

CLAIMS

We claim:

1. An automated casino wager gaming credit management system providing for a third party casino operator, in combination:

in association with one or more wager games provide by the casino operator:

by a computer system, providing a plurality of individual virtual player wagering credit accounts;

by the computer system, consolidating into a single win/loss aggregate game period settlement pool all virtual player wagering account credit used by the plurality of players net of winnings during a predetermined time game period;

by the computer system, after the completion of a game period, having acquired from the third party casino operator at least a participation interest in at least a portion of one or more receivables associated with the single win/loss aggregate game period settlement pool.

2. The automated casino wager gaming credit management system of claim 1 wherein having acquired from the third party casino operator at least a participation interest in at least a portion of one or more receivables associated with the single win/loss aggregate game period settlement pool includes, by the computer system, purchasing at least a portion of the single pooled credit account from the third party casino operator at a discount to the total value of the at least a portion of the single win/loss aggregate game period settlement pool.

3. The automated casino wager gaming credit management system of claim 1 also including, by the or another computer system, having each of a plurality of individual virtual players credit scored and arranging for an amount of credit for each at least partially in view of the virtual players credit score respectively.

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

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

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

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

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

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

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

10. The automated casino wager gaming credit management system of claim 1 and further comprising a credit management app in electronic communication with the computer system through a mobile device.

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

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

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

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

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

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

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

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

19. An automated casino wager gaming credit management system providing for a third party casino operator, in combination:

in association with one or more wager games provide by the casino operator:

by a computer system, providing a plurality of individual virtual player wagering credit accounts;

by the or another computing system, providing a mobile credit app operable on a mobile gaming device and having a user interface providing means for applying for credit and playing with at least a portion of said credit at least said wager game provided by the casino operator.