US 20070078723A1

(19) **United States**

(12) **Patent Application Publication** (10) **Pub. No.: US 2007/0078723 A1**

Downes et al. (43) **Pub. Date: Apr. 5, 2007**

(54) **SYSTEM, METHOD AND APPARATUS FOR CONDUCTING SECURE ONLINE MONETARY TRANSACTIONS**

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(21) Appl. No.: **11/239,930**

(22) Filed: **Sep. 30, 2005**

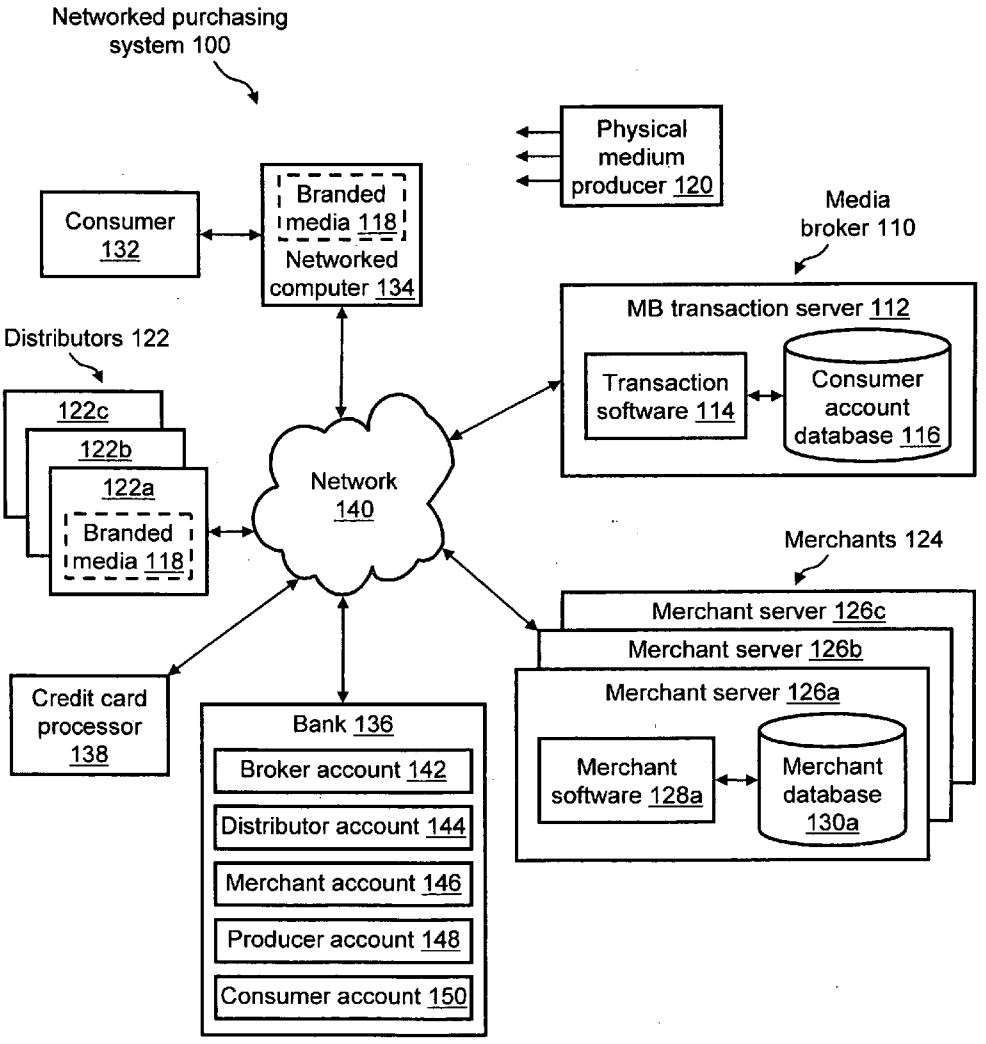
Publication Classification

(51) **Int. Cl.**
G06Q 30/00 (2006.01)

(52) **U.S. Cl.** **705/26**

(57) **ABSTRACT**

A system, apparatus, and methods for conducting secure online monetary transactions are disclosed. In one embodiment, a networked purchasing system includes a media broker, a physical medium producer for manufacturing branded media, one or more merchants, one or more distributors, a consumer networked computer, a financial institution. A media broker further includes a transaction server and a consumer account database. Branded media is, for example, a prepaid compact disk (CD) gift card activated at the point of sale for conducting online monetary transactions. The branded media provides a secure and anonymous alternative to credit cards for conducting online monetary transactions.



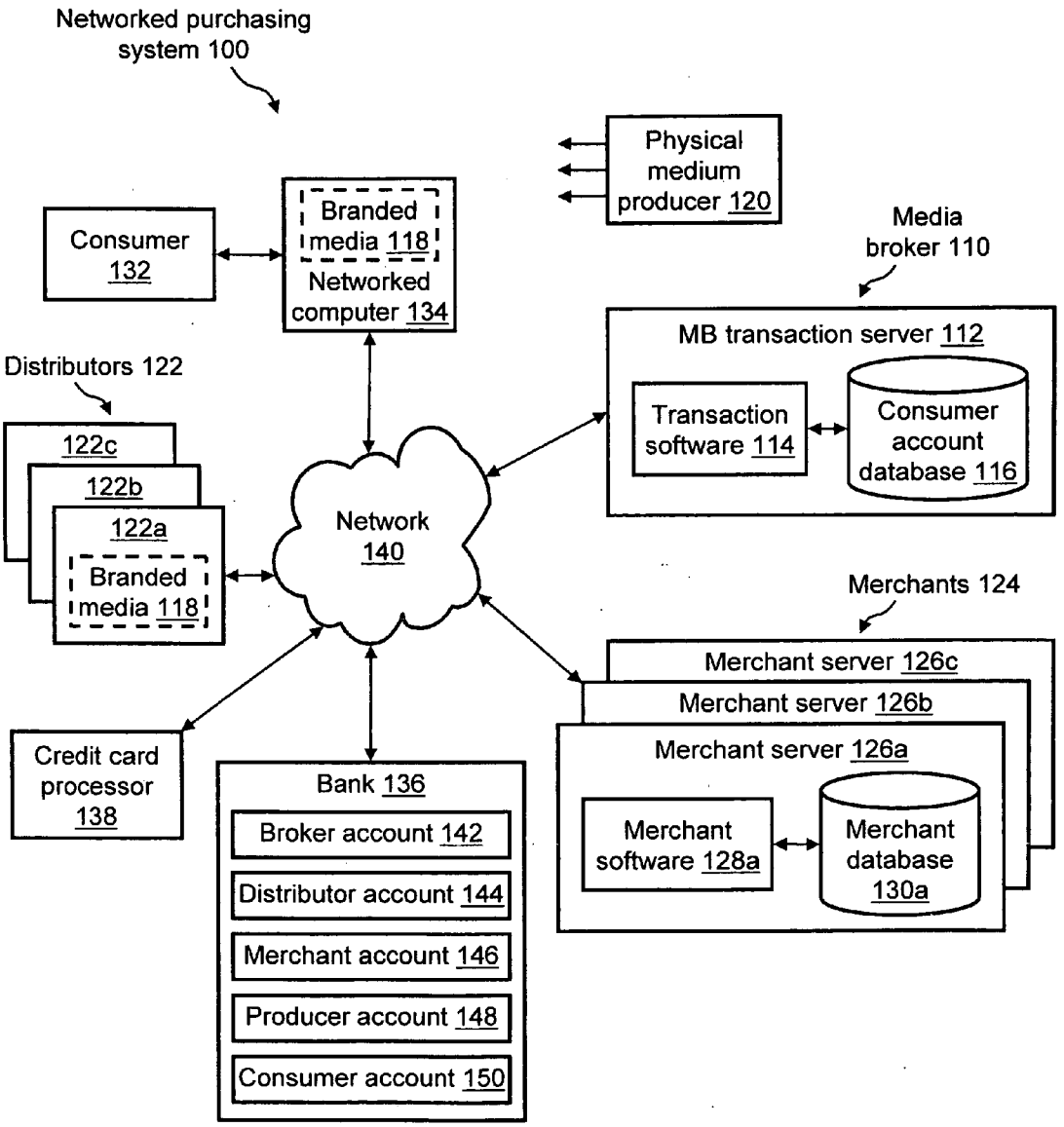

Networked purchasing system 100
Physical medium producer 120
Media broker 110
Consumer 132
Branded media 118
Networked computer 134
MB transaction server 112
Transaction software 114
Consumer account database 116
Distributors 122
122c
122b
122a
Branded media 118
Network 140
Merchants 124
Merchant server 126c
Merchant server 126b
Merchant server 126a
Merchant software 128a
Merchant database 130a
Credit card processor 138
Bank 136
Broker account 142
Distributor account 144
Merchant account 146
Producer account 148
Consumer account 150

