

REWARDS MANAGEMENT

Field of the Invention

[0001] The technology relates generally to the field of user account management, and more particularly to methods and systems to provide seamless, end-to-end customer rewards and promotion management via an account mobile application.

Background of the Invention

[0002] Businesses conventionally provide users with rewards programs associated with a payment card. However, these programs may be difficult to implement, manage, and modify. For example, a customer may wish to change rewards programs from a travel rewards program to a dining rewards program. In conventional rewards programs, a customer may be required to obtain a new card that is associated with that rewards programs. Customers are also not able to review a rewards program status without calling the financial institution or going to an online rewards website.

[0003] Further, rewards programs in a conventional system may only be offers-based and must be pushed to customers. If a customer does not act at the time that an offer is pushed from a financial institution, the customer may not be able to access the offer later. For example, to get an offer to a customer, a financial institution may run a campaign to push offers to customers for a limited time. The customer must see the offer and accept the offer during the campaign. If the campaign changes, or the customer desires to return to a previous rewards program, the steps required are cumbersome or impossible. The customer may be required to contact the financial institution and change payment cards with each of these changes.

Summary of the Invention

[0004] Embodiments of the technology employ computer hardware and software, including, without limitation, one or more processors coupled to memory and non-transitory computer-readable storage media with one or more executable programs stored thereon that instruct the processors to perform the methods and processes described herein.

Such embodiments are directed to technological solutions that may involve systems that include, for example, at least one processor coupled to memory and programmed to provide seamless, end-to-end customer rewards and promotion management via an account mobile application.

[0005] The system provides a complete dashboard for a customer to receive reward offers, rewards balances, reward eligibilities, and other rewards data. The dashboard may be a graphical user interface on a mobile application or webpage that presents options to manage a payment account of a customer. The dashboard presents options for a customer to select from bundled offers, such as a bundle of travel rewards, a bundle of dining rewards, a bundle of entertainment rewards, or any other rewards bundle. The dashboard presents options to a customer to subscribe to a bundle, cancel a bundle, or switch bundles. The dashboard presents a graphical tracker to indicate to a customer the progress the customer has made in achieving a next reward level.

[0006] The customer is provided this seamless rewards management in conjunction with displays on the mobile application for payment account details. For example, the mobile application may present the rewards dashboard on a graphical user interface of the mobile application that provides data related to the payment account, such as account name, account number, account balance, payment due dates, lists of charges, or other suitable account information.

[0007] In certain examples, the customer is provided options to subscribe to one or more bundles. The customer is presented a set of bundle offers and can select the bundle to which the customer is currently interested. If the customer desires, the bundle may be switched for a different bundle seamlessly and at any suitable time. The customer can cancel the bundle if desired by selecting a cancellation option on the user interface. The subscription to a particular bundle may have an associated fee that is paid periodically.

[0008] By utilizing the options described herein, the customer receives benefits such as obtaining multifold rewards benefits for a relatively small fee. The customer is able to switch or cancel rewards programs without a long-term binding contract. The customer is able to access rewards programs at times other than when the financial institution is operating a campaign. The customer is able to enjoy all of the rewards

benefits and perform all of the operations described herein without contacting or engaging the financial institution and be in control of their rewarding mechanism. The customer is able to perform some or all of the operations on the mobile application. The customer is able to select a rewards currency for their rewards benefits.

[0009] The financial institution benefits from the technologies described herein because the financial institution receives better engagement from customers, customers are encouraged to spend more money on credit cards under their subscribed bundle category (dinning, travel, fun, entertainment etc.) of merchants to fulfill earning qualification requirements , in an effort to earn more rewards, and the financial institution does not have to engage with the customers to sell the products or manage the accounts.

[0010] These and other aspects of the invention will be set forth in part in the description that follows and in part will become more apparent to those skilled in the art upon examination of the following or may be learned from practice of the invention. All such aspects are to be included within this description, are to be within the scope of the present invention, and are to be protected by the accompanying claims.

Brief Description of the Drawings

[0011] Figure 1 is a block diagram depicting a system to provide customer rewards management via an account mobile application.

[0012] Figures 2 is a block flow diagram depicting a method to enroll in a rewards bundle program via an account mobile application.

[0013] Figure 3 is an illustration depicting a user interface displayed on a mobile application operating on a user computing device.

[0014] Figure 4 is an illustration depicting a user interface displayed on a mobile application operating on a user computing device to display reward bundle options.

[0015] Figure 5 is an illustration depicting a user interface displayed on a mobile application operating on a user computing device to display details of a reward bundle option.

[0016] Figure 6 is a block flow diagram depicting a method for a customer to retrieve bundle rewards details via an account mobile application.

[0017] Figure 7 is a block flow diagram depicting a method for a customer to switch rewards bundles to associate with the customer account via an account mobile application.

[0018] Figure 8 is an illustration depicting a customer account status along with active enrolled bundle on a user interface.

[0019] Figure 9 is an illustration depicting a customer subscription page on a user interface.

[0020] Figure 10 is an illustration depicting a customer subscription management page on a user interface.

[0021] Figure 11 is an illustration depicting a switch bundle page on a user interface.

[0022] Figure 12 is a block flow diagram depicting a method to configure rewards bundles.

[0023] Figure 13 and Figure 14 are example software samples for the bundled rewards system to perform a reward tier inquiry.

[0024] Figure 15 and Figure 16 are example software samples for the bundled rewards system to manage a rewards enrollment API.

[0025] Figure 17 and Figure 18 are example software samples for the bundled rewards system to perform a rewards bundle benefit inquiry.

[0026] Figure 19 and Figure 20 are example software samples for the bundled rewards system to perform a rewards transfer eligibility check API.

[0027] Figure 21, Figure 22, and Figure 23 are example software samples for the bundled rewards system to perform a reward bundle inquiry.

[0028] Figure 24 depicts a computing machine and a module.

DETAILED DESCRIPTION

Example System Architecture

[0029] Figure 1 is a block diagram depicting a system to provide customer rewards management via an account mobile application. As depicted in Figure 1, the architecture

100 includes a bundled rewards system 120, a user computing device 110, and a merchant computing device 130 connected by communications network 99.

[0030] Each network, such as communication network 99, includes a wired or wireless telecommunication mechanism and/or protocol by which the components depicted in Figure 1 can exchange data. For example, each network 99 can include a local area network (“LAN”), a wide area network (“WAN”), an intranet, an Internet, a mobile telephone network, storage area network (SAN), personal area network (PAN), a metropolitan area network (MAN), a wireless local area network (WLAN), a virtual private network (VPN), a cellular or other mobile communication network, Bluetooth, NFC, Wi-Fi, or any combination thereof or any other appropriate architecture or system that facilitates the communication of signals or data. Throughout the discussion of example embodiments, it should be understood that the terms “data” and “information” are used interchangeably herein to refer to text, images, audio, video, or any other form of information that can exist in a computer-based environment. The communication technology utilized by the components depicted in Figure 1 may be similar to network technology used by network 99 or an alternative communication technology.

[0031] Each component depicted in Figure 1 includes a computing device having a communication application capable of transmitting and receiving data over the network 99 or a similar network. For example, each can include a server, desktop computer, laptop computer, tablet computer, a television with one or more processors embedded therein and / or coupled thereto, smart phone, handheld or wearable computer, personal digital assistant (“PDA”), other wearable device such as a smart watch or glasses, wireless system access point, or any other processor-driven device.

