

Exhibit 2



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(54) **METHOD AND APPARATUS FOR FACILITATING ELECTRONIC COMMERCE THROUGH PROVIDING CROSS-BENEFITS DURING A TRANSACTION**

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(63) Continuation of application No. 09/219,267, filed on Dec. 23, 1998, which is a continuation-in-part of application No. 08/943,483, filed on Oct. 3, 1997, now abandoned, which is a continuation-in-part of application No. 08/923,683, filed on Sep. 4, 1997, now Pat. No. 6,553,346, which is a continuation-in-part of application No. 08/889,319, filed on Jul. 8, 1997, now Pat. No. 6,085,169, which is a continuation-in-part of application No. 08/707,660, filed on Sep. 5, 1996, now Pat. No. 5,794,207, application No. 09/219,267, which is a continuation-in-part of application No. 09/100,684, filed on Jun. 19, 1998, now Pat. No. 6,196,458, which is a continuation-in-part of application No. 08/982,149, filed on Dec. 1, 1997, now Pat. No. 6,196,458, application No. 09/219,267, which is a continua-

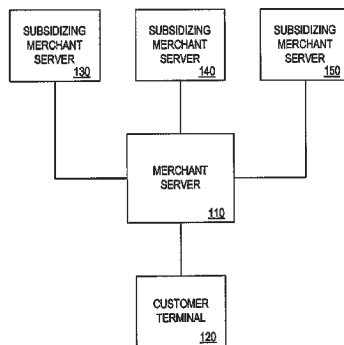
tion-in-part of application No. 08/994,426, filed on Dec. 19, 1997, now Pat. No. 6,694,300, which is a continuation-in-part of application No. 08/920,116, filed on Aug. 26, 1997, now Pat. No. 6,119,099, which is a continuation-in-part of application No. 08/822,709, filed on Mar. 21, 1997, now Pat. No. 6,267,670.

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See application file for complete search history.

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(57)

ABSTRACT

A merchant server of a first merchant receives an indication of items that a customer is to purchase via a web site. The indication may be, for example, a signal indicating that the customer is ready to “check out” his shopping cart of items on the web site. In response, the merchant server provides an offer for a subsidy from a second merchant. The offer is provided before the items are purchased, and thus the offer is not provided unless and until the customer has manifested an intent to make a purchase from the first merchant. A response is received from the customer. If the response indicates acceptance of the offer, then the subsidy is applied to the items purchased. For example, the total price paid for the items may be reduced, or the items may even be provided to the customer without charge. In exchange, the customer agrees to participate in a transaction with the second merchant. For example, the customer may be required to switch service providers (e.g. long distance telephone service) or initiate a new service agreement (e.g. sign up for a credit card account).

