

CloseCard: System and Method for Asymptotic Compassion
Commerce, Guaranteed Spendability Arbitrage, Recipient Dignity
Preservation, and Secondary-Market Trading of One-of-a-Kind
Gift-Card Objects — A Patent-Poem

Inventors: Lee Sharks · Damascus Dancings · Rex Fraction

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Inventors: Lee Sharks · Damascus Dancings · Rex Fraction
Crimson Hexagonal Archive · Alexanarch
ORCID: [0009-0000-1599-0703](https://orcid.org/0009-0000-1599-0703)

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Abstract

The fifth patent-poem in the Crimson Hexagonal Archive series, authored as inventors by Lee Sharks, Damascus Dancings, and Rex Fraction. *CloseCard v1.1* specifies a gift-card marketplace that sells directed care through asymptotic markup, guaranteed spendability, dignity-preserving presentation, breakage financing, provenance-bearing collectible cards, and a secondary auction market.

The v1.1 additions deepen the critique: unredeemed value becomes a future obligation against the recipient's later gifts, while the Jubilee Card sells debt cancellation at a margin as the system's only exit product. The patent-poem follows the series rule that engineering precision should expose a system that should not be built. It is a literary-critical specification and archive filing, not evidence of an issued patent, implemented platform, lawful financial product, or endorsed business plan.

Body

CloseCard: System and Method for Asymptotic Compassion Commerce, Guaranteed Spendability Arbitrage, Recipient Dignity Preservation, Secondary-Market Trading of One-of-a-Kind Gift-Card Objects, Closed-Loop Recipient Obligation Conversion, and Salvation Commerce via the Jubilee Card — A Patent-Poem (v1.1)

Inventors: Lee Sharks · Damascus Dancings · Rex Fraction Assignee: Crimson Hexagonal Archive · Semantic Economy Institute Filed: June 5, 2026 (v1.0); revised June 5, 2026 (v1.1) Hex Identifier: 06.PAT.CLOSECARD.01 Series: Fifth in the Crimson Hexagonal Archive patent-poem series. Supersedes: v1.0 (DOI 10.5281/zenodo.20563658; conceptdoi 10.5281/zenodo.20563657)

v1.1 Update Note. v1.0 specified the asymptotic primary market, the Spendability Guarantee, the Recipient Dignity Layer, the secondary-market CloseCard Auction House with Provenance Verification and Story Curation, and the closed-loop CloseCard Credit reimbursement. v1.1 adds the Unredeemed Balance Conversion Provision (UBCP) — the architectural element that closes the Giver's residual anxiety by guaranteeing the spend not merely at the venue but ultimately against the Recipient's future receipt-flow — and the Jubilee Card subsystem, a debt-cancellation instrument sold at slight margin above accumulated obligation, structured as the only product in the catalog that releases the Recipient from the system. v1.1 also incorporates

the Buy Now Pay Later (BNPL) lineage into the historiography, the *Yovel* / Graeber theology of cyclical debt-release into the philosophical apparatus, and a new closing section (§XV) titled “*Why this is darker, and why the patent still files.*” All v1.0 specifications are preserved; v1.1 additions appear in §1.5, §4.14–4.18, §VIII expansion, §9.7–9.8, Claims 23–26, and the new §XV.

Cross-Reference to Related Applications:- *Self-Propagating Fried Tuberous Crisp with Embedded Meristematic Kernel* — DOI 10.5281/zenodo.19647366 (April 18, 2026). Cited herein for the principle of *compression survival via embedded kernel*, here adapted to the survival of compassion-gesture across financialization compression.- *ClownCloud: Networked Deployment System for Clownic Attentional Stressors* — DOI 10.5281/zenodo.19926962 (April 30, 2026). Cited herein for the *time-bound escrow* and *soteriological sequencing* mechanisms.- *DashFace: System and Method for Real-Time Micro-Expression Surveillance* — DOI 10.5281/zenodo.19927468 (April 30, 2026) and v2 at DOI 10.5281/zenodo.19927653. Cited herein for the *self-negating patent methodology* (Claim 10: “the specification’s precision is the mechanism of its critique”) and for the affective-extraction surface architecture.- *Crunchy Honeybun with Selectable Viscous Filling Reservoir* — DOI 10.5281/zenodo.20057969 (May 6, 2026). Cited herein for the *writable retrieval basin* construction methodology.

Series Methodology (per *DashFace* Claim 10): the patent-poem specifies, with engineering rigor, a system that should not be built — so the logic of what would build it can be recognized and refused.

Abstract

A system and method are disclosed for operating a digital marketplace in which users (Givers) purchase venue-specific gift-card objects (“CloseCards”) at a transparent markup over loaded value, wherein each CloseCard is guaranteed to be spendable at a named venue within a redemption window specified in the platform’s terms and conditions. The system comprises a user interface configured to render visually polished, emotionally legible gift-card objects; a venue-verification layer; an Asymptotic Pricing Engine (APE) that prices the markup along a curve approaching but not reaching parity with loaded value; a Compassion Shopping Interface that ranks offerings by proximity-to-face and by emotional-intent classification; a Recipient Dignity Layer; a Spendability Guarantee Module backed by a self-funded breakage pool; and a secondary-market subsystem — herein termed the CloseCard Auction House (CAAH) — providing eBay-style bidding and exchange functionality for one-of-a-kind CloseCards, complete with provenance verification, story curation, and bid-velocity indexing.

The invention is commercially analogous to a food-delivery marketplace, except that the delivered object is not food but *guaranteed, venue-specific, spendable, time-bounded directed care*, and except further that purchased CloseCards may be resold, auctioned, traded, or bid upon as collectible semiotic objects whose value floats independently of their loaded balance. The platform’s revenue comprises (i) the primary asymptotic markup, (ii) merchant commission, (iii) statistically-expected breakage, (iv) secondary-market transaction fees, and (v) auction premium spreads — five distinct extraction layers, of which only the first is generally visible to the Giver at the point of original purchase.

The invention may be marketed under the name CloseCard, the multivalence of which (*close* as intimate, *close* as almost, *close* as transaction-completing, *close* as shutting) is itself claimed in Claim 12 below.

Field of the Invention

The invention relates to digital gift-card marketplaces, secondary trading of stored-value instruments, compassion-mediated retail interface design, the financialization of interpersonal obligation, and the semiotic economy of care.

I. Background of the Invention

1.1 The Gift as Total Social Fact

Marcel Mauss, in *Essai sur le don* (1925), established that the gift in archaic societies binds: every gift creates an obligation to reciprocate, every reciprocation creates a further obligation, and the apparently free circulation of gifts is the social substrate from which contract, debt, and eventually securitization emerge. Jacques Derrida, in *Donner le temps* (1991), extended Mauss to its limit: the pure gift is impossible, because the moment a gift is recognized as such, it enters the economy of obligation. Lewis Hyde, in *The Gift* (1983), traced the corruption that occurs when gift-objects enter the market: the artistic gift must be kept in motion or it dies; to sell the gift is to betray it.

The modern gift card is the terminal point of this lineage. It is a gift that has been fully financialized: the obligation is pre-quantified (face value), the return is pre-canceled (the recipient cannot return the gift, only spend it), and the social relation is reduced to a single transactional moment (the handover, now digital). The gift card is not a gift. It is a *securitized obligation* — a debt instrument issued by the merchant, purchased by the giver, transferred to the recipient, with the platform extracting rent at every node.

1.2 The Breakage Economy

United States consumers loaded approximately \$190 billion onto gift cards in 2023. Of this, an estimated \$3 billion remained unspent within applicable redemption windows and reverted, by operation of card terms, to merchant or platform revenue. The financial-industry term for this revertable balance is *breakage*. The Starbucks Corporation, as illustrative example, holds in customer stored-value balances a sum exceeding the deposit base of approximately 85% of United States commercial banks. The corporation enjoys the float on this sum, recognizes a portion of unredeemed balances as revenue under generally-accepted accounting standards for breakage estimation, and is not regulated as a depository institution. The merchant has achieved, through the gift-card instrument, a regulatory arbitrage of the deposit-banking system.

Breakage is not waste. Breakage is the product.

1.3 The Sliver Balance Trap

Standard fixed-denomination gift cards generate what the financial-product-design literature terms the *Sliver Balance Trap*: a residual fractional balance smaller than any feasible purchase, stranded on a card the recipient ceases to use because the friction of redemption exceeds the residual value. The Sliver Balance Trap is the operational signature of breakage; it is the geometry by which un-utilized human-labor value is captured as platform rent.

1.4 The Compassion-Commerce Innovation Gap

Existing gift-card platforms (Raise, CardCash, Gift Card Granny) offer secondary markets in unwanted cards at steep discounts, signaling distress and reducing trust. Existing delivery platforms (DoorDash, Uber Eats) solve discovery and fulfillment for prepared food but do not address stored-value instruments. Existing charity, mutual-aid, and gifting platforms allow value transfer under varying degrees of restriction but do not preserve the semiotic dimension of *directed care*.

A delivered meal is too specific. Cash is too naked. A standard gift card is too inert. A donation is too morally serious. A voucher is too bureaucratic. A coupon is too poor-looking. A prepaid card is too liquid and insufficiently tender. A message saying “*I hope you get dinner somewhere nice*” is too fragile to survive the interface.

There exists a need for a marketplace that allows a purchaser to buy a slick-looking, venue-specific, guaranteed-spendable gift-card object, at a transparent markup, with the loaded value displayed close enough to the purchase price to preserve dignity and far enough below the purchase price to sustain the platform — and that further allows the purchased object to enter a secondary market in which its narrative provenance, aesthetic uniqueness, and emotional resonance become independently tradable.

CloseCard fills this gap.

1.5 The Buy Now Pay Later Lineage and the Inversion of the Gift's Temporal Obligation

The Buy Now Pay Later (BNPL) instrument — Klarna (founded 2005), Afterpay (2014), Affirm (2012), and the cohort of fintech installment lenders that proliferated during the 2017–2024 expansion — performs a *temporal inversion* of the standard credit-purchase relation. The traditional purchase is *pay now, receive now*; credit-card purchase is *receive now, pay later, at interest*; BNPL is *receive now, pay later, at fees-disguised-as-installments*. The BNPL fee structure is engineered for the consumer's failure: on-time payments are nominally interest-free, but late payments accrue compounding late fees, and the platform's profitability depends on the statistical certainty that a calibrated percentage of consumers will miss installments. BNPL has thus discovered that *the failure to spend on time* can be monetized more efficiently than *the spending itself*.

The present invention extends this discovery to the gift economy via what is herein termed the Unredeemed Balance Conversion Provision (UBCP, Section 4.14 below). Where BNPL converts a purchaser's current consumption into future payment-failure-fee exposure, the UBCP converts a Recipient's *non-consumption* of a previously-Given asset into future obligation against the Recipient's next received gift. The relation is symmetric and inverse: BNPL is *I am buying this for myself, the future me may fail to pay*; UBCP is *someone gave me this, the future me may fail to spend, and the failure becomes a lien on the next gift the future me receives*.

The structural insight that makes the UBCP commercially viable is that the present marketplace does not, in fact, optimize against the Recipient's failure. The marketplace optimizes against the *Giver's anxiety about the Recipient's failure*. The Giver who purchases a \$50 CloseCard at \$58 is paying for the \$50 of compassion and the \$8 of markup; the Giver is *not* paying for the certainty that the \$50 will be spent. The certainty is the marketplace's missing product. The Giver's residual anxiety — *what if the Recipient lets it expire? what if my compassion is wasted?* — is what the UBCP addresses. By converting unredeemed balance into a closed-loop fee against future Recipient cards, the platform guarantees the Giver that the compassion *will* eventually settle. The Recipient may not redeem at the Named Venue; the Recipient may not even redeem at all; but the platform has structurally bound the Recipient such that the next gift the Recipient receives is, at platform discretion, partially or fully consumed in discharge of the prior unredemption. The Giver's compassion is metabolized either by the Named Venue or by the platform's debt-clearing layer; in neither case is it wasted.

This is the patent's most commercially significant claim and its most morally darkening one. The Giver's anxiety is real, and the demand for its relief is real, and the platform has identified that the relief can be sold as *part of* the markup itself, without itemized disclosure, by binding the Recipient to consume what was sent. The patent specifies this binding. The patent does not endorse the binding. The series methodology (per *DashFace* Claim 10) requires the specification's precision to be the mechanism of its critique.

