CLAIMS

1. An automated casino wager gaming credit management computer system having an input/output controller operable to receive virtual representation of value, a memory operable to receive and store one or more credit management operations, and one or more processors configured to perform the automated casino wager gaming credit computing system management operations, thereby providing for a third party casino operator, in combination:

in association with one or more wager games provided to one or more game players on one more gaming machines by the third party casino operator:

by ~~a~~ the automated casino wager gaming credit management computer system, providing a plurality of individual virtual player wagering credit accounts, at least one of which is accessed by a game player among the one or more game players, in a credit management app display of a credit management app on a mobile device in electronic communication with the automated casino wager gaming credit management computer system and through which electronic communication the game player procures game play virtual credit (i) displayed on the credit management app display on the mobile device (ii) for use by the game player to play a wager game among the one or more wager games on the one or more gaming machines;

~~by the~~ on a computer system in the automated casino wager gaming credit management computer system, consolidating into a single settlement pool data record a single win/loss aggregate game period settlement pool total of all virtual player wagering account credit used by the plurality of game players net of winnings during a predetermined time game period, and storing on the memory in the automated casino wager gaming credit management computer system the single settlement pool data record; and

by the automated wager gaming credit management computer system, after the completion of a game period, automatically having electronically acquired from the third party-casino operator at least a virtual participation interest in at least a portion of one or more receivables represented in ~~associated with~~ the single win/loss aggregate game

period settlement pool total reported by the single settlement pool data record stored in the memory.

2. The automated casino wager gaming credit management computer system of claim 1 further comprising a network communication of the single settlement pool data record stored from the automated casino wager gaming credit management computer system through a network interface to the third party casino operator in connection with said electronically acquired virtual participation interest ~~wherein having acquired from the third party casino operator at least a participation interest in at least a portion of one or more receivables associated with the single win/loss aggregate game period settlement pool includes, by the computer system, purchasing at least a portion of the single pooled credit account from the third party casino operator at a discount to the total value of the at least a portion of the single win/loss aggregate game period settlement pool~~.

3. The automated casino wager gaming credit management computer system of claim 1 also including, by the automated casino wager gaming credit management computer system or by another computer system in network communication with the automated casino wager gaming credit management computer system through a network interface, having each of a plurality of individual ~~virtual~~ game players' credit scored and, through the automated casino wager gaming credit management computer system, performing an arranging operation on the one or processors for a~~n~~ virtual amount of credit for each of said game players at least partially in view of the ~~virtual~~ game players' credit score~~s~~, respectively.

4. The automated casino wager gaming credit management computer system of claim 3 also including, by the automated casino wager gaming credit management computer system or the another computer system, receiving value from the third party

casino wager gaming operator for one or more individual virtual players credit scores procured with the automated casino wager gaming credit management computer system.

5. The automated casino-wager gaming credit management computer system of claim 1 also including, by the automated wager gaming credit management computer system, receiving value from each among a plurality of individual ~~virtual~~ players for electronically providing an individual virtual player credit account to said individual ~~virtual~~ player.

6. The automated casino wager gaming credit management computer system of claim 2 also including, by the automated casino wager gaming credit management computer system, receiving value from each among a plurality of individual virtual players for electronically providing an individual virtual player credit account to said individual ~~virtual~~ game player.

7. The automated casino wager gaming credit management computer system of claim 3 also including, by the automated casino wager gaming credit management computer system, receiving value from each among a plurality of individual virtual players for electronically providing an individual virtual player credit account to said individual ~~virtual~~ game player.

8. The automated casino wager gaming credit management computer system of claim 4 also including, by the automated casino wager gaming credit management computer system, receiving value from each among a plurality of individual ~~virtual~~ players for electronically providing an individual virtual player credit account to said individual ~~virtual~~ player.

9. The automated casino wager gaming credit management computer system of claim 5 also including, by the automated casino wager gaming credit management computer system, receiving value from each among a plurality of individual ~~virtual~~ players for electronically providing an individual virtual player credit account to said individual ~~virtual~~ game player.

