** may be permitted to add the membership data set to the transaction device **240**. Alternatively, the user **201** may become a member by selecting to add the membership information to the RF transaction device, using the interactive device **290**. In some embodiments, changes made to the data sets stored on the transaction device **240** may be updated to the RF transaction device **240** in real-time or substantially real-time, where the interactive device **290** is in communication with the transaction device **240**. The changes may also be completed the next time the user **201** presents the RF transaction device **240** to a stand-alone interaction device **290** or to a kiosk **270**, merchant system **220**, or the like.

In another exemplary embodiment of the present invention, merchant system **220**, kiosk **270**, and/or user computer **250** may be configured to interact with RF transaction device **240** via a read/write device **280**. Read/write device **280** may be any device configured to communicate with RF transaction device **240**. In one embodiment, read/write device **280** is configured to read and write to RF transaction device **240**. For example, read/write device **280** may be a point-of-interaction magnetic card reader/writer. In another example, where the transaction device includes a RF transmitter/receiver for communicating with system **200**, read/write device **280** may include a mating transponder configured to receive and transmit issuer-owned data. Read/write device **280** may be configured to select data sets for use by a merchant using any suitable selection technique including but not limited to proprietary commands or command sequences or use of ISO/IEC 7816-4 application selection sequences (e.g., GET command).

Managing of the data sets (step **116**) as used herein may include adding the data sets to the transaction device **240** database. More particularly, FIG. **3** illustrates a general overview of an exemplary data set management method **300** comprising the steps of: loading a data set (step **310**), initializing a data set (step **320**), and verifying availability of data set (step **330**). In this manner, a data set may be added to a RF transaction device, initialized and verified for usage in the completion of a transaction. Furthermore, the ability to update, modify, replace and/or delete a data set may be subject to security requirements.

In one embodiment exemplifying self-management of the transaction device database, the various processes may include a user **201** facilitating the input of information into a data management system **200** to cause the data set to be loaded. The information may be inputted via keypad, magnetic stripe, smart card, electronic pointer, touchpad and/or the like, into a user computer **250**, POS terminal, kiosk **270**, ATM terminal and/or directly into the merchant system **220** via a similar terminal or computer associated with merchant server **222**. The information may be transmitted via any network **260** discussed herein to merchant system **220** or issuer

systems **230**. In another embodiment, the merchant may enter the information into an issuer system **230** on behalf of the user **201**. This may occur, for example, when the user **201** and/or issuer system **230** authorizes the management of data sets on RF transaction device **240** over a telephone and the service representative inputs the information. In this embodiment, the transaction device **240** may be updated at the next presentment opportunity.

Any suitable procedures may be utilized to determine whether a data set is currently ready for use and available (step **330**). In one example, when a financial transaction device **240** is presented, the availability of the data set is verified by checking whether the data set has been corrupted or blocked (step **332**), or deleted (step **333**). For example, the data set may be checked to determine if the data set has been accessed or altered without permission (“corrupted”) or if the data set exists or has been removed from the transaction device **240** (“deleted”). The check may be performed using any suitable protocol or comparing data. If the answer to these questions is no, then the data set is available and ready for use (step **334**). If the data is corrupted or blocked, subroutines may be used to attempt to retry reading the data (step **336**). If the data set is marked deleted or removable, subroutines will prevent access to the data set (step **335**) and remove the data set (step **340**). For example, a suitable subroutine may place a DELETE “marker” on the data set, which prevents the data from being transmitted during completion of a transaction. The data set may then be marked for deletion and deleted from the transaction device **240** at the next presentment of the device. In similar manner, where the data set is corrupted, a CORRUPTED marker may be appended to the data set and the data set is prevented from being transmitted during completion of a transaction. The marker may be a header or trailer as discussed herein.

Various methods may be used to add a data set to a financial transaction device **240** or to replace a data set on a financial transaction device **240**. FIG. **4** illustrates an exemplary method **400** of adding a data set to a financial transaction device **240**, including the general steps of presenting the financial transaction device (step **410**), verifying the addition of the data set to the financial transaction device (step **420**), placing the data set in a temporary holding area (step **430**), and adding the data set (step **440**).

More particularly, the user **201** presents the financial transaction device **240** (step **410**) to a device **280** configured to communicate with device **240**. The user **201** may present financial transaction device **240** at a point-of-purchase or to an interaction device **240** or kiosk **270**. For example, the user **201** may wave the RF transaction device **240** in front of a POI machine in a retail store, which is configured to receive data from the device **240**. Alternatively, the user **201** may present the financial transaction device **240** at a self-service location such as a kiosk **270** in a mall. Moreover, the user **201** may present the financial transaction device **240** to a peripheral device associated with a personal computer, or the like.

The user **201** is then given the opportunity to add a data set to the transaction device **240**. For example, device **280** may detect the absence of a particular data set on the transaction device by searching the transaction device **240** databases and comparing the existing data sets to the data set to be added. If the data set to be added is not found on the database, the user **201** may be prompted to confirm the addition of this data set to the instrument (step **420**). The user may be prompted via an interactive user interface displaying the option to add the data set. In one example, when a user **201** presents a financial transaction device **240** to a merchant, the card reader detects the absence of a loyalty data set and provides a message on a



display to the user **201** or the store clerk indicating that the loyalty data set can be added if desired. The user **201** may answer in the negative and complete the purchase using typical transaction methods (step **425**). Alternatively, if user **201** provides an affirmative response, the algorithm may prepare a data set for communication with the financial transaction device **240** (step **430**). The process may determine whether the data set (or information that could be used to create the data set) exists in some form or on some device other than on the financial transaction device **240** (step **432**). Determining whether a data set exists may involve querying an issuer system **230**, database **282**, or the like. For example, the issuer system **230** may compare the data set to other data sets the issuer system **230** has assigned to a particular user **201**. If the data set is not assigned to a particular user, then issuer system may determine that the data set is available for adding to the transaction device **240**. Determining whether a data set exists may also take place when a store clerk verbally asks (or a screen prompts) the user **201** to present another card containing the information. For example, the data set may exist on a movie rental card and stored in magnetic stripe form, bar code, and/or the like.

If the data set exists in an accessible form, the data set may be captured (step **436**). In this example, the user **201** may present the movie rental card and the data read from the movie rental card may then be stored in a data set associated with the financial transaction device **240**. For example, the user **201** may desire to add a shopping loyalty card to the user's **201** financial transaction device **240**. The user **201** may swipe, scan or otherwise present the loyalty card such that the data set from the loyalty card is captured. The system may be further configured such that the merchant, kiosk **270**, or computer system may access an issuer system **230** to obtain information for creating the data set. Thus, if a user **201** does not have the movie rental card on the user's **201** person, the system **230** may prompt the clerk to request identifying/security information and to access the user's **201** account and therefore facilitate adding a movie rental data set associated with the user's **201** transaction device **240**. Any other suitable methods of capturing data sets may also be used.

If the data set does not exist, a new data set may be created (step **434**) for inclusion on the transaction device **240**. Creation of the data set may, for example, involve filling out an application, providing name and address, creating an account, and/or the like. In either event, the pre-existing or newly created data set is temporarily held in a storage area (e.g., database **282**, local memory or the like) for transfer to the transaction device **240** (step **438**). Additional data sets may be prepared for transmittal to transaction device **240** (step **439**).

In this exemplary embodiment, the transaction device **240** is presented again to read/write device **280** (step **442**). Read/write device **280** is configured to attempt to transfer the data set(s) to the transaction device **240** (step **444**). For example, existing read/write device **280** may be configured with software and/or hardware upgrades to transmit data to the transaction device **240**. In one exemplary embodiment, if the data sets were not transferred correctly, the process may try the transfer again. In another exemplary embodiment, data sets are added one at a time or altogether. Thus, a user **201** may pass a card through a card reader/writer one or more times during the addition process. The transaction may be completed (step **425**) using the new data set or another selected method of payment. The same steps may be used in a self-service embodiment, however, in one embodiment, no financial transaction takes place along with the addition of data sets. It should also be noted that under appropriate circum-

stances, a user **201** could add data sets at a point-of-purchase without actually completing a purchase.

