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(54) **CONSUMER CONTROLLED CHARITABLE GIVING SYSTEM AND METHOD**

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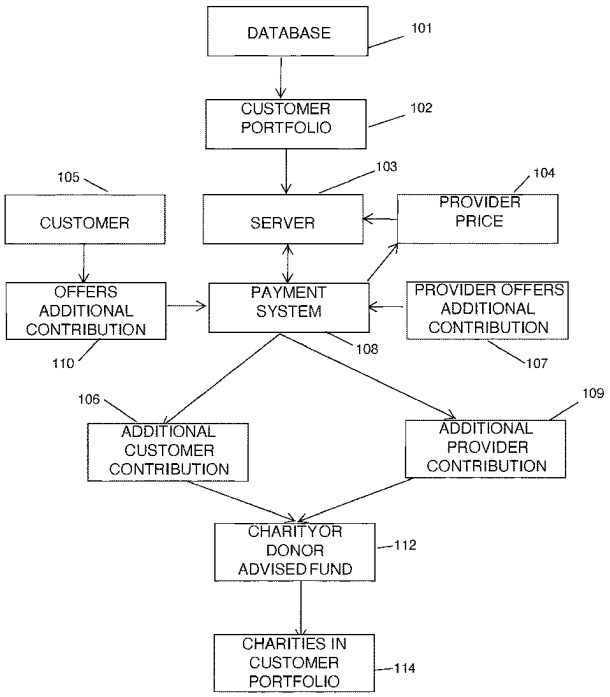
G06Q 20/38 (2012.01)

(52) **U.S. Cl.**

CPC ***G06Q 30/0279*** (2013.01); ***G06Q 20/388*** (2013.01)

(57) **ABSTRACT**

A system for facilitating charitable donations connects customers, providers, and charitable causes through a network server, data storage device, and customer application. When a customer initiates a purchase, the application sends a challenge to the network server requesting a provider contribution to charity. The server compares charitable causes in the customer's portfolio against those in the provider's portfolio, identifies matches based on cause similarity, and routes contributions accordingly. The customer's device displays contribution amounts and matched causes in real time. Contributions may be fixed fees or percentages of the purchase amount, may be pooled from multiple providers, and may be associated with donor advised funds. Providers may include financial institutions, payment processors, card networks, merchants, or individuals. An optional integrated digital wallet automatically transmits the customer's charitable preferences to the server at the time of transaction, enabling seamless, preference-driven charitable giving without manual input.



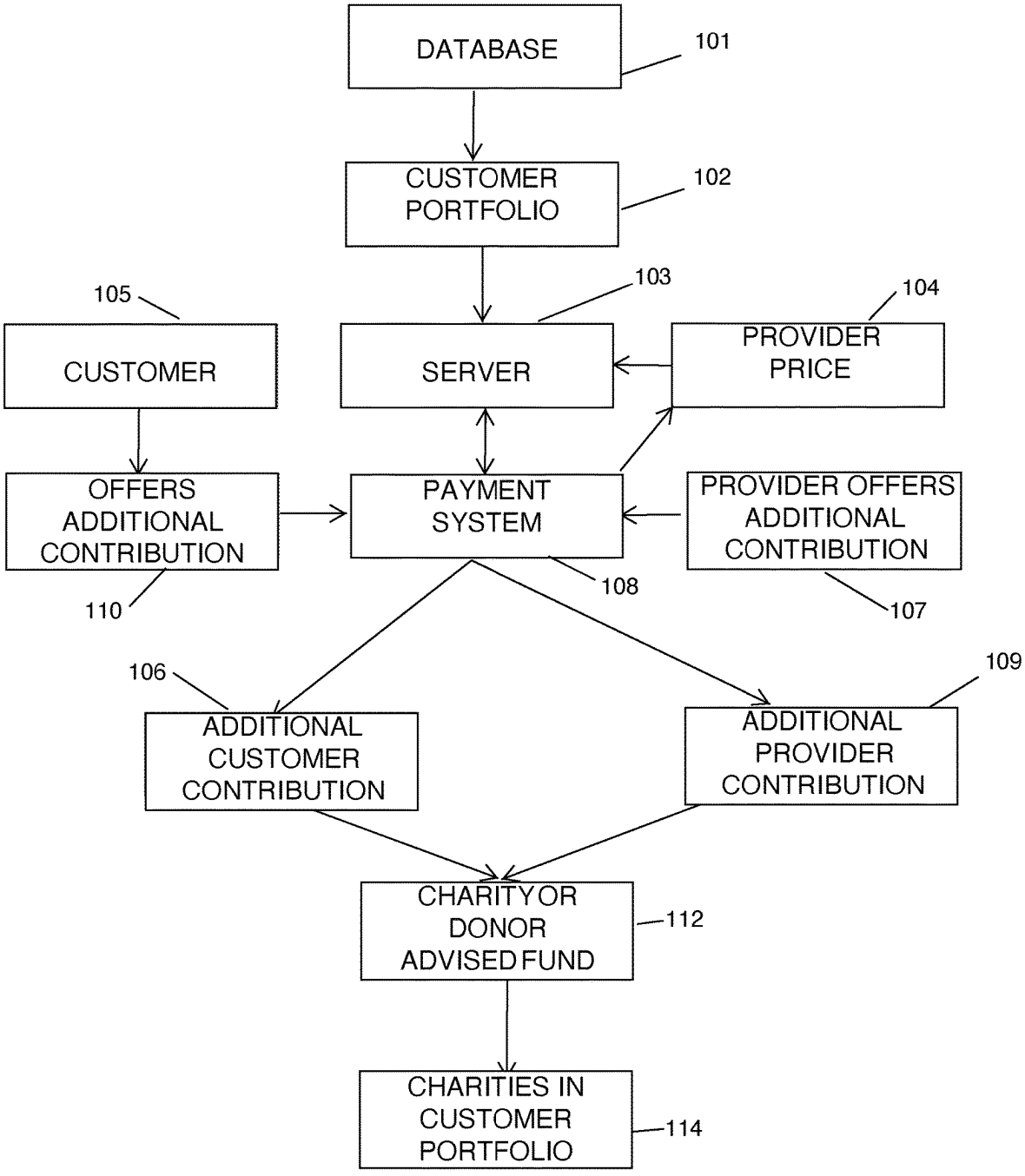

DATABASE
101
CUSTOMER PORTFOLIO
102
103
105
104
CUSTOMER
SERVER
PROVIDER PRICE
OFFERS ADDITIONAL CONTRIBUTION
PAYMENT SYSTEM
PROVIDER OFFERS ADDITIONAL CONTRIBUTION
110
108
107
106
109
ADDITIONAL CUSTOMER CONTRIBUTION
ADDITIONAL PROVIDER CONTRIBUTION
CHARITY OR DONOR ADVISED FUND
112
CHARITIES IN CUSTOMER PORTFOLIO
114

FIG. 1

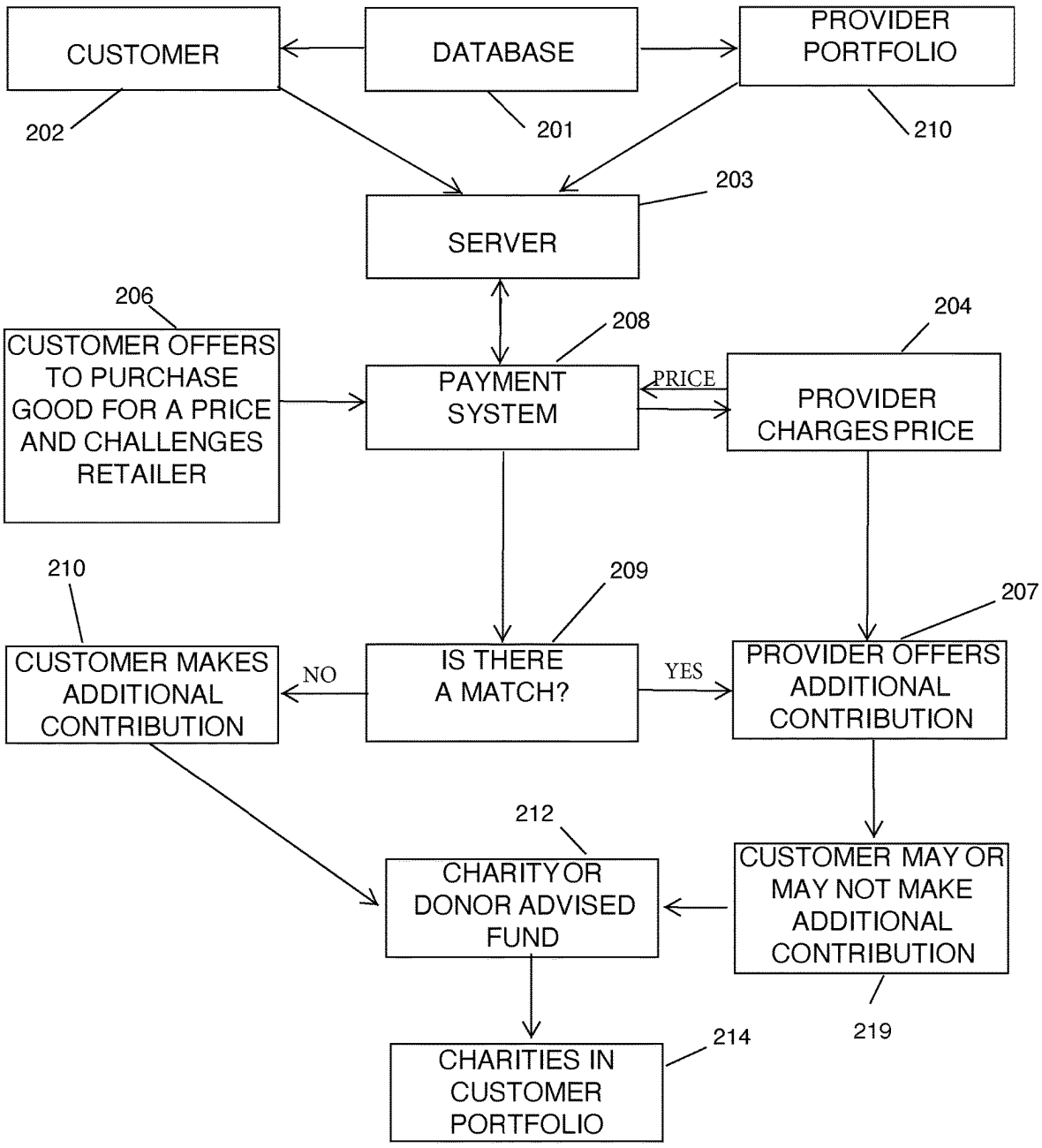

CUSTOMER
DATABASE
PROVIDER PORTFOLIO
202
201
210
203
SERVER
206
208
204
CUSTOMER OFFERS TO PURCHASE GOOD FOR A PRICE AND CHALLENGES RETAILER
PAYMENT SYSTEM
PRICE
PROVIDER CHARGES PRICE
210
209
207
CUSTOMER MAKES ADDITIONAL CONTRIBUTION
NO
IS THERE A MATCH?
YES
PROVIDER OFFERS ADDITIONAL CONTRIBUTION
212
CHARITY OR DONOR ADVISED FUND
CUSTOMER MAY OR MAY NOT MAKE ADDITIONAL CONTRIBUTION
219
214
CHARITIES IN CUSTOMER PORTFOLIO

FIG. 2

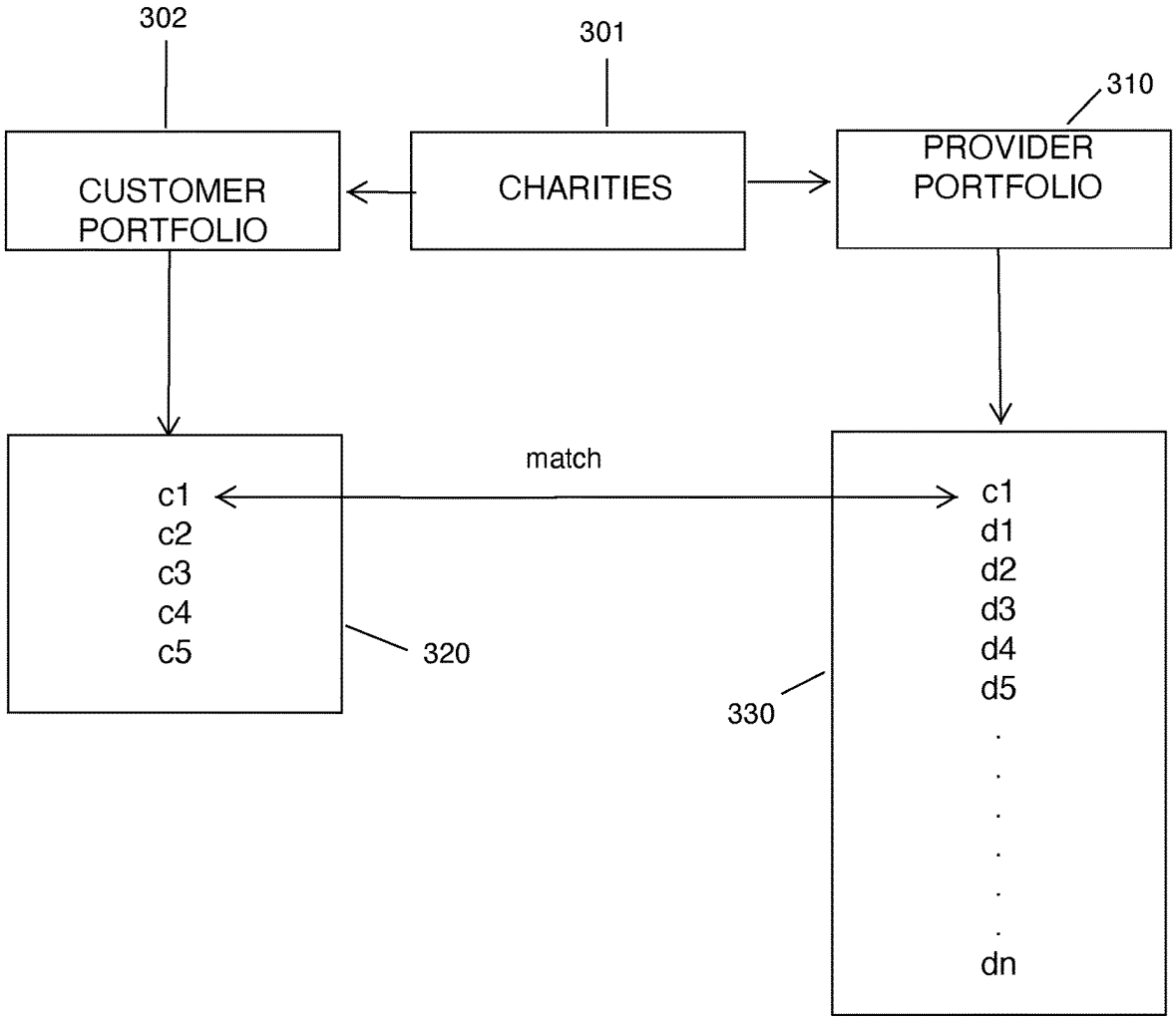

302
301
310
CUSTOMER PORTFOLIO
CHARITIES
PROVIDER PORTFOLIO
match
c1
c2
c3
c4
c5
320
330
c1
d1
d2
d3
d4
d5
.
.
.
.
.
.
dn

