



(19) **United States**

(12) **Patent Application Publication** (10) **Pub. No.: US 2002/0143614 A1**
MacLean et al. (43) **Pub. Date: Oct. 3, 2002**

(54) **APPARATUS AND METHOD OF FACILITATING THE EXCHANGE OF POINTS BETWEEN SELECTED ENTITIES**

(52) **U.S. Cl.** 705/14

(76) **Inventors: Trevor Robert MacLean, Toronto (CA); Jerry Philip, Oakville (CA); Stephen Paul Ogden, Toronto (CA); Darlene Higbee Clarkin, Toronto (CA)**

(57) **ABSTRACT**

Correspondence Address:
R. Lewis Gable
Cowan, Liebowitz & Latman, P.C.
1133 Avenue of the Americas
New York, NY 10036-6799 (US)

This invention relates to a system and method of exchanging first points held by a customer for second points, wherein the first points that are issued by a first point issuer differ from the second points that are issued by a second point issuer. This method comprises the steps of permitting the customer to set a first number of first points to be exchanged and permitting the first and second point issuers to set the point withdrawal and deposit rates of their first and second points respectively. Next, an equivalent number of the second points is determined based upon the point withdrawal and deposit rates of the first and second point issuers respectively, and the first number of the first points. Then, the first number of points is exchanged for a second equivalent number of second points.

