CLAIMS

What is claimed is:

1. A computer-based method of gaming, the method comprising:

receiving, by a transaction facilitator, from a gaming computing system affiliated with a gaming environment, a player identifier, wherein the player identifier is associated with a gaming account having an account balance, and wherein the transaction facilitator comprises a processor and a memory unit;

based at least partially on the player identifier, identifying, by the transaction facilitator computing system, a stored value account, wherein the stored value account is associated with a stored value payment vehicle issued to the player, and wherein an account balance of the stored value account is maintained by an issuer processor computing system; and

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to decrease the account balance of the stored value account and increase the account balance of the gaming account.

2. The computer-based method according to claim 1, further comprising:

receiving, by the transaction facilitator, a request from the gaming computing system to transfer a first amount of funds from the stored value account to the gaming account;

initiating, by the transaction facilitator a transaction with the issuer processor computing system to decrease the account balance of the stored value account; and

responding to the gaming computing system with an approval of the request.

3. The computer-based method according to any of the preceding claims, wherein the gaming account is a first gaming account, the method further comprising:

subsequent to increasing the balance of the first gaming account, receiving by the transaction facilitator, a request from the casino computing system to transfer an amount of funds from the first gaming account to a second gaming account.

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to increase the balance of the stored value account and decrease the balance of the first gaming account; and

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to decrease the balance of the stored value account and increase the balance of the second gaming account.

4. The computer-based method according to any of the preceding claims, wherein the gaming account is a first gaming account, the method further comprising:

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to decrease the balance of the first gaming account and increase the balance of a second gaming account.

5. The computer-based method according to claim 4, the method further comprising:

subsequent to increasing of the balance of second gaming account, receiving by the transaction facilitator, a request from the casino computing system to transfer an amount of funds from the second gaming account to a third gaming account;

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to increase a balance of the first gaming account and decrease the balance of the second gaming account; and

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to increase a balance of the third gaming account and decrease the balance of the first gaming account.

6. The computer-based method according to any of the preceding claims, wherein the gaming account is any of a wagering account and a casino level player account.

7. The computer-based method according to any of the preceding claims, wherein decreasing the value of the stored value account and increasing the value of the wagering account occurs in substantially real-time.

8. The computer-based method according to any of the preceding claims, wherein the player identifier of a player that is provided to a gaming device is a casino-issued unique identifier tied to a loyalty program of the gaming environment.

9. The computer-based method according to any of the preceding claims, further comprising:

subsequent to receiving the player identifier, sending, by the transaction facilitator to the casino computing system an indication of the account balance of the stored value account.

10. A computer-based method of funding an account associated with a player, comprising:

receiving, by a transaction facilitator computing system, a load request from a casino computing system that is associated with a casino, wherein the load request comprises a request to load player funds to a stored value account associated with a stored value payment vehicle, wherein the stored value account has a first available balance amount;

receiving, by the transaction facilitator computing system, player funds information from the casino computing system, wherein the funds information comprises at least a total value of the player funds; and

communicating, by the transaction facilitator computing system, with an issuer processor computing system to increase a balance amount of the stored value account based on the total value of the player funds, wherein the balance amount is available for access by the stored value payment vehicle in substantially real-time.

11. The computer-based method according to claim 10, wherein the casino computing system is associated with any of a casino cage, a casino table game, a gaming device, a kiosk, a casino pit, a casino sports book, and an online casino.

12. The computer-based method according to any of the preceding claims, further comprising:

subsequent to receiving the load request from the casino computing system, communicating, by the transaction facilitator computing system, with the issuer processor computing system to request the an available balance amount;

determining, by the transaction facilitator computing system, a maximum load amount based on the available balance amount and a predetermined maximum available balance; and

when the total value of player funds is greater than the maximum load amount, communicating, by the transaction facilitator computing system, with the issuer processor computing system to increase the balance amount of the stored value account based on the maximum load amount.

13. The computer-based method according to any of the preceding claims, wherein the maximum load amount is the predetermined maximum available balance less the first available balance amount.

