

Title (en)
EXPECTED VALUE METHODS AND SYSTEMS FOR PAYING AND QUALIFYING

Title (de)
ERWARTUNGSWERT BASIERTE VERFAHREN UND SYSTEME ZUR BEZAHLUNG UND BERECHTIGUNGSÜBERPRÜFUNG

Title (fr)
SYSTÈME ET PROCÉDÉ DE PAIEMENT DE VALEUR ATTENDUE ET DE SPÉCIFICATION DE QUALIFICATION

Publication
EP 1234261 A2 20020828 (EN)

Application
EP 00947149 A 20000707

Priority

- US 0018715 W 20000707
- US 14259299 P 19990707
- US 14965499 P 19990818
- US 53672700 A 20000328

Abstract (en)
[origin: WO0103444A2] A method and system is disclosed for enabling advertisers to pay only qualified people for receiving messages. The system presents online forms and a database that enable advertisers to specify qualifications, post payment offers, and transact payments. It also presents forms, or their voice equivalents, that enable recipients to find and accept the payment offers. The system can also enable recipients to be exposed to the messages. The system utilizes the expected value (EV) payment method to efficiently pay a recipient and efficiently verify her qualifications. In this method, a recipient is paid an expected payment. The recipient collects an <i>actual payoff</i> only upon winning an EV payment bet <i>and</i> upon passing an inspection process to verify her qualifications. A losing recipient is not owed a payoff and does <i>not</i> have her qualifications inspected. In other words, a recipient's qualifications are verified through random audit where she is selected only if she wins an EV payment bet. Thus, the system executes EV payment bets and incorporates an inspection process to verify the qualifications of recipients who win the bets and authorizes payment to qualified winners.

IPC 1-7
G06F 17/60

IPC 8 full level
G06Q 30/00 (2012.01)

CPC (source: EP)
G06Q 30/02 (2013.01)

Designated contracting state (EPC)
AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

DOCDB simple family (publication)
WO 0103444 A2 20010111; WO 0103444 A3 20011115; EP 1234261 A2 20020828; EP 1234261 A4 20030219

DOCDB simple family (application)
US 0018715 W 20000707; EP 00947149 A 20000707