[0032] In the example embodiment depicted in Figure 1, the user computing device 110 is operated by an end-user that may communicate with a merchant computing device 130 to conduct a transaction or other procedure requiring an authorization. The merchant computing device 130 is operated by a merchant, clerk, or other operator of the merchant. The bundled rewards system 120 is operated by a bundled rewards system operator or other user. While each server, system, and device shown in the architecture is represented by one instance of the server, system, or device, multiple instances of each can be used.

[0033] As shown in Figure 1, the user computing device 110 includes a data storage unit (not shown) accessible by a communication application 115. The communication application 115 on the user computing device 110 may be, for example, a web browser application or a stand-alone application, to view, download, upload, or otherwise access documents, user interfaces, or web pages via the networks 99. The communication application 115 can interact with web servers or other computing devices connected to the network 99, such as by conducting and authorizing a transaction with the merchant computing device 130 and the bundled rewards system 120. The communication application 115 may be an application that manages a payment card account for a user. That is, the rewards functions described herein may be operating in conjunction with, and operating on, an application that a customer uses to monitor, manage, and utilize a payment account.

[0034] As shown in Figure 1, the merchant computing device 130 includes a data storage unit (not shown) accessible by a communication application 135. The communication application 135 on the merchant computing device 130 may be, for example, a web browser application or a stand-alone application, to view, download, upload, or otherwise access documents or web pages via the networks 99. The communication application 135 interacts with web servers or other computing devices connected to the network 99, such as by conducting and authorizing a transaction with the user computing device 110 and the bundled rewards system 120.

[0035] As shown in Figure 1, the bundled rewards system 120 includes mobile servicing channel 121, internal applications 122, a reward system 123, an alert system 124, merchant portal 125, and a bundle setup system 126. Each of these functions or devices may be encoded in hardware or software, may be functions of a device of the bundled rewards system 120 such as a server, may be in a cloud-based computing environment, may be separate devices connected to other devices of the bundled rewards system 120, or may be functions or algorithms operating on other devices of the bundled rewards system 120.

[0036] The mobile servicing channel system 121 is a self-service channel that allows a customer to interact with the financial institution. The mobile servicing channel

system 121 receives customer inputs from the communication application 115 and directs requests to other functions of the bundled rewards system 120. The mobile servicing channel system 121 may provide the user interface instructions to the communication application 115 for display to the customer.

[0037] The internal applications 122 receive include applications such as a messaging interface for digital or interactions for system authorizations, load balancing and routing functions for internal and external communications and transmissions, consumer API applications that integrate various systems and orchestrate service calls, or any other suitable application or function that allows the computing devices and users to communicate and conduct transactions and manage accounts.

[0038] The reward system 123 manages a rewards account of the customer. For example, the reward plan application 123 stores a username and account number, a number of rewards points accumulated, a number of rewards points spent, a number of rewards points available, and other customer data. The reward system 123 may store conditions for when rewards points may be used, for what items the rewards points may be redeemed, and other redemption conditions and rules. The reward customer 123 may operate on a separate server, an application operating on another server of the bundled rewards system 120, an application operating on a third-party server, or configured in any other suitable manner. The alert system 124 manages benchmarks, setpoints, alarm conditions, or other data or algorithms for determining when an alert should be provided to a customer. For example, the alert system 124 may determine that a new reward has been accessed and provide an alert to the communication application 115.

[0039] The merchant portal 125 may represent a function or application through which details about a merchant may be established. The merchant portal 125 may manage one or more bundle categories with which a merchant is associated. The merchant portal 125 may associate a particular merchant with a particular bundle, such as associating the products or services provided by an airline with a travel rewards bundle. The merchant portal 125 may associate a particular product of a merchant with a bundle category and another product of the merchant with a different bundle category. The bundle setup system 126 configures a database to store information related to bundles, bundle tiers, products

associated with bundles and bundle tiers, merchants associated with bundles and bundle tiers, and other suitable data. The bundle setup system 126 may provide rules, selections, criteria, algorithms, or other processes or methods to create and manage bundles and tiers. The bundle setup system 126 may perform other tasks as described with respect to Figure 12 herein.

[0040] The merchant computing device 130 represents any computing device used by one or more merchants to communicate with the bundled rewards system 120. For example, a merchant may use the merchant computing device 130 to request to be added or removed from a rewards bundle, add products to a bundle, add an offer to a bundle, or perform other suitable tasks.

[0041] In example embodiments, the network computing devices and any other computing machines associated with the technology presented herein may be any type of computing machine such as, but not limited to, those discussed in more detail with respect to Figure 24. Furthermore, any functions, applications, or components associated with any of these computing machines, such as those described herein or any others (for example, scripts, web content, software, firmware, hardware, or modules) associated with the technology presented herein may be any of the components discussed in more detail with respect to Figure 24. The computing machines discussed herein may communicate with one another, as well as with other computing machines or communication systems over one or more networks, such as network 99. The network 99 may include any type of data or communications network, including any of the network technology discussed with respect to Figure 24.

Example Embodiments

[0042] Reference will now be made in detail to embodiments of the invention, one or more examples of which are illustrated in the accompanying drawings. Each example is provided by way of explanation of the invention, not as a limitation of the invention. Those skilled in the art will recognize that various modifications and variations can be made in the present invention without departing from the scope or spirit of the invention. For example, features illustrated or described as part of one embodiment can be used in

another embodiment to yield a still further embodiment. Thus, the technology covers such modifications and variations that come within the scope of the invention.

[0043] The technology for embodiments of the invention may employ methods and systems to provide seamless, end-to-end customer rewards and promotion management via an account mobile application. The system provides a complete dashboard for a customer to receive reward offers, rewards balances, reward eligibilities, and other rewards data. The dashboard may be a graphical user interface on a mobile application or webpage that presents options to manage a payment account of a customer. The dashboard presents options for a customer to select from bundled offers, such as a bundle of travel rewards, a bundle of dining rewards, a bundle of entertainment rewards, or any other rewards bundle. The dashboard presents options to a customer to subscribe to a bundle, cancel a bundle, switch bundles. The dashboard presents a graphical tracker to indicate to a customer the progress the customer has made in achieving a next reward level. The examples for embodiments of the invention may employ computer hardware and software, including, without limitation, one or more processors coupled to memory and non-transitory computer-readable storage media with one or more executable computer application programs stored thereon, which instruct the processors to perform such methods.

[0044] The example methods illustrated in Figures 2-12 are described hereinafter with respect to the components of the example communications and processing architecture 100.

[0045] The example methods below will allow customers and a business or institution employing the bundled rewards system to achieve many benefits from the features described herein. Any business, institution, financial institution, merchant, or other organization may employ the bundled rewards system to service their customers. In examples, any type of organization may be referred to as a “business.”

[0046] For example, a customer is a user of the system that is able to enroll in bundles via a mobile application on a user device. A customer can select from the bundles at any time that suits their current lifestyle and spend patterns. The customer is capable of subscribing or switching bundles through the mobile application by browsing through different bundle options along with views of benefits, fees, applicable terms and conditions,

or other bundle details. The business is able to configure and manage the bundled offers. The business has the flexibility to define or modify rewards bundle offerings at any time. The business is provided options to create and maintain bundles based on any country-specific needs. The business can configure both the functional parameters and digital content to be presented to the customers.