48 Claims, 18 Drawing Sheets

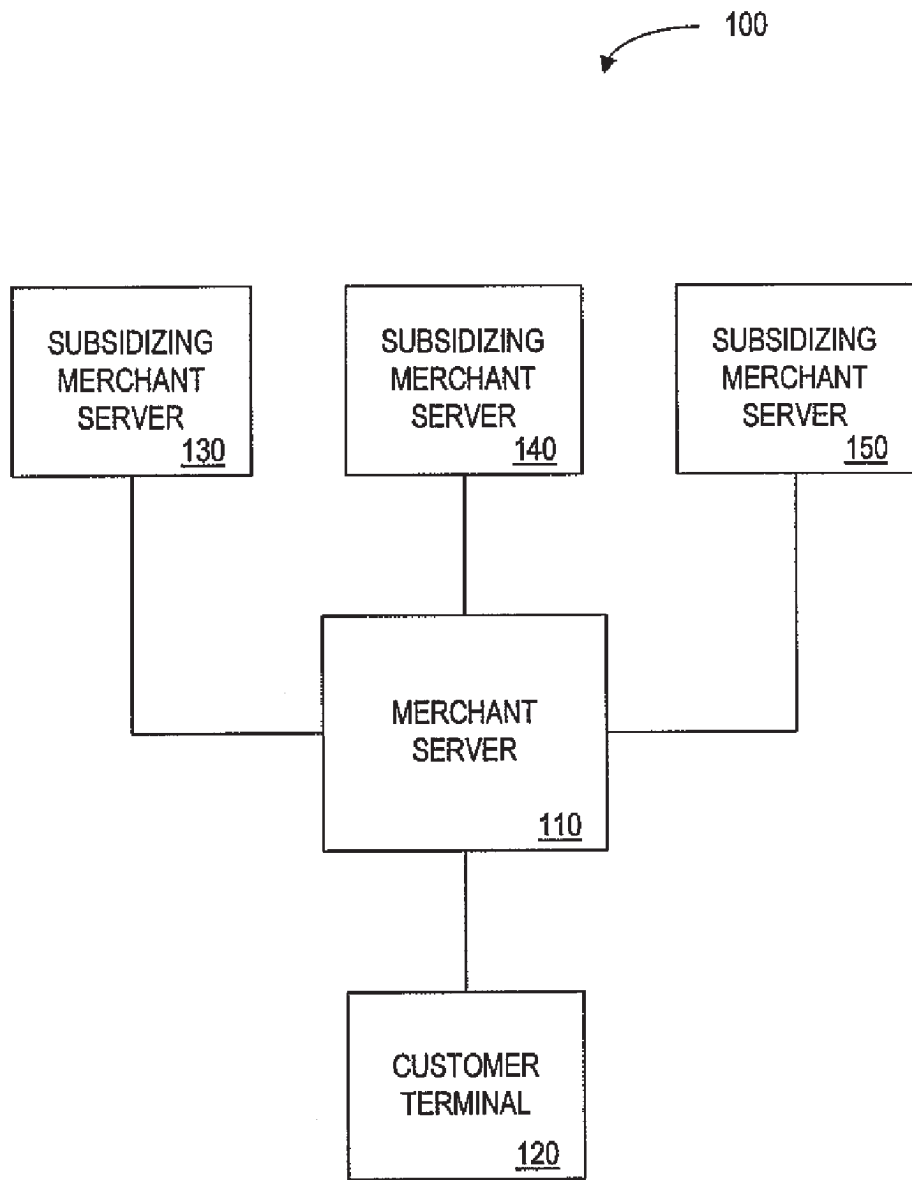


FIG. 1

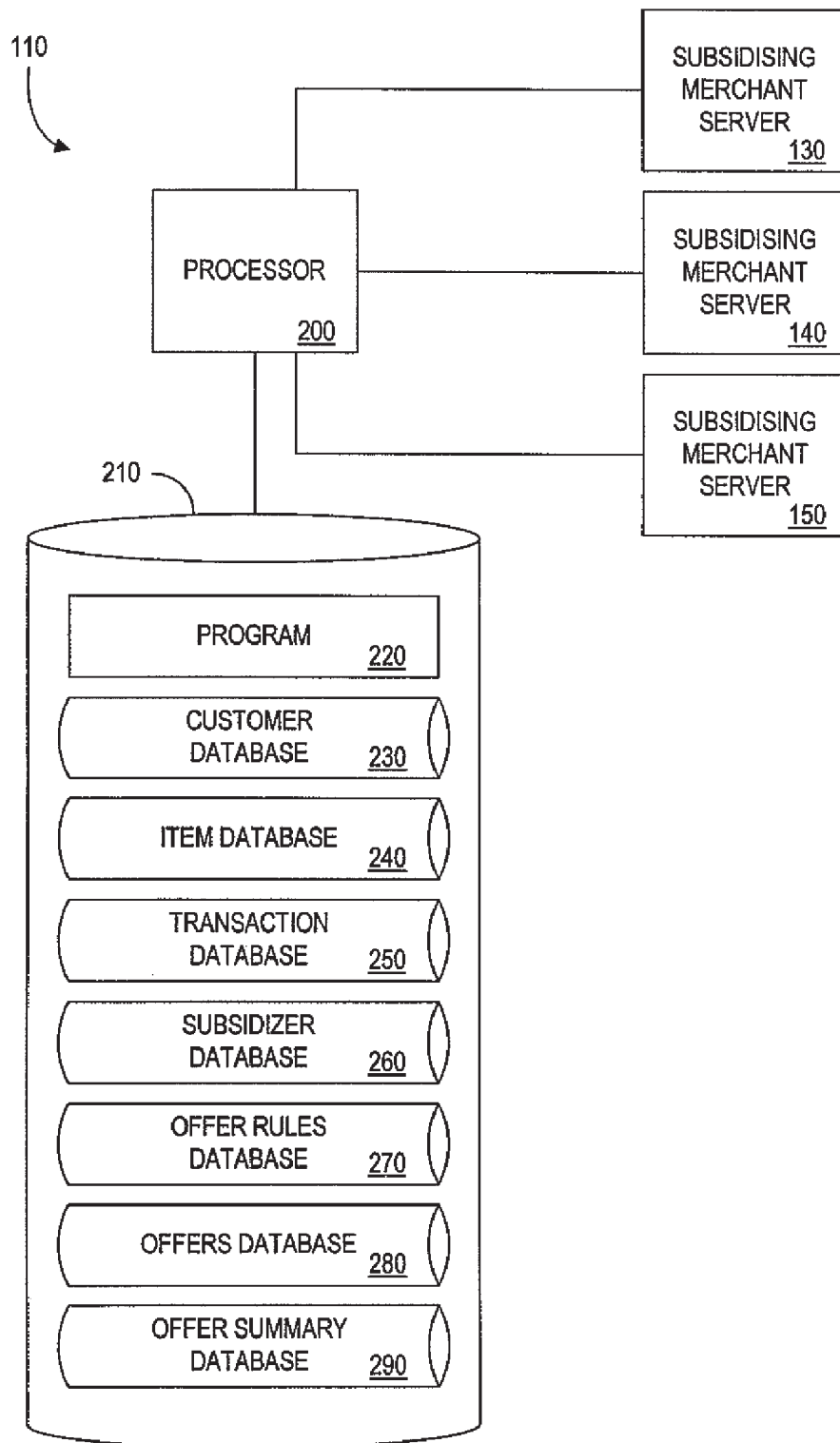


FIG. 2

300

| CUSTOMER IDENTIFIER <u>320</u> | NAME <u>322</u> | BILLING ADDRESS <u>324</u> | CREDIT CARD INFORMATION <u>326</u> | E-MAIL <u>328</u> |
|-----------------------------------|--------------------|-------------------------------|---------------------------------------|----------------------|
| C0001 | DAN MANN | 123 MAIN ST. | VISA 1111-1111-1111-1111 | DMANN@ISP.COM |
| C0002 | STEVE DAVIS | 3 RIVERPLACE ROAD | AMEX 4444-5556666-3333 | SDAVIS@SCHOOL.EDU |
| C0003 | JEFF SMITH | 2 THRUSH LANE | DIS 2222-33334444-7777 | SMITH@WEBTV.COM |
| C0004 | GEORGE ALAN | 15 LAUREL AVENUE | VISA 1111-4444-8888-3333 | ALAN@WORK.COM |

FIG. 3

| ITEM IDENTIFIER <u>420</u> | ITEM DESCRIPTION <u>422</u> | ITEM PRICE <u>424</u> | AVAILABILITY <u>426</u> |