FIG. 3

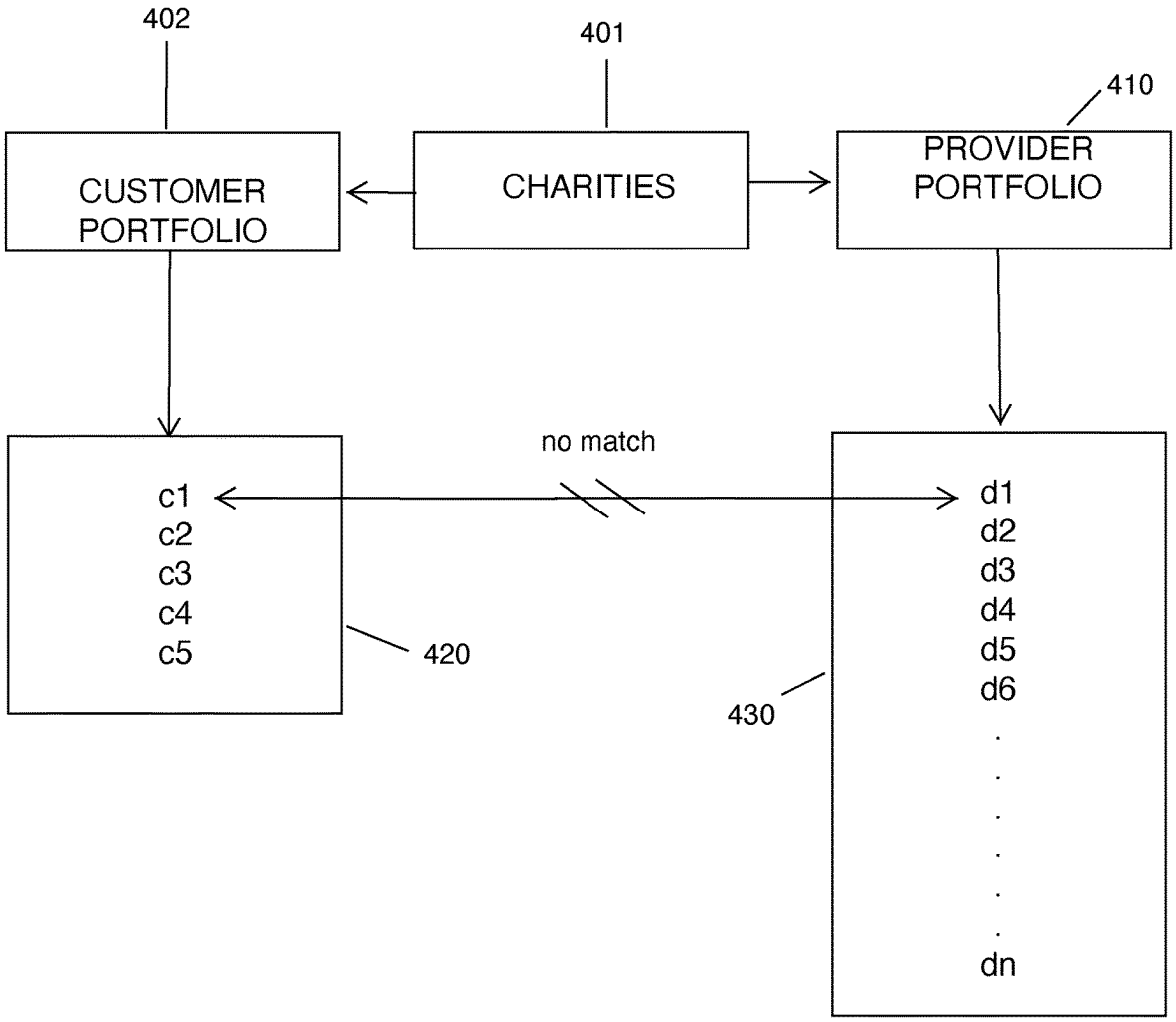

402
401
410
CUSTOMER PORTFOLIO
CHARITIES
PROVIDER PORTFOLIO
no match
c1
c2
c3
c4
c5
420
d1
d2
d3
d4
d5
d6
.
.
.
.
.
.
dn
430

FIG. 4

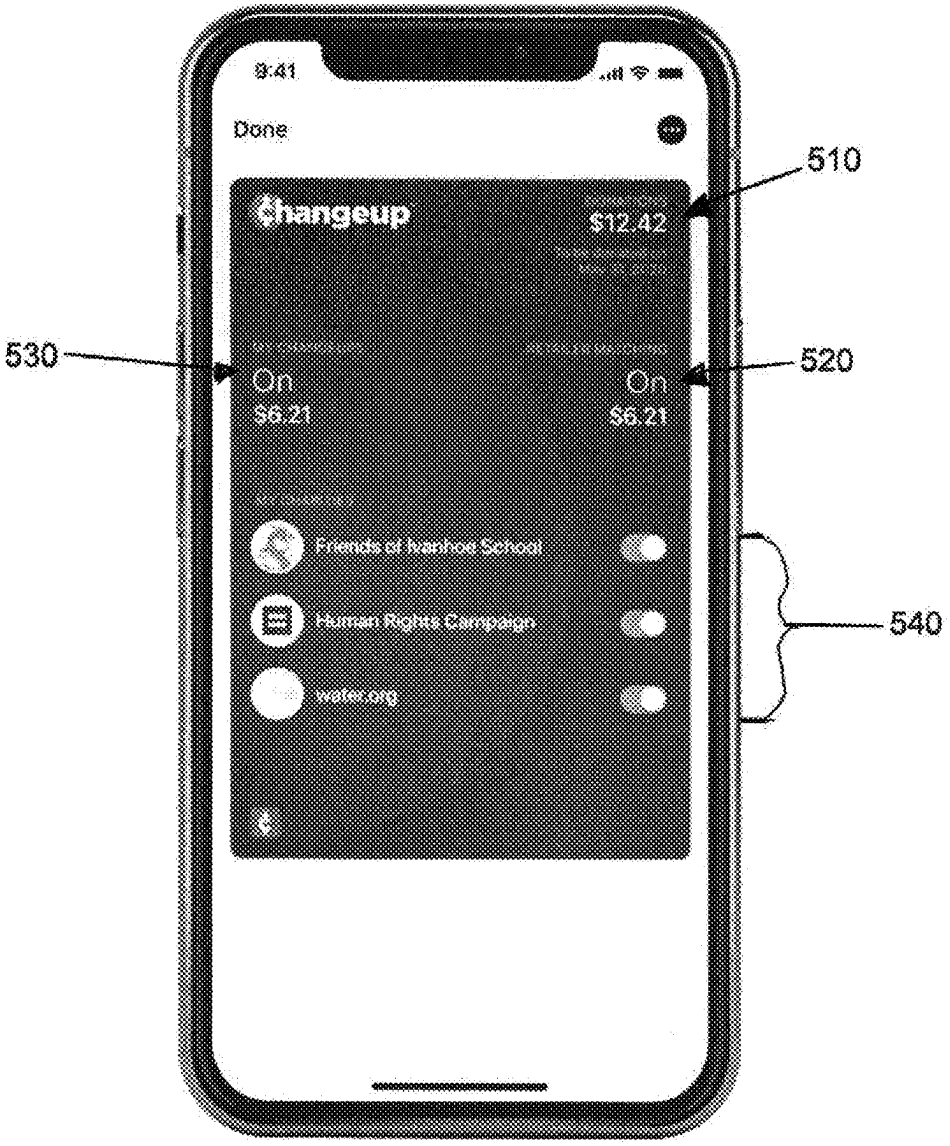

9:41
Done
Changeup
$12.42
On
$6.21
On
$6.21
Friends of Hanhoe School
Human Rights Campaign
wafe.org
510
520
530
540

FIG. 5

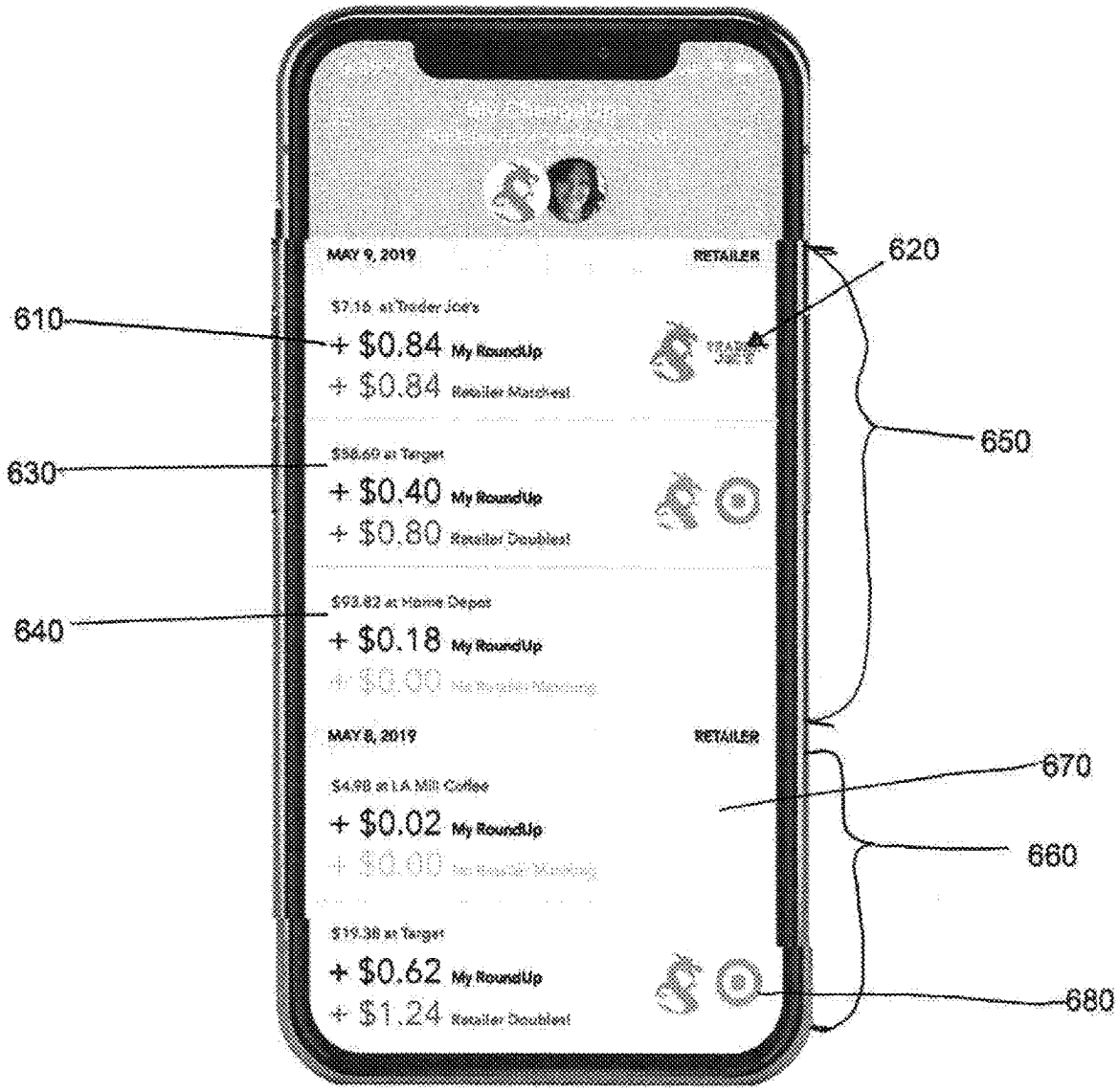

610
620
630
640
650
660
670
680
MAY 9, 2019
RETAILER
+ $0.84 My RoundUp
+ $0.84
+ $0.40 My RoundUp
+ $0.80
+ $0.18 My RoundUp
MAY 8, 2019
RETAILER
+ $0.02 My RoundUp
+ $0.62 My RoundUp
+ $1.24

FIG. 6

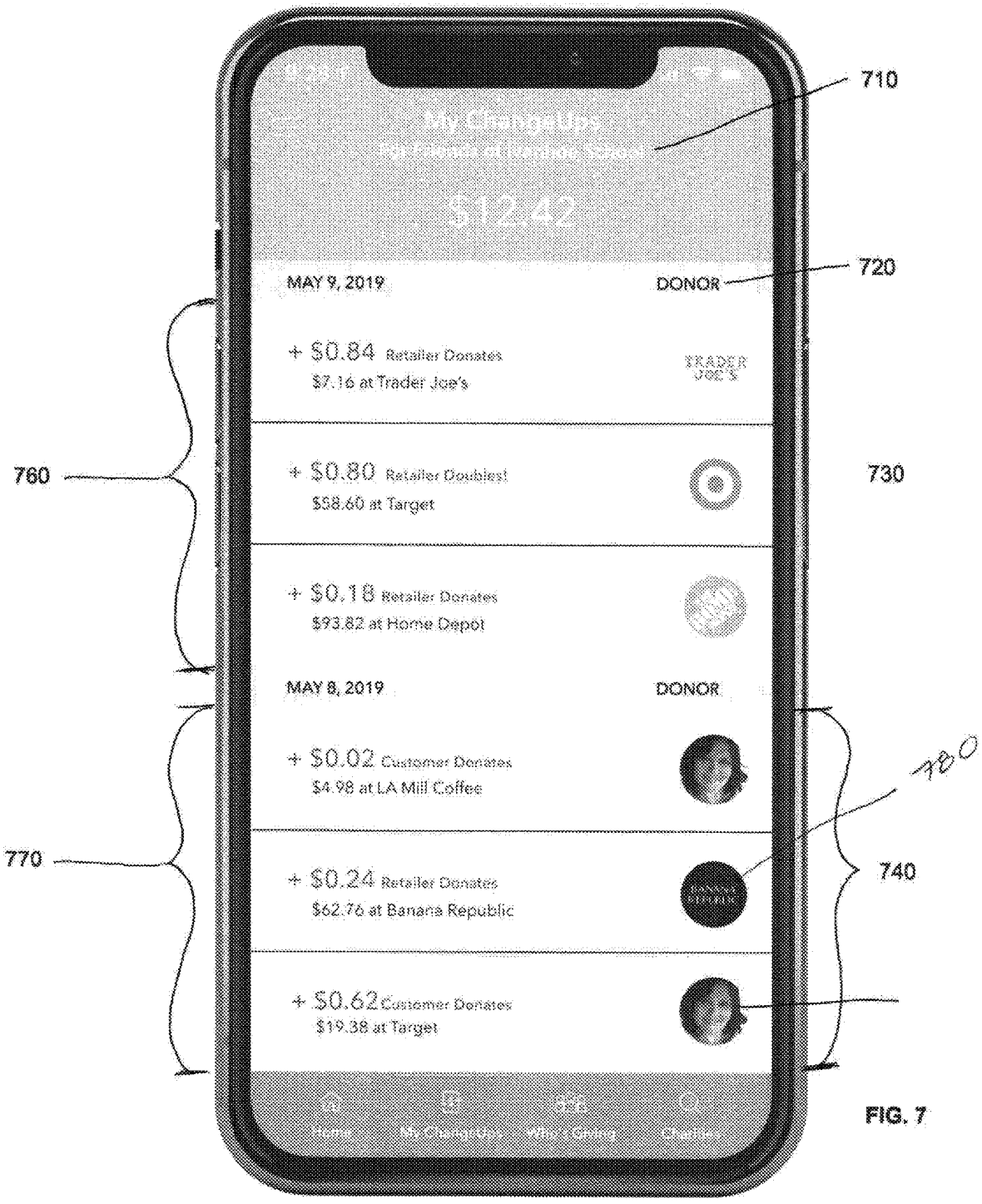

710
My ChangeUps
$12.42
MAY 9, 2019
DONOR
720
+ $0.84 Retailer Donates
$7.16 at Trader Joe's
760
+ $0.80 Retailer Doubles!
$58.60 at Target
730
+ $0.18 Retailer Donates
$93.82 at Home Depot
MAY 8, 2019
DONOR
+ $0.02 Customer Donates
$4.98 at LA Mill Coffee
780
770
+ $0.24 Retailer Donates
$62.76 at Banana Republic
740
+ $0.62 Customer Donates
$19.38 at Target
Home
My ChangeUps
Why Giving
Checkout