FIG. 1

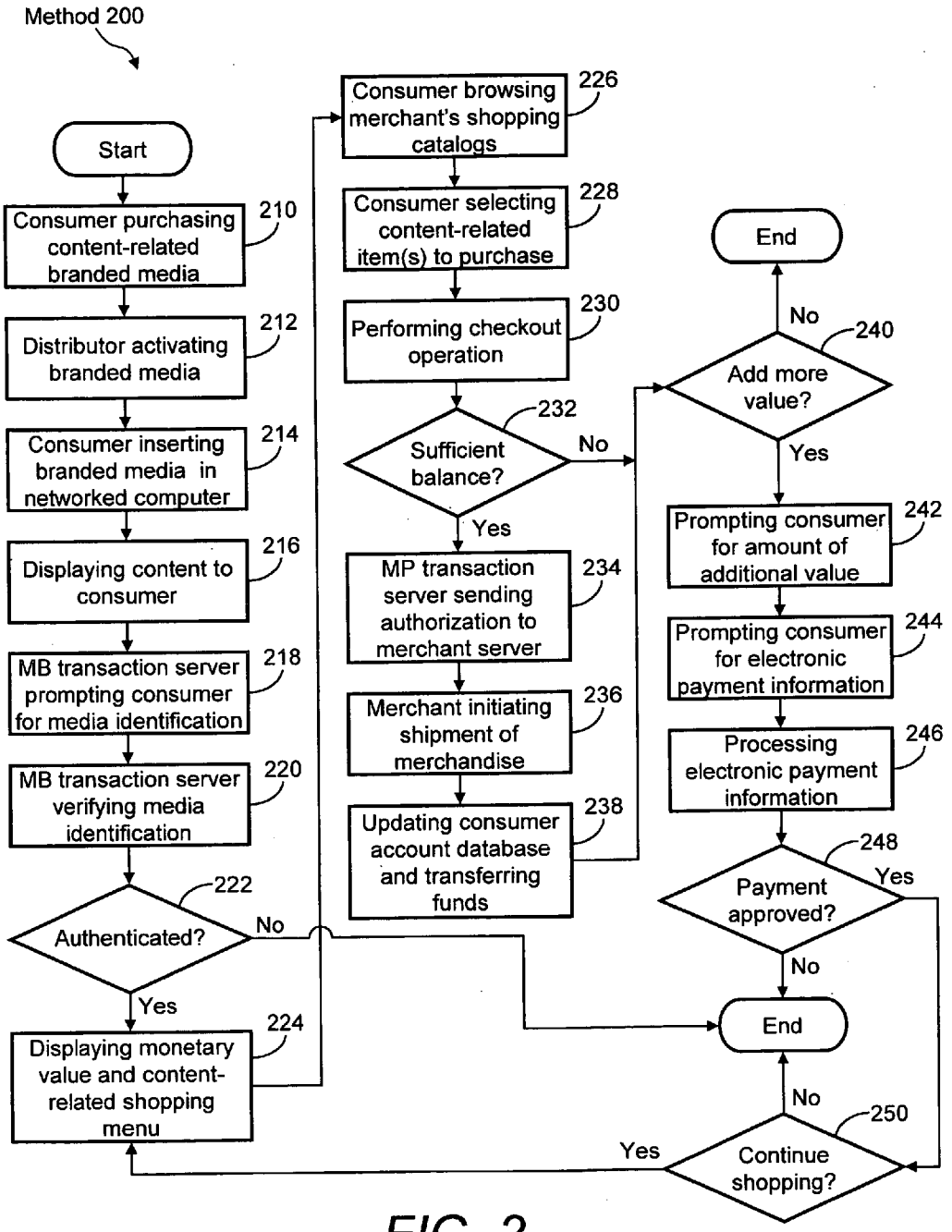

Method 200
Start
Consumer purchasing content-related branded media
210
Distributor activating branded media
212
Consumer inserting branded media in networked computer
214
Displaying content to consumer
216
MB transaction server prompting consumer for media identification
218
MB transaction server verifying media identification
220
Authenticated?
222
No
Yes
Displaying monetary value and content-related shopping menu
224
Consumer browsing merchant's shopping catalogs
226
Consumer selecting content-related item(s) to purchase
228
Performing checkout operation
230
Sufficient balance?
232
No
Yes
MP transaction server sending authorization to merchant server
234
Merchant initiating shipment of merchandise
236
Updating consumer account database and transferring funds
238
Add more value?
240
No
Yes
Prompting consumer for amount of additional value
242
Prompting consumer for electronic payment information
244
Processing electronic payment information
246
Payment approved?
248
Yes
No
End
End
No
Continue shopping?
250
Yes

FIG. 2

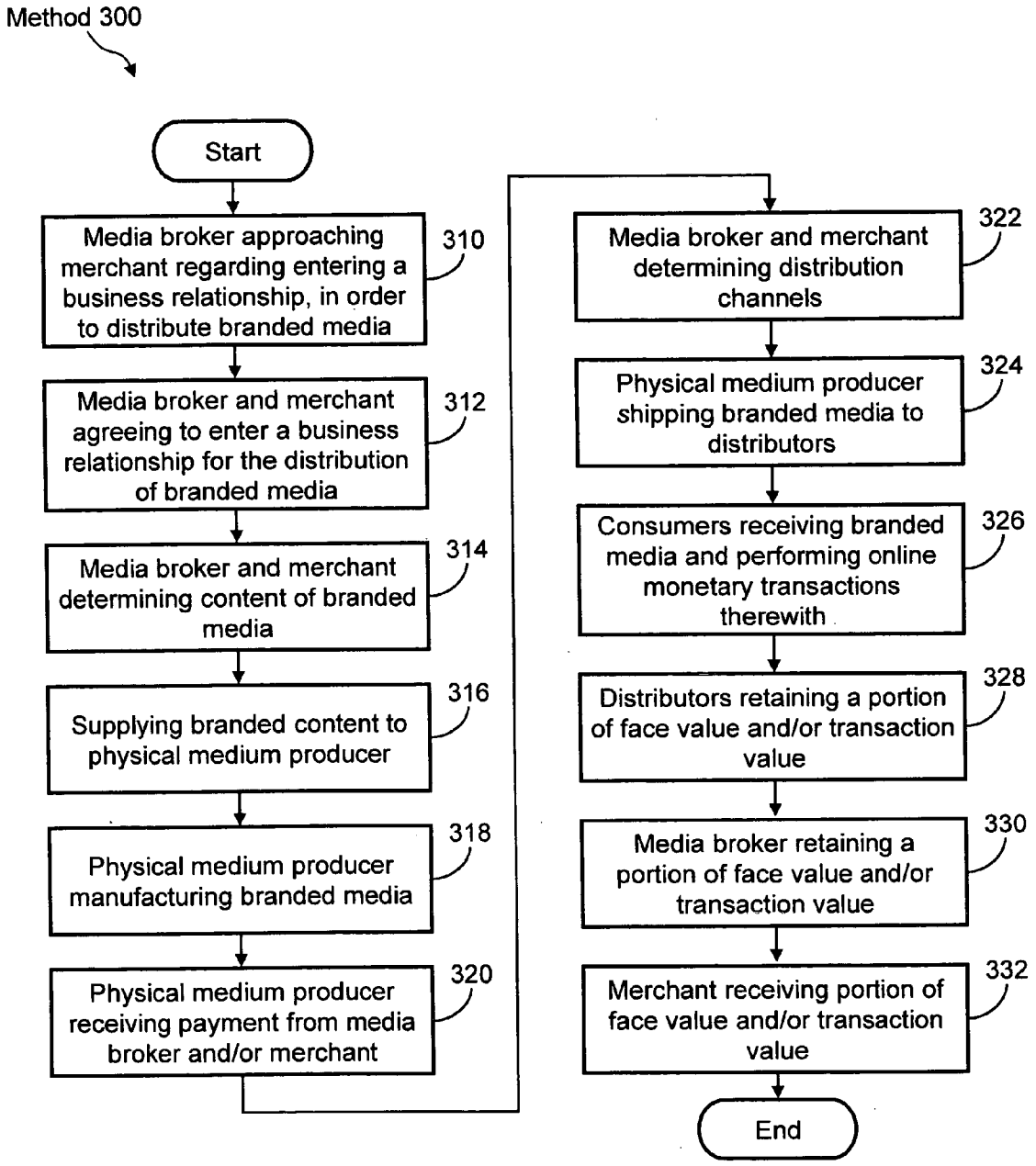

Method 300
Start
Media broker approaching merchant regarding entering a business relationship, in order to distribute branded media
310
Media broker and merchant agreeing to enter a business relationship for the distribution of branded media
312
Media broker and merchant determining content of branded media
314
Supplying branded content to physical medium producer
316
Physical medium producer manufacturing branded media
318
Physical medium producer receiving payment from media broker and/or merchant
320
Media broker and merchant determining distribution channels
322
Physical medium producer shipping branded media to distributors
324
Consumers receiving branded media and performing online monetary transactions therewith
326
Distributors retaining a portion of face value and/or transaction value
328
Media broker retaining a portion of face value and/or transaction value
330
Merchant receiving portion of face value and/or transaction value
332
End

FIG. 3

SYSTEM, METHOD AND APPARATUS FOR CONDUCTING SECURE ONLINE MONETARY TRANSACTIONS

FIELD OF THE INVENTION

[0001] The present invention relates, generally, to monetary transactions that are conducted over a communications network. In particular, this invention relates to a system for, an apparatus for, and methods of conducting secure online monetary transactions.