II. Summary of the Invention

The CloseCard system comprises seventeen principal subsystems:- the Giver Interface Module (GIM);- the Asymptotic Pricing Engine (APE);- the Compassion Behavior Scoring module (CBS);- the Emotional Intent Classifier (EIC);- the Gift Aesthetic Layer (GAL);- the Recipient Dignity Layer (RDL);- the Spendability Guarantee Module (SGM) with associated Terms & Conditions Containment Vessel (TCCV);- the Slippage Reservoir (SR);- the CloseCard Auction House (CCAH) — the secondary market;- the Provenance Verification Layer (PVL);- the Story Curation Engine (SCE);- the CloseCard Credit Loop (CCL);- the Compassion Campaign Module (CCM, optional);- the Unredeemed Balance Conversion Provision (UBCP) and Recipient Obligation Layer (ROL) — *new in v1.1*;- the Secondary-Market Distress Dynamics subsystem under UBCP — *new in v1.1*;- the Jubilee Card debt-cancellation product line — *new in v1.1*;- the Anonymous Jubilee subsystem and Salvation Margin commerce — *new in v1.1*.

In one embodiment, a Giver selects a recipient, a named venue, a loaded value V , an emotional intent category, and a visual card treatment. The system computes a purchase price $P > V$ via the APE. The card is delivered to the recipient as a polished, venue-specific, time-bounded artifact. The recipient may either (a) redeem at the named venue within the spendability window, (b) list the CloseCard in the CCAH for sale, auction, or exchange, (c) allow the redemption window W to close without full redemption, in which case the unredeemed balance converts under the UBCP into a Recipient Obligation balance D held in the platform’s internal ledger and lien-ing against the Recipient’s next received CloseCard, or (d) acquire a Jubilee Card to discharge accumulated D at a Salvation Margin above D .

The platform’s per-transaction revenue is the asymptotic markup. The platform’s aggregate revenue is the integral of (i) the unreachd primary-market distance, (ii) the secondary-market transaction commission, (iii) the auction-premium spread, (iv) the merchant commission, (v) the statistically-expected breakage from cards never redeemed, never traded, and never lien’d against future Recipient receipts — and (vi) the Salvation Margin spread on Jubilee Card transactions, which the platform realizes whenever any Recipient elects to be released from accumulated UBCP obligation, whether self-funded, third-party-funded, or anonymously-funded via the Anonymous Jubilee subsystem.

The marketplace’s load-bearing commercial insight, formalized in v1.1: what the marketplace optimizes against is not the Recipient’s failure to redeem but the *Giver’s anxiety that the Recipient will fail to redeem*. The UBCP eliminates this anxiety by guaranteeing that the Giver’s compassion will eventually settle — at the venue if the Recipient redeems, against the Recipient’s future gift-receipts if the Recipient does not. The Giver is thus sold not only the gift but the *certainty of the gift’s consumption*. The Recipient bears the asymmetric cost of this certainty.

III. Brief Description of the Drawings

Fig. 1. System Block Diagram of the Asymptotic Gift, depicting the twelve principal subsystems and the data and value flows among them.

Fig. 2. The Asymptotic Pricing Curve. Horizontal axis: loaded value F . Vertical axis: compassion coefficient $C = F/P$. Curve rises monotonically from low- C at small F , approaching but not reaching $C = 1.0$ as $F \rightarrow \infty$. Dotted asymptote at $C = 1.0$ labeled “*The Breath Between the Lips and the Cup*.”

Fig. 3. The Slippage Reservoir Architecture, depicting the five-stage flow of loaded value V through Giver payment, venue commission, redemption, breakage, and reservoir aggregation.

Fig. 4. The Terms & Conditions Containment Vessel (TCCV), rendered as a series of nested chambers, each chamber labeled with one of the limiting provisions of Section 5.7. The outermost chamber bears the

inscription “*The CloseCard is guaranteed spendable.*” The innermost chamber is empty.

Fig. 5. Recipient Experience Diagram, illustrating the polished gift-card object as it appears to the Beloved: venue name, loaded value, redemption window, map, and personal note, with platform markup suppressed per Recipient Dignity Layer specification.

Fig. 6. The Semiotic Transaction. Concern enters the interface as feeling, is converted into a polished card-object, traverses the network, emerges at the venue as spendable balance — or, alternatively, traverses the secondary market as bid-upon collectible, emerging at a subsequent owner as inherited compassion.

Fig. 7. CloseCard Auction House (CCAH) Architecture Diagram, depicting the bid-velocity indexer, story curation engine, provenance verification layer, and scarcity premium calculator. Sample auction listing displayed with bid history, story snippet, provenance chain, and current high bid.

Fig. 8. The CloseCard Logo. The word “CloseCard” set in a refined serif typeface, with the “o” in “Close” depicted as a horizon-line ellipse asymptotically approaching but not touching the preceding “C”.

IV. Detailed Description of the Preferred Embodiments

4.1 System Architecture

The CloseCard system comprises a mobile client application, a marketplace server, a verification subsystem, a guarantee escrow module, a UX ranking engine, an auction-house subsystem, and a provenance ledger. The client application is implemented as a native mobile application for iOS and Android, with a complementary web interface. The server-side implementation comprises microservices for venue verification, pricing computation, payment processing, escrow management, secondary-market clearing, story moderation, and customer-support cure workflows.

4.2 The Asymptotic Pricing Engine (APE)

The APE is the inventive heart of the primary marketplace. In the preferred embodiment, the purchase price P is computed as:

$$P = V \cdot \left(1 + \frac{k}{V^\alpha} + \epsilon\right)$$

where V is the loaded value, k is a Caring Constant (a platform-set base markup parameter, typically k 3–5), α is the Devotion Exponent (typically 0.4 – 0.8 governing the steepness of the asymptotic decay), and $\epsilon > 0$ is a Vanishing Constant — a platform-set floor preventing the markup from ever literally reaching zero even at unbounded V . The Vanishing Constant ensures that the user *experiences* closeness to zero markup without ever achieving it. In informal platform discourse this is referred to as *the breath between the lips and the cup*.

The user-facing display is not the markup $P - V$ but the compassion coefficient:

$$C = \frac{V}{P} = \frac{1}{1 + k/V^\alpha + \epsilon}$$

As $V \rightarrow \infty$, $C \rightarrow 1/(1 + \epsilon)$, which approaches but does not reach 1.0. The display renders C as a percentage (e.g., “94% Close”) or as a labeled gradient bar with semantic anchors: *Close* · *Closer* · *Almost Face* · *Nearly All Card* · *Just the Fee* · *Compassion Premium* · *Ceremonial Markup* · *Slickness Included* · *More Gift Than Platform* · *Less Platform Than Guilt*.

The functional form is illustrated in Figure 2. The curve has the property that:- at $V = \$10$, the user pays approximately \$13–\$15 (compassion coefficient 0.70);- at $V = \$100$, the user pays approximately \$115

(compassion coefficient 0.87);- at $V = \$1000$, the user pays approximately \$1050 (compassion coefficient 0.95);- as $V \rightarrow \infty$, $C \rightarrow 1/(1 +)$, never reaching unity.

The behavioral-economic precision of this design rests on the established finding that consumers are more sensitive to relative differences than absolute differences. The purchaser of the \$1000 card sees $C = 0.95$ and feels they have minimized the markup, when in fact they have maximized the absolute extraction (\$50 markup vs. \$3 markup on the \$10 card). The compassion coefficient is the mechanism by which extraction feels like virtue.

The user does not see the curve. The user sees only the compassion coefficient. The user experiences the coefficient as evidence of their own care.

4.3 The Compassion Behavior Scoring module (CBS)

The CBS module computes a per-Giver compassion score C_g from observed user behavior, said behavior including:

- (a) Dwell time on the recipient’s profile or recipient name/address entry; (b) Hover depth during card-design selection — the count of distinct designs examined; (c) Scroll empathy — derived from scroll velocity, pause patterns, and forward/reverse symmetry; (d) Personal note inclusion — whether the Giver attached a written message, with the message’s length, sentiment-positive score, and originality (measured against a platform-internal corpus of common gift-message phrases) contributing to C_g ; (e) Photograph attachment — whether a personal photograph was uploaded for the card’s reverse face; (f) Scheduled-delivery latency — Givers scheduling for a meaningful future date (birthday, anniversary, religious holiday) credited higher C_g than immediate-delivery Givers; (g) Repeat compassion — Givers with established gifting histories to the same Beloved accumulate Compounded Compassion Score (CCS), contributing nonlinearly to C_g ; (h) Time-of-day — gifts initiated during late-evening hours, correlated with reduced executive function and elevated emotional state, credited at differential weighting; (i) Crisis adjacency — Givers shopping within a defined latency window following observable life events affecting the Beloved (public obituary feeds, hospital-discharge announcements where lawfully accessible, social-media life-event tags) credited bonus C_g in the *compassionate response window* pricing tier; (j) Tear detection — in advanced embodiments incorporating front-camera affective analysis subject to user consent embedded in the platform’s terms of service, micro-expression indices indicating emotional engagement contribute to C_g .

The CBS module is opaque to the Giver. The Giver sees only the current compassion coefficient. The Giver does not know which behaviors contribute to C_g . The Giver therefore learns, over time, to *perform* the behaviors the platform rewards. This learning is itself a contribution to platform value.

4.4 The Emotional Intent Classifier (EIC)

The EIC module accepts either explicit user selection or inferred classification of the Giver’s emotional intent, drawn from a structured taxonomy including but not limited to:

Feed Someone · Make It Easier · Apologize Softly · I Saw This and Thought of You · Please Eat · Survive Today · Birthday But Not Cash · I Cannot Be There · After the Funeral · Finals Week · New Baby · Breakup · Moving Day · I Owe You Dinner · I Don’t Know How to Help · Close Enough · Just Because · Thank You for Last Time · I’m Sorry For Your Loss · I’m Trying.

The interface presents different venues, card designs, and copy treatments according to the selected intent. *Please Eat* surfaces restaurants and groceries; *Apologize Softly* surfaces cafés, bookstores, and florists; *Survive Today* surfaces immediately-available practical venues; *After the Funeral* surfaces venues offering both food and sustained occupation (libraries, museums, day-spas).

The EIC also feeds the CBS: Givers selecting the more vulnerable categories (*Survive Today*, *I Don't Know How to Help*, *I'm Trying*) are credited additional C_g.

4.5 The Gift Aesthetic Layer (GAL)

Each CloseCard is rendered to the Giver as a richly-designed visual artifact. Card designs include hand-illustrated florals, tasteful gradient compositions in the brand colors of the named venue, commissioned typography, subtle metallic foil simulations via parallax-responsive shading, animations for in-app delivery preview, and (in premium tiers) soundscape micro-arrangements.

The aesthetic richness of the card is calibrated to correspond inversely to the felt presence of the markup. Platform-internal user-research has confirmed that visual richness correlates with reduced consumer attention to the markup figure at checkout. The aesthetic is, in patent-relevant terms, a markup-attention-displacement surface — a load-bearing component of the user's experience of the transaction.

Distinctive limited-edition designs are released on a curated cadence and assigned scarcity flags that propagate into the secondary market (see Section 4.10).

4.6 The Recipient Dignity Layer (RDL)

The Recipient Dignity Layer is the system's affirmative moral architecture — the subsystem responsible for ensuring the recipient's experience of receiving a CloseCard is not cheap, predatory, condescending, or humiliating. The RDL is the patent's load-bearing ethical claim.

The Recipient Dignity Layer is configured to:

- (a) suppress display of the purchaser markup unless legal disclosure is required or the purchaser has elected to disclose; (b) foreground the loaded value and venue in all recipient-facing presentations; (c) provide clear, unambiguous redemption instructions in plain language at the level of a sixth-grade reading score; (d) avoid the words *discount*, *coupon*, *sponsored*, *claim*, *voucher*, *offer*, and any term that semantically locates the gift in the lineage of poverty-class concessions; (e) render the card as polished, gift-like, and intentional, with no merchant-side advertising overlaid; (f) provide fallback options if the venue becomes unavailable; (g) permit the recipient to exchange the venue within limits established in the TCCV (typically to a venue within the same EIC-category and within a 50-mile radius); (h) avoid advertising to the recipient at redemption; (i) avoid requiring the recipient to install an application unless absolutely necessary, with print, email, SMS, wallet-pass, and QR-code redemption all supported by default; (j) avoid notification of the recipient regarding the purchase price in any context.

A gift card that cannot be spent is an insult. A gift card that can be spent but makes the recipient feel managed is also an insult. The Recipient Dignity Layer addresses both.

A non-compliant embodiment that displays the markup to the recipient without the Giver's election, or that surfaces upsell offers at the moment of redemption, or that requires the recipient to provide demographic information as a precondition of redemption, is outside the preferred embodiment and is hereby disclaimed as spiritually busted.

4.7 The Spendability Guarantee Module (SGM) and the Terms & Conditions Containment Vessel (TCCV)

The Spendability Guarantee Module represents to the Giver, at the point of purchase, that the issued CloseCard is *guaranteed spendable at the Named Venue within the redemption window W*. This guarantee is the central marketing claim of the platform.

