CLAIMS

1. An automated system for managing wager gaming credits with a credit management app on a mobile device, the credit management app being configured to communicate with a wager gaming credit management system over a network, the automated system comprising:

A. providing automated processing by the wager gaming credit management system of a wager gaming player's automated credit application entered on the credit management app on the mobile device for an advance from a credit provider of cashless, electronic money or value for use in wager gaming;

B. automated authorizing of the providing of a wager game to be played by the wager gaming player in exchange for at least a portion of the cashless, electronic money or value;

C. automated displaying on the mobile device to the wager gaming player of a cashless, electronic balance available to the wager game player of the advance of money or value for use in playing the wager game;

D. automated predetermined control of the wager gaming player use of the cashless, electronic advance of money or value,

including automated preventing of the wager gaming player cashing out or withdrawing the cashless, electronic advance of money or value; and

E. upon automated determination of whether a passage of time has occurred, automated paying down of the advance of cashless, electronic money or value money or value.

2. The automated system for managing wager gaming credits with a credit management app on a mobile device of claim 1 also including, in the automated processing step, charging of a cashless, electronic transaction fee to the wager gaming player for the advance.

3. The automated system for managing wager gaming credits with a credit management app on a mobile device of claim 1 also including automated third party

purchasing of at least a portion of the cashless, electronic advance of money or value provided to the wager gaming player by the credit provider.

4. The automated system for managing wager gaming credits with a credit management app on a mobile device of claim 3 also comprising, in the automated processing step, charging of a cashless, electronic transaction fee to the wager gaming player for the advance.

5. The automated system for managing wager gaming credits with a credit management app on a mobile device of claim 1 wherein the automated processing step includes credit scoring the user request for casino provided credit entered via the credit management app on the mobile device .

6. An automated system providing a process of wager gaming along with cashless, electronic money or value processing including:

A. providing automated processing of a wager gaming player's application entered by the wager gaming player on a credit management app on a mobile device for an advance of cashless, electronic money or value from a credit provider over a network for use in wager gaming separate from the mobile device, including automated charging of a cashless, electronic transaction fee to the wager gaming player;

B. in conjunction with a wager game to be played by the wager gaming player in exchange for at least a portion of the cashless, electronic money or value, (i) automated displaying on the mobile device to the wager gaming player of a balance available to the wager gaming player of the cashless, electronic advance of money or value for use in playing the wager game, and (ii) automated predetermined control by the credit provider or another of the wager gaming player use of the cashless, electronic advance of money or value; and

C. upon automated determination of whether a passage of time has occurred, automated paying down of the advance of cashless, electronic money or value money or value.

7. The automated system providing a process of wager gaming along with cashless, electronic money or value processing of claim 6 wherein the wager gaming player's application for an advance of cashless, electronic money or value for use in wager gaming, is a cashless, electronic application entered on the mobile device for an advance of cashless, electronic money or value for use in wager gaming.

8. An automated system providing a process of wager gaming along with cashless, electronic money or value processing , including:

A. providing automated processing over a network of a wager gaming player's application entered by the wager gaming player on a credit management app on a mobile device for an advance of cashless, electronic money or value from a credit provider for use in wager gaming, including automated charging of a cashless, electronic transaction fee to the wager gaming player;

B. in conjunction with a wager game to be played by the wager gaming player in exchange for at least a portion of the cashless, electronic money or value, (i) automated displaying on the mobile device to the wager gaming player of a balance available to the player of the cashless, electronic advance of money or value for use in playing the wager game, and (ii) automated predetermined preventing of the wager gaming player withdrawal or cashing out of the cashless, electronic advance of money or value; and

C. upon automated determination of whether a passage of time has occurred, automated paying down of the advance of cashless, electronic money or value money or value.

9. The automated system providing a process of wager gaming along with cashless, electronic money or value processing of claim 8, wherein the wager gaming player's application for an advance of cashless, electronic money or value for use in wager gaming, is a cashless, electronic application for an advance of cashless, electronic money or value for use in wager gaming.

10. An automated system providing a process of wager gaming along with cashless, electronic money or value processing over a network, including:

A. automated processing of a wager gaming player's application entered by the wager gaming player on a credit management app on a mobile device for a cashless, electronic advance of money or value from a casino for use in wager gaming and charging of a cashless, electronic transaction fee to the wager gaming player in exchange for providing the cashless, electronic advance of money or value over the network;

B. in conjunction with a wager game to be played by the wager gaming player in exchange for at least a portion of the cashless, electronic money or value, (i) automated displaying on the mobile device to the wager gaming player of a balance available to the wager game player of the advance of cashless, electronic money or value for use in playing the wager game; and

C. upon automated determination of whether a passage of time has occurred, automated paying down of the advance of cashless, electronic money or value money or value.

11. The automated system providing a process of wager gaming along with cashless, electronic money or value processing of claim 10 including automated third party purchasing of at least a portion of the cashless, electronic advance of money or value from the credit provider.

12. The automated system for managing wager gaming credits with a credit management app on a mobile device of claim 2 wherein the automated processing step includes credit scoring the user request for credit entered via the credit management app on the mobile device.

13. The automated system for managing wager gaming credits with a credit management app on a mobile device of claim 3 wherein the automated processing step includes credit scoring the user request for credit entered via the credit management app on the mobile device.

14. The automated system providing a process of wager gaming along with cashless, electronic money or value processing over a network of claim 10 comprising, in the

automated processing step, charging of a cashless, electronic transaction fee to the wager gaming player for the advance.

15. The automated system for managing wager gaming credits with a credit management app on a mobile device of claim 4 wherein the automated processing step includes credit scoring the user request for credit entered via the credit management app on the mobile device.

16. The automated system providing a process of wager gaming along with cashless, electronic money or value processing over a network of claim 14 comprising transferring currency from the financial account to pay down at least a portion of the balance.

17. The automated system providing a process of wager gaming along with cashless, electronic money or value processing over a network of claim 14 comprising transferring currency from the balance to the financial account.

18. The automated system for managing wager gaming credits with a credit management app on a mobile device of claim 4 wherein the automated processing step includes credit scoring the wager game player's application for credit from the credit provider entered via the credit management app on the mobile device.

19. The automated system providing a process of wager gaming along with cashless, electronic money or value processing of claim 6 wherein the automated processing step includes credit scoring the wager game player's application for credit from the credit provider entered via the credit management app on the mobile device.

20. The automated system providing a process of wager gaming along with cashless, electronic money or value processing of claim 8 wherein the automated processing step includes credit scoring the wager game player's application for credit provider credit entered via the credit management app on the mobile device.