[0047] In other examples, a customer may be provided with instant cashback when the customer reaches a next tier of a selected rewards bundle. The business can identify and/or modify which merchants match rewards bundle parameters achieved by the customer and associate the merchants with the bundles. Businesses can offer enhancer points on top of conventional rewards promotions based on the spend targets achieved by the customer. Businesses may charge subscription fees monthly based on the bundle subscribed by the customer. Businesses can configure the customer account to charge or not charge the fee for the bundle. Businesses can easily change the fees, and customers can easily keep or drop a subscription based on any changes. Businesses can use a cycle reconciliation process to reverse unintended benefits. Businesses can use retrospective sales tracking processes. The sales tracking for each bundle will be available from the first day of each cycle even if the enrollment by a customer is from a subsequent day in the cycle. This feature has an on/off option at each bundle level. Businesses receive daily monitoring reports that provide details of the bundles in which customers are enrolled.

[0048] The mobile application may have features that indicate 12-month benefits and subscription fees history. The customers may experience seamless upgrade, closure, and reinstatement journeys or experiences. The enhanced customer experience includes seamless transfer of bundle information for account upgrades and system handling of rewards bundles for closed and reinstatement scenarios.

[0049] Figure 2 is a block flow diagram depicting a method 200 to enroll in a rewards bundle program via an account mobile application. Depicted in the flow diagram 200 are a customer user computing device 110, a mobile servicing channel 121 of the bundled rewards system 120, internal applications 122 of the bundled rewards system 120, a rewards system function 123 of the of the bundled rewards system 120, and an alert system 124 of the bundled rewards system 120. The bundled rewards system 120, as

described herein, may be a function of a business or financial institution or other institution that manages a payment or other account for a customer. For example, the bundled rewards system 120 is a bank that issues a credit card, debit card, prepaid card, or other type of payment instrument to a customer. The business that is operating the bundled rewards system 120 may use the features described herein to manage the technology described and also any other suitable functions related to the payment account or payment instrument. For example, the mobile servicing channel 121 function may enable functions of the bundled rewards system 120 as described, but also manage other functions of the payment account, such as by accessing credit card data, history, transactions, data requests, or any other functions requested between the customer user computing device 110 and other functions of the financial institution managing the bundled rewards system 120.

[0050] In block 201, a customer initiates a bundle enrollment. The customer may initiate the bundle enrollment on a user computing device 110 by entering a selection on a graphical user interface function that is configured and communicated to the user computing device by the bundled rewards system 120. In the example, the user computing device 110 may access a mobile application, a webpage, or other type of communication application 115 that allows the user computing device 110 to communicate with the bundled rewards system 120. Any similar type of interface used by the bundled rewards system 120 to communicate digitally with the customer in this manner is referred to as a “mobile application.”

[0051] The customer selects a bundle offered by the bundled rewards system 120 by selecting an interface object associated with that bundle on the user interface and transmitting that selection to the bundled rewards system 120.

[0052] The details of example selection interfaces are illustrated in Figures 3-5. Figure 3 is an illustration depicting a user interface 300 displayed on a mobile application operating on a user computing device 110.

[0053] The user interface 300 is displayed with data provided by the bundled rewards system 120. The data is communicated to the user computing device 110 by mobile servicing channel 121. Mobile servicing channel 121 provides communication to

allow a customer to access an account, update an account, conduct transactions, or perform any other suitable tasks with the bundled rewards system 120.

[0054] The user interface 300 may display any suitable data to a customer. Example displays on the user interface 300 are described herein. For example, the user interface 300 displays a username 301. The name may be a legal name of the customer, a configured alternative ID or username, or other suitable identifier of the user account. The user interface 300 displays card data 302. The card data may include an account ID, a credit card number, a number of rewards earned, a credit card status, or any other suitable card data. The user interface 300 displays a current balance 303 of the user account. The user interface 300 displays an available credit 304 that is available for use by the customer for the user account. The user interface 300 displays a summary of the loans outstanding 305 for the user account.

[0055] The user interface 300 displays an option to review bundle options 306. The bundled options are the rewards options that are presented as bundles to enhance the customer experience and encourage customer engagement and loyalty. The review bundle options 306 may be an interface object such as a button that is selectable to direct the user interface 300 to a screen with displays of bundle options. If the user clicks or otherwise selects the option 306, the user interface 300 is directed to a page to view as illustrated in Figure 4.

[0056] Figure 4 is an illustration depicting a user interface 300 displayed on a mobile application operating on a user computing device 110 to display reward bundle options.

[0057] The user interface 300 may display any suitable data to a customer to allow a customer to review various reward bundle options and specifications. Example displays on the user interface 300 are described herein. For example, the user interface 300 displays a page title 401 that describes the page. The user interface 300 displays a description of the program 402 that encourages a customer to participate.

[0058] The user interface 300 displays an overview 403 of the costs and benefits of selecting a first bundle option. In the example, the user interface 300 displays a name of the bundle option, such as Play Bundle. The user interface 300 displays a cost of the

bundle option, such as \$4.99 per month. The user interface 300 displays an overview of the benefits of the bundle option, such as an amount of money the customer might save.

[0059] The user interface 300 displays an overview 404 of the costs and benefits of selecting a second bundle option. In the example, the user interface 300 displays a name of the bundle option, such as an Eat and Shop Bundle. The user interface 300 displays a cost of the bundle option, such as \$4.99 per month. The user interface 300 displays an overview of the benefits of the bundle option, such as an amount of money the customer might save.

[0060] The user interface 300 displays an overview 405 of the costs and benefits of selecting a third bundle option. In the example, the user interface 300 displays a name of the bundle option, such as Enhancer. The user interface 300 displays a cost of the bundle option, such as \$4.99 per month. The user interface 300 displays an overview of the benefits of the bundle option, such as an amount of money the customer might save.

[0061] Any number or type of rewards bundle may be presented on the user interface 300. The types of bundle rewards offered may be selected from a list of rewards bundles. For example, three rewards bundles may be offered to the customer based on the user history of the customer with the user account. For example, if the customer has a higher number of transactions than is typical for travel, dining, and entertainment, then a travel bundle, a food bundle, and an entertainment bundle may be selected for presentation. If the customer has a lower number of transactions than is typical for sports events, then a sports rewards bundle may not be selected. Any other suitable factors may be used to select the presented bundles. For example, bundles may be promoted based on incentives from rewards providers. In another example, bundles that have been selected by a higher number of new customers may be promoted. In another example, newly created bundles may be selected.

[0062] The customer may select one of the rewards bundle options 403, 404, 405 by clicking on the interface object or otherwise signaling an intent to select a bundle option.

[0063] Figure 5 is an illustration depicting a user interface 300 displayed on a mobile application operating on a user computing device 110 to display details of a reward bundle option.

[0064] The user interface 300 may display any suitable data to a customer to allow a customer to review various features, options, and specifications of a selected reward bundle. Example displays on the user interface 300 are described herein. For example, the user interface 300 displays a page title 501 that describes the page. The user interface 300 displays a title 502 of the bundle, such as a Fun Bundle. The user interface 300 displays a description of features and characteristics 503 of the bundle, such as the price per month of the bundle.

