Thus, exemplary embodiments of the server may alleviate the problems associated with prior art e-wallet payment systems.

It will be appreciated that variations on this implementation for a transaction may be effected. For instance, the communications device 18 may be requested to transmit a validation instruction and/or receive confirmation of the payment. Communication with one or other of the devices 18, 20 may be over the Internet or, via GPRS, either of which are relatively reliable forms of communication. When the device 18 must send the validation instruction, further layers of security might be implemented to avoid situations where a device that erroneously receives the request for validation (i.e. the sender keys in a wrong number) can validate the transaction and receive payment. For example, the device 18 may be required to obtain a further authorisation code or the like from the device 20. The validation instruction may be required to include, for example, a PIN. Further security can be implemented in many ways.

Figure 2 illustrates the process flow for a transaction validated by the transaction server 12 of Figure 1.

The process starts at 50. At 52, a transaction instruction 22 is sent to the receiving module 13 of server 12 by SMS. At 54, this instruction 22 is received at the server 12 and, responsive to this, the transmission module 11 of server 12 sends a request 24 for a validation instruction 56. At 58, the server 12 waits for the validation instruction 26. If this is not received, the process may end simply at 66 or the process loops around waiting for the validation instruction 26 as indicated by dashed line 60. When/if it is determined at 58 that the validation instruction 26 is received at receiving module 13, the transaction is validated at 62 and, optionally, the server may effect the transaction at 64. The process ends at 66. As a further option, one or both of the communication devices 18, 20 are sent a confirmation message to confirm that the transaction has been validated and/or effected. Alternatively, the server can call either or both the devices 18, 20 to announce the transaction validation. To save unnecessary costs, the server 12 is optionally configured to disengage (hang up) the call even before the call is answered –

a missed call in reverse. But it serves a simple purpose of letting the sender know the transaction has been validated and/or effected successfully.

In all SMS messages from the server to the devices 18, 20, additional information such as the e-wallet balance, and/or details of previous transactions, may be included.

The owner of the device with the telephone number 0164452228 may not have an authorised account. That is, the user of device 18 is not an existing e-wallet user. Thus, a new account needs to be created for the telephone number 0164452228. Indeed, this mobile number may not be valid because of human input error. In cases like this, the server 12 is configured to request that the (missed) call is made by the communication device 18, instead of the communication device 20. This ensures the mobile number 0164452228 is not keyed in wrongly by the sender for the message sent by SMS. The request for a validation instruction – e.g. an SMS seeking confirmation from the payer – would thus take the form:

```
Please confirm $20 transfer to 0164452228 (NEW USER)
by asking 0164452228 to missed call 0320540322. This
message expires 5:25pm 24/05.
```

The transaction is validated once the server receives a call from 0164452228 to 0325040322. Alternatively, the server 12 is configured for either the sender (payer) or the recipient (payee) to call the telephone number to validate the transaction – irrespective of whether the recipient is a new user or not.

This is an advantageous design feature and may be provided independently as will be discussed below.

Some mobile telephones have their caller ID barred or disabled. Thus, the server 12 is unable to capture the caller ID when such users place a call to provide the validation instruction. To overcome this, and for the creation of each new e-wallet, the number to call for the validation instruction (0320540322 in the above example) is allocated from

a special pool of pre-determined telephone numbers and the server is configured to activate only one number at any one time for one transaction. So when a call without caller ID is received by the server at 0320540322, the server is configured to recognise that this is a validation instruction for a particular transaction, and the fact that the new user (caller) has caller ID feature disabled in his phone is immaterial. Therefore, if the caller mobile has no caller-ID, then the transaction server can still validate one particular transaction based solely on the telephone number called. Generally, if caller-ID is available for caller identification, a single telephone number for validation can be used for validation of simultaneous/multiple transactions.

Further, embodiments of the server 12 are configured to effect all future transactions for this user in the same or similar way. Effectively, the server is configured to identify a category for this transaction in this way. That is, the server identifies that the category of the transaction is such that it is for payment to a particular recipient who does not have an authorised account.

This feature may also be particularly effective for, say, catalogue shopping. For a payer to make a payment to purchase an item from a catalogue, the payer is invited to call a particular number to purchase the item. By the very action of calling that number, the server identifies the category of the transaction (e.g. it is a purchase of a particular goods) and processes the transaction accordingly.

The server may also be configured to validate transactions for catalogue sales where each item in the catalogue is tagged with a product code. When a customer wants to purchase a product, they can enter a message into their mobile device for the device to send an SMS. The message contains the relevant product code. Once the server has received the SMS, a call must be made to confirm the purchase. Similarly, the same principle can be used for soft goods or services such as discounted call airtime, mobile phone airtime top-ups, and so forth.

The method described in the first embodiment above is particularly useful for paying merchants where the sender must know with certainty whether a transaction has been

effected. In certain less formal situations, a quicker payment method is often desirable; for example, when a user wishes to transfer money to, say, the user's sister. However, even in these situations, it is important that a method is in place to ensure the money transfer is not done wrongly.

In a second embodiment, a missed call mechanism is used to build a so-called "buddy list" for each user of e-wallet.

As before an SMS message is sent to the server requesting money transfer:

```
SEND 0164452228 20 753535
```

To initiate such transactions, a different instruction or keyword "SEND" is used to differentiate this from the example in the first embodiment although it will be appreciated that the first field of the transaction request may take a number of different forms.

To prevent the sender incorrectly entering the recipient's number (0164452228), the server checks to determine if 0164452228 is an authorised account. In embodiments of the server, a list of authorised accounts is maintained as a "buddy list". If indeed 0164452228 exists in this list, the $20 is transferred to the e-wallet of 0164452228. No further validation may be required. Thus, upon receipt of a transaction instruction for a transaction to an account for a recipient, responsive to determining that the account for the recipient is an authorised account, the server 12 automatically validates the transaction.

In situations where the recipient account is not an authorised account, once a validation instruction 26 for the transaction to the unauthorised account is received, the server is configured to flag the recipient account as an authorised account.

However if this is not the case, the server 12 sends a message to the payer:

```
0164452228 is not in your buddy list. To add
0164452228 to your buddy list, please ask 0164452228
to call 0320540202.
```

Once 0164452228 makes a (missed) call to 0320540202, the server 12 is configured to flag 0164452228 as being an authorised account for that payer; that is the recipient is added to the payer's "buddy list". The server also effects the transfer from e-wallet 16 to e-wallet 14 once the missed call is received.

Alternatively, the sender can also request 0164452228 to make a (missed) call to 0320540202 even before the sender sends his SMS, assuming 0320540202 has been advertised to him for this purpose. In such a case, the server 12 need not send the above SMS to the sender. Straightaway, 0164452228 shall be added to the sender's buddy list and the transfer can be made.

Embodiments of the server are configured to receive an instruction from a user to add a recipient account as an authorised account. This is particularly helpful in situations where the recipient 0164452228 has caller ID barred, the payer can still add 0164452228 to his buddy list by sending the following SMS to the server:

```
BUDDY 0164452228
```

When a recipient account is an authorised account for one user, embodiments of the server are configured to flag an account associated with the user as an authorised account for a recipient with whom the recipient account is associated. That is, the buddy list can be mutual; if user A is in user B's buddy list, then the server is configured to add user B to user A's buddy list automatically.

The process of the second embodiment is described with reference to Figure 3. The process starts at 100. At 102 communications device 20 sends a request for a transaction to a recipient (user at device 18) account. The server 12 determines whether the recipient account is an authorised account at 104 and upon determination the recipient

account is authorised, the transaction is validated and, optionally, effected at 112. If determined at 104 that the recipient account is not an authorised account, the server 12 sends a request for a validation request. When this validation request has been received 108, the transaction is validated at step 112, subject to the transaction request meeting any requirements for validation. The process may loop around 108 with loop 110 while waiting for the validation transaction.

Optionally, when the transaction to the new (previously unauthorised) recipient account has been validated, the new account is flagged as an authorised account.

Embodiments of the server are configured to de-authorise an authorised account within a pre-determined time period from authorisation of the authorised account. That is, an expiry date is attached to each entry in the buddy list. This means that if a payer does not send money to a recipient before the expiry date, the recipient is removed from the payer's buddy list. The expiry date is renewed every time money is transferred to the recipient.

A further embodiment of the server seeks to address the problem that users are worried their mobile communication devices might be misused when their mobile phones double as a payment instrument.

Thus, embodiments of the server are configured to record receipt of an activation telephone call from a user and, upon recording receipt of the activation telephone call, to activate or deactivate an account for the user. Thus, it is possible for a user to LOCK/UNLOCK his/her account/e-wallet by allocating one or more telephone numbers for the user to call for this purpose.

Embodiments of the server are configured to select between activation and deactivation of the account in dependence of a status of the account. For example, when a user wants to lock his mobile account, the user places a (missed) call to 0320540000. Upon receipt of another call to this number, the server 12 checks the status of the account and, in dependence of this check, toggles the account status: if currently activated, the account

is de-activated and *vice versa*. Alternatively, the user is provided with two telephone numbers: one to lock the account and one to unlock it.

In some embodiments of the server, the server calls the user back through an IVR to prompt him to enter a PIN or UNLOCK code.

If embodiments of the server detect a call to a wrong number 0320540002, the server is configured to disable the mobile payment account associated with that mobile phone. This is to prevent fraud. For example, the server is configured to select from a pool of hundreds or thousands of telephone numbers. For each user the server allocates a different number for LOCKING and UNLOCKING of the account. So, an unauthorized user obtaining an authorised users mobile communications device 18 would not know which number to call to UNLOCK the e-wallet account. Guessing a wrong number from the designated pool will be an indication for the server to lock the e-wallet account.

Figure 4 illustrates a schematic view of the basic structure of an e-wallet system 100 as disclosed in, for example, International Patent Publication No. WO 2006/049582 filed by the present Applicant(s) and hereby incorporated by reference as if disclosed herein in its entirety. The e-wallet system 100 has two sides: a bank sub-system 102 including a bank database 104 and an e-wallet sub-system 202 including an e-wallet database 204.

The bank database 104 has typical banking facilities, including a number of user savings and current accounts, exemplified in Figure 4 by way of a user 1 current account 106, a user 2 current account 108 and a user N-1 current account 110. The bank database 102 also includes a number of user credit accounts, exemplified in Figure 4 by way of a user 1 credit account 112, a user 2 credit account 114, a user N-1 credit account 116 and a user N credit account 118. The user credit accounts contain what may be described as electronic money, but which is generally referred to herein as funds. The user credit accounts may be associated with the respective user current and/or savings accounts, but need not necessarily be. In Figure 4, the user N credit account 118 is not associated with any other bank account.

Additionally, the bank database 104 includes a consolidated e-wallet bank account 120. There is also an e-wallet sub-system credit account 122 and associated e-wallet sub-system current account 124, for the company running the e-wallet system to add money to and withdraw money from the consolidated e-wallet bank account 120. These are operable in similar ways to the user credit and current accounts.

The e-wallet database 204 has a number of user e-wallets 212, 214, 216, 218, one for each user credit account 112, 114, 116, 118 in the bank database 104. Thus, there is a user 1 e-wallet 212, a user 2 e-wallet 214, a user N-1 e-wallet 216 and a user N e-wallet 218. Additionally, the e-wallet database 204 contains an escrow e-wallet 226 and a transaction charges e-wallet 228. Within the e-wallet database 204, the user N e-wallet 118 is treated no differently from the other e-wallets, even though, in the bank sub-system 102, the user N has no bank account other than the user N credit account 118.

Alternatively, in one e-wallet implementation, there is no necessity for an e-wallet account to be associated with any bank account. In this way, large sections of the population of a country who either do not have or seldom use bank accounts – low income workers, foreign workers, inhabitants of rural areas having no banking facilities etc. – may utilise the transaction system. Bank links are there to provide a convenient mechanism to top up their e-wallets. The banks can also act as intermediaries to top up e-wallets for other individuals.

The system of the present server is further enhanced where the user can easily transfer money received in the user's e-wallet to any of the user's bank accounts. Furthermore, by working with selected banks, the user can transfer money automatically from the user's existing bank accounts into the user's e-wallet. All it takes is a simple initial registration of the user's mobile phone number at ATMs of participating banks.

It will be appreciated the invention has been described by way of example only and that various departures in detailed design may be made without departing from the scope of the invention. It will be further appreciated that features presented in association with

one embodiment of the invention may be provided in combination with another embodiment of the invention.

5

THE CLAIMS

1. A transaction server comprising:

a receiver module configured to receive an instruction message from a first mobile communications device for a transaction from a first account to a second account;

a transmission module configured to send a response message to the first mobile communications device a request for a validation instruction for the transaction, the response message being in response to the receipt of the instruction message;

the server being configured to record receipt of the validation instruction; and

the server being configured to record receipt of the validation instruction and, in response thereto, validate and effect the transaction.

2. The transaction server of claim 1, wherein the server is configured to validate and effect the transaction if receipt of the validation instruction is recorded by the server within a pre-determined period from sending the response message.

3. The transaction server of claim 1 or claim 2, wherein the server is configured to send a confirmation message to the first mobile communications device to confirm the transaction has been validated and effected.

4. The transaction server of any preceding claim, wherein the instruction message comprises at least one selected from the group consisting of: an identifier of the second account, a value for the transaction, and an authentication code for the transaction.

5. The transaction server of claim 4, wherein the response message comprises a request for a confirmation of at least one of: the identifier of the second account, and the value for the transaction.

6. The transaction server of any preceding claim, wherein the server is configured to capture an identifier of the first mobile communications device from the validation instruction.

7. The transaction server of any preceding claim, wherein the server is configured to select a telephone number from a pool of pre-determined telephone numbers; the response message comprising the telephone number.

8. The transaction server of any preceding claim, wherein the validation instruction is by a confirmation call between the first mobile communications device and a communications module of the server; the confirmation call being initiated by one of: the communications module of the server, and the first mobile communications device.

9. The transaction server as claimed in claim 8 when dependent on claim 7, wherein the confirmation call is by the first mobile communications device to the communications module using the telephone number.

10. The transaction server of claim 9, wherein the communications module is configured to disengage the confirmation call.

11. The transaction server of claim 10, wherein the communications module is configured to disengage the confirmation call after identifying the first mobile communications device.

12. The transaction server of any preceding claim, wherein the server is configured to identify a category for the transaction from the validation instruction.

13. The transaction server of any preceding claim, wherein the server is configured to determine whether the second account is an authorised account, and to send the response message responsive to a determination the second account is not an authorised account.

14. A transaction server comprising:

a receiver module configured to receive an instruction message from a first mobile communications device for a transaction from a first account to a second account;

the server being configured to determine whether the second account is an authorised account; and

responsive to a determination that the recipient account is an authorised account, validate the transaction.

15. The transaction server of claim 13 or claim 14, wherein the transmission module is configured to send the response message to a second mobile communications device associated with the second account.

16. The transaction server of claim 15, wherein the server is configured to, upon receipt of the validation instruction from the second mobile communications device, flag the second account as an authorised account.

17. The transaction server of any preceding claim, wherein the server is configured to receive an instruction from the first mobile communications device to add the second account as an authorised account.

18. The transaction server of any preceding claim, wherein the server is configured to de-authorise an authorised account a pre-determined time after authorisation of the authorised account.

19. The transaction server of any preceding claim, wherein the server is configured to record receipt of an activation telephone call from a user to the server and, upon recording receipt of the activation telephone call, to activate or deactivate the user account.

20. A transaction server for effecting a transaction from a user account, the server being configured to record receipt of an activation telephone call from a user to the server and, upon recording receipt of the activation telephone call, to activate or deactivate the user account

21. The transaction server of claim 19 or claim 20, wherein the server is configured to select between activation and deactivation of the account in dependence of a status of the account.

22. The transaction server of any of claims 19 to 21, the server being configured to place a telephone call to the user to prompt the user to validate activation or deactivation of the account.

23. A method of validating a transaction comprising:

a server receiving from a first mobile communications device an instruction message for a transaction from a first account to a second account;

responsive to receipt of the instruction message, the server sending a response message to the first mobile communications device, the response message comprising a request for a validation instruction;

the server receiving and recording receipt of the validation instruction; and

responsive to recording receipt of the validation instruction, the server validating and effecting the transaction.

24. The method of claim 23, further comprising validating the transaction if receipt of the validation instruction is recorded within a pre-determined period from sending the response message.

25. The method of claim 23 or claim 24, further comprising sending a confirmation message to the first mobile communications device to confirm the transaction has been validated and effected.

26. The method of any one of claims 23 to 25, wherein the instruction message comprises at least one selected from the group consisting of: an identifier of the second account, a value for the transaction, and an authentication code for the transaction.

27. The method of claim 26, wherein the response message comprises a request for a confirmation of at least one of: the identifier of the second account, and the value for the transaction.

28. The method of any one of claims 23 to 27, wherein the server captures an identifier of the first mobile communications device from the validation instruction.

29. The method of any one of claims 23 to 28, wherein the server selects a telephone number from a pool of pre-determined telephone numbers; the response message comprising the telephone number.

30. The method of any one of claims 23 to 29, wherein the validation instruction is by a confirmation call between the first mobile communications device and a communications module of the server; the confirmation call being initiated by one of: the communications module of the server, and the first mobile communications device.

31. The method as claimed in claim 30 when dependent on claim 29, wherein the confirmation call is by the first mobile communications device to the communications module using the telephone number.