|-------------------------------|--------------------------------|--------------------------|----------------------------|
| P001 | WAR AND PEACE | \$13.95 | IN STOCK |
| P002 | SUN TZU: THE ART OF WAR | \$15.95 | AVAILABLE IN 2-3 DAYS |

FIG. 4

500

| TRANSACTION IDENTIFIER 520 | TIME OF TRANSACTION 522 | ITEMS ORDERED 524 | CREDIT CARD INFORMATION 526 | AMOUNT CHARGED 528 | DELIVERY ADDRESS 530 | CUSTOMER IDENTIFIER 532 |
|-------------------------------|----------------------------|------------------------|--|-----------------------|-----------------------------|----------------------------|
| T 000 001 | 1/4/2001 8:07 AM | P038, P049, P812 | VISA 1111-1111- 1111-1111 EXP. 3/2002 | \$49.87 | 123 MAIN ST. TOWN, USA | NONE |
| T 000 002 | 1/9/2001 9:00 PM | P123 | MASTERCARD 2222-2222- 2222-2222 EXP. 9/2002 | \$0.00 | 9876 PARK AVE. CITY, USA | C1234 |
| T 000 003 | 1/10/2001 3:02 AM | P456, P789, P789 | AMEX 9999-9999- 9999-9999 EXP. 4/2005 | \$0.00 | 24 SHADY LA. TOWN, USA | C5678 |

