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(71) Applicant: QUANTITATIVE ADVISORS, INC. [US/US]; 55 Old Bedford Road, Lincoln, MA 01773 (US).

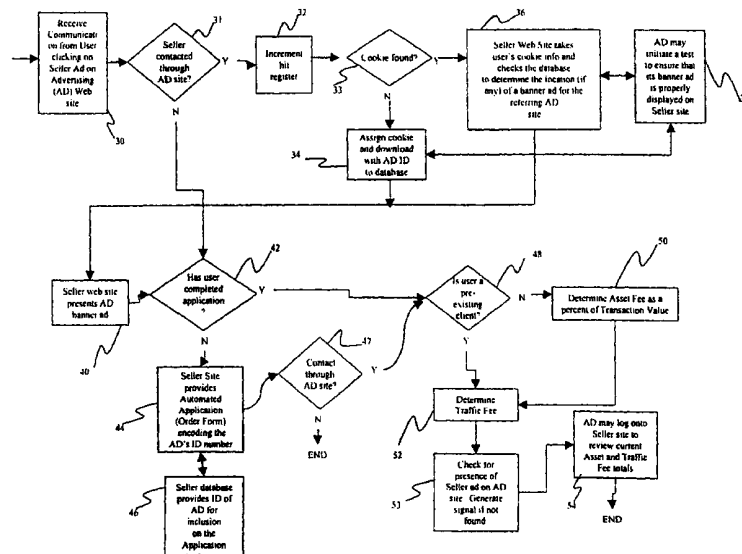
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(71) Applicant and
(72) Inventor: MARIUS, Frederick, S. [US/US]; 41 Myrtle Terrace, Winchester, MA 01890 (US).

(74) Agents: SAMPSON, Richard, L. et al.; Sampson & Associates, P.C., 50 Congress Street, Boston, MA 02109 (US).

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(54) Title: METHOD AND SYSTEM FOR ADVERTISING PRODUCTS AND SERVICES OVER A COMMUNICATIONS NETWORK



(57) Abstract: A computer implemented system and method includes a web site of a seller of products or services that operates in conjunction with a banner ad placed on an advertising web site (40). The banner ad is hyperlinked to the seller web site. The system will track or monitor the traffic to the seller web site using cookie signatures (33) assigned to each visiting user's computer. The seller will then pay an advertising fee to the owner of the advertising web site, based on both an "asset fee" (50) and a "traffic fee" (52). The asset fee is calculated as a percentage of the transaction value of users who communicated or otherwise contacted the seller web site for the first time by "clicking through" the banner ad posted at the advertising web site. The traffic fee is calculated based on the total number of "click-throughs" to the seller web site.

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METHOD AND SYSTEM FOR ADVERTISING PRODUCTS AND
SERVICES OVER A COMMUNICATIONS NETWORK

RELATED APPLICATIONS

This application claims priority to U.S. Patent Application Serial No. 09/456,152, filed on December 6, 1999, entitled "Method And System For Advertising Financial Products And Services Over A Communications Network", and U.S. Application No. 09/461,323, filed on December 15, 1999, entitled "Method and System for Advertising Products and Services Over a Communications Network".

BACKGROUND OF THE INVENTION

1. Technical Field

The present invention relates to a computer implemented method and system for advertising products and services and, more particularly, to a computer implemented method and system for advertising such products and services over an interactive distributed computer network such as the Internet.

2. Background Information

The Internet comprises a vast number of computers and computer networks that are interconnected through communication links. The interconnected computers exchange information using various services, such as electronic mail, Gopher, and the World Wide Web ("WWW"). The WWW service allows a server computer system (i.e., Web server or Web site) to send graphical Web pages of information to a remote client computer system. The remote client computer system can then display the Web pages. Each resource (e.g., computer or Web page) of the WWW is uniquely identifiable by a Uniform Resource Locator ("URL"). To view a specific Web page, a client computer system specifies the URL for that Web page in a request (e.g., a Hypertext Transfer Protocol ("HTTP") request). The request is forwarded to the Web server that supports that Web page. When that Web server receives the request, it sends that Web page to the client computer system. When the client computer system receives that Web page, it typically displays the Web page using a browser. A browser is a special-purpose application program that effects the

requesting of Web pages and the displaying of Web pages.

Currently, Web pages are typically defined using Hypertext Markup Language ("HTML"). HTML provides a standard set of tags that define how a Web page is to be displayed. When a user indicates to the browser to display a Web page, the browser sends a request to the server computer system to transfer to the client computer system an HTML document that defines the Web page. When the requested HTML document is received by the client computer system, the browser displays the Web page as defined by the HTML document. The HTML document contains various tags that control the displaying of text, graphics, controls, and other features. The HTML document may contain URLs of other Web pages available on that server computer system or other server computer systems on the (Inter)network.

The World Wide Web is especially conducive to conducting electronic commerce. Many Web servers have been developed through which vendors can advertise and sell products. The products can include items (e.g., music) that are delivered electronically to the

purchaser over the Internet and items (e.g., books) that are delivered through conventional distribution channels (e.g., a common carrier). For example, a server computer system may provide an electronic version of a catalog that lists the items that are available. A user, who is a potential purchaser, may browse through the catalog using a browser and select various items that are to be purchased. When the user has completed selecting the items to be purchased, the server computer system then prompts the user for information to complete the ordering of the items. This purchaser-specific order information may include the purchaser's name, the purchaser's credit card number, and a shipping address for the order. The server computer system then typically confirms the order by sending a confirming Web page to the client computer system and schedules shipment of the items. In an effort to increase the volume of electronic traffic at their web sites, it has become common practice to place advertisements at other high traffic web sites. For example, on the Internet, such on-line advertisements typically include interactive displays, such as banners (i.e., banner ads) that appear on the top, bottom or side of the page being viewed. When

the user views a web page using a browser such as the Microsoft® Internet Explorer™ or Netscape® browser, the banner appears at the appropriate location and the user may then try to find out more information regarding the advertisement by interacting with the advertisement (i.e., by "clicking" or otherwise selecting the banner) through the use of a computer mouse or other pointing device. This will cause a HTTP message to be generated by the user's browser using the information encapsulated in association with the banner ad to send a request for an object with a given URL address to a different appropriate web site to access, for example, the home page of the advertiser's web site.

Most advertisers pay for their advertising based on the number of user "click-throughs" or "hits" they receive from the hosting (i.e., the advertising) site.

However, this approach does not distinguish between "shoppers", (those who simply visit and leave), and "purchasers" of the advertiser's goods and/or services. As such, this approach does not encourage the hosting site to make any attempt to target the advertising to those who have the greatest potential

to become customers of the advertiser.

Thus, a need exists for an improved system for advertising over a distributed interactive medium such as the Internet.