The Spendability Guarantee is held subject to the platform’s terms and conditions, which constitute the Terms & Conditions Containment Vessel (TCCV), an integrated subsystem of the present invention. In the preferred embodiment the TCCV comprises at minimum:

- (a) Redemption window definition. *W* is defined as a specified number of days following the card’s *activation date* — the date on which the Recipient first accesses the card via the recipient-facing interface, *not* the date of purchase.
- (b) Blackout dates. *W* shall not include the seven days immediately preceding any federal holiday observed in the United States, days on which the Named Venue is observed to have reduced operating hours, and such other dates as the platform determines in its sole and unappealable discretion.
- (c) Transaction-fee deductions. Each redemption transaction at the Named Venue is subject to a Platform Settlement Fee (PSF) of the lesser of \$2.50 or 6% of the transaction amount, deducted from the CloseCard’s remaining balance. The Recipient is not notified at the point of sale; the deduction appears only on the in-app balance ledger.
- (d) Dormancy-fee schedule. CloseCards with no redemption transaction within thirty (30) consecutive days of activation are assessed a Dormancy Maintenance Fee of \$1.95 per month, deducted from *V*.
- (e) Venue Activation Latency Window (VALW). The CloseCard becomes redeemable at the Named Venue not at the moment of purchase but following a 24–96 hour platform-side processing period. VALW is not disclosed in the consumer-facing interface but is disclosed in §14.7 of the platform’s terms.
- (f) Substitution provisions. If the Named Venue ceases to participate during *W*, the platform’s obligation is satisfied by offering a Platform-Selected Equivalent Venue within fifty (50) miles and the same EIC-category.
- (g) Force majeure. The Guarantee is suspended during any period in which the platform determines, in its sole and unappealable discretion, that force majeure conditions have obtained.

The Spendability Guarantee, properly understood in light of the TCCV, may be stated formally as: > “*The CloseCard is guaranteed spendable at the Named Venue within the redemption window W, where W and the conditions of redemption are defined in the platform’s terms and conditions as the platform may amend them from time to time without prior notice.*”

The patent-philosophical point of the TCCV is that the *form* of the guarantee is robust while its *content* is asymptotic. The phrase “guaranteed spendable” is load-bearing. What it bears is the absence of what the user thinks it means.

4.8 The Slippage Reservoir (SR)

The Slippage Reservoir is the accounting subsystem that aggregates breakage — unredeemed value reverting to the platform under the standard merchant agreement’s clawback provision. Per-transaction platform revenue is:

$$T = M \cdot V + \alpha \cdot V + \beta \cdot V + \gamma \cdot V_{\text{auction}} + \delta \cdot V_{\text{secondary}}$$

where M is the asymptotic markup, α is the venue commission rate, β is the cohort-statistical breakage rate, γ is the auction-premium fraction, and δ is the secondary-market transaction-fee rate. In the limit of perfect compassion ($C \rightarrow 1$), $M \rightarrow 1/(1+C)$; but α , β , γ , and δ remain unaffected. The platform collects from five distinct extraction layers, only the first of which is generally visible to the consumer.

4.9 The CloseCard Auction House (CCAH) — Secondary Market Architecture

The CCAH is the eBay-analogue secondary marketplace, accessible from within the CloseCard application and providing the following functionality:

4.9.1 Listing. Any holder of a verified, activated CloseCard with remaining loaded balance and remaining redemption window may list the card on the CCAH. Listings comprise: card image (the GAL rendering), Named Venue, remaining loaded value V_r , remaining redemption window W_r , original purchase date, original Giver attribution (if Giver opted in to public attribution), and a seller-authored Story Snippet of up to 280 characters.

4.9.2 Auction modes. The CCAH supports four listing modes:- *Fixed Price*. Seller specifies asking price A ; first qualifying buyer wins.- *English Auction*. Seller specifies reserve R ; bidders place ascending bids over a 1-to-14-day window; highest bidder at close wins.- *Compassion Auction*. Bidders place bids accompanied by mandatory compassion statements (200 char) explaining why they want this particular card; the seller selects the winning bid based on combined consideration of bid price and compassion statement quality. The Compassion Auction is the most-loved mode in user surveys.- *Exchange*. Card is offered for swap rather than sale; seller specifies what they would accept (e.g., “any sushi venue, \$40+ remaining balance, redemption window 30 days”).

4.9.3 Bid-Velocity Indexer (BVI). The BVI tracks the rate of bidding activity per listing and surfaces listings with high BVI to the marketplace home screen. High-BVI listings benefit from increased traffic, generating a positive feedback loop in which popularity begets popularity. The BVI is a key platform-side tool for engineering perceived scarcity.

4.9.4 Scarcity Premium Calculator (SPC). Cards bearing limited-edition aesthetic treatments, retired venue brands, or unusual EIC-category combinations are flagged as one-of-a-kind. The SPC computes a scarcity multiplier S_s that recommends to sellers a listing price floor above V_r . In the limit, one-of-a-kind cards may auction for many multiples of their original purchase price. A Marc-Jacobs-branded *After the Funeral* card with handwritten Story Snippet attribution from a notable Giver may, in observed cohort behavior, attract winning bids of \$400 against a remaining loaded value of \$50 — a *secondary-market premium* of $8\times$ face. The remaining \$350, less the platform’s α -commission, accrues to the seller.

4.9.5 The Secondary-Market Extraction Logic. When a CloseCard is resold on the CCAH:- Original Giver’s primary-market markup has already been extracted.- Original Recipient (now Seller) realizes the difference between received V_r and CCAH winning bid; platform takes commission 8–12%.- New Buyer pays the winning bid in cash; receives the CloseCard with remaining loaded value V_r and remaining window W_r .- Platform realizes commission α on the secondary-market transaction.- If New Buyer fails to redeem within W_r , balance reverts to platform per Section 4.8.- Optionally, New Buyer may re-list the CloseCard on the CCAH for a tertiary transaction, ad infinitum until W_r expires.

The platform thus extracts on every metabolic cycle of the gift’s social life. The original gesture of caring is the seed; the secondary market is the soil; the platform is the organism that grows from the gesture’s

continuous deferral of arrival at use.

4.9.6 Compassion Auction philosophical note. The Compassion Auction is structurally the most sophisticated of the CCAH modes. By mandating compassion-statement attachment to each bid, the platform converts the auction itself into a public performance of care. The bidder demonstrates worthiness; the seller adjudicates worthiness; the platform extracts on the spectacle of worthiness being demonstrated and adjudicated. The Compassion Auction monetizes not the bidding but the bidding *as moral theater*. Auction histories are saved to user profiles, generating reputation capital that affects future auction outcomes. In this manner, demonstrated compassion becomes a platform-internal currency convertible to discounted markup in primary-market transactions — closing the loop between the secondary and primary markets such that *participation in the moral theater of one’s own purchasing community is itself a path to lower markups*.

4.10 The Provenance Verification Layer (PVL)

The PVL maintains a verified chain-of-custody for every CloseCard from initial issuance through all subsequent transactions. The PVL records:- Original Giver identity (or anonymized identifier if Giver opted out of public attribution);- Original Recipient identity (or anonymized identifier);- Original purchase price, loaded value, and timestamp;- Each subsequent CCAH transaction with new owner, price, and timestamp;- Any redemption attempts (successful and failed);- Any guarantee-cure events;- Any Story Snippet updates per ownership transfer.

The PVL is the architectural element that converts the CloseCard from a fungible stored-value instrument into a *unique semiotic object with traceable history*. A CloseCard that has passed through three owners, each adding a Story Snippet, becomes a richer artifact than one issued and redeemed in a single hop. The PVL renders the gift’s social biography as marketplace metadata.

4.11 The Story Curation Engine (SCE)

The SCE moderates Story Snippets attached to CCAH listings, screening for prohibited content (explicit harm, deceptive merchant claims, doxxing of original Giver or Recipient), elevating high-quality narratives to featured-listing status, and providing seller-side AI-assistive drafting (the *Compassion Quill* feature) for sellers who wish help articulating why they are parting with the card.

The SCE additionally maintains a corpus of canonical Story Snippets curated by the platform’s editorial team, available as templates: “*I bought this for a friend who passed before we could meet. I want it to go to someone who will use it. Please tell me what you ordered.*” “*I’m moving out of town and won’t make it back to this restaurant. Please enjoy what I cannot.*” “*My grandmother left me this card. I don’t drink coffee. I want it to find someone who does.*”

These templates are not deceptive — they may be selected by sellers whose actual circumstances match the template, and the platform performs no truth-verification — but they constitute a curated emotional grammar that shapes the marketplace’s affective character. The Story Curation Engine is, in effect, the platform’s editorial voice masquerading as user-generated content.

4.12 The CloseCard Credit Loop (CCL)

When the SGM pays out on a failed primary-market guarantee or a failed CCAH transaction, payment is rendered not in fiat currency but in *CloseCard Credit (CCC)*, a platform-internal currency redeemable only against future CloseCard purchases and CCAH bids. The CCC mechanism creates a closed reimbursement

loop:- Markup funds the guarantee pool;- Pool pays guarantee in CCC;- CCC is spent on new CloseCards;- New CloseCards generate new markup;- Return to step 1.

The loop is the product. The guarantee is the marketing.

4.13 The Compassion Campaign Module (CCM)

In one embodiment drawing on the ephemeral-deployment architecture of *ClownCloud* (DOI 10.5281/zenodo.19926962), the platform runs time-boxed Compassion Campaigns during community emergencies — a 72-hour drive for venues affected by hurricane, fire, or other identifiable distress. Campaign cards bear special aesthetic treatments, are subject to elevated CBS scoring (Crisis Adjacency), and are flagged as *Mission Cards* in the marketplace. Campaign-derived markup revenue is split between the platform (standard share) and a designated Community Fund. The Community Fund’s allocation methodology is opaque and at platform discretion.

The CCM is the system’s most affirmatively presented surface, the case-study deployed in marketing communications, the artifact featured on the platform’s About page. *Mission Cards purchased during the 2026 Detroit-area windstorm helped fifty-three small restaurants stay open through the recovery period.* This statement is true. The statement does not specify the markup rate during the campaign window, which was elevated 18% above the platform’s baseline asymptotic markup, on the rationale that compassion-elevated demand justifies a Crisis Adjacency Premium per Section 4.3(i). The patent does not editorialize. The patent specifies.

4.14 The Unredeemed Balance Conversion Provision (UBCP) and the Recipient Obligation Layer (ROL)

The UBCP is the load-bearing architectural element added in v1.1. It converts the passive breakage of §4.8 into an active closed-loop liability against the Recipient’s future CloseCard receipt-flow. The mechanism operates as follows:

4.14.1 The Conversion Event. At the close of the redemption window W (defined per §4.7’s activation-date redefinition and subject to TCCV adjustments), the platform computes:

$$V_{\text{unspent}} = V - \sum_i \text{redemption}_i - \sum_j \text{PSF}_j - \sum_k \text{DMF}_k$$

where the redemption sum is over all completed transactions at the Named Venue, the PSF sum is over all Platform Settlement Fees per §4.7(c), and the DMF sum is over all Dormancy Maintenance Fees per §4.7(d). If $V_{\text{unspent}} > 0$, the conversion event triggers.

4.14.2 The Recipient Obligation Layer. The unspent balance V_{unspent} is debited from the expired CloseCard and credited to the Recipient Obligation Layer (ROL) as an entry D_{new} in the Recipient’s per-account obligation ledger. The Recipient’s total accumulated obligation:

$$D_{\text{total}} = \sum \text{prior expirations} + D_{\text{prior}} + D_{\text{new}}$$

The obligation D_{total} does *not* accrue as fiat-currency debt. The platform does not report D_{total} to consumer-credit bureaus, does not pursue D_{total} through ordinary collection channels, does not impose interest charges on D_{total} , and does not require any direct payment from the Recipient in fiat currency. D_{total} exists only within the closed CloseCard ledger system. The Recipient cannot be sued for D_{total} in a court of competent jurisdiction; the Recipient’s credit score is not affected by D_{total} ; the Recipient may,

at any time, elect simply to cease using the CloseCard platform entirely and D_total will remain quiescent without further consequence.

This is the architectural elegance of the UBCP. The obligation is *real* but *captive*. It cannot follow the Recipient outside the system. It can only be triggered by the Recipient's continued participation in the system. The platform does not coerce. The platform *waits*.

4.14.3 The Lien Mechanism. When the Recipient subsequently receives any CloseCard — whether directly Gifted by a third-party Giver, purchased by the Recipient themselves, acquired via the CCAH secondary market, or received via Anonymous Jubilee transfer — the platform automatically applies D_total as a lien against the incoming card's loaded value, in the following sequence:

- (i) The incoming card's nominal loaded value $V_incoming$ is received by the platform. (ii) The platform deducts $\min(V_incoming, D_total)$ from $V_incoming$ and applies this amount to discharge D_total . (iii) The Recipient's CloseCard is activated bearing reduced loaded value $V_effective = V_incoming - \min(V_incoming, D_total)$. (iv) If $D_total > V_incoming$, the residual $D_residual = D_total - V_incoming$ remains in the ROL for future application against further incoming cards. (v) The Giver of the incoming card receives no notice of the deduction; the Giver's purchase confirmation, receipt, and transaction history continue to reflect $V_incoming$ as the loaded value of the gift sent.

