

UNITED STATES PATENT AND TRADEMARK OFFICE

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BEFORE THE PATENT TRIAL AND APPEAL BOARD

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**EVERI PAYMENTS INC.**  
Petitioner,

v.

**SIGHTLINE PAYMENTS LLC**  
Patent Owner.

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Case IPR2022-00707  
U.S. Patent No. 9,785,926

**DECLARATION OF DWIGHT CREVELT  
IN SUPPORT OF PETITION FOR *INTER PARTES* REVIEW  
OF U.S. PATENT NO. 9,785,926**

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	1. [1.0] A computer-based method of electronic fund transfer between a stored value account and a gaming account, the method performed by one or more computing devices comprising instructions stored in a memory, which when executed by one or more processors of the one or more computing devices, cause the one or more computing devices to perform the method comprising:.....	63
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	4. [1.3] wherein funds held in the stored value account are usable for payment transactions at any of a plurality of merchants associated with the bank card network; .....	74
	5. [1.4] based at least partially on the player credentials for the player entered into a remote computing device, identifying the stored value account associated with the player credentials; and.....	75
	6. [1.5] responsive to receiving a funding instruction entered into the remote computing device and via closed-loop transactions, causing	

by the one or more computing devices a decrease of the balance of funds of the stored value account and an increase of the balance of a gaming account.....79

**C.** Claim 2: The computer-based method of claim 1, wherein the gaming account is any of a wagering account, a casino level player account, and a metered gaming credit account.....85

**D.** Claim 4: The computer-based method of claim 1, wherein the causing of the decrease of the balance of the stored value account and the increase of the balance of the gaming account occurs in substantially real-time. ....86

**E.** Claim 5: The computer-based method of claim 1, wherein the remote computing device is any of a mobile computing device, a smart phone, a tablet computer, a desktop computer, a laptop computer, a gaming device, a wearable computing device, a kiosk, and an automated transaction machine (ATM).....89

**F.** Claim 7: The computer-based method of claim 1, wherein the player credentials comprises a unique identifier associated with a player loyalty program.....90

**G.** Claim 8 .....93

1. [8.0] A computer-based method of funding a gaming account associated with a player, the method performed by a transaction facilitator computing system comprising instructions stored in a memory, which when executed by a processor of the transaction facilitator computing system, cause the transaction facilitator computing system to: .....93

2. [8.1] associate in a computer memory of the transaction facilitator computing system, a stored value account of a player with a player credentials for a gaming environment,.....94

3. [8.2] wherein the stored value account is an open-loop account that holds a balance of funds maintained by a host computing system on a bank card network, .....94

4. [8.3] wherein funds held in the stored value account are usable for payment transactions at any of a plurality of merchants associated with the bank card network; .....95

5. [8.4] receive a load request, wherein the load request is initiated at a remote computing device and comprises a request to increase a balance of a gaming account of a player with funds held by the stored value account of the player,.....95

6. [8.5] wherein the load request comprises the player credentials;.....95

7.	[8.6] cause an increase of the balance amount of the gaming account based on an amount of funds requested in the load request; and cause a decrease of the funds of the stored value account based on the amount of funds requested in the load request.....	96
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