(21) **Appl. No.:** 09/818,400

(22) **Filed:** Mar. 27, 2001

Publication Classification

(51) **Int. Cl.⁷** **G06F 17/60**

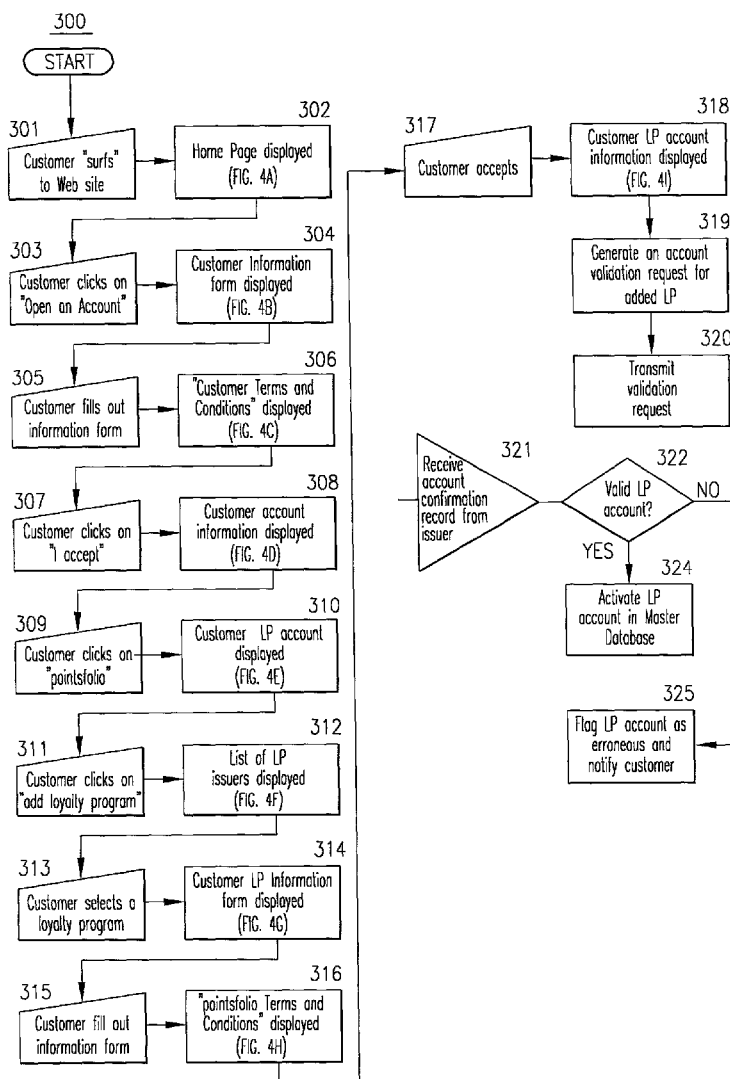
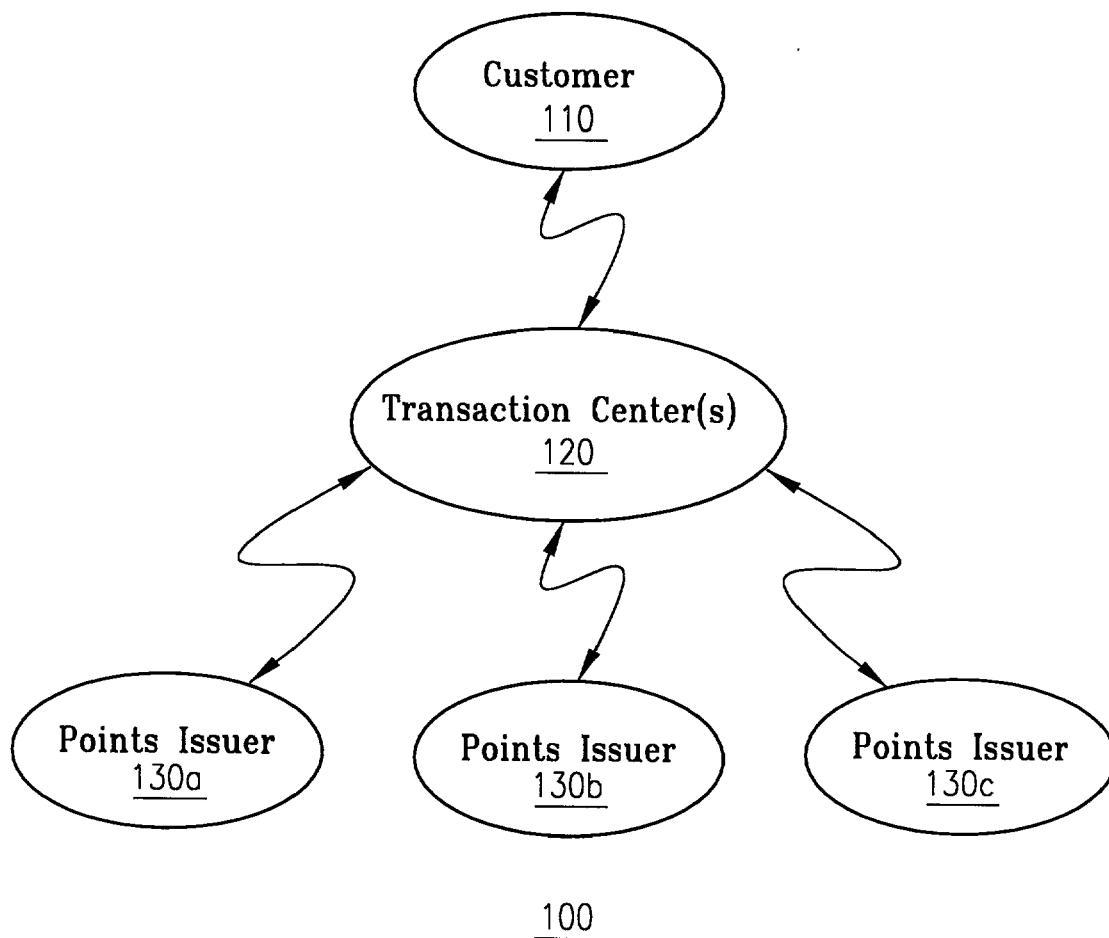