SUMMARY OF THE INVENTION

According to an embodiment of the present invention, a computer implemented method in an interactive medium is provided for advertising the products/services of a seller to a user. The method includes the steps of providing a seller site enabling one or more users to communicate with the seller, and placing an interactive advertisement for the seller on an advertising site, the interactive advertisement being linked to the seller site. The method further includes the steps of receiving a communication from the user at the seller site, in response to the users' interaction with the interactive advertisement. A substantially unique identifier is then assigned to each user. A further step includes associating each of the unique identifiers with the advertising site and determining the value of the one or more users'

transaction value. An asset advertising fee payable to the advertising site is then calculated as a percentage of the value of the users' assets.

Another aspect of the present invention includes a computer server system for advertising the products/services of a seller to one or more users. The computer server system includes a seller site component enabling the one or more users to communicate with the seller, and an interactive advertisement component being uploadable to an advertising site, the interactive advertisement component being linked to the seller site component. In addition, a receiving component is provided for receiving a communication from the one or more users, in response to the user's interaction with the interactive advertisement component. A data storage medium is provided for storing information for the one or more users, and an assignment component is provided for assigning a substantially unique identifier to each of the one or more users. An association component associates each of the unique identifiers with the advertising site, and a determining component serves to determine the value of the users'

transaction value. A calculation component is provided for calculating an asset advertising fee payable to the advertising site, as a percentage of the value of the one or more users' assets determined by the determining component.

A still further aspect of the present invention includes a computer program product for advertising the products/services of a seller to one or more users. The computer program product includes a computer usable medium having computer readable program code embodied therein for providing a seller site enabling the one or more users to communicate with the seller. The product also includes computer readable program code for placing an interactive advertisement for the seller on an advertising site, the interactive advertisement being linked to the seller site. Also included is computer readable program code for receiving a communication from the one or more users at the seller site, in response to the one or more user's interaction with the interactive advertisement. Computer readable program code is also provided for assigning a substantially unique identifier to each of the one or more users,

and for associating each of the unique identifiers with the advertising site. This aspect further includes computer readable program code for determining the value of the one or more users' transaction value; and computer readable program code for calculating an asset advertising fee payable to the advertising site, as a percentage of the value of the one or more users' assets.

BRIEF DESCRIPTION OF THE DRAWINGS

The above and other features and advantages of this invention will be more readily apparent from a reading of the following detailed description of various aspects of the invention taken in conjunction with the accompanying drawings, in which:

Fig. 1 is a high-level block diagram of components of an interactive medium in which the present invention may be used;

Fig. 2 is a block diagrammatic flow chart of the structure and/or operation of an embodiment of the system of the present invention;

Fig. 3 is a view similar to that of Fig. 2, of an alternate embodiment of the present invention; and

Fig. 4 is a more detailed view similar to that of Fig. 2, of a portion of the system of Fig. 3.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

Referring to the figures set forth in the accompanying Drawings, the illustrative embodiments of the present invention will be described in detail hereinbelow. For clarity of exposition, like features shown in the accompanying Drawings shall be indicated with like reference numerals and similar features as shown in alternate embodiments in the Drawings shall be indicated with similar reference numerals.

Where used in this disclosure, the term "Seller" refers to any entity offering a product or service to a purchaser (i.e., User) over a communications network on an ongoing, (i.e., installment or repeat-sale) basis. Examples of "Sellers" include entities offering products ranging from software, hardware, books and toys, to utilities, heating oil, and financial services. "Financial Service Company" refers to any of various financial service entities such as mortgage companies, finance companies, leasing companies, savings and loans, credit unions, banks, or fund companies. "Fund Company" refers to an entity that

manages or has managed on its behalf, assets of one or more clients (i.e., customers), such as in the form of stock mutual funds. An example of a "Fund Company" includes a management investment company registered under the Investment Company Act of 1940, as amended. "Counted Users" are entities (i.e., customers or investors) whose initial investment of assets for management by the Seller occurred after communicating with the Seller for the first time by "clicking-through" an advertisement (i.e., a banner ad) of the Seller, displayed on an advertising web site. The terms "clicking-through" or "click-through" shall be defined as interacting with a displayed object (i.e., a banner ad) by clicking or otherwise selecting the object with a computer mouse, pointer, or similar device. The term "advertising web site" refers to any site that displays or otherwise hosts the Seller advertisement.

The present invention includes a system and method of advertising products and services over a distributed, interactive network such as the Internet. The invention tracks a User's activity to calculate compensation to an advertiser as a percentage of

recurring revenue, such as repeat sales, installment payments, assets under management and/or brokerage services.

As shown in Fig. 1, the present invention preferably includes a computer implemented system 10, which may include a financial services Internet web site (i.e., a Seller web site) 12 linked to a database 14. As indicated by oppositely oriented arrows extending therebetween, the Seller web site 12 is adapted to communicate bi-directionally with the database 14. Similarly, the system 10 is adapted to communicate bi-directionally (and interactively) through the Seller web site 12, with a user 22, such as through a network access device (i.e., computer) 24 such as a computer equipped with a conventional web browser. Additional examples of suitable network access devices include conventional laptop computers, personal digital assistants (PDAs) (i.e., a Palm Pilot®), cell phones with wireless internet access capabilities, pagers, and other similar devices, which for convenience will be collectively referred to as a 'computer' herein. As shown, the Seller web site 12 of system 10 is also adapted for bi-directional communication with a third

party Advertising (AD) web site 26.

Briefly described, the system 10 operates in conjunction with one or more banner ads placed on the advertising web site 26, which hyperlink to the Seller web site 12. The system 10 will track or monitor the traffic to the Seller web site 12 using signatures (i.e., "cookies", passwords or similar unique identification) assigned to the computer of each visiting user 22. The Seller will then pay an advertising fee to the owner of the advertising web site 26. In a preferred embodiment, as shown and described herein, the fee includes both an "asset fee" and a "traffic fee." The asset fee is calculated as a percentage of the value of the transaction, i.e., the amount of a loan, the purchase price of a product or service, or the value of assets under management by or on behalf of the Seller, paid or invested by users who communicated or otherwise contacted the Seller web site 12 for the first time by "clicking through" the Seller banner ad posted at the advertising web site 26.