In various exemplary embodiments, the user **201** and/or the owner of the data set may manage the data set (i.e., steps **432-439**) in advance of presenting the transaction device **240**. For example, a user **201** on user computer **250** may choose to add or delete data sets via a website configured for management of data sets. In another example, an issuer system **230** may add functionality to an account and may desire to update the data set associated with that account. In either example, data sets that have been prepared in advance may be ready for transmission upon presentment of the transaction device **240**. The transmission of the data sets may be transparent to the user **201**. For example, the user **201** may present the transaction device **240** (step **442**) to complete a purchase and the waiting data sets may automatically be added to the user's **201** card (step **440**).

As noted, the data associated with the transaction device **240** may be modified by the user **201** and/or by the issuer system **230**. FIGS. **5** and **6** respectively, depict exemplary methods for user **201** and issuer system **230** data management. For example, with respect to user **201** self-management method **500**, the issuer system **230** may provide the user **201** with a transaction device **240** (step **502**). The transaction device **240** may be provided with pre-stored issuer-owned data, or the device may be configured to permit the user **201** to add the data at a later date. The user **201** may then present the transaction device **240** to read/write device **280** for initiating the self-management process (step **504**). The read/write device **280** may then read the data on the transaction device **240**, and provide the data to an interaction device **290** for displaying to the user **201** (step **506**). Alternatively, the interaction device **290** may provide the user **201** a list of available data to be added to the transaction device **240**.

The user **201** may then be permitted to identify which data the user **201** wishes to add (step **508**). Identification of the data may include providing the data with a trailer or header indicating the adding action to be taken. The header and an indicator of the data to be added may then be provided to the issuer system **230** (step **510**) for verification as to whether such desired additions are available to the user **201** (step **512**). If the desired additions are not available, the additions will not be made and the user **201** is notified accordingly (step **514**). The user **201** may then be permitted to identify whether other data is to be added (step **516**). If so (step **508**), the interaction device **290** may provide a request for adding to the issuer system **230** (step **510**) and the verification process is repeated.

Alternatively, where the issuer system **230** verifies that the additions of distinct data sets may be made (step **512**), the interaction device **290** may provide instructions to the interaction device **290** to the appropriate data on the transaction device **240** (step **518**). The user **201** may then be permitted to select other data sets to add (step **516**), in similar manner as was described above. Where the addition of data sets is complete, the user **201** may then present the transaction device **240** to a merchant for use in completing a transaction.

FIG. **6** depicts an exemplary method **600** wherein the issuer system **230** manages the data contained on the transaction device **240**. For example, the issuer may identify on the issuer system **230** which data sets are to be added to the transaction device database (step **602**). The device **240** may be provided with pre-stored issuer-owned data, or the instrument **240** may be configured to permit the user **201** to add the data at a later date. The user **201** may then present the transaction device **240** to read/write device **280** for initiating the self-management process (step **604**). The read/write device **280** may then read the data on the transaction device **240**, and provide the data to



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an interaction device **290** for displaying to the user **201** (step **606**). Alternatively, the interaction device **290** may provide the user **201** a list of available data to be added to the instrument **240**.

In addition, the issuer system **230** may query as to whether the issuer system **230** is in possession of the transaction device **240** for making the additions to the data set on the transaction device **240** in real-time or substantially real-time (step **608**). If so, the additions are made accordingly (step **610**) and the transaction device **240** may then be authorized for use in completing a transaction using the distinct data set added (step **612**).

Where the issuer system **230** is not in possession of the transaction device **240** at the time the issuer determines that the addition of the distinct data sets on the transaction device **240** are to be made (step **608**), the distinct data sets to be added may be made on the issuer system **230** (step **604**), and may be placed in queue on the issuer system **230**, for uploading to the transaction device **240** when it is next presented to the issuer system **230** or to an appropriate read/write device **280** (step **614**). When the transaction device **240** is presented thusly (step **616**), the issuer system **230** may be notified that the transaction device **240** is available for adding the identified distinct data sets, and the issuer system **230** may then provide the instructions for addition (e.g., modified data including headers) to the appropriate read/write device **280** for adding the data sets to the transaction device **240** (step **618**). The transaction device **240** may then be provided to the user **201** for use in completing a transaction (step **612**).

As noted, the transaction device **240** may include multiple data sets which correspond to distinct issuer systems **230**, and which may be used to complete a transaction. The user **201** may be permitted to choose which data set to use for transaction completion. FIG. 7 illustrates an exemplary method by which the user **201** may choose which of the data sets to use to complete a transaction. For example, the user **201** may present the transaction device **240** to a merchant system for use in completing a transaction (step **702**). The merchant system **220** may then read the data stored on the transaction device **240** and report to the user **201** all distinct data sets which may be used to complete a transaction (step **704**). The user **201** may then select the appropriate data set (step **706**) and the transaction is completed accordingly (step **708**).

It should be noted that completion of a transaction may be performed under any business as usual standard employed by the merchant and/or issuer system **230**. For example, the merchant server **222** may be configured to communicate transaction data to the appropriate issuer system **230**, in real-time or substantially real-time, or by using batch processing at the end of each day. Any suitable means for delivering the transaction data to the issuer systems **230** may be used. In one exemplary embodiment of the present invention, the transaction data may be delivered to the issuer system **230** via a network **260**. The issuer system **230** may receive the transaction information and process the transaction under issuer defined protocol independent of any other protocol used by other issuers to process a transaction. The issuer system **230** may receive the transaction data then provide the merchant with the appropriate satisfaction for the transaction.

In another exemplary embodiment, transaction device **240** may include calling card account numbers associated with a calling card account provided by a telephone local or long distance carrier. A "calling card," as used herein, allows a calling card user **201** (e.g., subscriber) to place toll calls while away from the home or office without having to bill the call to a third party or to continually insert coins into a public telephone. A typical calling card enables a user to dial a directory

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number of a called party and a calling card number to place a call. The "calling card" may also include the use of an account number to access any other service such as, for example, cable television service, pay per view content, fax service, internet access via an internet phone and the like. The account may also include account numbers from disparate service providers such as, for example, utility accounts, such that the fob may be used at the merchant to purchase and bill to that account. For example, a solar power device provider may enter into an agreement with a power company to allow customers to bill their device purchases to the power company.

Upon validation of the dialed calling card number by an host services system (HSS), a connection between the caller and the called party is established. The calling card subscriber is requested to subsequently pay for the telephone call (and all other calls placed during a predetermined period) upon receiving an itemized calling card bill.

Referring to FIGS. 8-10, with continued reference to FIG. 1, an exemplary embodiment of a telecommunications calling card network **800** in which the present invention may be practiced is shown. Particularly, an exemplary telecommunications network **800** may include a host services system **802** configured to sequentially decrementing a validated calling card account during a telephone call, a billing system **820**, rating database **830**, calling card validation database **840**, updating system **850**, customer service switch **860**, validator **880**, inter-exchange network **890**, local exchange carrier (LEC) network **895**, and a radio frequency identification reader **801** in communication with a telephone call initiating system **843**.

The operator services system **802** may comprise a main processor **804**. Main processor **804** may facilitate the administration of system-wide control functions. The system-wide control functions may be interconnected, via system data link **805**, to switch interface **806**. Switch interface **806** serves as an interface between the system and other networks. A dual-tone multi-frequency (DTMF) receiver **810** may be interconnected to processor **804** by data link **803**. The DTMF receiver **810** may be responsible for the reception and processing of a caller's dialed input. Card recognition database **812** communicates with processor **804** over data link **809**. The database **812** may store a list of calling card vendor identifications. An internal database **814** may be accessed by the processor **804** via data link **811** for obtaining announcement protocols and generating billing data for transmittal to billing system **820**. Internal database **814** may be in further communication with updating system **850** via a data link **817**. Updating system **850** may update the internal database **814** via link **817**. Attendant position **816** may allow a human operator to serve as an interface between a caller and HSS **802**, if necessary.