FIG. 1



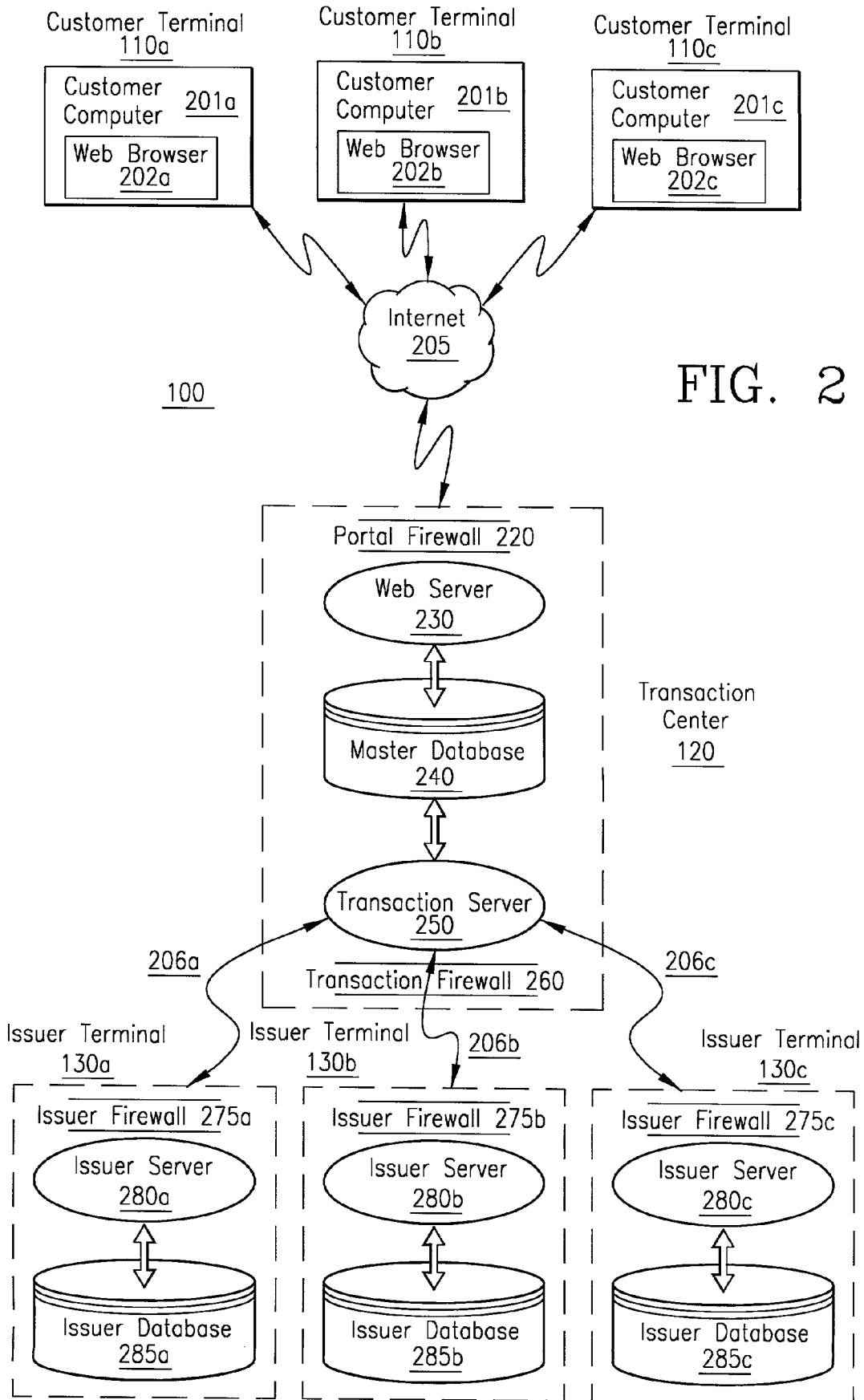


FIG. 2

100

206a

Issuer Terminal 130a

Issuer Terminal 130b