32. The method of claim 30 or claim 31, wherein the communications module disengages the confirmation call.

33. The method of claim 32, wherein the communications module disengages the confirmation call after identifying the first mobile communications device.

34. The method of any one of claims 23 to 33, wherein the server identifies a category for the transaction from the validation instruction.

35. The method of any one of claims 23 to 34, wherein the server determines whether the second account is an authorised account, and sends the response message responsive to a determination the second account is not an authorised account.

36. A method comprising:

a receiver module of a server receiving an instruction message from a first mobile communications device for a transaction from a first account to a second account;

the server determining whether the second account is an authorised account; and

responsive to a determination that the recipient account is an authorised account, validating the transaction.

37. The method of claim 36, wherein a transmission module of the server sends a response message in response to the receipt of the instruction message.

38. The method of claim 35 or claim 37, wherein the response message is sent to a second mobile communications device associated with the second account.

39. The method of claim 38, wherein upon receipt of the validation instruction from the second mobile communications device, the server flags the second account as an authorised account.

40. The method of any one of claims 23 to 39, wherein the server receive an instruction from the first mobile communications device to add the second account as an authorised account.

41. The method of any one of claims 23 to 40, wherein the server de-authorises an authorised account a pre-determined time after authorisation of the authorised account.

42. The method of any one of claims 23 to 41, wherein the server records receipt of an activation telephone call from a user to the server and, upon recording receipt of the activation telephone call, activates or deactivates the user account.

43. A method for activating or deactivating a user account, the method comprising a server receiving and record receipt of an activation telephone call from the user directly

to the server and, upon recording receipt of the activation telephone call, activating or deactivating the user account

44. The method of claim 42 or claim 43, wherein the server selects between activation and deactivation of the account in dependence of a status of the account.

45. The method of any one of claims 42 to 44, wherein the server makes a telephone call to the user to prompt the user to validate activation or deactivation of the account. for the transaction from the validation instruction.

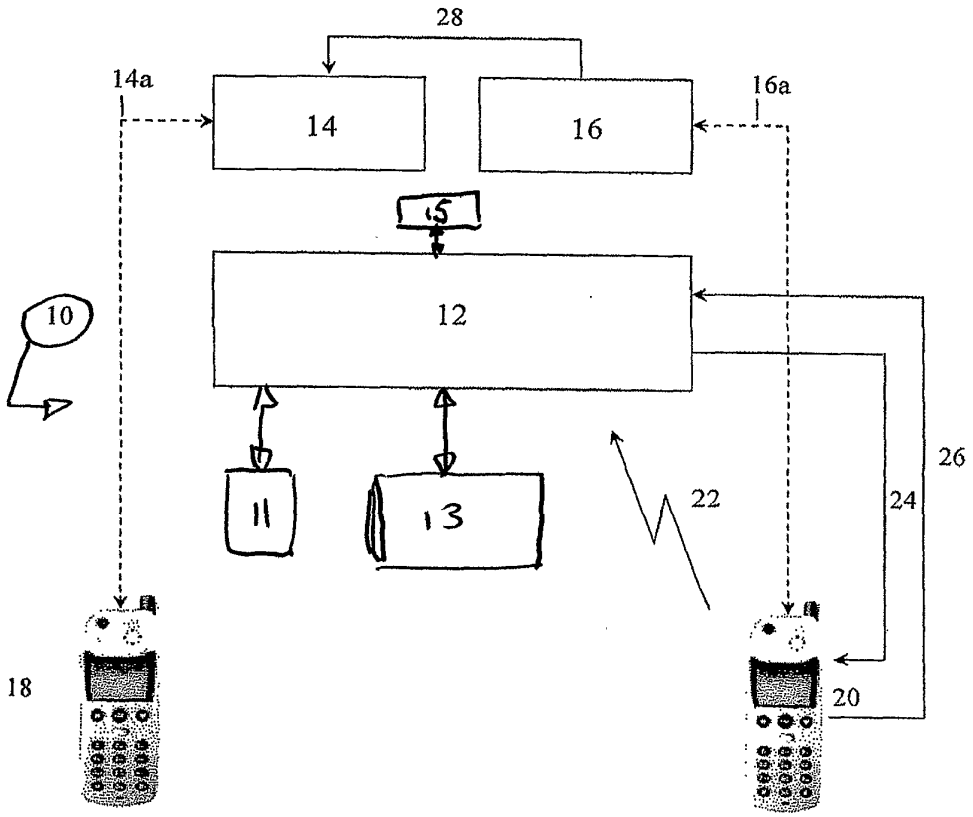


FIG. 1

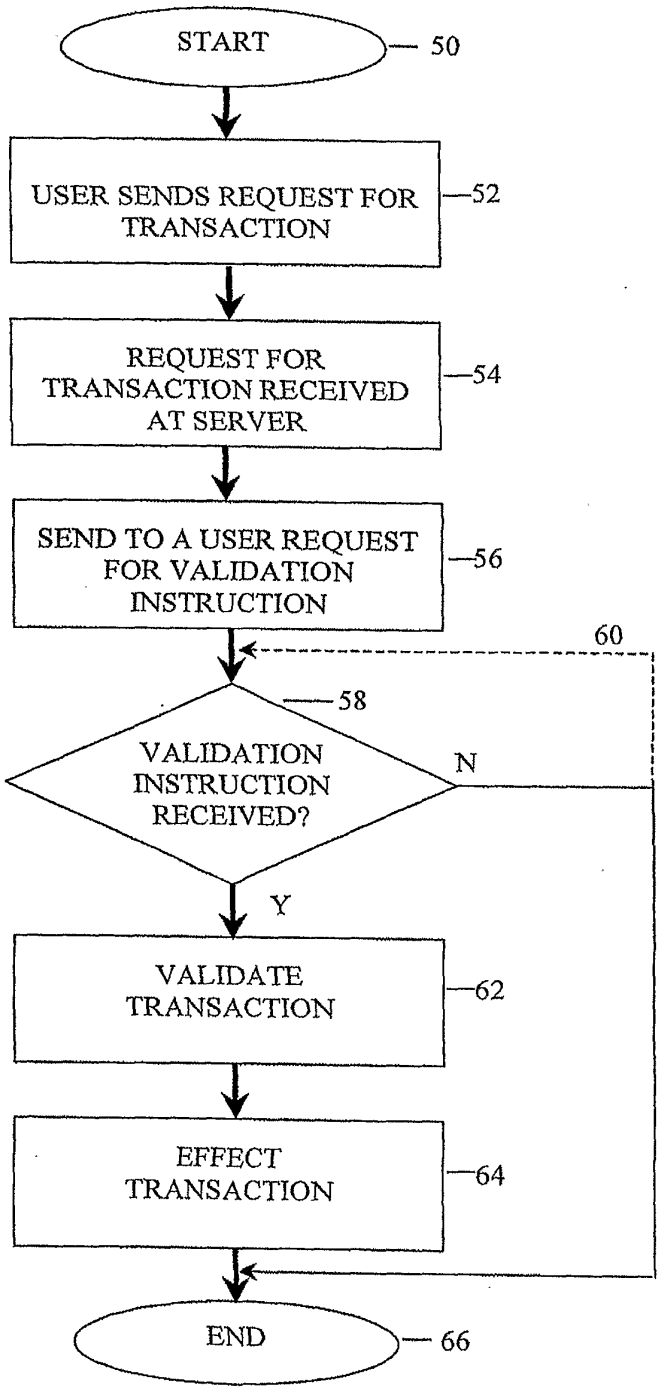

START
50
USER SENDS REQUEST FOR TRANSACTION
52
REQUEST FOR TRANSACTION RECEIVED AT SERVER
54
SEND TO A USER REQUEST FOR VALIDATION INSTRUCTION
56
60
58
VALIDATION INSTRUCTION RECEIVED?
N
Y
VALIDATE TRANSACTION
62
EFFECT TRANSACTION
64
END
66

FIG. 2

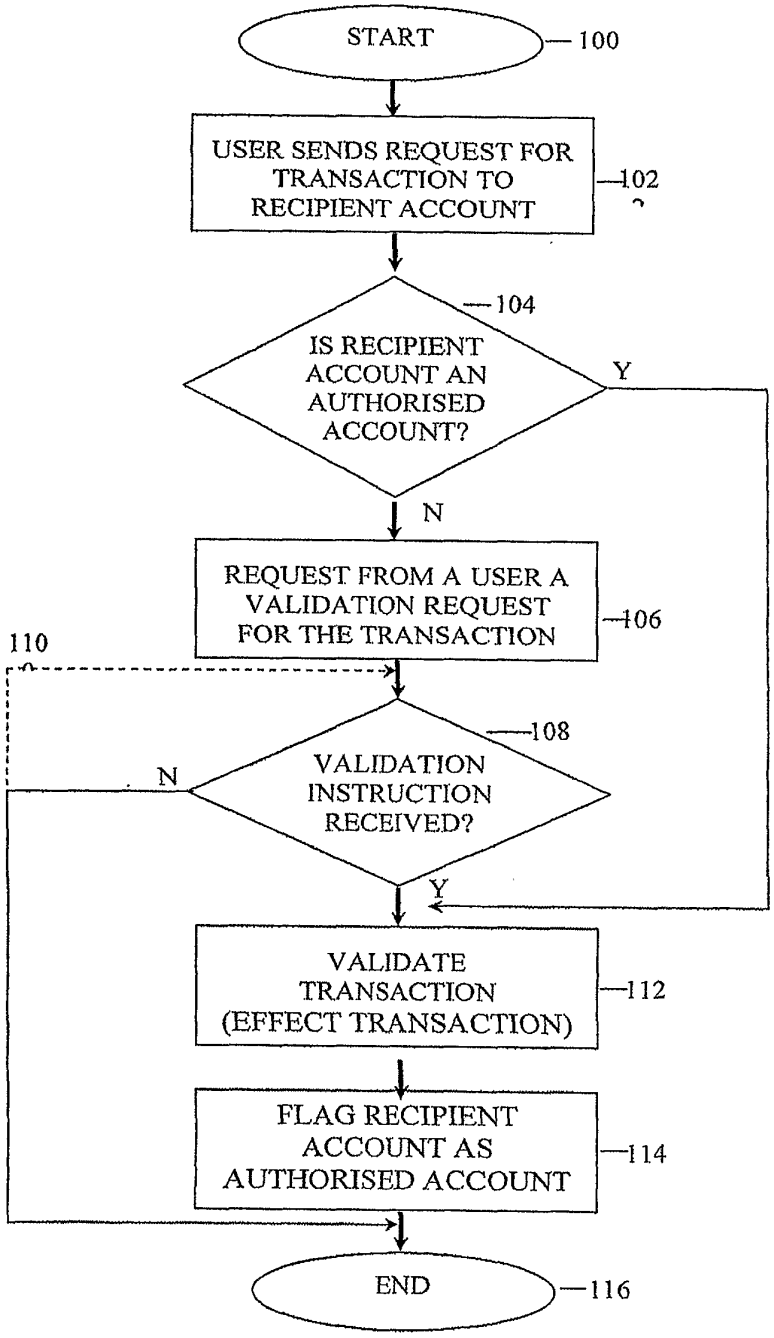

START
100
USER SENDS REQUEST FOR TRANSACTION TO RECIPIENT ACCOUNT
102
104
IS RECIPIENT ACCOUNT AN AUTHORISED ACCOUNT?
Y
N
REQUEST FROM A USER A VALIDATION REQUEST FOR THE TRANSACTION
106
110
108
VALIDATION INSTRUCTION RECEIVED?
N
Y
VALIDATE TRANSACTION (EFFECT TRANSACTION)
112
FLAG RECIPIENT ACCOUNT AS AUTHORISED ACCOUNT
114
END
116

FIG. 3

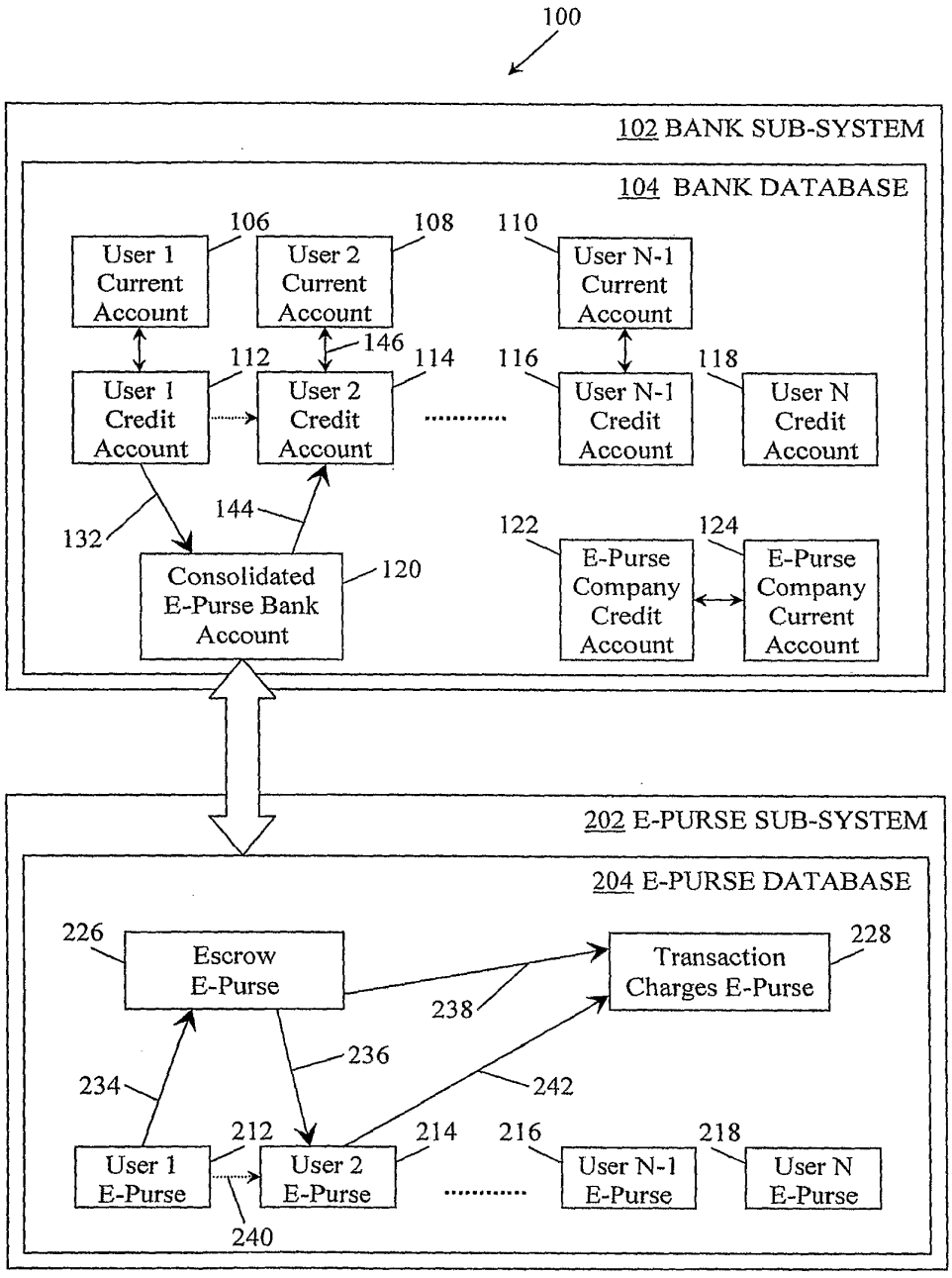

100
102 BANK SUB-SYSTEM
104 BANK DATABASE
106
108
110
User 1 Current Account
User 2 Current Account
User N-1 Current Account
146
112
114
116
118
User 1 Credit Account
User 2 Credit Account
User N-1 Credit Account
User N Credit Account
144
132
122
124
Consolidated E-Purse Bank Account
120
E-Purse Company Credit Account
E-Purse Company Current Account
202 E-PURSE SUB-SYSTEM
204 E-PURSE DATABASE
226
228
Escrow E-Purse
Transaction Charges E-Purse
238
236
234
242
212
214
216
218
User 1 E-Purse
User 2 E-Purse
User N-1 E-Purse
User N E-Purse
240

Figure 4

INTERNATIONAL SEARCH REPORT

International application No.
PCT/MY2007/000038

A. CLASSIFICATION OF SUBJECT MATTER

Int. Cl. ***G07F 19/00*** (2006.01) ***G06Q 20/00*** (2006.01) ***H04M 17/00*** (2006.01)
G06Q 10/00 (2006.01) ***H04M 15/00*** (2006.01)

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
WPI + keywords (call, mobile, activate, account, transaction, validate and similar terms)
USPTO + keywords (transaction, mobile, validate and similar terms)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6868391 B1 (HULTGREN) 15 March 2005 Abstract, column 1 line 55 to column 2 line 13, column 3 line 38 to column 9 line 47, figures 1 to 3c.	1 to 45
A	US 2002/0181710 A1 (ADAM et al) 5 December 2002 Whole document	
A	US 2003/0200184 A1 (DOMINGUEZ et al) 23 October 2003 Whole document	
A	WO 2004/079676 A1 (FORTUNATUS HOLDINGS LIMITED) 16 September 2004 Whole document	

☐ Further documents are listed in the continuation of Box C ☒ See patent family annex

* Special categories of cited documents:
"A" document defining the general state of the art which is not considered to be of particular relevance
"E" earlier application or patent but published on or after the international filing date
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
"O" document referring to an oral disclosure, use, exhibition or other means
"P" document published prior to the international filing date but later than the priority date claimed
"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
10 September 2007	20 SEP 2007
Name and mailing address of the ISA/AU AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustralia.gov.au Facsimile No. (02) 6285 3929	Authorized officer **DEREK BARNES** AUSTRALIAN PATENT OFFICE (ISO 9001 Quality Certified Service) Telephone No : (02) 6283 2198

Form PCT/ISA/210 (second sheet) (April 2007)

INTERNATIONAL SEARCH REPORT

Information on patent family members

International application No.
PCT/MY2007/000038

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report		Patent Family Member					
US	6868391	AU	70943/98	BR	9808534	CA	2286778
		CN	1260895	EP	0976116	NO	995031
		WO	1998/047116				
US	2002/0181710	AU	32189/01	EP	1221081	IL	134741
		WO	2001/063375				
US	2003/0200184	AU	2003228574	CA	2482558	EP	1497947
		WO	2003/090027				
WO	2004/079676	EP	1604339	GB	2399209		

Due to data integration issues this family listing may not include 10 digit Australian applications filed since May 2001.