[0065] The user interface 300 displays an overview of the benefits 504 or other features of the bundle. In the example, the rewards levels based on the amount of money spent by the customer in the subscription time period are displayed. The bundle includes items from one or more merchants that are associated with the category of the bundle. A bundle category titled Fun Bundle may encompass any transactions in a category that includes games, amusement parks, video games, or other similar transactions. A bundle category titled Travel Bundle may encompass any transactions in a category that includes flights, hotels, rental cars or other similar transactions. A bundle category titled Eat and Shop Bundle may encompass any transactions in a category that includes dining, retail stores, or other similar transactions. A Sports Bundle may encompass transactions in a category that includes sports equipment, sports tickets, sports lessons, sports memorabilia, or any other similar transactions. Any suitable group or category of transaction types may be included in a reward bundle and presented to a customer.

[0066] The rewards offered in a rewards bundle may be any suitable type of rewards, such as discounts, points, rebates, merchandise, or any other suitable reward or reward currency. In the example, the Fun and Play Bundle as described in reward level 504 has three tiers of rewards. The first tier provides a \$15.00 rebate on a transaction in the category when the customer spends \$1,000. A second tier provides a \$50.00 rebate on a transaction in the category when the customer spends \$3,000. A third tier provides a \$75.00 rebate on a transaction in the category when the customer spends \$5,000. The customer is incentivized to use the account for more transactions to continue to accrue rewards. In the example, when a customer spends a total of at least \$1,000 using the payment account and has reached the first tier, the customer will receive a rebate of \$15.00 on items that were purchased in the category during the subscription period. If the customer

has not purchased any products that are in the category during the subscription period, then the customer will not receive a rebate. In the example, when a customer spends a total of at least \$3,000 and has reached the second tier, the customer will receive a rebate of \$15.00 for the first tier plus \$50.00 for the second tier on items that were purchased in the category. Thus, the customer will receive a total of \$65.00 in rebates. If the customer has not purchased any products that are in the category during the subscription period, then the customer will not receive a rebate. If the customer has purchased items in the category that are less than \$65.00, such as only \$50.00, then the customer will only receive a rebate of that amount. Other types of reward schemes or promotions may be envisioned. The user interface 300 displays an interface object 505 that will direct the user interface 300 to a page that subscribes the customer to the bundle. When the customer arrives at the subscription page, the customer may confirm the subscription and be provided details such as the start and end date of the rewards bundle or other suitable details.

[0067] The user interface 300 displays an interface object 506 that will direct the user interface 300 to a page with more details on the rewards bundle. For example, the object 506 may direct the user interface 300 to a page that displays the transaction types in the category, the process for redeeming the rewards, or other bundle details. The user interface 300 displays an object 507 that displays the terms and conditions for using the rewards bundle.

[0068] Returning to Figure 2, the mobile servicing channel 121 receives the customers bundle enrollment query.

[0069] In block 202, the mobile servicing channel 121 validates if the initiation is for a new enrollment. The mobile servicing channel 121 may access a file or history of the customer account to determine if the customer has previously enrolled in the bundle. If the customer has already enrolled in the bundle, then the mobile servicing channel 121 may reply to the customer user device 110 with a rejection of the bundle enrollment or a request for a different bundle enrollment. If the customer is not enrolled in the bundle, then the mobile servicing channel 121 may provide a verification of the enrollment request and communicate the request and/or the validation to other internal applications 122 of the bundled rewards system 120.

[0070] In block 203, the internal applications 122 create the enrollment request. The internal applications 122 may communicate the enrollment request with data associated with the customer account that allows the enrollment to be configured. The data may include user account identification, customer history, user device 100 data, bundle identification, and other associated data. The internal applications 122 provide the completed enrollment request to the rewards system 123.

[0071] In block 204, the rewards system 123 communicates the enrollment details to the internal applications 122. The rewards system 123 receives the created enrollment request and enrolls the customer account in the requested bundled rewards program. The rewards system 123 may enroll the customer account by storing the selected bundled rewards program with the customer account. The customer account is updated to reflect rewards associated with the bundle. For example, if the customer enrolled in a travel bundle, then the rewards system 123 configures the customer account to be provided with the rewards based on the specifics of the travel bundle rewards program.

[0072] The rewards system 123 communicates the enrollment details, such as the customer rewards status, available rewards, the customer current rewards achievements, the progress the customer has made to a next achievement, and other suitable enrollment details.

[0073] In block 205, the mobile servicing channel 121 displays the subscription tracker. The internal applications 122 provide the enrollment details from the rewards system 123 to the mobile servicing channel 121. The mobile servicing channel 121 displays the enrollment details to the user device 110 of the customer. The display may be on the user interface 300 on the user device 110. The display may include the subscription tracker. The subscription tracker may be a graph, display, text, image, or other representation of the customer progress toward a next rewards level. An example of a subscription tracker is discussed in greater detail herein with respect to subscription tracker 905 in FIG. 9.

[0074] In block 206, the internal applications provide a trigger alert 206 to the alert system 124. The user interface 300 on the user device 110 requests that the customer confirm the bundle enrollment via an interface object on the display. If the customer

confirms the enrollment, the internal applications 206 send a communication to the alert system 124.

[0075] The alert system 124 is a separate channel that communicates to the user device 110 notifications of events related to the customer account. For example, an alert may be sent to a user device 110 if a sign-in from an unknown device occurs, if an account payment is late, if an account balance drops below a minimum threshold, if a rewards bundle is reached, or any other suitable events occur in the customer account. The alert system 124 communicates an alert to the user device 110 that an enrollment in a bundled rewards program has been conducted. The alert may be provided to the user device 110 in any suitable format, such as an instant message, a notification on the user interface 300, a push notification, an email, or an SMS message.

[0076] Figure 6 is a block flow diagram depicting a method 600 for a customer to retrieve bundle rewards details via an account mobile application.

[0077] In block 601, the customer initiates a bundle inquiry. The customer may enter a request on the user interface 300 to retrieve a status of a bundle, details of a bundle, or other suitable data about a bundle. The inquiry may be received on an interface object on the user interface 300, received via a text request, received via a voice request, or received in any other suitable manner.

[0078] In block 602 and 603, the mobile servicing channel 121 and the internal applications 122 forward the request to the rewards system 123. For example, the mobile servicing channel 121 receives the inquiry from the user device 110 and determines that the inquiry should be directed to the rewards system 123. The mobile servicing channel 121 communicates the request to the internal applications 123. The internal applications 123 pass the request through to the rewards system 123.

[0079] In block 604, the rewards system 123 communicates the bundle details 604 to the internal applications 123. The rewards system 123 receives the customer request and accesses the customer rewards account. The rewards system 123 determines the status of the rewards account, the amount of rewards earned by the customer, the progress the customer has made towards the next reward level in the bundle, new rewards options in the bundle, bundle rules, purchases that qualify under the bundle plan, or any other bundle

details. The rewards system 123 communicates the bundle details 604 to the internal applications 123.

[0080] In block 605, the internal applications 122 communicate the received bundle details to the mobile servicing channel 121. The mobile servicing channel 121 displays the bundle details to the user device 110 over the user interface 300.

[0081] In block 606, the mobile servicing channel 121 retrieves promotion details. The mobile servicing channel 121 retrieves promotion details by communicating a request to the internal applications 122. In block 607, the internal applications 122 communicate the request to the merchant portal 125. The retrieved promotion details from the merchant portal 125 may be based on the bundle categories, the tier levels, the merchants or products in the bundles, or other suitable data related to the program.