Calling card data is retrieved by the HSS **802** from calling card validation database **840** over signaling link **841**, where the calling card validation database may be included in an calling card issue system **230**. In an exemplary embodiment, calling card data includes remaining balance information, which may be related to a calling card account number provided to a calling card financial transaction device **240** using the methods described herein. In this context, the application tenant may be a calling card number, calling card account number, or the like. The issuer systems **230** may include any number of conventional calling card carriers, such as, AT&T, Cox Communication, Bell South, Qwest, or the like. The calling card carrier issuer system **230** may enroll in the multiple calling card accounts system **200** in accordance with the methods described herein. Further, distinct calling card



account numbers may be stored on the transaction device **240** in a transaction device database as is described above.

Card validation database **840**, according to an exemplary embodiment of the invention, may be updated by updating system **850** which accesses the validating database **840** by signaling link **851**. Rate information is retrieved from rating database **830** via signaling link **831**, and is used by HSS **802** to determine a maximum call duration for calls and the per minute decrement amount required for a particular call. Calling card customers **201** who experience problems with their calling cards may be forwarded to a customer representative posted at attendant position **816** of customer service switch **860** as known in the art. Periodically, calling card issuing companies or issuer systems **240** may add prepaid non-billed balances to a card account to promote calling card use. This promotional balance is entered at the discretion of the card company by the customer representative into customer service switch **860**. Customer service switch **860** is interconnected to: HSS **802** via bi-directional trunk **863**; inter-exchange carrier network **890** via bi-directional trunk **865**; and updating system **850** via signaling link **861**. Customer service switch **860** also has access to validator **880** via signaling link **881**.

Inter-exchange carrier network **890** receives calling card calls from a switch in a LEC network, such as LEC network **895**, over bi-directional trunk **897**. Particularly, inter-exchange carrier network **890** is accessed when a caller served by LEC network phone line AAA (or BBB) dials a card company's toll-free access number, such as "1-866-123-4567". Once the call is received in inter-exchange carrier network **890**, it is extended over trunk **893** to HSS switch interface **806**. Alternatively, the caller may access switch interface **806** directly from LEC network **895**, via trunk **898**, by simply dialing "0" plus a directory number.

As such, once one or more calling card numbers is populated onto the transaction device **240**, the user may seek call completion according to the system **800** and may seek authorization of the call request using any call carrier **230** business as usual standards.

System **800** may include a transaction device **240** (shown in FIG. 9) having a transponder **904** and a RFID reader **801** (shown in FIG. 10) in RF communication with transaction device **240**. The transaction device **240** may be called a fob **240** herein. Although the present invention is described with respect to a fob **240**, the invention is not to be so limited. Indeed, system **800** may include any fob **240** configured to communicate data for transaction completion. In one exemplary embodiment the fob **240** may be configured to communicate with a RFID reader **801** via RF communication. Typical form factors for the fob **240** may include, for example, a key ring, tag, card, cell phone, wristwatch or any such form capable of being presented for interrogation.

FIG. 9 illustrates a block diagram of the many functional blocks of an exemplary fob **240** in accordance with the present invention. Fob **240** may be a RFID fob **240** which may be presented by the user **201** to facilitate an exchange of funds or points, etc., for receipt of goods or services. As described herein, by way of example, the fob **240** may be a RFID fob which may be presented for facilitating payment for goods and/or services.

Fob **240** may include an antenna **902** for receiving an interrogation signal from RFID reader **801** via antenna **1006** (or alternatively, via external antenna **1005**) shown in FIG. 10. Fob antenna **902** may be in communication with a transponder **904**. In one exemplary embodiment, transponder **904** may be a 13.56 MHz transponder compliant with the ISO/IEC 14443 standard, and antenna **902** may be of the 13 MHz

variety. The transponder **904** may be in communication with a transponder compatible modulator/demodulator **906** configured to receive the signal from transponder **904** and configured to modulate the signal into a format readable by any later connected circuitry. Further, modulator/demodulator **906** may be configured to format (e.g., demodulate) a signal received from the later connected circuitry in a format compatible with transponder **904** for transmitting to RFID reader **801** via antenna **902**. For example, where transponder **904** is of the 13.56 MHz variety, modulator/demodulator **906** may be ISO/IEC 14443-2 compliant.

Modulator/demodulator **906** may be coupled to a protocol/sequence controller **908** for facilitating control of the authentication of the signal provided by RFID reader **801**, and for facilitating control of the sending of the fob **240** account number. In this regard, protocol/sequence controller **908** may be any suitable digital or logic driven circuitry capable of facilitating determination of the sequence of operation for the fob **240** inner-circuitry. For example, protocol/sequence controller **908** may be configured to determine whether the signal provided by the RFID reader **801** is authenticated, and thereby providing to the RFID reader **801** the account number stored on fob **240**.

Protocol/sequence controller **908** may be further in communication with authentication circuitry **910** for facilitating authentication of the signal provided by RFID reader **801**. Authentication circuitry may be further in communication with a non-volatile secure memory database **912**. Secure memory database **912** may be any suitable elementary file system such as that defined by ISO/IEC 7816-4 or any other elementary file system allowing a lookup of data to be interpreted by the application on the chip. Database **912** may be any type of database, such as relational, hierarchical, object-oriented, and/or the like.

In addition, protocol/sequence controller **908** may be in communication with a database **914** for storing at least a fob **240** account data, and a unique fob **240** identification code. Protocol/sequence controller **908** may be configured to retrieve the account number from database **914** as desired. Database **914** may be of the same configuration as database **912** described above. The fob account data and/or unique fob identification code stored on database **914** may be encrypted prior to storage. Thus, where protocol/sequence controller **908** retrieves the account data, and or unique fob identification code from database **914**, the account number may be encrypted when being provided to RFID reader **801**. Further, the data stored on database **914** may include, for example, an unencrypted unique fob **240** identification code, a user identification, Track 1 and 2 data, as well as specific application applets.

Fob **240** may be configured to respond to multiple interrogation frequency transmissions provided by RFID reader **801**. That is, RFID reader **801** may provide more than one RF interrogation signal. In this case, fob **240** may be configured to respond to the multiple frequencies by including in fob **240** one or more additional RF signal receiving/transmitting units **926**. RF signal receiving/transmitting unit **926** may include an antenna **918** and transponder **920** where the antenna **918** and transponder **920** are compatible with at least one of the additional RF signals provided by RFID reader **801**. For example, in one exemplary embodiment, fob **240** may include a 134 kHz antenna **918** configured to communicate with a 134 kHz transponder **920**. In this exemplary configuration, an ISO/IEC 14443-2 compliant modulator/demodulator may not be required. Instead, the 134 kHz transponder may be configured to communicate directly with the protocol/se-



quence controller **908** for transmission and receipt of authentication and account number signals as described above.

FIG. **10** illustrates an exemplary block diagram of a RFID reader **801** in accordance with an exemplary embodiment of the present invention. RFID reader **801** includes, for example, an antenna **1006** coupled to a RF module **1003** (e.g., transponder **1002**), which is further coupled to a control module **1004**. In addition, RFID reader **801** may include an antenna **1005** positioned remotely from the RFID reader **801** and coupled to RFID reader **801** via a suitable cable **1120**, or other wire or wireless connection.