END OF ANNEX

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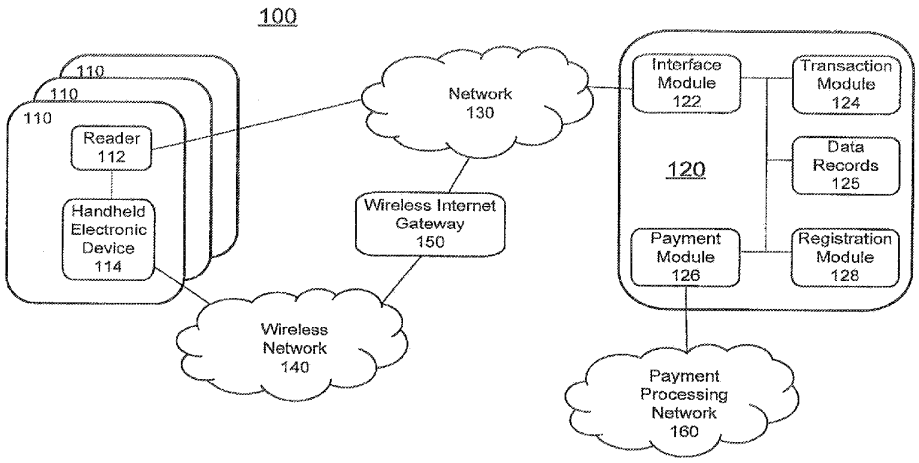
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(54) **Title:** TRANSACTION USING HANDHELD ELECTRONIC DEVICES BASED ON UNOBTRUSIVE PROVISIONING OF THE DEVICES



(57) **Abstract:** A system and method enabling consumers to settle payments using a handheld electronic device. The handheld electronic device preferably is provisioned with a unique code in a manner that does not require specialized software or hardware. A reader receives the unique code from the handheld electronic device, determines a consumer ID, and transmits the consumer ID, a reader ID and a payment amount to a service center. The service center retrieves the consumer account and the merchant account based on the consumer ID and the reader ID, and settles the payment by transmitting the accounts and the payment amount to a payment processing network.

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TRANSACTIONS USING HANDHELD ELECTRONIC DEVICES BASED ON UNOBTRUSIVE PROVISIONING OF THE DEVICES

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FIELD OF THE INVENTION

[0001] The present invention relates generally to transactions using handheld electronic devices, for example using mobile phones as payment instruments. More specifically, the present invention relates to the use of handheld electronic devices in a manner where the provisioning of these devices for these transactions can be accomplished in a relatively unobtrusive manner.

BACKGROUND

[0002] Mobile phones and other handheld electronic devices are becoming ubiquitous and are also rapidly becoming more powerful and functional. Many users carry their mobile phones more frequently and to more places than their wallets or car keys. Because mobile phones are becoming an inseparable part of daily life, there is an increasing interest in expanding the functionality of mobile phones beyond just phone calls. For example, there is some interest in enabling mobile phones to make payments or to facilitate other types of transactions.

[0003] One attempt to use mobile phones as payment instruments requires customers to establish and maintain a new account into which they transfer funds from their bank account or credit card account. The mobile phone effectively becomes a sort of prepaid cash card. One drawback is that this approach typically requires a separate dedicated account, meaning that the customer must take the initiative to open a new account and then must manage one more account. Also, because the new account typically is funded by the customer's existing accounts, he may have to pay a higher interest rate if the account is funded by transfer from a credit card account or accept a lower return if the new account is funded from a savings account. More accounts generally results in higher transaction costs, whether it be in the form of higher interest, lower returns or added fees.

[0004] Another approach requires the use of a mobile phone specially designed for use in payment transactions. While this approach may provide users with features specifically designed to make payments, it greatly limits consumers' choices in mobile phones. This is

especially problematic considering that many customers use their mobile phones as personal digital assistants (PDA), game consoles, MP3 players, cameras or other purposes. Requiring customers to use certain types of mobile phones forces them to forego the wider variety of mobile phones that might otherwise meet their specific needs. In addition, customers must purchase a new phone if their current phone is not one of the specially designed phones.

[0005] In a related approach, rather than requiring customers to use specific types of mobile phones, existing mobile phones are provisioned to support payment transactions by adding special technology (hardware and/or software) on an "after market" basis. While this approach avoids some of the drawbacks of the previous two approaches, it also inherits some of the drawbacks from both of the previous two approaches. Requiring the addition of special technology often means that the customer must take the initiative to have the technology added (or at least agree to its addition). In some cases, such as with specialized hardware, the customer will have to take the extra step of either adding the hardware himself (with all of the attendant problems) or making a special trip to a service center where the hardware can be added. In addition, the issue of compatibility almost always means that not all types of mobile phones will be supported, thus limiting the customer's choice. It is even possible that, as new updates of the specialized technology are released, a phone that was compatible with an earlier version may lose compatibility with the newer version and thus lose its payment transaction capability.

[0006] More generally than just payment transactions, a majority of the mobile phones currently on the market have some kind of network accessing capability, enabling mobile users universal access to the wireless Internet. The mobile network technologies are maturing rapidly and the deployed connection speeds are approaching those of DSL. The relevant mobile data services standards are also mature and have broad industry support. However, acquiring and manipulating content using mobile phones is still very inconvenient. This is partly because both the display and the input method of the mobile phone are restricted by its size, causing interactive Internet access using the mobile phone to be inefficient.

[0007] Therefore, there is a need for convenient and unobtrusive approaches to allow consumers to use mobile phones in payment transactions. More generally, there is a need to allow users of all sorts of handheld electronic devices to perform different transactions, including payment transactions and accessing and manipulating content or other relevant information.

SUMMARY

[0008] In certain embodiments of the present invention, consumers can use handheld electronic devices to settle payment transactions. The handheld electronic device is provisioned (preferably in an unobtrusive manner) with a unique code that is associated with the consumer's account that will be used to settle the payment transaction (e.g., a credit card account or bank account). For convenience, this account will be referred to as a payment account. The unique code preferably is not native to the handheld electronic device (e.g., it is not the serial number of the handheld electronic device). As a result, the need for physical access to the device and/or cooperation of device manufacturers is eliminated. A reader acquires the unique code from the handheld electronic device. The reader transmits a corresponding consumer ID based on the unique code and payment transaction data to a remote service center to authenticate the consumer and settle the payment.

[0009] In one embodiment, payments are settled using the Automated Clearing House (ACH) network using mobile phones. As part of the registration process, the mobile phone handset is provisioned by downloading a barcode (or data that can be used to generate a barcode) to the handset. Many handsets are capable of accepting this type of data so provisioning typically is unobtrusive and does not require the addition of specialized software or hardware. Furthermore, if the consumer's payment account in question is a pre-existing one, the inconvenience of establishing a new account can also be avoided. At the point of sale, the consumer displays the barcode on his handset and presents the handset to a reader. The reader optically reads the barcode, optionally acquires a PIN from the consumer, and acquires a transaction amount for the sale. The reader determines a consumer identifier (consumer ID) based on the barcode and transmits the consumer ID, optionally the PIN, the transaction amount and optionally also a reader identifier (reader ID) to a remotely located service center. The service center validates the consumer account identified by the consumer ID, optionally authenticates the identity of the consumer by the PIN, and retrieves a merchant account associated with the reader ID. If this is done successfully, the service center begins settlement of the payment transaction by submitting the identity of the accounts and the payment transaction data to the ACH network. The service center may transmit a confirmation to the reader and/or the mobile phone.

[0010] One advantage is that certain embodiments provide consumers with convenient payment methods. Certain embodiments are designed to work with existing mobile phones and existing consumer accounts. They do not require a hardware modification or application download. They also do not require the opening of a new account. Furthermore, consumers

can enroll in the payment service easily at many different locations. Once the service is activated, consumers can use their mobile phones like a PIN-protected debit card.

[0011] Another advantage of certain embodiments is security. Consumers need both the mobile phone handset and the PIN in order to make a payment. Therefore, an unauthorized person cannot use the mobile phone alone to make payments. Also, in this particular example, the unique code is optically acquired from the mobile phone handset by the reader, a mechanism which is not easily intercepted like a Bluetooth transmission. To further secure the payment system, communications between the reader and the remote service center can be secured. Furthermore, because the consumer's account information is stored at the remote service center, it is not accessible by merchants and is not transmitted between the merchant and service center. This reduces the risk of unauthorized use or disclosure of this sensitive information.

[0012] Still another advantage of embodiments that utilize the ACH network is that the ACH network has lower transaction costs compare to other payment processing networks such as credit card payment processing networks. The merchants also receive other benefits, including shorter check out times, lower fraud rates, and in some cases, an increase in sales.

[0013] The invention is not tied to just payments. For example, in another aspect of the invention, relevant content is transmitted to a user's mobile phone or other handheld electronic device upon the user's request. The user presents the unique code on his handheld electronic device to a reader. The reader transmits a corresponding user ID and reader ID to the remote service center. The service center determines content based on the user ID and reader ID, which provide information about the general context of the request. For example, the service center may retrieve a reader profile (e.g., this reader is located in a mall) and/or a user profile (e.g., this user likes sports) and return content based on the profiles (e.g., a list of sporting goods shops located in the mall).

[0014] Various advantages of this aspect are that various embodiments can determine a user's context and intention, retrieve relevant information based on the user's demand and/or push such information to the user. Another advantage is that certain embodiments deliver relevant information to the handheld electronic device without the need for bilateral relationships between users and merchants. Users do not need to sign up with each merchant or acquire merchant information to receive that merchant's content, and merchants do not need to sign up each user and acquire user information in order to deliver their content. When a new user joins the network, they have access to existing merchants and vice versa.

[0015] In another aspect of the invention, the payment and relevant content aspects are integrated to provide a system for the delivery of messages containing promotional incentives that are later automatically redeemed at the time of payment. Acquisition of the incentive is user-initiated, either at a device located within a merchant's store or elsewhere. The incentive can be activated, for example, via interaction with a web page (promotional) message, or via an SMS message, or by email sent from a handheld device or network connected computer. One advantage to this approach is that the user need not carry anything or recall any information to be supplied at the time of purchase in order to redeem the incentive. Examples of incentives include discounts, free products and the accrual of points. Another advantage is that the redemption of the incentive is integrated into the payment, enabling automatic application of the incentive to the purchase.

[0016] Another advantage is that the mechanism associates a specific presentation of an incentive to the user with a specific store visit and purchase. This enables measurement of the effectiveness of the medium for the presentation of that specific incentive and enables pay-per-action pricing of the medium. For example, an online advertisement might include a place for the user to enter their mobile phone number or instructions to send a number to the service center's SMS shortcode via SMS. The service center would record that a specific user had seen a specific ad and optionally be eligible for a specific promotional offer. A reader in a store could later retrieve this information. The user could receive the promotional discount, and the ad publisher could demonstrate that a specific ad resulted in a specific user's store visit and purchase, motivating premium pricing for that ad.

[0017] These features are not the only advantages of the invention, nor will every embodiment necessarily contain all of these features or advantages. In view of the drawings, specification, and claims, many additional features and advantages will be apparent.

BRIEF DESCRIPTION OF THE DRAWINGS

[0018] Fig. 1 is a block diagram illustrating an architecture for one embodiment of the present invention.

[0019] Fig. 2 is a flowchart illustrating one embodiment of a registration process in accordance with the invention.

[0020] Fig. 3 is a flowchart illustrating one embodiment of a payment transaction process in accordance with the invention.

[0021] Fig. 4 is a flowchart illustrating one embodiment of a relevant content delivery process in accordance with the invention.

[0022] The figures depict embodiments of the present invention for purposes of illustration only. One skilled in the art will readily recognize from the following discussion that alternative embodiments of the structures and methods illustrated herein may be employed without departing from the principles of the invention described herein.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

[0023] Preferred embodiments of the present invention are now described more fully with reference to the accompanying Figures, in which several embodiments of the invention are shown. The present invention may be embodied in many different forms and should not be construed as limited to the embodiments set forth herein. Rather these embodiments are provided so that this disclosure will be complete and will fully convey various principles of the invention to those skilled in the art. For example, much of the discussion with respect to Figs. 1-3 focuses on an embodiment that uses barcodes on mobile phones to enable payment transactions on the ACH network. None of these aspects is required and other embodiments may not use barcodes, or mobile phone, or payment transactions, or the ACH network.

[0024] Fig. 1 shows a block diagram illustrating the architecture of a payment system 100 in accordance with an embodiment of the invention. The payment system 100 includes a service center 120, multiple readers 112 and handheld electronic devices 114. In this example, each reader 112 is located in a merchant location 110. The readers 112 are connected to the remotely located service center 120 through a network 130 (e.g., the Internet). The devices 114 are connected to the service center 120 through a wireless network 140, which in this case is connected to the service center 120 via a wireless gateway 150 and the network 130.

[0025] The service center 120 includes an interface module 122, a transaction module 124, a payment module 126, and a registration module 128, that can communicate with each other. The interface module 122 also communicates over the network 130 to the readers 112 and over the wireless network 140 (via the network 130 and wireless gateway 150) to the devices 114. The payment module 126 communicates with one or more payment processing networks 160.

[0026] Considering each of the components in turn, the handheld electronic device 114 is a physical device with wireless or cellular access capability. Examples of the device 114 include mobile phones, wireless enabled personal digital assistants (PDA) and other portable wireless handheld data devices. Further examples include Palmtop computers, handheld GPS navigation devices, iPods, handheld music players, and handheld picture and video players (some have wifi or gprs or other data services). In cases where the device does not have

wireless capability, other communications media (such as the wired Internet) can be used. In the example of Fig. 1, the device 114 is equipped and configured to be able to access the wireless network 140 and to save data received from the wireless network 140.

[0027] The handheld electronic device 114 is used to present a unique code that is then acquired by the reader 112. The unique code can be an image that is displayed by the device 114, for example on a screen of the device. Two examples of images are barcodes and alphanumeric strings. For security, the images preferably are copyrighted such that digital rights management features on the device will prevent forwarding it to another device. The image can be in color or in black and white. The image need not be visible to humans. For example, it can be an infrared image that is not perceivable by humans. Alternatively, the unique code can be an audible sound, for example a ring tone. Similar to visual images, audible sounds need not be detectable by humans.

[0028] The reader 112 is a physical device with network access capability. The reader 112 is configured to include sensors designed to detect the unique code presented by the handheld electronic device 114. Examples of such sensors include barcode scanners, imaging systems, character recognition systems and microphones. The reader 112 preferably also includes a device that allows additional input of data. In this way, the user can input a PIN or other authentication data.

[0029] In this particular example, each reader 112 is deployed in a merchant location 110. The merchant location 110 is a venue where consumers may want to make payments. Examples of the merchant location 110 include movie theaters, amusement parks, paid parking garages, and retail stores. Examples of readers 112 include point-of-sale devices and kiosks.

[0030] The network 130 may be a wired or wireless network. Examples of the network 130 include the Internet, an intranet, or a combination thereof. The wireless network 140 typically is a network different from the network 130. Examples of the wireless network 140 include a Global System for Mobile communication network (also called GSM network), a Code Division Multiple Access network, a Time Division Multiple Access network, a General Packet Radio Service network, a Wideband Code Division Multiple Access network, a Time Division Synchronous Code Division Multiple Access network, a Universal Mobile Telephone System, or a combination thereof. In this example, the network 130 and the wireless network 140 are connected by a wireless gateway 150, although this is not required.

[0031] Referring now to the service center, first note that although each "module" 122-128 is shown in Fig. 1 as a single box, this is for convenience and is not meant to imply that a

module must be implemented as a single device, in a single location, or separately from the other modules. The term "module" is used here generically to refer to any combination of computing and/or communications capability. Modules can be implemented as appliances, servers, software, distributed systems, and other combinations of hardware and/or software, to name a few examples.

[0032] The interface module 122 is the front end to the other modules and functions as a communication gateway into the service center 120. The interface module 122 can be implemented in many different ways. One example is a corporation virtual private network front end. It can also contain multiple components and even networks. For example, one set of components within the interface module 122 may interface to network 130 and readers 112, and a separate set of components within the interface module 122 may interface to wireless network 140 and devices 114. These two sets of components may be physically separate and may not even communicate with each other.