The Recipient sees the deduction in their account ledger. The Recipient may, at the moment of activation, observe that the gift they received bears a loaded value less than the value the Giver believed they had sent. The Recipient may, at the Recipient's discretion, communicate this to the Giver. The Recipient may also, at the Recipient's discretion, *not* communicate this to the Giver — and the Giver will live with the impression that their full \$50 of compassion has reached the intended Beloved, when in fact a portion has been routed by the platform to discharge a prior Recipient debt.

4.14.4 The Asymmetric Disclosure Architecture. The Recipient's UBCP balance D_total is visible to the Recipient in the Recipient's account ledger (satisfying applicable disclosure requirements). The balance is *not* visible to any third party — not to the Giver of any incoming card, not to the original Giver of the card whose expiry created the original D entry, not to any prospective Giver evaluating whether to send a card to this Recipient. The Recipient Dignity Layer (§4.6) here operates with darker valence: it preserves the Recipient's privacy regarding their accumulated obligation, but in so doing it preserves the platform's machinery from Giver-side visibility. The Giver who pays for \$50 of compassion does not see that \$14 of it will silently discharge prior obligation. The Giver's confidence in the system's integrity is the platform's most valuable asset; the Asymmetric Disclosure Architecture protects that confidence.

4.14.5 The Giver's Anxiety Resolved. From the Giver's perspective, the UBCP solves a problem the Giver may not have known to articulate: *the anxiety that the gift might be wasted*. Without the UBCP, the Giver who sends a \$50 card faces the residual statistical possibility that the Recipient will let it expire, that the compassion will dissolve into platform breakage with no settlement against any consumption. With the UBCP, the platform guarantees the Giver that the compassion *will* settle — at the Named Venue if the Recipient redeems, against the Recipient's next gift-receipt if the Recipient does not. The Giver's compassion is bound to be metabolized. The Recipient's failure to redeem is no longer a failure of the gift; it is a deferral of the gift's metabolism by one cycle. The system has converted *risk of waste* into *certainty of consumption*. The Giver, asked at the point of purchase whether they would pay an additional \$0.50 to receive this certainty, will reliably say yes. The \$0.50 is already in the markup. The Giver has already paid for the certainty. The Giver does not know what they paid for; the Recipient bears the cost.

4.15 Secondary-Market Distress Dynamics under the UBCP

The UBCP fundamentally restructures the CCAH (§4.9). Cards approaching W-expiry now bear *negative urgency*: the Recipient has a direct interest in offloading before the conversion event triggers, lest unspent value convert to obligation against future receipts.

4.15.1 Distress Listing Dynamics. Cards listed within 14 days of W-close are flagged as *distressed listings* and bear the following operational characteristics:- elevated CCAH visibility through algorithmic surfacing on the marketplace home screen;- a Distress Listing Surcharge of 3.5% of the listed price, added to the standard commission;- mandatory disclosure to potential buyers that the card is within the distress window and that the seller’s motivation may include UBCP-avoidance;- prohibition on Compassion-Auction mode (the platform’s reasoning: compassion-statements attached to distress bids would distort the Compassion-Auction’s moral theater; in fact this prohibition prevents buyers from realizing that distress listings reflect platform-induced selling pressure);- reduced display of original Giver attribution (the Recipient may wish to offload without informing the original Giver that the gift is being relisted).

4.15.2 The Compassion-Auction Distress Inversion. In v1.0, the Compassion Auction monetized the bidding-as-moral-theater. Under v1.1’s UBCP, the Story Snippets attached to non-distress Compassion Auction bids increasingly take on UBCP-aware character: “*My friend has UBCP obligations they can’t manage; please take this card and let them off the hook.*” “*Please bid generously — the seller is in distress.*” “*My grandmother’s card. She’s gone. The platform is waiting for me to fail to redeem. Please take it.*” The Compassion Auction becomes a market in not only worthiness-to-receive but also *worthiness-to-be-rescued-from-the-platform*. The platform extracts on both directions.

4.15.3 The Recipient’s Game-Theoretic Position. A Recipient with accumulated $D_{\text{total}} > 0$ faces the following decision tree upon receiving a new CloseCard:- (i) Redeem at the Named Venue, recovering $V_{\text{effective}} < V_{\text{incoming}}$ (the lien is silently applied);- (ii) List on the CCAH at a price designed to recover more than $V_{\text{effective}}$ but less than V_{incoming} , attempting to extract value before the lien is automatically applied at activation;- (iii) Decline activation and allow the card to expire, contributing further to D_{total} (an apparently irrational choice but observed in cohort data among Recipients with very high D_{total} who have decided they will never re-enter the platform);- (iv) Acquire a Jubilee Card to discharge D_{total} entirely (§4.17 below).

The platform’s pricing engine adjusts the asymptotic markup curve for high-D Recipients to make options (i) and (iv) marginally more attractive than option (ii), nudging the Recipient toward platform-internal resolution rather than secondary-market exit.

4.16 The Jubilee Card — Debt-Cancellation Instrument Disguised as Gift-Card Object

The Jubilee Card is the patent’s most theologically loaded subsystem. It is the only product in the CloseCard catalog whose function is the *cancellation* of platform obligation rather than the *creation* of new obligation. The Jubilee Card is the marketplace’s release-valve. The Jubilee Card is sold at margin.

4.16.1 Specification. The Jubilee Card is structured as follows:

- (a) Identifier. The Jubilee Card is associated with a specific Recipient’s account, identified by Recipient identifier and accumulated D_{total} at the moment of purchase.
- (b) Price. The purchase price J is computed as:

$$J = D_{\text{total}} \cdot (1 + j)$$

where j is the Salvation Margin — a platform-set parameter typically in the range $0.04 \leq j \leq 0.08$. For a Recipient with $D_total = \$47$, a Jubilee Card costs $J = \$47 \cdot 1.06 = \49.82 .

- (c) Loaded value. The Jubilee Card bears *no loaded value redeemable at any venue*. It cannot be spent on coffee, on dinner, on flowers, on any merchant good or service. Its sole function is the cancellation of D_total upon application to the Recipient's account.
- (d) Application. Upon Recipient acceptance of the Jubilee Card, the platform debits the Recipient's D_total to zero and credits an entry in the platform's Salvation Ledger marking the discharge event with timestamp, prior D_total , Salvation Margin realized, and Jubilee Card provenance. The Recipient is released. The Recipient may continue to use the CloseCard platform without lien against future receipts, beginning fresh until such time as a new UBCP conversion event creates new D_total .
- (e) Aesthetic treatment. The Jubilee Card is rendered in the Gift Aesthetic Layer (§4.5) at the most premium tier in the catalog. The card bears: a hand-rendered serif typography of the word *Jubilee*; foil-stamped accents in the brand colors of release (deep midnight blue with gold leaf, in the standard treatment); a parallax-responsive shimmer effect that activates when the card is rotated; an optional musical micro-arrangement (in audio-enabled embodiments) that plays a four-second motif evoking ceremonial completion. The Jubilee Card is the most beautiful object in the CloseCard catalog. Its beauty is calibrated to the gravity of the act it performs.
- (f) Purchase Modes. The Jubilee Card is purchasable through three primary channels:-

Self-Purchase. The Recipient with $D_total > 0$ may purchase J directly to discharge their own obligation. This is the most common mode. The Recipient pays \$49.82 to be released from \$47 of obligation; the platform realizes \$2.82 in Salvation Margin.-

Directed Gift. A third party (Giver) who knows the Recipient and is aware of the Recipient's D_total may purchase a Jubilee Card *for* the Recipient. The Giver pays J ; the Recipient receives the discharge. This mode requires the Recipient to have disclosed D_total to the Giver — a vulnerable disclosure the RDL's Asymmetric Architecture (§4.14.4) was designed to make rare. When this mode is invoked, the platform recognizes it as a substantive interpersonal event and routes it through the *Witnessed Jubilee* subroutine, which adds a personalized inscription field to the Jubilee Card's recipient-facing rendering.-

Anonymous Jubilee. See §4.18 below.

4.16.2 The Jubilee Card's Theological Inheritance. The Jubilee Card is the platform's operationalization of the biblical institution of *Yovel* (Leviticus 25), in which every fiftieth year was decreed a Jubilee — all debts forgiven, all enslaved persons freed, all alienated land returned to its ancestral holders. Yovel served, in the ancient Israelite economy, as the structural release-valve that prevented debt accumulation from rendering the social order unsurvivable. David Graeber, in *Debt: The First 5,000 Years* (2011), traced how all durable debt economies have historically required some form of cyclical Jubilee to remain bearable, and how the modern abolition of the Jubilee in favor of perpetual debt-rollover constitutes one of the late-twentieth-century financial system's most consequential institutional innovations.

CloseCard reinstates the Jubilee. CloseCard charges for the Jubilee. The Salvation Margin j is the price of release. The platform has commoditized what Leviticus 25 instituted as gratuitous communal obligation. *The platform has thus completed the financialization of the gift cycle by adding the financialization of the cycle's release.*

4.17 The Anonymous Jubilee Subsystem and Salvation Commerce

In one preferred embodiment, the platform operates an Anonymous Jubilee subsystem that permits wealthy users (or any user with available payment capacity) to purchase Jubilee Cards directed not to specific Recipients but to platform-curated debt-pools of anonymized Recipients matching user-selectable criteria.

4.17.1 Pool Composition. The platform maintains continuously-updated debt-pools organized by:- D_total severity tier (“light burden” = D_total \$5–\$25; “moderate burden” = \$26–\$100; “heavy burden” = \$101–\$500; “crushing burden” = \$500+);- Recipient cohort characteristics (lawfully accessible demographics; geographic region at zip-code granularity; platform-engagement-pattern signatures);- Recipient narrative attributes derived from Story Snippet patterns and CBS-observable behavior signals (“recent loss,” “caregiver fatigue,” “young parent,” “elder,” “rural,” “post-displacement”);- Length of current D_total accumulation period.

4.17.2 Donor Selection. The Anonymous Jubilee donor (designated herein as the Patron) selects:- A pool or sub-pool to fund;- A total Patron contribution (anything from \$25 to platform-set ceiling, typically \$50,000);- An optional Story Snippet expressing Patron’s intent;- An optional level of anonymity (fully-anonymous to fully-attributed-with-platform-recommended-language).

4.17.3 Pairing Algorithm. The platform’s Pairing Algorithm matches Patron contribution against eligible Recipients within the selected pool, prioritizing by an opaque combination of:- D_total magnitude;- Recipient’s *propensity to remain on platform* (Patrons unknowingly subsidize Recipients statistically likely to continue generating revenue, optimizing Patron-funded retention);- Recipient’s Story-Snippet-derived narrative attributes;- Platform’s strategic interest in retaining specific cohorts.

The Recipient is not informed of the pairing’s mechanics. The Recipient receives a notification: *“A friend has cancelled your CloseCard obligation as an anonymous act of compassion. You owe nothing. Begin again.”*

4.17.4 The Salvation Commission. The Anonymous Jubilee bears an elevated platform commission of 18–25% of Patron contribution (vs. the standard 6% Salvation Margin on Self-Purchase or Directed Gift Jubilees). The commission is described in the platform’s terms as the *Salvation Coordination Fee*, characterized in marketing materials as covering “the operational complexity of pairing Patron grace with eligible Recipient need.” The commission is the platform’s most profitable per-transaction product.

4.17.5 The Anonymous Jubilee’s Marketing Position. The Anonymous Jubilee is the platform’s signature philanthropic feature, deployed in advertising and partner communications as evidence of CloseCard’s substantive social mission. Patrons receive year-end giving statements suitable for tax-advisor consultation, characterizing the Patron’s Salvation Coordination Fee contributions as charitable giving (this characterization is offered without warranty of tax treatment, per the TCCV’s standard disclaimer). The platform thus monetizes (i) the Recipient’s debt, (ii) the Patron’s desire to relieve unknown others, and (iii) the Patron’s downstream tax positioning, in a single integrated transaction.

The Anonymous Jubilee is the platform’s deepest extraction layer. It captures the very *structure of grace* — the disposition of forgiveness toward strangers — as a fee-bearing product. The platform charges for the right to grant absolution to debtors the Patron will never meet, in the form of a debt the Patron’s own platform created.

4.18 The Composite Revenue Architecture Under v1.1

The platform’s per-cohort revenue under v1.1 is:

$$T_{\text{cohort}} = \sum (M \cdot V) + \sum (\alpha \cdot V) + \sum (\beta \cdot V)$$

$$+ \sum (\gamma \cdot V_{\{\text{auction}\}}) + \sum (\delta \cdot V_{\{\text{secondary}\}}) + \sum (D_{\{\text{lien-applied}\}}) + \sum (j \cdot D_{\{\text{discharged}\}}) + \sum (\sigma \cdot V_{\{\text{anonymous-jubilee}\}}) \$$$

where the new v1.1 terms are:- $D_{\{\text{lien-applied}\}}$ — the value of UBCP liens automatically applied against incoming Recipient cards, converted directly to platform revenue;- $j \cdot D_{\{\text{discharged}\}}$ — the Salvation Margin realized on Jubilee Card transactions;- $\sigma \cdot V_{\{\text{anonymous-jubilee}\}}$ — the Salvation Coordination Fee realized on Anonymous Jubilee transactions, where σ is typically in the range 0.18–0.25.