BACKGROUND OF THE INVENTION

[0002] The Internet provides a forum by which consumers and merchants can engage in electronic shopping from globally diverse locations with absolute availability. The Internet continues to capture a growing share of retail business, as evidenced by the tremendous increase in online business-to-consumer transactions over the past several years.

[0003] Along with this growth, however, comes a demand by consumers for secure online payment methods. Most online businesses accept only credit cards for payment, so the sensitive financial and personal data contained on a credit card is broadcast over the Internet, i.e., through multiple computer systems that provide the means to read or capture the data. For this reason, prospective online purchasers remain reluctant to provide credit card information via the Internet, which risks interception of the data for exploitative and criminal purposes by hackers. What is needed is a way to conduct online monetary transactions in a manner that maintains anonymity and is, therefore, inherently more secure.

[0004] Additionally, there are segments of the population that are not credit card holders and thus, are not able to participant in an online shopping experience for the purchase of, for example, digital content, such as data, music, or video files. Such items may advantageously be transmitted directly from the merchant to a consumer's computer, or physical merchandise, such as clothing or music compact disks (CDs), which are shipped physically from the merchant to the consumer's home. Such segments of the population include children and economically disadvantaged persons. In the case of children, a parent is often reluctant to allow children access to his or her credit card information and, thus, the parent's presence is needed to assist the child in an online purchase. In the case of economically disadvantaged persons, this segment of the population may be excluded completely from participating in an online shopping experience. What is needed is a way to conduct online monetary transactions, without necessarily requiring the use of a credit card.

[0005] More specifically, an object of the invention is to provide a secure, simple, and cost-effective method for conducting online monetary transactions, without necessarily requiring the use of a credit card. An advantageous means to this end must provide a highly secure, robust, universal, and cost-effective solution for conducting high-speed transactions over the Internet, from virtually any location.

[0006] It is therefore an object of the invention to provide a system for, an apparatus for, and methods of conducting online monetary transactions in a manner that maintains anonymity and is, therefore, inherently more secure.

[0007] It is another object of this invention to provide a system for, an apparatus for, and methods of conducting online monetary transactions, without necessarily requiring the use of a credit card.

[0008] It is yet another object of this invention to provide a system for, an apparatus for, and methods of conducting online monetary transactions in a secure, simple, and cost-effective manner and without necessarily requiring the use of a credit card.

[0009] It is yet another object of this invention to provide a system for, an apparatus for, and methods for conducting high-speed monetary transactions over the Internet, from virtually any location and without necessarily requiring the use of a credit card.

BRIEF SUMMARY OF THE PRESENT INVENTION

[0010] The present invention is a networked purchasing system that facilitates the use of branded media in the form of, for example, a prepaid CD gift card apparatus for conducting online monetary transactions. In doing so, the networked purchasing system and apparatus of the present invention allow online monetary transactions to occur in a manner that maintains anonymity, i.e., no credit card information is required, and the procedure is, therefore, inherently more secure.

[0011] It is to be understood that although the term monetary transaction is used throughout the specification, the transactions are not necessarily tied to a particular dollar amount. More specifically, the transactions may be for a particular unit value associated with an item. For example, a gift card may be generated that is redeemable for a particular number (units) of downloadable songs or other digital media.

[0012] The branded media, such as the prepaid CD gift card apparatus, is activated at the point of sale and is utilized as a payment option for conducting online monetary transactions for the purchase of branded merchandise. The branded media provides a secure and anonymous alternative to the use of credit cards for conducting online monetary transactions.

[0013] The networked purchasing system for, apparatus for, and associated methods of the present invention facilitate online monetary transactions in a secure, simple, and cost-effective manner and, furthermore, facilitate high-speed monetary transactions over the Internet, from virtually any location.

BRIEF DESCRIPTION OF THE DRAWINGS

[0014] FIG. **1** illustrates a functional block diagram of a networked purchasing system in accordance with the invention.

[0015] FIG. **2** illustrates a flow diagram of an example method of using the networked purchasing system and branded media of the present invention.

[0016] FIG. **3** illustrates a flow diagram of an example business process that is associated with the networked purchasing system and branded media of the present invention.

DETAILED DESCRIPTION OF THIS INVENTION

[0017] FIG. **1** illustrates a functional block diagram of a networked purchasing system **100** in accordance with the invention. Networked purchasing system **100** includes a media broker **110** that further includes a media broker (MB) transaction server **112**, upon which is loaded transaction software **114** for managing a consumer account database **116**. Media broker **110** manages the distribution of branded media **118** that is manufactured by a physical medium producer **120**. Branded media **118** is distributed to a plurality of distributors **122**, e.g., distributors **122***a*, **122***b*, and **122***c*.

[0018] Networked purchasing system **100** further includes a plurality of merchants **124** that each includes a merchant server **126** upon which is loaded merchant software **128** for managing a merchant database **130**. For example, a merchant **124***a*, **124***b*, and **124***c* (not explicitly shown) includes merchant servers **126***a*, **126***b*, and **126***c*, respectively, that further include merchant software **128***a*, **128***b*, and **128***c*, respectively, and merchant databases **130***a*, **130***b*, and **130***c*, respectively.

[0019] Networked purchasing system **100** further includes a consumer **132** who has an associated networked computer **134**, a bank **136**, and a credit card processor **138**. Additionally, MB transaction server **112** of media broker **110**, distributors **122**, merchant servers **126** of merchants **124**, networked computer **134**, bank **136**, and credit card processor **138** are all connected via a network **140**, which represents a wide area network (WAN) for connecting to the Internet.

[0020] Media broker **110** is an entity that enters into a business relationship with one or more merchants **124** for providing a mechanism, i.e., branded media **112**, by which each consumer **132** may perform a secure online monetary transaction for purchasing goods or services, such as branded merchandise from one or more merchants **124**. Furthermore, the mechanism provided by media broker **110** for conducting a secure online monetary transaction does not necessarily include the use of a credit card and is, therefore, suitable for use by segments of the population that are not credit card holders, such as children.

[0021] Media broker **110** is represented by MB transaction server **112**, which hosts transaction software **114** and consumer account database **116**. Transaction software **114** is a software module for managing consumer account database **116** and the online monetary transactions that take place between consumer **132**, and merchants, illustrated as merchant servers **126**. Consumer account database **116** is implemented as a database, such as an Oracle database, by Oracle Corporation (Redwood Shores, Calif.) customized to facilitate the data flow between system modules associated with the invention.

[0022] Consumer account database **116** is a comprehensive collection of related data and, more particularly, according to an embodiment of the invention a collection of data related to managing branded media **118** distribution and coordinating monetary transactions. Which is a mechanism in accordance with the invention for conducting online monetary transactions between consumers and merchants.

[0023] In an implementation of the invention, a unique identification number (UIN) and a monetary or unit value associated with each instance of branded media **118** is stored within consumer account database **116** is, as well as links to bank **136** and credit card processor **138**. It is to be understood that the purchase or unit value may include but is not limited to a monetary amount or a specific unit amount. For example, a branded media token may be assigned a unit value, so that a consumer may redeem the token to download a certain number of audio/video files.

[0024] In addition to associating a purchase value with the branded media, MB transaction server **112** may associate other content, such as special promotions, email addresses for sending special promotions, and other content of interest to consumer **132** with the branded media. In one implementation, Media broker **110** serves as a broker for distributing branded content between an online store (represented by each merchant **124**) and a population of consumers, such as consumer **132**. In other implementations, Media broker **110** may coordinate the distribution of branded media through brick and mortar stores, instead of or in addition to online stores. Accordingly, Media broker **110** enables a mechanism (i.e., branded media **118**) for conducting online monetary transactions between merchant **124** and consumer **132**, without requiring the use of a credit card and, thereby, ensuring anonymity, because no credit card information is exchanged.

[0025] Branded media **118** is any physical media capable of storing digital content and that is accessible to a consumer, such as a computer's optical CD disk drive, floppy disk drive, or USB port. Stored upon branded media **118** is, for example, branded digital content, such as an audio or video file, and/or links (e.g., URLs) to the web sites of merchant servers **126** for directing the user to online content, such as shopping catalogs.

[0026] In one example, merchant **124***a* distributes branded merchandise related to NASCAR auto racing and, thus, branded media **118**, associated with merchant **124***a*, contains branded content related to NASCAR auto racing, such as a video related to a certain NASCAR driver or race as well as links to a NASCAR online shopping catalog for purchasing NASCAR memorabilia. In this example, branded media **118** not only provides a link to the NASCAR shopping web site, but also provides content of interest (i.e., a "collectable") to the user, in the form of the NASCAR video or audio. It is to be understood that branded media **118** may be associated with one specific merchant **124**, such as merchant **126***a* or with a plurality of merchants **124**, such as merchants **126***a*, **126***b*, and **126***c* depending on the implementation. Transaction software **114** of MB transaction server **112** manages the transfer of funds properly.