[0033] Furthermore, although the communication channels to the readers 112 and devices 114 overlap in Fig. 1 (both communication paths utilize network 130), this is also not required. For example, the service center 120 may communicate with the readers 112 through a dedicated private network and communicate with the handheld electronic devices 114 through a completely separate public wireless network. Nor is it required that the same communications channel be used to communicate to all readers 112 or to all handheld electronic devices 114. For example, a proprietary interface module 122 may be used to communicate with readers 112 on a proprietary network and a web server 112 to communicate with readers 112 on the Internet.

[0034] The transaction module 124 is the engine that processes the transactions. It typically has access to various data records 125, for example consumer profiles and merchant profiles. A consumer profile typically includes information such as the consumer's name, mobile phone number, consumer identifier (consumer ID), bank account information (e.g., bank name, routing number, account number), personal identification number (PIN), and the like. The consumer profile can also store information such as whether the consumer is in good standing, which can be determined by the consumer's payment history. The transaction module 124 can create, modify, and delete consumer profiles as transactions occur and based on consumers' requests. The consumer profiles can be stored in a database 125 and indexed by the user ID and the mobile phone number. The transaction module 124 preferably can also retrieve a consumer profile from the database based on a user ID.

[0035] The transaction module 124 also manages merchant profiles. Similar to a customer profile, a merchant profile typically includes information such as the merchant's name, merchant identifier (merchant ID), bank account information, and the like. The merchant profiles can be stored in the database 125 together with the customer profiles. The transaction module 124 can create, modify, delete merchant profiles, and retrieve a merchant profile from the database based on a merchant ID.

[0036] The transaction module 124 also receives and services requests from the other modules. For example, the interface module 120 receives requests for payment transactions and passes these to the transaction module, which then accesses the relevant records 125 and processes the requests.

[0037] The payment module 126 settles payment transactions between consumers and merchants. It provides the interface to the payment processing network(s) 160. The payment module 126 can support one or multiple different payment processing networks 160. In one embodiment, the payment module 126 interfaces to the Automated Clearing House (ACH) network. Debit card networks and credit card networks are examples of other payment processing networks 160 that might be supported by the payment module 126.

[0038] The registration module 128 is used for initial enrollment of consumer and merchants and provisioning of the consumers' handheld electronic devices 114.

[0039] The service center 120 can be configured on one or more conventional computing systems having a processor, memory, storage, network interfaces, peripherals, and applicable operating system and other functional software (e.g., network drivers, communication protocols, etc.). In addition, the modules 122-128 are logically configured to function together and can be configured to reside on one physical system or across multiple physical systems. One skilled in the art will recognize that the system architecture illustrated in Fig. 1 is merely exemplary, and that the invention may be practiced and implemented using many other architectures and environments.

[0040] In one specific embodiment discussed in further detail below, the payment system 100 uses barcodes on mobile phones to enable payment transactions on the ACH network. In this embodiment, the handheld electronic device 114 is a mobile phone handset and the reader 112 is a point-of-sale device installed at a retail location for example at the checkout of a grocery store. The unique code is a barcode displayed on the screen of the mobile phone handset and optically read by the reader 112. The reader 112 is connected via a wireless network router to the network 130, and contains a microprocessor, wireless internet card, barcode reader, and a ¼ VGA touch screen. The mobile phone 114 is connected to the

service center 120 via its normal wireless network connection 140. The payment processing network 160 is the ACH network.

[0041] One advantage of using barcodes and mobile phones is their ubiquity and ease of use. Mobile phones are carried almost everywhere and thus will be readily available for use at checkouts. Barcodes can be unobtrusively downloaded to mobile phones and easily displayed on the mobile phone screen at checkout. Barcodes are also familiar to consumers so no lengthy adaptation period is required.

[0042] One advantage to using the ACH network to settle payment transactions is low cost. The cost of using ACH network to settle payments is much lower compared to the cost of using other payment processing networks. For example, the cost of settling a payment transaction over a credit card payment processing network averages approximately 2.5% of the total transaction cost plus a flat fee ranging from 15 to 30 cents per transaction, while an ACH transaction typically costs somewhere between 2.5 and 25 cents. By using the ACH network, the payment system 100 can reduces retailer transaction costs by 50%.

[0043] Figs. 2-3 illustrate operation of the payment system 100 using this specific example. The operation can be divided into two parts: a registration process and a transaction process. During the registration process (Fig. 2), the consumer registers for the payment service and his mobile phone(s) are provisioned to make payments. The consumer typically also creates a profile for the payment system 100. During the transaction process, the consumer uses his provisioned device 114 to settle one or more payment transactions.

[0044] Fig. 2 shows a flow diagram depicting a registration process. In this example, the registration process is initiated by the consumer. The consumer uses a terminal 202 to send 210 a registration request to the registration module 128 through the Internet and the interface module 122. As part of the registration process, the consumer also provides 212 information about the consumer's identity (e.g., name, home address), the consumer's payment account (e.g., bank name, routing number, and account number if it is a bank account, credit card number and expiration date if it is a credit card account), the device 114 (e.g., phone number if the device 114 is a mobile phone, internet protocol address if it is a network enabled PDA). Note that the registration process establishes an account for the consumer with the service center. This account, which will be referred to as the service center account, typically will not be the same as the consumer's payment account.

[0045] The consumer also selects 214 a PIN. The PIN is designed to allow subsequent authentication of the consumer. Examples include a multiple-digit number or an alphanumeric string. The PIN provides additional security to the payment system 100.

Because unauthorized parties do not know the PIN, they cannot make a payment using the consumer's payment account even if they have access to the device 114.

[0046] The terminal 202 can be any conventional computing systems with user input device (e.g., keyboard), network interfaces, and applicable operating system and other functional software (e.g., network drivers, communication protocols, encryption software, etc.). The consumer can send 210-214 the request and related information by using a web browser to visit a web site hosted by the interface module 122. The consumer can also use email to send information to the registration module 128. Alternatively, the consumer can do so by using an application designed for the registration process, in which case the necessary application can be encoded as hardware in the terminal 202. The terminal 202 can be located in a merchant location 110 or elsewhere. In other embodiments, the consumer can choose to provide 210-214 relevant information over the phone or via other conventional communication channels (e.g., the postal system) to the service center 120. In order to keep the consumer's information confidential, sensitive information preferably is encrypted before sending 210-214 to the service center 120.

[0047] In some embodiments, the registration module 128 verifies 219 the provided consumer information. For example, the registration module 128 may verify the provided mobile phone number by sending a confirmation SMS message containing a confirmation code to the mobile phone. The consumer is required to send the confirmation code back to the service center 120 in order to be verified. Alternately, the registration module 128 may confirm with the payment processing networks 160 that the consumer's payment account is a valid account and that the consumer is the account holder.

[0048] The registration module 128 creates 220 a consumer profile for the consumer and stores the received consumer information in the consumer profile within database 125. The registration module 128 also assigns 222 a consumer ID to the consumer. The consumer ID may be newly generated or may be an existing identifier (e.g., the consumer's social security number or some account number).

[0049] The registration module 128 generates 230 a unique code for the consumer profile. The unique code is associated with the consumer ID and the corresponding consumer accounts, so that a reader 112 can determine the associated consumer ID from the unique code. The relationship between the consumer ID and the unique code can be secretive or apparent. In some cases, the unique code can be the same as the consumer ID or a derivative of the consumer ID. The unique code can be an image (e.g., a barcode image), a string (e.g.,

the consumer ID in binary format), a sound sequence (e.g., a ring tone), or any other format that the device 114 can make available to the reader 112.

[0050] The registration module 128 then provisions 240 the device 114 with the unique code. This can be done in a number of different ways. For mobile phones 114, the module 128 may download the unique code to the mobile phone via the wireless network 140 using existing data services. Alternately, if the unique code is the same as the consumer ID or a variation of the consumer ID, the registration module 128 might provision the device 114 by transferring the consumer ID to the device 114.

[0051] More generally, rather than transferring the actual unique code, the registration module 128 may provision the device by transferring data that can be used to generate the unique code. This data will be referred to as digital code data. For example, the digital code data might be a seed that is used to generate the unique code, or that is combined with other data (such as the time of day) to generate the unique code. The unique code may change over time, as would be the case when it is generated based on some combination of digital code data and the time of day. Alternately, the unique code may expire periodically or after each use. This would increase the security of the payment system 100. Different types of coding, compression, hashing and encryption can be used to relate digital code data with the actual unique code used for any particular transaction.

[0052] Provisioning 240 preferably occurs without requiring the alteration of software or hardware on the device 114. One example would be the download of data that can be used to generate the unique code by using only the device's native functionality. One advantage is that this makes the unique code more portable and possible to restore should it be deleted or inadvertently modified. If the consumer changes his mobile phone, it is simpler to provision the new phone and to deactivate the old phone. For example, if the unique code is a barcode, then provisioning the new phone merely requires the download of the barcode to the new phone since the barcodes is not a native part of phones. In contrast, if the unique code was the manufacturer's serial number, which is a native attribute of a phone, then provisioning a new phone would be more complicated since the native attribute of the new phone would have to be associated with the consumer's account credentials. This would require communication of the new phone's native attribute to some registry and some form of authentication and authorization such that only the consumer could initiate use of the new phone's native attribute, in order to prevent malicious changing of the consumer's authorized phone.

[0053] In contrast, provisioning the phone based on the non-native unique code decouples the phone from the authentication scheme by relying on possession of the unique code as opposed to possession of the phone. The phone is a means for carrying the unique code, much like a wallet is a means for carrying a magnetic stripe card. In contrast, if a native attribute of the phone (such as a manufacturer's serial number or a payload bound to some native characteristic of the phone) is used instead, then the phone itself becomes part of the authentication scheme and is subject to the necessary security constraints when changing a factor instance of an n-factor authentication scheme.

[0054] Using a non-native unique code has many advantages. For example, the form, bit depth, and size of namespace for a non-native unique code is neither fixed nor controlled by the phone manufacturer. As a result, the unique ID format can be upgraded without changing the device. In addition, different and appropriate representations of the unique code can be used on different devices. As another advantage, use of a native attribute means that the native attribute must be reliably acquired by a central authority in order to associate it with the consumer's account or identity. In contrast, provisioning a non-native unique code allows the central authority make the association and then send the unique code to the consumer's phone. As another difference, if a native attribute is somehow compromised (e.g. duplicated on another phone or associated with the account of the phone's prior owner not in good standing), it effectively cannot be replaced or otherwise modified. In contrast, an existing non-native unique code can simply be replaced with a new and different one using the same provisioning process that established the original unique code. Provisioning also allows the issuer to use unique codes that are uniform across all phone manufactures. In contrast, a native attribute cannot be controlled by the issuer and may not be uniform across all manufacturers.

[0055] In some embodiments, the registration module 128 may optionally send an application to the handheld electronic device 114. The consumer can install the application (or it may auto-install) and use it to generate the unique code from digital code data received from the service center 120 and stored in the device 114.

[0056] Upon completion of steps 210-240, the registration module 128 may optionally send 250 a confirmation to the terminal 202 through the Internet, indicating that the registration process is completed and the consumer can start using the payment system 100 through the device 114. If any of the steps 210-240 fails, the registration module 128 may notify the consumer that the registration process failed.

[0057] Fig. 3 shows a flow diagram depicting a transaction process. In this example, a consumer with a provisioned mobile phone 114 would like to make a purchase from a merchant that has a reader 112 at the point of sale. The consumer makes the payment transaction using payment system 100 rather than his credit card, cash, check or other means.

[0058] The consumer uses the device 114 to present the unique code, which is acquired 320 by the reader 112. In this example, the unique code is a barcode image. The consumer displays the barcode on the mobile phone and waves the mobile phone under the reader 112. The reader 112 optically reads the barcode. If the unique code were a ringtone, the device 114 would play the ring tone to the reader 112. The reader 112 hears the ringtone through its audio sensors (e.g., microphone). The reader 112 determines 322 the consumer ID corresponding to the unique code. In some cases, the consumer ID is the same as the unique code. The consumer is prompted for his PIN, which he enters at a keypad. The reader 112 receives 330 the entered PIN.

[0059] The reader 112 also receives 340 the payment transaction data. This payment transaction data includes a payment amount, and optionally includes descriptions of the products or services paid for by the transaction. The payment transaction data can be transmitted to the reader 112 from an electronic point of sale system. The reader 112 may confirm the payment transaction data with the consumer before submitting it to the service center 120.

[0060] The reader 112 sends 350 its reader ID, the consumer ID, the payment transaction data, and the PIN (or other consumer authentication data) to the transaction module 124 through the network 130 and the interface module 122. Because this transmitted data is sensitive information, communications between the reader 112 and service center 120 preferably occur over a secure communications channel. For example, the reader 112 can encrypt the data before sending 350 it to the transaction module 124.

[0061] The transaction module 124 validates 360 a consumer payment account identified by the consumer ID, confirming for example that the account is still valid and the payment amount is not over the account limit. The transaction module 124 may also determine the consumer's standing based on the consumer's past payment transactions and make appropriate responses.

[0062] Transaction module 124 also authenticates 370 the consumer based on the received PIN. The module 124 compares the received PIN with the PIN stored in the consumer profile identified by the consumer ID. If the two PINs match, the consumer is authenticated.

[0063] Similarly, the transaction module 126 can validate the reader ID and merchant account.

[0064] Subject to proper validation 360 of the consumer account and authentication 370 of the consumer (and validation of the merchant account if that step is also taken), the transaction module 124 provides 380 the relevant payment transaction data (e.g., consumer account, merchant account, payment amount) to the payment module 126. The payment module 126 settles the payment transaction by submitting 382 the consumer account, the merchant account, and the payment amount to the payment processing network 160.

[0065] After the payment module 126 receives a confirmation that the payment transaction is authorized from the payment processing network 160, the transaction module 124 sends 390 a confirmation to the reader 112. The reader 112 sends a transaction-approval message to the point of sale, which finishes the payment transaction by printing a receipt for the consumer. If the transaction is not authorized by the payment processing network 160, the transaction module 124 sends a negative response to the reader 112.

[0066] The transaction module 124 can also send 395 a separate confirmation to the handheld electronic device 114 via the wireless network 140, for example a text message to the mobile phone stating that the transaction has been approved. Optionally, the transaction module 124 can also store the payment transaction data in database 125, and can then provide the payment transaction history to the consumer upon demand.

[0067] In one implementation, the payment processing network 160 is the ACH network. In this case, each transaction results in an ACH entry that includes the consumer account, the merchant account, and the payment amount. The ACH entries are aggregated. Periodically, a batch processing request is sent to the ACH network for debiting consumer accounts and crediting merchant accounts. The service center may also debit the merchant account (or consumer account, depending on who pays the transaction fee) and credit its own account for the transaction fee. The ACH entries are sent over the ACH network to an Originating Depository Financial Institution (ODFI), who can be any financial institution who does ACH origination. The ODFI deducts the payment amount from the consumer account, and sends the ACH entry to an ACH Operator (usually the Federal Reserve) and is passed on to a Receiving Depository Financial Institution (RDFI), where the merchant account is issued a credit of the payment amount.

[0068] Figs. 2-3 are based on an example in which system 100 uses barcodes on mobile phones to enable payment transactions, for example on the ACH network. The system 100 is not limited to this example and can be used for many other purposes. The system 100 can

also be configured to provide relevant information and content to handheld electronic devices 140 upon the users' request.

[0069] Similar to the mobile phone based payment system described above, overall operation can typically be divided into a registration process and a transaction process. The details of implementation of the processes will depend on the specific application. The registration process can be similar as described above except, for example, users may not provide their payment account information and PIN if payments are not being made.

[0070] In a generic transaction process, assuming the unique code is a barcode image, the user displays the barcode on the device 114 and presents it to the barcode reader 112. The reader 112 determines the user ID (i.e., analogous to the consumer ID except that the user may not be a consumer) from the barcode and transmits the user ID and the reader ID to the service center 120. The service center 120 might retrieve the corresponding user profile and reader profile. The reader profile typically will either expressly or implicitly provide information about the user's location and intention, based on the location and other facts about the reader. For example, if the reader location is known, then the approximate location of the user is also known. The user profile may include information about the user's preferences. The service center 120 determines relevant content based on the user ID and reader ID and pushes the content to the device 114. The content provided can be static or a mobile web application page with which the user can interact via the device 114.

[0071] For example, a user waves his mobile phone 114 with barcode in front of a kiosk 112 located by the entrance to a theater. The service center 120 determines that the user probably intend to receive some information about movies shown on that theater, and pushes information about the five movies starting in the next 15 minutes at that particular theater to the mobile phone. If the reader 112 also implemented payment capability, the user could select a movie and authorize payment for the movie tickets using the mobile phone.

[0072] Fig. 4 is a flowchart illustrating one embodiment of a relevant content delivery process in accordance with the invention. In this example, a consumer with a provisioned mobile phone 114 would like to obtain "relevant" content based on his current context. The consumer receives the content using a modified version of system 100. In the modified version, the payment module 126 is not required if no payments are being made. An additional content module 127 (not shown in Fig. 1) is used to determine the relevant content.

[0073] The consumer uses the device 114 to present the unique code, which is acquired 420 by the reader 112. The reader 112 determines 422 the consumer ID corresponding to the unique code. In some cases, the consumer ID is the same as the unique code. The reader 112

sends 450 its reader ID and the consumer ID to the transaction module 124 through the network 130 and the interface module 122. Because this transmitted data is sensitive information, communications between the reader 112 and service center 120 preferably occur over a secure communications channel. For example, the reader 112 can encrypt the data before sending 450 it to the transaction module 124.