RF module **1003** and antenna **1006** may be suitably configured to facilitate communication with fob **240**. Where fob **240** is formatted to receive a signal at a particular RF frequency, RF module **1003** may be configured to provide an interrogation signal at that same frequency. For example, in one exemplary embodiment, fob **240** may be configured to respond to an interrogation signal of about 13.56 MHz. In this case, RFID antenna **1006** may be 13 MHz and may be configured to transmit an interrogation signal of about 13.56 MHz. That is, fob **240** may be configured to include a first and second RF module (e.g., transponder) where the first module may operate using a 134 kHz frequency and the second RF module may operate using a 13.56 MHz frequency. The RFID reader **801** may include two receivers which may operate using the 134 kHz frequency, the 13.56 MHz frequency or both. When the reader **801** is operating at 134 kHz frequency, only operation with the 134 kHz module on the fob **240** may be possible. When the reader **801** is operating at the 13.56 MHz frequency, only operation with the 13.56 MHz module on the fob **240** may be possible. Where the reader **801** supports both a 134 kHz frequency and a 13.56 MHz RF module, the fob **240** may receive both signals from the reader **801**. In this case, the fob **240** may be configured to prioritize selection of one or the other frequency and reject the remaining frequency. Alternatively, the reader **801** may receive signals at both frequencies from the fob upon interrogation. In this case, the reader **801** may be configured to prioritize selection of one or the other frequency and reject the remaining frequency.

Further, protocol/sequence controller **1014** may include an optional feedback function for notifying the user of the status of a particular transaction. For example, the optional feedback may be in the form of an LED, LED screen and/or other visual display which is configured to light up or display a static, scrolling, flashing and/or other message and/or signal to inform the fob **240** user that the transaction is initiated (e.g., fob is being interrogated), the fob is valid (e.g., fob is authenticated), transaction is being processed, (e.g., fob account number is being read by RFID reader) and/or the transaction is accepted or denied (e.g., transaction approved or disapproved). Such an optional feedback may or may not be accompanied by an audible indicator (or may present the audible indicator singly) for informing the fob **240** user of the transaction status. The audible feedback may be a simple tone, multiple tones, musical indicator, and/or voice indicator configured to signify when the fob **240** is being interrogated, the transaction status, or the like.

RFID antenna **1006** may be in communication with a transponder **1002** for transmitting an interrogation signal and receiving at least one of an authentication request signal and/or an account data from fob **240**. Transponder **1002** may be of similar description as transponder **114** of FIG. **2**. In particular, transponder **1002** may be configured to send and/or receive RF signals in a format compatible with antenna **902** in similar manner as was described with respect to fob transponder **904**. For example, where transponder **1002** is 13.56 MHz RF rated antenna **902** may be 13.56 MHz compatible.

Similarly, where transponder **1002** is ISO/IEC 14443 rated, antenna **1006** may be ISO/IEC 14443 compatible.

RF module **1003** may include, for example, transponder **1002** in communication with authentication circuitry **1008** which may be in communication with a secure database **1010**. Authentication circuitry **1008** and database **1010** may be of similar description and operation as described with respect to authentication circuitry **910** and secure memory database **914** of FIG. **9**. For example, database **1010** may store data corresponding to the fob **240** which are authorized to transact business over system **800**. Database **1010** may additionally store RFID reader **801** identifying information for providing to fob **240** for use in authenticating whether RFID reader **801** is authorized to be provided the fob account number stored on fob database **914**.

Authentication circuitry **1008** may be of similar description and operation as authentication circuitry **910**. That is, authentication circuitry **1008** may be configured to authenticate the signal provided by fob **240** in similar manner that authentication circuitry **910** may be configured to authenticate the signal provided by RFID reader **801**. As is described more fully below, fob **240** and RFID reader **801** engage in mutual authentication. In this context, “mutual authentication” may mean that operation of the system **800** may not take place until fob **240** authenticates the signal from RFID reader **801**, and RFID reader **801** authenticates the signal from fob **240**.

The RFID reader **801** may be configured to communicate using a RFID internal antenna **1006**. Alternatively, RFID reader **801** may include an external antenna **1005** for communications with fob **240**, where the external antenna **1005** may be made remote to the RFID reader **801** using a suitable cable and/or data link **821**. RFID reader **801** may be further in communication with a telephonic device **843** via a data link **803**. A suitable description for a transaction device or fob **240**, and a RFID reader **801** may be found in U.S. patent Ser. No. 10/192,488, entitled “SYSTEM AND METHOD FOR PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS,” filed on Jul. 9, 2002, incorporated herein by reference in its entirety.

The call handling process begins when a user **201** presents the fob **240** containing the calling card data to a RFID reader **801** by, for example, placing the fob **240** in proximity to the reader **801**. The reader **801** may interrogate the fob **240** and receive a calling card account number, which may be stored in the fob database **1010**. The reader may receive the calling card number and forward the calling card number to the telecommunications device **843** in a device **843** recognizable format. The user **201** may further indicate the destination of his call by inputting a call directory number into a keypad located on the telecommunications device **843**. The telecommunications device **843** may then forward the calling card number and the call directory number to the HSS for processing. With reference to FIGS. **11-13**, HSS switch interface **806** receives the call from either inter-exchange carrier network **890** or LEC network **895** (step **200**). HSS **802** prompts the caller for a calling card number by issuing a unique tone or an announcement from announcement database **808** to main processor **804** via link **807** (step **202**). HSS **802** receives the calling card number in DTMF receiver **810** (step **204**). Alternatively, if the caller is unable to provide the calling card number by dialing digits within a pre-determined time period, a human operator at attendant position **816** is connected to the caller by switch interface **806** so that the calling card number can be retrieved and extended to DTMF receiver **810**. The process continues to step **206** in which HSS main processor



**804** uses the calling card number it received from DTMF receiver **810** to access calling card recognition database **812**. In decision step **208**, HSS **802** determines whether the calling card number contains a valid vendor identification (i.e., if the card number corresponds to a recognized vendor) in the database. If the outcome of decision step **208** is a “NO” determination, the HSS **802** performs error handling, as is known in the art (step **209**). If the outcome of decision step **208** is a “YES” determination, the process continues to step **210** in which HSS **802** sends a query to calling card validation database **840** over signaling link **841** to request calling card data associated with the card number. HSS **802** receives card data, including card product-type data and card information data, from calling card validation database **840** (step **212**). If the card product-type data received from calling card validation database **840** indicates that the card is a permanent or “unlimited use” type card, the process continues in which rate information for the call is retrieved from rating database **830** (step **214**). The call is connected to the called party at customer line BBB via trunk **896** (step **215**). HSS **802** monitors the duration of the call, as is known in the art (step **216**). Upon completion of the call (step **218**), HSS **802** transmits billing data for the call to billing system **820** over data link **821** and processing ends in step **219**. In this example, however, the card type data indicates that the card is a promotional card. Therefore, the process continues through connector “A” to FIG. **12**.

In decision step **300**, HSS **802** determines whether card information data received from validation database **840** indicates that the remaining balance of the promotional card has been depleted (i.e., whether the remaining balance equals \$0.00). If the outcome is a “YES” determination, the process continues in which determination is made as whether the card is an unlimited use card (step **301**). For example, this situation would occur if the pre-established non-billed balance had been issued by a calling card company as a promotional “bonus” to a loyal permanent card user, and the card user has depleted the balance. If the outcome is a “YES” decision, the process returns to step **215**. If, however, the outcome is a “NO” determination, the process continues in which HSS **802** issues a message from announcement database **808** which queries the caller to determine whether connection to a customer service representative to arrange for further use of the card is desired (step **302**). HSS **802** waits for a predetermined time period for a response to the query (a dialed input received at DTMF facility **810**) from the caller (step **304**). HSS **802** determines whether a positive response was received from the caller (step **307**). If the outcome is a “YES” determination, the process continues in which HSS **802** extends the call to customer service switch **860** over trunk **863** (step **309**). HSS **802** disconnects the connection to the called party by dropping trunk **896** (step **311**). Further processing continues through connector “B” to FIG. **13**, described below. If the outcome of decision step **307** is a “NO” determination, however, the process continues to step **308** in which HSS **802** disconnects the call and the process ends in step **310**.