206b

206c

Issuer Terminal 130c

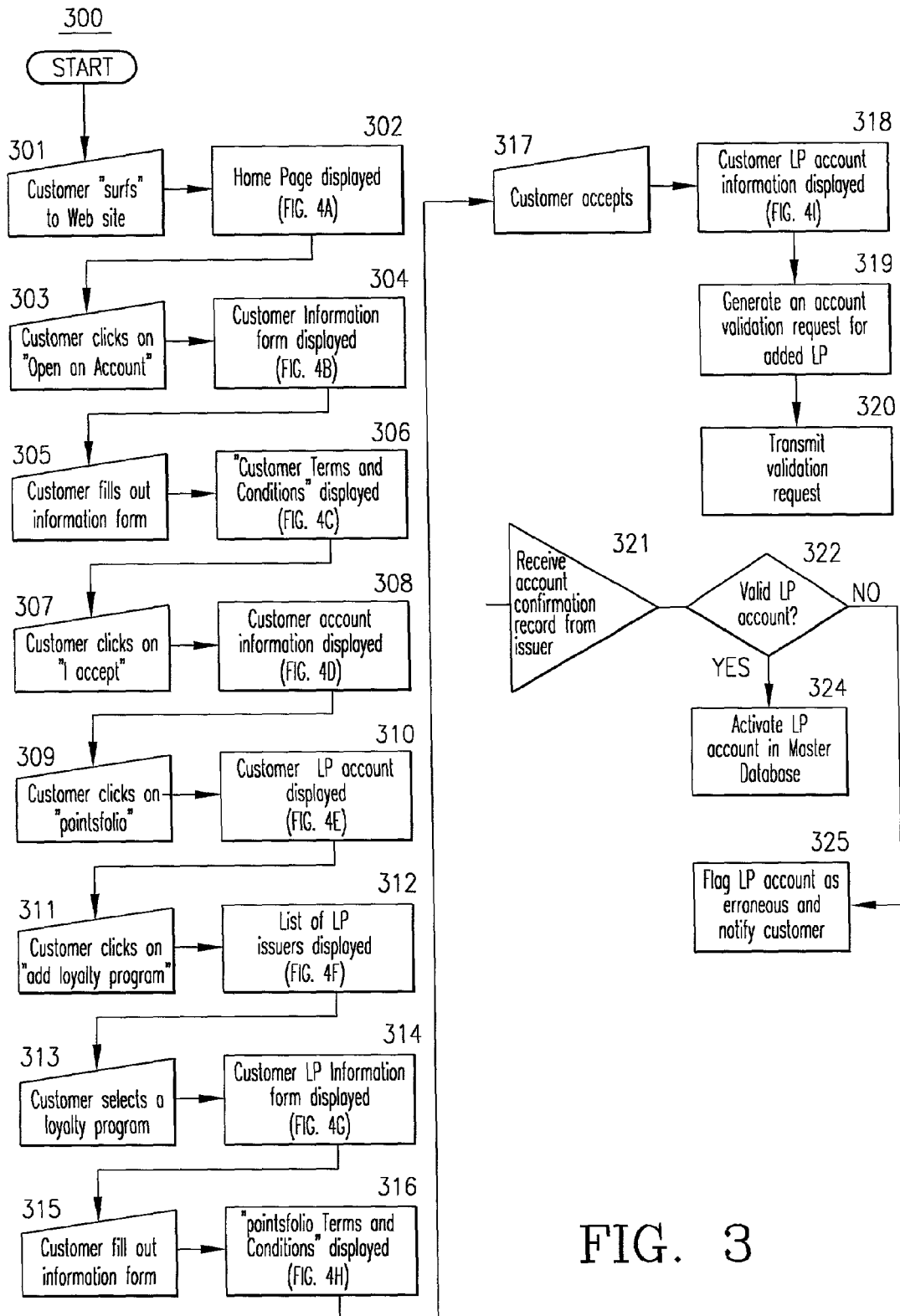
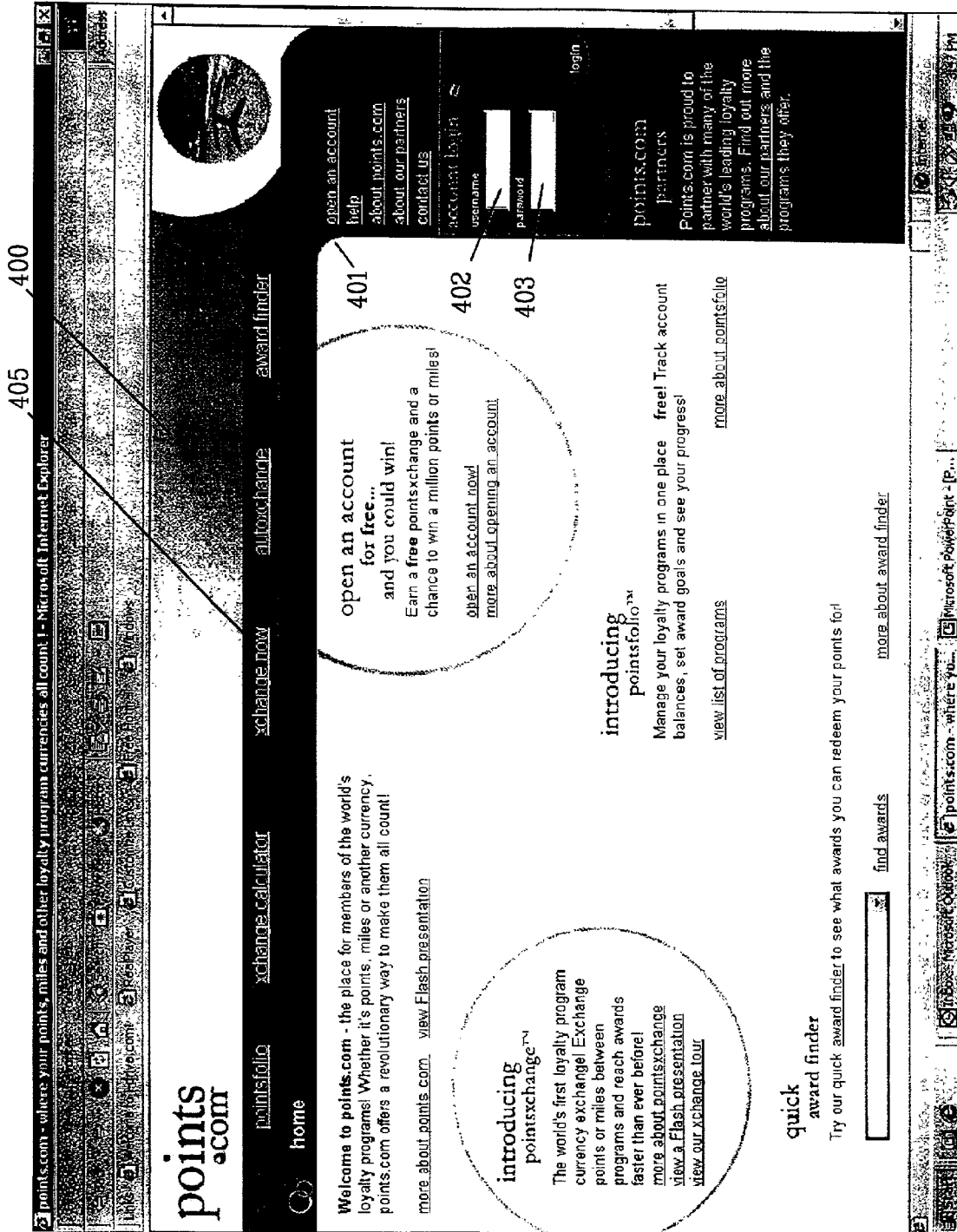