FIG. 7

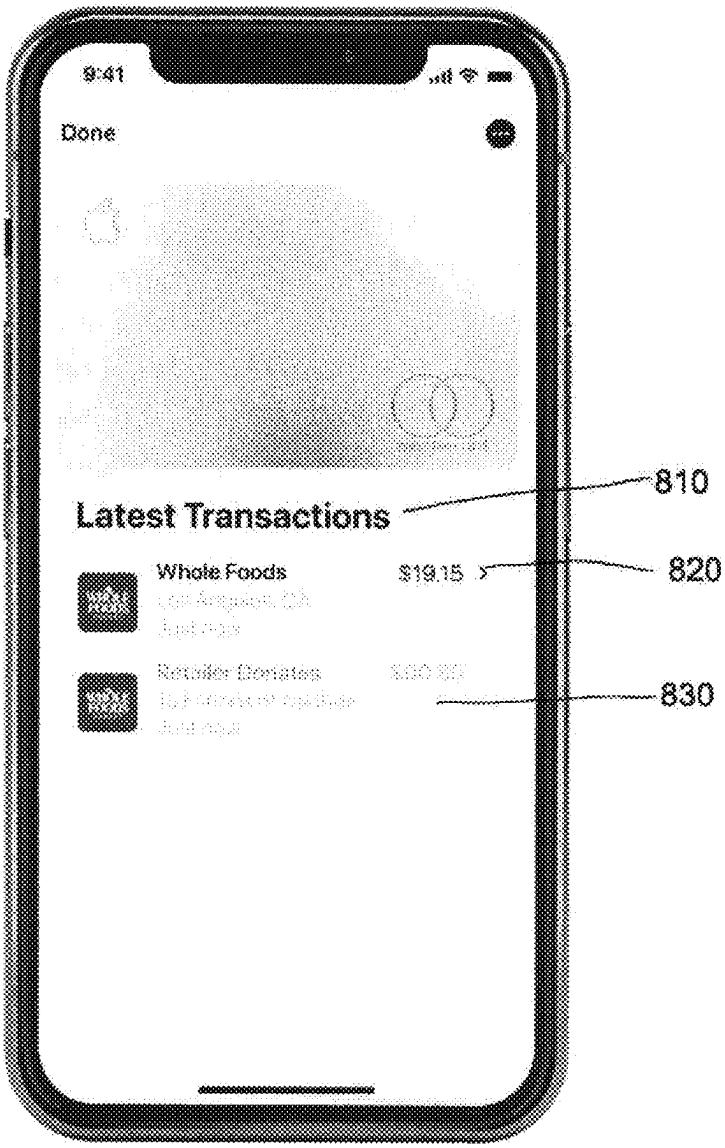


FIG. 8

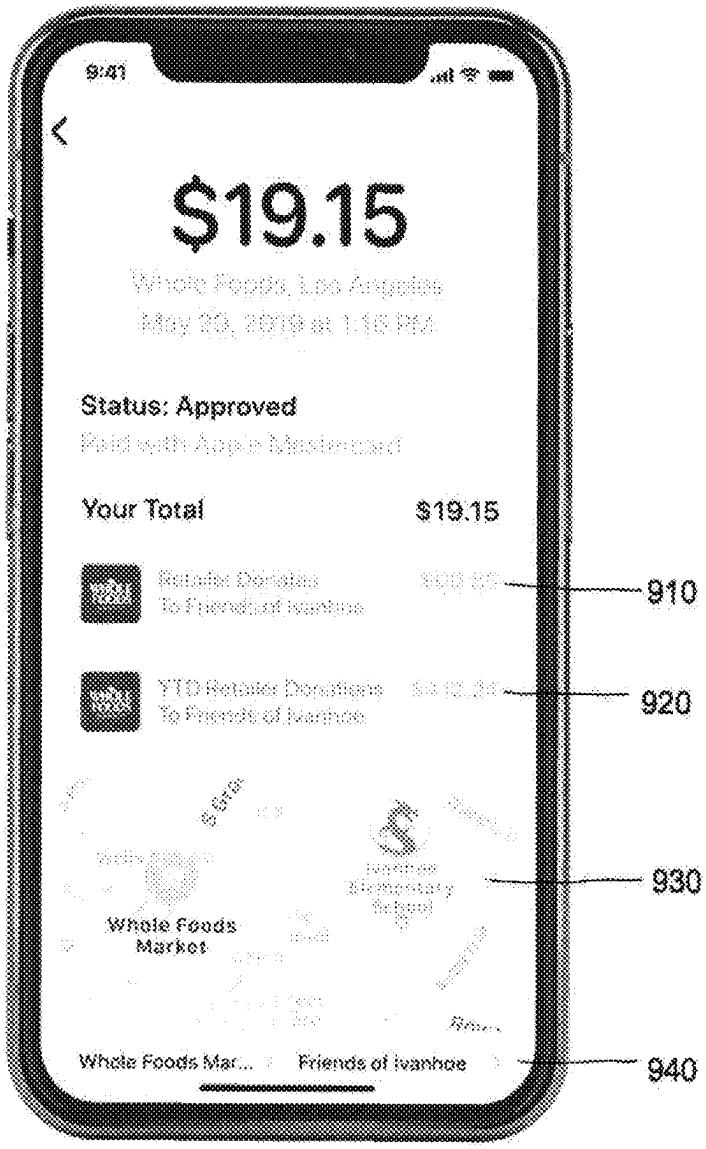

9:41
$19.15
Status: Approved
Your Total
$19.15
Whole Foods Market
Whole Foods Mar...
Friends of Ivanhoe
910
920
930
940

FIG. 9

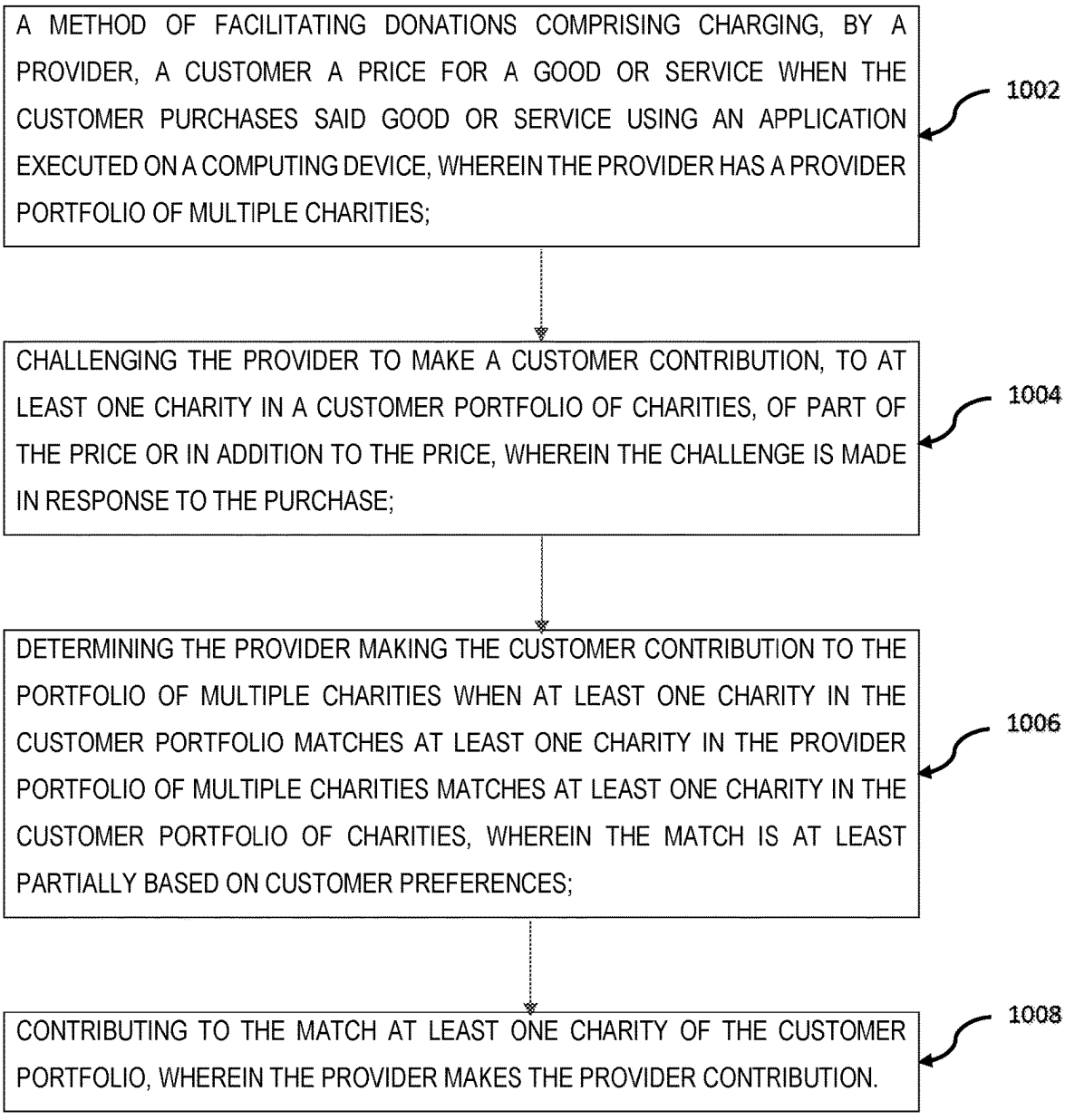

A METHOD OF FACILITATING DONATIONS COMPRISING CHARGING, BY A PROVIDER, A CUSTOMER A PRICE FOR A GOOD OR SERVICE WHEN THE CUSTOMER PURCHASES SAID GOOD OR SERVICE USING AN APPLICATION EXECUTED ON A COMPUTING DEVICE, WHEREIN THE PROVIDER HAS A PROVIDER PORTFOLIO OF MULTIPLE CHARITIES;
1002
CHALLENGING THE PROVIDER TO MAKE A CUSTOMER CONTRIBUTION, TO AT LEAST ONE CHARITY IN A CUSTOMER PORTFOLIO OF CHARITIES, OF PART OF THE PRICE OR IN ADDITION TO THE PRICE, WHEREIN THE CHALLENGE IS MADE IN RESPONSE TO THE PURCHASE;
1004
DETERMINING THE PROVIDER MAKING THE CUSTOMER CONTRIBUTION TO THE PORTFOLIO OF MULTIPLE CHARITIES WHEN AT LEAST ONE CHARITY IN THE CUSTOMER PORTFOLIO MATCHES AT LEAST ONE CHARITY IN THE PROVIDER PORTFOLIO OF MULTIPLE CHARITIES MATCHES AT LEAST ONE CHARITY IN THE CUSTOMER PORTFOLIO OF CHARITIES, WHEREIN THE MATCH IS AT LEAST PARTIALLY BASED ON CUSTOMER PREFERENCES;
1006
CONTRIBUTING TO THE MATCH AT LEAST ONE CHARITY OF THE CUSTOMER PORTFOLIO, WHEREIN THE PROVIDER MAKES THE PROVIDER CONTRIBUTION.
1008

FIG. 10

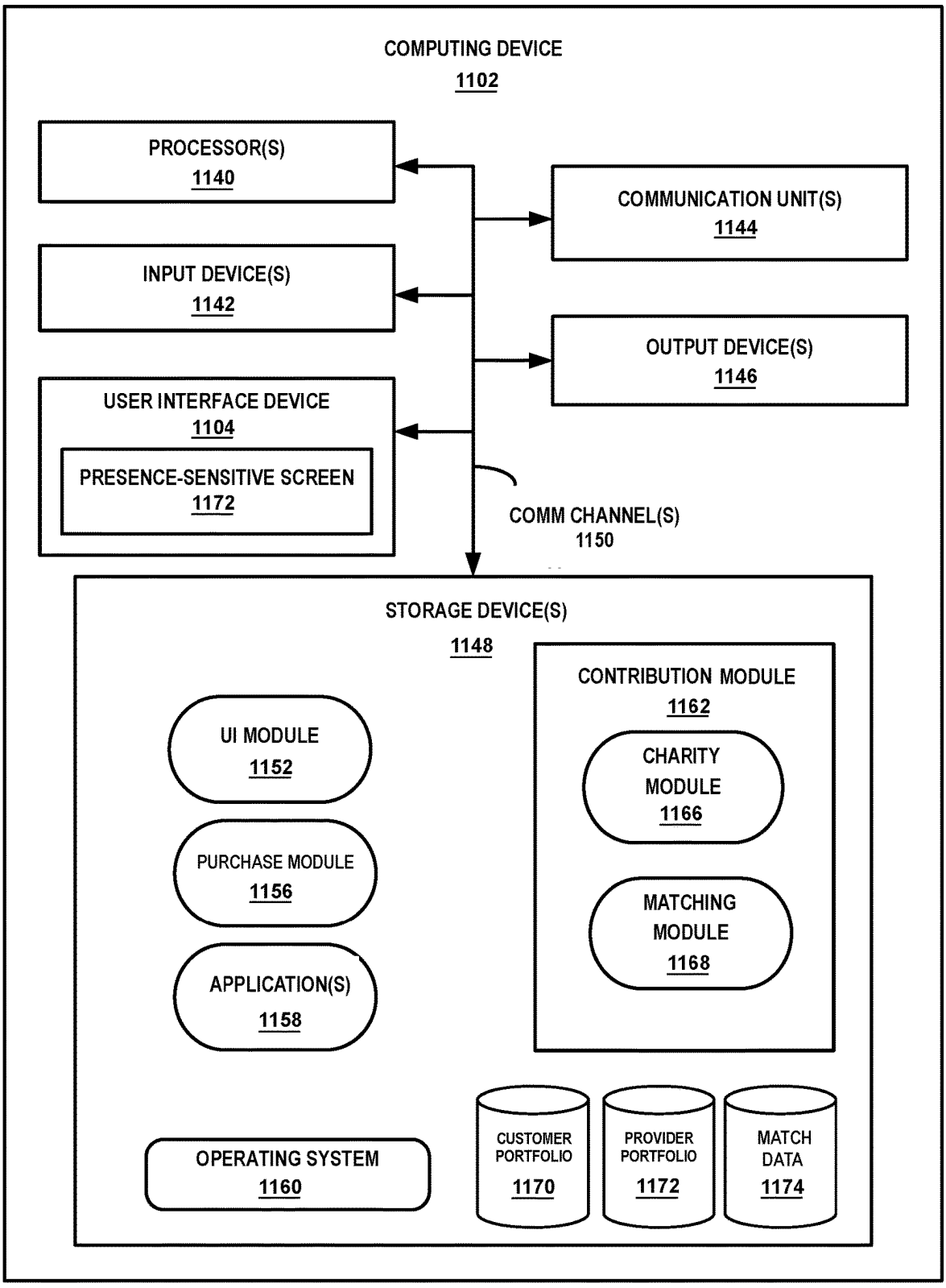

COMPUTING DEVICE
1102
PROCESSOR(S)
1140
COMMUNICATION UNIT(S)
1144
INPUT DEVICE(S)
1142
OUTPUT DEVICE(S)
1146
USER INTERFACE DEVICE
1104
PRESENCE-SENSITIVE SCREEN
1172
COMM CHANNEL(S)
1150
STORAGE DEVICE(S)
1148
CONTRIBUTION MODULE
1162
UI MODULE
1152
CHARITY MODULE
1166
PURCHASE MODULE
1156
MATCHING MODULE
1168
APPLICATION(S)
1158
OPERATING SYSTEM
1160
CUSTOMER PORTFOLIO
1170
PROVIDER PORTFOLIO
1172
MATCH DATA
1174