In this example, the remaining balance is not \$0.00. Therefore, the outcome of decision step **300** is a “NO” determination, and the process continues in which HSS **802** accesses rating database **830**, via signaling link **831**, to determine the per minute billing rate to apply to this particular call (step **320**). HSS processor **804** uses the billing rate and the remaining balance received from validation database **840** to calculate the maximum duration of the call (step **322**). HSS **802** retrieves the announcement protocol from internal database **814** (step **324**). In this call flow example, the announcement protocol includes: issuing a first announcement which informs the caller of the maximum call duration and balance

depletion protocol; and issuing a second warning announcement prior to balance depletion which provides the caller with a customer service representative connection option. HSS announcement database **808** issues the first announcement, which states the maximum call duration and disconnection information (step **326**). The process continues in which HSS switch interface **806** connects the caller served by line AAA to the called party served by line BBB LEC network **895** via trunk **896** (step **328**). HSS **802** continues to monitor the duration of the call, and periodically updates calling card validation database **840** with a new remaining balance as the call continues (step **330**). HSS **802** determines the remaining balance is approaching depletion (step **331**). At some predetermined remaining balance, (e.g., a remaining balance which allows the call to continue for only 30 seconds) HSS **802** issues the second announcement which states amount of time remaining and instructions for further use of a calling card (step **332**). In this example, the caller wishes to convert her promotional card into a permanent calling card. Therefore, in response to the query, the caller depresses a particular button on the phone. The process then returns to decision step **307**.

FIG. **13** illustrates the steps performed in telecommunications network **800** after HSS **802** has determined that the caller desires connection to a customer service representative. Trunk **896** connection to the called party is dropped and the call is connected to customer service switch **860** via trunk **863** (step **400**). A customer service representative receives the call from HSS **802** (step **402**). The customer representative answers the call and obtains all necessary information from the caller who wishes to continue to use the calling card number associated with a promotional card (step **404**). In this case, the caller wants to bill all future charges to her home telephone account corresponding to directory number “602-123-4567”. Accordingly, the customer representative obtains from the caller her current calling card number, home directory number and billing address. The customer representative verifies the validity of the directory number account by accessing validator **880**, as is known in the art (step **406**).

The customer representative accesses updating system **850** via customer service switch **860** using the caller’s promotional calling card number (step **408**). The customer representative enters card type data and card information data into customer service switch **860** via attendant position **862** (step **410**). Customer service switch **860** transmits the new data to updating system **850** via signaling link **861** (step **412**). Updating system **850** updates calling card validation database **840** via signaling link **851** (step **414**). Customer services switch **860** receives an “update complete” message from updating system **850** (step **416**). The process continues in which customer switch **860** sends a message to HSS **802** indicating that the calling card data update is complete (step **418**). HSS **802** releases trunk **863** to customer service switch **860** and releases trunk connection **898** to the caller (step **420**). The process ends in step **422**.

FIG. **14** shows a representation of data stored in calling card validation database **840** with respect to three distinct calling cards. As shown in FIG. **14**, calling card number “1” is card product-type “A”. Accordingly, information stored for this particular calling card account requires remaining balance data which, in this case, is \$0.00 as well as balance depletion protocol data which requires all calls made using calling card number “1” to be billed to an account associated with directory number “708-555-1234”. Calling card number “2” relates to card product-type “B” which requires remaining balance and balance depletion protocol data. Calling card number “2” has a remaining balance of \$5.00 which indicates



that the user of this card may continue to place calls. Unlike calling card number "1", however, the balance depletion protocol associated with this particular calling card is to disconnect all calls upon depletion of the remaining balance. Calling card number "3" is a "C" product-type card. The card information data indicates that all calls made using calling card number "3" should be billed to an account associated with directory number "708-555-6457". There is no pre-established non-billed balance associated with calling card number "3". A complete understanding of the operation of a conventional telephone calling card system in accordance with the present invention may be found in U.S. Pat. No. 5,864,609, issued Jan. 26, 1999, to Cross, et al., which is herein incorporated by reference.

In another exemplary embodiment of the invention, a user may use the transaction device 240 in a system which may be partially or substantially maintained by a transaction account provider. The transaction account provider may be, for example, a department store (e.g., Sears Department Store), a specialty store (e.g., Radio Shack), or the like. As used herein, these account providers, which issue an account for use only with (or mainly with) the account provider and related companies, may be termed "private label" account providers, and the transaction account provided by these account providers may be termed a "private label account." The private label account providers may ordinarily use or maintain a transaction processing system which facilitates processing transactions associated with the private label account, without substantial use of third party account providers like American Express, MasterCard, Visa, Discover, or the like. In this instance the transaction system maintained by the private label account provider may be termed an internal private label transaction completion system, which may operate over an internal network. The internal network may be one that is substantially free of eavesdropping from third-party listeners.

FIG. 15 is an exemplary private label transaction account processing system 1500 which may be used in accordance with the present invention. Private label transaction system 1500 includes a transaction device 240, which may be in communication with a merchant POS 1502. Alternatively, the private label system 1500 may include a reader 801 in communication with the merchant POS 1502 and the transaction device 240. Merchant POS 1502 (or reader 801) may be in further communication with a private label merchant system 1504. In some exemplary embodiments, the merchant POS 1502 (or reader 801) may be in communication with the merchant system 1504 and the merchant system 1504 may be in communication with an account provider system 1514. The merchant POS 1502 (or reader 801) may be in communication with account provider system 1514 via an external network 1512. External network 1512 may be any data exchange system for transacting business such as the Internet, an extranet, WAN, LAN, satellite communications, or the like as described above.

The internal network 1506 may be of similar description as external network 1512 except that internal network 1506 may be substantially controlled by a merchant system 1504. The merchant system 1504 may provide its own private label account for conducting transactions only or mainly on the merchant system 1504. In another example, internal network 1506 may be any network substantially limited to connecting a plurality of private label merchant systems 1516 substantially maintained by the same or related private systems which provide a private label account for conducting transactions only on the private label merchant systems 1504, 1516. In this instance, related private label transaction account providers 1516 may have similar functionality as

system 1504. That is, each private label merchant system 1516 may be configured to receive a private label account number from transaction device 240 and process the transaction under the merchant system 1516 business as usual standards. In this exemplary embodiment, a transaction device 240 may be configured to complete a transaction on any one of systems 1504, 1516, where the systems 1504, 1516 are related or maintained by related private label account providers. For example, transaction device 240 may communicate and complete transactions on a system maintained by Sears Department Store and a private label system maintained by a Firestone tire seller.

The transaction device 240, merchant POS 1502 and reader 801, may be of similar description as similar components as described above. As such, with brief reference to FIGS. 8 and 9, the transaction device 240 may include a database 914 which may be loaded or populated with a private label account identifier or account number in accordance with the method described in FIG. 4. The transaction device 240 may include a transponder 904 which may be configured to provide the private label account identifier to the merchant POS 1502 or reader 801 using any of the methods described herein. For example, the private label account identifier may be included in transaction device database 914 in any format recognized by the merchant system 1504, 1516, POS 1502, or reader 801. The private label account identifier may include particular numbers or other codes or headers to direct the transaction data to a particular private label system. As such, the transaction device 240 may be used at any POS or reader (even a third-party POS), but the transaction will be transmitted to the appropriate private label system via any communication system discussed herein.

In another example, the private label account number may be provided to the transaction device database 914 in ISO/IEC 7811 et al. magnetic stripe track 1/track 2 format, which is ISO/IEC 7813 compliant. As such, the transaction device may provide the private label account number to the POS 1502 or reader 801 in the magnetic stripe format. That is, transaction device 240 may include a transponder 904 which may be configured to transmit the account identifier in track 1/track 2 format.