14. The computer-based method according to any of the preceding claims, wherein the player funds comprise player-sourced funds tendered to the casino.

15. The computer-based method according to any of the preceding claims, wherein the player funds comprise a jackpot payout.

16. The computer-based method according to claim 15, comprising:

receiving, by the transaction facilitator computing system, jackpot information, wherein the jackpot information comprises at least the jackpot identifier;

subsequent to the authentication of the jackpot information, causing, by the transaction facilitator computing system, an increase of the balance amount of the stored value account based on the jackpot amount.

17. A computer-based method of funding an account associated with a stored value payment vehicle, comprising:

receiving, by a casino computing system, a load request initiated by a player, wherein the load request comprises a request to load player-sourced funds to a stored value account, wherein the stored value account has a first available balance amount is associated with any of a stored value payment vehicle and a player identifier; and

communicating, by the casino computing system, with an issuer processor computing system to increase the first available balance amount of the stored value account to a second available balance amount based on a total value of funds to be loaded.

18. A computer-based method according to claim 17, wherein the casino computing device is either of an attended computing device and an unattended computing device.

19. The computer-based method according to any of the preceding claims, wherein the fund source information identifies any of a demand deposit account, a credit account, and a debit account.

20. A computer-based method according to any of the preceding claims, wherein the casino computing device is a redemption kiosk, and wherein player-sourced funds are any of cash and a slot machine ticket.

21. The computer-based method according to any of the preceding claims, further comprising:

communicating, by the casino computing system, with the issuer processor computing system to request the first available balance amount;

determining, by the casino computing system, a maximum load amount based on the first available balance amount and a predetermined maximum available balance; and

when the total value of funds tendered to a casino is greater than the maximum load amount, communicating, by the casino computing system, with the issuer processor computing system to increase first available balance amount of the stored value account to the second available balance amount based on the maximum load amount.

22. The computer-based method according to any of the preceding claims, further comprising:

receiving, by the casino computing system, a request from the player to transfer a balance from the stored value account to a gaming account.

23. The computer-based method according to claim 22, wherein the gaming account is a wagering account is affiliated with a casino, the method further comprising:

causing, by the casino computing system, the balance to be transferred from the stored value account to the wagering account via communications with the issuer processor computing system.

24. A gaming system for a gaming environment, comprising:

a stored value payment vehicle issued to a player, wherein funds accessible by the stored value payment vehicle are maintained by an issuer processor computing system in a stored value account and accessible through payment networks;

a gaming account maintained by the casino computing system; and

a transaction facilitator comprising at least one processor and non-transitory computer readable medium having instructions stored thereon which when executed by a processor cause the processor to:

selectively increasing and decreasing balances of the stored value account and the gaming account.

25. The gaming system for the gaming environment according to claim 24, further comprising:

a loyalty account assigned to the player, wherein the loyalty account is maintained by a customer management system associated with the casino computing system, wherein the loyalty account assigned to the player is associated to the stored value payment vehicle issued to the player.

26. The gaming system for the gaming environment according to any of the preceding claims, wherein the gaming account is any of a casino level player account, brick-and-mortar wagering account, race-and-sports wagering account, and an internet gaming wagering account.

27. The gaming system for the gaming environment according to any of the preceding claims, further comprising:

a gaming device comprising means for identifying the loyalty account assigned to the player, wherein the gaming account is associated with the gaming device, and wherein the

transaction facilitator further comprises instructions which when executed by a processor cause the processor to:

receive a player identifier of a player that is received at a gaming device;

based at least partially on the player identifier, identify the stored value payment vehicle that is linked to the loyalty account.

28. A computer-based method of player tracking, comprising:

associating, by a computing system and in computer memory, a stored value account of a player with a player identifier the player;

receiving, by the computing system, transaction-related information associated with the use of the stored value account; and

providing, by the computing system, to the casino computing system a player intelligence report, wherein the player intelligence report comprises the player identifier and a transaction report based at least partially on the transaction-related information.