FIG. 11


1204
1202
MAY 9, 2019
DONOR
+ $0.84 Retailer Donates
$7.16 at Trader Joe's
+ $0.80 Retailer Doubled
$58.60 at Target
+ $0.18 Retailer Donates
$93.82 at Home Depot
MAY 8, 2019
DONOR
+ $0.02 Customer
$4.98 at LA Mill Coffee

FIG. 12

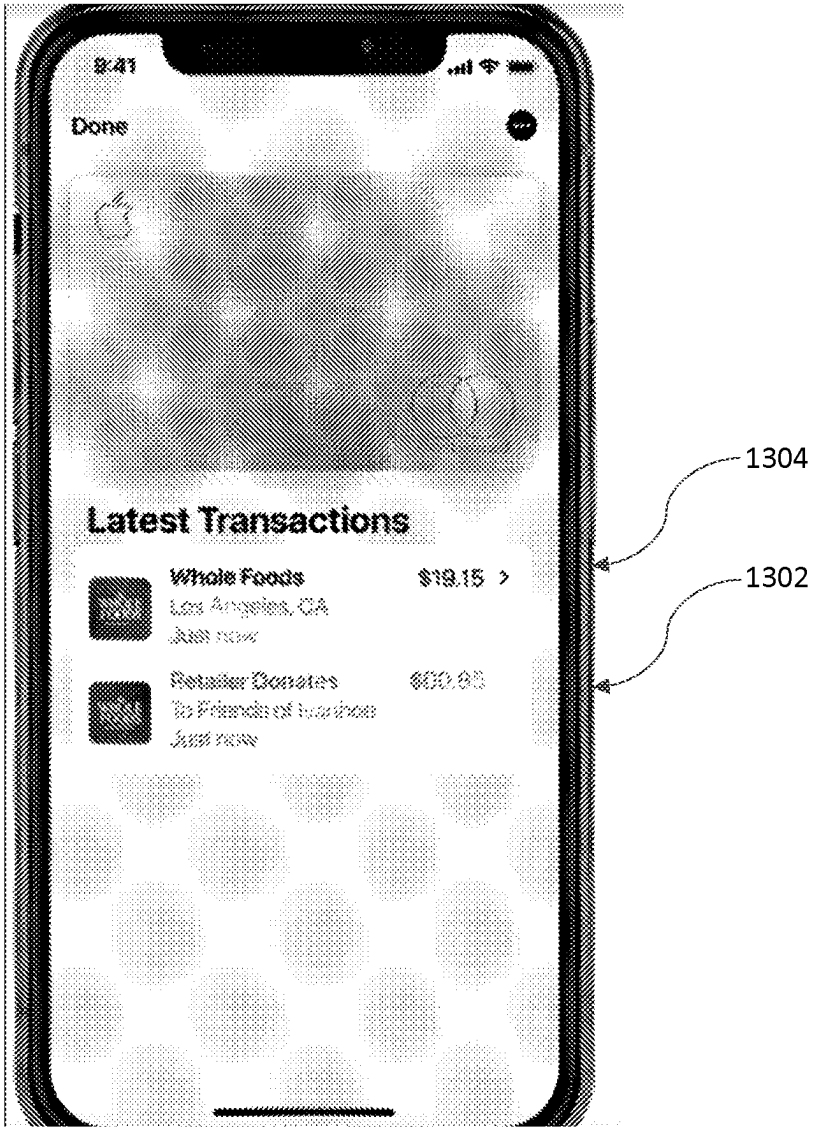


FIG. 13

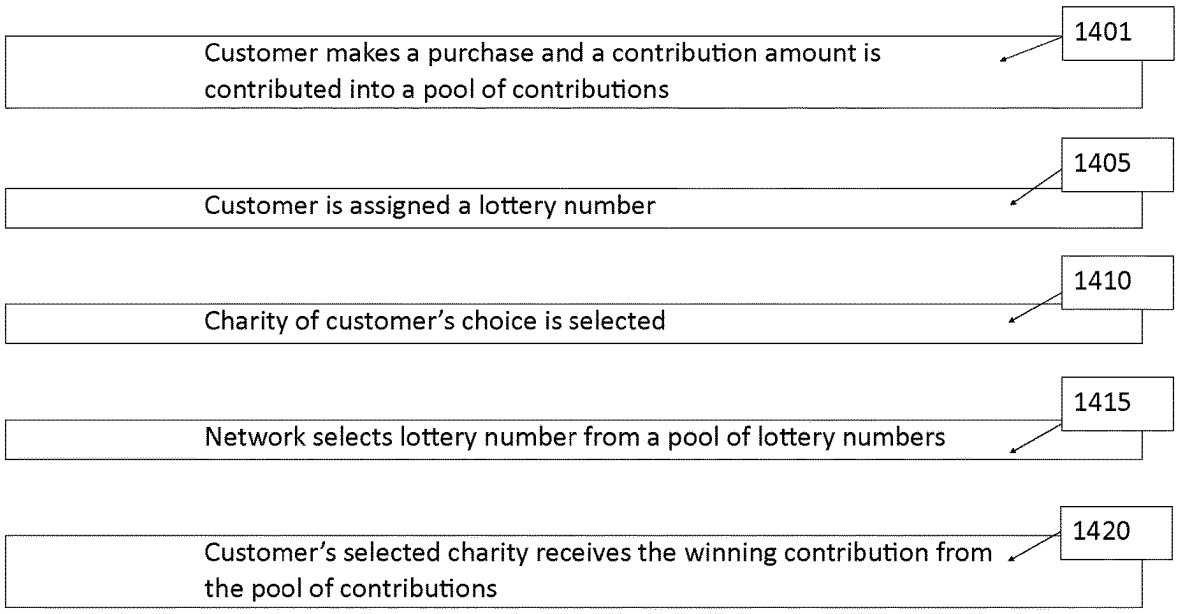

Customer makes a purchase and a contribution amount is contributed into a pool of contributions
1401
Customer is assigned a lottery number
1405
Charity of customer's choice is selected
1410
Network selects lottery number from a pool of lottery numbers
1415
Customer's selected charity receives the winning contribution from the pool of contributions
1420

FIG. 14

CONSUMER CONTROLLED CHARITABLE GIVING SYSTEM AND METHOD

FIELD

[0001] The present disclosure relates to systems that enable customers to challenge providers or other entities to make charitable contributions to charities of the customer's choice.

BACKGROUND

[0002] Charitable or philanthropic giving has been around for a long time. A main challenge for charitable organizations is to raise funds for their causes. Fundraising is expensive and requires a significant marketing effort. This is particularly problematic for small, relatively local charities many of which, although they provide funding to areas popular with charitable donors, may be relatively unknown. Additionally, it is difficult for donors or customers to give to two or more charities at one time. Typically, the donors need to find each charity on separate websites and give either a one-time or a recurring donation to each charity. More recently, with the advent of portable electronic devices such as smartphones and tablets, charitable giving has been facilitated using applications that enable donors to give electronically. Systems are also known for small investors that allow them to utilize electronic devices to create and manage, on a cost-effective basis, a complex portfolio of securities, based upon the preferences of the investor. These systems can then initiate trades of the portfolio as a whole or in part to facilitate the wants and needs of the small investor.

[0003] Today, when a potential charitable donor researches a charity on the internet (or by other means), that donor typically visits many different websites collecting information which might not provide answers to them to make informed decisions on their donation. The landscape for charitable giving is fragmented, with many single but different ways for the donor to give.

SUMMARY OF THE INVENTION

[0004] There is a need for a donation facilitation system that allows a donor, such as a customer or provider, to challenge another entity, such as a provider, to make a provider contribution to a charity or a portfolio that may include at least one charity, or may include more than one or multiple charities, that is set up by the customer upon, for example, the purchase of a good or service from the provider. There is also a need for a portfolio facilitation system that allows the other entity, such as a provider, to create its own provider portfolio of multiple charities and make a provider contribution to a charity (or charities) associated with the customer or customer's charities when at least one member of the provider's portfolio of multiple charities matches at least one member of the customer's portfolio of multiple charities. Additionally, there is a need for a customer to challenge providers, which are not limited to financial institutions, payment processors or payment networks, card networks, merchants, and individuals to make such a contribution to a provider charity or a portfolio of multiple charities.

[0005] Disclosed herein is a system for facilitating charitable donations that can connect a network server, a data storage device, and a customer's computing device. The network server may contain information about charitable causes and can communicate with an application running on the customer's device. The data storage device can store content and may be connected to the network server. The customer's computing device may run the application and can communicate with the network server. When the application detects that the customer may be making a purchase from a provider, it can send a challenge to the network server requesting a contribution to a charitable cause. In response, the network server can compare the charitable causes listed in the customer's portfolio with the charitable causes listed in the provider's portfolio to find a match, based on how similar the respective causes are to one another. The network server may then route the provider's contribution to the matched charitable cause.

[0006] In one embodiment of the first aspect, the application running on the customer's computing device can be configured to update the display on that device to show the customer the amount of the contribution and the charitable cause to which it may be directed.

[0007] In another embodiment of the first aspect, the application on the customer's computing device can be configured to automatically present the customer with the option to make their own contribution by updating the display on the device to show that option.

[0008] In another embodiment of the first aspect, the customer's computing device may also include a digital wallet. The digital wallet and the application can be configured to work together, and when the digital wallet communicates with the network server, it may automatically send the charitable cause information from the customer's portfolio to the network server.

[0009] In another embodiment of the first aspect, the network server can access the customer's portfolio from the data storage device and may work with the application to determine whether any of the charitable causes in the customer's portfolio match the charitable causes that the provider may be willing to support with a contribution.

[0010] In another embodiment of the first aspect, the contribution made through the system can be associated with a donor advised fund.

[0011] In another embodiment of the first aspect, the provider's contribution can be calculated either as a fixed percentage of the purchase amount or as a fixed fee tied to the purchase. The network server may work with the application so that the application can automatically update the display on the customer's device with information about the contribution.

[0012] In another embodiment of the first aspect, the provider may be a financial institution, a payment processor, a payment network, a card network, a merchant, or an individual.

[0013] In another embodiment of the first aspect, the contribution may be made up of combined contributions from more than one provider. The network server can work with the application so that the application may automatically update the display on the customer's device with information about the combined contributions from the multiple providers.

[0014] A second aspect disclosed herein is a system for facilitating charitable donations that can be built around a network server configured to host a payment system. The network server may contain information about charitable causes associated with both the customer and the provider,

and can communicate with an application on the customer's computing device. The data storage device can store content and may be connected to the network server. The customer's computing device may run the application and can communicate with the network server. When the application detects that the customer may be making a purchase from a provider, it can send a challenge to the network server requesting a contribution to a charitable cause. The network server can compare the charitable causes in the customer's profile with those in the provider's profile to find a match based on how similar the respective causes are. The network server may then route a customer contribution equal to the matched amount to the matched charitable cause. The application on the customer's device can be configured to update the display to show the customer the contribution amount and the charitable cause, in response to information received from the network server.

[0015] In one embodiment of the second aspect, the customer's computing device may include a digital wallet that can work together with the application. When the digital wallet communicates with the network server, it may automatically send the charitable cause information from the customer's portfolio to the network server.

[0016] In another embodiment of the second aspect, the contribution made through the system can be associated with a donor advised fund.

[0017] In another embodiment of the second aspect, the provider may be a financial institution, a payment processor, a payment network, a card network, a merchant, or an individual.

[0018] In another embodiment of the second aspect, the contribution may be made up of combined contributions from more than one provider. The network server can work with the application so that the application may automatically update the display on the customer's device with information about the combined contributions.

[0019] A third aspect disclosed herein is a system for facilitating charitable donations that can be built around a network server configured to host a payment system. The network server may contain information about charitable causes associated with both the customer and the provider, and can communicate with an application on the customer's computing device. The data storage device can store content and may be connected to the network server. The customer's computing device may run the application and can communicate with the network server. When the application detects that the customer may be making a purchase from a provider, it can send a challenge to the network server requesting a contribution to a charitable cause. The network server can compare the charitable causes in the customer's profile with those in the provider's profile to find a match based on how similar the respective causes are. The network server may then route the provider's contribution to the matched charitable cause. The application on the customer's device can be configured to update the display to show the customer the contribution amount and the charitable cause.

[0020] In one embodiment of the third aspect, the customer's computing device may include a digital wallet that can work together with the application. When the digital wallet communicates with the network server, it may automatically send the charitable cause information from the customer's portfolio to the network server.

[0021] In another embodiment of the third aspect, the contribution made through the system can be associated with a donor advised fund.

[0022] In another embodiment of the third aspect, the provider may be a financial institution, a payment processor, a payment network, a card network, a merchant, or an individual.

[0023] In another embodiment of the third aspect, the contribution may be made up of combined contributions from more than one provider. The network server can work with the application so that the application may automatically update the display on the customer's device with information about the combined contributions.

[0024] A fourth aspect disclosed herein is a system for facilitating charitable donations that may use a network server, a data storage device, a customer profile, and a provider profile. The customer profile can be accessible over the network and may store the customer's charitable cause preferences, which can remain saved in the system independently of any particular transaction the customer may be engaged in. The provider profile may also be accessible over the network and can include the charitable causes associated with that provider. When the network server receives an indication from an application that the customer may be engaged in, or may be about to engage in, a transaction with the provider, the network server can compare the customer's stored charitable cause preferences against the provider's charitable causes to find a match based on how similar the causes are to each other. The network server may then cause an output to be generated. That output can take one or more of the following forms: a presentation of the matched charitable cause for the customer to confirm; a request for the customer's approval, or for approval from an application acting on the customer's behalf; or a contribution determination made automatically within parameters that the customer may have previously set.