[0074] The transaction module 124 validates 460 a consumer account identified by the consumer ID. In this case, the relevant consumer account may be the consumer's account with the service center, rather than an independent payment account. The transaction module 124 determines 470 consumer context data based on the consumer account and the reader ID. For example, the reader ID may provide information about the consumer's locality (e.g., facing the entrance to a movie theater) and/or intention (e.g., would like to see a movie). The consumer account may provide information about the consumer's preferences (e.g., prefers R-rated action movies over G-rated animation), which may be entered directly by the consumer or determined indirectly by analysis of the consumer's past behavior, for example.

[0075] Subject to proper validation 460 of the consumer account, the transaction module 124 provides 480 the relevant consumer context data (which may be just the reader ID and consumer ID) to the content module 127. The content module 127 determines 482 the relevant content (e.g., a listing of movies that will start in the next 30 minutes, with the R-rated action movies listed before the G-rated animation). This content is sent 495 back to the transaction module, for further transmission to 496, 497 to the reader 112 and/or device 114 for display to the consumer. Note that the content may be transmitted between devices by sending tags, pointers or other identifiers, rather than sending the actual content itself.

[0076] Additional transactions may occur. For example, the consumer may purchase tickets to one of the listed movies (e.g., using the process of Fig. 3). Alternately, the consumer may select a follow-up action, such as requesting a list of other movie theaters within 30 minutes driving (if the consumer does not like any of the listed movies) or a list of restaurants in the local vicinity (if the consumer has decided to eat dinner first).

[0077] Note that the transaction module 124 and content module 127 can be implemented in a distributed fashion by multiple entities and/or interact with other modules or databases operated by other entities. Consider an example where the consumer is in a grocery store and readers are located at different points in the grocery store. The service center may be able to determine only that a specific reader is part of the grocer's account but may not be able to determine the exact location within the grocery store. Instead, the transaction module 124 might send the reader ID to an outside database (e.g., the grocer's backend system), which

returns the product displayed at that location as being Tropicana Juice. Similarly, the service center may not have complete profile information for the consumer. Instead, the transaction module 124 might send the consumer ID (or some other identification for the consumer) to a third party, such as a merchant POS data warehouse, which returns the consumer's relevant purchase history. The content module 127 uses this information to decide to send a marketing promotional message with a discount for the Calcium Fortified version of Tropicana Juice (women in 50's who has prior purchases of calcium supplements) or for the 12-Pack of 12 oz pkgs for lunches (women in 30's with purchasing history of competing Ocean Spray and JuiceBox lunch drink products for children).

[0078] Once a unique consumer ID has been established for a consumer via the provisioning process and the establishment of an account with the service center, a large number of transactions can be enabled. These include various types of payment; implementation and management of loyalty programs; in-store and out-of-store messaging; promotions; print, broadcast, and internet advertising; and the tracking of a consumer's purchase activity across stores. This approach to mobile identity can be used to bring together the various elements of the customer experience by establishing a single identity for each consumer (based on the consumer ID and unique code), thus reducing their ID requirements for a broad range of services to just their phone (or, more generally, to just their handheld electronic device).

[0079] The same consumer ID can also be used for transactions using other devices, for example purchases made over the Internet from a wired desktop computer. Alternately, devices can be provisioned with the unique code using a communications media other than wireless or cellular access. As one example, iPods can be provisioned with the unique code when they are synced with a computer connected to the Internet.

[0080] All of the information associated with a particular consumer ID, be it payment credentials, loyalty status, purchase history, or demographic information, can be stored on servers at the service center and is associated with a given consumer via their mobile phone. When a customer swipes their phone, information about the location and purpose of that device comes together with information about that customer to perform a payment transaction, a coupon redemption, an information push, a update of the person's profile and/or all the above.

[0081] Loyalty programs are one example. Loyalty programs are established by merchants primarily to help them identify and reward their best customers. Existing programs suffer from a number of problems, including the difficulty of registering the

customer, the requirement that the customer carry a program specific identity in the form of a card or a key fob, and the inefficiency of capturing and recording separate payment and loyalty information from the customer. Though all customers must pay, because of these problems, a much lower percentage of customers participate in loyalty programs.

[0082] The approach described above can solve these problems by using the phone for both payment and loyalty. Customers who sign up for a loyalty program do not need to carry anything additional to enjoy the benefits of loyalty participation. When the customer presents his phone for payment, the service center is able to determine that he is a member of that merchant's loyalty program and his account is automatically adjusted to reflect the current purchase. If he is eligible for a reward, that information can be presented on the payment terminal and the customer can decide whether or not he wants to redeem it. In any case, the customer automatically accrues benefits that he is entitled to based upon the current purchase. Typically, this will be done when the consumer pays for the purchases using the mobile phone and unique code, but this is not required. There may be situations where the service center tracks a consumer's loyalty status, though he uses a different payment option. Signing up for additional loyalty programs becomes simple, because the customer need only swipe his phone across a reader at the new merchant, and he can be asked if he wants to join the program. This can be configured such that the consumer is only asked the first time. Alternately, he can be asked more times.

[0083] A merchant's existing loyalty program can be implemented on the platform described above. Alternately, a new loyalty program can be established. Additionally, because the same "token" (phone) is used across all merchants, cross-store programs or general purpose (e.g. point system) loyalty programs can also be implemented. Because the "token" has wireless connectivity, more advanced functions, such as notification to the consumer of his current loyalty status, or one time or limited time member only offers can be automatically transmitted to the consumer in real time.

[0084] For merchants, advantages include greater loyalty participation; automatic, real-time tracking of program status; and more accurate information. For consumers, it is easier to participate in the programs and therefore easier to garner the rewards.

[0085] Out of store promotion/messaging can also be supported by this platform. Merchants can use a range of promotions, including coupons and direct mail. These programs are established to increase store visits and increase the dollars spent during a given visit. The redemption rate of coupons and direct mail promotions are typically low because of poor targeting, the lack of differentiation between programs, and the difficulties in

redemption. For example, a consumer who is mailed a coupon must notice it in a sea of like solicitations, they must be interested in what is offered, and they must remember to bring the coupon to the store to redeem it.

[0086] The approach described above can solve these problems by sending notice of the promotion directly to a consumer's phone via SMS or MMS. Then, when the phone is used for payment, the redemption is automatic. This can be achieved by noting in the service center database that this person is entitled to a given benefit. A message describing the benefit and conditions (locations, time limits, etc) is sent to the customer. When the customer comes into the store and purchases the advertised item (for example), he automatically receives the benefit.

[0087] Using this capability, merchants can target down to the individual customer level. Because this is a new channel for consumers, they are more likely to notice it. In addition, because they do not need to do anything to enjoy the benefits (no coupon clipping, no carrying something extra with them, etc), they are more likely to redeem the benefit.

[0088] For merchants, this means more targeted, lower cost programs with higher conversion rates. It also means that the time between program conception and an increase in customers coming into the store is reduced. (i.e. it tightens up the promotion loop at a lower cost). For consumers, they get more promotions that they are interested in, the consumers are always "carrying" the promotions with them, redemption is automatic and they enjoy the promotion benefits.

[0089] A variation of this type of program is that the promotion could be initiated by the manufactures that supply to the merchants rather than by the merchants themselves. So, for example, a manufacture of soft drinks could send a two for one promotion to a number of consumers in a given area, which they could redeem if they buy the soda within a set number of days at a given merchant. This would drive a large number of customers into that merchant's store.

[0090] In store promotion/messaging can also be supported. Similar to the out of store promotions described above, if a consumer presents his phone to a reader in the store prior to check out, promotions based upon his profile can be sent to him while he is still in the store. These can be restricted to use during a very limited time (e.g. while the customer is still in the store) and they can be automatically redeemed upon check out. The customer gets the benefit of the promotion. The merchant gets a larger dollar sale and improves the customer experience.

[0091] Business intelligence can also be supported. Many merchants and consumer goods manufactures spend significant time and money to sort through their inventory, payment and loyalty data to better understand who is buying what, when and why. Historically, this related date is gleaned from separate sources resulting in a fragmented and incomplete picture of the consumers' behavior. For example, from POS data, merchants typically know what items are selling and when, but they do not know to whom. Similarly, from loyalty data, merchants might know customer spending levels, but not what those dollars were spent on. In addition, it is nearly impossible for a merchant to determine what the consumers' spending habits are outside of the merchant's own sales to the consumer.

[0092] However, because consumers who use the system described above can have a single unique identity across merchants and transaction types (purchases, loyalty, etc), a more holistic view of a given consumer and his behavior can be constructed. Though this data will typically only be shared on an aggregate basis, it will be of higher value in that it will incorporate purchase and loyalty information, response rates to promotions, and advertisements across a wider set of customer transactions. For example, it would be possible for a grocer to learn that a large number of his customers who do not buy meat in fact buy it at a competitor's, and that a significant number of them are responsive to print advertising but not broadcast advertising.

[0093] This platform can also be used to "close the loop" on print, broadcast, and internet advertising. For example, a print ad could have a promotion code associated with it (e.g. a number printed on the ad) which the customer sends to the service center via SMS (or they could e-mail it if it is an online ad). The service center would know who it came from based upon the phone number (or the e-mail address). The service center database would store the item the consumer is interested in and the benefit that he is entitled to at that merchant based upon the advertisement. When the customer then purchases the item or service in the store, he automatically gets the benefit. This could be extended such that the consumer in fact also authorizes payment for the item or service and the merchant either sends it to the consumer, or he can pick it up but it is already paid for. It would also be possible for the consumer to forward the promotional code to someone else for them to use. This allows merchants to determine which ads are driving traffic into their stores and which are not.

[0094] Finally, it should be noted that the language used in the specification has been principally selected for readability and instructional purposes, and may not have been selected to delineate or circumscribe the inventive subject matter. Accordingly, the

disclosure of the present invention is intended to be illustrative, but not limiting, of the scope of the invention, which is set forth in the claims.

WHAT IS CLAIMED IS:

1. A method for carrying out a payment transaction using a handheld electronic device operated by a consumer, the method comprising:

receiving a consumer ID from a remotely located reader, the consumer ID corresponding to a unique code that is acquired by the reader from the handheld electronic device, wherein the unique code is not native to the handheld electronic device;

receiving payment transaction data from the reader;

validating a consumer payment account identified by the consumer ID; and

subject to validation of the consumer payment account, submitting the payment transaction data and an identity of the consumer payment account to a payment processing network for settlement.

2. The method of claim 1, wherein the payment processing network comprises the ACH network.

3. The method of claim 1, further comprising:

receiving consumer authentication data from the reader, the consumer authentication data acquired by the reader from the consumer;

authenticating the consumer based on the consumer authentication data; and

wherein the step of submitting the payment transaction data is further subject to the authentication of the consumer.

4. The method of claim 1, further comprising:

receiving a reader ID from the reader; and

validating a merchant account identified by the reader ID; and

wherein the step of transmitting comprises, subject to validation of the consumer payment account and the merchant account, transmitting the payment transaction data, the identity of the consumer payment account and an identity of the merchant account to the payment processing network for settlement between the consumer payment account and the merchant account.

5. The method of claim 1, further comprising, before carrying out any of the other steps:

associating an existing consumer payment account with the handheld electronic device; and

provisioning the handheld electronic device with the unique code.

6. The method of claim 5 wherein the step of provisioning the handheld electronic device comprises:

transferring digital code data corresponding to the unique code to the handheld electronic device for storage on the handheld electronic device, wherein the handheld electronic device presents the unique code to the reader for acquisition based on the stored digital code data.

7. The method of claim 6, wherein the handheld electronic device is provisioned with the unique code by transferring the digital code data to the handheld electronic device and without altering software or hardware of the handheld electronic device.

8. The method of claim 6, wherein the handheld electronic device comprises a mobile phone handset and the mobile phone handset is provisioned with the unique code by downloading the digital code data over a wireless network connection to the mobile phone handset.

9. The method of claim 5 further comprising:

upon request by the consumer via a handheld electronic device, web site or phone call, re-provisioning the handheld electronic device with the unique code.

10. The method of claim 1, wherein the steps of receiving a consumer ID, payment transaction data and consumer authentication data from the reader occur over a secure communications channel.

11. The method of claim 1, wherein the unique code comprises an image and the reader optically reads the image displayed on the handheld electronic device.

12. The method of claim 1, wherein the unique code comprises a barcode and the reader optically reads the barcode displayed on the handheld electronic device.

13. The method of claim 1, wherein the unique code comprises an alphanumeric string and the reader optically reads the alphanumeric string displayed on the handheld electronic device.

14. The method of claim 1, wherein the unique code comprises an audible sound and the reader aurally acquires the audible sound generated by the handheld electronic device.

15. The method of claim 1, wherein the unique code comprises a ringtone and the reader aurally acquires the ringtone generated by the handheld electronic device.

16. The method of claim 1, wherein the reader comprises a point-of-sale device.

17. The method of claim 1, wherein the reader comprises a kiosk.

18. The method of claim 1, wherein the handheld electronic device comprises a mobile phone handset.

19. The method of claim 1, wherein the handheld electronic device comprises a portable, wireless handheld data device.

20. The method of claim 1, wherein the payment transaction data comprises a payment amount.

21. The method of claim 1, wherein the consumer authentication data comprises a PIN (personal identification number) entered by the consumer, and the step of authenticating the consumer comprises authenticating the consumer based on the entered PIN.

22. The method of claim 1, wherein the payment processing network comprises a debit card network.

23. The method of claim 1, wherein the payment processing network comprises a credit card network.

24. The method of claim 1, wherein the step of receiving payment transaction data from the reader occurs after the payment transaction data is confirmed by the reader to the consumer.

25. The method of claim 1, further comprising:

subject to successful settlement of the payment transaction data, transmitting a confirmation message to the reader; and

subject to unsuccessful settlement of the payment transaction data, transmitting a notification message to the reader.

26. The method of claim 1, further comprising:

receiving consumer authentication data from the reader, the consumer authentication data acquired by the reader from the consumer;

authenticating the consumer based on the consumer authentication data, wherein the step of submitting the payment transaction data is further subject to the authentication of the consumer; and

subject to successful authentication of the consumer, transmitting a confirmation message to the reader; and

subject to unsuccessful authentication of the consumer, transmitting a notification message to the reader.

27. The method of claim 1, further comprising:

subject to successful settlement of the payment transaction data, transmitting a confirmation message to the handheld electronic device via a communications channel different from a communications channel used to communicate with the reader; and

subject to unsuccessful settlement of the payment transaction data, transmitting a notification message to the handheld electronic device via said different communications channel.

28. The method of claim 1, wherein the handheld electronic device comprises a mobile phone handset, and the mobile phone handset is provisioned with the unique code by downloading digital code data corresponding to the unique code over a wireless network connection to the mobile phone handset without altering software or hardware of the mobile phone handset.

29. The method of claim 28, wherein the unique code comprises a barcode, and the reader optically reads the barcode displayed on the handset.

30. The method of claim 28, wherein the payment processing network comprises the ACH network, the payment transaction data comprises a payment amount, and the step of transmitting payment transaction data comprises submitting a debit transaction for the payment amount from the consumer payment account to the ACH network.

31. The method of claim 30, wherein the consumer authentication data comprises a PIN entered by the consumer, and the step of authenticating the consumer comprises authenticating the consumer based on the entered PIN.

32. The method of claim 28, wherein the payment processing network comprises a debit card and/or credit card network, the payment transaction data comprises a payment amount, and the step of transmitting payment transaction data comprises submitting a debit transaction for the payment amount from the consumer payment account to the debit card and/or credit card network.

33. A method for providing content to a handheld electronic device operated by a user, the method comprising:

receiving a user ID from a remotely located reader, the user ID corresponding to a unique code that is acquired by the reader from the handheld electronic device, wherein the unique code is not native to the handheld electronic device;

receiving a reader ID from the reader;

determining content based on the user ID and the reader ID; and

transmitting the content to the handheld electronic device and/or the reader.

34. The method of claim 33, further comprising, before carrying out any of the other steps:

transferring digital code data corresponding to the unique code to the handheld electronic device and without altering software or hardware of the handheld

electronic device, the digital code data to be stored on the handheld electronic device, wherein the handheld electronic device presents the unique code to the reader for acquisition based on the stored digital code data.

35. The method of claim 34, wherein the handheld electronic device comprises a mobile phone handset and the mobile phone handset is provisioned with the unique code by downloading the digital code data over a wireless network connection to the mobile phone handset.

36. The method of claim 33, wherein the unique code comprises an image and the reader optically reads the image displayed on the handheld electronic device.

37. A method for providing relevant content to a handheld electronic device operated by a user, the method comprising:.

receiving a user ID from a remotely located reader, the user ID corresponding to a unique code that is acquired by the reader from the handheld electronic device, wherein the unique code is not native to the handheld electronic device;

receiving a reader ID from the reader;

determining relevant content for a context based on the user ID and the reader ID; and

transmitting the relevant content to the handheld electronic device and/or to the reader.

