casino loyalty systems, however, is that they do not capture spending player activity that occurs in non-gaming environments, such the player's purchases at a merchant or the player's ATM activity.

Therefore, the field can benefit from systems and methods providing cashless wagering and redemption, which provides advantages to both game players and casino operators. The field can also benefit from systems and methods that conveniently allow a gaming establishment to track player gaming activity and player purchase activity, both inside and outside the casino, to associate such activity with the player's loyalty profile.

SUMMARY

The present disclosure provides a computer-based method of transferring funds between a stored value account and a gaming account, the method comprising:

receiving, by a transaction facilitator, from a gaming computing system affiliated with a gaming environment, a player identifier of a player, wherein the player identifier is associated with a gaming account having an account balance, wherein the player identifier is a casino-issued unique identifier of the player that is tied to a loyalty program of the gaming environment, wherein the player identifier is inputted by the player into a gaming device that is in networked communication with the gaming computing system, 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

communicating, by the transaction facilitator, with the gaming computing system to increase the account balance of the gaming account associated with the gaming device.

The present disclosure further provides a computer-based method of funding an account associated with a player, comprising:

receiving, by a transaction facilitator, from a casino computing system affiliated with a gaming environment, a player identifier of a player, wherein the player identifier is associated with a gaming account having an account balance, wherein the player identifier is a casino-issued unique identifier of the player that is tied to a loyalty program of the gaming environment,

wherein the player identifier is inputted by the player into a gaming device that is in networked communication with the gaming computing system, and wherein the transaction facilitator comprises a processor and a memory unit;

receiving, by the transaction facilitator computing system, a load request from a casino computing system that is associated with a casino, wherein the load request is initiated by the player associated with the player identifier and comprises a request to load player funds to a stored value account associated with a stored value payment vehicle with funds from the gaming account, 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 maintained in the gaming account by the casino computing system; 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.

The present disclosure further provides 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, wherein the load request comprises a player identifier of a player, wherein the player identifier is associated with a gaming account having an account balance, wherein the player identifier is a casino-issued unique identifier of the player that is tied to a loyalty program of the gaming environment; 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.

The present disclosure further provides 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;

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; and

a transaction facilitator maintaining a linkage between the stored value account and the loyalty account in a data store, the 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.

BRIEF DESCRIPTION OF THE DRAWINGS

It is believed that the invention will be better understood from the following description taken in conjunction with the accompanying drawings, in which like references indicate similar elements and in which:

FIG. 1 schematically illustrates an association between a stored value payment vehicle and a gaming account.

FIG. 2A depicts a system view and flow process utilizing the stored value payment vehicle of FIG. 1.

FIG. 2B depicts the system view and flow process of FIG. 2A further comprising a casino level player account.

FIGS. 3-4 are diagrammatic representations of associations between stored value payment vehicles and gaming accounts.

FIG. 5 schematically illustrates cash flows between gaming accounts associated with a player and cash flows between the gaming accounts and stored value payment vehicle issued to the player.

FIG. 6 is a diagrammatic representation of a gaming system and flow process.

FIG. 7 is an arrangement of a transaction facilitator interacting with a gaming environment and an issuer processor computing system.

FIG. 8 is an arrangement for tracking and rewarding player activity.

FIG. 9 schematically illustrates various techniques for a player to load funds to a stored value account.

FIG. 10 is a diagrammatic representation of various computing devices associated with a casino that are in communication with a transaction facilitator that performs various financial transactions associated with a stored value account managed by an issuer processor computing system.

CLAIMS

What is claimed is:

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

receiving, by a transaction facilitator, from a gaming computing system affiliated with a gaming environment, a player identifier of a player, wherein the player identifier is associated with a gaming account having an account balance, wherein the player identifier is a casino-issued unique identifier of the player that is tied to a loyalty program of the gaming environment, wherein the player identifier is inputted by the player into a gaming device that is in networked communication with the gaming computing system, 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

communicating, by the transaction facilitator, with the gaming computing system to increase the account balance of the gaming account associated with the gaming device.

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, 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.

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

receiving, by a transaction facilitator, from a casino computing system affiliated with a gaming environment, a player identifier of a player, wherein the player identifier is associated with a gaming account having an account balance, wherein the player identifier is a casino-issued unique identifier of the player that is tied to a loyalty program of the gaming environment, wherein the player identifier is inputted by the player into a gaming device that is in networked communication with the gaming computing system, and wherein the transaction facilitator comprises a processor and a memory unit;

receiving, by the transaction facilitator computing system, a load request from a casino computing system that is associated with a casino, wherein the load request is initiated by the player associated with the player identifier and comprises a request to load player funds to a stored value account associated with a stored value payment vehicle with funds from the gaming account, 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 maintained in the gaming account by the casino computing system; 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.

10. The computer-based method according to claim 9, 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.

11. The computer-based method according to any one of claims 9 to 10, 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.

12. The computer-based method according to claim 11, wherein the maximum load amount is the predetermined maximum available balance less the first available balance amount.

13. The computer-based method according to any one of claims 9 to 12, wherein the player funds comprise player-sourced funds tendered to the casino.

14. The computer-based method according to any one of claims 9 to 13, wherein the player funds comprise a jackpot payout.

15. The computer-based method according to claim 14, 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.

16. 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, wherein the load request comprises a player identifier of a player, wherein the player identifier is associated with a gaming account having an account balance, wherein the player identifier is a casino-issued unique identifier of the player that is tied to a loyalty program of the gaming environment; 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.

17. The computer-based method according to claim 16, wherein the casino computing system is either of an attended computing device and an unattended computing device.

18. The computer-based method according to any one of claims 16 to 17, 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.

19. The computer-based method according to any one of claims 16 to 18, wherein the casino computing device is a redemption kiosk, and wherein player-sourced funds are any of cash and a slot machine ticket.

20. The computer-based method according to any one of claims 16 to 19, 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.

21. The computer-based method according to any one of claims 16 to 20, 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.

22. The computer-based method according to claim 21, 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.

23. 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;

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; and

a transaction facilitator maintaining a linkage between the stored value account and the loyalty account in a data store, the 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.

24. The gaming system for the gaming environment according to claim 23, 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.

25. The gaming system for the gaming environment according to any one of claims 23 to 24, 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.