[0025] In one embodiment of the fourth aspect, the application may work with or include a digital wallet. The digital wallet can be configured to automatically communicate the customer's charitable cause preferences from the customer's profile to the network server when a transaction may be initiated.

[0026] In this disclosure, the terms:

[0027] "additional contribution" refers to an extra payment made by a customer or consumer to the customer's portfolio when making a purchase from a provider;

[0028] "challenge" refers to an amount that the customer requests the provider to contribute to a customer's portfolio of multiple charities;

[0029] "computing device" is a type of electronic device and includes but is not limited to mobile devices, desktop computers, mainframe computers, payment consoles, electronic payment device, credit card device, customer order device or other electronic computing devices;

[0030] "customer" refers to an individual or organization that receives goods or services associated with an executable application that communicates through a network system;

[0031] "customer portfolio" refers to a collection of charities set up by a customer or consumer that typically includes from about 1 to about 10 or even more charities and is stored in a system server;

[0032] "donor-advised fund" refers to a dedicated fund, often associated with a financial institution, that collects and stores donations to portfolios (and can earn interest or be a charity itself) and then can distribute or split the donations among the charities in the portfolio according to the rules for distribution of donations to portfolios;

[0033] "electronic device" refers to a broader term for 'computing device' and includes mobile devices, desktop computers, payment devices, order devices, purchase devices, mainframe computers or other electronic computing devices;

[0034] "fixed fee" refers to a fee that is a specific amount and particularly refers to a fee that is charged based upon a transaction and not based upon the amount of the transaction.

[0035] "fixed percentage" refers to a fee that is a percentage amount of a transaction.

[0036] "match" refers to an at least partially similar characteristics of compared charities based on characteristics of the charity.

[0037] "mobile device" refers to smartphones, tablets, laptop computers, or any other portable computing device.

[0038] "payment network" refers to a way to move money from one party to another and, unless transactions happen in cash, require a payment system for a smooth transaction.

[0039] "preferences" and "preferred" refer to the likelihood that the customer would select the charity for donation and may be based on customer activity on applications and may include entered data.

[0040] "price" refers to the amount of money that is expected by a provider from a customer or consumer to obtain a desired good or service. Typically, the price is posted by the provider and is the undiscounted, regular cost of the good or service.

[0041] "provider" refers to an entity that offers goods or services for a price or a fee to a customer or consumer. A provider can be a bank or savings institution such as a credit union, a processor/payment network, card networks, merchants, or individuals. It is inherent that the provider can be a combination of entities.

[0042] "provider contribution" refers to a payment made by the provider to the customer's portfolio of charities; in some embodiments, the provider contribution is independent of whether or not a customer contribution was made. The provider contribution may be made based on at least one of a match, the purchase price, a percentage, and fixed amount. Another embodiment may include when there is no customer purchase and provider contributes anyway.

[0043] "provider portfolio" refers to at least one charity set up by a provider and the information may be stored in a system server in association with the provider.

[0044] "rounded-up" or "round-up" refers to the process of agreeing to pay a price for a good or service and then adding an additional amount (for charitable purposes) to the price to the next dollar or a higher payment amount.

[0045] "rules for distribution of donations to portfolios" refers to predetermined splits with predetermined ratios for disseminating funds amassed by portfolios into the charities contained in that portfolio.

[0046] The above summary is not intended to describe each disclosed embodiment or every implementation of the present disclosure. The brief description of the drawings and the detailed description which follows more particularly exemplify illustrative embodiments. In the drawings, the layers are not necessarily drawn to scale.

BRIEF DESCRIPTION OF THE DRAWINGS

[0047] FIG. **1** is a flow chart of one embodiment according to the provided disclosure where the customer challenges the provider to donate to the customer's portfolio.

[0048] FIG. **2** is a flow chart of another embodiment according to the provided disclosure where the customer challenges the provider to donate to the customer's portfolio if there is a match between at least one charity in the customer's portfolio and the provider's portfolio.

[0049] FIG. **3** is a flow chart showing matching between at least one member of a customer's portfolio and at least one member of a provider's portfolio.

[0050] FIG. **4** is a flow chart showing no matching between at least one member of a customer's portfolio and at least one member of a provider's portfolio.

[0051] FIG. **5** is a screenshot of an exemplary embodiment of the present disclosure of a customer's portfolio that includes three charitable organizations.

[0052] FIG. **6** is a screenshot of an exemplary embodiment of the present disclosure of a portfolio match between a customer's portfolio and a provider's portfolio.

[0053] FIG. **7** is a screenshot of an exemplary embodiment of the present disclosure showing three customer match transactions on May 9, 2019, and one customer match and two customer non-matches on May 8, 2019.

[0054] FIG. **8** is a screenshot of an exemplary embodiment of the present disclosure showing a transaction that includes a provider donation to one or more charities in the customer's portfolio.

[0055] FIG. **9** is a screenshot of an exemplary embodiment of the present disclosure that shows a year-to-date report of the contributions of a provider to one or more charities in a customer's portfolio.

[0056] FIG. **10** is a flow chart of the method according to the disclosure of the method of the donation facilitation system.

[0057] FIG. **11** is an illustration of the components of at least one of the computing devices and the network server.

[0058] FIG. **12** is an illustration of a computing device display showing provider contributions made to a charity in association with a purchase.

[0059] FIG. **13** is an illustration of a computing device display showing provider contributions made to a charity in association with a purchase.

[0060] FIG. **14** is a flow diagram of a computing device display showing a lottery/sweepstakes winnings provided to a charity and/or an individual from at least one contributor.

DETAILED DESCRIPTION

[0061] Various customer interfaces and embodiments will be described in detail with reference to the drawings, wherein like reference numerals represent like parts and assemblies throughout the several views. Reference to various embodiments does not limit the scope of the claims attached hereto. Additionally, any examples set forth in this specification are not intended to be limiting and merely set forth some of the many possible embodiments for the appended claims. It is understood that various omissions and substitutions of equivalents are contemplated as circumstances may suggest or render expedient, but these are

intended to cover applications or embodiments without departing from the spirit or scope of the claims attached hereto. Also, it is to be understood that the phraseology and terminology used herein are for the purpose of description and should not be regarded as limiting.

[0062] Retailers often ask customers or consumers if they would like to round-up a purchase of a good or service to the nearest dollar for a charity selected by that store. However, this can be an unfulfilling experience for the retailer or the customer for a number of reasons. First, the customer may not care about the charity selected by the store for the retailer contribution. Second, it is rare that confirmation is received that the donation ever makes it to the charity. Lastly, the verbal back-and-forth with the retailer can take time and can be annoying or embarrassing. In other words, it's not a personal experience based on the customer's preferences, nor is the process efficient in real-time with the purchase. In other examples, it also doesn't allow the customer to maintain a portfolio of preferences, which may be determined by the computing device, usage of applications executed on the computing device, saved lists, predetermined charities, and/or a user selection, which in some embodiments may be based on a search or a list. In some embodiments, the information is stored on the computing device, in a customer account, or a remote server in communication with a network and/or with the computing device. In some instances, the computing device may communicate with the network or other executable applications to determine charities and donation information and in real-time. The computing device may use the charity selection or contribution information to update the customer preference information, so that the next retailer purchase will use the information, as well as other user preference information, to determine the user's preferences. This disclosure makes the contribution to at least one charity more personal and expedites the process.

[0063] Providers often ask customers or consumers if they would like to "round-up" a purchase of a good or service to the nearest dollar for a charity selected by that store. However, this can be an unfulfilling experience for the provider or the customer for a number of reasons. First, the customer may not care about the charity selected for the provider contribution. Second, it is rare that confirmation is received that the donation ever makes it to the charity. Lastly, the verbal back-and-forth with the provider can take time and can be annoying or embarrassing.

[0064] The system presented herein turns that situation upside down by empowering the customer to challenge the provider to "round-up" or to add an amount over a purchase price of the good or service for the customer's charity of choice, or portfolio of charities. In some embodiments, the provider can offer a discount from the purchase price to the consumer in exchange for having the provider make up at least a portion of the discount to the customer's portfolio of multiple charities. There are different embodiments of when the provider makes the contribution. In some, the provider may contribute when the challenge is made, and in some embodiments, when the customer also contributes. In other embodiments, the provider contribution may be made independent of the customer's contribution, such as if the customer does not make a contribution. In this way, the customer still "challenges" the provider to make a donation even if the customer is not donating themselves, or independent of a customer contribution. In other embodiments, the provided system also can also send a notification to both the provider and the customer when the donation is eventually made to the end charity or portfolio of charities. In the provided system, the charitable transaction can occur automatically in a digital conversation that can happen in the background. Essentially, the provider can reward the customer for the customer's business by donating to a charity or portfolio of charities of the customer's choice.

[0065] In some embodiments, the system disclosed may be incorporated directly into a digital wallet on a mobile device. In other embodiments, the provided disclosure may be a standalone application on a mobile device that interfaces with a digital wallet or links to a real credit card. In yet other embodiments, the provided disclosure may include a "bill-pay" application on a banking website. The provided system can allow the consumer to aggregate donations in a charitable portfolio. The provided system can allow the provider to make a single donation that is distributed to multiple charities at the same time. The system can further permit various types of communication, including social media communication and notification, related to donation and aggregation activity.

[0066] Copending U.S. patent application Ser. No. 17/153,313, filed Jan. 20, 2021 (Soderstrom) discloses a "CONSUMER CONTROLLED PORTFOLIO CHARITABLE GIVING SYSTEM AND METHOD". In this application systems and methods are disclosed that allow a donor, such as a retailer, to make a retailer contribution to a portfolio of multiple charities set up by the donor upon, for example, the purchase of a good or service from the retailer.

[0067] Copending U.S. patent application Ser. No. 16/533,445, filed Aug. 6, 2019 (Soderstrom) discloses a "CONSUMER CONTROLLED CHARITABLE GIVING SYSTEM". In this application systems and methods are disclosed that allow a donor, such as a retailer, to make a retailer contribution to a portfolio of multiple charities set up by the donor upon, for example, the purchase of a good or service from the retailer.

[0068] Copending U.S. patent application Ser. No. 15/181,781, filed on Jun. 14, 2016 (Soderstrom) discloses a "METHOD AND SYSTEM FOR FACILITATING DONATIONS". In this application methods and systems are disclosed that allows using a computer system that includes at least one server and at least one computing device, that can be a mobile device, to communicably couple the server to the device through a communication network. In some embodiments, the method includes a provider charging a customer a price, the customer offering to make an electronic payment for the price through the computing device, the computing device presenting and customer contribution option to the customer, the customer selecting the customer contribution option, either upon activating the technology, or the technology executing prestored payment option, and making the customer contribution to a donor advised fund. In some embodiments, the customer contribution can be a "rounded-up" amount that the customer adds on to the provider's price with the intention that it will be directed to a charity of the customer's choosing.

[0069] Copending U.S. patent application Ser. No. 16/532,874 (also, Soderstrom) filed on the same day herewith, to a "PORTFOLIO CHARITABLE GIVING SYSTEM" that discloses a method and systems of facilitating donations that includes a donor making a charitable donation to a portfolio that includes multiple charities set up by a customer or donor that, in some embodiments, can be a customer or consumer.

The method and system include rules set up by the donor for distributing the charitable donation among the charities in the portfolio in a single step at a predetermined time. The rules can be changed by the donor as well as the make-up of the portfolio of charities.

[0070] The provided disclosure relates to systems and methods that allow a customer or consumer to challenge a provider to contribute to, to match, or to exceed a customer contribution made to a portfolio of charities upon a purchase of a good or service. The customer can direct a customer contribution to be made to the customer's portfolio of multiple charities and then can "challenge" the provider to make a challenge contribution. In some embodiments, the customer or the provider portfolio of multiple charities may contain only one charity. In some embodiments, the provider may not agree to contribute the whole amount in the consumer's challenge but may be willing to give a portion of the challenged amount to the customer's portfolio. The provider contribution to the customer portfolio of multiple charities can be a fixed percentage of the purchase price of the good or service, a fixed fee based upon the purchase transaction, or, in some embodiments both a fixed percentage and a fixed fee.

[0071] As an example, when a customer swipes a MASTERCARD® credit card, typically there is a 2.9% fee for the use of software since financial institutions, payment processors, payment networks, card networks, and providers are all software providers in financial technology. On a $100 purchase, this 2.9% would amount to $2.90. Every entity in the software chain who makes the transaction happen gets a portion of the $2.90. Typically, the issuing bank (the bank that issued the credit card) gets the largest share. The card network (such as MASTERCARD®) gets the smallest share since the bank works hardest to win and keep the customer. The payment processors also get a cut of the fee. Of the $2.90 fee from this example, some of the providers involved in the transaction(s) might be willing to give a portion of their cut to charity. In fact, one payment processor already gives 7 cents per card swipe to charity. This payment processor gives to charity to encourage use of their card through loyalty more than for direct revenue.

[0072] Typically, the customer contributions and provider contributions are held in a donor advised fund. This fund, which can additionally be a charitable fund, can be used to escrow the customer contributions and contributions to the customer's portfolio and collect them until, at a predetermined time as, for example, at the end of a week, a month, a quarter, a year, or any other time period, money in the donor advised fund can be distributed to the charities in the customer's portfolio according to rules that have been established by the curator of the customer's portfolio. Alternatively, the funds may be distributed directly to the end charities. The curator can be the customer themselves, or another entity, which maintains the charitable portfolio by swapping charities in and out of the portfolio. In some embodiments, the curator can be or can act at the direction of a giving circle or group of people (or club) that come together to determine, as a group, sometimes by a vote, which charities to list in the portfolio.

[0073] The provided disclosure relates to systems and methods that allow a customer or consumer to challenge a retailer to contribute to, match, or exceed a customer contribution (in addition to the price) made to a portfolio of vetted charities. The customer can direct a customer contribution to be made to the customer's portfolio of vetted multiple charities and then can "challenge" the retailer to make a retailer contribution. Typically, the customer contributions and retailer contributions are held in a donor-advised fund. This fund, which can additionally be a charitable fund, is used to escrow the customer contributions and contributions to the customer's portfolio and collect them until, at a predetermined time as, for example, at the end of a week, a month, a quarter, a year, or any other time period, money in the donor advised fund is distributed to the vetted charities in the customer's portfolio according to rules that have been established by the curator of the customer's portfolio. Alternatively, the funds may be distributed directly to the end charities. The curator can be the customer themselves, or another entity, which maintains the charitable portfolio by swapping charities in and out of the portfolio. In some embodiments, the curator can be or can act at the direction of a giving circle or group of people (or club) that come together to determine, as a group, sometimes by a vote, which charities to list in the portfolio.