[0082] In an alternate example, other types of promotions may be provided by the merchants or the rewards system 123. In alternate examples, the promotion details may be any special advertising or promotion campaigns configured in the merchant portal 125 or the rewards system 123. For example, the rewards system 123 may configure a rule in the bundle rewards that purchasing a meal at a particular chain of restaurants is worth twice as many rewards points as previously defined in the rules. The rewards system 123 may configure a rule in the bundle rewards that a certain reward is now able to be redeemed for a lesser number of rewards points. The rewards system 123 may configure a rule in the bundle rewards that a next level of rewards now requires a lesser number of purchase transactions than previously required. Any suitable change to the rewards program may be proposed and configured by the rewards system 123.

[0083] In block 608, the merchant portal 125 communicates the bundle promotion details to the internal applications 122. In block 609, the internal applications present the bundle promotions to the mobile servicing channel 121. When the customer accesses the user interface 300 via the mobile servicing channel 121, the bundle promotions will be available for the customer to view or select.

[0084] Figure 7 is a block flow diagram depicting a method 700 for a customer to switch rewards bundles to associate with the customer account via an account mobile application.

[0085] In block 601 through block 605, the method 700 performs a bundle inquiry substantially as described in blocks 601 through block 605 of Figure 6.

[0086] When the customer accesses the customer account on the user interface 300 after the inquiry is sent and the rewards details are updated, the user interface 300 may display an overview of the customer account as illustrated in Figure 8. Figure 8 is an illustration depicting a customer account status on a user interface 300.

[0087] In the illustration, a customer name 801 is presented. Customer account details 802 are presented, such as an account number and a summary of rewards points earned. Other account details may be presented, such as an account balance 803, available credit for the account 804, and an outstanding loans balance 805. A rewards bundle summary 806 may be presented as an overview of the customer's progress towards a subsequent rewards level.

[0088] Figure 9 is an illustration depicting a customer subscription page on a user interface 300. If a customer selects an option to open an overview of a current customer rewards bundle, then the user interface 300 may display data from the mobile servicing channel 121. The displayed data illustrated include a title 901 identifying the page as a subscription page. The display may include a bundle identifier 902. The type of bundle is displayed, such as Fun Bundle, Travel Bundle, Entertainment Bundle, or any other suitable bundle. The bundle identifier 902 may include an interface object 903 to manage the account.

[0089] A rewards bundle status 904 may be presented that identifies the amount the customer is required to spend to achieve the next rewards level. A status bar 905 may be presented that identifies the amount the customer is required to spend to achieve the next rewards level. The status bar 905 may be any type of graphical representation of the status, such as a bar graph, a pie chart, a line graph, or other type of representation. The percentage the customer is required to spend to achieve the next rewards level is represented at status bar 905. Status level 906 may be displayed to identify the current rewards level, a subsequent rewards level, and an overview of the rewards available at each rewards level.

[0090] Returning to Figure 7, in block 706, the customer initiates a process to switch rewards bundles. The customer may enter a selection on the user interface 300 to begin the switching process. Example user interface presentations of this process is illustrated in Figure 10 and Figure 11.

[0091] Figure 10 is an illustration depicting a customer subscription management page on a user interface 300. If the customer, for example, selected the interface object 903 on the user interface screen 300 depicted in Figure 9, then the customer subscription management page on a user interface 300 may be presented to the customer. The display may be accessed via any other suitable actions by the customer.

[0092] The customer subscription management page is illustrated with a title block 1001 describing the page as a “manage subscription” page. The customer subscription management page is illustrated with a bundle status block 1002. The bundle status indicates the current subscription, the status of the subscription as “active,” and the name of the bundle. Any other suitable status displays may be used. The customer subscription management page has a switch bundle interface object 1003 providing an option to a customer to switch the rewards bundle to a different bundle.

[0093] The customer subscription management page is illustrated with a duration block 1004 that indicates the effective dates of the rewards bundle. The customer subscription management page is illustrated with auto-renewal block 1005 with an on/off interface object. The customer may elect to have the payment for the rewards bundle be automatically renewed when the rewards bundle expires. For example, if the most recent subscription to the rewards bundle was for one year, such as January 1, 2022 until December 31, 2022, then an auto-renewal selection may renew the subscription on January 1, 2023 for a further year. If the customer does not select the auto-renewal block 1005, then the rewards bundle subscription will lapse at the end of the subscription period.

[0094] The customer subscription management page is illustrated with a cancel subscription interface object 1006. If the customer elects to end the subscription early, then the customer may select the cancel subscription interface object 1006. The customer user interface 300 would be directed to a page to cancel the subscription. The customer would enter a selection on that cancelation page and receive a notification from the rewards

system 123 and/or the alert system 124 that the subscription has been canceled. The customer may receive an option to resubscribe on the user interface 300.

[0095] Figure 11 is an illustration depicting a switch bundle page on a user interface 300. When a customer selects an option to switch bundles, such as by selecting the switch bundle interface object 1003 illustrated in FIG. 10, the customer is directed to a switch bundle page.

[0096] The switch bundle page is illustrated with a title block 1101 that identifies the page as a switch bundle page. The switch bundle page is illustrated with a current bundle block 1102 that identifies the rewards bundle to which the customer is currently subscribed, a Fun Bundle. The switch bundle page is illustrated with an options block 1103 that provides overviews of selected alternative bundles to which the customer may elect to switch. The options block 1103 present alternative bundles that are selected based on past customer history, popularity of rewards bundles with other customers, promoted bundles, lowest cost bundles, or any other suitable selection criteria.

[0097] In the example, three selected rewards bundles are recommended to the customer. The selected rewards bundles being presented in the options block 1103 are for a shopping bundle 1103, an enhancer bundle 1106, and an everyday bundle 1107. Each bundle suggestion may include details of the rewards bundle, such as the subscription price, the rewards categories, and the rewards levels. The details may be presented in a pull-down menu, a pop-up window, an expansion window, or in any other suitable presentation. Each selected rewards bundle may have a selection object 1104 to allow a customer to select the rewards bundle. In the example, the selection object 1104 is black after selection by the customer. When selected, the bundle details are presented.

[0098] The switch bundle page is illustrated with a cancel interface object 1108. The cancel object 1108 will allow a customer to leave the switch bundle page and not change the subscribed rewards bundle. The switch bundle page is illustrated with a switch interface object 1109. If a customer selects the switch object 1109, then the customer will end a subscription to the existing rewards bundle and switch to the rewards bundle with a selected object 1104.

[0099] Returning to Figure 7, the details of the method to switch the bundle for the customer are illustrated.

[00100] In block 707, the mobile servicing channel 121 initiates a new bundle enrollment. For example, the mobile servicing channel 121 validates if the initiation is for a new enrollment. The mobile servicing channel 121 may access a file or history of the customer account to determine if the customer has previously enrolled in the bundle. mobile servicing channel 121 may determine if the new bundle is different from the bundle from which the customer is switching. If the customer has already enrolled in the bundle, then the mobile servicing channel 121 may reply to the customer user device 110 with a rejection of the bundle enrollment or a request for a different bundle enrollment. If the customer is not enrolled in the bundle, then the mobile servicing channel 121 may provide a verification of the enrollment request and communicate the request and/or the validation to other internal applications 122 of the bundled rewards system 120.