[0027] Branded media **118** is, for example but is not limited to, a gift card, in the form of a recordable CD, i.e., CD-ROM, which may be purchased and activated at any distributor **122**. The CD gift card may be a mini CD that is 8 cm in diameter or a CD that is 12 cm in diameter. In another example, branded media **118** is a small, easily transportable recordable CD-ROM, as described in pending, commonly assigned reference, U.S. patent application Ser. No. 11/199,598, entitled, "Methods and apparatus for conducting secure, online monetary transactions." In yet further examples, branded media **118** is implemented as a writeable/readable CD, a digital video disk (DVD), a flash drive device, a memory card, a smart card, a magnetic strip, a radio frequency identification (RFID) tag, E Ink paper

(electronic paper), or electronic devices, such a personal digital assistant (PDA), a mobile phone, or a digital music player, e.g., an iPod, or any combination of the above.

[0028] Physical medium producer **120** is any manufacturer of digital storage media, such as CDs, and is capable of producing instances of branded media **118** in high volume. The branded content to be loaded on each instance of branded media **118** is determined by a given merchant **124** and media broker **110**. In one implementation, the packaging of each instance of branded media **118** includes a UIN printed thereon. In alternate implementations, the UIN may be embedded in the packaging for point-of-sale (POS) activation. For example, the packaging includes, a magnetic strip, a bar code, or an RFID tag that correlates to the printed UIN.

[0029] Once manufactured, the packaged branded media **118** is shipped in high volume to distributors **122**, e.g., distributors **122***a*, **122***b*, and **122***c*. Distributors **122** are, for example but are not limited to, any retail facility, such as a department store, grocery store, or drug store. Alternatively, distributors **122** are online shopping stores or the distributors of other branded products into or onto which branded media **118** may be affixed. For example, an instance of branded media **118** may be packaged inside a box of breakfast cereal, as a giveaway item. Other distribution methods may be employed, such as mailing an instance of branded media **118** to a consumer's home.

[0030] In the case in which distributor **122** is a retail facility, distributor **122** includes a standard POS activation system (not shown). At the time of purchase, the POS activation system transmits the LIN data that is associated with the instance of branded media **118** to MB transaction server **112** for activation verification. Branded media **118** is provided a prepaid monetary value, for conducting an online monetary transaction with a given merchant **124**.

[0031] Each merchant **124** is representative of any provider of branded products, such as branded products related to a professional sports entity (e.g., Major League Baseball (MLB), the National Football League (NFL), the National Basketball Association (NBA), and NASCAR auto racing), clothing, sporting goods, music, or movies. Each merchant server **126** hosts its associated online content, such as shopping web site(s), which is accessible via the Internet by use of network **140**. Each instance of merchant software **126** is a software module used for managing its associated merchant database **130** and the online monetary transactions that take place between consumers, e.g., consumer **132**, and merchants **124**. Merchant database **130** is a database, such as an Oracle database, which is a comprehensive collection of data, such as merchandise catalogs related to the branded merchandise of a given merchant **124** and the sale thereof.

[0032] Consumer **132** is any individual, group, or entity that is in possession of an instance of branded media **118**, for the purpose of conducting a secure online monetary transaction with one or more merchants **124**, by use of networked computer **134**. Networked computer **134** is a computer, such as a personal computer or laptop computer, that has connectivity to the Internet via network **140**. The use of branded media **118** (a prepaid item that represents a monetary or unit value) does not necessarily require the use of a credit card and, thus, inherently allows consumer **132** to conduct an anonymous online monetary transaction and, thereby, provides increased security against the theft of credit card information.

[0033] Bank **136** is any financial institution for handling bank accounts and the transfer of funds to and from other banking or financial institutions. In the example of networked purchasing system **100**, bank **136** manages the bank accounts of, for example, media broker **110**, distributors **122**, and/or merchants **124**. For example, bank **136** manages a broker account **142**, which is a bank account that is associated with media broker **110**; a distributor account **144**, which is a bank account that is associated with a distributor **122**; a merchant account **146**, which is a bank account that is associated with a merchant **124**; a producer account **148**, which is a bank account that is associated with physical medium producer **120**; and a consumer account **150**, which is a bank account that is associated with consumer **132**. It is to be understood that the various accounts associated with the entities interaction with the system are not necessarily held by the same bank and may be distributed among any number of financial institutions.

[0034] Credit card processor **138** is any credit card institution that manages the credit card authentication and approval process for, in this example, an online monetary transaction.

[0035] In an example wherein branded media **118** is a prepaid CD gift card that is packaged with a UIN, wherein distributors **122** are retail facilities, and wherein it is assumed that media broker **110** has a pre-established business relationship with distributors **122** and merchants **124**, (described in more detail in reference to FIG. **3**), the operation of networked purchasing system **100** is as follows:

[0036] By use of physical medium producer **120**, media broker **110** produces branded media **118**, for example, a branded optical media product in the form of a prepaid CD gift card. Branded media **118** is distributed to consumers, e.g., consumer **132**, through distributors **122**. The packaging of branded media **118** includes a UIN printed thereon and has a magnetic strip, bar code, or RFID tag that correlates to the printed UIN. Consumer **132** selects an instance of branded media **118** and proceeds to a retail checkout register (not shown) at, for example, distributor **122***a*.

[0037] Consumer **132** pays for the branded media **118**, which has a predetermined or consumer-determined value, such as $25. The clerk (not shown) at the retail checkout register reads the UIN from the package of branded media **118** by, for example, swiping the magnetic strip, reading the bar code with a bar code reader, scanning the RFID tag with an RFID reader, or entering the UIN manually via the register keypad. The UIN data, along with related sales data, such as the monetary or unit value of the particular instance of branded media **118**, is transmitted by the POS activation system of distributor **122***a* to MB transaction server **112** via network **140**, for activation verification.

[0038] Transaction software **114** of MB transaction server **112** then transmits an activation confirmation back to distributor **122***a* via network **140**. Transaction software **114** of MB transaction server **112** also logs an entry of the UIN and the value of the particular instance of branded media **118** within consumer account database **116**. Upon the purchase of branded media **118** at distributor **122***a*, monetary funds

(e.g., a percentage of the face value of branded media **118**) are transferred from distributor account **144** to broker account **142** at bank **136**.

[**0039**] Consumer **132** places branded media **118** into, for example, the CD-ROM drive of his/her networked computer **134**. In doing so, content of interest, such as a video or audio collectable related to branded media **118** is presented by networked computer **134** to consumer **132**. Additionally, a link is established via network **140** between networked computer **134** and MB transaction server **112**. Transaction software **114** of MB transaction server **112** presents an initial login screen to consumer **132** that prompts consumer **132** to enter the UIN that is printed on the packaging of branded media **118**. Transaction software **114** of MB transaction server **112** generates a server-based, user-specific account upon consumer account database **116** that is funded to the purchase value of the particular instance of branded media **118**. The stored value of branded media **118** may be represented as monetary (e.g., $25) or as a unit value, such as a prescribed combination of digital assets (e.g., 3 songs, 2 ring tones, 1 video). Redemption of value may be for digital assets, which are downloaded to networked computer **134**, or for physical merchandise, which is shipped to consumer **132**.

[**0040**] Once the instance of branded media **118** is authenticated by transaction software **114** of MB transaction server **112**, a shopping menu and the balance of the prepaid value of branded media **118** is presented to consumer **132**. In doing so, a link is established via network **140** between networked computer **134** and a given merchant server **126**, such as merchant server **126***a*, that is associated with the particular instance of branded media **118**. The shopping menu is, for example, a multi-media user interface that is based on a combination of content that is located on branded media **118** and/or merchant server **126***a*. The user is provided the ability to browse, for example, a media library that includes various digital content, such as music, videos, and ring tones, or a catalog of physical merchandise, such as hats and T-shirts. Consumer **132** identifies which content he/she wishes to acquire and places these items in his/her "shopping cart" that is displayed on networked computer **134** by merchant software **128***a* of merchant server **126***a*. Subsequently, merchant software **128***a* of merchant server **126***a* displays a "checkout" page to consumer **132**. Consumer **132** selects the payment option of branded media **118** and initiates the checkout operation.

[**0041**] Transaction software **114** of MB transaction server **112** queries consumer account database **116**, in order to confirm that the consumer account that is associated with the UIN of the particular instance of branded media **118** has sufficient "funding" for the requested merchandise. Once funding is confirmed, the delivery of merchandise by merchant **124***a* to consumer **132** is initiated.

[**0042**] In the case of digital content, the digital content that resides on merchant database **130***a* of merchant server **126***a* is transferred to networked computer **134** of consumer **132** via network **140**. In the case of physical merchandise, the requested merchandise is shipped to a physical address that is entered at the checkout page by consumer **132**. Upon successful completion of the online monetary transaction, the consumer account that is associated with the given UIN of branded media **118** is decremented by the proper amount, and monetary funds are transferred from broker account **142** to merchant account **146** at bank **136**.

[**0043**] In the event that a request for merchandise exceeds present account funding, transaction software **114** of MB transaction server **112** presents reload alternatives to consumer **132**. The ability to reload monetary value to branded media **118** may be implemented by any number of electronic payment techniques including, but not limited to, credit card, debit card, automated clearing house (ACH) network, direct deposit, or charging to a telephone bill. In the example of reloading monetary value to branded media **118** via a credit card or a debit card, credit card processor **138** is used to handle the credit card authentication and approval process. Throughout all online monetary transactions of networked purchasing system **100** of the present invention, transaction software **114** of MB transaction server **112** tracks all details regarding requests, delivery, and funding and updates consumer account database **116** accordingly.