FIG. 3

FIG. 4A



Explore Litigation Insights

Docket Alarm provides insights to develop a more informed litigation strategy and the peace of mind of knowing you're on top of things.

Real-Time Litigation Alerts



Keep your litigation team up-to-date with **real-time alerts** and advanced team management tools built for the enterprise, all while greatly reducing PACER spend.

Our comprehensive service means we can handle Federal, State, and Administrative courts across the country.

Advanced Docket Research



With over 230 million records, Docket Alarm's cloud-native docket research platform finds what other services can't. Coverage includes Federal, State, plus PTAB, TTAB, ITC and NLRB decisions, all in one place.

Identify arguments that have been successful in the past with full text, pinpoint searching. Link to case law cited within any court document via Fastcase.

Analytics At Your Fingertips



Learn what happened the last time a particular judge, opposing counsel or company faced cases similar to yours.

Advanced out-of-the-box PTAB and TTAB analytics are always at your fingertips.

API

Docket Alarm offers a powerful API (application programming interface) to developers that want to integrate case filings into their apps.

LAW FIRMS

Build custom dashboards for your attorneys and clients with live data direct from the court.

Automate many repetitive legal tasks like conflict checks, document management, and marketing.

FINANCIAL INSTITUTIONS

Litigation and bankruptcy checks for companies and debtors.

E-DISCOVERY AND LEGAL VENDORS

Sync your system to PACER to automate legal marketing.