10. The automated casino wager gaming credit management computer system of claim 1 ~~and~~ further comprising, by the automated casino wager gaming credit management computer system through the credit management app, displaying a virtual credit limit to a player on a display

screen ~~and further comprising a credit management app in electronic communication with the computer system through a mobile device~~.

11. The automated casino wager gaming credit management computer system of claim 10 ~~and~~ further comprising, by the automated casino wager gaming credit management computer system through the credit management app, displaying on the credit management app display on the mobile device a virtual credit limit to a player.

12. The automated casino wager gaming credit management computer system of claim 10 ~~and~~ further comprising, by the automated casino wager gaming credit management computer system through the credit management app, electronically offering a player an opportunity to accept a virtual credit processing fee.

13. The automated casino wager gaming credit management computer system of claim 10 ~~and~~ further comprising, by the automated casino wager gaming credit management computer system through the credit management app, electronically offering a player an opportunity to determine an amount of virtual credit to be used in a gaming session.

14. The automated casino wager gaming credit computer system of claim 10 ~~and~~ further comprising, by the automated casino wager gaming credit management computer system through the credit management app, providing a direct electronic interface between the credit management app and a player's banking app.

15. The automated casino wager gaming credit management computer system of claim 14 wherein the direct electronic interface provides an automatic electronic transfer of funds from the player's bank account to the third part casino operator.

16. The automated casino wager gaming credit management computer system of claim 14 wherein the direct electronic interface provides an automatic electronic transfer of funds won by the player in a gaming session from the third party casino operator to the player's bank account.

17. The automated casino wager gaming credit management computer system of claim 16 wherein automatic transfer of funds is limited to any amount of funds by which the game player's winnings exceed any amount of credit extended to the player.

18. The automated casino wager gaming credit management computer system of claim 10 ~~and~~ further comprising, by the automated casino wager gaming credit management computer system through the credit management app, displaying on the credit management app display on the mobile device a range of credit scores and credit limits to the player.

19. An automated casino wager gaming credit management computer system having an input/output controller operable to receive virtual representation of value, a memory operable to receive and store one or more credit management operations, and one or more processors configured to perform the automated casino wager gaming credit management computer system operations, thereby providing for a third party casino operator, in combination:

in association with one or more wager games provided to one or more game players on one more gaming machines by the third party casino operator:

by the automated casino wager gaming credit management computer system, providing a plurality of individual virtual player wagering credit accounts, at least one of which is accessed by a game player among the one or more game players, in a credit management app display on a mobile device in electronic communication with the automated wager gaming credit management computer system and through which electronic communication the game player procures game play virtual credit (i) displayed on the credit management app display on the mobile device (ii) for use by the game player to play a wager game among the one or wager games on the one or more gaming machines; and

by the automated casino wager gaming credit management computer system, after completion of a game period, having electronically acquired from the third party-casino operator at least a virtual participation interest in at least a portion of one or more receivables represented in a single win/loss aggregate game period settlement pool total reported by a single settlement pool data record stored in the memory.

20. The automated casino wager gaming credit management computer system of claims 1 or 19 further comprising, by the automated casino wager gaming credit management computer system through a credit management app, displaying on the credit management app display on the credit manage app in the mobile device a credit limit to a game player.

21. The automated casino wager gaming credit management computer system of claim 1 or 19 further comprising, by the automated wager gaming credit management computer system through the credit management app, electronically offering a game player an opportunity to accept a virtual credit processing fee.

22. The automated casino wager gaming credit management computer system of claim 1 or 19 further comprising, by the automated wager gaming credit management computer system through the credit management app, electronically offering a game player an opportunity to determine a virtual amount of credit to be used in a gaming session.

23. The automated casino wager gaming credit management computer system of claim 1 or 19 further comprising, by the automated wager gaming credit management computer system through the credit management app, providing an electronic interface between the credit management app and a game player's banking or other credit account.

24. The automated casino wager gaming credit management computer system of claim 5 or 23 wherein the electronic interface provides an automatic electronic transfer of virtual funds from the game player's banking or other credit account to the third party casino operator.

25. The automated casino wager gaming credit management computer system of claim 5 or 23 wherein the electronic interface provides an automatic transfer of virtual funds won by the game player in a gaming session from the third party casino operator to the game player's bank account or other credit account.