38. A system for carrying out payment transactions using handheld electronic devices, comprising:

an interface module for:

receiving a consumer ID from a remotely located reader, the consumer ID corresponding to a unique code that is acquired by the reader from the handheld electronic device, wherein the unique code is not native to the handheld electronic device; and

receiving payment transaction data from the reader;

a transaction module in communication with the interface module for validating a consumer payment account identified by the consumer ID; and

a payment module in communication with the transaction module for, subject to validation of the consumer payment account, transmitting the payment transaction data and an identity of the consumer payment account to a payment processing network for settlement.

39. The system of claim 38 wherein:

the interface module is further for receiving consumer authentication data from the reader, the consumer authentication data acquired by the reader from the consumer;

the transaction module is further for authenticating the consumer based on the consumer authentication data; and

the payment module transmits the payment transaction data and an identity of the consumer payment account to a payment processing network further subject to authentication of the consumer.

40. The system of claim 38, further comprising:

a registration module in communication with the interface module, for:

associating an existing consumer payment account with the handheld electronic device; and

causing the interface module to provision the handheld electronic device with the unique code.

41. A computer program product for use in conjunction with a computer system, the computer program product comprising a computer readable storage medium and a computer program mechanism embedded therein, the computer program mechanism including:

instructions for receiving a consumer ID from a remotely located reader, the consumer ID corresponding to a unique code that is acquired by the reader from the handheld electronic device, wherein the unique code is not native to the handheld electronic device;

instructions for receiving payment transaction data from the reader;

instructions for receiving consumer authentication data from the reader, the consumer authentication data acquired by the reader from the consumer;

instructions for validating a consumer payment account identified by the consumer ID;

instructions for authenticating the consumer based on the consumer authentication data; and

instructions for, subject to validation of the consumer payment account and authentication of the consumer, transmitting the payment transaction data and an identity of the consumer payment account to a payment processing network for settlement.

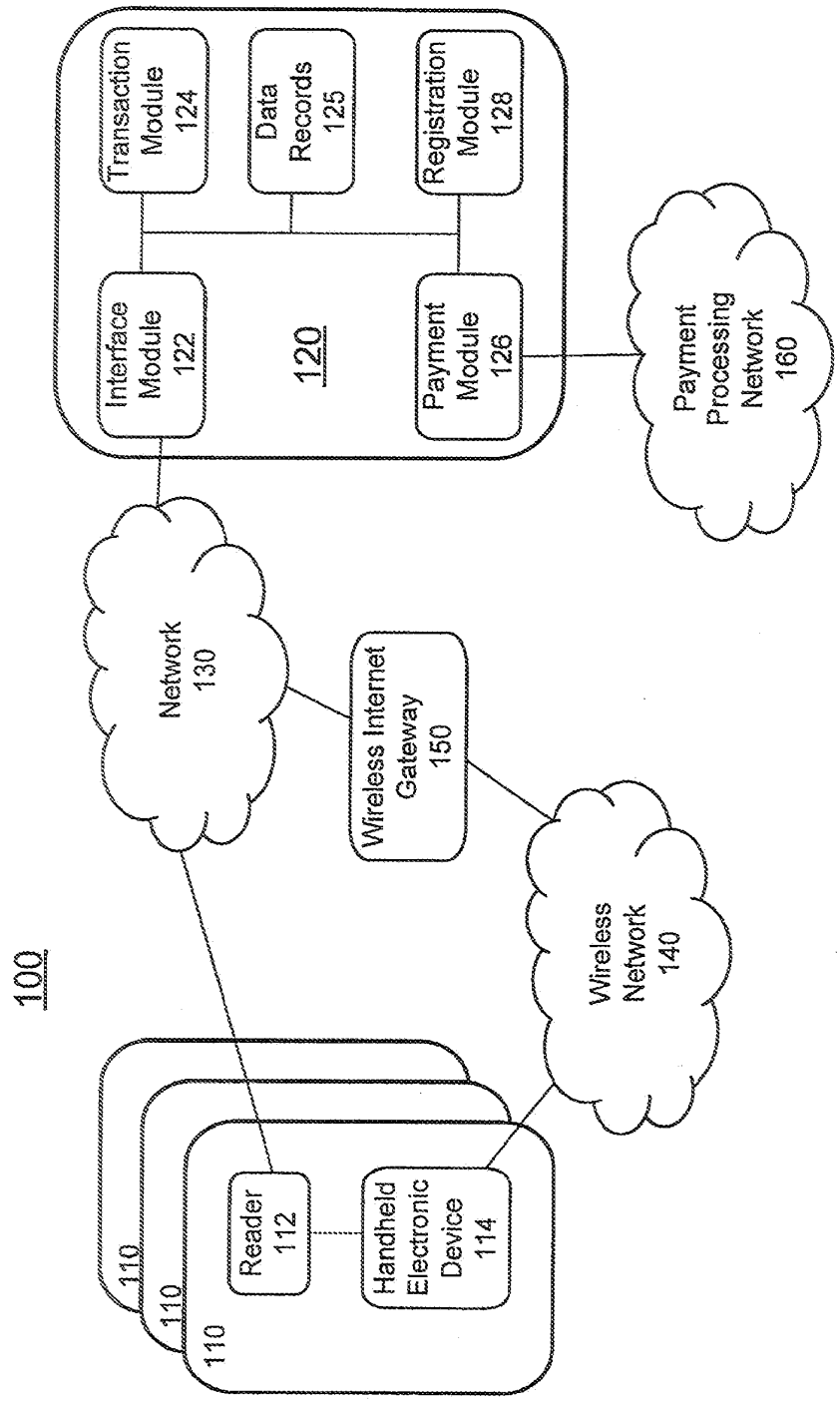

100
110
110
110
Reader 112
Handheld Electronic Device 114
Wireless Network 140
Wireless Internet Gateway 150
Network 130
120
Interface Module 122
Transaction Module 124
Data Records 125
Registration Module 128
Payment Module 126
Payment Processing Network 160

FIG. 1

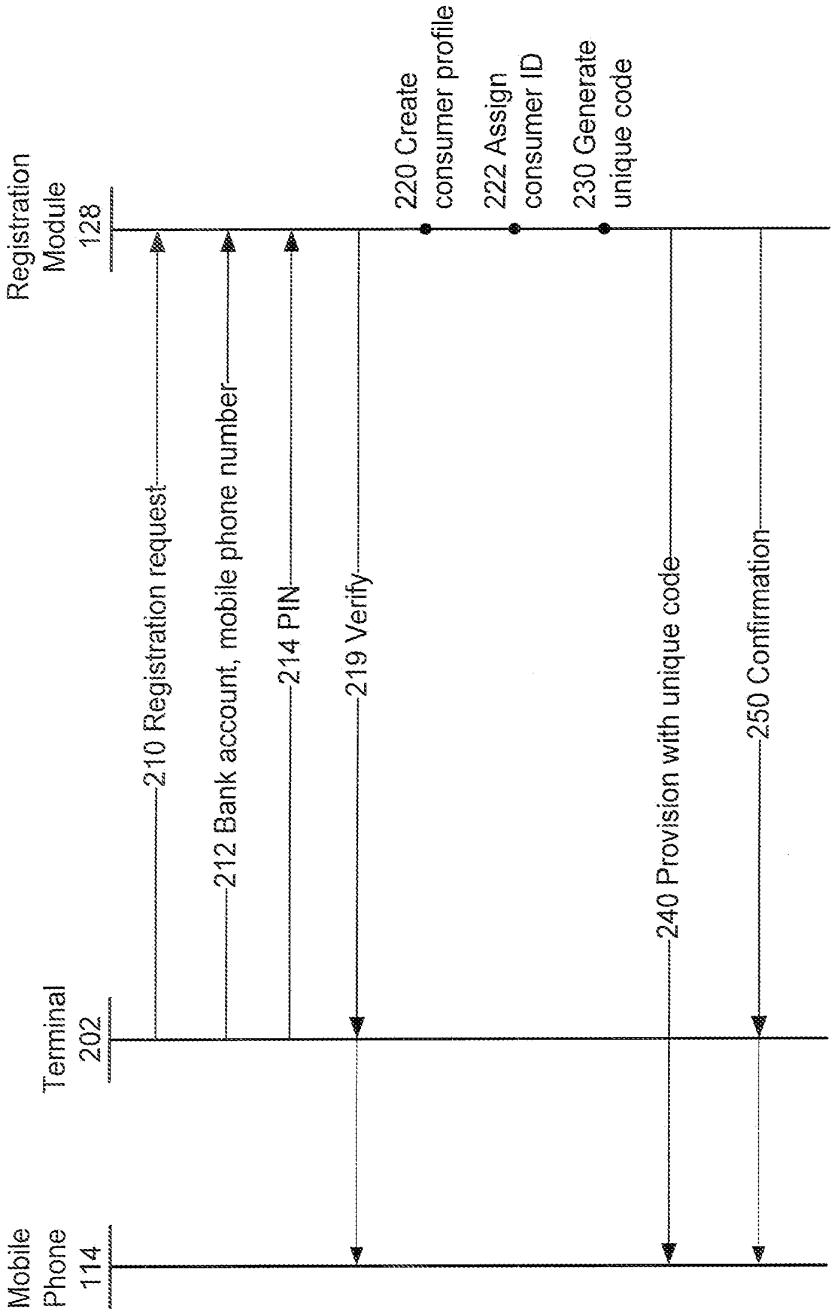

Mobile Phone 114
Terminal 202
Registration Module 128
210 Registration request
212 Bank account, mobile phone number
214 PIN
219 Verify
220 Create consumer profile
222 Assign consumer ID
230 Generate unique code
240 Provision with unique code
250 Confirmation

FIG. 2

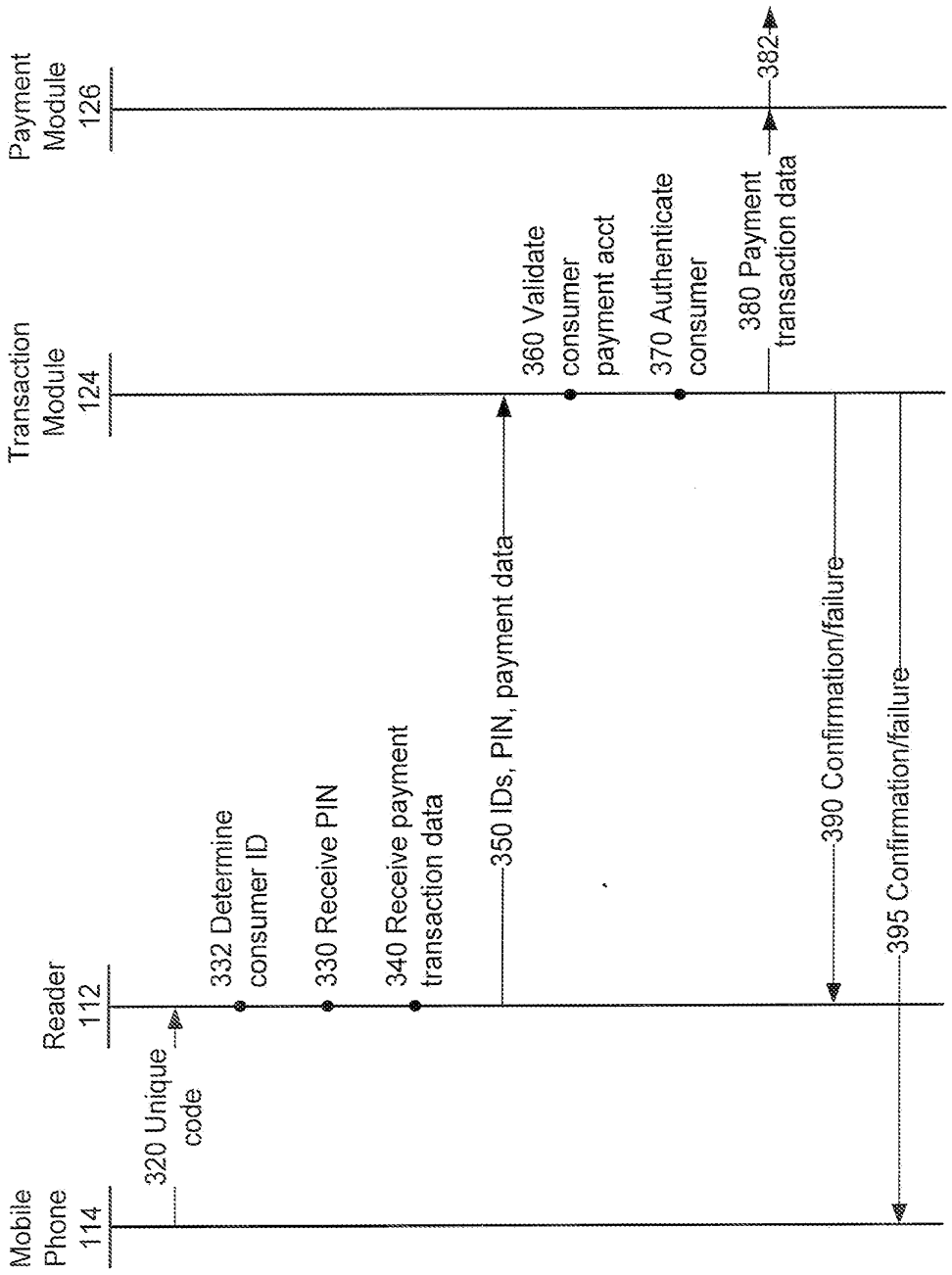

Mobile Phone 114
Reader 112
Transaction Module 124
Payment Module 126
320 Unique code
332 Determine consumer ID
330 Receive PIN
340 Receive payment transaction data
350 IDs, PIN, payment data
360 Validate consumer payment acct
370 Authenticate consumer
380 Payment transaction data
382
390 Confirmation/failure
395 Confirmation/failure

FIG. 3

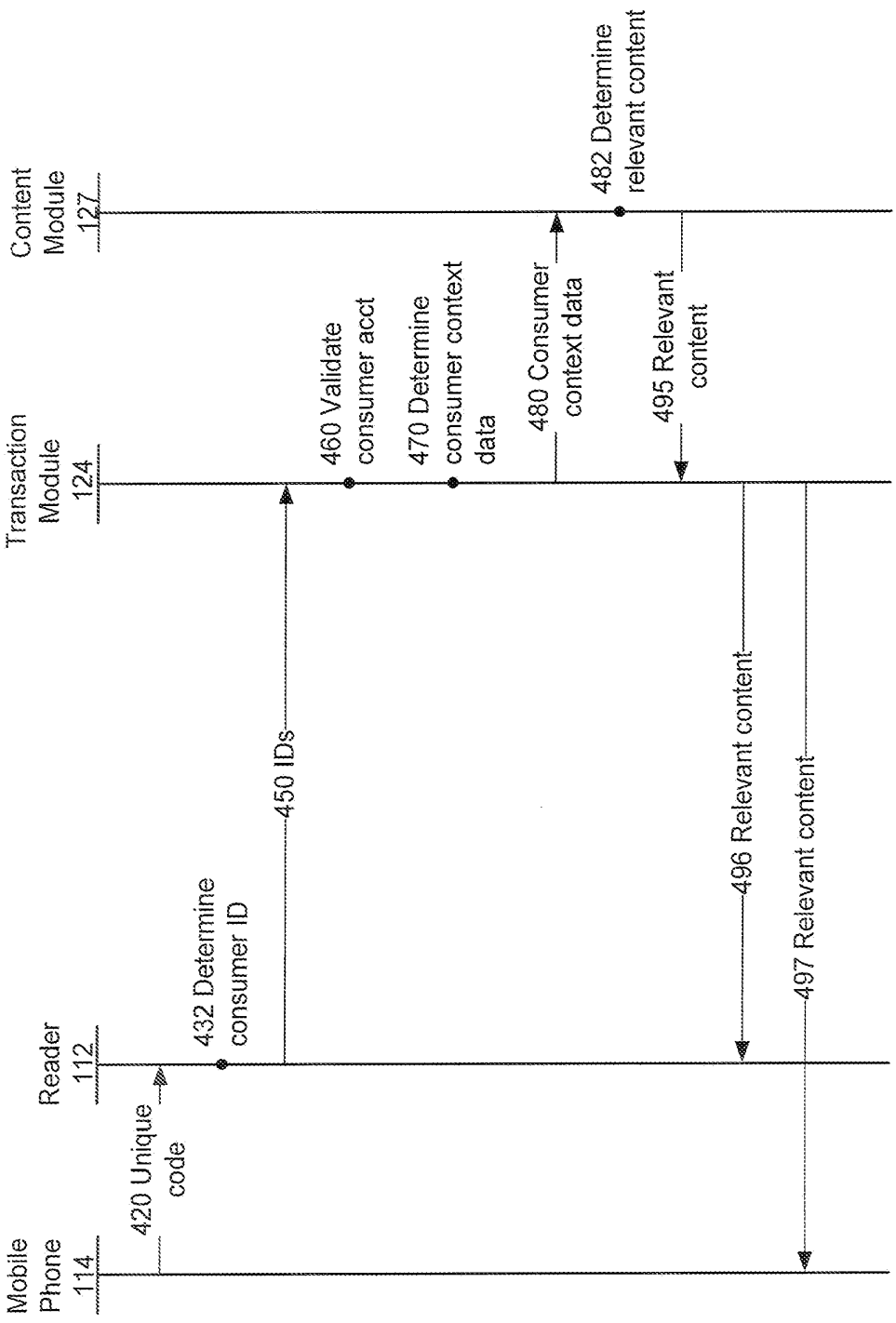

Mobile Phone 114
Reader 112
Transaction Module 124
Content Module 127
420 Unique code
432 Determine consumer ID
450 IDs
460 Validate consumer acct
470 Determine consumer context data
480 Consumer context data
482 Determine relevant content
495 Relevant content
496 Relevant content
497 Relevant content

FIG. 4

Electronic Acknowledgement Receipt	
EFS ID:	14262895
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	GREGORY LUNT/Connie Boulton
Filer Authorized By:	GREGORY LUNT
Attorney Docket Number:	18756.37.1
Receipt Date:	19-NOV-2012
Filing Date:	
Time Stamp:	16:32:14
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$1260
RAM confirmation Number	4334
Deposit Account	233178
Authorized User	LUNT, GREGORY
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees) Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)	

12/12/2012 MTEKLEMI 00000015 233178 13680824
01 FC:1051 130.00 DA

PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number: 13/680,824

APPLICATION AS FILED - PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY RATE($)	SMALL ENTITY FEE($)	OR	OTHER THAN SMALL ENTITY RATE($)	OTHER THAN SMALL ENTITY FEE($)
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A	390
SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A			N/A	620
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	250
TOTAL CLAIMS (37 CFR 1.16(i))	20 minus 20 =	*			OR	x 62 =	0.00
INDEPENDENT CLAIMS (37 CFR 1.16(h))	3 minus 3 =	*				x 250 =	0.00
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $310 ($155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).						0.00
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))							0.00
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL			TOTAL	1260

APPLICATION AS AMENDED - PART II

		(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	SMALL ENTITY RATE($)	SMALL ENTITY ADDITIONAL FEE($)	OR	OTHER THAN SMALL ENTITY RATE($)	OTHER THAN SMALL ENTITY ADDITIONAL FEE($)
AMENDMENT A	Total (37 CFR 1.16(i))	*	Minus	**	=	x =		OR	x =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x =		OR	x =	
	Application Size Fee (37 CFR 1.16(s))									
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	

		(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE($)	ADDITIONAL FEE($)		RATE($)	ADDITIONAL FEE($)
AMENDMENT B	Total (37 CFR 1.16(i))	*	Minus	**	=	x =		OR	x =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x =		OR	x =	
	Application Size Fee (37 CFR 1.16(s))									
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	

* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.
** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".
*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".
The "Highest Number Previously Paid For" (Total or Independent) is the highest found in the appropriate box in column 1.