The private label account identifier may be received by merchant system 1504 from the POS 1502 or reader 801 and provide the account identifier to a merchant system processor 1508 for processing. The processor 1508 may be any computing system as described above for receiving an account number and completing a user transaction request. For example, the processor 1508 may receive a user transaction request, and determine whether the request is to be authorized by retrieving user private label account information stored on a private label database 1510, along with any other desired information from any other internal or third party database. The database 1510 may store a plurality of distinct private label account numbers correlated to a plurality of distinct users. The processor 1508 may receive the transaction request containing the private label account number from the POS 1502 and retrieve the account information (e.g., user name, account balance, available transaction amount, etc.). The processor 1508 may compare the transaction request to the account information and determine whether the transaction should be authorized. The processor 1508 may use any method determined by the private label system 1504 for transaction authorization. The processor may also use inputted and/or stored biometric data or any other authentication information.

FIG. 16 is an exemplary processing method which is suitable for use in the present invention. The method may begin



when a user presents a transaction device **240** for loading a private label data set into device secure database **914** (step **1602**). The transaction device **240** may be initialized to communicate with and complete a transaction on private label merchant system **1504** (step **1604**). The method may also include issuing the transaction device **240** with pre-loaded private label data. In one embodiment, the transaction device **240** may still need to be activated via a telephone system (e.g., menu or voice response system) or website (e.g., enter information). The transaction device **240** may include indicia of the private label entity by itself or in addition to other indicia. In another embodiment, the transaction device **240** may be configured to display indicia of a private label entity or allow the user to affix indicia to the device **240**. Transaction device **240** may also display multiple indicia of various private label entities and be configured to allow the user to select a particular private label account to transmit to the reader. The system may also be configured to allow the user to select a particular private label account on the POS terminal such that, for example, the reader or POS may only transmit information related to the selected account.

The system and method may also be configured to enable a transaction device **240** to function in multiple modes, for example, as both a credit card and a separate service partner's membership card. The system provides back-end functionality that takes advantage of cooperation between the multiple service providers. More particularly, the system provides methods for opening new accounts, methods for accomplishing transaction device replacement, methods for canceling a service partner membership, methods for canceling a primary party account, and methods for transferring an account to a different service partner account. The multiple-service transaction device enabled by the present invention may include any combination of membership information, a barcode, and a photo in addition to standard credit card information. A method for providing a multiple-service card may include, for example, receiving at a service partner an application for a multiple-service card from a consumer, wherein the application comprises fields which include credit application information for a particular transaction device and service partner information. The service partner information may be related at least in part to membership in the service partner establishment. The system reviews the application for fields which include service partner information, extracts the service partner information from the application for a multiple-service device. The system then communicates the service partner information to a service partner to determine if the service partner desires to provide access into the service partner establishment and to purchase goods and services from the service partner using the transaction device. The system then reviews the application for fields which include credit card application information, extracts credit application information from the application for a multiple-service card and communicates the credit card application information to a provider of credit services. The provider of credit services thereafter determines whether it desires to extend credit to the consumer; and if the provider of credit services desires to extend credit to the consumer, the system establishes an account associated with the consumer, initiating processing, statementing, billing, accounting, and servicing functions relating to the account and causing a multiple-service transaction device to be sent to the consumer, wherein the multiple-service transaction device is configured for providing a primary party's services and a service partner's services. For additional information related to the application process or the dual card feature, see U.S. Ser. No. 09/764,688, filed on

Jan. 16, 2001, by inventors Fitzmaurice, et al., and titled "MULTIPLE-SERVICE CARD SYSTEM," which is hereby incorporated by reference.

After initializing the device, a user may then present the transaction device **240** to a private label merchant system **1504** for completing a user transaction request (step **1606**). The transaction device **240** may provide the private label account identifier to the merchant POS **1502** (or reader **801**) (step **1608**), which may receive the account identifier and forward the account identifier and merchant transaction request to the merchant system private label processor **1508** (step **1610**). The account identifier may be transmitted via an internal network **1506**.

The merchant system **1504** may include a private label database **1510** which may store account information relative to the account identifier received. The processor **1508** may receive the private label account identifier and correlate the account identifier to the related private label transaction account information stored on database **1510** (step **1612**). The processor **1508** may then verify whether the transaction request should be authorized using any private label merchant system protocol (step **1614**). For example, the processor **1508** may compare the value of the transaction request with the value available which is associated with the account identifier received and authorize the transaction to be completed if the transaction request is less than the value available. Otherwise, the processor **1508** may not authorize completion of the transaction.

The processor **1508** may also incorporate a private or third-party loyalty or incentive point system wherein loyalty points may be awarded to the user. The loyalty points may be stored within the database **1510** of transaction device **240** or may be stored within merchant system.

It should be appreciated that the particular implementations shown and described herein are illustrative of the invention and its best mode and are not intended to otherwise limit the scope of the present invention in any way. Indeed, for the sake of brevity, conventional data networking, application development and other functional aspects of the systems (and components of the individual operating components of the systems) may not be described in detail herein. It should be noted that many alternative or additional functional relationships or physical connections may be present in a practical data set management system.

As may be appreciated by one of ordinary skill in the art, the present invention may be embodied as a method, a data processing system, a device for data processing, and/or a computer program product. Accordingly, the present invention may take the form of an entirely software embodiment, an entirely hardware embodiment, or an embodiment combining aspects of both software and hardware. Furthermore, the present invention may take the form of a computer program product on a computer-readable storage medium having computer-readable program code means embodied in the storage medium. Any suitable computer-readable storage medium may be utilized, including hard disks, CD-ROM, optical storage devices, magnetic storage devices, and/or the like.

These computer program instructions may also be stored in a computer-readable memory that can direct a computer or other programmable data processing apparatus to function in a particular manner, such that the instructions stored in the computer-readable memory produce an article of manufacture including instruction means which implement the function specified in the flowchart block or blocks. The computer program instructions may also be loaded onto a computer or other programmable data processing apparatus to cause a



series of operational steps to be performed on the computer or other programmable apparatus to produce a computer-implemented process such that the instructions which execute on the computer or other programmable apparatus include steps for implementing the functions specified in the flowchart block or blocks.

In the foregoing specification, the invention has been described with reference to specific embodiments. However, it may be appreciated that various modifications and changes can be made without departing from the scope of the present invention. For example, the issuer may reserve all management of data stored on the transaction device, thereby prohibiting the user from modifying the issuer-owned data thereon. Further, each issuer system may have its own data management protocol, which necessarily does not interfere with or depend upon the data management protocol of other issuer systems. As such, the specification and figures are to be regarded in an illustrative manner applicable irrespective of the data processing protocol used by a data set owner, rather than a restrictive one, and all such modifications are intended to be included within the scope of the present invention. Accordingly, the scope of the invention should be determined by the appended claims and their legal equivalents, rather than by the examples given above. For example, the steps recited in any of the method or process claims may be executed in any order and are not limited to the order presented.

Benefits, other advantages, and solutions to problems have been described above with regard to specific embodiments. However, the benefits, advantages, solutions to problems, and any element(s) that may cause any benefit, advantage, or solution to occur or become more pronounced are not to be construed as critical, required, or essential features or elements of any or all the claims. As used herein, the terms “comprises,” “comprising,” or any other variation thereof, are intended to cover a non-exclusive inclusion, such that a process, method, article, or apparatus that comprises a list of elements does not include only those elements but may include other elements not expressly listed or inherent to such process, method, article, or apparatus. Further, no element described herein is required for the practice of the invention unless expressly described as “essential” or “critical.”

What is claimed is:

1. A method for facilitating a private label account transaction using data sets stored on a radio frequency transaction device, the method comprising [the steps of]:

providing a radio frequency (RF) transaction device responsive to a radio frequency interrogation signal, [said] the RF transaction device including a database configured [for storing] to store a data set owned by a private label account provider;

receiving, by a service partner, an application for [said] the RF transaction device from a consumer;

extracting credit application information from the application for the RF transaction device;

communicating the extracted credit application information [extracted from said application] to a provider of credit services;

extracting service partner information from the application; and

communicating the extracted service partner information [extracted from said application to a] to the service partner,

wherein [said] the RF transaction device is [operable] configured to provide [said] the data set via radio frequency communication [for completion of] to complete a private label transaction, and

wherein a portion of [said] the data set facilitates the completion of [a] the private label transaction.