The first time a user visits (i.e., downloads a web

page from) the Seller web site, the system will determine whether that user came to the Seller web site by clicking on the Seller's banner ad at the advertising web site 26. In the event a user has arrived at the Seller web site 12 for the first time from the advertising web site 26 by clicking through the Seller's banner ad, the Seller web site 12 will identify the User by an ID or by placing a "cookie" on the user's computer 24. The database 14 of system 10 will then associate the cookie with an alphanumeric ID unique to the advertising web site, and store this information in memory. If the user subsequently accesses the Seller web site 12 and purchases or invests in the Seller's products/services, (such as by completing an on-line Account Application in steps 44 and 46 (Fig. 3)), the purchaser or investor will be deemed a "Counted User" for purposes of determining the asset fee paid to the owner or operator of the advertising web site 26. As used herein, both the AD web site 26 and its owner or operator are collectively referred to as the AD Web Site 26. The asset fee is preferably calculated as a percentage of the total transaction value of the Counted Users.

The traffic fee may be calculated based upon the total

number of "click-throughs" of individuals visiting the Seller web site by clicking on or otherwise interacting with the Seller banner ad displayed on the advertising web site 26 during a predetermined time period. Additional examples of such interaction include selecting the banner ad using audible commands in conjunction with conventional voice recognition software, depressing a key or a keypad, or selection using a television remote control, in a manner familiar to those skilled in the art. As shown and described herein, this traffic fee is preferably calculated without regard to whether or not the click-throughs were made by Counted Users. Alternatively, the click-throughs may be calculated only with respect to click-throughs of Counted Users.

The system 10 may also periodically automatically check for the presence of the Seller banner advertisement on the advertising web site 26. In the event the Seller banner advertisement is not found on the advertising web site 26 for a predetermined period (i.e., 30 to 90 days), the Seller may pay the Asset fee and Traffic fee for a second predetermined period of time from the date the banner advertisement is first removed from the advertising web site 26. Once

the second predetermined time period has elapsed, the system may indicate that no further payments are to be made to the advertising web site 26.

As an optional feature, the system 10 may display a banner ad that advertises the advertising web site 26 to the user whenever the user visits the Seller web site 12. This function may be implemented as follows: Initially, the advertising web site 26 provides the Seller web site 12 with the location of an AD banner ad on the advertising web site 26 that the Seller web site 12 may access. When the user 22 first visits the Seller web site 12 (and such first visit was due to a "click-through" from the Seller banner ad on the advertising web site 26, as discussed hereinabove), the Seller will place a cookie on the User's computer 24 (or otherwise identify the User, as discussed above) and associate the cookie with the ID of the advertising web site 26. Thereafter, each time the user 22 visits the Seller web site 12, regardless of whether or not the user purchases from the Seller (or invests in the Seller's securities), the Seller web site 12 will present the advertising web site's banner ad to the user 22. Optionally, in the event the Seller banner advertisement on the advertising web site 26 is

removed for a predetermined period of time, the Seller web site 12 may disassociate the advertising web site's banner ad from users 22, to effectively stop displaying the advertising web site's banner ad to those users. Moreover, the Seller web site 12 preferably includes a "test" feature that enables the AD web site 26 to preview placement and display of its banner ad on the Seller web site 12. This test feature effectively permits the AD site 26 to "step into the shoes" of a user it previously referred to the Seller site 12, to verify that the AD site banner ad is being properly displayed on the Seller web site 12.

A preferred embodiment of the invention having been described, the following is a more detailed description of the structure and/or operation of various embodiments thereof.

Turning to Fig. 2, in one embodiment, the system 10 initially provides an interactive Seller Advertisement, which is displayable on AD site 26 (Fig. 1) as shown at 29. A user 22 (Fig. 1) accesses AD site 26 (Fig. 1) and downloads a page thereof along with the Seller banner ad. The user then clicks on the Seller banner ad to initiate a communication that is

received by the Seller web site at 30. The system 10 then implements step 34, which includes sub-steps 80, 82 and 84. As shown, step 80 assigns a unique alphanumeric identifier to the user. In a preferred embodiment, this identifier may include a 'cookie' that is uploaded to the user's computer 24 (Fig. 1). Alternatively, the identifier may include a user ID or password that the user either manually or automatically enters upon visiting the Seller site 12. The system 10 associates the cookie with the ID of the referring advertiser at 82, and downloads the cookie and associated advertiser ID to the database 14 (Fig. 1) at step 84.

Thereafter, the user 22 (Fig. 1) may purchase the Seller's products/services. For example, the User may purchase a software item in the event the Seller is a software retailer, or the User may invest in the Seller's securities in the event the Seller is a Fund Company). The system 10 then periodically executes step 50, which as shown, includes sub-steps 86 and 88. At 86, the system determines the value of transactions for all User's associated with a particular Advertiser 26. Step 88 then calculates the Asset Fee payable to

the Advertiser 26 (Fig. 1) based upon a percentage of this aggregated transaction value. As used herein, the 'transaction value' may refer to the purchase price of the product/service sold by the Seller or the aggregated value of a number of purchases made the User over a predetermined period of time.

Alternatively, the 'transaction value' may include substantially any other numeric value commonly associated with the transaction, such as the value of a portion or all of a contract (i.e., the total loan amount in the case of a mortgage or other loan, or the total value over a predetermined time period of an ongoing service contract). As a further alternative, the 'transaction value' may include the value of one or more installments of an installment sale.

Turning now to Fig. 3, an alternate embodiment of the present invention is shown. In step 30, the system 10 receives a communication from a user 22 (Fig. 1) who accesses AD site 26 (Fig. 1) and downloads a page thereof along with the Seller banner ad generated in step 29 (Fig. 2). The user then clicks on the Seller banner ad to initiate communication with the Seller web site. At step 31, the system 10 queries or

examines the communication to determine the presence of a unique Advertiser's Identification code (AD ID). The presence of an AD ID indicates that the communication was "referred" (i.e., resulted from the user "clicking-through" the Seller's banner ad) to the Seller web site by an AD web site. A return of Y indicates the user was referred, while a return of N indicates that the user was not referred. (This returned result (Y or N) is preferably stored in a memory register for retrieval at step 47, discussed hereinbelow.) Step 31 thus serves to distinguish "referred" visitors from those who users who found the Seller site 12 independently of an AD site 26. Such "independent" users may actuate portions of the system 10 however, they will not be included as "Counted Users" for the purposes of calculating the "Asset Fee." This aspect will be discussed in greater detail hereinbelow.

In the event the answer to the query of step 31 is NO, (i.e., an AD ID is not found), system 10 either branches to END, or in a preferred embodiment, to step 42 as shown and described hereinbelow.

Contrariwise, in the event the query of step 31 indicates that the communication did originate with the advertiser, step 32 is executed. As shown, step 32 includes incrementing a "hit register" associated with the particular AD ID. In a preferred embodiment, these hit registers are subsequently used by the system 10 to calculate the "traffic fee", such as at step 52 discussed hereinbelow.