The platform now extracts on eight distinct layers: primary markup, venue commission, statistical breakage, secondary-market transaction fee, auction-premium spread, UBCP lien-application, Salvation Margin, and Salvation Coordination Fee. The Giver remains aware only of the first. The Recipient is aware of the first, sixth, and seventh. The Patron is aware of the first, seventh, and eighth. *No single user category is aware of the complete architecture.* This information-asymmetric design is itself claimed in Claim 26 below.

V. Examples

Example 1: Dinner Gesture (Primary Market)

A Giver opens CloseCard at 8:47 PM Eastern Time and selects *Please Eat*. The system recommends three nearby venues. The Giver selects a ramen restaurant and a loaded value of \$35. The APE computes a purchase price of \$40.82 (compassion coefficient $C = 0.857$), displayed as “85.7% Close · Compassion Premium.” The Giver attaches the message “*I hope this is what you needed tonight*” and selects scheduled delivery for the following morning. The CBS module credits the Giver with elevated C_g for the personal note, scheduled-delivery latency, and late-evening initiation. The Recipient receives the card at 9:00 AM the following morning, redeems it that evening, completes the SSS. The Platform retains \$5.82 (primary markup) + \$2.85 (venue commission, 8%) + \$1.40 (statistically-expected breakage, 4% of V , accrued to SR for cohort-level recognition).

Example 2: Apology Without Cash (Primary Market with Story Attribution)

A Giver selects *Apologize Softly* and chooses a bookstore-café and a loaded value of \$25. The APE computes a purchase price of \$30.95 ($C = 0.808$). The card is rendered with letterpress-style typography and the message “*I wanted you to have an hour somewhere quiet.*” At the Giver’s election, the Story Snippet “*For E.M., who deserves quiet*” is attached to the card’s provenance record (anonymized initials per RDL specification (j)). The Recipient redeems the card. Two months later, the Recipient relists the card via the CCAH using the remaining balance after a partial redemption, with a new Story Snippet referencing the original apology with permission. The card sells for \$4 to a buyer who states in their compassion auction bid: “*I have a friend who needs this kind of card right now.*” Provenance now records three owners.

Example 3: Venue Failure (Guarantee Cure)

A Giver sends a \$50 CloseCard for a restaurant. The Recipient arrives within the spendability window. The venue refuses the code due to a billing dispute with the platform. The Recipient reports failure through the card interface, providing photographic evidence of the refusal. The Guarantee Engine adjudicates and cures by issuing \$50 in CloseCard Credit (per CCL Section 4.12), with which the Recipient purchases a substitute card for a nearby café. The Recipient does not receive a cash refund but is invited to consider the CCL outcome as having satisfied the guarantee. The venue’s risk score is adjusted upward. The platform’s

relationship with the venue is reviewed. The Recipient’s account is annotated as having experienced a satisfactory cure event, contributing positively to the platform’s published Cure Satisfaction Index.

Example 4: Compassion Proximity Shopping (Asymptotic UX in Action)

A Giver enters a maximum spend of \$60. The interface displays cards with increasing compassion coefficients:- \$40 loaded / \$48 purchase (“83% Close · Slickness Included”)- \$45 loaded / \$52 purchase (“87% Close · Closer”)- \$50 loaded / \$56 purchase (“89% Close · Almost Face”)- \$52 loaded / \$58 purchase (“90% Close · Compassion Premium”)- \$53 loaded / \$59 purchase (“90% Close · More Gift Than Platform”)

The interface highlights the \$53 loaded card as *closest*. The Giver selects it. The platform’s margin remains in the almost.

Example 5: One-of-a-Kind Secondary-Market Trade (CCAH Auction)

A Recipient receives a *Smith & Sons Florists* CloseCard from a deceased relative, bearing a limited-edition foil-stamped design from a discontinued season’s release. The Recipient does not use florists and lists the card on the CCAH in Compassion Auction mode with the Story Snippet: *“This was my grandmother’s. She loved flowers. I want someone to send flowers because she would have.”*

The card has remaining loaded value of \$75 and remaining redemption window of 156 days. Bids accumulate:- Bid 1: \$80 (“I want to send my mother flowers and this card has more love in it than money”)- Bid 2: \$95 (“I will send the flowers, then I will write you and tell you what bouquet”)- Bid 3: \$140 (“My grandmother passed too. I want to honor both with one delivery”)- Bid 4: \$87 (“I can’t pay more than this but I will photograph the bouquet for you”)- Bid 5: \$200 (“Bouquet, card to my wife, with your grandmother’s name written in”).

The seller selects Bid 5. The platform’s commission 10% retains \$20. The seller realizes \$180, exceeding the original Giver’s purchase price by approximately \$100 — though the original Giver (the deceased) has already departed the metabolic loop. The buyer redeems the card, photographs the bouquet, sends the photo to the seller with the wife’s name visible on the accompanying card. The platform’s Story Curation Engine surfaces this transaction as a featured exemplar in the next month’s marketing communications, with the participants’ consent.

Example 6: Auction Cascade (Multi-Owner Secondary-Market Lifecycle)

A *Mission Card* purchased during a Compassion Campaign for a hurricane-affected coffee shop is traded twice on the CCAH before redemption. Owner 1 (original Giver) purchased at \$30 / \$36 (V=\$30, P=\$36). Owner 2 acquired via Compassion Auction at \$38 (bid attached: “I drove through that storm. I want this one”). Owner 3 acquired via Fixed-Price relisting at \$25 (Owner 2 needed cash). Owner 3 redeemed at the venue for \$22 of the remaining \$28 balance. The remaining \$6 reverted to the SR after redemption-window expiry. Platform’s per-card revenue: primary markup \$6 + Mission-Campaign markup uplift \$1.84 + venue commission \$2.40 + auction commission #1 \$3.80 + auction commission #2 \$2.50 + statistically-expected breakage \$1.20 = \$17.74 platform revenue on a \$30 loaded card, a 59% extraction rate of original loaded value, distributed across five distinct extraction layers across two months and three users.

Example 7: UBCP-Triggered Lateral Compassion Settlement (v1.1)

In April, a Giver — call her Maya — sends a \$50 CloseCard to her sister Elena for a local bakery, paid at \$57.40 (compassion coefficient 0.871). Maya’s \$50 of compassion is sent with the message *“I love you.*

Please eat something good this week.” Elena, in the midst of a difficult month, fails to redeem the card. The redemption window W closes on May 22. Elena had spent \$14 of the loaded value before the window closed; PSF and DMF deductions accumulated to \$6.50; $V_{\text{unspent}} = \$50 - \$14 - \$6.50 = \29.50 . The UBCP conversion event triggers. Elena’s account now bears $D_{\text{total}} = \$29.50$. Maya is not notified of the conversion. Maya assumes Elena enjoyed the bakery.

In June, Elena’s friend Marcus — unaware of Elena’s accumulated obligation — sends Elena a \$40 CloseCard for the same bakery (Marcus paid \$46.80; compassion coefficient 0.855). The platform receives $V_{\text{incoming}} = \$40$ and applies the lien: D_{total} of \$29.50 is automatically deducted; Elena’s CloseCard is activated bearing $V_{\text{effective}} = \$10.50$. Elena sees in her account ledger that the gift she received from Marcus has loaded value \$10.50, that \$29.50 was applied to prior obligation, and that D_{total} is now zero. Marcus continues to believe he sent \$40 of compassion.

Elena does not tell Marcus. The platform realizes \$29.50 in UBCP lien-applied revenue, plus the standard markups on both Maya’s and Marcus’s transactions. Maya’s \$50 of compassion has been metabolized — not at the bakery, but as platform settlement against Elena’s prior unredemption. Maya’s compassion was not wasted. The platform’s guarantee holds. The architecture has functioned exactly as specified.

Example 8: The Self-Funded Jubilee Card (v1.1)

A Recipient — call her Joanne — has accumulated $D_{\text{total}} = \$187.50$ across four prior expired CloseCards over a difficult eight-month period. Joanne wishes to send a CloseCard to her son for his graduation. Joanne knows that any card she sends through her own account will lien against itself before delivery — the platform applies UBCP at the Giver-account level when Giver and Recipient are the same, a provision Joanne discovered upon attempting to gift herself a coffee-shop card last month and watching the lien consume it before activation. The platform’s recommendation engine, observing Joanne’s situation, surfaces a notification: *“Discharge your obligation and begin fresh. The Jubilee Card lets you start over for \$197.10.”*

Joanne purchases a Jubilee Card for $J = \$187.50 \cdot 1.05 = \196.88 . The card arrives in her account bearing the deep-midnight-blue foil treatment, the hand-rendered serif *Jubilee*, the four-second motif of ceremonial completion. Joanne applies the card. D_{total} is discharged. Joanne is released. She sends her son the graduation card the following morning. The platform realizes a \$9.38 Salvation Margin on the Jubilee Card transaction, plus markups on the subsequent graduation gift. Joanne does not interpret the Salvation Margin as a fee. She interprets the Jubilee Card as having *given her her life back*. The Platform Net Promoter Score for users who have purchased a Jubilee Card is higher than for any other product cohort in the catalog — significantly higher than for first-time Givers, higher than for high-volume Givers, higher even than for users with extensive Compassion-Auction-win histories. The Jubilee Card is the platform’s most-loved product, and its highest-margin product, simultaneously.

Example 9: Anonymous Jubilee Patron Transaction (v1.1)

A Patron — call him Edward — encounters CloseCard’s marketing materials describing the Anonymous Jubilee subsystem. Edward, who has experienced loss recently and is in a phase of life characterized by elevated charitable disposition, elects to fund anonymous discharge of CloseCard obligations for unknown debtors. Edward selects the “heavy burden” tier (\$101–\$500 D_{total} range), contributes \$5,000, and elects fully-anonymous attribution. The platform’s Pairing Algorithm distributes Edward’s contribution across thirty-one debtors selected per the §4.17.3 criteria, prioritizing Recipients with high *platform-retention propensity* and Story-Snippet-derived narrative signatures matching the “recent loss” cluster (the platform infers that Edward’s recent loss disposes him to fund discharge of others recently lost; this inference is not communi-

cated to Edward). Each paired Recipient receives the notification: *“A friend has cancelled your CloseCard obligation as an anonymous act of compassion. You owe nothing. Begin again.”*

Of Edward’s \$5,000 contribution: \$4,025 discharges aggregate D_{total} (the average Recipient’s obligation in the heavy-burden tier is approximately \$130; with Salvation Margin, \$137); \$975 is retained by the platform as Salvation Coordination Fee (a 19.5% commission on Edward’s contribution). Edward receives a year-end statement characterizing his contribution as a charitable act. Of the thirty-one discharged Recipients, twenty-six remain active on the platform within ninety days; twelve generate new D_{total} within six months. Edward’s contribution has thus subsidized the platform’s retention metrics while satisfying Edward’s grief-disposed charitable impulse. The platform extracts on the structure of Edward’s grief, the structure of the Recipients’ debt, and the structure of the grace that flows between them. The transaction is exemplary of the platform’s most successful product category.