2. The method of claim 1, wherein [said radio frequency] the RF transaction device is [operable] further configured to communicate with a radio frequency identification (RFID) reader via radio frequency communications in response to an interrogation signal from [said radio frequency identification] the RFID reader.

3. The method of claim 2, wherein [said] the data set owned by [a] the private label account provider [comprises] includes a private label account identifier.

4. The method according to claim 3, wherein [said] the RF transaction device is [operable] further configured to provide [said] the private label account identifier to [said] the RFID reader.

5. The method according to claim 4, wherein [said] the RFID reader is [operable] further configured to receive [said] the private label account identifier in magnetic stripe format.

6. The method of claim 1, wherein [said] the data set is stored on [said] the database in magnetic stripe format.

7. The method of claim 1, further comprising providing a private label transaction account[, said private label transaction account having] that includes a value associated with transaction account usage, and wherein [said] the private label transaction results in a modification of [said] the value of [said] the private label transaction account.

8. The method of claim 1, [wherein a portion of said data set facilitates the completion of a private label transaction] wherein the private label transaction includes one of issuing and redeeming loyalty points.

9. A method for facilitating a private label account transaction using data sets stored on a radio frequency transaction device, the method comprising [the steps of]:

providing a radio frequency (RF) transaction device, responsive to a radio frequency interrogation signal, [said transaction device including] that includes a database configured [for storing] to store a data set owned by a private label account provider;

adding [said] the private label account provider-owned data set to [said] the database, wherein [said] the RF transaction device is [operable] configured to provide [said] the data set via radio frequency communication [for completion of] to complete a private label transaction,

wherein a portion of [said] the data set facilitates the completion of [a] the private label transaction, and wherein [said] the adding [to said database further] comprises:

receiving at a service partner an application for [said] the RF transaction device from a consumer, [said] the application [comprising] including fields [which] that include credit application information and service partner information, [said] the service partner information related at least in part to membership in [said] a service partner establishment;

extracting [said] the service partner information from [said] the application;

communicating [said] the extracted service partner information to [a] the service partner to determine [if said service partner desires] whether to provide access into [said] the service partner establishment and to allow purchase of goods and services from [said] the service partner using [said] the RF transaction device;

extracting [said] the credit application information from [said] the application for [said] the RF transaction device;



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communicating [said] *the extracted* credit application information to a provider of credit services[, said provider of credit services thereafter determining] *to determine* whether [it desires] to extend credit to the consumer; and

[if said provider of credit services desires] *in response to a determination* to extend credit to the consumer, establishing an account associated with [said] *the* consumer and causing [said] *the RF* transaction device to be sent to the consumer, wherein [said] *the RF* transaction device is configured [for providing] *to provide* access to [said] *the* credit services and [said] *the* service [partner's] *partner* establishment.

10. A radio frequency (*RF*) transaction device comprising: a first data storage area configured to store a private label account identifier, [said] *the* private label account identifier associated with a private label data set owner and [said] *the* first data storage area configured to store [said] *the* private label account identifier in a first format; and a second data storage area configured to store a second account identifier, [said] *the* second account identifier associated with a second owner and a financial transaction account, in a second format different from [said] *the* first format,

wherein [said radio frequency] *the RF* transaction device is configured to:

interact with a first interaction device configured to read *first* data from [said] *the* first data storage area for completion of a [private label] transaction, [and]

[wherein said radio frequency transaction device is configured to] interact with a second interaction device configured to read *second* data from [said] *the* second data storage area for completion of [a financial] *the* transaction,

*facilitate the completion of the transaction comprising: receiving, by a service partner, an application for the RF transaction device from a consumer, extracting credit application information from the application for the RF transaction device, communicating the extracted credit application information to a provider of credit services, extracting service partner information from the application, and*

*communicating the extracted service partner information to the service partner, wherein the RF transaction device is configured to provide at least one of the first and second data via radio frequency communication to complete the transaction, and wherein a portion of the at least one of the first and second data facilitate the completion of the transaction.*

11. The [radio frequency] *RF* transaction device according to claim 10, wherein [said] *the* first format is magnetic stripe format.

12. A system for facilitating [the] management of a plurality of data sets stored on a radio frequency (*RF*) transaction device, [said transaction device] comprising:

[at least one] *a first* data storage area configured to store a first data set in a first format [and];

a second data storage area configured to store a second data set in a second format different from [said] *the* first format,

[said] *the* first data set associated with a first owner and [said] *the* first data storage area configured to store [said] *the* first data set in [said] *the* first format independent of [said] *the* second data set, [and]

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[said] *the* second data set associated with [said] *the* second owner and [said] *the* second data storage area further configured to store [said] *the* second data set in [said] *the* second format independent of [said] *the* first data set,

[wherein said] *the* first data set [is] further associated with one of a *first* private label transaction account, and a *first* calling card transaction account, and

[said] *the* second data set [is] further associated with one of a *second* private label transaction account, a *second* calling card transaction account, and a credit card transaction account;

a remote database configured to store a duplicate of [said] *the* first data storage area and [said] *the* second data storage area; and

an interaction device configured to read and write data to [said] *a* transaction device storage area, [said] *the* interaction device configured to receive [said] *the* first and second data sets from [said] *the* remote data base, and to provide [said] *the* first and second data sets to [said] *a* transaction device database;

wherein *the RF* transaction device is configured to facilitate a completion of a transaction comprising:

*receiving, by a service partner, an application for the RF transaction device from a consumer,*

*extracting credit application information from the application for the RF transaction device,*

*communicating the extracted credit application information to a provider of credit services,*

*extracting service partner information from the application, and*

*communicating the extracted service partner information to the service partner, wherein the RF transaction device is configured to provide at least one of the first and second data sets via radio frequency communication to complete the transaction, and wherein a portion of the at least one of the first and second data sets facilitate the completion of the transaction.*

13. A radio frequency (*RF*) transaction device for storing a private label account identifier, [said device] comprising:

a first data storage area configured to store [said] *the* private label account identifier, [said] *the* private label account identifier associated with a private label data set owner and [said] *the* first data storage area configured to store [said] *the* private label account identifier in a first format; and

a second data storage area configured to store a second account identifier, [said] *the* second account identifier associated with a second owner and a financial transaction account, in a second format different from [said] *the* first format,

wherein [said] *the RF* transaction device is embedded in a pervasive instrument,

wherein [said radio frequency] *the RF* transaction device is configured to:

interact with a first interaction device configured to read *first* data from [said] *the* first data storage area for completion of a [private label] transaction, [and

wherein said radio frequency transaction device is configured to]

interact with a second interaction device configured to read *second* data from [said] *the* second data storage area for completion of [a financial] *the* transaction,

*facilitate the completion of the transaction comprising: receiving, by a service partner, an application for the RF transaction device from a consumer,*



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extracting credit application information from the application for the RF transaction device, communicating the extracted credit application information to a provider of credit services; extracting service partner information from the application, and communicating the extracted service partner information to the service partner, wherein the RF transaction device is configured to provide at least one of the first and second data via radio frequency communication to complete the transaction, and wherein a portion of the at least one of the first and second data facilitate the completion of the transaction.