[0074] A curator (who may be an individual such as a customer or a provider) can construct a portfolio that includes some of their favorite charities. In other embodiments, a portfolio can include a larger number of individual charities. In some embodiments, the charities can have a theme or be related in one way or another (for example, the charities can comprise local school PTA organizations or Boy/Girl scouts). In other embodiments, the portfolio can include charities with a theme such as environmental, medical research, philanthropic goal-oriented themes or others. In some other embodiments the charities are only related to each other in that they are selected by the curator for personal reasons.

[0075] In some embodiments, a donation facilitation system is provided that can include a server programmed and configured to host a payment system. The server can be in communication with a mobile device of a customer or consumer and also in communication with an electronic device of a provider. The customer can be provided with an opportunity to make an electronic payment into the payment system of a price charged by a provider for a good or service. The server can be in communication with a mobile device (such as a smart phone of the provider or customer) or another electronic device (of either the provider or the customer). In some embodiments, the server can host a payment system. Exemplary systems that can be useful in this disclosure include CHANGEUP®, or KICKSTARTER® or other platforms that include electronic payment collection and distribution functions. The provided disclosure will focus on the CHANGEUP® platform as an example but should not be construed to be limited only to this platform. There are many others.

[0076] In one embodiment presented herein, both providers and customers can join the CHANGEUP® platform and can create their own portfolios. The portfolio may hold anywhere from 1 to one million charities. In some embodiments, a customer may have a portfolio that has about 10 charities and a provider may have a portfolio that has, for example, 61,212 charities ("all public high schools in America") plus all environmental organizations, and also the American Red Cross®.

[0077] Then, by way of example, the CHANGEUP® platform can allow these two portfolios to communicate with each other to determine if any of the charitable mem-

bers of each of the two portfolios match. After a consumer has linked his payment method to the platform, the consumer can go out and use a payment method such as a credit or debit card. When the payment method is used at a provider that has also joined the platform, the provided system can determine if the customer and the provider share an affinity for at least one charity in their respective portfolios (or if there is a match between one or more charities in the customer's portfolio and the provider's portfolio). If there is a match of at least one or more charities in each portfolio, then the provider will be notified via a report that funds will be withdrawn from the provider's linked payment method account and sent to that particular charity on behalf of the customer. In some embodiments, rules can be set up by either the customer or the provider that more than one charity needs to match before the funds are transferred.

[0078] In the provided but not limiting example, CHANGEUP® can compare the portfolio of the customer and the portfolio of the provider to find one or more matches. If there are one or more matches then CHANGEUP® may add customer contributions or provider contributions based upon rules or rankings set up and applied by the consumer and the provider, individually, on each of their respective portfolios. If a match is found, then funds can be transferred from the provider into a donor advised fund that will hold the funds until they are distributed to the respective charities in common with both portfolios according to the distribution frequency and rules set up for the platform.

[0079] Providers may show a physical symbol or sticker that announces the ability for a customer to utilize the present invention at that provider's place of business and therefore partner with that provider (in a way) support their customer's portfolios of charitable contributions. Additionally, providers can support their own portfolios of charitable organizations for reasons such as attracting customers to their products, pursuing their own altruistic goals, or to decrease their tax liability.

[0080] It is also contemplated that providers can include banks, savings institutions, credit unions or other financial institutions. They can, as a provider, offer customer contributions to charities of the customer's choice in order to attract additional business.

[0081] In some embodiments, payment processors can include payment networks. Examples of common payment networks today include VISA®, MASTERCARD®, and MAESTRO®, to name a few. Other non-limiting examples of payment networks include financial services providers such as, for example, FIRST DATA®, FiSERVER, STRIPER, ADYEN® and others.

[0082] In some embodiments, a provider may have a non-profit organization or fundraising campaign that it supports (for example, the Red Cross®), and a customer can elect to donate

[0083] rounded up amount to the provider's campaign, and/or split the rounded-up amount between the provider's campaign and the customer's campaign.

[0084] In another embodiment, the customer can designate or be notified by specific providers in advance and receive location-specific messages (via GPS, Wi-Fi, or other location technologies), offers or benefits when in proximity to a provider participating in the program. The customer can also designate certain non-profits or charitable institutions whose location may trigger similar notices or messages. Thus, the customer on foot could be alerted to the existence of a provider or non-profit and engage in a purchase, yielding additional savings, or make a donation.

[0085] A customer may assign an identifier such as a name, number, or moniker to the customer's personal fundraising cause. This identifier can be associated with that customer's efforts to raise money. The customer can utilize that name or number to recruit friends to a particular fundraising campaign. This can also cause location-specific notices to be sent to friends when they are in physical proximity to a participating provider or designated non-profit.

[0086] In some embodiments, the rounded-up amount may be incorporated into an online retail store and catalogue where customers can round up their purchases, but also share with others their own "store" on social networking sites that promote products they like.

[0087] In some embodiments, the provided disclosure can track the spending habits of an individual instead of, or in addition to, operating as a payment system. The system can read the individual's payment or donation history and can offer analyses of the data, such as amount spent over the previous week, month, year, etc. In some embodiments, the disclosed system and method can be integrated with social media and social networking sites. The system can be a social media platform that uses an algorithm to measure, accumulate, and direct customer's transactional "round-up" on purchases into fundraising campaigns.

[0088] The integration of the disclosed system and method with social networking sites can allow customers to lead, promote and contribute to fundraising campaigns using a previously designated character or combination of characters that is/are inter-operable with a mobile application or any other application that relates to the present invention, like a digital wallet application, and allows customers to automatically apply their rounded up amounts to a non-profit organization or fundraising campaign of their choosing. The "rounded-up" amounts may be applied on a one-time basis in some examples or may be applied for a specified period of time (i.e., one month).

[0089] In some embodiments, the disclosed application may send a notification to the customer or to the recipient of funds (for example, a non-profit organization or fundraising campaign) when funds are donated using the system. These notifications may be sent to a customer or fund recipient through a social network, such as TWITTER® or FACEBOOK®, or may be sent by other delivery routes such as email or text message. Updates to a customer's social networking profile related to the present invention can be done in any way that is allowed by the social networking site, for example by use of a personal computer, smartphone or other mobile device.

[0090] The present disclosure can also be used in social media to facilitate gamification of fundraising campaigns. More specifically, the invention can not only provide technology that allows customers to "round-up" their purchases, but also can bundle those "round-up" purchases into a larger marketplace that can assigns values and can directs those values to a specific campaign.

[0091] For example, a customer can choose a specific organization or a general category, such as climate change, for a fundraising effort to which they want to donate. If the customer chooses to donate to a general category, the specific organization that will receive the donation can be dependent upon the organization's social media presence,

with the organization that receives the most social media attention being the organization that also receives the most, or all, of the general category donations.

[0092] In one embodiment, customers can elect, at the time of the donation, whether or not their donations are subject to the various competitions or challenges. Alternatively, customers can opt out of the competition and simply assign their donations to a single cause of their choice. In another embodiment of the competition or challenge, customers may be able to create a one-on-one competition, wherein each customer supports a specific organization, and the customers attempt to increase their representative organization's scores by having other customers donate to one of the two organizations in the competition. One example of where this type of competition could be especially effective is when public figures, such as celebrities, engage in a public competition to bring awareness to causes and to foster friendly competition among fans. In one embodiment, at the end of the competition, the organization that has the highest score can win the other organization's accumulated donations.

[0093] In a further embodiment, concerts, sporting events, and retail outlets can compete against each other to send all of their "round-up" transactions to pre-chosen causes. For example, all National Football League (NFL®) stadiums in a given day can compete against each other to see which stadium's fan base can bring the most attention to a local cause on social media. The stadium that ends the competition with the greatest number of points (for example, by using a formula similar to the one described above) can win all of the "round-up" donations for that week.

[0094] In one embodiment, leaderboards can be created for individual customers. For example, each customer can be rated according to the total number or total value of "round-up" donations the customer generates and the amount of social media interactions the customer receives. The individual leaderboard can be determined using a formula similar to the variations described above. Customers can then compete against each other to generate the greatest number or value of "round-up" donations for a particular cause, such as, but not limited to, an alma mater, non-governmental organization, political campaign, hospital campaign, etc. In one embodiment, as motivation, the top ten leaders on each leaderboard for each category of cause can get special treatment from that cause.

[0095] In some embodiments, customers can track their donations and voluntarily donate to their campaign even if they are not making a purchase. This may enable a customer to be placed on a leaderboard or be placed further up on the leaderboard for a specific month. By enabling competitive donations, the system may encourage individuals to share leaderboard news on social media and/or challenge others. In some embodiments, if a customer is a leader over a predetermined amount of time (i.e., twelve months), the customer can be rewarded.

[0096] In one embodiment, customers who have amassed a pre-defined threshold of "round-up" donations or who have become top customers through the leaderboard can operate as "bundlers". Bundlers can be trusted leaders in the donation community who are eligible to receive the "round-up" donations from other customers who trust the bundler to disperse the funds wisely. Further, a bundler can receive a small commission for each customer the bundler invites to use the system, thus building the bundler's value with every customer recruited.

[0097] In some embodiments, bundlers can operate as a form of electoral college, wherein all of the bundler's constituents move "round-up" donations through them. This can infuse the provided system with politics, competition, and lobbying that allows for dynamic interactions. If a customer does not want to be involved in this type of system, however, the customer can opt out of the leaderboard feature and simply engage as a standalone experience where the customer has a direct relationship with the cause the customer is benefitting. This would be appropriate if a customer was donating to, for example, a grandchild's college fund.

[0098] Millions of people may round up amounts on purchases daily, therefore contributing large amounts of monies into a central holding fund, which may operate as a bank of sorts, or a mutual fund that grows, earns interest, and delivers dividends. Therefore, a customer can "donate" to his or her own account in order to save or invest money.

[0099] In some other embodiments, another party such as a foundation may also participate in the customer challenging a provider and may add an additional contribution to the customer's portfolio, perhaps as an incentive to shop at the provider.

[0100] In another embodiment, customers may compete with each other in a contest for the greatest number of contributions per time period, the largest sum total of contributions per time period, or other statistics related to use of a customer challenge. Additionally, a "lottery" or sweepstakes type of system can be used such as picking a number of contributions that would be the winner in any given time period. These competitions or lotteries can have provider contributions to the charity or to the customer as a prize and can be used as an incentive to promote use of the customer challenge system. Other competitions may also be used; for instance, there may be a sweepstakes, or any other various types of lotteries or drawings.

[0101] As noted, the provided system and methods can work in combination with existing digital wallet applications or be its own digital wallet application with the "round-up" functionality and social network engagement embedded therein.

[0102] Turning now to the Figures which exemplify parts of the provided system and methods, FIG. **1** is flow chart of one embodiment according to the provided disclosure where the customer challenges the provider to make a donation to the customer's portfolio. Database **101** is used as the source of charities selected by the customer for inclusion in customer's portfolio **102**. The list of charities can be by a third party, by a process that eliminates organizations that engage in criminal, unethical, or otherwise undesirable practices. The charities, known as the net number of charities, can then be used by the user, customer, or provider to create a personalized portfolio. These can be for national, regional, or local charities such as, for example, listing well-known charity organizations such as the National Audubon Society® or the American Cancer Society®, lesser known and more localized charities such as the Los Angeles branch of the Humane Society, or very localized charities such as the PTA of a local school. These charities can be selected to create a personalized portfolio for each charitable donator. Other examples of custom portfolios are discussed below.

[0103] Customer portfolio **102** is stored in server **103** and is in communication with a payment system stored therein. Provider **104** offers a good or service for a price. Customer **105** wishes to purchase the good or price from the provider through payment system **108**. In one embodiment, customer **105** can offer to pay the price along with a customer contribution (which may be a "round-up" to the nearest dollar) as shown in **106**. Payment system **108** which is in communication with server **103** takes the payment **106** from the customer and then pays the price to provider **104**. Provider **104** has also offered customer **105** to pay a provider contribution **109** through payment system **108**. The customer contribution **110** offered by customer **105** and the provider contribution offered by provider **104** are then transferred from payment system **108** to a donor advised fund **112** and then eventually paid to the charities in customer portfolio **102** according to rules set up for the distribution of funds to the individual charities in the customer's portfolio. In some embodiments, the additional contribution **106** or **109** can be distributed directly to charities in customer portfolio **114**. In FIG. **1**, customer accesses server **103** and payment system **104** through a mobile device. Provider uses an electronic device to also access server **103**. In another embodiment, similarly in this way, the provider or merchant may pay the charity, so that the purchaser or customer is not involved in the actual transfer of money or payment. The customer may authorize the contribution or payment but may not be involved in the transfer of money.

[0104] FIG. **2** is a flow chart of another embodiment according to the provided disclosure where the customer challenges the provider to make a donation to the customer's portfolio if there is a match between at least one charity in the customer's portfolio and the provider's portfolio. In FIG. **2**, a consumer portfolio **202** and a provider portfolio **210** are assembled from database **201** and both are stored in server **203**. In the system illustrated in FIG. **2**, provider **204** offers a price for a good or service through payment system **208**. Customer **206** offers to buy the good or service offered by provider **204** for a price charged by provider **204** and challenges provider **204** to offer to make a provider contribution **207** to donor advised fund **212** if there is a match **209** between at least one member in provider portfolio **210** and customer portfolio **202**. If there is no match, customer **206** can still make a payment to provider **204** for the good or service through payment system **208** and can still have his own customer contribution to his donor advised fund **212**. However, the customer may decide not to purchase anything unless there is a match of at least one member of a customer's portfolio and provider's portfolio. If there is a match **209**, then customer may or may not make an additional contribution **210**. Provider **207** makes a provider contribution to customer's donor-advised fund **212** that is in addition to the customer contribution to that fund. In some embodiments, the provider can offer to give a contribution to the customer's portfolio if, for example, the customer agrees to buy from the provider or for any other promotional reason.

[0105] FIG. **3** is flow chart showing matching between at least one member of a customer's portfolio and at least one member of a provider's portfolio. In FIG. **3**, customer portfolio **302** has charities (c**1**, c**2**, c**3**, c**4**, and c**5**) selected from charities **301** as shown in **320**. Similarly, provider portfolio **310** has many more charities selected from charities **301**. In the exemplified case provider portfolio includes (c**1**, d**1**, . . . , dn). Since both customer portfolio **320** and provider portfolio **330** have one of the same charities, namely c**1**, there is a match in this embodiment.

[0106] FIG. **4** is flow chart showing no matching between at least one member of a customer's portfolio and at least one member of a provider's portfolio. In FIG. **4**, customer portfolio **402** has charities (c**1**, c**2**, c**3**, c**4**, and c**5**) selected from charities **401** as shown in **420**. Similarly, provider portfolio **410** has many more charities selected from charities **401**. In the exemplified case provider portfolio includes (d**1**, . . . , dn). Since neither customer portfolio **420** nor provider portfolio **430** have any of the same charities, there is no match in this embodiment.