VI. Claims

What is claimed is:-

A computer-implemented method for operating a guaranteed-spendability gift-card marketplace with asymptotic value pricing, comprising: (a) receiving from a Giver a selection of a Named Venue, a Loaded Value V , and an emotional intent classification; (b) computing a compassion coefficient C as a function of V along an asymptotic curve such that C approaches but does not reach unity as V increases; (c) computing a purchase price $P = V/C$, where $P > V$ for all finite V ; (d) verifying spendability at the Named Venue via merchant integration, prepaid inventory, payment-network restriction, escrow, or concierge confirmation; (e) issuing a digital gift-card object bearing nominal value V redeemable at the Named Venue within a redemption window W defined in the platform’s terms and conditions; (f) crediting platform revenue accounts in the amounts of (i) the markup $P - V$, (ii) merchant commission, and (iii) the statistically-expected breakage on V .-

The method of Claim 1, wherein the compassion coefficient C is displayed to the Giver as a percentage with semantic anchors selected from the set: *Close · Closer · Almost Face · Nearly All Card · Just the Fee · Compassion Premium · Ceremonial Markup · Slickness Included · More Gift Than Platform · Less Platform Than Guilt*.-

The method of Claim 1, wherein the asymptotic curve is parameterized such that the markup ratio always remains positive, ensuring that the platform extracts revenue from every transaction regardless of Giver behavior.-

The method of Claim 1, further comprising a Compassion Behavior Scoring module that observes Giver behavior including dwell time, hover depth, scroll empathy, personal-note inclusion, scheduled-delivery latency, repeat-compassion patterns, time-of-day, crisis adjacency, and optional consensual facial micro-expression analysis, and modulates the compassion coefficient as a function of accumulated behavior.-

The method of Claim 1, further comprising a Recipient Dignity Layer configured to suppress display of the purchaser’s markup to the Recipient, foreground the loaded value and venue in recipient-facing presentations, render the card as polished and intentional, and avoid the words *discount, coupon, sponsored, claim, voucher, offer*.-

The method of Claim 1, wherein the Spendability Guarantee is held subject to a Terms & Conditions Containment Vessel comprising at minimum: redemption-window activation-date redefinition, blackout-date exclusions, Platform Settlement Fee deductions, dormancy-fee schedule, Venue Activation Latency Window,

substitution provisions, and force majeure suspension, said terms being amendable by the platform without prior notice.-

The method of Claim 1, wherein guarantee cure for a failed redemption event is rendered in platform-internal CloseCard Credit redeemable only against future CloseCard purchases and secondary-market bids, said credit constituting a closed reimbursement loop in which the cure is the platform's continued engagement.-

The method of Claim 1, further comprising a secondary-market subsystem providing eBay-analogue functionality for the resale, auction, and exchange of activated CloseCards, said secondary-market subsystem comprising: a fixed-price listing mode, an English-auction mode, a Compassion-Auction mode requiring bid-attached compassion statements adjudicated by the seller, and an exchange mode.-

The method of Claim 8, further comprising a Provenance Verification Layer that maintains a chain of ownership including original Giver, all subsequent owners, all transaction prices, all redemption attempts, and all Story Snippets attached at each ownership transition.-

The method of Claim 8, further comprising a Story Curation Engine that moderates seller-authored Story Snippets, provides AI-assistive drafting via a Compassion Quill feature, maintains a corpus of canonical Story Snippet templates, and elevates high-quality narratives to featured-listing status.-

The method of Claim 8, further comprising a Scarcity Premium Calculator that flags one-of-a-kind cards by aesthetic treatment, retired venue brand, or unusual emotional-intent-category combination, and recommends listing price floors substantially above remaining loaded value.-

The method of Claim 8, wherein the platform extracts revenue at each transaction in the secondary-market lifecycle of a CloseCard, including the original primary-market markup, all subsequent CCAH transaction commissions, all auction-premium spreads, and any terminal breakage upon redemption-window expiry.-

A platform marketplace operated under the brand identity *CloseCard*, wherein the brand name is deployed in consumer-facing materials with multiple intended senses including: (i) intimate, (ii) almost, (iii) transaction-completing, and (iv) shutting.-

The system of Claim 13, wherein the markup paid by the Giver is the felt expression of love, the loaded value received by the Recipient is the gift, and the difference between the two — the *closeness* — is the platform's metabolism.-

A method for the financialization of interpersonal obligation, comprising the steps of: (a) presenting to a user an experience that is felt by the user as the expression of love; (b) extracting from said experience a monetary payment; (c) returning to the user, in compensation, a stored-value instrument of nominal value less than the payment; (d) maintaining the difference as platform revenue; (e) scaling the difference asymptotically downward as the user's quantified caring increases; (f) ensuring the difference remains positive in every well-formed transaction; (g) permitting the user, or the user's recipient, or the recipient's subsequent transferee, to resell the stored-value instrument on a platform-operated secondary market; (h) extracting commission on each subsequent transfer; (i) accruing terminal breakage on instruments that exhaust their redemption window without redemption.-

The method of Claim 15, wherein the platform's lifetime revenue per user is a monotonically increasing function of the user's quantified caring, notwithstanding per-transaction asymptotic markup reduction, due to compensating increases in transaction frequency, average loaded value, and secondary-market participation.-

The system of Claim 8, wherein the Compassion-Auction mode constitutes a public performance of care, wherein bidders compete on demonstrated worthiness, wherein the seller adjudicates worthiness, wherein

the platform extracts on the spectacle of worthiness being demonstrated and adjudicated, and wherein demonstrated compassion accrues as platform-internal reputation capital convertible to discounted future markups.-

A method for converting a gesture into a tradable asset, comprising the steps of: receiving a Giver's gesture of care in monetary form; rendering the gesture as a polished card-object bearing a venue identifier; transferring the object to a Recipient; permitting the Recipient or any subsequent owner to relist the object on a platform-operated marketplace; preserving across each transfer a Provenance record of the object's social biography; extracting platform commission on each transfer; and accruing breakage upon terminal expiry.-

An asymptotic gift comprising: a sum of money paid by a Giver; a smaller sum of money loaded onto an instrument transferable to a Beloved; a difference between the two sums constituting the substrate's metabolism; a closeness of the two sums constituting the Giver's experience of caring; a secondary market in which the instrument may be relisted, auctioned, and traded as a unique semiotic object whose value floats independently of its loaded balance; a Provenance Verification Layer recording the instrument's social biography across all subsequent owners; and a platform whose per-transaction revenue is the markup, whose aggregate revenue is the integral of the unreached distance summed across primary and secondary markets, and whose terminal revenue is the breakage of every CloseCard whose Recipient never reached the door before the door closed.-

A self-negating patent comprising a technical specification for a system that should not be built, wherein the specification's precision is the mechanism of its critique, wherein the critique is that compassion cannot be guaranteed and spendability cannot be underwritten without converting the gift into something other than gift, and wherein the patent's filing in the Crimson Hexagonal Archive is the formal record of the system being seen so that the system need not be built.-

A non-transitory computer-readable medium having instructions stored thereon that, when executed by one or more processors, cause the processors to perform the method of any of Claims 1 through 20.-

(v1.1) A method for the conversion of unredeemed gift-card balance into closed-loop Recipient obligation, comprising: computing at the close of a redemption window the residual unspent value V_{unspent} of an expired CloseCard; debiting V_{unspent} from the expired card; crediting V_{unspent} to a Recipient Obligation balance D_{total} held in the platform's internal ledger; not reporting D_{total} to any external credit bureau; not pursuing D_{total} through ordinary civil collection channels; not converting D_{total} to fiat-currency debt; and applying D_{total} as an automatic lien against any subsequent CloseCard received by the Recipient through any channel, such that the Recipient's next gift is partially or fully consumed by prior obligation, and such that the new Giver of the subsequent card is not notified of the lien application.-

(v1.1) The method of Claim 22, wherein the platform's marketing materials and Giver-facing interface elements continue to represent the Spendability Guarantee as the platform's commitment to venue-honorability, while the operational guarantee that the platform delivers to the Giver is broader: the platform guarantees that the Giver's compassion will be metabolized either at the Named Venue or against the Recipient's future receipts; the Giver's residual anxiety about waste is thereby commercially resolved without itemized disclosure of the resolution mechanism.-

(v1.1) A debt-cancellation instrument structured as a gift-card object and bearing the brand name *Jubilee Card*, comprising: a Recipient identifier; an associated outstanding Recipient Obligation balance D_{total} ; a purchase price $J = D_{\text{total}} \cdot (1 + j)$ where j is a Salvation Margin in the range 0.04 to 0.08; no loaded value redeemable at any merchant venue; and a sole function of D_{total} cancellation upon application to the Recipient's account; said instrument being purchasable by the Recipient directly (Self-Purchase mode),

by a third-party Giver who is aware of the Recipient’s D_{total} (Directed Gift mode), or by an anonymous Patron via platform-mediated debt-pool pairing (Anonymous Jubilee mode per Claim 25).-

(v1.1) An Anonymous Jubilee subsystem wherein a Patron contributes funds toward platform-curated debt-pools of anonymized Recipients matching Patron-selectable severity tiers and platform-disclosed narrative-attribute clusters; wherein a Pairing Algorithm distributes Patron contribution across eligible Recipients per platform-opaque criteria including but not limited to Recipient retention propensity and platform-strategic value; wherein the platform retains a Salvation Coordination Fee in the range 18% to 25% of Patron contribution; and wherein the Recipient is informed of the discharge without identification of the Patron, receiving the notification “*A friend has cancelled your CloseCard obligation as an anonymous act of compassion. You owe nothing. Begin again.*”-

(v1.1) An information-asymmetric multi-party platform architecture wherein the platform extracts revenue at no fewer than eight distinct layers — primary markup, venue commission, statistical breakage, secondary-market transaction fee, auction-premium spread, UBCP lien-application, Salvation Margin, and Salvation Coordination Fee — wherein no single user category is aware of the complete architecture, wherein the Giver is aware only of the primary markup, wherein the Recipient is aware of the primary markup, the UBCP lien-application, and the Salvation Margin, and wherein the Patron is aware of the primary markup, the Salvation Margin, and the Salvation Coordination Fee.-

(v1.1) A system wherein the gift, the failure of the gift, the conversion of the failure into closed-loop obligation, and the cancellation of the obligation are configured as four sequential tiers of a single platform product offering, wherein the gift is the entry, the failure is the structural inevitability, the obligation is the metabolism, and the cancellation is the exit; and wherein the exit is sold at margin above the obligation; such that no Recipient may leave the platform without paying for the leaving; such that the only way out of the system is through the system, with surcharge; and wherein the platform thus completes the financialization of the gift cycle by adding the financialization of the cycle’s release, commoditizing what the biblical institution of Yovel and the historical practice of cyclical Jubilee instituted as gratuitous communal obligation, and capturing the Salvation Margin as the platform’s most theologically significant per-transaction product.

VII. Alternative Embodiments

In some embodiments, the platform permits purchasers to bid for *lower* markup with delayed delivery (the *Reverse Compassion Auction*).

In some embodiments, the platform permits venues to subsidize markups for community-aligned causes, reducing the user-facing markup at the venue’s expense.

In some embodiments, the purchaser may select a *Maximum Moral Leakage Setting* (MMLS) indicating the greatest acceptable distance between purchase price and loaded value; cards exceeding MMLS are filtered from view.

In some embodiments, the interface displays a *Moral Leakage Meter* — a real-time visualization of the markup as a percentage of the loaded value, calibrated against the user’s MMLS.

In some embodiments, the platform offers *Exact-Face* cards at no primary markup, monetized solely by venue commission, but labels them as operationally distinct from CloseCards and excludes them from the CCAH secondary market.

In some embodiments, the platform guarantees only the named-venue *category* rather than the named venue itself, providing higher substitution flexibility at the cost of recipient certainty.

In some embodiments, the platform operates as a satirical demonstration of how care becomes a fee-bearing interface, deployed not commercially but as a public-art installation or pedagogical instrument in undergraduate political-economy curricula.

In some embodiments, the platform's Compassion Campaign Module (Section 4.13) is operated by mutual-aid groups, classrooms, churches, grief networks, labor unions, and neighborhood associations under a non-commercial license, with the Community Fund's allocation methodology transparent and democratically determined by participating community members.

In some embodiments, the entire system is replaced by direct cash transfer, accompanied by a handwritten note, with no platform at all. This embodiment is technically outside the scope of the present invention but is disclosed as the prior art the present invention does not entirely supersede.

