MACHINE FOR DISPENSING CASH

Technical field

The present invention relates to machines for dispensing cash.

Background

There are many loyalty programs in operation today, that allow users to accumulate rewards points and other loyalty entitlements. The ways in which particular programs operate is complex and members of such programs are often unaware of the loyalty entitlements to which they are entitled.

Loyalty entitlements can include items such as goods or services purchasable using rewards points accumulated under a loyalty program, fee waivers for credit cards, cash redemption and so forth. Even for those consumers who are aware of their membership in a particular program, it can be difficult to ascertain their current loyalty entitlements. This is particularly the case for people who are unfamiliar or uncomfortable with using computer interfaces.

It is desirable that a user-friendly mechanism be provided by which users can understand their loyalty entitlements and redeem those entitlements.

Summary

Disclosed herein is a machine for dispensing cash, comprising:

an interface for receiving user data, the user data comprising payment vehicle data, the interface comprising:

a payment vehicle reader for reading the payment vehicle data from a payment vehicle of a user; and

an input device for receiving an input of at least one additional identifier, the user data comprising the at least one additional identifier if the at least one additional identifier is inputted;

a communication module in communication with a processor, for sending the user data to the processor and receiving, from the processor, account data of an account associated with the user, the account being identifiable using the user data, the account data comprising one or more entitlements, each entitlement representing an award to which the user is entitled,

wherein the interface is configured to receive a selection of at least one entitlement of the one or more entitlements; and

a cash dispensing device for dispensing cash in the event that the selection of at least one entitlement comprises a selection of an amount of cash.

Also disclosed herein is a method for redeeming an entitlement for cash at an automatic teller machine (ATM), the method comprising:

reading payment vehicle data from a payment vehicle using a payment vehicle reader of the ATM;

sending the payment vehicle data to a processor of a value-added services server system;

identifying, using the payment vehicle data, account data of a user account stored in the value-added services server system, the account data comprising one or more entitlements, each entitlement representing an award to which the user is entitled and wherein at least one entitlement comprises entitlement to an amount of cash;

receiving a selection of the amount of cash through an interface of the ATM; and

dispensing the amount of cash from a dispensing device of the ATM.

Also disclosed herein is a network comprising:

at least one server system of a banking corporation;

at least one value-added services server system; and

at least one automatic teller machine (ATM) in electronic communication either or both of the at least one server system of a banking corporation and the at least one value-added services server system, the ATM being configured to:

- authenticate a user with reference to user data held by the at least one server system of the banking corporation;
- provide information to the at least one value-added services server system;
- receive, from the at least one value-added services server system, account data of a user account held in the at least one value-added services server system, the account data comprising one or more entitlements to which the user is entitled; and

dispense an amount of cash in response to selection of an entitlement of the one or more entitlements.

According to an aspect, there is provided a machine for redeeming an entitlement, comprising:

an interface for receiving user data, the user data comprising payment vehicle data, the interface comprising:

a payment vehicle reader for reading the payment vehicle data from a payment vehicle of a user; and

an input device for receiving an input of at least one additional identifier, the user data comprising the at least one additional identifier if the at least one additional identifier is inputted;

a communication module in communication with a processor, for sending the user data to the processor and receiving, from the processor, account data of an account associated with the user, the account being identifiable using the user data, the account data comprising one or more entitlements, each entitlement representing an award to which the user is entitled;

a touch sensitive display displaying a gift catalogue comprising items for selection associated with the one or more entitlements that can be acquired only using rewards points the user has accumulated and displaying at least one selection for an amount of cash; and

a cash dispensing device for dispensing cash in the event that the user selects via the touch sensitive display an amount of cash.

According to another aspect, there is provided a method for redeeming an entitlement for cash at an automatic teller machine (ATM), the method comprising:

reading payment vehicle data from a payment vehicle using a payment vehicle reader of the ATM;

sending the payment vehicle data to a processor of a value-added services server system;

identifying, using the payment vehicle data, account data of a user account stored in the value-added services server system, the account data comprising one or more entitlements, each entitlement representing an award to which the user is entitled and wherein at least one entitlement comprises entitlement to an amount of cash;

displaying a gift catalogue on a touch sensitive display comprising items for selection associated with one or more entitlements that can be acquired only using rewards points the user has accumulated and at least one selection for an amount of cash;

receiving a selection of an amount of cash via the touch sensitive display and through an interface of the ATM; and

dispensing the amount of cash from a dispensing device of the ATM.