29. The computer-based method according to claim 28, wherein the player identifier is a gaming loyalty account of the player.

30. The computer-based method according to any of the preceding claims, wherein the transaction-related information comprises a merchant identifier, a purchase date, and a purchase amount.

31. The computer-based method according to any of the preceding claims, wherein the stored value account is associated with a stored value payment vehicle issued to the player.

32. The computer-based method according to any of the preceding claims, further comprising:

assigning, by the computing system and based on the transaction-related information, a loyalty value to the use of the stored value account; and

providing, by the computing system to the casino computing system, the loyalty value.

33. The computer-based method according to claim 32, wherein the loyalty value is a point value, and wherein the point value is based on the transaction-related information.

34. The computer-based method according to claim 33, wherein the point value assigned to uses of the stored value account at any of a first plurality of merchants is higher than the point value assigned to uses of the stored value account at any of a second plurality of merchant.

35. A computer-based method, comprising:

associating, by a computing system and in computer memory, a stored value account of a player with a gaming loyalty account of the player;

receiving, by the computing system, a transaction incentive associated with the stored value account of the player and the gaming loyalty account of the player; and

when the stored value account is used in the processing of a transaction, determining, by the computing system, if the transaction incentive is applicable to the transaction.

36. The computer-based method according to claim 35, wherein the transaction inventive is applicable, causing, by the computing system, the transaction to be processed using the transaction incentive.

37. The computer-based method according to any of the preceding claims, wherein the transaction incentive is a merchant-specific coupon.

38. The computer-based method according to any of the preceding claims, wherein the transaction incentive is received from a casino computing system.

39. The computer-based method according to claim 38, further comprising:

reporting, by the computing system to the casino computing system, the application of the transaction incentive.

40. A player tracking system, comprising:

a stored value payment vehicle issued to a player, wherein funds accessible by the stored value payment vehicle are maintained by an issuer of the stored value payment vehicle in a stored

value account, wherein the stored value payment account is linked to a loyalty profile of the player maintained by a computing system;

a transaction facilitator comprising at least one processor and non-transitory computer readable medium having instructions stored thereon which when executed by a processor cause the processor to:

receive transaction information, wherein the transaction information identifies purchase transactions using the funds that are accessible by the stored value payment vehicle; and

provide, to the computing system that maintains the loyalty profile of the player, purchase-related data, wherein the purchase-related data is based on the transaction information and identifies the loyalty profile linked to the player.

41. The player tracking system according to claim 40, wherein the transaction information comprises a merchant identifier, a purchase date, and a purchase amount.

42. The player tracking system according to any of the preceding claims, wherein the non-transitory computer readable medium of the player tracking engine further has instructions stored thereon which when executed by a processor cause the processor to:

receive, from the computing system, a transaction incentive, wherein the transaction incentive is based on at least one transaction parameter;

subsequent to receiving the transaction information, determine whether the transaction incentive is applicable based on the transaction information.

43. The player tracking system according to claim 42, wherein the transaction incentive is a coupon.

44. The player tracking system according to any of the preceding claims, wherein the transaction incentive is at least one gaming credit that is redeemable at a casino associated with the casino computing system.

45. A player tracking system, comprising:

a transaction facilitator comprising at least one processor and non-transitory computer readable medium having instructions stored thereon which when executed by a processor cause the processor to:

receive transaction-related information associated with purchase transaction, the purchase transaction initiated by a stored value payment vehicle issued to a player, wherein funds accessible by the stored value payment vehicle are maintained in a stored value account, wherein the stored value payment account is linked to a loyalty profile of the player that is managed by a casino computing system; and

communicate with the casino computing system to update the loyalty profile of the player based on the transaction-related information.

46. The player tracking system according to claim 45, wherein the non-transitory computer readable medium of the transaction processing engine further has instructions stored thereon which when executed by a processor cause the processor to:

receive an incentive from the casino computing system, wherein the incentive comprises a transaction parameter;

apply the incentive to the purchase transaction when the transaction parameter is satisfied.