At step 33, the Seller web site completes a first verification check to determine whether this is the user's first communication with the Seller. This is accomplished by looking for the presence of a previously assigned "cookie" or similarly unique user ID included within the communication and/or on the user's computer 24 (Fig. 1). In the event the communication represents the first visit to the Seller web site 12 (Fig. 1), then such a cookie or user ID will not be found. An optional, second verification check may be executed, for example, at step 48 discussed hereinbelow, to help ensure that pre-existing clients (i.e., customers) of the Seller are not included as "Counted Users" for purposes of calculating the asset fee.

At this point, if the Seller web site 12 does not locate a previously assigned cookie, the web site implements step 34. In this step, the web site assigns a unique alphanumeric cookie to the user, associates the cookie with the ID of the referring advertiser, downloads the cookie and associated advertiser ID to the database 14 (Fig. 1) and uploads the cookie to the user's computer 24 (Fig. 1). Once step 34 is complete, the system 10 implements step 40.

In the event the Seller web site 12 is able to locate a previously assigned cookie, step 36 is implemented. In this step, the Seller web site 12 (Fig. 1) interrogates the database 14 to determine the location or URL (if any) of a banner ad for the referring AD web site 26. If found, the location of the Advertising web site's banner advertisement is returned for use in step 40.

As shown at 38, Seller site 12 optionally includes a "test" feature that enables the AD web site 26 to preview placement and display of its banner ad on the Seller web site 12. This test feature permits the AD

site 26 to log onto the Seller site 12 to verify that its banner ad is being properly displayed on the Seller web site 12. This feature will be described in greater detail hereinbelow, with respect to Fig. 4.

The system 10 subsequently executes step 40. At this step, the Seller web site presents one or more of its web pages (i.e., uploads one or more of its pages) to the user's computer 24 (Fig. 1), along with instructions that serve to display the AD web site's ad therewith.

Step 42 is then executed, which determines whether the user 22 (Fig. 1) has completed an application to invest assets with the Seller (i.e., to invest in mutual funds or other securities managed by the Seller). In the event the user has previously completed such an application, the system 10 branches directly to step 50, or preferably to step 48, as shown and discussed hereinbelow. In the event the user 22 has not previously completed an application, the system 10 executes step 44 of optional steps 44 and 46.

As shown at step 44, the Seller site 12 may provide an automated application form that is downloadable to the user's computer 24 (Fig. 1). The application requests various pertinent information from the user, including the user's name, address, etc. including any additional information such as the User's Social Security number, which may be required (i.e., by the U.S. Securities and Exchange Commission) prior to accepting investment funds, etc., from the user. In the event the Seller web site 12 (Fig. 1) does not offer financial services, the application may simply serve as an order form for the User to input their shipping address and payment (i.e., credit card) information. The application automatically encodes therein the AD's ID number as determined by looking up in the database the AD ID associated with the user's cookie, at step 46.

Thereafter, the user 22 may submit the application/order form to the Seller site 12 to complete the transaction and/or invest in the Seller's securities by sending the Seller a copy of the application completed in step 44, and/or a check for the funds to be invested; or by wiring funds on-line

using a suitable system such as the Automated Clearing House™ (ACH) system.

The system 10 then preferably executes step 47, which determines whether the user first contacted the Seller site 12 through an AD site 26. This may be conveniently determined by retrieving the results of step 31 (discussed hereinabove) which have been stored in a discrete register. Users that were not "referred" by an AD, are then branched to END as shown. Users that were "referred" continue at step 48, as also shown.

As mentioned hereinabove, optional step 48 is preferably included to provide a second verification check to help ensure that a referred user is not a pre-existing client/customer of Seller. This may be accomplished by comparing user information submitted by the user on the completed application with user information stored in the database 14 (Fig. 1). In the event user information on the application is matched with information stored in the database that pre-dates assignment of the cookie in step 34, the user is deemed to be a "pre-existing client." In such an

instance, the Seller site 12 may branch to step 52, for calculation of the "traffic fee" using the value of the AD web site's "hit register" as determined at the aforementioned step 32.

In the event the user is not a pre-existing client, execution of the Seller site 12 continues at step 50. At this step, the Seller site 12 determines the amount of asset fees payable to the Advertiser 26 (Fig. 1) based upon the aforementioned predetermined percentage of transaction value (i.e., assets under management).

Step 52 is subsequently executed, which as discussed hereinabove, uses the total number of "click-throughs" associated with the particular AD web site 26, as recorded in the "hit register" associated with the particular AD ID, as updated in step 32 discussed hereinabove.

In addition, the asset and/or traffic fees may be paid automatically, such as through wire transfer, the Automated Clearing House™ (ACH), or similar on-line bill-paying services.

Step 53 automatically checks the Ad web site 26 for the presence of the Seller banner ad. A stop payment notification may be generated once a predetermined time period has elapsed since failure to detect the presence of the banner ad. In this manner, payments of the asset and/or traffic fees may be terminated once a predetermined time period has elapsed after the AD site 26 has stopped displaying the Seller's banner ad. In the event the asset and/or traffic fees are paid automatically, as discussed above, step 53 may also automatically cancel future payments in addition to, or in lieu of generating the stop payment message.

As shown at step 54, an optional feature permits each individual Advertiser 26 to log onto the Seller web site (i.e., upon entering their AD ID or other password) to review their current total Asset Fees and Traffic Fees as calculated at steps 50 and 52.

Thus, as shown and described herein, the Seller site 12 of the present invention serves to track users referred to the Seller site for purposes of calculating an appropriate advertising fee to

referring AD web sites, based on transaction value (i.e., assets under management) and/or traffic. The Seller site 12 also advantageously permits "independent" users to use implement various functions of the site 12. For example, independent users (those not "referred" by the AD web site) may log onto the Seller site 12 and complete an application/order form on-line. In this instance, step 31 will be executed, followed by a branch to step 42, and execution of application steps 44 and 47. In such an event, the user may purchase and/or invest funds with the Seller, without incurring any obligation on the part of the Seller site 12 to pay an advertising fee to the AD web site 26.

Additional permutations may also be permitted. For example, a user who visited the Seller site 12 by clicking a banner ad on an AD site 26, but who was a pre-existing client/customer of the Seller, may access the Seller site 12. In this instance, the user may be included in the Traffic Fee payable to the AD site 26, while being excluded from the Asset Fee calculation step 50.

Turning now to Fig. 4, the optional "test" feature 38 is described in greater detail. As discussed briefly hereinabove, this feature enables the AD web site 26 (Fig. 3) to preview placement and display of its banner ad on the Seller web site 12. As shown at 60, the Advertiser logs onto the Seller site 12 and is automatically assigned a 'personal page' which displays any advertisement preselected by the AD. The AD may also select a Seller advertisement to display on the AD site, as shown at 62.