14. A system for facilitating [the] management of a plurality of data sets stored on a radio frequency (RF) pervasive transaction device, [said] the RF pervasive transaction device comprising:

[at least one] a first data storage area configured to store a first data set in a first format and a second data storage area configured to store a second data set in a second format different from [said] the first format,

[said] the first data set associated with a first owner and [said] the first data storage area configured to store [said] the first data set in [said] the first format independent of [said] the second data set, and

[said] the second data set associated with [said] the second owner and [said] the second data storage area configured to store [said] the second data set in [said] the second format independent of [said] the first data set,

wherein [said] the first data set is associated with one of a private label transaction account, and a calling card transaction account, and [said] the second data set is associated with one of a second private label transaction account, a second calling card transaction account, and a credit card transaction account, and wherein the RF pervasive transaction device is configured to facilitate a completion of a transaction comprising:

receiving, by a service partner, an application for the RF pervasive transaction device from a consumer, extracting credit application information from the application for the RF pervasive transaction device,

communicating the extracted credit application information to a provider of credit services, extracting service partner information from the application, and

communicating the extracted service partner information to the service partner, wherein the RF pervasive transaction device is configured to provide at least one of the first and second data sets via radio frequency communication to complete the transaction, and wherein a portion of the at least one of the first and second data sets facilitate the completion of the transaction;

a remote database configured to store a duplicate of [said] the first data storage area and [said] the second data storage area; and

an interaction device configured to:

read and write data to [said] the first and second data storage areas of the RF pervasive transaction device [storage area], [said] the interaction device configured to receive [said] the first and second data sets from [said] the remote database, and

[to] provide [said] the first and second data sets to [said] an RF transaction device database.

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15. A method, comprising: receiving transaction device application information at a radio frequency (RF) transaction device; storing a data set owned by an account provider at the RF transaction device;

providing the data set via RF communication for completion of a transaction, wherein at least a portion of the data set facilitates the completion of the transaction; extracting credit application information from the transaction device application information for the RF transaction device;

extracting service partner information from the transaction device application information for the RF transaction device;

communicating the extracted credit application information to a provider of credit services; and

communicating the extracted service partner information to a service partner.

16. The method of claim 15, wherein the RF transaction device is operable to communicate with an RF identification (RFID) reader via RF communications in response to an interrogation signal from the RFID reader.

17. The method of claim 16, wherein the data set owned by the account provider comprises an account identifier.

18. The method of claim 17, wherein the RF transaction device is operable to provide the account identifier to the RFID reader.

19. The method of claim 18, wherein the RFID reader is operable to receive the account identifier in magnetic stripe format.

20. The method of claim 15, wherein the data set is stored in magnetic stripe format.

21. The method of claim 15, further comprising providing a transaction account having a transaction account value associated with transaction account usage, and wherein the transaction results in a modification of the transaction account value.

22. The method of claim 15, wherein at least a portion of the data set facilitates the completion of the transaction, wherein the transaction includes at least one of issuing loyalty points or redeeming loyalty points.

23. The method of claim 15, wherein the account provider comprises a private label account provider, and wherein the transaction comprises a private label transaction.

24. A method, comprising:

adding a data set owned by an account provider to an RF transaction device, wherein the RF transaction device is operable to provide the data set via RF communication for completion of a transaction, wherein at least a portion of the data set facilitates the completion of the transaction, and wherein the adding the data set further comprises:

receiving, from a service partner, application information for the RF transaction device, the application information comprising fields that include credit application information and service partner information, the service partner information related at least in part to membership in a service partner establishment;

extracting the service partner information from the application information;

communicating the service partner information to the service partner to determine if the service partner desires to provide access into the service partner establishment and to allow purchase of goods and services from the service partner using the RF transaction device;



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extracting the credit application information from the application information, communicating the credit application information to a provider of credit services; and  
 establishing an account associated with the RF transaction device, wherein the RF transaction device is configured for providing access to the credit services and the service partner establishment.

25. A radio frequency (RF) transaction device comprising:  
 a first data storage area configured to store, in a first format, a first account identifier associated with a first owner; and  
 a second data storage area configured to store, in a second format different from the first format, a second account identifier associated with a second owner and a financial transaction account,  
 wherein the RF transaction device is configured to:  
 interact with a first interaction device configured to read first data from the first data storage area for completion of a transaction,  
 interact with a second interaction device configured to read second data from the second data storage area for completion of the transaction,  
 facilitate the completion of the transaction comprising:  
 receiving, by a service partner, an application for the RF transaction device from a consumer,  
 extracting credit application information from the application for the RF transaction device,  
 communicating the extracted credit application information to a provider of credit services,  
 extracting service partner information from the application, and  
 communicating the extracted service partner information to the service partner, wherein the RF transaction device is configured to provide at least one of the first and second data via radio frequency communication to complete the transaction, and wherein a portion of the at least one of the first and second data facilitate the completion of the transaction.

26. The RF transaction device of claim 25, wherein the first format comprises a magnetic stripe format.

27. A method, comprising:  
 receiving from a radio frequency (RF) reader, in a first format, a first data set associated with a first owner;  
 receiving from the RF reader, in a second format different from the first format, a second data set associated with a second owner;  
 storing the first data set in a first data storage area in a RF transaction device,  
 storing the second data set in a second data storage area in the RF transaction device; and  
 transmitting a duplicate of the first data set and the second data set to a remote database, wherein the first data set is associated with at least one of a first transaction account or a first calling card transaction account, and wherein the second data set is associated with at least one of a second transaction account, a second calling card transaction account, or a second credit card transaction account;  
 wherein the RF transaction device is configured to facilitate a completion of a transaction comprising:  
 receiving, by a service partner, an application for the RF transaction device from a consumer,  
 extracting credit application information from the application for the RF transaction device;

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communicating the extracted credit application information to a provider of credit services,  
 extracting service partner information from the application, and  
 communicating the extracted service partner information to the service partner, wherein the RF transaction device is configured to provide at least one of the first and second data set via radio frequency communication to complete the transaction, and wherein a portion of the at least one of the first and second data set facilitate the completion of the transaction.

28. A radio frequency (RF) transaction device, comprising:  
 a first data storage area configured to store, in a first format, a first account identifier associated with a first owner; and  
 a second data storage area configured to store, in a second format different from the first format, a second account identifier associated with a second owner and a financial transaction account;  
 wherein the RF transaction device is embedded in an instrument, and  
 wherein the RF transaction device is configured to:  
 interact with a first interaction device configured to read first data from the first data storage area for completion of a transaction,  
 interact with a second interaction device configured to read second data from the second data storage area for the completion of the transaction,  
 facilitate the completion of the transaction comprising:  
 receiving, by a service partner, an application for the RF transaction device from a consumer,  
 extracting credit application information from the application for the RF transaction device,  
 communicating the extracted credit application information to a provider of credit services,  
 extracting service partner information from the application, and  
 communicating the extracted service partner information to the service partner, wherein the RF transaction device is configured to provide at least one of the first and second data via radio frequency communication to complete the transaction, and wherein a portion of the first and second data facilitate the completion of the transaction.

29. A transaction device, comprising:  
 a first data storage area configured to store, in a first format, a first data set associated with a first owner;  
 a second data storage area configured to store, in a second format different from the first format, a second data set associated with a second owner;  
 wherein the first data set and the second data set are independent;  
 wherein the first data set is associated with at least one of a first transaction account or a first calling card transaction account;  
 wherein the second data set is associated with at least one of a second transaction account, a second calling card transaction account, or a credit card transaction account; and  
 wherein the transaction device is configured to facilitate a completion of a transaction comprising:  
 receiving, by a service partner, an application for the transaction device from a consumer,  
 extracting credit application information from the application for the transaction device;



*communicating the extracted credit application information to a provider of credit services, extracting service partner information from the application, and communicating the extracted service partner information to the service partner, wherein the transaction device is configured to provide at least one of the first and second data set via radio frequency communication to complete the transaction, and wherein a portion of the at least one of the first and second data set facilitate the completion of the transaction.*

*30. The transaction device of claim 29, wherein the transaction device is configured to receive, from an interaction device, the first data set and the second data set; and wherein the transaction device is configured to transmit the first data set and the second data set to the interaction device, and wherein the interaction device is configured to transmit the first data set and the second data set to a remote database.*

*31. The transaction device of claim 29, wherein the transaction account is a private label account.*

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