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Declarations under Rule 4.17:

— of inventorship (Rule 4.17(iv))

Published:

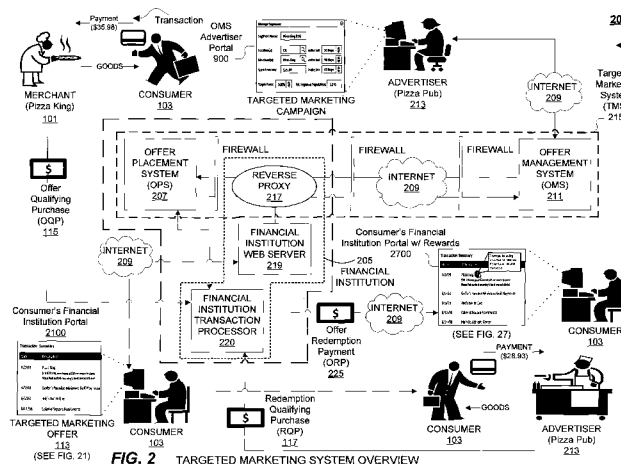
— with international search report (Art. 21(3))

— before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))

(88) **Date of publication of the international search report:**
20 January 2011

(54) **Title:** SYSTEM AND METHODS FOR DELIVERING TARGETED MARKETING OFFERS TO CONSUMERS VIA AN ONLINE PORTAL

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(57) **Abstract:** A system and methods for delivering targeted marketing offers to consumers during a session with an online (web-based) Internet portal, particularly suitable for online banking portals of financial institutions. An offer management system receives information corresponding to an advertising campaign of an advertiser corresponding to terms of a targeted marketing offer to be provided to a consumer accessing the online portal, and provides advertising campaign data corresponding to the targeted marketing offer and to an offer-triggering event to an offer placement system. An offer placement system receives the advertising campaign data, determines the occurrence of the offer-triggering event by a consumer during an online session with the online portal, and delivers information corresponding to the targeted marketing offer to the consumer. In response to the offer-triggering event, such as display of a list of transactions, the predetermined targeted marketing offer is delivered to the consumer during the online session.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 09/47652

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 30/00 (2010.01)

USPC - 705/14.5

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)
USPC: 705/14.5

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 705/1.1, 14.4, 14.49, 14.5, 14.73, 500; 709/203, 205, 206; 700/1, 90, 91

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Electronic databases: PubWEST (PGPB, USPT, EPAB, JPAB); Google Scholar
Search Terms Used: target, aim, monitor, track, history, preference, ad, ads, advertisement, marketing, offer, user, client, member, subscriber, consumer, customer, bank, financial, institution, brokerage, credit, union, lender, event, condition, trigger, action etc.

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 2008/0091535 A1 (Heiser, II et al.) 17 April 2008 (17.04.2008), see entire document; especially para [0011]-[0015], [0017]-[0019], [0033]-[0045], [0048]-[0053], [0055], [0059]-[0064], [0068]	1-7, 10-57, and 60-102 <hr/> 8-9 and 58-59
Y	US 2003/0040959 A1 (Fei et al.) 27 February 2003 (27.02.2003), see para [0083]-[0086], [0094], Fig. 7, 21-25	8-9 and 58-59
A	US 2008/0221986 A1 (Soicher et al.) 11 September 2008 (11.09.2008), see entire document	1-102
A	US 7,386,485 B1 (Mussman et al.) 10 June 2008 (10.06.2008), see entire document	1-102

Further documents are listed in the continuation of Box C.

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance	"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
"E" earlier application or patent but published on or after the international filing date	"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
"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)	"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
"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 09/47652

Box No. II Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

- 1. Claims Nos.:
because they relate to subject matter not required to be searched by this Authority, namely:

- 2. Claims Nos.:
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:

- 3. Claims Nos.:
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

Box No. III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

(See Extra Sheet)

- 1. As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
- 2. As all searchable claims could be searched without effort justifying additional fees, this Authority did not invite payment of additional fees.
- 3. As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:

- 4. No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:
1-102

- Remark on Protest**
- The additional search fees were accompanied by the applicant's protest and, where applicable, the payment of a protest fee.
 - The additional search fees were accompanied by the applicant's protest but the applicable protest fee was not paid within the time limit specified in the invitation.
 - No protest accompanied the payment of additional search fees.

Continuation of:

Box No. III — Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

REASONS FOR LACK OF UNITY OF INVENTION:

This application contains the following inventions or groups of inventions which are not so linked as to form a single general inventive concept under PCT Rule 13.1. In order for all inventions to be searched, the appropriate additional search fees must be paid.