In the event the AD has not previously provided the location of it's advertisement to the Seller, or wishes to provide the location of a different advertisement, the AD proceeds to step 64. As shown, if the AD knows the address of it's own advertisement, then the AD may enter the location into an appropriate field at 72. Alternatively, in the event the location is not known, the Seller site enables the AD to enter the Uniform Resource Locator (URL) of it's own web site at 66. The system 10 then displays the AD site at 68. The AD may then search it's site for it's advertisement and copy the URL of the advertisement using a conventional 'cut and paste' service at 70.

The copied advertisement URL may then be pasted into the field at 72. Thereafter, the system 10 displays the AD's advertisement as it will appear on the Seller web site, at 74. At 76, the AD may select a displayed field to 'apply' the new or revised advertisement to the Seller site, upon which the system 10 returns to step 60 to display the user's (AD's) advertisement.

The various steps described herein are desirably implemented by programming them into functions incorporated with Web Server software or in application programs used in conjunction with such software. Programmers of ordinary skill in the art may implement them using customary programming techniques in languages such as C, Visual Basic, Java, Perl, C++, Microsoft® Active Server Pages™, and the like.

The foregoing description is intended primarily for purposes of illustration. Although the invention has been shown and described with respect to an exemplary embodiment thereof, it should be understood by those skilled in the art that the foregoing and various other changes, omissions, and additions in the form and detail thereof may be made therein without

departing from the spirit and scope of the invention.

Having thus described the invention, what is claimed
is:

CLAIMS

1. A computer implemented method in an interactive medium for advertising products or services of a seller to one or more users, said method comprising the steps of:
 - (a) providing a seller site enabling the one or more users to communicate with the seller;
 - (b) providing an interactive advertisement for the seller, the interactive advertisement being displayable on an advertising site and being linked to the seller site;
 - (c) receiving a communication from the one or more users at the seller site, in response to the one or more user's interaction with the interactive advertisement;
 - (d) assigning a substantially unique identifier to each of the one or more users;
 - (e) associating each of the unique identifiers assigned in said assigning step (d) with the advertising site;
 - (f) determining the value of the one or more users' transaction; and
 - (g) calculating an asset advertising fee payable to the advertising site, as a percentage of the value of the one or more users' transaction determined in said determining step (f).
2. The method of claim 1, further comprising the step of

calculating a traffic advertising fee payable to the advertising site, the traffic advertising fee being calculated as a function of the number of the communications received in said receiving step (c).

3. The method of claim 2, further comprising the step of automatically paying the asset advertising fee and the traffic advertising fee.
4. The method of claim 3, further comprising the step of (h) automatically checking the advertising site for the presence of the interactive advertisement of said providing step (b).
5. The method of claim 4, further comprising the step of providing a stop payment notification once a predetermined time period has elapsed since failure to detect the presence of the interactive advertisement in said automatically checking step (h).
6. The method of claim 4, further comprising the step of automatically stopping payment of the asset advertising fee and the traffic advertising fee once a predetermined time period has elapsed since failure to detect the presence of the interactive advertisement in said automatically checking step (h).
7. The method of claim 1, further comprising the step of determining whether the communication of said receiving step (c) was the first communication of a particular one of the one or more users with the seller.

8. The method of claim 1, further comprising the step of determining whether a particular one of the one or more users is a pre-existing customer of the seller.
9. The method of claim 8, further comprising the step of excluding the value of the pre-existing customer's transaction from said determining step (f).
10. The method of claim 1, further comprising the step of (h) automatically checking the advertising site for the presence of the interactive advertisement of said providing step (b).
11. The method of claim 10, further comprising the step of providing a stop payment notification once a predetermined time period has elapsed since failure to detect the presence of the interactive advertisement in said automatically checking step (h).
12. The method of claim 10, further comprising the step of automatically stopping payment of the asset advertising fee and the traffic advertising fee once a predetermined time period has elapsed since failure to detect the presence of the interactive advertisement in said automatically checking step (h).
13. The method of claim 1, further comprising the step of transmitting to a user, an address of an electronic advertisement for the advertising site, wherein the electronic advertisement is automatically presented to the user in combination with presentation of the seller site to the user.

14. The method of claim 13, further comprising the step of enabling an advertiser to log onto the seller site to view the automatic presentation of the electronic advertisement in combination with the presentation of the seller site.
15. The method of claim 13, further comprising the step of (i) enabling an advertiser to log onto the seller site to enter the address of the electronic advertisement.
16. The method of claim 15, wherein said enabling step (i) further comprises enabling the advertiser to view the advertising site, copy the address of the electronic advertisement, and paste the address of the electronic advertisement onto the seller site.
17. The method of claim 1, wherein said providing step (b) further comprises enabling placement of the interactive advertisement on a plurality of advertisers' sites.
18. The method of claim 1, wherein the one or more users, the seller site and the advertising site communicate via the Internet.
19. The method of claim 1, wherein the interactive advertisement comprises an HTML document provided by the seller site.
20. The method of claim 1, wherein the interaction of said receiving step (c) comprises clicking a mouse button

when a cursor is positioned over a predefined area of the interactive advertisement.

21. The method of claim 1, wherein the interaction of said receiving step (c) comprises a sound generated by the one or more users.
22. The method of claim 1, wherein the interaction of said receiving step (c) comprises a selection using a television remote control.
23. The method of claim 1, wherein the interaction of said receiving step (c) comprises depressing of a key on a key pad.
24. The method of claim 1, wherein the interaction of said receiving step (c) comprises selecting using a pointing device.
25. The method of claim 1, wherein the interaction of said receiving step (c) comprises selection of a displayed indication.
26. The method of claim 1, wherein the seller is a financial services provider.
27. A computer server system for advertising the products/services of a seller to one or more users, said server system comprising:

a seller site component enabling the one or more users to communicate with the seller;

an interactive advertisement component being uploadable to an advertising site, the interactive advertisement component being linked to the seller site;

a receiving component for receiving a communication from the one or more users, in response to the one or more user's interaction with the interactive advertisement component;

a data storage medium storing information for the one or more users;

an assignment component for assigning a substantially unique identifier to each of the one or more users;

an association component for associating each of the unique identifiers with the advertising site;

a determining component for determining the value of the one or more users' transactions; and

a calculation component for calculating an asset advertising fee payable to the advertising site, as a percentage of the value of the one or more users' assets determined by said determining component.

28. The computer server system of claim 27, further comprising a client analysis component for determining whether a particular one of the one or more users is a pre-existing client/customer of the seller.