[00101] In block 708, the internal applications 122 create the enrollment request. The internal applications 122 may communicate the enrollment request with data associated with the customer account that allows the enrollment to be configured. The data may include user account identification, customer history, user device 100 data, bundle identification, and other associated data. The internal applications 122 provide the completed enrollment request to the rewards system 123.

[00102] In block 709, the rewards system 123 communicates the enrollment details to the internal applications 122. The rewards system 123 receives the created enrollment request and enrolls the customer account in the requested bundled rewards program. The rewards system 123 may enroll the customer account by storing the selected bundled rewards program with the customer account. The customer account is updated to reflect rewards associated with the bundle. For example, if the customer enrolled in a travel bundle, then the rewards system 123 configures the customer account to be provided with the rewards based on the specifics of the travel bundle rewards program.

[00103] The rewards system 123 communicates the enrollment details, such as the customer rewards status, available rewards, the customer current rewards achievements,

the progress the customer has made to a next achievement, and other suitable enrollment details.

[00104] In block 710, the internal applications 122 communicates the enrollment details to the mobile servicing channel 121. The mobile servicing channel 121 may present a confirmation to the customer on the user interface 300 that the rewards bundle subscription has changed, and that the customer is now enrolled in the new rewards bundle.

[00105] In block 711, the mobile servicing channel 121 communicates a de-enrollment to the internal applications 122. The de-enrollment may include the identity of the bundle from which the customer is no longer subscribing. When the customer elected to switch bundles and enrolled in the new bundle, the bundle to which the customer had previously subscribed is removed from the customer account.

[00106] In block 712, the internal applications 122 communicate the de-enrollment details to the rewards system 123. The internal applications 122 communicate the de-enrollment request with data associated with the customer account that allows the de-enrollment to be configured. The data may include user account identification, customer history, user device 100 data, bundle identification, and other associated data. The internal applications 122 provide the completed de-enrollment request to the rewards system 123.

[00107] In block 713, the rewards system 123 communicates the de-enrollment details to the internal applications 122. The rewards system 123 receives the created de-enrollment request and de-enrolls the customer account from the requested bundled rewards program. The rewards system 123 may de-enroll the customer account by removing the selected bundled rewards program from the customer account. The customer account is updated to reflect rewards associated with the bundle are not eligible or available to the customer. For example, if the customer de-enrolled from a travel bundle, then the rewards system 123 configures the customer account to remove any rewards based on the specifics of the travel bundle rewards program.

[00108] In block 714, the internal applications 122 communicates the de-enrollment details to the mobile servicing channel 121. The mobile servicing channel 121 may present a confirmation to the customer on the user interface 300 that the rewards bundle

subscription has changed, and that the customer is not enrolled in the de-enrolled rewards bundle.

[00109] In block 602 through block 609 of Figure 7, the method 700 performs a bundle inquiry as described in blocks 602 through block 609 of Figure 6. The new bundle inquiry is directed to the newly subscribed bundle after the switch of rewards bundles has been completed.

[00110] In block 606 to block 607 of Figure 7, the method 700 performs a retrieval of promotion details as described in blocks 602 through block 605 of Figure 6.

[00111] Figure 12 is a block flow diagram depicting a method 1200 to configure rewards bundles. In block 1210, a bundle setup system 126 configures sales qualification criteria. The sales qualification criteria are configured to reflect parameters of a transaction that may be considered for applying rewards, such as the currency of the transaction, specific merchants or categories of merchant, if a debit card or credit card was used, if the order was in person or online, or any other types of transaction parameters. Different promotions may be configured in the sales qualification criteria. For example, if a certain type of product or type of transaction is being promoted, then the system may configure a higher level of rewards for purchases that match the promotion.

[00112] In block 1220, bundle setup system 126 receives merchant categories, products, and promotions. The merchants may provide the data via a merchant computing device 130 over a communication application 135. The operator of the bundled rewards system 120 may configure categories via the bundle setup system 126, or any other suitable system may be used, such as a Merchant Category Code. The merchant may provide products to be used for determining rewards levels or used in the awarding of a reward. The merchant may change or update the merchant categories, products, and promotions with new data.

[00113] In block 1230, the bundle setup system 126 creates bundles based on categories. In an example, the bundle setup system 126 has an input from an operator to configure bundles based on certain criteria. The business operating the bundled rewards system 120 may dictate the types of bundles desired based on business purposes, popularity, promoted categories, or any other criteria. In another example, the bundle setup

system 126 analyzes the merchants, products, promotions, or other inputs and develops bundles based on similar characteristics. For example, if a number of dining related business are identified in the group of merchants associated with the rewards program, then the bundle setup system 126 may establish a Dining Bundle. The merchants and the merchant products may be identified as belonging to one or more categories.

[00114] In block 1240, the bundle setup system 126 configures tiers in the bundles. The bundle setup system 126 receives an input of tier levels from an operator of the bundle setup system 126 based on business goals or preferences. In alternate embodiments, the operator may utilize past customer histories, current promotions, inventory levels or products, or any other suitable criteria to configure the tier levels to better achieve the business goals. In alternate examples, to assist with the configuration of the tiers, the operator of the bundle setup system 126 may use an algorithm, machine learning, or other automated process to set tier levels based on inputs to the automated process of past customer histories, current promotions, inventory levels or products, or any other suitable criteria. For example, the operator may use machine learning to identify a tier level that is most likely to be attractive to a customer based on a customer history of achieving previous tier levels. Based on this information, the operator may configure the tier level or the bundle setup system 126 may perform the configuration automatically.

[00115] The tier levels may include a number of tiers, such as 2, 3, 5, 10 or any other suitable number of tiers. The tier levels may include an amount of money that a customer spends to achieve each tier level. For example, a second tier may require a total of \$1000 spent during the current subscription period while a third tier may require a total of \$1500 spent during the current subscription period. In certain examples, the total spent during the current subscription period must be spent in a certain category of merchants, such as merchants that market travel products or merchants that market gaming products. In other examples, the total spent during the current subscription period may be spent in any category of merchants. Any suitable spending pattern or level may be required to change rewards tiers.

[00116] The bundle setup system 126 may establish the rewards that are associated with the tiers. The rewards may be established by an operator of the bundle setup system

126, who provides an input of the products that the merchant would discount for a rewards program. For example, the operator may input an offer to discount a streaming service from \$10 per month to \$5 per month for customers that have achieved a certain rewards tier. The business associated with the bundle setup system 126 may fund the rewards that are achieved by the customer. That is, the bundle setup system 126 pays the merchant the difference between a standard price and a discounted price as a service to the customer.

[00117] In block 1250, the bundle setup system 126 configures a database identifying each product, category, tier, and reward option. The database may store each offered reward, each merchant identification, tier levels for merchants and rewards, categories for merchants, rewards, and tiers, and any other suitable data. When a customer conducts a transaction the bundle setup system 126 may access the database to determine if any rewards are due based on the transaction.

[00118] In block 1260, the rewards system 123 monitors customer transactions and applies associated rewards. When a customer conducts a transaction, a product being purchased is identified. The identified product is compared to the database to determine if the product is eligible for a rewards program. Based on the customer tier, the identification of the product, the merchant category, or other transaction data, the rewards system 123 counts the transaction towards a reward tier, applies a reward to the transaction, applies a reward to the customer account, or performs any other suitable action.