Group 1, claims 1-102, drawn to a targeted marketing system/method to deliver a targeted marketing offer to a consumer of a financial institution via an online portal associated with a financial institution computer system by receiving input from an advertiser corresponding to the terms of a targeted marketing offer to be provided to a consumer of the financial institution in response to the identification of an offer triggering event by the consumer.

Group 2, claims 103-174, drawn to a targeted marketing system/method to deliver a targeted marketing offer to a consumer via an online portal associated with a financial institution by receiving campaign data associated with a targeted marketing campaign of an advertiser, the campaign data including targeted marketing offer information for delivery to consumers during an online session with the online banking portal.

Group 3, claims 175-212, drawn to a targeted marketing offer redemption system/method to provide a redemption of a targeted marketing offer provided to a consumer via an online banking portal associated with the financial institution based on offer redemption data corresponding to a predetermined targeted marketing offers that have been satisfied by the consumer as reflected by a predetermined redemption qualifying transaction, and reward data corresponding to a predetermined reward provided to the consumer in response to satisfaction of the terms of a predetermined targeted marketing offer.

Group 4, claims 213-260, drawn to a targeted marketing offer management system/method to provide targeted marketing offers for delivery to a financial institution consumer via an online portal associated with a financial institution computer system based on campaign data comprising advertiser campaign data associated with a particular advertiser, segment data corresponding to at least one market segment defining properties of transactions that qualify for receiving a targeted marketing offer of the advertiser, and offer data corresponding to at least one targeted marketing offer.

Group 5, claims 261-324, drawn to a system/method for displaying a selected advertisement on a web page display associated with a list of transactions delivered by a financial institution computer system via an Internet-accessible online banking portal to a client machine operated by a consumer by independently providing the selected advertisement from an offer placement system and displaying the selected advertisement in the web browser with the currently-displayed transactions in accordance with predetermined advertisement placement information.

Group 6, claims 325-372, drawn to a system/method for displaying a selected advertisement on a web page display associated with a list of transactions delivered by a financial institution computer system via an Internet-accessible online banking portal to a client machine operated by a consumer based on receiving an account history page comprising a list of transactions derived from the plurality of transactions including a script call code embedded in the code of the account history page, the script call code including a script request via a network path name to an injection script server storing an injection script and executing the injection script to display the selected advertisement in the web browser in accordance with the advertisement placement information.

The inventions listed as Groups 1-6 do not relate to a single general inventive concept under PCT Rule 13.1 because, under PCT Rule 13.2, they lack the same or corresponding special technical features for the following reasons: The special technical feature of the Group 1 invention is receiving input from an advertiser corresponding to the terms of a targeted marketing offer to be provided to a consumer of the financial institution in response to the identification of an offer triggering event by the consumer. The special technical feature of the Group 2 invention is receiving campaign data associated with a targeted marketing campaign of an advertiser, the campaign data including targeted marketing offer information for delivery to consumers during an online session with the online banking portal. The special technical feature of the Group 3 invention is to provide a redemption of a targeted marketing offer provided to a consumer via an online banking portal associated with the financial institution based on offer redemption data corresponding to a predetermined targeted marketing offers that have been satisfied by the consumer as reflected by a predetermined redemption qualifying transaction, and reward data corresponding to a predetermined reward provided to the consumer in response to satisfaction of the terms of a predetermined targeted marketing offer. The special technical feature of the Group 4 invention is to provide targeted marketing offers for delivery to a financial institution consumer via an online portal associated with a financial institution computer system based on campaign data comprising advertiser campaign data associated with a particular advertiser, segment data corresponding to at least one market segment defining properties of transactions that qualify for receiving a targeted marketing offer of the advertiser, and offer data corresponding to at least one targeted marketing offer. The special technical feature of the Group 5 invention is independently providing the selected advertisement from an offer placement system and displaying the selected advertisement in the web browser with the currently-displayed transactions in accordance with predetermined advertisement placement information. The special technical feature of the Group 6 invention is receiving an account history page comprising a list of transactions derived from the plurality of transactions including a script call code embedded in the code of the account history page, the script call code including a script request via a network path name to an injection script server storing an injection script and executing the injection script to display the selected advertisement in the web browser in accordance with the advertisement placement information. None of these special technical features are common to the other groups, nor do they correspond to a special technical feature in the other groups. Therefore, unity of invention is lacking.