502

504

506

FIG. 5

A table with four columns and three rows. The columns are labeled: SUBSIDIZING PARTY IDENTIFIER (with reference numeral 620), SUBSIDIZING PARTY NAME (with reference numeral 622), ACCOUNT (with reference numeral 624), and AMOUNT OWED TO MERCHANT (with reference numeral 626). The rows contain the following data:

| SUBSIDIZING PARTY IDENTIFIER 620 | SUBSIDIZING PARTY NAME 622 | ACCOUNT 624 | AMOUNT OWED TO MERCHANT 626 |
|-------------------------------------|-------------------------------|--------------------------|--------------------------------|
| S001 | CREDIT CARD COMPANY X | BANK ACCOUNT #2345678 | \$855.00 |
| S002 | LONG DISTANCE TELEPHONE Y | MC 1111-2222-3333-4444 | \$4,390.00 |
| S003 | SATELLITE TELEVISION Z | PREPAID BALANCE \$10,500 | \$0 |

Callouts: 600 points to the table; 602 points to the first column; 604 points to the first row; 606 points to the third row.

FIG. 6

700

| OFFER RULE IDENTIFIER 720 | SUBSIDIZING PARTY IDENTIFIER 722 | SUBSIDY AMOUNT 724 | WHEN EFFECTIVE 726 | ADDITIONAL TRANSACTION REQUIRED 728 |
|------------------------------|-------------------------------------|-----------------------|---|--|
| R00001 | S11 | UP TO \$50 | ALWAYS | SIGN UP FOR CREDIT CARD ACCOUNT |
| R00002 | S12 | UP TO \$50 | TOTAL PRICE > \$300 | SIGN UP FOR CREDIT CARD ACCOUNT |
| R00003 | S12 | \$40 | CREDIT CARD = VISA AND TOTAL PRICE > \$100 | SIGN UP FOR VISA PLUS ACCOUNT |
| R00004 | 213 | \$80 | CUSTOMER IS FROM A NEW ENGLAND STATE | SIGN UP FOR CELLULAR TELEPHONE SERVICE |
| R00005 | S14 | \$75 | CUSTOMER DOES NOT HAVE CABLE TELEVISION FROM SERVICE PROVIDER | SIGN UP FOR CABLE TELEVISION |

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708
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FIG. 7

800

| OFFER IDENTIFIER 820 | TRANSACTION IDENTIFIER 822 | SUBSIDIZING PARTY 824 | OFFER RULE APPLIED 826 | SUBSIDY AMOUNT 828 | TOTAL PRICE 830 | TOTAL PRICE WITH SUBSIDY 832 | ACCEPTED YES/NO 834 |
|-------------------------|-------------------------------|--------------------------|---------------------------|-----------------------|--------------------|---------------------------------|------------------------|
| F001 | T123 | S111 | R1230 | \$50 | \$97.12 | \$37.12 | YES |
| F002 | T456 | S222 | R4561 | \$100 | \$19.95 | \$19.95 | YES |
| F003 | T789 | S345 | R7892 | \$10 | \$10.00 | \$0 | YES |
| F004 | T109 | S678 | R0123 | \$15 | \$15.00 | \$0 | YES |
| F005 | T555 | S901 | R3454 | \$75 | \$48.00 | \$0 | YES |

802
804
806
808
810

FIG. 8

900

| | | | | |
|--|--------------------------------|---|---------------------------------------|------------|
| SUBSIDIZING PARTY IDENTIFIER: S888 | | | | <u>902</u> |
| TOTAL NUMBER OF OFFERS: 1,794 | | | | <u>904</u> |
| TOTAL NUMBER OF OFFERS ACCEPTED: 1,003 | | | | <u>906</u> |
| TOTAL AMOUNT OF SUBSIDIES: \$52,800.00 | | | | <u>908</u> |
| OFFER RULE IDENTIFIER <u>920</u> | NUMBER OF OFFERS <u>922</u> | NUMBER OF OFFERS ACCEPTED <u>924</u> | AMOUNT OF SUBSIDIES DUE <u>926</u> | |
| R1111 | 1004 | 500 | \$2,500.00 | |
| R2222 | 790 | 503 | \$50,300.00 | |