29. The computer server system of claim 28, further comprising a advertising component for transmitting to a user, an address of an electronic advertisement for the advertising site, wherein the electronic advertisement is automatically presented to the user in combination with presentation of the seller site to the user.
30. The computer server system of claim 29, further comprising a test component to enable an advertiser to log onto the seller site to view the automatic presentation of the electronic advertisement in combination with the presentation of the seller site.
31. The computer server system of claim 30, wherein said test component enables an advertiser to enter the address of the electronic advertisement.
32. The computer server system of claim 27, wherein the seller is a financial services provider.
33. A computer program product for advertising the products/services of a seller to one or more users, said computer program product comprising:
- (a) a computer usable medium having computer readable program code embodied therein for providing a seller site enabling the one or more users to communicate with the seller;
 - (b) computer readable program code for providing an interactive advertisement for the seller, the

interactive advertisement being displayable on an advertising site and being linked to the seller site;

(c) computer readable program code for receiving a communication from the one or more users at the seller site, in response to the one or more user's interaction with the interactive advertisement;

(d) computer readable program code for assigning a substantially unique identifier to each of the one or more users;

(e) computer readable program code for associating each of the unique identifiers with the advertising site;

(f) computer readable program code for determining the value of the one or more users' transaction value; and

(g) computer readable program code for calculating an asset advertising fee payable to the advertising site, as a percentage of the value of the one or more users' assets.

34. The computer program product of claim 33, further comprising computer readable program code for automatically checking the advertising site for the presence of the interactive advertisement.

35. The computer program product of claim 34, further comprising computer readable program code for generating a stop payment notification once a predetermined time period has elapsed since failure to detect the presence

of the interactive advertisement.

36. The computer program product of claim 34, further comprising computer readable program code for automatically stopping payment of the asset advertising fee once a predetermined time period has elapsed since failure to detect the presence of the interactive advertisement.
37. The computer program product of claim 33, further comprising computer readable program code for determining whether the communication was the first communication of a particular one of the one or more users with the seller.
38. The computer program product of claim 33, further comprising computer readable program code for determining whether a particular one of the one or more users is a pre-existing client of the seller.
39. The computer program product of claim 33, further comprising computer readable program code to transmit to a user, an address of an electronic advertisement for the advertising site, wherein the electronic advertisement is automatically presented to the user in combination with presentation of the seller site to the user.
40. The computer program product of claim 39, further comprising computer readable program code to enable an advertiser to log onto the seller site to view the automatic presentation of the electronic advertisement

in combination with the presentation of the seller site.

41. The computer program product of claim 40, further comprising computer readable program code (i) to enable an advertiser to log onto the seller site to enter the address of the electronic advertisement.
42. The computer program product of claim 41, wherein said computer readable program code (i) enables the advertiser to view the advertising site, copy the address of the electronic advertisement, and paste the address of the electronic advertisement onto the seller site.
43. The computer program product of claim 33, wherein said computer readable program code (b) enables placement of the interactive advertisement on a plurality of advertisers' sites.
44. The computer program product of claim 33, wherein the seller is a financial services provider.