47. The player tracking system according to claim 46, wherein the incentive is a coupon.

48. The player tracking system according to any of the preceding claims, wherein the transaction parameter identifies one or more merchants.

CLAIMS

What is claimed is:

1. A computer-based method of transferring funds between a stored value account and a gaming account of gaming, the method comprising:

receiving, by a transaction facilitator, from a gaming computing system affiliated with a gaming environment, a player identifier, wherein the player identifier is associated with a gaming account having an account balance, and wherein the transaction facilitator comprises a processor and a memory unit;

based at least partially on the player identifier, identifying, by the transaction facilitator computing system, a stored value account, wherein the stored value account is associated with a stored value payment vehicle issued to the player, and wherein an account balance of the stored value account is maintained by an issuer processor computing system; and

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to decrease the account balance of the stored value account and increase the account balance of the gaming account.

2. The computer-based method according to claim 1, further comprising:

receiving, by the transaction facilitator, a request from the gaming computing system to transfer a first amount of funds from the stored value account to the gaming account;

initiating, by the transaction facilitator a transaction with the issuer processor computing system to decrease the account balance of the stored value account; and

responding to the gaming computing system with an approval of the request.

3. The computer-based method according to any of the preceding claims, wherein the gaming account is a first gaming account, the method further comprising:

subsequent to increasing the balance of the first gaming account, receiving by the transaction facilitator, a request from the casino computing system to transfer an amount of funds from the first gaming account to a second gaming account.

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to increase the balance of the stored value account and decrease the balance of the first gaming account; and

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to decrease the balance of the stored value account and increase the balance of the second gaming account.

4. The computer-based method according to any of the preceding claims, wherein the gaming account is a first gaming account, the method further comprising:

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to decrease the balance of the first gaming account and increase the balance of a second gaming account.

5. The computer-based method according to claim 4, the method further comprising:

subsequent to increasing of the balance of second gaming account, receiving by the transaction facilitator, a request from the casino computing system to transfer an amount of funds from the second gaming account to a third gaming account;

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to increase a balance of the first gaming account and decrease the balance of the second gaming account; and

communicating, by the transaction facilitator, with the issuer processor computing system and the gaming computing system to increase a balance of the third gaming account and decrease the balance of the first gaming account.

6. The computer-based method according to any of the preceding claims, wherein the gaming account is any of a wagering account and a casino level player account.

7. The computer-based method according to any of the preceding claims, wherein decreasing the value of the stored value account and increasing the value of the wagering account occurs in substantially real-time.

8. The computer-based method according to any of the preceding claims, wherein the player identifier of a player that is provided to a gaming device is a casino-issued unique identifier tied to a loyalty program of the gaming environment.

9. The computer-based method according to any of the preceding claims, further comprising:

subsequent to receiving the player identifier, sending, by the transaction facilitator to the casino computing system an indication of the account balance of the stored value account.

10. A computer-based method of funding an account associated with a player, comprising:

receiving, by a transaction facilitator computing system, a load request from a casino computing system that is associated with a casino, wherein the load request comprises a request to load player funds to a stored value account associated with a stored value payment vehicle, wherein the stored value account has a first available balance amount;

receiving, by the transaction facilitator computing system, player funds information from the casino computing system, wherein the funds information comprises at least a total value of the player funds; and

communicating, by the transaction facilitator computing system, with an issuer processor computing system to increase a balance amount of the stored value account based on the total value of the player funds, wherein the balance amount is available for access by the stored value payment vehicle in substantially real-time.

11. The computer-based method according to claim 10, wherein the casino computing system is associated with any of a casino cage, a casino table game, a gaming device, a kiosk, a casino pit, a casino sports book, and an online casino.

12. The computer-based method according to any of the preceding claims, further comprising:

subsequent to receiving the load request from the casino computing system, communicating, by the transaction facilitator computing system, with the issuer processor computing system to request the an available balance amount;

determining, by the transaction facilitator computing system, a maximum load amount based on the available balance amount and a predetermined maximum available balance; and

when the total value of player funds is greater than the maximum load amount, communicating, by the transaction facilitator computing system, with the issuer processor computing system to increase the balance amount of the stored value account based on the maximum load amount.