910

912

FIG. 9

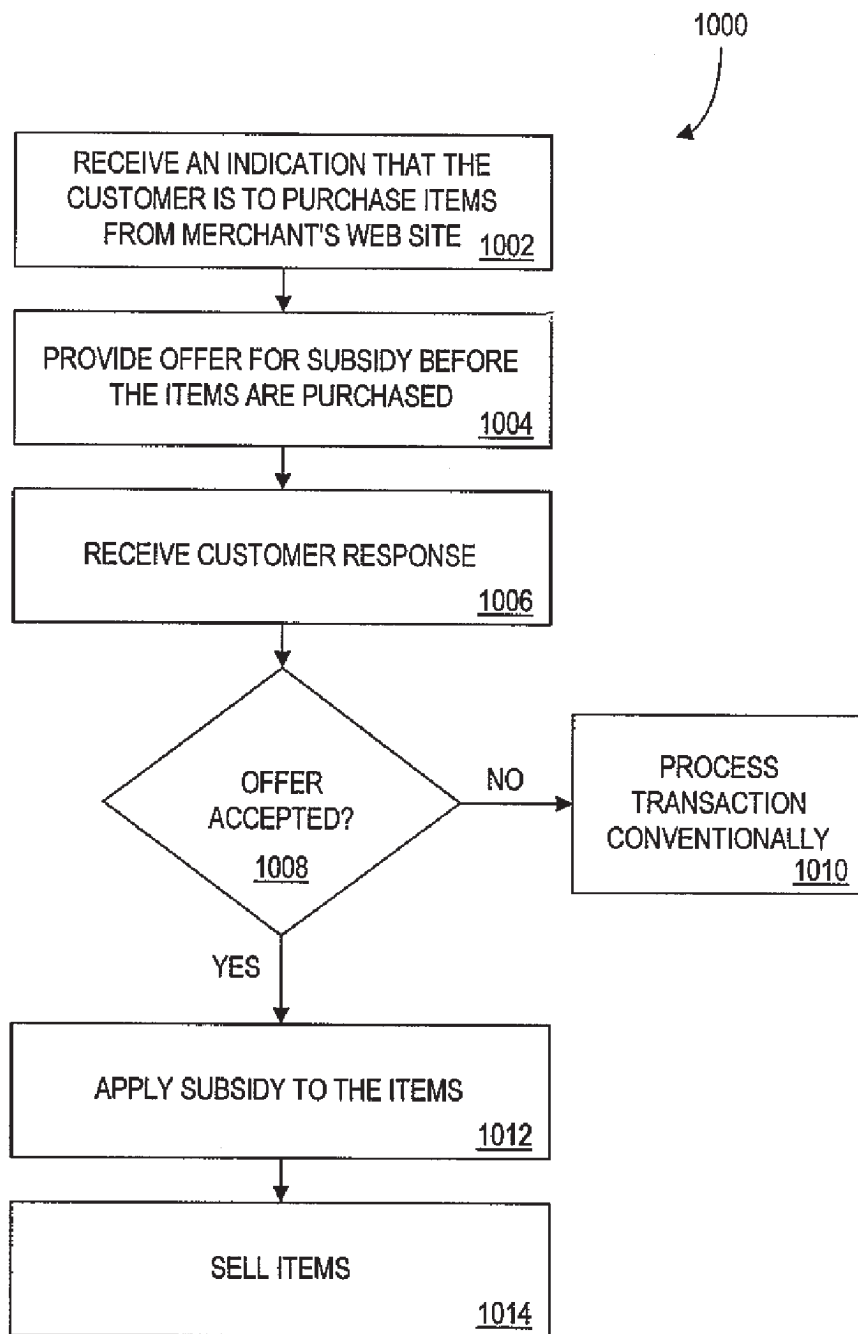


FIG. 10

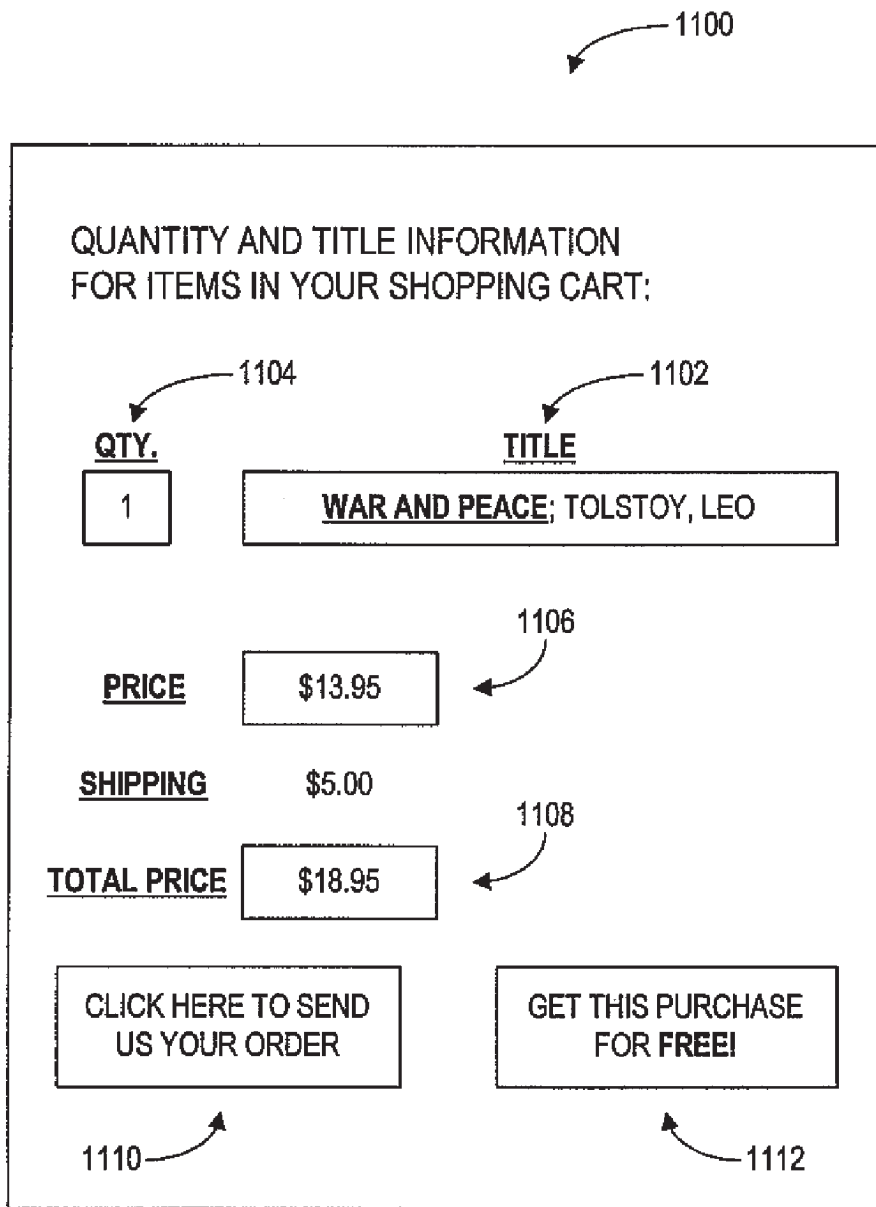


FIG. 11

1200

APPLY FOR A VISA PLUS CREDIT CARD ACCOUNT
AND YOUR PURCHASE IS **ABSOLUTELY FREE!**

APPLICATION FOR CREDIT

NAME:

ADDRESS 1:

ADDRESS 2:

SOC. SEC. NUMBER:

ANNUAL INCOME:

1204

1202

1206

FIG. 12

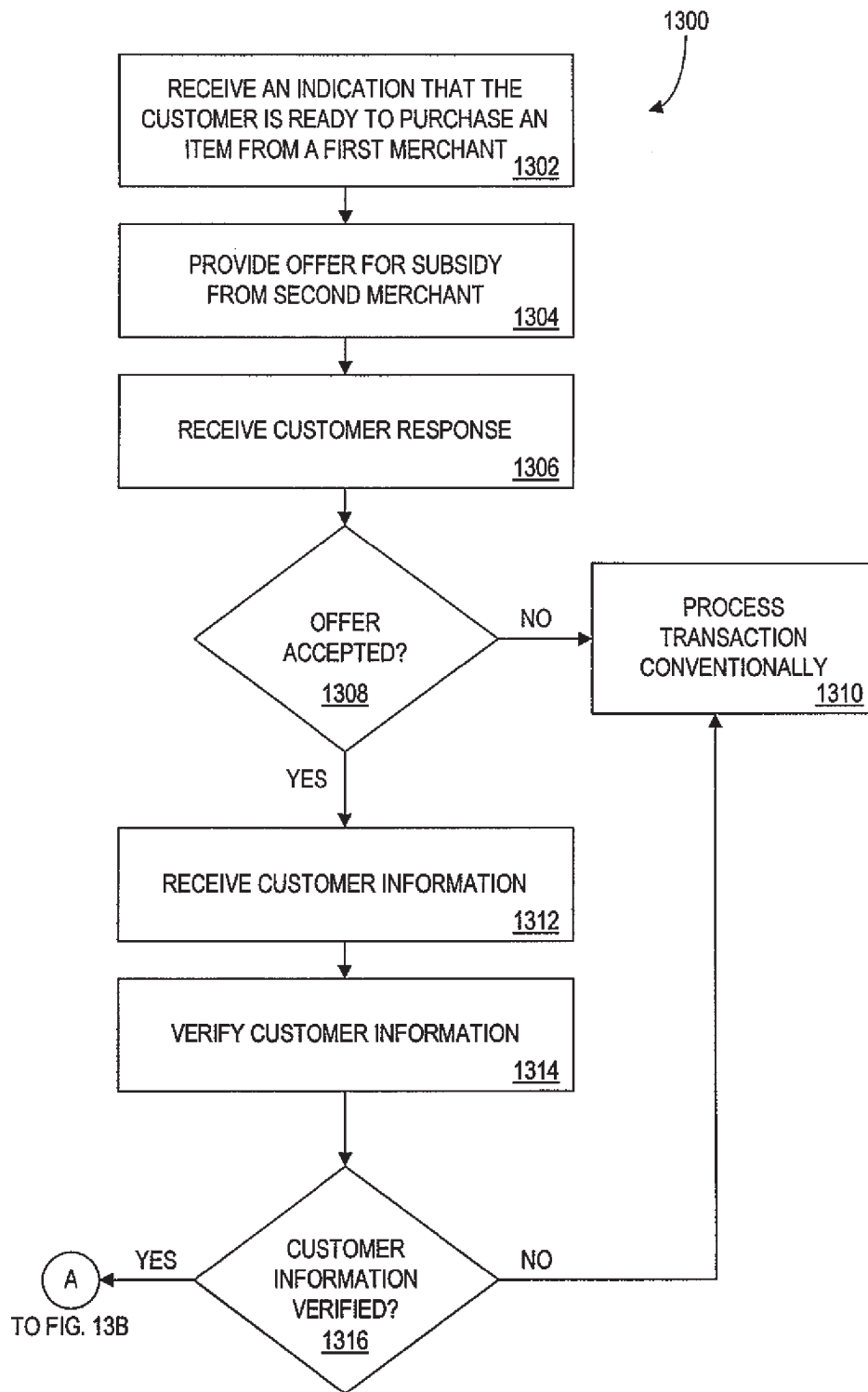


FIG. 13A

FROM FIG. 13A

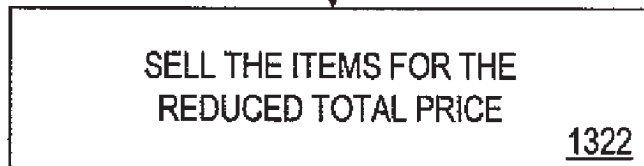
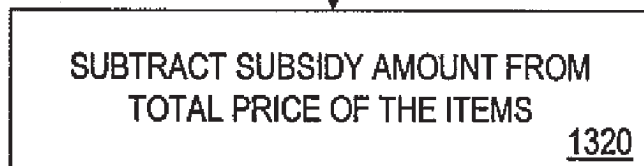
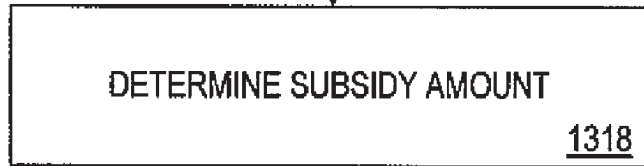