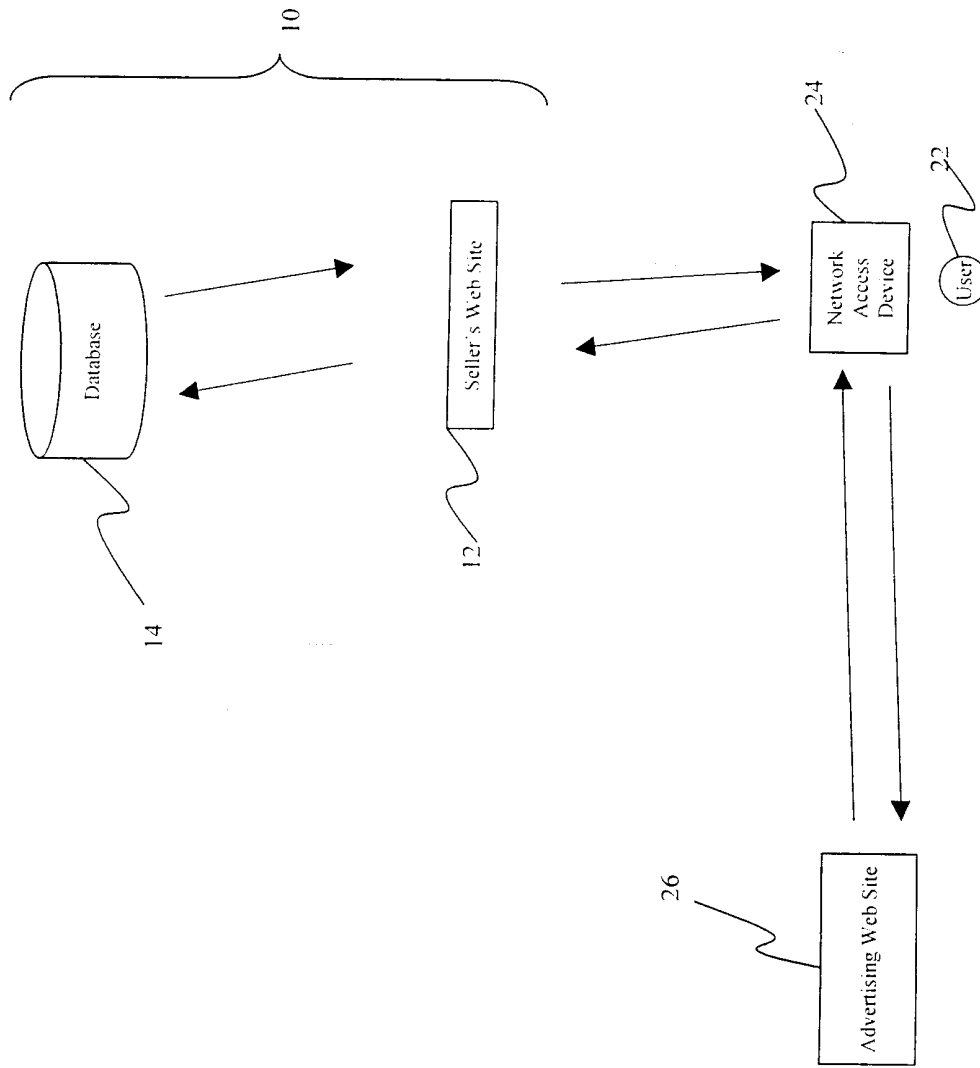


Fig. 1

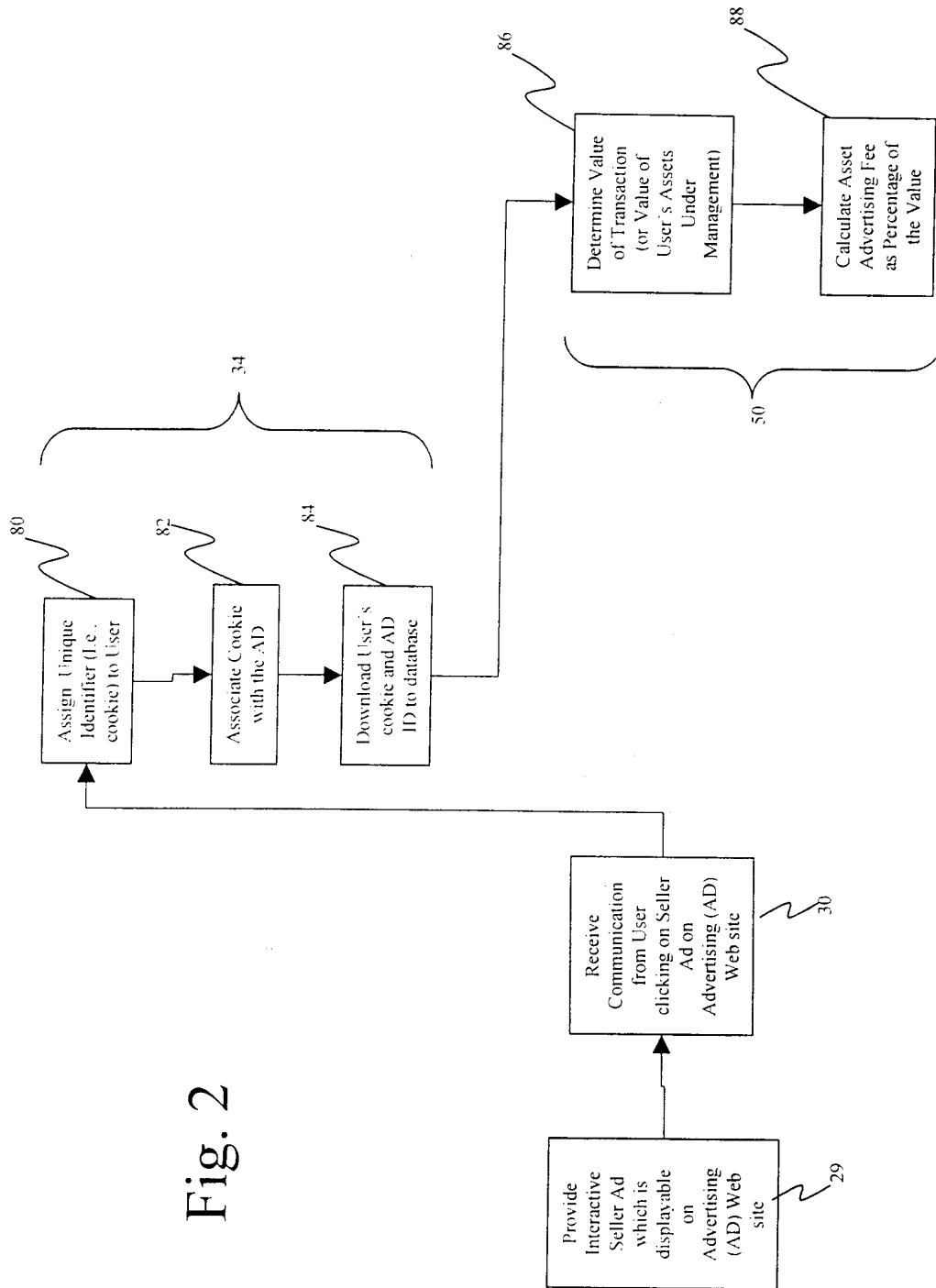


Fig. 2

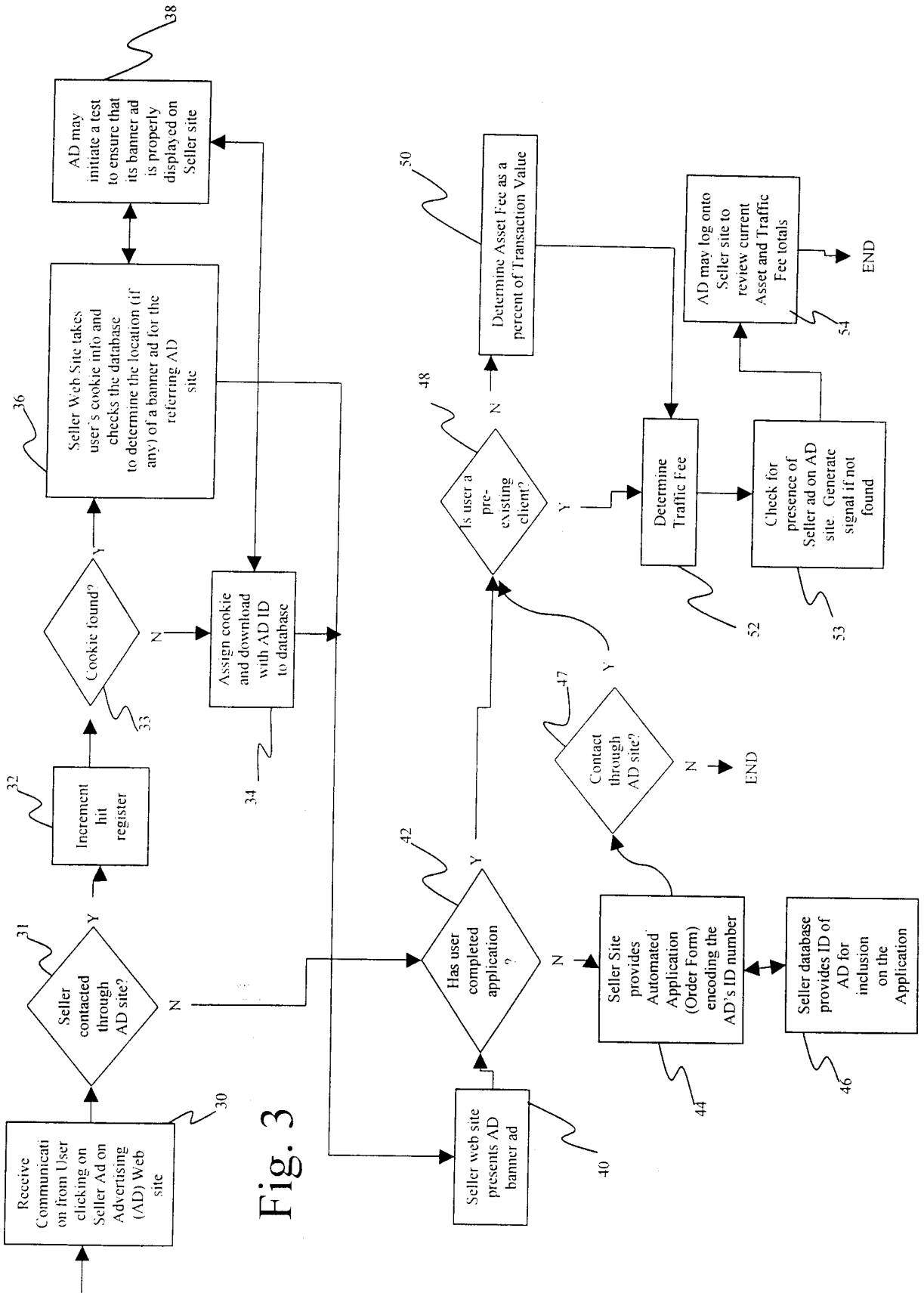


Fig. 3

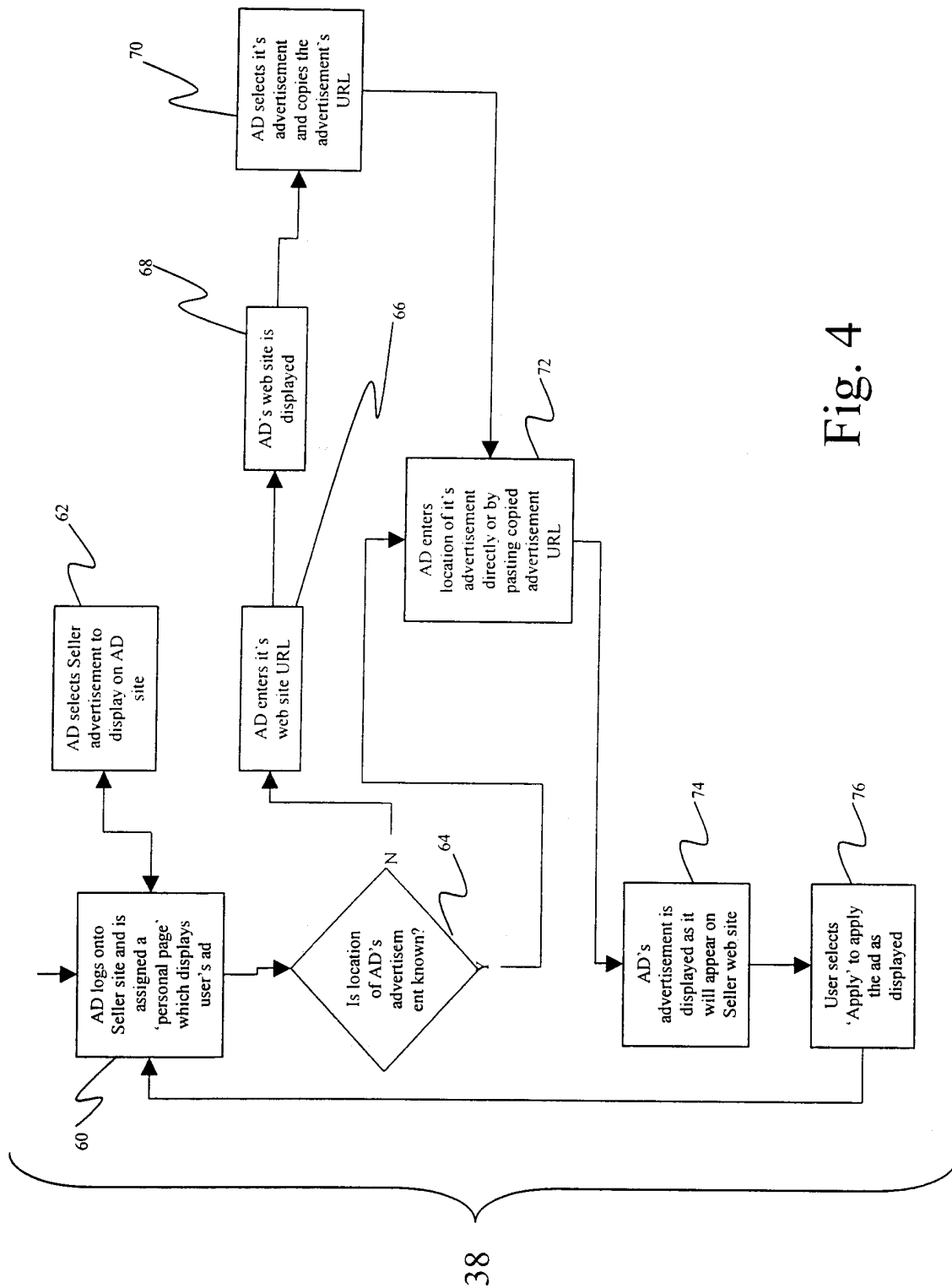


Fig. 4

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/33007

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) :G06F 17/60, 17/00
US CL :705/26, 14

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/26, 14

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X - - - - Y	US 5,812,769 A (GRABER et al) 22 September 1998, col 5, line 25 - col 6, line 43; col 7, line 16 - col 8, line 41; col 9, lines 22-31; and col 14, lines 16-44.	1-8, 13, 17-19, 27-29, 33-39, and 43 - - - - 9-12, 14-16, 20-26, 30-32, 40-42, and 44
Y	US 5,937,390 A (HYODO) 10 August 1999, col 3, lines 27-37 and col 4, lines 12-67.	1-44

Further documents are listed in the continuation of Box C. See patent family annex.

* Special categories of cited documents:	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A" document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E" earlier document published on or after the international filing date	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&"	document member of the same patent family
"O" document referring to an oral disclosure, use, exhibition or other means		