[**0044**] FIG. **2** illustrates a flow diagram of an example method **200** of using networked purchasing system **100** and branded media **118** of the present invention. Method **200** illustrates an example use of networked purchasing system **100** with the following assumptions: (1) branded media **118** is a prepaid CD gift card that is packaged with a UIN, (2) distributors **122** are retail facilities, and (3) media broker **110** has a pre-established business relationship with distributors **122** and merchants **124**. The use of networked purchasing system **100** and branded media **118** of the present invention is not limited to that illustrated in method **200**; method **200** is exemplary only. Method **200** includes the steps of:

[**0045**] In step **210**, consumer **132** selects an instance of branded media **118** at, for example, distributor **122***a* (a retail facility) and proceeds to a retail checkout register. Consumer **132** pays for the branded media **118**, which has a predetermined or consumer-determined purchase value, such as $25. Method **200** proceeds to step **212**.

[**0046**] At step **212**, branded media **118** is activated at distributor **122***a*. More specifically, the clerk (not shown) at the retail checkout register reads the UIN from the package of branded media **118** by, for example, swiping the magnetic strip, reading the bar code with a bar code reader, scanning the RFID tag with an RFID reader, or entering the UIN manually via the register keypad. The UIN data, along with related sales data, such as the monetary or unit value of the particular instance of branded media **118**, is transmitted by the POS activation system of distributor **122***a* to MB transaction server **112** via network **140**, as an activation request. Transaction software **114** of MB transaction server **112** then transmits an activation confirmation back to distributor **122***a* via network **140**. Transaction software **114** of MB transaction server **112** also logs an entry of the UIN and the value of the particular instance of branded media **118** within consumer account database **116**. Method **200** proceeds to step **214**.

[**0047**] At step **214**, consumer **132** places branded media **118** into, for example, the CD-ROM drive of his/her networked computer **134**. In an embodiment of the invention, this step involves the foundation for the consumer submitting a registration request, in order to use the branded media **118**. Method **200** proceeds to step **216**.

[**0048**] At step **216**, content of interest, i.e., a collectable, that is related to branded media **118** is presented by net-

worked computer **134** to consumer **132** as, for example, a video and/or audio presentation. Method **200** proceeds to step **218**.

[**0049**] At step **218**, MB transaction server **112** prompts consumer **132** for the identification of branded media **118**. More specifically, a link is established via network **140** between networked computer **134** and MB transaction server **112**. Transaction software **114** of MB transaction server **112** presents an initial login screen to consumer **132** that prompts consumer **132** to enter the UIN that is printed on the packaging of branded media **118**. Method **200** proceeds to step **220**.

[**0050**] At step **220**, MB transaction server **112** performs a verification process. More specifically, the UIN data is transmitted from networked computer **134** to transaction software **114** of MB transaction server **112** and then transaction software **114** compares the UIN of the branded media **118** that is entered in step **218** by consumer **132** to UINs that are logged within consumer account database **116** and that have an "activated" status, meaning that a POS activation process has occurred for that UIN. Method **200** proceeds to step **222**.

[**0051**] At decision step **222**, if the authentication operation of step **220** is successful, transaction software **114** of MB transaction server **112** generates a server-based, user-specific account upon consumer account database **116** that is funded to the purchase value of the particular instance of branded media **118**, and method **200** proceeds to step **224**. If the authentication operation of step **220** is not successful, method **200** ends.

[**0052**] At step **224**, the balance of the prepaid value of branded media **118**, which is transmitted from MB transaction server **112** to networked computer **134**, and a content-related shopping menu are presented to consumer **132** by, for example, displaying on the monitor of networked computer **134**. In doing so, a link is established via network **140** between networked computer **134** and a given merchant server **126** that is associated with the particular instance of branded media **118**, such as merchant server **126***a*. The shopping menu is, for example, a multi-media user interface that is based on a combination of content that is located on branded media **118** and merchant server **126***a*. Method **200** proceeds to step **226**.

[**0053**] At step **226**, consumer **132** is directed to one or more online shopping catalogs via one or more URLs and is provided the ability to browse, for example, an online media library that includes various digital content, such as music, videos, and ring tones, or an online catalog of branded physical merchandise, such as hats and T-shirts. The online media library and merchandise catalog is hosted by merchant server **126***a*. Method **200** proceeds to step **228**.

[**0054**] At step **228**, consumer **132** identifies which content he/she wishes to acquire and places these items in his/her "shopping cart" that is displayed on networked computer **134** by merchant software **128***a* of merchant server **126***a*. Method **200** proceeds to step **230**.

[**0055**] At step **230**, a checkout operation is performed. More specifically, merchant software **128***a* of merchant server **126***a* displays a "checkout" page to consumer **132**. The checkout page may include a selection of several electronic payment options, such as various credit card types as well as a payment option via branded media **118**. Consumer **132** selects the payment option of branded media **118** and initiates the checkout operation. Method **200** proceeds to step **232**.

[**0056**] At decision step **232**, transaction software **114** of MB transaction server **112** queries consumer account database **116**, in order to determine whether the consumer account that is associated with the UIN of the particular instance of branded media **118** has sufficient "funding" for the requested merchandise. If yes, method **200** proceeds to step **234**. If no, method **200** proceeds to step **240**.

[**0057**] At step **226**, transaction software **114** of MB transaction server **112** transmits an authorization to merchant software **128***a* of merchant server **126***a*. The authorization indicates to merchant server **126***a* that there is a sufficient balance in the consumer account and, thus, the transaction may proceed. Method **200** proceeds to step **236**.

[**0058**] At step **236**, the delivery of merchandise by merchant **124***a* to consumer **132** is initiated. In the case of digital content, the digital content that resides on merchant database **130***a* of merchant server **126***a* is transferred to networked computer **134** of consumer **132** via network **140**. In the case of physical merchandise, the requested merchandise is shipped to a physical address that is entered at the checkout page by consumer **132**. Method **200** proceeds to step **238**.

[**0059**] At step **238**, the consumer account within consumer account database **116** that is associated with the given UIN of branded media **118** is decremented by the proper amount and monetary funds are transferred from broker account **142** to merchant account **146** at bank **136**. Method **200** proceeds to step **240**.

[**0060**] At decision step **240**, consumer **132** decides whether he/she wishes to add additional monetary value to his/her instance of branded media **118**. If yes, consumer **132** selects a "reload" option and method **200** proceeds to step **242**. If no, method **200** ends.

[**0061**] At step **242**, transaction software **114** of MB transaction server **112** prompts consumer **132** to enter a monetary value in an entry field that is displayed on networked computer **134**. Method **200** proceeds to step **244**.

[**0062**] At step **244**, transaction software **114** of MB transaction server **112** presents one or more reload alternatives to consumer **132**. The ability to reload monetary value to branded media **118** by use of any number of electronic payment techniques including, but not limited to, credit card, debit card, ACH network, direct deposit, or charging to a telephone bill. Method **200** proceeds to step **246**.

[**0063**] At step **246**, the electronic payment information is processed. More specifically, in the case of reloading monetary value to branded media **118** via a credit card or debit card, transaction software **114** of MB transaction server **112** passes the credit card information to credit card processor **138**, which is used to handle the credit card authentication and approval process. Alternatively, any number of other electronic payment methods may be implemented, such as transferring funds directly from consumer account **150** to broker account **142** at bank **136**. Method **200** proceeds to step **248**.

[**0064**] At decision step **248**, it is determined whether the electronic payment is approved. More specifically, credit

card processor **138** processes the credit card information received in step **246**. If the credit card is approved, credit card processor **138** passes an approval code to transaction software **114** of MB transaction server **112** and method **200** proceeds to step **250**. If the credit card is not approved, method **200** ends.

[**0065**] At decision step **250**, consumer **132** decides whether he/she wishes to continue shopping online. If yes, method **200** returns to step **224**. If no, method **200** ends.

[**0066**] Throughout all the operations of steps **210** through **250** of method **200**, transaction software **114** of MB transaction server **112** tracks all details regarding requests, delivery, and funding and updates consumer account database **116** accordingly.

[**0067**] Networked purchasing system **100**, as described in reference to FIGS. **1** and **2**, uses branded media **118** to provide a secure and anonymous alternative to the use of credit cards for conducting online monetary transactions.

[**0068**] FIG. **3** illustrates a flow diagram of an example business process (i.e., a method **300**) that is associated with networked purchasing system **100** and branded media **118** of the present invention. Method **300** is an example business process that allows media broker **110** to establish a business relationship with one or more merchants **124**, in order to create branded media **118** that is sold through one or more distributors **122**.

[**0069**] At step **310**, media broker **110** approaches a given merchant **124** regarding entering a business relationship, in order to distribute branded media **118** that is associated with the given merchant **124**. For example, if the given merchant **124** is NASCAR auto racing, media broker **110** approaches merchant **124** regarding entering a business relationship, in order to distribute branded media **118** that is related to NAS CAR products. Method **300** proceeds to step **312**.

