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- Merrill Lynch “Cash Management Account” (4,346,442 – 1982)
- Online Support System (5,806,043 – 1998)
- Priceline.com (5,794,207 – 1998)
- “Single click” ecommerce checkout (5,960,411 – 1999)
  - Reversed (CAFC Feb. 2001)
- Behavioral Profiling (5,848,396 – 1998)
- Prepaid cellular calls (6,157,823)
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Behavioral Profiling
(5,848,396)

• Abstract: Computer network method and apparatus provides targeting of appropriate audience based on psychographic or behavioral profiles of end users. The psychographic profile is formed by recording computer activity and viewing habits of the end user. Content of categories of interest and display format in each category are revealed by the psychographic profile, based on user viewing of agate information. Using the profile (with or without additional user demographics), advertisements are displayed to appropriately selected users. Based on regression analysis of recorded responses of a first set of users viewing the advertisements, the target user profile is refined. Viewing by and regression analysis of recorded responses of subsequent sets of users continually auto-targets and customizes ads for the optimal end user audience.
Behavioral Profiling
(5,848,396)

- Inventor: Gerace; Thomas A. (Cambridge, MA)
- Assignee: Freedom of Information, Inc. (Cambridge, MA)
- Filed: April 26, 1996
- Issued: 1998
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Patent # 6,157,823

• Issued 12/5/2000
• “A cellular telecommunications system having a security feature which allows only pre-authorized users to complete cellular telephone calls. The system and method recognizes a cellular radiotelephone's pre-programmed and pre-selected telephone number and a automated number identification code (ANI). The pre-selected telephone number is reserved to the pre-paid cellular telecommunications system. The cellular radiotelephone transmits the ANI and a dialed number identification system code (DNIS) to a cellular switch, which contacts a host computer for call validation by the pre-paid service provider.”