[00119] Figure 13 through Figure 23 represent example software programs or algorithms to perform example actions as described herein.

[00120] Figure 13 and Figure 14 are example software samples for the bundled rewards system 120 to perform a reward tier inquiry. For example, the bundled rewards system 120 may perform the software process to access data associated with the reward tier to be associated with a particular transaction.

[00121] Figure 15 and Figure 16 are example software samples for the bundled rewards system 120 to manage a rewards enrollment API. For example, the bundled rewards system 120 may perform the software process to enroll a customer in a particular rewards bundle.

[00122] Figure 17 and Figure 18 are example software samples for the bundled rewards system 120 to perform a rewards bundle benefit inquiry. For example, the bundled rewards system 120 may perform the software process to access data associated with the reward benefit to be associated with a particular transaction.

[00123] Figure 19 and Figure 20 are example software samples for the bundled rewards system 120 to perform a rewards transfer eligibility check API. For example, the bundled rewards system 120 may perform the software process to determine if an rewards transfer is eligible.

[00124] Figure 21, Figure 22, and Figure 23 are example software samples for the bundled rewards system 120 to perform a reward bundle inquiry. For example, the bundled rewards system 120 may perform the software process to access data associated with a reward bundle. Figure 21 is continued on Figure 22 at location A.

Example Systems

[00125] Figure 24 depicts a computing machine 2000 and a module 2050 in accordance with certain examples. The computing machine 2000 may correspond to any of the various computers, servers, mobile devices, embedded systems, or computing systems presented herein. The module 2050 may comprise one or more hardware or software elements configured to facilitate the computing machine 2000 in performing the various methods and processing functions presented herein. The computing machine 2000 may include various internal or attached components, for example, a processor 2010, system bus 2020, system memory 2030, storage media 2040, input/output interface 2060, and a network interface 2070 for communicating with a network 2080.

[00126] The computing machine 2000 may be implemented as a conventional computer system, an embedded controller, a laptop, a server, a mobile device, a smartphone, a set-top box, a kiosk, a vehicular information system, one more processors associated with a television, a customized machine, any other hardware platform, or any combination or multiplicity thereof. The computing machine 2000 may be a distributed system configured to function using multiple computing machines interconnected via a data network or bus system.

[00127] The processor 2010 may be configured to execute code or instructions to perform the operations and functionality described herein, manage request flow and address mappings, and to perform calculations and generate commands. The processor 2010 may be configured to monitor and control the operation of the components in the computing machine 2000. The processor 2010 may be a general purpose processor, a processor core, a multiprocessor, a reconfigurable processor, a microcontroller, a digital signal processor (DSP), an application specific integrated circuit (ASIC), a graphics processing unit (GPU), a field programmable gate array (FPGA), a programmable logic device (PLD), a controller, a state machine, gated logic, discrete hardware components, any other processing unit, or any combination or multiplicity thereof. The processor 2010 may be a single processing unit, multiple processing units, a single processing core, multiple processing cores, special purpose processing cores, co-processors, or any combination thereof. According to certain examples, the processor 2010 along with other components of the computing machine 2000 may be a virtualized computing machine executing within one or more other computing machines.

[00128] The system memory 2030 may include non-volatile memories, for example, read-only memory (ROM), programmable read-only memory (PROM), erasable programmable read-only memory (EPROM), flash memory, or any other device capable of storing program instructions or data with or without applied power. The system memory 2030 may also include volatile memories, for example, random access memory (RAM), static random access memory (SRAM), dynamic random access memory (DRAM), and synchronous dynamic random access memory (SDRAM). Other types of RAM also may be used to implement the system memory 2030. The system memory 2030 may be implemented using a single memory module or multiple memory modules. While the system memory 2030 is depicted as being part of the computing machine 2000, one skilled in the art will recognize that the system memory 2030 may be separate from the computing machine 2000 without departing from the scope of the subject technology. It should also be appreciated that the system memory 2030 may include, or operate in conjunction with, a non-volatile storage device, for example, the storage media 2040.

[00129] The storage media 2040 may include a hard disk, a floppy disk, a compact disc read only memory (CD-ROM), a digital versatile disc (DVD), a Blu-ray disc, a

magnetic tape, a flash memory, other non-volatile memory device, a solid state drive (SSD), any magnetic storage device, any optical storage device, any electrical storage device, any semiconductor storage device, any physical-based storage device, any other data storage device, or any combination or multiplicity thereof. The storage media 2040 may store one or more operating systems, application programs and program modules, for example, module 2050, data, or any other information. The storage media 2040 may be part of, or connected to, the computing machine 2000. The storage media 2040 may also be part of one or more other computing machines that are in communication with the computing machine 2000, for example, servers, database servers, cloud storage, network attached storage, and so forth.

[00130] The module 2050 may comprise one or more hardware or software elements configured to facilitate the computing machine 2000 with performing the various methods and processing functions presented herein. The module 2050 may include one or more sequences of instructions stored as software or firmware in association with the system memory 2030, the storage media 2040, or both. The storage media 2040 may therefore represent examples of machine or computer readable media on which instructions or code may be stored for execution by the processor 2010. Machine or computer readable media may generally refer to any medium or media used to provide instructions to the processor 2010. Such machine or computer readable media associated with the module 2050 may comprise a computer software product. It should be appreciated that a computer software product comprising the module 2050 may also be associated with one or more processes or methods for delivering the module 2050 to the computing machine 2000 via the network 2080, any signal-bearing medium, or any other communication or delivery technology. The module 2050 may also comprise hardware circuits or information for configuring hardware circuits, for example, microcode or configuration information for an FPGA or other PLD.

[00131] The input/output (I/O) interface 2060 may be configured to couple to one or more external devices, to receive data from the one or more external devices, and to send data to the one or more external devices. Such external devices along with the various internal devices may also be known as peripheral devices. The I/O interface 2060 may include both electrical and physical connections for operably coupling the various

peripheral devices to the computing machine 2000 or the processor 2010. The I/O interface 2060 may be configured to communicate data, addresses, and control signals between the peripheral devices, the computing machine 2000, or the processor 2010. The I/O interface 2060 may be configured to implement any standard interface, for example, small computer system interface (SCSI), serial-attached SCSI (SAS), fiber channel, peripheral component interconnect (PCI), PCI express (PCIe), serial bus, parallel bus, advanced technology attached (ATA), serial ATA (SATA), universal serial bus (USB), Thunderbolt, FireWire, various video buses, and the like. The I/O interface 2060 may be configured to implement only one interface or bus technology. Alternatively, the I/O interface 2060 may be configured to implement multiple interfaces or bus technologies. The I/O interface 2060 may be configured as part of, all of, or to operate in conjunction with, the system bus 2020. The I/O interface 2060 may include one or more buffers for buffering transmissions between one or more external devices, internal devices, the computing machine 2000, or the processor 2010.

[00132] The I/O interface 2060 may couple the computing machine 2000 to various input devices including mice, touch-screens, scanners, electronic digitizers, sensors, receivers, touchpads, trackballs, cameras, microphones, keyboards, any other pointing devices, or any combinations thereof. The I/O interface 2060 may couple the computing machine 2000 to various output devices including video displays, speakers, printers, projectors, tactile feedback devices, automation control, robotic components, actuators, motors, fans, solenoids, valves, pumps, transmitters, signal emitters, lights, and so forth.