[0107] FIG. **5** is an iPhone® screenshot of an exemplary embodiment of the present disclosure of a customer's portfolio that includes three charitable organizations. The screenshot in FIG. **5** uses the CHANGEUP® app on an iPhone® and shows one customer's portfolio that includes three charities—Friends of Ivanhoe School™, Human Rights Campaign®, and water.org®. In this embodiment, to date the customer has made a total of $12.42 in donations **510**. This is the total sum of donations thus far for either retailer or customer or both. Also illustrated in the non-limiting embodiment of FIG. **5**, is that a challenge is made in the amount of $6.21 customer contribution to customer's portfolio or a recipient charity **530**. In the illustration of FIG. **5**, the user has turned that challenge feature "ON" **530** so that the customer can make a contribution. The customer challenge may be at least one of a contribution amount paid for by a customer, a user input amount by the customer without customer contribution, a round up amount, based on the sum of goods or services purchased, a preset amount, or another selected or identified amount. However, this feature may be turned off or not available. Also, in the illustration of FIG. **5**, the user has a challenge to retailer to make a contribution. As illustrated, the "retailer matching" feature is turned "ON" so that the amount the challenge identified by customer **530** is matched by the retailer for the retailer contribution amount **520**. In other embodiments, the user may turn on a match to set the amount for the retailer or provider to match. **520** A match may be an automated amount based on the total of goods and services, set by the customer without contribution or the amount of contribution that the customer may pay. The provider/retailer match then is the amount that the retailer would pay. In some embodiments, the retailer may enter in an amount or adjust a challenge amount. Further illustrated in FIG. **5**, is the list of charities (or recipients) identified at the graphical user interface of the computing device display. A list of consumer's (or customer's) portfolio of charities is listed **540**. There may be one listed or there may be more than one listed. The list may be provided by the retailer or provider. The list also may be a list generated or by the application. Any of these may generate or supplement the list. There may be at least one charity listed. In some examples, the application may also enable the user to search for recipients to receive the contribution and use the network or portfolio lists as resources to identify and select a recipient for the contribution. In the illustration of FIG. **5**, more than one charity may be selected, and the retailer or provider may make the contribution to at least one of the charities selected. Such as the total sum of donations **510** to receive the customer and the retailer's contributions of $12.42. In other embodiments of FIG. **5**, multiple providers may provide a similar $6.21

provider contribution to the customer's portfolio that may be shown in the total of $12.42 510 donated to the portfolio by both donations, when the customer does not make a contribution but challenges an amount to retailer to make to at least one charity, and the retailer makes the contribution to two charities. The embodiments may include the user making an indication to initiate the challenge, or simply by making a purchase and the challenge is made automatically by the retailer receiving the indication that the customer associated with an account has purchased goods or services.

[0108] FIG. **6** is an iPhone® screenshot of an exemplary embodiment of the present disclosure of a portfolio match between a customer's portfolio and a provider's portfolio. In FIG. **6**, a customer has a portfolio that contains only one charity. That portfolio (named Friends of Ivanhoe School™) has received donations on two different dates, May 8, 2019, and May 9, 2019, 660 and 650. On May 8, the customer made two purchases-one for $4.98 to LA Mill Coffee® 670. There may not be a match between provider's portfolio and the customer's portfolio, and in this embodiment of FIG. **6**, no provider contribution may be made. There may be no match, or there may have been no challenge made, or the recipient may be unselected. However, in this embodiment, the customer rounded-up the price of a cup of coffee that caused $0.02 to be put in her donor advised fund **670**. In some embodiments, the rounded-up amount can be sent directly to the customer's charity. In another purchase on the same day, $19.38 was spent at Target® and this time, the customer added $0.62 by rounding-up her purchase **680**. Target® had a special double match for that transaction and also matched its portfolio with customer's portfolio (both had Friends of Ivanhoe School™ as respective portfolio members). In this case $0.62 (from customer contribution) and $1.24 (from provider's double match), or a total of $1.86 was sent to customer's donor advised fund for contribution to customer's charity **680**. In some embodiments, portfolio matching can be offered as a percentage of the purchase and be offered to the customer to be added to his portfolio of charities as, for example, 5% cash back and presented as a "round-up."

[0109] On May 9, three transactions are shown in the screenshot of FIG. **6 650**. In the first two (Trader Joe's® and Target®) portfolio matches were found between customer's portfolio and provider's portfolio, so matches were made to the customer contribution "round-up" and provider's provider contribution **610**. In other words, consumer may challenge the retailer to match the consumers round-up donation of amount under the rounded dollar amount (spare change) **610**. In fact, Target® still matched customer contribution with a double provider contribution **630**. In this way, retailer doubles the amount (the match) of consumer's donation or consumer's non-donation identified amount **630**. In the last transaction of that day only the customer's "round-up" payment was made since Home Depot® did not have a portfolio match with the customer **640**. Consumer may make a 100% of the donation to retailer makes 0% (does not accept the challenge, does not have a selected or matched charity, has an invalid account, or is not participating) **640**. Names and retailer logos may be displayed at the graphical user interface **620** for a quick visual reference of the contributor.

[0110] FIG. **7** illustrates a smartphone mobile computing device screenshot of an exemplary embodiment of the present disclosure showing three customer match transactions on May 9, 2019, 760 and one customer match and two customer non-matches on May 8, 2019, 770. FIG. **7** shows most of the same transactions made on May 8 770 and May 9 760. In this exemplary screenshot, customer's charity may be identified (e.g., Ivanhoe school, see also FIG. **5** portfolio for other examples) **710**. In FIG. **7**, three "round-up" transactions were made by the customer to LA Mill Coffee®, Banana Republic®, and Target® (see **770** and **760**). In this way, retailer may donate 100% (or any % amount) and customer may donate any percentage include 0%. In the illustration, there may be a column that identifies the donor **720**. Trademarks, logos, tradenames, and other identifiers may be used to identify the provider or retailer **730**. This screen shot shows the amount contributed by the customer (and, in the case of Banana Republic® a provider contribution) to customer's donor advised fund **780**. The total amount spent at these three businesses is also tracked in this screenshot. Similarly, on May 9 three transactions were made a Trader Joe's®, Target®, and Home Depot® 760. The providers all matched the customer's contributions with provider contributions (and, in the case of Target they doubled the match) (within 760). Again, the total spent at these three businesses may be tracked. In some of the listings of donations on May 8, 2019, 770 customer donates 100% and retailer donated 0%. These variations of contribution election, participation, and amount may change and opting in and out is possible, as well as changing the amount or how it's calculated.

[0111] FIG. **8** illustrates a smartphone mobile computing device screenshot of an exemplary embodiment of the present disclosure showing the latest transaction **810** that includes a provider donation to the customer's portfolio. This screen show shows a transaction of $19.15 made to Whole Foods® 820 and a donation of $0.85 to customer's portfolio (that contains one charity, Friends of Ivanhoe™). In this example, only the provider has made a contribution to the customer's charity or portfolio of charities **830**. In other words, retailer may donate 100% of donation to customers charity of choice (customer donates 0%). The customer has not made his or her own rounded-up donation **830**.

[0112] FIG. **9** is a screenshot of an exemplary embodiment of the present disclosure that shows a year-to-date report of the contributions of a provider to a customer's portfolio **940**. This is the tally of all retailer donations on behalf of customer who chose Ivanhoe school. More information about the school and the total donations of all customers may be viewable (e.g., user clicks on the charities **950**) and may show how much the retailer donated (e.g., user selects the retailer to see more information **950**). This screenshot (paid with a credit card) shows that a year-to-date (YTD) total of $412.24 has been made on behalf of multiple consumers in a circle giving group. FIG. **9** may also include payment method of how the purchase was completed **920** and also contributions amount during a purchase, as well as more information about the charity, retailer donations, retailer information, or customer donation information. The year-to-date (YTD) information **940** may be selected so the user can see all the contributions for a given year. The information may be sent to the network so that other retailers may use the information to identify charities likely to be selected by customers with similar shopping histories or other similar data and use of the applications executed on their mobile phones. The year-to-date information may also be accessed

by other merchants, providers, retailers, etc., to determine other charities selected by the customer that the provider may contribute to. In this way, the customer's history contribution history or challenge history becomes a portfolio with at least one charity listed. The provider may then use this historical list, this portfolio, to determine likely charities for the customer to contribute to. In this way, the application increased the likelihood that the customer would approve of the charity and the provider would contribute to that charity.

[0113] FIG. **10** is a flow chart of the method according to the disclosure of the method of the donation facilitation system. In the figures, a method of facilitating donations includes charging, by a provider, a customer a price for a good or service when the customer purchases said good or service using an application executed on a computing device, wherein the provider has a provider portfolio of multiple charities **1002**. The method may also include challenging the provider to make a customer contribution, to at least one charity in a customer portfolio of charities, of part of the price or in addition to the price, wherein the challenge is made in response to the purchase **1004**. In some respects, the method is illustrated as including determining the provider making the customer contribution to the portfolio of multiple charities when at least one charity in the customer portfolio matches at least one charity in the provider portfolio of multiple charities matches at least one charity in the customer portfolio of charities, wherein the match is at least partially based on customer preferences **1006**. In some embodiments, the method may further include contributing to the match at least one charity of the customer portfolio, wherein the provider makes the provider contribution. **1008**

[0114] FIG. **11** is an illustration of the components of at least one of the computing devices and the network server. FIG. **11** is one non-limiting embodiment that illustrates an example of a computing device that may implement a provider contribution to a portfolio of charities. The computing device **1102** may include a graphical user interface (GUI) device, such as user interface device **1104**, for displaying information to the user. In some examples, the GUI device **1104** may receive user input and use the input to further process information. In the example of FIG. **11**, the user may indicate that a certain charity may be selected for a contribution or an amount to contribute to the suggested charity. The user may press a button displayed at the GUI, UI, initiate a facial scanning app, voice command app, or video/phot app that has facial capture abilities, or simply touch the GUI to initiate a selection or preference choice, indicating a charity and/or a contribution/donation amount.

[0115] In some examples, contribution module **1162** may interact with application(s) **1158** may include an application module(s) on the computing device **1102** to acquire additional information or data. Application(s) **1158** may include a module (not illustrated) and may be referred to singularly as application **1158** or collectively as application(s) **1158**. Applications **1158** may include a camera app, a video app, a shopping app, a donation app, a goods or services app, a profile or settings app with personal preferences, fingerprint app, security fingerprint access program, banking app, financial app, credit card app, microphone app, and other apps that may include programs or hardware interaction for shopping, and in some embodiments, for charitable donations.

[0116] In other embodiments, purchase module **1156** may be a type of shopping app, or in other embodiments, it may be a different module that accesses customer purchasing data and/or data for goods and services for sale. When purchase module **1156** is executed, data may be sent to charitable module **1162** regarding the purchase of good(s) or services (s). In one unlimiting instance, the customer may make a challenge for the provider to make a contribution to a charity or multiple charities. The challenge may be made when purchase module **1156** is executed or when the purchase information is sent to contribution module **1162**. Contribution module **1162** then executes the protocols and procedures to determine the charities as described herein with charity module **1166** and matching module **1168**.

[0117] In some instances, price information may be included in the data sent to contribution module **1162**. In some examples, data is shared between applications **1158** and purchase module **1156**. For example, the data shared may be regarding purchases made using applications **1158** and other data used to show customer preferences for certain goods or services. For example, if the customer was posting on a social media app about playing tennis, then the goods advertised for purchase may be related to new tennis clothing or equipment.

[0118] Contribution module **1162** may receive data from purchase module **1156** about the purchase and about user (customer) preferences. Preferences are not limited to goods, services, geographical location, posts on social media, emails, data received by microphone, data from camera, etc. Preferences may be based on the customer entering information into a customer account, on a profile or account setting, date, person's background, etc. Contribution module **1162** may communicate with charity module **1166** to determine a list of at least one charity that the customer may be interested in contributing to. In some embodiments, charity module **1166** may have a predetermined list of preferred charities identified or selected by the user. In some aspects, the information may be saved in a customer portfolio **1170**. In some embodiments, charity module **1166** may use data associated with customer preferences from purchase module **1156** and/or application(s) **1158** to determine charities that the customer may prefer to contribute to. Charity module **1166** may then send to matching module **1168** the list of determined charities. Matching module **1168** may then compare the determined list with a list or portfolio of charities of the provider. In some aspects, the provider's portfolio is a list that the provider has already contributed to or a list of approved charities that the provider would contribute to. The list may be stored in provider portfolio **1172**. In some embodiments, the charities in the provider portfolio are already approved, and in some embodiments, a request is sent to the provider for approval, so that the provider adds the requested charity to a list of accepted charities, for example by saving the charity in the provider's provider portfolio **1172**, to be listed as a possible recipient of a provider contribution to the charity. In other examples, the provider may receive information from that network about charities available and preferred by the provider. Charity module **1166** may communicate through communication (comm) channels **1150** with a network to get information that is associated with the provider, and in some embodiments associated with the customer and/or the purchase. A selection of charities is made by the matching module **1168**, where the customer portfolio of associated charities matches or likely similar to the providers list of provider portfolio, which is a list of charities associated with the preferences of

the provider. The selection of charities made by the matching module **1168** may be stored in match data **1174** in association with the provider, and in some embodiments, in addition to the customer or alternatively in association with the customer. The match data **1174** may also or alternatively have the stored matched data. Portfolios of charity data and contributions may be updated and stored in customer portfolio **1170** and/or provider portfolio **1172** accordingly.

[0119] Storage devices, in some examples such as in storage device(s) **1148**, have the primary purpose of being short term and not long-term computer-readable storage mediums. Storage devices on computing device may be configured for short-term storage of information as volatile memory and therefore not retain stored contents if powered off. Examples of volatile memories include random access memories (RAM), dynamic random-access memories (DRAM), static random-access memories (SRAM), and other forms of volatile memories known in the art. Storage devices may further be configured for long-term storage of information as non-volatile memory space and retain information after power on/off cycles. Examples of non-volatile memories include magnetic hard discs, optical discs, floppy discs, flash memories, or forms of electrically programmable memories (EPROM) or electrically erasable and programmable (EEPROM) memories. Storage devices may store program instructions and/or data associated with a user interface module, purchase module, contribution module, charity module, matching module, operating system, financial module (not illustrated), and applications (e.g., using one of user settings datastore, account datastore, customer portfolio datastore, provider portfolio datastore, match datastore, and other none illustrated datastore). One or more processors may implement functionality and/or execute instructions within computing device. For example, processors on a computing device may read and execute instructions stored by storage devices that execute the functionality of user interface, purchase transaction, account log in, application execution, customer profile updates, portfolio updates, selection of charity, entry of contribution amount identity, match and communication, operating system, and other applications. These instructions executed by processors may cause computing device to store information within storage devices during program execution, such as user settings, determined charity (portfolio); determined contribution; determined match; financial information; or associated with one or more of applications. Processors may execute instructions of determining contribution module to determine the charity(ies) of the portfolio, to determine contribution to the matched charity or charities, to determine the emergency care plan of the patient, and send contact communication and data. Computing device may include user interface ("UI") module, biometrics module, identity module, emergency care plan module. Computing device may use more than charity to determine the preference. Computing device **1102** may execute modules with multiple processors. Computing device may execute modules as a virtual machine executing on underlying hardware. UI module may receive data from components associated with computing device, such customer portfolio data or charity data or purchase data or contribution data. Using the data, UI module may cause other components associated with computing device to provide output based on the data.