[**0070**] At step **312**, media broker **110** and the given merchant **124** agrees to enter a business relationship for the distribution of branded media **118** and agrees on terms of a contract to do so. Method **300** proceeds to step **314**.

[**0071**] At step **314**, media broker **110** and the given merchant **124** determines the exact branded content to be included upon branded media **118**. By way of example only, the branded content may be a video file of an interview with a NASCAR driver. Method **300** proceeds to step **316**.

[**0072**] At step **316**, the branded content that is determined in step **314** is supplied to physical medium producer **120**. Method **300** proceeds to step **318**.

[**0073**] At step **318**, physical medium producer **120** manufactures instances of branded media **118** in high volume. The branded content to be loaded on each instance of branded media **118** is determined by a given merchant **124** and media broker **110**. The packaging of each instance of branded media **118** includes associating a UIN with the media. Furthermore, for the purpose of POS activation, the packaging includes, for example, a magnetic strip, bar code, or RFID tag that correlates to a printed UIN. Method **300** proceeds to step **320**.

[**0074**] At step **320**, physical medium producer **120** receives payment from media broker **110** for the volume of branded media **118** that is manufactured in step **318**, for example, by media broker **110** authorizing the direct transfer of funds from broker account **142** to producer account **148** at bank **136**. Method **300** proceeds to step **322**.

[**0075**] At step **322**, media broker **110** and the given merchant **124** determine the distribution channels for distributing branded media **118**. For example, both media broker **110** and the given merchant **124** may have pre-established distribution channels, such as one or more online distributors, in addition to or instead of one or more physical retail facilities. The agreed upon distribution channels may be the distribution channels of media broker **110**, the given merchant **124**, or some combination/subset of both. Method **300** proceeds to step **324**.

[**0076**] At step **324**, a quantity of packaged branded media **118** is shipped by physical medium producer **120** to distributors **122**, e.g., distributors **122***a*, **122***b*, and **122***c*. Distributors **122** include, but are not limited to, retail facilities, online shopping stores, or distributors of other branded products. For example, an instance of branded media **118** may be packaged inside a box of breakfast cereal, as a giveaway item. Method **300** proceeds to step **326**.

[**0077**] At step **326**, consumers **132** receive branded media **118** and perform online monetary transactions therewith, for example, according to method **200** of FIG. **2**, in order to receive branded merchandise. Method **300** proceeds to step **328**.

[**0078**] At step **328**, distributors **122** retain, for example, a portion of the face value of each branded media **118** that is sold or a portion of the amount of the monetary transaction that occurs between consumer **132** and merchant **124** by use of branded media **118** and networked purchasing system **100** of the present invention. For example, a percentage of the face value of instances of branded media **118** sold at distributors **122** is transferred from distributor account **144** to broker account **142**. This percentage is, for example, 80-85% of the branded media **118** face values. According to this example, 15-20% of the face value of instances of branded media **118** is retained by distributors **122**, as an incentive to sell branded media **118** on behalf of media broker **110** and merchants **124**. Method **300** proceeds to step **330**.

[**0079**] At step **330**, upon successful completion of an online monetary transaction by use of networked purchasing system **100**, the consumer account that is associated with a given UIN of branded media **118** is decremented by the proper amount and monetary funds that are transferred from broker account **142** to merchant account **146** at bank **136**. However, in doing so, media broker **110** retains, for example, a portion of the face value of each branded media **118** that is sold or a portion of the amount of the monetary transaction that occurs between consumer **132** and merchant **124** by use of branded media **118** and networked purchasing system **100** of the present invention. Method **300** proceeds to step **332**.

[**0080**] At step **332**, funds are transferred from broker account **142** to merchant account **146** at bank **136** in an amount equal to, for example, a portion of the face value of each branded media **118** that is sold or a portion of the amount of the transaction that occurs between consumer **132** and merchant **124** by use of branded media **118** and networked purchasing system **100** of the present invention. Method **300** ends.

[0081] The present invention is not limited to the specific embodiment of networked purchasing system **100** and the elements thereof, as described in reference to FIGS. **1**, **2**, and **3**. More specifically, other configurations of networked purchasing system **100**, other embodiments of branded media **118**, and other process steps for performing an online monetary transaction by use of networked purchasing system **100** are possible. Included within the scope of this invention are alternative embodiments of networked purchasing system **100** and the elements thereof, examples of which are described in more detail below.

[0082] In summary and with continuing reference to FIGS. **1**, **2**, and **3**, networked purchasing system **100** of the present invention facilitates the use of branded media **118** in the form of, for example, a prepaid CD gift card apparatus for conducting online monetary transactions. In doing so, networked purchasing system **100** and branded media **118** of the present invention provide a secure and anonymous alternative to the use of credit cards for conducting online monetary transactions, i.e., no credit card information is exchanged, and the procedure is, therefore, inherently more secure.

[0083] Branded media **118**, such as the prepaid CD gift card apparatus, is activated at the point of sale and is utilized as a payment option for conducting online monetary transactions for the purchase of branded merchandise from merchants **124**. Networked purchasing system **100**, branded media **118**, and associated methods **200** and **300** of the present invention facilitate online monetary transactions in a secure, simple, and cost-effective manner and, furthermore, facilitate high-speed monetary transactions over the Internet, from virtually any location.

Alternative Branded Media Embodiments and Content

[0084] The branded media content of interest to consumer **132** (i.e., the "collectable") that is provided upon the apparatus of branded media **118** is, for example, a content-related video or audio, as well as, web links to the branded merchandise shopping catalogs that reside on merchant servers **126**, as described in reference to FIG. **1**. Alternatively, there is no collectable residing directly upon branded media **118**. Instead, the branded media content upon branded media **118** includes web links only to the content-related video or audio, which are then downloaded to networked computer **134** for presentation to consumer **132**, as well as, web links to the branded merchandise shopping catalogs. In this case, the collectable is totally web-based, as there is no video or audio content residing on the physical instantiation of branded media **118**.

[0085] Alternatively, an instantiation of branded media **118** includes no physical apparatus at all, such as the CD gift card. Instead, branded media **118** is provided to consumer **132** as a URL that is typed into the web browser of networked computer **134**. The URL is a web link that directs consumer **132** to an authentication web page for entering the UIN, then to the web site of either media broker **110** or to the web site of a given merchant **124**, for providing the functionality, as described in reference to a CD gift card, as described in FIGS. **1** and **2**. This functionality allows consumer **132** to download the content of interest (i.e., the "collectable") and to access the branded merchandise shopping catalogs, in order to conduct an online monetary transaction.

[0086] Alternatively, the physical instantiation of branded media **118** is a dual-purpose CD gift card, for example, a CD gift card that can be used to make a purchase at a retail store directly via a bar code or magnetic stripe incorporated thereon or that can be used online, by being inserted into networked computer **134**, as described in reference to FIGS. **1** and **2**.

[0087] Alternatively, the physical instantiation of branded media **118** is provided in the form of other readable devices, such as, but not limited to, an RFID tag, a subscriber identity module (SIM) card, a flash drive device (e.g., USB flash drive), a wireless device (e.g., a Bluetooth® device), a bar code printed on packaging or any combination thereof.

[0088] Alternatively, the physical instantiation of branded media **118** is provided as a preexisting electronic device, such as, but not limited to, a mobile phone, an audio or video player (e.g., iPod), a Palm Pilot, or a PDA. In this case, no physical device, such as the CD gift card, is required. Instead, the value of branded media **118** that is purchased, for example, at the POS of a distributor **122**, is transferred directly to the preexisting device, which is then used directly to obtain the value of the purchase. Once activated at the POS, a communication link is established between the electronic device and MB transaction server **112**. For example, digital content may be transmitted directly to the preexisting device by transaction software **114** of MB transaction server **112**.

[0089] In an implementation of the mobile phone embodiment of branded media **118**, the branded media **118** is activated, for example, through a portal at the POS, by use of the associated telephone number. One of the categories on a system application page associated with the mobile phone embodiment may be, for example, "gifting," which is selected by consumer **132** for obtaining a certain value of branded media **118** associated with another user's account. Alternatively, a "gifting" software application for a mobile phone may be purchased and downloaded from media broker **110**. In the case of branded media **118** in the form of a mobile phone, the branded content is, for example, may include ring tones or wallpaper. Furthermore, the purchase of branded media **118** may be facilitated by applying the cost thereof to the mobile phone bill of consumer **132**.

[0090] In an implementation of the Palm Pilot embodiment of branded media **118**, because the Palm Pilot has more functionality than a mobile phone, the branded downloadable digital content may be include email, telephone, camera, or MP3 player applications.

[0091] In an implementation of the audio or video player embodiment of branded media **118**, such as an iPod, the branded downloadable digital content may include an audio and/or video file for use on the device. For example, consumer **132** may play a video via his/her video iPod, such as the Sony GigaPocket PCVA-HVP20.

Media Alternatives: Data Types vs. Storage Devices

[0092] Generally, the types of physical storage devices for implementing branded media **118** may take many forms. Example types of storage devices that are suitable for forming branded media **118** include, but are not limited to, a read-only CD (CD-R), a read/write CD (CD-RW), a DVD, a flash drive, an RFID tag, an audio or video player, such as an iPod, a PDA, a mobile phone, a SIM card, a smart card,

a memory chip, a magnetic strip, a hard disk, a floppy disk, an Internet web site, E Ink paper (electronic paper), and the product packaging itself.