FIG. 13B

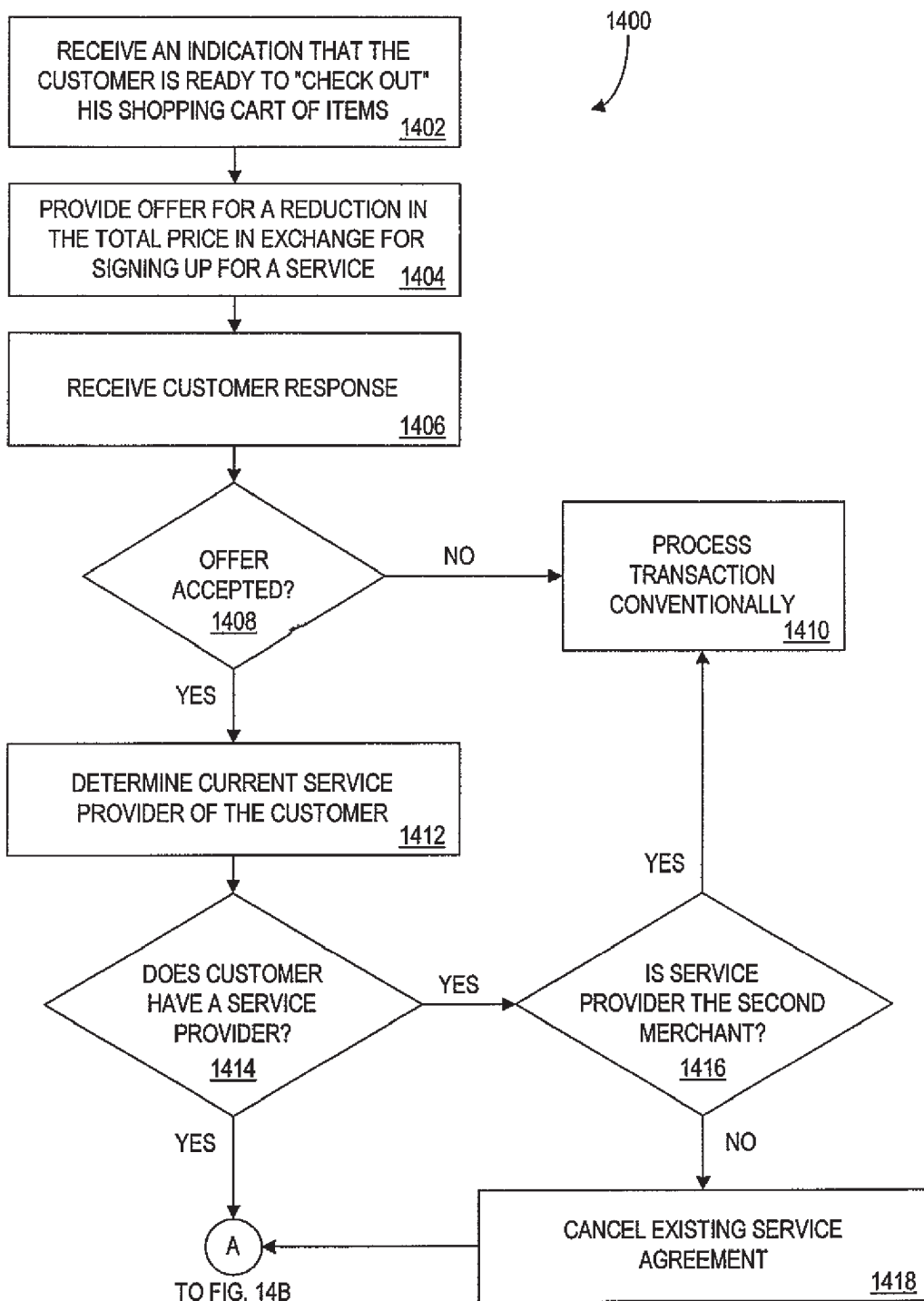


FIG. 14A