"P" document published prior to the international filing date but later than the priority date claimed		

Date of the actual completion of the international search 08 MARCH 2001	Date of mailing of the international search report 03 APR 2001
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Name and mailing address of the ISA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231 Facsimile No. (703) 305-3230	Authorized officer ERIC STAMBER <i>James R. Matthews</i> Telephone No. (703) 305-8469
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INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/33007

C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X, P ----- Y, P	US 6,006,197 A (d'EON et al) 21 December 1999, col 4, line 57 - col 5, line 44 and col 7, lines 7-14.	1, 13, 20-25, 27, 29, 33, and 39 ----- 2-12, 14-19, 26, 28, 30-32, 34-38, and 40-44
X, P ----- Y, P	US 6,016,504 A (ARNOLD et al) 18 January 2000, col 2, line 51 - col 4, line 32.	1-3, 8, 9, 13, 17-19, 27-29, 33, 38, 39, and 43 ----- 4-7, 10-12, 14-16, 20-26, 30-32, 34-37, 40-42, and 44
X, P ----- Y, P	US 6,029,141 A (BEZOS et al) 22 February 2000, col 1, line 50 - col 3, line 43.	1-3, 8, 9, 13, 17-19, 27-29, 33, 38, 39, and 43 ----- 4-7, 10-12, 14-16, 20-26, 30-32, 34-37, 40-42, and 44