[0093] Furthermore, the types of data to be stored on branded media **118** are numerous and may be provided in various ways, in relation to the various storage devices listed above. Example types of data include, but are not limited to, a digital video file, a digital audio file, a digital image file, one or more URLs, a password, a UIN, an executable file (i.e., *.exe file), a graphics file, and indicia (i.e., instructions). Table 1 below, illustrates a matrix of data types vs. storage devices. Table 1 correlates each example data type to one or more example storage devices that are suitable for storing the given example data type. It is to be understood that Table 1 is meant for illustrative purposes and that other data types and other storage devices exist and are within the scope of the invention.

TABLE 1

Data types vs. storage devices

		DATA TYPES						
		*All media content	URL	Pass word	UIN	*.exe	Graphics	Indicia
STORAGE DEVICES	CD-R	x	x	x	x	x	x	x
	CD-RW	x	x	x	x	x	x	x
	DVD	x	x	x	x	x	x	x
	Flash drive	x	x	x	x	x	x	x
	iPod	x	x	x	x	x	x	x
	PDA	x	x	x	x	x	x	x
	Mobile phone	x	x	x	x	x	x	x
	SIM card	x	x	x	x	x	x	x
	Smart card	x	x	x	x	x	x	x
	Memory chip	x	x	x	x	x	x	x
	Hard disk	x	x	x	x	x	x	x
	Floppy disk	x	x	x	x	x	x	x
	Internet	x	x	x	x	x	x	x
	RFID		x	x	x			
	Magnetic strip		x	x	x			
	E Ink paper		x	x	x			
	Packaging		x	x	x			

*All media content = video files, audio files, image files, etc.

[0094] With continuing reference to Table 1, a single instance of branded media **118** may include any combination of multiple data types and multiple storage devices, such as, but not limited to those listed in Table 1, examples of which are as follows.

EXAMPLE 1—

[0095] data type=all media content, storage device=CD-R

[0096] data type=URL, storage device=CD-R

[0097] data type=UIN, storage device=printed on CD-R packaging

EXAMPLE 2—

[0098] data type=all media content, storage device=CD-RW

[0099] data type=URL, storage device=CD-RW

[0100] data type=UIN, storage device=RFID attached to CD-RW package

EXAMPLE 3—

[0101] data type=all media content, storage device=DVD

[0102] data type=URL, storage device=flash drive attached to DVD package

[0103] data type=UIN, storage device=flash drive attached to DVD package

EXAMPLE 4—

[0104] data type=all media content, storage device=floppy disk

[0105] data type=URL, storage device=floppy disk

[0106] data type=UIN, storage device=printed on floppy disk packaging

EXAMPLE 5—

[0107] data type=all media content, storage device=mobile phone

[0108] data type=URL, storage device=SIM card

[0109] data type=UIN, storage device=SIM card

EXAMPLE 6—

[0110] data type=all media content/storage device=CD-R

[0111] data type=URL, storage device=printed on CD-R packaging

[0112] data type=UIN, storage device=magnetic strip attached to CD-R packaging

Alternative System Configurations and Functionality

[0113] In an alternative configuration, MB transaction server **112** is not utilized within networked purchasing system **100** and, instead, the functionality of transaction

software **114** and consumer account database **116** of MB transaction server **112** resides on each merchant server **126**. All operations that are performed by MB transaction server **112** during an online monetary transaction, as described in FIGS. **1**, **2**, and **3**, are, instead, performed by each merchant server **126**.

[**0114**] In another alternative configuration, MB transaction server **112** is not utilized within networked purchasing system **100** and, instead, the functionality of transaction software **114** and consumer account database **116** of MB transaction server **112** is provided as a software application on the storage device that forms branded media **118**, such as the CD gift card. All operations that are performed by MB transaction server **112** during an online monetary transaction, as described in FIGS. **1**, **2**, and **3**, are, instead, performed by the software application, which executes on networked computer **134**. For example, the links to merchant servers **126**, bank **136**, and credit card processor **138** reside locally on branded media **118**. In this example, although merchant server **126** can verify that branded media **118** has monetary value, the authentication process that uses the UIN may be lost. Consequently, any consumer **132** who has physical possession of an instance of branded media **118** may conduct an online monetary transaction therewith, with no further authentication. Furthermore, in this example, the UIN and the current monetary or unit value of branded media **118**, which is updated during use thereof, may be stored directly on the prepaid CD gift card.

[**0115**] In yet another alternative configuration, merchant servers **126** are not utilized within networked purchasing system **100** and, instead, the functionality of merchant software **128** and merchant database **130** of each merchant server **126** resides on MB transaction server **112**. All operations that are performed by merchant server **126** during an online monetary transaction, as described in FIGS. **1**, **2**, and **3**, are, instead, performed by MB transaction server **112**.

[**0116**] In yet another alternative configuration, merchant servers **126** are not utilized within networked purchasing system **100**. Instead, the functionality of merchant software **128** and merchant database **130** of each merchant server **126** is provided as a software application on the storage device that forms branded media **118**, such as the CD gift card. All operations that are performed by merchant server **126** during an online monetary transaction, as described in FIGS. **1**, **2**, and **3**, are performed by the software application, which executes on networked computer **134**. For example, branded digital content is preloaded upon branded media **118**, but in a "locked" state and, therefore, it is inaccessible to consumer **132**. Once transaction software **114** of MB transaction server **112** completes the authentication process successfully, as described in steps **218** through **222** of method **200** of FIG. **2**, consumer **132** conducts an online monetary transaction by use of merchandise catalogs that are preloaded upon branded media **118**. When the checkout operation is complete, the selected branded digital content is placed in an "unlocked" state and presented to consumer **132** for consumption. In this example, the shopping experience may be enhanced, because it is managed locally in real time on networked computer **134**, not by a slower, web-based process.

[**0117**] In yet another alternative configuration, neither MB transaction server **112** nor merchant servers **126** are utilized within networked purchasing system **100** and, instead, the functionality of transaction software **114** and consumer account database **116** of MB transaction server **112** and the functionality of merchant software **128** and merchant database **130** of each merchant server **126** is provided as a software application on the storage device that forms branded media **118**, such as the CD gift card. All operations that are performed by MB transaction server **112** and merchant server **126** during an online monetary transaction, as described in FIGS. **1**, **2**, and **3**, are, instead, performed by the software application, which executes on networked computer **134**. In this example, although the software application running on networked computer **134** can verify that branded media **118** has monetary value, the authentication process that uses the UIN may be lost. Consequently, any consumer **132** who has physical possession of an instance of branded media **118** may conduct an online monetary transaction therewith, with no further authentication. Furthermore, in this example, the UIN and the current monetary or unit value of branded media **118**, which is updated during use thereof, may be stored directly on the prepaid CD gift card.

[**0118**] With regard to merchant server **126**, merchant software **128** and merchant database **130** may, alternatively, include additional functionality. In one example, merchant server **126** provides an option to update periodically the "collectable," by presenting an Internet link to consumer **132** to activate a more current collectable, such as a more current audio or video. Additionally, merchant software **128** may allow consumer **132** to download and store locally the actual audio or video file to his/her networked computer **134**.

[**0119**] Additional functionality of merchant server **126** may also include generating user profiles (e.g., user transaction histories) and transmitting updated branded content or special promotions to MB transaction server **112** or to consumer **132** directly via his/her networked computer **134**. For example, merchant server **126** transmits information, such as special offers, perhaps based on previous purchase behavior, as indicated in the user profiles, to consumer **132** directly via his/her networked computer **134**. Thus, merchant software **128** of merchant server **126** may include a purchase behavior module for tracking purchase behavior by UIN and by building the user profiles. The module determines special offers that may be of interest to any given consumer **132**, as tracked by the UIN of branded media **118**.

Alternative Online Monetary Transaction Process Steps

[**0120**] In alternative process steps, at steps **218** through **222** of method **200** of FIG. **2**, transaction software **114** of MB transaction server **112** does not perform an authentication operation as described. Instead, transaction software **114** serves to redirect the browser of consumer **132** to other web sites, such as the shopping web sites of merchants **124**.

[**0121**] In other alternative process steps, at steps **218** through **222** of method **200** of FIG. **2**, the request from branded media **118** that is executing on networked computer **134** to verify the UIN may be directed to a merchant server **124**, rather than to transaction software **114** of MB transaction server **112**. Instead, for example, during the checkout operation of step **230** of method **200**, merchant software **128** of merchant server **126** prompts consumer **132** to enter the UIN and then sends the request to verify the UIN to transaction software **114** of MB transaction server **112**. Alternatively, account information on consumer account database **116** of MB transaction server **112** is mirrored on

merchant database **130** and, thus, merchant software **128** handles the UIN verification. Alternatively, a UIN verification process is performed during the checkout operation instead of at the initial activation of branded media **118**, which allows consumer **132** to browse branded content of merchandise with further anonymity and without regard to the current account balance.