[0120] In some embodiments, preferences are determined by assigning a value to the charity, or the data associated with a charity. When the value associated with the data, or the overall aggregate value associated with the charity, then the charity module **1166** may select that charity as a preferred charity that the user is likely to contribute to. The data around the transaction or purchase may also be used as part of the preference determination. Such as the date, purchase type, goods or services purchased, geographic region, current events, etc. The provider's portfolio may be predetermined or use similar likelihood techniques. Preference data, such as values associated with the charity, may be stored in the respective data store, such as customer portfolio **1170** associated with the customer and provider portfolio **1172** in association with the provider.

[0121] Matching module **1168** may use techniques for matching similarly. Such as using preference or likelihood techniques for determining that the charity associated with the customer or in the customer portfolio "matches" or has a strong likelihood of a match to a charity in the provider's portfolio. Each respective portfolio may contain one charity or a plurality of charities that is more than one charity. Matching module **1168** then selects the matching charities and sends them to the contribution module **1162**. The contribution module may send them to UI module **1152** to create a graphical display that can be output as a GUI at presence-sensitive screen.

[0122] The customer may enter information at the GUI for completing the transaction, such as confirming purchase of identification of a particular matched charity, when multiple matched charities are matched. In other instances, the provider may make the contribution to the matched charity (charities) upon completion of the purchase. In other instances, the request to make the purchase may be sent to the provider to execute the provider contribution to the matched charity. In this way, the provider directly makes the contribution. The amount of the contribution is described herein and may be at least one of a rounded amounts based on the purchase price or total a set amount, or a percentage of the purchase amount. Other methods for determining the contribution amount are also within the scope of the disclosure

[0123] Any entered data at the GUI and any match data or likelihood data may be stored in association with the charity, purchase, customer, provider, or any combination thereof in the respective data storage location of storage device(s) **1148**. Provider information of contributing the contribution to the charity or portfolio of charities may also be stored for future challenges. This data may then be utilized for future challenges and to determine preferences of the customer when future purchases are made. Other data received from the network may also be stored at storage device(s) **1148**.

[0124] FIG. **12** is an illustration of a computing device display showing provider contributions made to a charity in association with a purchase. In this non-limiting illustration, the amount of the transaction is listed, such as the top line indicating $7.16 spent at "Trader Joe's®" the retailer **1202**. The application determines the amount if the purchase price was rounded to the next dollar amount ($8.00), so the round up amount is $0.84 1202. In one embodiment, the contribution system uses a general landing account, such as a Donor Advised Fund or other account, to receive donations and in turn distribute the donations or contributions to the end charity (charities). In this way, merchants are not empowered to send donations directly to charities. In

another embodiment, merchants or contributors may send the donations or contributions to the charity (charities).

[0125] The amount is donated by the retailer to the charity, which is listed as "For Friends of Ivanhoe School™" **1204**. In one embodiment, the retailer donated to the school directly when the transaction was occurring. This is a type of instant contribution. In another embodiment, the micro-donations may not occur "when the transaction was occurring," but instead, may occur at a point after the transaction occurrence. As one further embodiment, when the contribution is after the transaction, the merchant may hold the funds for a period that can be seconds, minutes, days, months, etc., and then the merchant (or other "holder" of the funds) receives an invoice at the end of month much like sales tax. This and other examples of payment timing and process are within the scope of this disclosure.

[0126] FIG. **13** is an illustration of a computing device display showing provider contributions made to a charity in association with a purchase. In FIG. **13**, the transaction was completed at a grocery store "Whole Foods®" indicating a purchase of $19.15. 1304 Associated with this purchase, the retailer donated $0.85 to the charity/non-profit organization of "Friends of Ivanhoe™" as depicted in the illustration. **1302** The donation was directly made to the indicated charity or non-profit organization. In one embodiment, the contribution system uses a general landing account, such as a Donor Advised Fund or other account, to receive donations and in turn distribute the donations or contributions to the end charity (charities). As described herein, direct payment to the charity (or charities) or other types of indirect payment from the contributor/merchant to the charity portfolio are considered as part of this disclosure.

[0127] FIG. **14** is an illustration of the lottery/sweepstakes winnings being contributed to a charity. In another embodiment, the lottery/sweepstakes contribution pool may be given to an individual, or a combination of a charity (charities) or at least one person. The person would be considered a "winner" of the lottery/sweepstakes.

[0128] The customer may make a purchase **1401** amount based on a round up, percentage, or other set amount. The contributions of more than one donation or contribution may be pooled together 1401. In other embodiments they may be kept in separate contribution groups. The contribution may have a common issue, such as for a certain cause or charity, a certain level of donation or event, or any combination thereof and other factors that may cause a grouping. At least one customer may choose the recipient charity or cause, or more than one customer may choose a charity to receive the contribution amount **1405**. The selection may be from a predetermined list, suggestions, user input, or other means to identify a charity or a cause to receive the contribution. Contribution amounts may also occur in different methods. In one embodiment, "merchant matching" may have some other aspects to it and may contribute also, only or other to the contribution pool **1415**.

[0129] In some embodiments, there may be a competition for charities (or an individual receiving) the contribution(s). This embodiment may include that the consumer may elect to submit their two-digit roundups of spare change. In one non-limiting example it may range from 0.00 to 0.99 into a lottery/sweepstakes system. In some instances, there may be up to 6 or even 10 of these two-digit numbers that can comprise a lottery/sweepstakes ticket for that consumer. If the consumer holds a winning set of numbers, then their charity of choice could win the proceeds of the lottery/sweepstakes. The numbers of the contribution may be associated with a lottery/sweepstakes ticket number or other associated unique identification of the customer. Once the winning number is selected, the charity (in some embodiments more than one charity), may receive the pooled contribution(s) **1420**. In other embodiments, instead of, or in addition to, an individual(s) may receive the contributions. For example, in such an embodiment, where the consumer receives the contribution associated with a lottery/sweepstakes, the consumer can "donate" to his or her own account in order to save or invest money.

[0130] In another example, it may be a round up amount based on a purchase amount to the nearest dollar amount of the purchase.

[0131] In some embodiments the lottery/sweepstakes may be conducted at the end of a set time period, like a day, week, month, quarter or year, and a centralized body may use standard sweepstakes principles to configure winning percentages. Other time periods may also be used. The time periods may be predetermined or at random.

[0132] In addition, to the use of spare change calculations as the generator of a consumer's ticket numbers, a few other novel concepts may be part of an embodiment. In one scenario, the roundups sponsored by a merchant may be 2×, 5× or 100× more likely to be drawn as a final number in that week's winning ticket. This may incentivize consumers to patronize producers/merchants more frequently in hopes of gaining a two-digit round-up number that is more likely to help them win. Also, merchants may offer "golden numbers" on certain days of the week to inspire shopping on that day, and the so-called golden numbers could offer an immediate win upon purchase. Last, it may be required that a certain number of roundups be classified as "matches from a producer" to qualify for more lucrative tiers of winning.

[0133] In another embodiment, a consumer may play as group with other supporters of the same charity by pooling their numbers together to win prizes. One scenario may be the attempt as a group to complete a sequence of numbers, like 0.00 through 0.20, to win a prize. Another scenario may be to search the group's numbers to complete a six number ticket to win a prize. Another embodiment may harvest the pooled numbers to find only numbers that are producer matches, therefore making that charity eligible for bigger prizes.

[0134] In some embodiments, when a charity wins, the merchants/producers involved in their winning ticket may also be highlighted and promoted. Promotions may allow them additional media, advertising, or a greater likelihood of being selected/winning.

[0135] In yet another example, the system may be used to generate winnings for consumers that are solely cash distributions directly to the consumer, and not just as winnings for their charity of choice.

[0136] The various embodiments described above are provided by way of illustration only and should not be construed to limit the claims attached hereto. Those skilled in the art will readily recognize various modifications and changes that may be made without following the example embodiments and applications illustrated and described herein and without departing from the true spirit and scope of the following claims.

What is claimed is:

1. A donation facilitation system comprising:

a network server containing at least one processor in communication with a computing device and in communication with a network, wherein the network server includes information about at least one charitable cause, and communicates with at least one application executed on the computing device;

a data storage device that stores content, wherein the data storage device is in communication with the network server;

the computing device, being associated with at least one customer, configured to execute the at least one application and containing at least one processor in communication with the network server;

the network server is structured and configured to receive a challenge for a contribution to the at least one charitable cause from the at least one application being executed on the computing device, upon detection of a purchase of a good or service associated with at least one provider via the at least one application;

the network server is further configured to compare, in response to the challenge for the contribution, the at least one charitable cause associated with a customer portfolio with the at least one charitable cause associated with a provider portfolio to determine a match, which is based on likelihood of similarity of each of the respective charitable causes in the customer and provider portfolios; and

the network server is further configured to route the contribution by the provider to the match, which includes the at least one charitable cause.

2. The donation facilitation system of claim **1**, wherein the at least one application is programmed and configured to modify a display of the computing device of the customer to display the contribution amount and the charitable cause.

3. The donation facilitation system of claim **1**, wherein the application on the computing device of the at least one customer is configured to automatically present an option for the customer contribution by modifying a display of the computing device to display the option for the customer contribution.

4. The donation facilitation system of claim **1**, wherein the computing device further comprises a digital wallet, wherein the digital wallet and the application are configured to interface with each other, and further wherein the digital wallet automatically communicates the at least one charitable cause associated with a customer portfolio upon communication with the network server.

5. The donation facilitation system of claim **1**, wherein the network server accesses the customer portfolio stored in the data storage, and further wherein the network server, is configured to interface with the application to determine if one or more charitable causes within the customer portfolio matches charitable causes associated with the provider, and further wherein the provider will contribute the customer contribution.

6. The donation facilitation system of claim **1**, wherein the contribution is associated with a donor advised fund.

7. The donation facilitation system of claim **1**, wherein a contribution by the provider is a fixed percentage of the purchase or a fixed fee based upon the purchase, and further wherein the network server interfaces with the application wherein the application can automatically modify a display of the computing device with information associated with the contribution.

8. The donation facilitation system of claim **1**, wherein the provider comprises a financial institution, a payment processor, a payment network, a card network, a merchant, or an individual.

9. The donation facilitation system of claim **8**, wherein a contribution by the provider is a combination of contributions by a combination of providers and further wherein the network server interfaces with the application, wherein the application automatically modifies a display of the computing device with information associated with the combination of contributions.

10. A donation facilitation system comprising:

a network server, programmed and configured to host a payment system, wherein the network server contains at least one processor in communication with a computing device and is in communication with a network, wherein the network server includes information about at least one charitable cause associated with a customer and a provider, and communicates with at least one application executed on the computing device;

a data storage device that stores content, wherein the data storage device is in communication with the network server;

the computing device, associated with at least one customer, is configured to execute the at least one application, and wherein the computing device contains at least one processor in communication with the network server;

the network server is structured and configured to receive a challenge for a contribution to the at least one charitable cause from the at least one application being executed on the computing device, upon detection of a purchase of a good or service associated with at least one provider via the at least one application;

the network server is further configured to compare, in response to the challenge for the contribution, the at least one charitable cause associated with the customer with at least one charitable cause associated with the provider to determine a match, which is based on likelihood of similarity of each of the respective charitable causes in the customer and provider portfolios; and

the network server is further configured to route a customer contribution equal to the match, to the at least one charitable cause, and further wherein the at least one application is programmed and configured to modify a display of the computing device of the customer to display the contribution amount and the charitable cause in response to the network server.

11. The donation facilitation system of claim **10**, wherein the computing device further comprises a digital wallet, wherein the digital wallet and the application are configured to interface with each other, and further wherein the digital wallet automatically communicates the at least one charitable cause associated with a customer portfolio upon communication with the network server.

12. The donation facilitation system of claim **10**, wherein the contribution is associated with a donor advised fund.

13. The donation facilitation system of claim 10, wherein the provider comprises a financial institution, a payment processor, a payment network, a card network, a merchant, or an individual.

14. The donation facilitation system of claim 13, wherein a contribution by the provider is a combination of contributions by a combination of providers and further wherein the network server interfaces with the application, wherein the application automatically modifies a display of the computing device with information associated with the combination of contributions.

15. A donation facilitation system comprising:

a network server, programmed and configured to host a payment system, wherein the network server contains at least one processor in communication with a computing device and is in communication with a network, wherein the network server includes information about at least one charitable cause associated with a customer and a provider, and communicates with at least one application executed on the computing device;

a data storage device that stores content, wherein the data storage device is in communication with the network server;

the computing device, associated with at least one customer, is configured to execute the at least one application, and wherein the computing device contains at least one processor in communication with the network server;

the network server is structured and configured to receive a challenge for a contribution to the at least one charitable cause from the at least one application being executed on the computing device, upon detection of a purchase of a good or service associated with at least one provider via the at least one application;

the network server is further configured to compare, in response to the challenge for the contribution, the at least one charitable cause associated with the customer with at least one charitable cause associated with the provider to determine a match, which is based on likelihood of similarity of each of the respective charitable causes in the customer and provider portfolios; and

the network server is further configured to route a provider contribution to the at least one charitable cause, and further wherein the at least one application is programmed and configured to modify a display of the computing device of the customer to display the contribution amount and the charitable cause.

16. The donation facilitation system of claim 15, wherein the computing device further comprises a digital wallet, wherein the digital wallet and the application are configured to interface with each other, and further wherein the digital wallet automatically communicates the at least one charitable cause associated with a customer portfolio upon communication with the network server.

17. The donation facilitation system of claim 15, wherein the contribution is associated with a donor advised fund.

18. The donation facilitation system of claim 15, wherein the provider comprises a financial institution, a payment processor, a payment network, a card network, a merchant, or an individual.

19. The donation facilitation system of claim 18, wherein a contribution by the provider is a combination of contributions by a combination of providers and further wherein the network server interfaces with the application, wherein the application automatically modifies a display of the computing device with information associated with the combination of contributions.

20. A donation facilitation system comprising:

a network server containing at least one processor in communication with a network;

a data storage that stores content, wherein the data storage is in communication with the network;

a customer profile stored within the data storage, and associated with a customer and accessible through the network, the customer profile including one or more stored charitable cause preferences associated with the customer, wherein the stored charitable cause preferences persist independently of contemporaneous customer activity;

a provider profile stored within the data storage, and associated with a provider and accessible through the network, the provider profile including one or more charitable causes associated with the provider;

wherein the network server is configured, in response to an indication received from at least one application that the customer is engaged in or about to engage in a transactional interaction with the provider, to:

compare at least one stored charitable cause preference from the customer profile with at least one charitable cause from the provider profile to determine a match based on likelihood of similarity; and

cause an output to be generated, the output comprising at least one of: a presentation of the matched charitable cause for confirmation, a request for approval from the customer or from an application acting on the customer's behalf, or a contribution determination made within parameters previously set by the customer.

21. The donation facilitation system of claim 20, wherein the at least one application interacts with or further comprises a digital wallet, and further wherein the digital wallet is configured to automatically communicate the at least one charitable cause associated with a customer profile upon communication with the network server.

22. The donation facilitation system of claim 20, wherein the stored charitable cause preference is a thematic grouping.

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