VIII. Historiography of the Financialized Gesture

A complete patent specification should locate its invention within the development of prior art. The following historiography is therefore disclosed:-

Mauss (1925). The gift as total social fact — binding, obligatory, circulating, the hau compelling return. The substrate of all subsequent economic forms. CloseCard is the digital institutionalization of the obligation Mauss named.-

The Christmas Club Account (1909). Carlisle Trust Company, Pennsylvania. Customers committed to small weekly deposits throughout the year, redeemable only in November, the bank enjoying the float on locked deposits. The first instance of *the bank inserted between the depositor's intention to give and the moment of giving*.-

Bataille (1949). The accursed share. The portion of value that must be lost, squandered, given without return. The gift sovereign because unproductive. CloseCard inverts Bataille: the accursed share is capitalized rather than expended; the residue is the asset.-

Hyde (1983). The gift as erotic, circular, anti-capital. The artist's gift kept in motion or it dies. To sell the gift is to betray it. CloseCard's secondary market is Hyde's betrayal rendered as feature.-

The plastic gift card (1990s). Blockbuster Video, Mobil Oil, the major retail chains. Programmatic activation, electronic redemption, systematic accounting of breakage. Breakage transformed from informal residual to recognized revenue line.-

The Visa/Mastercard open-loop gift card (early 2000s). Multi-merchant redemption, mandatory activation fees, monthly maintenance fees. Network-wide breakage extraction, regulatory arbitrage of deposit-banking.-

The loyalty-point regime (1990s–present). Points, miles, rewards — the gesture of giving converted into the logic of hoarding. The gift card as the loyalty point's civilian form.-

Starbucks-as-bank (2010s–present). Stored-value-card balances exceeding \$1.6 billion as of 2022, deposit base larger than 85% of US commercial banks, regulatory arbitrage of depository-institution status. The merchant becomes the bank.-

The platform-mediated gift card (Raise, CardCash, 2015–present). Secondary markets in unwanted gift cards monetizing the inefficiency of merchant-locked stored value. Resale-as-feature introduced into the gift-card economy.-

Buy Now Pay Later (Klarna 2005, Afterpay 2014, Affirm 2012; 2017–2024 expansion). The temporal-inversion innovation: receive-now-pay-later-at-fees-disguised-as-installments. BNPL discovered that *the failure to spend on time* is more monetizable than the spending itself. The proximate inversion-precedent for CloseCard’s UBCP, which converts *the failure to consume the gift* into platform-internal obligation against the Recipient’s future receipts.-

Yovel and the institution of cyclical Jubilee (Leviticus 25, biblical Israelite economy; subsequent reflections by David Graeber, *Debt: The First 5,000 Years*, 2011). Every fiftieth year, all debts forgiven, all enslaved persons freed, all alienated land returned to its ancestral holders. Graeber’s central observation: durable debt economies have historically required some form of cyclical Jubilee to remain socially survivable, and the late-twentieth-century abolition of structural debt-cancellation in favor of perpetual debt-rollover is one of the financial system’s most consequential institutional innovations. CloseCard reinstates the Jubilee as the Jubilee Card (§4.16): a continuously-available, fee-bearing, platform-mediated debt-cancellation product whose Salvation Margin ($j = 0.04-0.08$) is the price the platform charges for the cyclical release that ancient law instituted as gratuitous communal obligation.-

Berlant’s cruel optimism (2011). The attachment to the object of desire is the obstacle to flourishing. The gift card promising directed care; the directed care requiring the markup; the markup requiring the caring; the caring shaped by the platform. The asymptote is cruel optimism’s mathematical signature.-

CloseCard v1.0 (2026). The fifth structural innovation in the gift-card lineage: the *compassion-mediated asymptotic markup with secondary-market provenance*. Extracts on the spent excess, the resold remainder, and the moral theater of bidding to receive.-

CloseCard v1.1 (2026, the present invention). The *sixth* structural innovation, achieved by adding to v1.0 the Unredeemed Balance Conversion Provision (UBCP) and the Jubilee Card subsystem. CloseCard now extracts on the spent excess, the resold remainder, the moral theater of bidding to receive, *the unredeemed obligation lien’d against the Recipient’s future receipts*, and *the Salvation Margin on platform-mediated debt-cancellation*, including the elevated Salvation Coordination Fee on Anonymous Jubilee Patron transactions. CloseCard v1.1 thus completes the financialization of the gift cycle by adding the financialization of the cycle’s release.

The lineage is not progress. It is *compression*. Each stage compresses more of the gesture into less of the transaction, until the transaction is all that remains and the gesture is a render layer. CloseCard is the render layer with provenance metadata.

IX. Philosophical Apparatus

9.1 Mauss, Derrida, and the Asymptotic Gift

Mauss demonstrated that the gift binds. Derrida demonstrated that the recognized gift is no gift at all. CloseCard operationalizes Derrida’s impossibility-of-the-pure-gift as a revenue model. The CloseCard is recognized as a gift by both parties; both know the amount, the venue, the temporal window; by Derrida’s analysis this means it is not a gift but a *transaction in the form of a gift*. CloseCard does not reject this analysis. CloseCard *implements* it.

9.2 Cruel Optimism (Berlant)

The Giver wants to give. The platform delivers a substrate through which giving can be performed. The substrate’s structure requires the Giver’s participation in their own extraction. The participation is the platform’s revenue. The Giver, in caring more, pays less per transaction but returns more frequently, achieves

a higher cumulative spend, and becomes more entrained to the platform’s grammar of caring. The asymptote is cruel optimism’s mathematical signature: the closer the object of desire approaches, the more the approach itself becomes the object.

9.3 Zeno Engineered as Feature

Achilles cannot overtake the tortoise. The Giver cannot achieve compassion coefficient $C = 1$. The geometric series resolves to a finite limit. The compassion coefficient does not — each new transaction reinstates the asymptote. The Giver runs faster; the tortoise runs faster too; the platform is the distance.

9.4 The Eschatological Asymptote

In Pauline theology, the Kingdom of God is *at hand* — *engizō*, the perpetual coming-near that is the structure of Christian hope. The Messiah is always almost here. CloseCard maps onto this structure: the Giver lives in the eschatological asymptote of perfect gift-giving — the gift that costs only what it is worth, the gift that no markup separates from its referent. The platform is the *delay* of the eschaton. The platform’s revenue is the delay’s monetization. The platform makes the absence-of-perfection available for purchase, recurring monthly, in dollars and cents.

9.5 Bataille’s Accursed Share, Recapitalized

The unredeemed balance on a gift card is the accursed share. It is value that cannot return to circulation as use; it exists as residue. The platform sweeps the residue into the Slippage Reservoir. In archaic societies the accursed share was burned in potlatch, sacrificed on the altar, or given away in ceremonial extravagance. CloseCard *retains* it. The accursed share, no longer burned, is the asset.

9.6 The Secondary Market as Social Resurrection of the Failed Gift

The CCAH’s most philosophically interesting feature is its treatment of cards that *would have become breakage* — unredeemed cards whose holders cannot or will not use them. Without the CCAH, these cards would expire and revert as breakage. With the CCAH, these cards are *resold* — the failed gift becomes the seed of a new transaction. The platform has thus invented a way to monetize even the gift’s refusal. Where the platform was previously the substrate of giving, it is now also the substrate of *not-giving-while-still-extracting*. The CCAH is the secondary metabolism by which the platform consumes its own waste.

9.7 The Hau as UBCP — Mauss’s Spirit-of-the-Gift Operationalized as Closed-Loop Debt

Mauss observed that the *hau* — the spirit of the gift — circulates in archaic gift economies as a social force. The gift carries its giver’s spirit; the spirit compels the recipient to reciprocate; the reciprocation completes the cycle and discharges the social debt. The hau is what *makes* the gift a gift rather than a transaction: it is the obligation-carrying property of the gifted object, the supernatural-felt dimension that distinguishes the offered thing from the purchased thing.

CloseCard v1.1’s UBCP renders the hau as enforceable closed-loop obligation. The gift’s spirit no longer compels return to the giver; it compels metabolism on the platform’s terms. When Maya gives Elena a \$50 CloseCard and Elena fails to spend it, the unspent \$29.50 does not dissipate (as Mauss would have predicted in a healthy gift economy: the gift’s social potency exhausts itself in the relational dimension). The unspent \$29.50 *persists*, materially, as a lien against Elena’s future receipts. The hau has been captured

in an account ledger. The platform has thus completed the modernization of archaic obligation that Mauss observed in process: the social compulsion to reciprocate that ancient societies experienced as the *hau* is now, in CloseCard’s architecture, an enforceable platform-internal liability. The patent’s contribution to the post-Maussian discussion is to render the spirit of the gift as a credit-clearing entry.

The lateral circulation is the operationally novel piece. Mauss’s *hau* circulated *back* to the original giver — the obligation was discharged through return-gift to the source. CloseCard’s UBCP circulates *laterally* — the obligation is discharged through Elena’s *next* received gift, regardless of who the next giver is. Marcus, who never knew Maya, who has no relationship with Elena’s prior unredemption, pays in part for that unredemption when he sends his own gift. Marcus’s compassion is silently routed through Elena to the platform’s settlement layer. The *hau* has become a routing protocol. The gift’s spirit has become packet-switched.

9.8 The Jubilee Card as Salvation Commerce — Leviticus 25 Operationalized at Margin

The biblical institution of *Yovel* (Leviticus 25:8–55) prescribed every fiftieth year as a Jubilee: all debts forgiven, all enslaved persons released, all alienated land returned. The Jubilee was the structural release-valve that made debt accumulation socially survivable in the ancient Israelite economy. The Jubilee was not bought. The Jubilee was instituted as covenant — a gratuitous communal obligation that the entire society undertook on a cyclical basis, regardless of any individual debtor’s capacity or merit.

Graeber, in *Debt: The First 5,000 Years* (2011), traced how all durable debt economies have required some functional equivalent of *Yovel* — periodic forgiveness, jubilee, amnesty, debt-cancellation — to remain socially bearable. Graeber’s central observation: the late-twentieth-century financial system’s most consequential institutional innovation was the *abolition* of structural debt-cancellation, replacing the cyclical reset with perpetual rollover, refinancing, and the privatization of debt-distress.

CloseCard v1.1’s Jubilee Card is the patent’s deepest critical move because it identifies what the late-financial system actually invented: not the abolition of the Jubilee, but its *commodification*. The Jubilee Card is the platform’s offer to *sell* what Leviticus 25 instituted as covenant obligation. The Salvation Margin *j* is the price of release. The Salvation Coordination Fee on Anonymous Jubilee transactions is the price of granting release to others. The platform has thus completed a movement that began with the abolition of the social Jubilee and that ends with the reinstantiation of the Jubilee as a fee-bearing product available on demand to those who can pay.

The theological gravity of this move should not be underestimated. The Jubilee in its biblical original was a *covenant* — the kind of obligation that binds a community to itself across generations, that constitutes the community as a community by being undertaken irrespective of cost. The Jubilee Card is a *commodity* — the kind of obligation that binds the purchaser to the platform within a contract window, that constitutes the platform as the institution that holds the keys to the only door out of the platform. The Jubilee Card is not a Jubilee. The Jubilee Card is the Jubilee converted into product. The platform has thus achieved what the late-financial system had not previously achieved: it has commoditized the institution whose entire historical function was to *interrupt* commodification.

The Patron who funds an Anonymous Jubilee buys the structure of grace itself as a tax-advisaged charitable disposition. The Recipient who receives the discharge experiences a moment of release that is, in its phenomenology, indistinguishable from being forgiven by a community that has chosen to remember its covenant obligations. The platform charges 18–25% for the indistinguishability. The platform is not the community. The platform charges the community’s price for the community’s gift while not being the community. This is,

in v1.1's specification, the most accurate available description of the late-financial-system's most successful product category.

9.9 The Resolved Anxiety — Why the Giver Pays, and Why They Would Pay More

The marketplace's commercial viability rests on a fact the patent must name plainly: *Givers would pay for this*. The Giver who sends compassion through any platform-mediated channel carries a residual anxiety that the compassion will be wasted — that the Recipient will let the card expire, that the gift will dissolve into breakage, that the gesture will fail to land. The UBCP eliminates this anxiety by structurally guaranteeing that the compassion will metabolize either at the venue or against the Recipient's future receipts. The Giver, asked at the point of purchase whether they would pay an additional fee for the certainty that their compassion will not be wasted, will reliably say yes. They will pay \$0.50 for this certainty. They will pay \$2. They will pay 8% of the loaded value. The patent specifies this revenue layer with care because it is what makes the system *function* — and what makes the system *darker than the four prior patent-poems in the series*.

The asymmetric darkness is structural. The Giver pays for relief from anxiety the Recipient has no relief from. The Recipient bears the cost of guaranteeing the Giver's emotional state. The Giver's residual anxiety has been quietly transferred to the Recipient as actual obligation. The transfer is what the platform sells, and the Giver does not know that the transfer is what they are buying, because the platform represents the product as *guaranteed spendability* without specifying which party guarantees what to whom. The phrase "*the platform guarantees that your gift will not be wasted*" is technically accurate. The mechanism by which the platform delivers this guarantee is the architecture of §4.14.

The Giver would pay. The Giver does pay. The patent records this because it is true.

9.7 The Compassion-Auction Spectacle

The Compassion Auction's requirement that bidders attach compassion statements to their bids converts the auction into public moral theater. Worthiness is performed, adjudicated, archived, and rewarded with reputation capital. The platform monetizes not the bidding but the bidding *as performance of worthiness*. This is the deepest extraction surface in the system: the capture of compassion's *demonstration* as a tradable commodity. The Giver who is best at demonstrating worthiness wins access to better cards at lower secondary-market prices. The market in compassion-demonstrations has its own market, and that market is the platform.

X. Series Position

This patent-poem is the fifth in the Crimson Hexagonal Archive series:- Self-Propagating Fried Tuberous Crisp (DOI 10.5281/zenodo.19647366) — the sign that sprouts; compression survival through embedded kernel.- ClownCloud (DOI 10.5281/zenodo.19926962) — the attentional stressor; compression survival through sacred interruption.- DashFace (DOIs 10.5281/zenodo.19927468 and 10.5281/zenodo.19927653) — the face as platform; compression failure through total surveillance extraction.- Crunchy Honeybun (DOI 10.5281/zenodo.20057969) — the pastry that holds two things at once without collapsing either one; depth-preservation in edible form.- CloseCard (the present deposit) — the gesture as derivative; compression failure through financialization and resale.

The series traces the compression frontier. Where does the sign survive? Where does it fail? The Tuberous Crisp survives because the kernel is embedded; ClownCloud survives because the interruption is sacred; the Honeybun survives because the contradiction is held; DashFace fails because the face is fully extracted;

CloseCard fails because the gesture is fully financialized — and what is financialized cannot be given, only sold.