According to yet another aspect, there is provided a network comprising:

at least one server system of a banking corporation;

at least one value-added services server system; and

at least one automatic teller machine (ATM) in electronic communication with at least one of the server system of a banking corporation and the at least one value-added services server system, the ATM comprising a touch sensitive display and being configured to:

authenticate a user with reference to user data held by the at least one server system of the banking corporation;

provide information to the at least one value-added services server system;

receive, from the at least one value-added services server system, account data of a user account held in the at least one value-added services server system, the account data comprising one or more entitlements to which the user is entitled;

display a gift catalogue on a touch sensitive display comprising items for selection associated with one or more entitlements that can be acquired only using rewards points the user has accumulated and at least one selection for an amount of cash;

receive a selection of an amount of cash via the touch sensitive display; and

dispense an amount of cash in response to the selection.

Claims

1. A machine for redeeming an entitlement, comprising:

an interface for receiving user data, the user data comprising payment vehicle data, the interface comprising:

a payment vehicle reader for reading the payment vehicle data from a payment vehicle of a user; and

an input device for receiving an input of at least one additional identifier, the user data comprising the at least one additional identifier if the at least one additional identifier is inputted;

a communication module in communication with a processor, for sending the user data to the processor and receiving, from the processor, account data of an account associated with the user, the account being identifiable using the user data, the account data comprising one or more entitlements, each entitlement representing an award to which the user is entitled;

a touch sensitive display displaying a gift catalogue comprising items for selection associated with the one or more entitlements that can be acquired only using rewards points the user has accumulated and displaying at least one selection for an amount of cash; and

a cash dispensing device for dispensing cash in the event that the user selects via the touch sensitive display an amount of cash.

2. A machine according to claim 1, wherein at least one entitlement comprises an item the selection of which requires the user to provide part payment for the item, and wherein the interface is configured to receive authorization to make the part payment from a banking account associated with the user.

3. A machine according to claim 2, wherein the banking account is associated with the payment vehicle.

4. A machine according to claim 1, wherein the payment vehicle reader comprises a camera.

5. A machine according to claim 4, wherein the camera captures an image of the face of a user of the machine, the machine further comprising an image processor for identifying features in the image and determining whether those features correspond to stored features of an image of a user.

6. A method for redeeming an entitlement for cash at an automatic teller machine (ATM), the method comprising:

reading payment vehicle data from a payment vehicle using a payment vehicle reader of the ATM;

sending the payment vehicle data to a processor of a value-added services server system;

identifying, using the payment vehicle data, account data of a user account stored in the value-added services server system, the account data comprising one or more entitlements, each entitlement representing an award to which the user is entitled and wherein at least one entitlement comprises entitlement to an amount of cash;

displaying a gift catalogue on a touch sensitive display comprising items for selection associated with one or more entitlements that can be acquired only using rewards points the user has accumulated and at least one selection for an amount of cash;

receiving a selection of an amount of cash via the touch sensitive display and through an interface of the ATM; and

dispensing the amount of cash from a dispensing device of the ATM.

7. A network comprising:

at least one server system of a banking corporation;

at least one value-added services server system; and

at least one automatic teller machine (ATM) in electronic communication with at least one of the server system of a banking corporation and the at least one value-added services server system, the ATM comprising a touch sensitive display and being configured to:

authenticate a user with reference to user data held by the at least one server system of the banking corporation;

provide information to the at least one value-added services server system;

receive, from the at least one value-added services server system, account data of a user account held in the at least one value-added services server system, the account data comprising one or more entitlements to which the user is entitled;

display a gift catalogue on a touch sensitive display comprising items for selection associated with one or more entitlements that can be acquired only using rewards points the user has accumulated and at least one selection for an amount of cash;

receive a selection of an amount of cash via the touch sensitive display; and

dispense an amount of cash in response to the selection.