[00133] The computing machine 2000 may operate in a networked environment using logical connections through the network interface 2070 to one or more other systems or computing machines across the network 2080. The network 2080 may include wide area networks (WAN), local area networks (LAN), intranets, the Internet, wireless access networks, wired networks, mobile networks, telephone networks, optical networks, or combinations thereof. The network 2080 may be packet switched, circuit switched, of any topology, and may use any communication protocol. Communication links within the network 2080 may involve various digital or analog communication media, for example, fiber optic cables, free-space optics, waveguides, electrical conductors, wireless links, antennas, radio-frequency communications, and so forth.

[00134] The processor 2010 may be connected to the other elements of the computing machine 2000 or the various peripherals discussed herein through the system bus 2020. It should be appreciated that the system bus 2020 may be within the processor 2010, outside the processor 2010, or both. According to certain examples, any of the processor 2010, the other elements of the computing machine 2000, or the various peripherals discussed herein may be integrated into a single device, for example, a system on chip (SOC), system on package (SOP), or ASIC device.

[00135] Examples may comprise a computer program that embodies the functions described and illustrated herein, wherein the computer program is implemented in a computer system that comprises instructions stored in a machine-readable medium and a processor that executes the instructions. However, it should be apparent that there could be many different ways of implementing examples in computer programming, and the examples should not be construed as limited to any one set of computer program instructions. Further, a skilled programmer would be able to write such a computer program to implement an example of the disclosed examples based on the appended flow charts and associated description in the application text. Therefore, disclosure of a particular set of program code instructions is not considered necessary for an adequate understanding of how to make and use examples. Further, those skilled in the art will appreciate that one or more aspects of examples described herein may be performed by hardware, software, or a combination thereof, as may be embodied in one or more computing systems. Additionally, any reference to an act being performed by a computer should not be construed as being performed by a single computer as more than one computer may perform the act.

[00136] The examples described herein can be used with computer hardware and software that perform the methods and processing functions described previously. The systems, methods, and procedures described herein can be embodied in a programmable computer, computer-executable software, or digital circuitry. The software can be stored on computer-readable media. For example, computer-readable media can include a floppy disk, RAM, ROM, hard disk, removable media, flash memory, memory stick, optical media, magneto-optical media, CD-ROM, etc. Digital circuitry can include integrated circuits, gate arrays, building block logic, field programmable gate arrays (FPGA), etc.

[00137] The example systems, methods, and acts described in the examples presented previously are illustrative, and, in alternative examples, certain acts can be performed in a different order, in parallel with one another, omitted entirely, and/or combined between different example examples, and/or certain additional acts can be performed, without departing from the scope and spirit of various examples. Accordingly, such alternative examples are included in the scope of the following claims, which are to be accorded the broadest interpretation so as to encompass such alternate examples.

[00138] Although specific examples have been described above in detail, the description is merely for purposes of illustration. It should be appreciated, therefore, that many aspects described above are not intended as required or essential elements unless explicitly stated otherwise.

[00139] Modifications of, and equivalent components or acts corresponding to, the disclosed aspects of the examples, in addition to those described above, can be made by a person of ordinary skill in the art, having the benefit of the present disclosure, without departing from the spirit and scope of examples defined in the following claims, the scope of which is to be accorded the broadest interpretation so as to encompass such modifications and equivalent structures.

What is claimed is:

1. A system to allow users to manage rewards programs with a customer account, comprising:

a storage device; and

a processor in a network system communicatively coupled to the storage device, wherein the processor executes application code instructions that are stored in the storage device to cause the system to:

receive a request from a user computing device for data associated with a user account;

provide data to a user interface to display on a user computing device, the data comprising an option to enroll in one of a set of bundled rewards programs;

receive, from a user computing device, a request to enroll the user account in a first bundled rewards program;

associate the user account with the first bundled rewards program;

receive a notification of a transaction associated with the user account; and

associate with the user account a reward associated with the enrolled bundled rewards program based on the received notification of the transaction.

2. The system of claim 1, further comprising application code instructions to cause the system to:

receive an input from the user to review subscription data associated with the enrolled bundled rewards program;

provide data to the user computing device to display on a user computing device, the data comprising the subscription data;

receive an input from the user to de-enroll from the enrolled bundled rewards program and enroll the user account in a second bundled rewards program;

cancel the subscription of the user account with the enrolled bundled rewards program; and

associate the user account with the second bundled rewards program.

3. The system of claim 1, further comprising application code instructions to cause the system to:

receive an input from the user to de-enroll the user account from the enrolled bundled rewards program; and

cancel the subscription of the user account with the enrolled bundled rewards program.

4. The system of claim 1, further comprising application code instructions to cause the system to:

receive an input from a merchant system comprising products and offers available for one or more bundled rewards program;

store the products and the offers in a bundled rewards program database; and

associate the products and the offers with one or more particular bundled rewards programs.

5. The system of claim 1, further comprising application code instructions to cause the system to:

receive a status update to the user account; and

provide an alert notification to the user computing device with data associated with the status update to the user account.

6. The system of claim 1, wherein each bundled rewards program is based on a particular category of merchant or product.

7. The system of claim 1, wherein the bundled rewards program has two or more tiers of rewards levels.

8. The system of claim 7, wherein being associated with a higher tier of reward level requires a higher value of transactions during the subscription period by a customer.

9. The system of claim 8, wherein the higher tier of reward level provides one or more benefits that are of a higher value than one or more benefits associated with a lower tier.

10. The system of claim 1, wherein the user account is associated with a payment instrument.

11. The system of claim 1, further comprising application code instructions to cause the system to display two or more bundled rewards programs from which the user may select.

12. The system of claim 1, further comprising application code instructions to display on the user computing device a graphical representation of an amount of progress the user account has made towards a higher tier of the enrolled bundled rewards program.

13. A method to allow users to manage rewards programs with a customer account, comprising:

receiving, by one or more computing devices, a request from a user computing device for data associated with a user account;

providing, by the one or more computing devices, data to a user interface to display on a user computing device, the data comprising an option to enroll in one of a set of bundled rewards program;

receiving, by the one or more computing devices and from a user computing device, a request to enroll the user account in a first bundled rewards program;

associating, by the one or more computing devices, the user account with the first bundled rewards program;

receiving, by the one or more computing devices, a notification of a transaction associated with the user account; and

associating, by the one or more computing devices, with the user account a reward associated with the enrolled bundled rewards program based on the received notification of the transaction.

14. The method of claim 13, further comprising;

receiving an input from the user to de-enroll the user account from the enrolled bundled rewards program; and

canceling the subscription of the user account with the enrolled bundled rewards program communicating a confirmation message to the user computing device that the interaction was conducted with the selected interaction path.

15. The method of claim 13, wherein the bundled rewards program has two or more tiers of rewards levels.

16. The method of claim 13, wherein being associated with a higher tier of reward level requires a higher value of transactions during the subscription period by a customer.

17. The method of claim 13, wherein each bundled rewards program is based on a particular category of merchant or product.

18. The method of claim 13, wherein the bundled rewards program has two or more tiers of rewards levels.

19. The method of claim 18, wherein being associated with a higher tier of reward level requires a higher value of transactions during the subscription period by a customer.

20. The method of claim 19, wherein the higher tier of reward level provides one or more benefits that are of a higher value than one or more benefits associated with a lower tier.