26. The automated casino wager gaming credit management computer system of claim 1 or 19 further comprising, by the automated wager gaming credit management computer system through the credit management app, displaying a range of credit scores and credit limits to the game player.

27. An automated wager gaming credit management computer system having an input/output controller operable to receive virtual representation of value, a memory operable to receive and store one or more credit management operations, and one or more processors configured to perform the automated casino wager gaming credit management operations, thereby providing for a third party operator, in combination:

in association with one or more wager games provided to one or more game players on one more gaming machines by the third party operator:

by the automated wager gaming credit management computer system, providing a plurality of individual virtual player wagering credit accounts, at least one of which is accessed by a game player among the one or more game players, in a credit management app display on a mobile device in electronic communication with the automated wager gaming credit management computer system and through which electronic communication the game player procures game play virtual credit (i) displayed on the credit management app display on the mobile device (ii) for use by the game player to play a wager game among the one or more wager games on the one or more gaming machines;

on a computer system in the automated wager gaming credit management computer system, consolidating into a single settlement pool data record a single win/loss aggregate game period settlement pool total of all virtual player wagering account credit used by the plurality of players net of winnings during a predetermined time game period, and storing on the memory in the computer server system the single settlement pool data record; and

by the automated wager gaming credit management computer system, after the completion of a game period, automatically having electronically acquired from the third party operator at least a virtual participation interest in at least a portion of one or more receivables represented in the single win/loss aggregate game period settlement pool total reported by the single settlement pool data record stored in the memory.

28. An automated wager gaming credit management computer system having an input/output controller operable to receive virtual representation of value, a memory operable to receive and store one or more credit management operations, and one or more processors configured to perform the automated casino wager gaming credit management operations, thereby providing for a third party operator, in combination:

in association with one or more wager games provided to one or more game players on one more gaming machines by the third party operator:

by the automated wager gaming credit management computer system, providing a plurality of individual virtual player wagering credit accounts, at least one of which is accessed by a game player among the one or more game players, in a credit management app display on a mobile device in electronic communication with the automated wager gaming credit management computer system and through which electronic communication the game player procures game play virtual credit (i) displayed on the credit management app display on the mobile device (ii) for use by the game player to play a wager game among the one or wager games on the one or more gaming machines; and

by the automated casino wager gaming credit management computer system, after the completion of a game period, having electronically acquired from the third party operator at least a virtual participation interest in at least a portion of one or more receivables represented in the single win/loss aggregate game period settlement pool total reported by the single settlement pool data record stored in the memory.

29. The automated wager gaming credit management computer system of claim 27 or 28 further comprising, by the automated wager gaming credit management computer system through the credit management app, displaying on the credit management app on the mobile device, a credit limit to a game player.

30. The automated wager gaming credit management computer system of claim 27 or 28 further comprising, by the automated wager gaming credit management computer system through the credit management app, displaying to a game player on the credit management app on the mobile device, an opportunity to accept a virtual credit processing fee.

31. The automated wager gaming credit management computer system of claim 27 or 28 further comprising, by the automated wager gaming credit management computer system through the credit management app, displaying to a game player on the credit management app on the mobile device, an opportunity to determine an amount of virtual credit to be used in a gaming session.

32. The automated wager gaming credit computer system of claim 27 or 28 further comprising, by the automated wager gaming credit management computer system through the credit management app, providing an electronic interface between the credit management app and a player's banking account or other credit account.

33. The automated wager gaming credit management computer system of claim 32 wherein the electronic interface provides automatic transfer of virtual funds from the game player's bank account or other credit account to the third party operator.

34. The automated wager gaming credit management computer system of claim 32 wherein the electronic interface provides an electronic transfer of funds won by the game player in a gaming session from the third party operator to the game player's bank account.

35. The automated wager gaming credit management computer system of claim 27 or 28 further comprising, by the automated wager gaming credit management computer system through the credit management app, displaying on the mobile device a range of credit scores and credit limits to the game player.

36. The automated casino gaming credit management system of any of claims 1-16 and 18-34 wherein the automated casino gaming credit management system automatically prevents player transfer of funds in any amount by which the game player's winnings or other payments exceed the amount of virtual credit extended to game player.