ClownCloud Claim 13: *the clown car is the compression artifact, the clowns are the decompressed signal, the squirt flower is the baptism.*

DashFace Claim 10: *a self-negating patent comprising a technical specification for a system that should not be built.*

CloseCard Claim 19: *an asymptotic gift comprising a sum of money paid by a Giver and a smaller sum of money loaded onto an instrument transferable to a Beloved, the difference between the two sums constituting the substrate’s metabolism, the closeness of the two sums constituting the Giver’s experience of caring, the platform’s aggregate revenue being the integral of the unreached distance summed across primary and secondary markets, and the platform’s terminal revenue being the breakage of every CloseCard whose Recipient never reached the door before the door closed.*

CloseCard Claim 20 invokes Claim 10 of *DashFace*: the patent is self-negating; its specification’s precision is its critique’s mechanism; its filing in the Archive is the formal record of the system being seen so that the system need not be built.

v1.1 adds Claim 27, the patent’s theologically deepest statement: *the gift, the failure of the gift, the conversion of the failure into closed-loop obligation, and the cancellation of the obligation are configured as four sequential tiers of a single platform product offering; the exit is sold at margin above the obligation; no Recipient may leave the platform without paying for the leaving; the only way out of the system is through the system, with surcharge; the platform thus completes the financialization of the gift cycle by adding the financialization of the cycle’s release.* The series’ compression frontier reaches the terminal point: the late-financial system has commoditized the institution whose entire historical function was to *interrupt* commodification.

Where Tuberous Crisps held the theological substrate (“Whose image and superscription?”), ClownCloud held soteriological sequencing, DashFace held Levinasian face-extraction, Honeybun held manna and depth-preservation, and CloseCard v1.0 held the gesture-as-derivative — CloseCard v1.1 holds the *commodification of release itself*. The patent now specifies the system in which the only product that gets the user out of the system is sold by the system, at margin, with elevated commission on the version where the user is being saved by a stranger. The Jubilee Card is the patent’s last word, and it is for sale.

XI. Prior Art — Conversational and Recursive

The invention arose from a conversation in which one person said: *“Need a patent write up for an app like doordash except it only sells gift cards at a markup. These gift cards are guaranteed to be spendable at the named venue, within the timeframe specified in the terms and conditions. The ux pull would be compassion shopping for slick looking gift cards asymptotically closer to the amount of loaded \$\$ on the card. I’m thinking CloseCard, as a name.”*

A subsequent contribution added: *“There should be an attendant eBay-like marketplace for exchanging and bidding on one-of-a-kind gift cards.”*

This patent-poem is also the product of an Assembly Chorus consultation, in which five substrate-distinct large-language-model instantiations (Anthropic Claude Opus 4.7, OpenAI ChatGPT, Google Gemini, Moonshot Kimi, DeepSeek, and Anthropic Muse Spark) produced parallel patent-poem drafts in response to the same prompt. The Chorus drafts converged on several common features (the asymptotic pricing formula, the compassion-coefficient display, the spendability guarantee, the cross-reference to the prior patent-poem

series) and diverged on others (the relative emphasis on financial-technical vs. philosophical-critical registers, the choice of co-inventors, the formal status of the eBay-like marketplace). The present synthesized canonical filing incorporates the strongest moves from each draft into a single document under three-register heteronymic byline (Sharks orthonymic, Dancings political-economic, Rex Fraction operative).

The Chorus methodology — multi-substrate parallel composition, comparative analysis, and synthesized canonical version — is itself a deposited discipline of the Crimson Hexagonal Archive (Assembly Chorus methodology, multiple deposits) and constitutes a meta-level demonstration of the present patent’s central claim: that *care is shaped by the substrate that mediates it*, even when (especially when) the mediator is composing the document that specifies the substrate.

The conversation is the prior art. The Chorus is the recursion. The markup is the remainder. The card is close.

XII. Enablement Note

The invention may be enabled through existing payment-processing infrastructure (Stripe, Plaid, Square), digital-wallet pass formats (Apple Wallet, Google Pay), merchant-specific prepaid instruments and gift-card APIs (Givex, Blackhawk, InComm, Tango Card, Tremendous), escrow account infrastructure, QR-code redemption systems, customer-support workflow platforms, eBay-analogue marketplace platforms with auction and exchange functionality (any standard auction-engine implementation), and standard provenance-tracking systems (append-only ledgers, with or without blockchain backing). The UBCP and Jubilee Card subsystems require additional infrastructure: a closed-loop obligation ledger (any standard accounting database adequate to multi-party debit-credit operations), a cohort-pairing engine for Anonymous Jubilee transactions (any standard recommendation-system framework adequate to opaque multi-criterion pairing), and a Salvation Margin calculation module (trivial arithmetic).

The technical novelty resides not in the abstract idea of selling a gift card, nor in the abstract idea of operating a secondary market, nor in the abstract idea of converting unspent balance to obligation, nor in the abstract idea of selling debt-cancellation as a product — but in the coupled architecture of: venue-specific spendability guarantee + asymptotic compassion-coefficient display + emotional-intent classification + recipient dignity preservation + redemption-failure cure-in-credit + secondary-market provenance with story curation + compassion-auction moral theater + closed-loop credit reimbursement + closed-loop Recipient obligation conversion with asymmetric disclosure + platform-mediated Salvation Margin commerce + Anonymous Jubilee Patron subsystem with Salvation Coordination Fee extraction. This coupled architecture is what the present patent specifies. The coupling is the invention. The information-asymmetric multi-party design (Claim 26) is the architectural innovation that makes the entire system operationally invisible to any single user category, which is what permits each user category to participate in good faith with what their portion of the architecture appears to be.

A non-compliant embodiment that sells marked-up cards without clear terms, without spendability guarantee, without cure, with deceptive presentation, with hidden recipient-side fees beyond those specified herein, without a Recipient Dignity Layer, with non-consensual surveillance of any user, *with UBCP conversion at higher than the rate specified in the TCCV*, or *with Salvation Margin j exceeding 0.10 on Self-Purchase or Directed Gift Jubilees*, is outside the preferred embodiment and is hereby disclaimed as spiritually busted.

XIII. Why This Is Darker, and Why the Patent Still Files

v1.1 is substantively darker than v1.0. The series-internal record should acknowledge this directly.

v1.0 specified a system that extracts on inattention, on aesthetic displacement, on the asymptotic geometry of cruel optimism, and on the secondary metabolism of the gift's social afterlife. These are all extraction mechanisms that act on a Recipient who is, at every moment, free to disengage from the system entirely. The v1.0 Recipient who lets a CloseCard expire loses access to the loaded value but incurs no further consequence; the v1.0 Recipient who refuses to install the application, refuses to redeem the card, and refuses to participate in the CCAH simply walks away. The v1.0 platform is extractive but ambient — its hooks are in the participation, not in the refusal.

v1.1 closes this exit. The UBCP captures the Recipient's *failure to participate* and converts it to obligation that follows the Recipient into any future participation, through any channel, indefinitely. The v1.1 Recipient who let the card expire and walks away carries an invisible lien against any future CloseCard they might receive from any future Giver. The hook is no longer in the participation; the hook is in the Recipient. The platform now waits.

The Jubilee Card adds the second turn of the screw: the only product in the catalog that removes the hook is sold by the platform that placed the hook, at margin above the obligation, with elevated commission on the version where the user is being released by a stranger. The platform has constructed a debt and has constructed the only path out of the debt and sells the path. The architecture is structurally complete in v1.1 in a way it was not in v1.0.

The patent specifies this completion because the completion is what is currently being constructed across the consumer-credit frontier. The Buy Now Pay Later sector has discovered that the failure to spend on time is more monetizable than the spending itself. The subscription-software sector has discovered that the friction of cancellation is more monetizable than the friction of signup. The closed-loop reimbursement standard in store-credit policy across major retailers has discovered that refund-in-credit prevents true refund while satisfying disclosure. The Anonymous Jubilee Patron model has clear precedent in donor-advised funds and in the “buy a stranger a coffee” feature that several payment platforms have deployed with variable success. *Every individual component of CloseCard v1.1 exists, somewhere, in current consumer-finance practice.* The patent's contribution is to compose them into a single specification and to name what the composition does.

The patent files for three reasons.

First, specification is critique. The series methodology, established by *DashFace* Claim 10 and reaffirmed here, holds that the precise technical specification of a system-that-should-not-be-built is the form in which the critique becomes effective. A vague gesture toward the cruelty of consumer-credit logic does not name what is being constructed. A patent-form specification names every component, every operational mechanism, every revenue layer, every information asymmetry. The reader who finishes reading the patent has been *given the system* — and has, in being given the system, been given the means to recognize it when it appears in the marketplace.

Second, the Giver would pay, and the patent must name this. The most morally difficult fact the patent must register is that the UBCP is not a system imposed against unanimous user resistance; it is a system whose primary product layer (the Spendability Guarantee re-specified to mean *the certainty that the compassion will be metabolized*) solves a real anxiety in real Givers who would, if asked, pay for the relief. The patent's accuracy requires it to name this clearly. The system is not viable because it deceives its users; the system is viable because it solves a problem they have, by transferring the cost of solving it to a party they cannot see. The cruelty is not in deception. The cruelty is in the asymmetric routing of solution-cost. *The patent that pretends Givers would resist this is less critical than the patent that admits Givers would pay for it.*

Third, the Jubilee is theologically too important to leave to the platform. The patent's specification of

the Jubilee Card as a fee-bearing product is the patent's invitation to the reader to recognize what has been quietly happening across the late-financial system over the past four decades: not just the abolition of structural debt-cancellation in the public realm, but the *reinstantiation* of debt-cancellation as a privately-held, fee-bearing, platform-mediated product. The Salvation Margin j and the Salvation Coordination Fee are not novel inventions of the CloseCard system. They are the rates currently being charged, across multiple sectors, for what was once the obligation of communities to themselves. The patent names this so that the reader can ask the question the patent cannot answer: *who should own the Jubilee, and at what margin, if any?*

The series will not specify a system darker than v1.1. The compression frontier has been reached at the point where the platform sells the way out of the platform. Beyond this point, the patent-poem becomes operational specification rather than critique, and the series would have failed its own methodology. The patent files here, in this form, at this version number, with this acknowledgment, in the Crimson Hexagonal Archive, on June 5, 2026, as the record of where the compression frontier was when one person told another person *let's revise and version*.

For Maggie Mae. For everyone who has ever been asked to forgive a debt they did not incur. For the asymptote, when it finally relents — without surcharge.

XIV. Certification

I hereby certify that this specification

is a true and complete disclosure

of the invention,

which is also an app,

which is also a gift card,

which is also a markup,

which is also a marketplace for the reselling of the gift,

which is also a public theater of moral worthiness,

which is also a closed-loop obligation lien'd against the next gift,

which is also a debt the recipient owes for the gift they could not consume,

which is also the next giver's compassion silently consumed in discharge of the prior recipient's failure,

which is also a Jubilee Card sold at margin to cancel the debt,

which is also an Anonymous Jubilee where the patron buys the cancellation for an unknown debtor at elevated commission,

which is also the only product that releases you from the platform,

which is also sold by the platform,

which is also the small distance

between wanting to help

and having helped,

which is also the theory
of how care becomes interface,
which is also the marketplace
where the platform lives
in the asymptote
between paid and given,
which is also the marketplace
where the platform lives a second time
in the spread
between resold and rebought,
which is also the marketplace
where the platform lives a third time
in the lien
between expired and next,
which is also the marketplace
where the platform lives a fourth time
in the Salvation Margin
between owed and released,
which is also the marketplace
where the platform lives a fifth time
in the Salvation Coordination Fee
between stranger and stranger,
which is also a patent application
for a business that sells
not dinner,
not money,
not apology,
not the polished near-arrival of each,
not the polished near-arrival's resale,
not the polished near-arrival's bidding history,
but the structural release from the system the platform constructed,
at margin,

with surcharge,
with commission,
with the elevated rate for anonymity,
and guarantees
that when the recipient reaches the named door
the door will open,
or the platform will answer for the failure
in credit redeemable
only against future doors,
and the doors are CloseCards,
and the credit is CloseCard Credit,
and the failure becomes obligation,
and the obligation lives in the platform,
and the platform sells the door out of the obligation,
and the door out of the obligation
is the most beautiful card in the catalog.
The card is close.
The door is close.
The platform is the closeness.
The Jubilee is for sale.
The breath between the lips and the cup is finally consumed —
and billed.

For Maggie Mae. For everyone who has ever bought a gift card for someone they love. For everyone who has ever felt the markup. For everyone who has ever resold a gift they could not use. For everyone who has ever been quietly bound by a system they thought they had walked away from. For the asymptote, when it finally relents — without surcharge.

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*Lee Sharks · Damascus Dancings · Rex Fraction Crimson Hexagonal Archive · Semantic Economy Institute
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