13. The computer-based method according to any of the preceding claims, wherein the maximum load amount is the predetermined maximum available balance less the first available balance amount.

14. The computer-based method according to any of the preceding claims, wherein the player funds comprise player-sourced funds tendered to the casino.

15. The computer-based method according to any of the preceding claims, wherein the player funds comprise a jackpot payout.

16. The computer-based method according to claim 15, comprising:

receiving, by the transaction facilitator computing system, jackpot information, wherein the jackpot information comprises at least the jackpot identifier;

subsequent to the authentication of the jackpot information, causing, by the transaction facilitator computing system, an increase of the balance amount of the stored value account based on the jackpot amount.

17. A computer-based method of funding an account associated with a stored value payment vehicle, comprising:

receiving, by a casino computing system, a load request initiated by a player, wherein the load request comprises a request to load player-sourced funds to a stored value account, wherein the stored value account has a first available balance amount is associated with any of a stored value payment vehicle and a player identifier; and

communicating, by the casino computing system, with an issuer processor computing system to increase the first available balance amount of the stored value account to a second available balance amount based on a total value of funds to be loaded.

18. A computer-based method according to claim 17, wherein the casino computing system is either of an attended computing device and an unattended computing device.

19. The computer-based method according to any of the preceding claims, wherein the load request further comprise fund source information, wherein the fund source information identifies any of a demand deposit account, a credit account, and a debit account.

20. A computer-based method according to any of the preceding claims, wherein the casino computing device is a redemption kiosk, and wherein player-sourced funds are any of cash and a slot machine ticket.

21. The computer-based method according to any of the preceding claims, further comprising:

communicating, by the casino computing system, with the issuer processor computing system to request the first available balance amount;

determining, by the casino computing system, a maximum load amount based on the first available balance amount and a predetermined maximum available balance; and

when the total value of funds tendered to a casino is greater than the maximum load amount, communicating, by the casino computing system, with the issuer processor computing system to increase first available balance amount of the stored value account to the second available balance amount based on the maximum load amount.

22. The computer-based method according to any of the preceding claims, further comprising:

receiving, by the casino computing system, a request from the player to transfer a balance from the stored value account to a gaming account.

23. The computer-based method according to claim 22, wherein the gaming account is a wagering account is affiliated with a casino, the method further comprising:

causing, by the casino computing system, the balance to be transferred from the stored value account to the wagering account via communications with the issuer processor computing system.

24. A gaming system for a gaming environment, comprising:

a stored value payment vehicle issued to a player, wherein funds accessible by the stored value payment vehicle are maintained by an issuer processor computing system in a stored value account and accessible through payment networks;

a gaming account maintained by the casino computing system; and

a transaction facilitator comprising at least one processor and non-transitory computer readable medium having instructions stored thereon which when executed by a processor cause the processor to:

selectively increasing and decreasing balances of the stored value account and the gaming account.

25. The gaming system for the gaming environment according to claim 24, further comprising:

a loyalty account assigned to the player, wherein the loyalty account is maintained by a customer management system associated with the casino computing system, wherein the loyalty account assigned to the player is associated to the stored value payment vehicle issued to the player.

26. The gaming system for the gaming environment according to any of the preceding claims, wherein the gaming account is any of a casino level player account, brick-and-mortar wagering account, race-and-sports wagering account, and an internet gaming wagering account.

27. The gaming system for the gaming environment according to any of the preceding claims, further comprising:

a gaming device comprising means for identifying the loyalty account assigned to the player, wherein the gaming account is associated with the gaming device, and wherein the transaction facilitator further comprises instructions which when executed by a processor cause the processor to:

receive a player identifier of a player that is received at a gaming device;

based at least partially on the player identifier, identify the stored value payment vehicle that is linked to the loyalty account.