[**0122**] In other alternative process steps, if the UIN information resides on merchant database **130** of merchant server **126**, rather than on consumer account database **116** of MB transaction server **112**, at steps **220** and **222** of method **200** of FIG. **2**, transaction software **114** of MB transaction server **112** queries merchant software **128** of merchant server **124** for the UIN information and then completes the authentication process.

[**0123**] In other alternative process steps, if the UIN information resides on any entity connected to network **140**, such as bank **136**, rather than on consumer account database **116** of MB transaction server **112**, at steps **220** and **222** of method **200** of FIG. **2**, transaction software **114** of MB transaction server **112** queries this entity for the UIN information and then completes the authentication process.

[**0124**] In other alternative process steps, in the case in which there is no UIN associated with each instance of branded media **118**, or in the case in which the functionality of MB transaction server **112** is provided as a software application on branded media **118** that is executing on networked computer **134**, the UIN authentication process of steps **218** through **222** of method **200** of FIG. **2** may be eliminated. In these examples, any consumer **132** who has physical possession of an instance of branded media **118** may conduct an online monetary transaction therewith, with no further authentication. Furthermore, in this example, the UIN and the current monetary or unit value of branded media **118**, which is updated during use thereof, may be stored directly on the prepaid CD gift card.

[**0125**] In other alternative process steps, a process step occurs wherein MB transaction server **112** or merchant server **126** analyzes the online monetary transaction, in relation to the UIN of the particular instance of branded media **118**, and generates a user profile and, thereby, tracks purchase behavior by UIN. User profiles may be exchanged between MB transaction server **112** and merchant server **126**, for providing special offers to consumer **132** that are based on a history of his/her purchase behavior. Algorithms executing on transaction software **114** or merchant software **128** allow content of interest to be determined, based on UIN.

[**0126**] In other alternative process steps, in the case in which consumer **132** purchases downloadable branded digital content, the UIN authentication process of steps **218** through **222** of method **200** of FIG. **2** is eliminated. Instead, consumer **132** is prompted for the UIN for authentication at the time of downloading the branded digital content. If the UIN authentication fails, the download operation and online monetary transaction is canceled.

We claim:

1. A method for coordinating transactions comprising:

generating and associating a unique identification number with a payment token for distribution from an associated merchant;

receiving a unique identification number activation request;

creating a purchase account correlated to the unique identification number;

receiving a unique identification number registration request;

verifying that the registration unique identification number is the same as the activation unique identification number;

crediting the purchase account with a credit value associated with the unique identification number;

providing a link to online content including goods or services provided by the associated merchant;

receiving a purchase order selecting at least one presented good or service;

debiting the purchase account for an amount corresponding to the value of the at least one selected good or service;

facilitating transfer of the at least one selected good or service from the associated merchant;

effectuating payment of the associated merchant for the at least one selected good or service; and

enabling the purchase account to be supplemented with additional credit value.

2. The method of claim 1, further comprising:

distributing branded media with the payment token.

3. The method of claim 2, wherein the payment token is encoded with electronic data that includes the branded media.

4. The method of claim 3, wherein the activation request is generated from a merchant's point of sale apparatus.

5. The method of claim 3, wherein the credited value is determined based on the amount associated with an acquisition of the payment token.

6. The method of claim 3, wherein the credited valued is stored along with unique identification number information on a system database.

7. The method of claim 3, wherein the credited valued is stored along with unique identification number on the payment token.

8. A method for conducting transactions comprising:

receiving a payment token activation request;

receiving a payment token registration request;

creating an acquisition account with an account value based on account data associated with the payment token;

receiving an order that includes at least one selected purchase item;

debiting the acquisition account value an amount that corresponds to the at least one selected purchase item;

effectuating transfer of the at least one selected purchase item to a system user;

coordinating payment to a supplier of the at least one selected purchase item.

9. The method of claim 8, further comprising:

presenting an option to supplement the account value.

10. The method of claim 9, wherein the account value is determined based on data stored in the payment token.

11. The method of claim 9, wherein the account value is determined based on a data entry stored remotely.

12. The method of claim 11, wherein the account value is stored during a payment token distribution process.

13. The method of claim 11, wherein the account value is stored during a payment token activation process.

14. The method of claim 9, further comprising:

associating branded media with the payment token.

15. The method of claim 14, wherein the at least one selected item is selected from online content associated with the branded media.

16. The method of claim 14, wherein the at least one selected item is selected from online content associated the supplier of the at least one selected purchase item.

17. The method of claim 16, wherein the supplier is the generator of the payment token activation request.

18. The method of claim 14, wherein the branded media is stored on the payment token.

19. The method of claim 14, wherein the branded media is transferred to a networked computer after a payment token activation process.

20. The method of claim 19, wherein branded media updates are subsequently transferred to the networked computer.

21. The method of claim 14, further comprising:

generating a unique identification number; and

associating the unique identification number with the payment token.

22. The method of claim 21, further comprising:

verifying that a unique identification number received in the payment token activation request is that same as a unique identification number received in the payment token registration request.

23. A method for distributing branded media comprising:

transmitting a branded media distribution request to a merchant;

receiving a distribution request acceptance, wherein the acceptance defines parameters associated with formatting the branded media;

coordinating production and distribution of the branded media to the merchant.

24. The method of claim 23, further comprising:

receiving and filling a purchase order; and

coordinating payment of the merchant and a branded media production entity based on revenue generated by the purchase order.

25. The method of claim 24, wherein the branded media includes a payment token for effectuating anonymous purchases.

26. A system for coordinating transactions comprising:

a memory storing a program;

a processor in communication with said memory, said processor operative with said program to:

generate and associate a unique identification number with a payment token for distribution from an associated merchant;

receive a unique identification number activation request;

create a purchase account correlated to the unique identification number;

receive a unique identification number registration request;

verify that the registration unique identification number is the same as the activation unique identification number;

credit the purchase account with a credit value associated with the unique identification number;

provide a link to online content including goods or services provided by the associated merchant;

receive a purchase order selecting at least one presented good or service;

debit the purchase account for an amount corresponding to the value of the at least one selected good or service;

facilitate transfer of the at least one selected good or service from the associated merchant;

effectuate payment of the associated merchant for the at least one selected good or service; and

enable the purchase account to be supplemented with additional credit value.

27. The system of claim 26, further comprising instructions to issue signals to:

distribute branded media with the payment token.

28. The system of claim 27, wherein the payment token is encoded with electronic data that includes the branded media.

29. The system of claim 28, wherein the activation request is generated from a merchant's point of sale apparatus.

30. The system of claim 28, wherein the credited value is determined based on the amount associated with an acquisition of the payment token.

31. The system of claim 28, wherein the credited valued is stored along with unique identification number information on a system database.

32. The system of claim 28, wherein the credited valued is stored along with unique identification number on the payment token.

33. A system for conducting transactions comprising:

a memory storing a program;

a processor in communication with said memory, said processor operative with said program to:

receive a payment token activation request;

receive a payment token registration request;

create an acquisition account with an account value based on account data associated with the payment token;

receive an order that includes at least one selected purchase item;

debit the acquisition account value an amount that corresponds to the at least one selected purchase item;

effectuate transfer of the at least one selected purchase item to a system user;

coordinate payment to a supplier of the at least one selected purchase item.

34. The system of claim 33, further comprising instructions to issue signals to:

present an option to supplement the account value.

35. The system of claim 34, wherein the account value is determined based on data stored in the payment token.

36. The system of claim 34, wherein the account value is determined based on a data entry stored remotely.

37. The system of claim 36, wherein the account value is stored during a payment token distribution process.

38. The system of claim 36, wherein the account value is stored during a payment token activation process.

39. The system of claim 34, further comprising instructions to issue signals to:

associate branded media with the payment token.

40. The system of claim 39, wherein the at least one selected item is selected from online content associated with the branded media.

41. The system of claim 39, wherein the at least one selected item is selected from online content associated the supplier of the at least one selected purchase item.

42. The system of claim 41, wherein the supplier is the generator of the payment token activation request.

43. The system of claim 39, wherein the branded media is stored on the payment token.

44. The system of claim 39, wherein the branded media is transferred to a networked computer after a payment token activation process.

45. The system of claim 44, wherein branded media updates are subsequently transferred to the networked computer.

46. The system of claim 39, further comprising instructions to issue signals to:

generate a unique identification number; and

associate the unique identification number with the payment token.

47. The system of claim 46, further comprising instructions to issue signals to:

verify that a unique identification number received in the payment token activation request is that same as a unique identification number received in the payment token registration request.

48. A system for distributing branded media comprising:

a memory;

a processor disposed in communication with said memory, and configured to issue a plurality of processing instructions stored in the memory, wherein the instructions issue signals to:

transmit a branded media distribution request to a merchant;

receive a distribution request acceptance, wherein the acceptance defines parameters associated with formatting the branded media;

coordinate production and distribution of the branded media to the merchant.

49. The system of claim 48, further comprising:

instructions stored in the memory, wherein the instructions issue signals to:

receive and fill a purchase order; and

coordinate payment of the merchant and a branded media production entity based on revenue generated by the purchase order.

50. The system of claim 49, wherein the branded media includes a payment token for effectuating anonymous purchases.

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