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
13/680,824	11/19/2012	3685	1390	18756.37.1	20	3

CONFIRMATION NO. 7971

22913
Workman Nydegger
1000 Eagle Gate Tower
60 East South Temple
Salt Lake City, UT 84111

FILING RECEIPT

OC000000058153003

Date Mailed: 12/20/2012

Receipt is acknowledged of this non-provisional patent application. The application will be taken up for examination in due course. Applicant will be notified as to the results of the examination. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. **If an error is noted on this Filing Receipt, please submit a written request for a Filing Receipt Correction. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections**

Inventor(s)
Michael A. Liberty, Windermere, FL;

Applicant(s)
Mozido, LLC, Dallas, TX

Assignment For Published Patent Application
MOZIDO, LLC, Dallas, TX

Power of Attorney: None

Domestic Priority data as claimed by applicant
This appln claims benefit of 61/562,301 11/21/2011

Foreign Applications for which priority is claimed (You may be eligible to benefit from the **Patent Prosecution Highway** program at the USPTO. Please see http://www.uspto.gov for more information.) - None.
Foreign application information must be provided in an Application Data Sheet in order to constitute a claim to foreign priority. See 37 CFR 1.55 and 1.76.

Permission to Access - A proper **Authorization to Permit Access to Application by Participating Offices** (PTO/SB/39 or its equivalent) has been received by the USPTO.

If Required, Foreign Filing License Granted: 12/12/2012
The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 13/680,824**
Projected Publication Date: 05/23/2013
Non-Publication Request: No
Early Publication Request: No

Title

USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS

Preliminary Class

705

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

Since the rights granted by a U.S. patent extend only throughout the territory of the United States and have no effect in a foreign country, an inventor who wishes patent protection in another country must apply for a patent in a specific country or in regional patent offices. Applicants may wish to consider the filing of an international application under the Patent Cooperation Treaty (PCT). An international (PCT) application generally has the same effect as a regular national patent application in each PCT-member country. The PCT process **simplifies** the filing of patent applications on the same invention in member countries, but **does not result** in a grant of "an international patent" and does not eliminate the need of applicants to file additional documents and fees in countries where patent protection is desired.

Almost every country has its own patent law, and a person desiring a patent in a particular country must make an application for patent in that country in accordance with its particular laws. Since the laws of many countries differ in various respects from the patent law of the United States, applicants are advised to seek guidance from specific foreign countries to ensure that patent rights are not lost prematurely.

Applicants also are advised that in the case of inventions made in the United States, the Director of the USPTO must issue a license before applicants can apply for a patent in a foreign country. The filing of a U.S. patent application serves as a request for a foreign filing license. The application's filing receipt contains further information and guidance as to the status of applicant's license for foreign filing.

Applicants may wish to consult the USPTO booklet, "General Information Concerning Patents" (specifically, the section entitled "Treaties and Foreign Patents") for more information on timeframes and deadlines for filing foreign patent applications. The guide is available either by contacting the USPTO Contact Center at 800-786-9199, or it can be viewed on the USPTO website at http://www.uspto.gov/web/offices/pac/doc/general/index.html.

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, http://www.stopfakes.gov. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4158).

LICENSE FOR FOREIGN FILING UNDER

Title 35, United States Code, Section 184

Title 37, Code of Federal Regulations, 5.11 & 5.15

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where

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This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Bureau of Industry and Security, Department of Commerce (15 CFR parts 730-774); the Office of Foreign AssetsControl, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).

SelectUSA

The United States represents the largest, most dynamic marketplace in the world and is an unparalleled location for business investment, innovation and commercialization of new technologies. The USA offers tremendous resources and advantages for those who invest and manufacture goods here. Through SelectUSA, our nation works to encourage, facilitate, and accelerate business investment. To learn more about why the USA is the best country in the world to develop technology, manufacture products, and grow your business, visit SelectUSA.gov.

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
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Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/680,824	11/19/2012	Michael A. Liberty	18756.37.1

CONFIRMATION NO. 7971

22913
Workman Nydegger
1000 Eagle Gate Tower
60 East South Temple
Salt Lake City, UT 84111

NOTICE

OC000000058153004

Date Mailed: 12/20/2012

INFORMATIONAL NOTICE TO APPLICANT

Applicant is notified that the above-identified application contains the deficiencies noted below. No period for reply is set forth in this notice for correction of these deficiencies. However, if a deficiency relates to the inventor's oath or declaration, the applicant must file an oath or declaration in compliance with 37 CFR 1.63, or a substitute statement in compliance with 37 CFR 1.64, executed by or with respect to each actual inventor no later than the expiration of the time period set in the "Notice of Allowability" to avoid abandonment. See 37 CFR 1.53(f).

The item(s) indicated below are also required and should be submitted with any reply to this notice to avoid further processing delays.

- A properly executed inventor's oath or declaration has not been received for the following inventor(s):
  Michael A. Liberty
  Applicant may submit the inventor's oath or declaration at any time before the Notice of Allowance and Fee(s) Due, PTOL-85, is mailed.

Doc Code: Oath
Document Description: Oath or declaration filed

PTO/AIA/08 (06-12)
Approved for use through 01/31/2014. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION (37 CFR 1.63)

☐ Declaration Submitted With Initial Filing OR ■ Declaration Submitted After Initial Filing (surcharge (37 CFR 1.16(f)) required)

Attorney Docket Number	18756.37.1
First Named Inventor	Michael A. Liberty
COMPLETE IF KNOWN	
Application Number	13/680,824
Filing Date	November 19, 2012
Art Unit	3627
Examiner Name	Unassigned

USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS

(Title of the Invention)

As a below named inventor, I hereby declare that:

This declaration is directed to:

☐ The attached application,

OR

■ United States Application Number or PCT International application number 13/680,824 filed on November 19, 2012.

The above-identified application was made or authorized to be made by me.

I believe I am the original inventor or an original joint inventor of a claimed invention in the application.

I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.

Authorization To Permit Access To Application by Participating Office

☑ If checked, the undersigned hereby grants the USPTO authority to provide the European Patent Office (EPO), the Japan Patent Office (JPO), the Korean Intellectual Property Office (KIPO), the World Intellectual Property Office (WIPO), and any other intellectual property offices in which a foreign application claiming priority to the above-identified patent application is filed access to the above-identified patent application. See 37 CFR 1.14(c) and (h). This box should not be checked if the applicant does not wish the EPO, JPO, KIPO, WIPO, or other intellectual property office in which a foreign application claiming priority to the above-identified patent application is filed to have access to the above-identified patent application.

In accordance with 37 CFR 1.14(h)(3), access will be provided to a copy of the above-identified patent application with respect to: 1) the above-identified patent application-as-filed; 2) any foreign application to which the above-identified patent application claims priority under 35 U.S.C. 119(a)-(d) if a copy of the foreign application that satisfies the certified copy requirement of 37 CFR 1.55 has been filed in the above-identified patent application; and 3) any U.S. application-as-filed from which benefit is sought in the above-identified patent application.

In accordance with 37 CFR 1.14(c), access may be provided to information concerning the date of filing the Authorization to Permit Access to Application by Participating Offices.

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

PTO/AIA/08 (06-12)
Approved for use through 01/31/2014. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

DECLARATION — Utility or Design Patent Application

Direct all correspondence to: ■ The address associated with Customer Number: 22913	OR	☐ Correspondence address below

Name		
Address		
City	State	Zip
Country	Telephone	Email

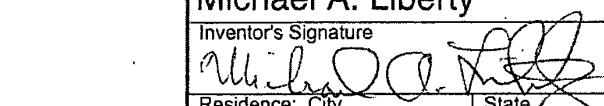
WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available. Petitioner/applicant is advised that documents which form the record of a patent application (such as the PTO/SB/01) are placed into the Privacy Act system of records DEPARTMENT OF COMMERCE, COMMERCE-PAT-7, System name: *Patent Application Files* . Documents not retained in an application file (such as the PTO-2038) are placed into the Privacy Act system of COMMERCE/PAT-TM-10, System name: *Deposit Accounts and Electronic Funds Transfer Profiles* .

LEGAL NAME OF SOLE OR FIRST INVENTOR:

(*E.g.*, Given Name (first and middle (if any)) and Family Name or Surname)

Michael A. Liberty

Inventor's Signature	Date (Optional)
	

Residence: City	State	Country
Windermere	FL	US

Mailing Address

5373 Isleworth Country Club Drive

City	State	Zip	Country
Windermere	FL	34786	US

☐ Additional inventors are being named on the _____ supplemental sheet(s) PTO/AIA/10 attached hereto

Electronic Acknowledgement Receipt

EFS ID:	15287181
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	John C. Stringham/Sue Held
Filer Authorized By:	John C. Stringham
Attorney Docket Number:	18756.37.1
Receipt Date:	18-MAR-2013
Filing Date:	19-NOV-2012
Time Stamp:	16:37:43
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Oath or Declaration filed	18756_37_1_Declaration.pdf	131010 7cae61c85b0f1add246938a021000767366 03f43	no	2

Warnings:	
Information:	

Total Files Size (in bytes):	131010

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111
If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371
If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office
If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680824
	Filing Date	11/19/2012
	First Named Inventor	Liberty, Michael A.
	Art Unit	3685
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATIONS					
Examiner Initials*	Cite No.	Document Number	Filing Date	Name of Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

U.S. PATENTS					
Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	8041338	18-Oct-2011	Chen	
	2	7819307	26-Oct-2010	Lyons	
	3	6873974	29-Mar-2005	Schutzer	

U.S. PATENT APPLICATION PUBLICATIONS					
Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	4	20120310824	6-Dec-2012	Liberty	
	5	20050187873	25-Aug-2005	Labrou	
	6	20110145149	16-Jun-2011	Valdes	
	7	20080204358	28-Aug-2008	Sato	
	8	20090119190	7-May-2009	Realini	
	9	20060253335	9-Nov-2006	Keena	
	10	20090265272	22-Oct-2009	Dill	
	11	20090081989	26-Mar-2009	Wuhrer	

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No.	Foreign Patent Document	Country Code	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T [1]

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680824
	Filing Date	11/19/2012
	First Named Inventor	Liberty, Michael A.
	Art Unit	3685
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published	T [1]
	13	International Search Report for PCT/US2012/066013 dated Jan. 29, 2013	
	14	Written Opinion for PCT/US2012/066013 dated Jan. 29, 2013	
	15	International Search Report for PCT/US2012/040131 Dated Jan. 29, 2013	
	16	Written Opinion for PCT/US2012/040131 dated Jan. 29, 2013	

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS				
Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	17	13/484199	26-Dec-2012	Office Action

EXAMINER SIGNATURE			
Examiner Signature		Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1]Applicant is to place a check mark here if English language translation is attached.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680824
	Filing Date	11/19/2012
	First Named Inventor	Liberty, Michael A.
	Art Unit	3685
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

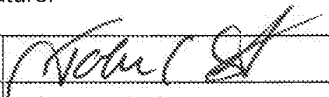
☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

☒ The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; and/or (2) any patent application and reexamination processing fees under 37 CFR § 1.17.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature		Date	5/2/13
Name/Print	John C. Stringham	Registration Number	40831

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

2113423_1.DOC

PATENT COOPERATION TREATY

From the INTERNATIONAL SEARCHING AUTHORITY

To:
JOHN C. STRINGHAM
60 EAST SOUTH TEMPLE
SUITE 1000
SALT LAKE CITY, UT 84111

DOCKETED
Atty JCS File # 18756.8.1a
By MS On 2/4/13
Action Article 19 Amendments
Response Due 3/29/13

PCT

NOTIFICATION OF TRANSMITTAL OF THE INTERNATIONAL SEARCH REPORT AND THE WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY, OR THE DECLARATION

(PCT Rule 44.1)

Applicant's or agent's file reference 18756.8.1A	Date of mailing *(day month year)* 29 JAN 2013 **FOR FURTHER ACTION** See paragraphs 1 and 4 below
International application No PCT/US 12/40131	International filing date *(day month year)* 31 May 2012 (31.05.2012)
Applicant MOZIDO, LLC	

1. ☒ The applicant is hereby notified that the international search report and the written opinion of the International Searching Authority have been established and are transmitted herewith.

Filing of amendments and statement under Article 19:
The applicant is entitled, if he so wishes, to amend the claims of the international application (see Rule 46):

When? The time limit for filing such amendments is normally two months from the date of transmittal of the international search report.

Where? Directly to the International Bureau of WIPO, 34 chemin des Colombettes 1211 Geneva 20, Switzerland, Facsimile No.: +41 22 338 82 70

For more detailed instructions, see *PCT Applicant's Guide*, International Phase, paragraphs 9.004 – 9.011

2. ☐ The applicant is hereby notified that no international search report will be established and that the declaration under Article 17(2)(a) to that effect and the written opinion of the International Searching Authority are transmitted herewith.

3. ☐ With regard to any protest against payment of (an) additional fee(s) under Rule 40.2, the applicant is notified that:

☐ the protest together with the decision thereon has been transmitted to the International Bureau together with any request to forward the texts of both the protest and the decision thereon to the designated Offices.

☐ no decision has been made yet on the protest, the applicant will be notified as soon as a decision is made.

4. **Reminders**

The applicant may submit comments on an informal basis on the written opinion of the International Searching Authority to the International Bureau. The International Bureau will send a copy of such comments to all designated Offices unless an international preliminary examination report has been or is to be established. Following the expiration of 30 months from the priority date, these comments will also be made available to the public.

Shortly after the expiration of **18 months** from the priority date, the international application will be published by the International Bureau. If the applicant wishes to avoid or postpone publication, a notice of withdrawal of the international application, or of the priority claim, must reach the International Bureau before the completion of the technical preparations for international publication (Rules 90*bis*.1 and 90*bis*.3).

Within **19 months** from the priority date, but only in respect of some designated Offices, a demand for international preliminary examination must be filed if the applicant wishes to postpone the entry into the national phase **until 30 months** from the priority date (in some Offices even later); otherwise, the applicant must, **within 20 months** from the priority date, perform the prescribed acts for entry into the national phase before those designated Offices.

In respect of other designated Offices, the time limit of **30 months** (or later) will apply even if no demand is filed within 19 months.

For details about the applicable time limits, Office by Office, see www.wipo.int/pct/en/texts/time_limits.html and the *PCT Applicant's Guide*, National Chapters.

Name and mailing address of the ISA/ Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer Lee W. Young PCT Helpdesk: 571-272-4300 Telephone No. PCT OSP: 571-272-7774

Form PCT/ISA/220 (July 2010)

Verified
By: On: 2/4/13

PATENT COOPERATION TREATY

PCT

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference 18756.8.1A	**FOR FURTHER ACTION**	see Form PCT/ISA/220 as well as, where applicable, item 5 below.
International application No. PCT/US 12/40131	International filing date *(day/month/year)* 31 May 2012 (31.05.2012)	(Earliest) Priority Date *(day/month/year)* 03 June 2011 (03.06.2011)
Applicant MOZIDO, LLC		

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 8 sheets.

☐ It is also accompanied by a copy of each prior art document cited in this report.

1. **Basis of the report**

a. With regard to the **language**, the international search was carried out on the basis of:

☒ the international application in the language in which it was filed.

☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

b. ☐ This international search report has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43.6*bis*(a)).

c. ☐ With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, see Box No. I.

2. ☐ **Certain claims were found unsearchable** (see Box No. II).

3. ☐ **Unity of invention is lacking** (see Box No. III).

4. With regard to the **title**,

☒ the text is approved as submitted by the applicant.

☐ the text has been established by this Authority to read as follows:

5. With regard to the **abstract**,

☒ the text is approved as submitted by the applicant.

☐ the text has been established, according to Rule 38.2, by this Authority as it appears in Box No. IV. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.

6. With regard to the **drawings**,

a. the figure of the **drawings** to be published with the abstract is Figure No. 6B

☐ as suggested by the applicant.

☒ as selected by this Authority, because the applicant failed to suggest a figure.

☐ as selected by this Authority, because this figure better characterizes the invention.

b. ☐ none of the figures is to be published with the abstract.

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US 12/40131

A. CLASSIFICATION OF SUBJECT MATTER
IPC(8) - G06Q 20/00 (2012.01)
USPC - 705/65
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
IPC(8): G06Q 20/00 (2012.01)
USPC: 705/65

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 705/73; 705/39; 902/2 (keyword limited; terms below)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
PatBase; Google Scholar, Google Patents; FreePatentsOnline. Search terms used: financial-transaction monetary-transaction, unbanked, subscriber member profile account, mobile-wallet mobile-purse mobile-payment Google-wallet smart-wallet mobile-banking mobile-commerce, fund account-balance account-amount available-fund stored-value top-up...

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X -- Y	US 2009/0119190 A1 (REALINI) 07 May 2009 (07.05.2009) entire document, especially Abstract; para [0028], [0029], [0033], [0135], [0136], [0171], [0176]-[0178], [0180], [0186], [0189], [0193], [0194], [0196], [0206], [0253], [0254], [0260], [0264], [0267], [0270], [0273], [0328], [0336], [0344], [0351], [0370], [0392], [0393], [0423], [0427], [0440], [0521], [0524], [0529]-[0531], [0577], [0580], [0581], [0586], [0594], [0602], [0612], [0631], [0649], [0661], [0669], [0671], [0679], [0739], [0875], [0897], [0916], [0918], [1065], [1086], [1098], [1168]	20 ------ 1-19
Y	US 2006/0253335 A1 (KEENA et al.) 09 November 2006 (09.11.2006) entire document, especially Abstract; para [0012], [0038], [0042]	1-19
Y	US 2009/0265272 A1 (DILL et al.) 22 October 2009 (22.10.2009) entire document, especially Abstract; para [0005], [0067]	13
Y	US 2009/0081989 A1 (WUHRER) 26 March 2009 (26.03.2009) entire document, especially Abstract; para [0007], [0076], [0088], [0106]	16, 17
A	US 2007/0255652 A1 (TUMMINARO et al.) 01 November 2007 (01.11.2007) entire document	1 - 20
A	US 2007/0255620 A1 (TUMMINARO et al.) 01 November 2007 (01.11.2007) entire document	1 - 20
A	US 2006/0287004 A1 (FUQUA) 21 December 2006 (21.12.2006) entire document	1 - 20
A	US 2007/0265984 A1 (SANTHANA) 15 November 2007 (15.11.2007) entire document	1 - 20

☐ Further documents are listed in the continuation of Box C. ☐

* Special categories of cited documents:
"A" document defining the general state of the art which is not considered to be of particular relevance
"E" earlier application or patent but published on or after the international filing date
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
"O" document referring to an oral disclosure, use, exhibition or other means
"P" document published prior to the international filing date but later than the priority date claimed
"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
09 January 2013 (09.01.2013)	29 JAN 2013
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer: Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/210 (second sheet) (July 2009)

PATENT COOPERATION TREATY

From the INTERNATIONAL SEARCHING AUTHORITY

To:
JOHN C. STRINGHAM
60 EAST SOUTH TEMPLE, SUITE 1000
SALT LAKE CITY, UT 84111

DOCKETED
Atty JCS File # 18756.37.1a
By MS On 2/4/13
Action Article 19 Amendments
Response Due 3/29/13

PCT

NOTIFICATION OF TRANSMITTAL OF THE INTERNATIONAL SEARCH REPORT AND THE WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY, OR THE DECLARATION

(PCT Rule 44.1)

	Date of mailing *(day/month/year)* 29 JAN 2013
Applicant's or agent's file reference 18756.37.1A	**FOR FURTHER ACTION** See paragraphs 1 and 4 below
International application No. PCT/US 12/66013	International filing date *(day/month/year)* 20 November 2012 (20.11.2012)
Applicant MOZIDO, LLC	

1. ☒ The applicant is hereby notified that the international search report and the written opinion of the International Searching Authority have been established and are transmitted herewith.

   Filing of amendments and statement under Article 19:
   The applicant is entitled, if he so wishes, to amend the claims of the international application (see Rule 46):

   When? The time limit for filing such amendments is normally two months from the date of transmittal of the international search report.

   Where? Directly to the International Bureau of WIPO, 34 chemin des Colombettes 1211 Geneva 20, Switzerland, Facsimile No.: +41 22 338 82 70

   For more detailed instructions, see *PCT Applicant's Guide*, International Phase, paragraphs 9.004 – 9.011.

2. ☐ The applicant is hereby notified that no international search report will be established and that the declaration under Article 17(2)(a) to that effect and the written opinion of the International Searching Authority are transmitted herewith.

3. ☐ **With regard to any protest** against payment of (an) additional fee(s) under Rule 40.2, the applicant is notified that:

   ☐ the protest together with the decision thereon has been transmitted to the International Bureau together with any request to forward the texts of both the protest and the decision thereon to the designated Offices.

   ☐ no decision has been made yet on the protest; the applicant will be notified as soon as a decision is made.

4. **Reminders**

   The applicant may submit comments on an informal basis on the written opinion of the International Searching Authority to the International Bureau. The International Bureau will send a copy of such comments to all designated Offices unless an international preliminary examination report has been or is to be established. Following the expiration of 30 months from the priority date, these comments will also be made available to the public.

   Shortly after the expiration of **18 months** from the priority date, the international application will be published by the International Bureau. If the applicant wishes to avoid or postpone publication, a notice of withdrawal of the international application, or of the priority claim, must reach the International Bureau before the completion of the technical preparations for international publication (Rules 90*bis*.1 and 90*bis*.3).

   Within **19 months** from the priority date, but only in respect of some designated Offices, a demand for international preliminary examination must be filed if the applicant wishes to postpone the entry into the national phase **until 30 months** from the priority date (in some Offices even later); otherwise, the applicant must, **within 20 months** from the priority date, perform the prescribed acts for entry into the national phase before those designated Offices.

   In respect of other designated Offices, the time limit of **30 months** (or later) will apply even if no demand is filed within 19 months.

   For details about the applicable time limits, Office by Office, see www.wipo.int/pct/en/texts/time_limits.html and the *PCT Applicant's Guide*, National Chapters.

Name and mailing address of the ISA/ Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450	Authorized officer Lee W. Young PCT Helpdesk: 571-272-4300
Facsimile No. 571-273-3201	Telephone No. PCT OSP: 571-272-7774

Form PCT/ISA/220 (July 2010)

Verified
By: On: 2/4/13

PATENT COOPERATION TREATY

PCT

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference 18756.37.1A	**FOR FURTHER ACTION**	see Form PCT/ISA/220 as well as, where applicable, item 5 below.
International application No. PCT/US 12/66013	International filing date *(day/month/year)* 20 November 2012 (20.11.2012)	(Earliest) Priority Date *(day/month/year)* 21 November 2011 (21.11.2011)
Applicant MOZIDO, LLC		

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 2 sheets.

☐ It is also accompanied by a copy of each prior art document cited in this report.

1. **Basis of the report**

   a. With regard to the **language**, the international search was carried out on the basis of:

   ☒ the international application in the language in which it was filed.

   ☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

   b. ☐ This international search report has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43.6*bis*(a)).

   c. ☐ With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, see Box No. I.

2. ☐ **Certain claims were found unsearchable** (see Box No. II).

3. ☐ **Unity of invention is lacking** (see Box No. III).

4. With regard to the **title**,

   ☒ the text is approved as submitted by the applicant.

   ☐ the text has been established by this Authority to read as follows:

5. With regard to the **abstract**,

   ☒ the text is approved as submitted by the applicant.

   ☐ the text has been established, according to Rule 38.2, by this Authority as it appears in Box No. IV. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.

6. With regard to the **drawings**,

   a. the figure of the **drawings** to be published with the abstract is Figure No. 2

   ☐ as suggested by the applicant.

   ☒ as selected by this Authority, because the applicant failed to suggest a figure.

   ☐ as selected by this Authority, because this figure better characterizes the invention.

   b. ☐ none of the figures is to be published with the abstract.

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US 12/66013

A. CLASSIFICATION OF SUBJECT MATTER
IPC(8) - G06Q 20/00 (2013.01)
USPC - 705/78
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
IPC (8) - G06Q 20/00 (2013.01)
USPC -705/78

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC - 705/64; 705/39 (See Keywords Below)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Patbase; Google Scholar
Search Terms: Mobile wallet, payment, third party, other provider, different provider, payment, transaction, purchase, deposit, withdraw, transfer, authorization code, point of sale, agent, operator, cloud, network, confirmation, notify, wallet provider, bill payment, ...

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2008/0208762 A1 (ARTHUR et al.), 28 August 2008 (28.08.2008), entire document, especially Abstract; para [0016], [0057], [0065], [0068]-[0069], [0071]-[0074], [0080], [0082], [0119], [0140]	1-20
Y	US 6,873,974 B1 (SCHUTZER), 29 March 2005 (29.03.2005), entire document, especially Abstract; col 3, ln 40 to col 4, ln 20; col 8, ln 60 to col 9, ln 40	1-20
Y	US 2007/0125840 A1 (LAW et al.), 07 June 2007 (07.06.2007), entire document, especially Abstract; para [0033]-[0035], [0042], [0117]-[0120], [0150]-[0152]	9-11 and 15-17
A	US 2009/0234751 A1 (CHAN et al), 17 September 2009 (17.09.2009), entire document	1-20
A	US 2011/0196788 A1 (LU et al.), 11 August 2011 (11.08.2011), entire document	1-20

☐ Further documents are listed in the continuation of Box C. ☐

* Special categories of cited documents:
"A" document defining the general state of the art which is not considered to be of particular relevance
"E" earlier application or patent but published on or after the international filing date
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
"O" document referring to an oral disclosure, use, exhibition or other means
"P" document published prior to the international filing date but later than the priority date claimed
"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
15 January 2013 (15.01.2013)	29 JAN 2013
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer: Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/210 (second sheet) (July 2009)

PATENT COOPERATION TREATY

From the
INTERNATIONAL SEARCHING AUTHORITY

To: JOHN C. STRINGHAM
60 EAST SOUTH TEMPLE
SUITE 1000
SALT LAKE CITY, UT 84111

DOCKETED
Atty JCS File # 18756.8.1a
By MS On 2/4/13
Action Written opinion
Response Due 4/29/13

PCT

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43*bis*.1)

Date of mailing *(day/month/year)*	29 JAN 2013

Applicant's or agent's file reference	FOR FURTHER ACTION
18756.8.1A	See paragraph 2 below

International application No.	International filing date *(day/month/year)*	Priority date *(day/month/year)*
PCT/US 12/40131	31 May 2012 (31.05.2012)	03 June 2011 (03.06.2011)

International Patent Classification (IPC) or both national classification and IPC
IPC(8) - G06Q 20/00 (2012.01)
USPC - 705/65

Applicant MOZIDO, LLC

1 This opinion contains indications relating to the following items:

- [X] Box No. I Basis of the opinion
- [ ] Box No. II Priority
- [ ] Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- [ ] Box No. IV Lack of unity of invention
- [X] Box No. V Reasoned statement under Rule 43*bis*.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- [ ] Box No. VI Certain documents cited
- [ ] Box No. VII Certain defects in the international application
- [ ] Box No. VIII Certain observations on the international application

2. **FURTHER ACTION**

If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1 *bis*(b) that written opinions of this International Searching Authority will not be so considered.

If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Form PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.

For further options, see Form PCT/ISA/220.

Name and mailing address of the ISA/US	Date of completion of this opinion	Authorized officer:
Mail Stop PCT, Attn. ISA/US Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	09 January 2013 (09.01.2013)	Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/237 (cover sheet) (July 2011)

Verified
By: On: 2/4/13

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/40131

Box No. I Basis of this opinion

1. With regard to the **language**, this opinion has been established on the basis of:

   ☒ the international application in the language in which it was filed.

   ☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

2. ☐ This opinion has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43*bis*.1(a))

3. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, this opinion has been established on the basis of a sequence listing filed or furnished:

   a. (means)

   ☐ on paper

   ☐ in electronic form

   b. (time)

   ☐ in the international application as filed

   ☐ together with the international application in electronic form

   ☐ subsequently to this Authority for the purposes of search

4. ☐ In addition, in the case that more than one version or copy of a sequence listing has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that in the application as filed or does not go beyond the application as filed, as appropriate, were furnished.

5 Additional comments:

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/40131

Box No. V **Reasoned statement under Rule 43*bis*.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**

1. Statement

Novelty (N)	Claims	1-19	YES
	Claims	20	NO
Inventive step (IS)	Claims	None	YES
	Claims	1 - 20	NO
Industrial applicability (IA)	Claims	1 - 20	YES
	Claims	None	NO

2. Citations and explanations:

Claim 20 lacks novelty under PCT Article 33(2) as being anticipated by US 2009/0119190 A1 (Realini).

As to claim 20, Realini teaches a monetary transaction system, comprising: a mobile wallet application configured to perform one or more of the following: process incoming and outgoing transactions, authenticate transaction system subscribers, manage subscriber profiles, and manage interactions between monetary transaction system components (para [0875], [1168]); a monetary transaction processor configured to perform one or more of the following: manage account balances for mobile wallet subscribers, manage mobile wallet agent accounts, process balance inquiries, account credits, account debits, and transaction roll-backs (para [0336]); a mobile wallet rules engine that manages and applies rules and policies that are defined for transactions as the transactions are processed on the mobile wallet transaction system including rules that control at least one of the following: transaction fees, transaction limits, transaction velocity limits, commissions, mobile transaction system roles and permissions (para [0581]); a mobile wallet integration module that manages interaction between the mobile wallet transaction system and one or more external transaction systems including at least one of a wireless service provider's billing platform and a program partner bank (para [0669], [0875]); a mobile wallet database that stores mobile wallet transaction data used in mobile wallet transactions including one or more of the following: subscriber profiles, subscription data, transaction data, transaction logs, mobile wallet application configuration data and mobile wallet application run-time data (para [0423] - subscription fees; para [1065] - profile; para [1108] - runtime); and a mobile wallet wireless service that interfaces with the wireless service provider's network to allow communication between the mobile wallet application and other mobile wallet transaction system components via the wireless service provider's network (para [1098]).

Claims 1-12, 14, 15, 18 and 19 lack an inventive step under PCT Article 33(3) as being obvious over Realini in view of US 2006/0253335 A1 to Keena et al. (hereinafter, 'Keena').

As to claim 1, Realini teaches a monetary transaction system for conducting monetary transactions between unbanked subscribers and other entities, the system comprising (para [0029]): a mobile device configured to run a monetary transaction system application (para [0029]); an unbanked monetary transaction system subscriber that has a profile with the monetary transaction system, wherein the unbanked subscriber indicates, via the monetary transaction system application, one or more specified transactions that are to be performed using the monetary transaction system (para [0264]); a monetary transaction system processor that performs the one or more transactions specified by the unbanked subscriber, wherein performing the specified transactions includes communicating with a monetary transaction database to determine whether the transaction is permissible based on data indicated in the unbanked subscriber's profile (para [0033]);

but fails to explicitly disclose at least one entity that is to be involved in the specified transaction, the at least one entity having a profile with the monetary transaction system.

However, Keena does teach at least one entity that is to be involved in the specified transaction, the at least one entity having a profile with the monetary transaction system (para [0012] - profiles; para [0038] - subscribers are not banked).

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the virtual pooled account for mobile banking of Realini with the cash based purchasing using mobile communication of Keena, because Realini and Keena are directed to systems and methods for monetary transaction system. Furthermore, users and designers benefit from systems and/or methods adapted for enabling service providers or suppliers to pay a commission to point of sale vendors for use of the vendor's account and point of sale device to perform transactions for customers, because such systems/methods provides a system and method for cash based purchasing using electronic commerce channels such as mobile telephone networks (Keena, para [0012]).

As to claim 2, in combination with Realini, Keena further discloses wherein the monetary transaction system application provides a web interface that allows subscribers to perform the same functions provided by the monetary transaction system application (para [0042]).

As to claim 3, in combination with Keena, Realini further discloses wherein the monetary transaction system application is provided on a prepaid or postpaid phone (para [0253]).

- Please See Supplemental Box -

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:
Box V.2. Citations and explanations:

As to claim 4, in combination with Keena, Realini further discloses wherein the monetary transaction system is implemented to enroll a user for a mobile wallet, including the following steps: receiving a subscriber-initiated transaction over one of a plurality of channels connected to the monetary transaction system (para [0631]); prompting for and receiving enrollment information for the unbanked subscriber over at least one of the plurality of channels (para [0171]); sending activation instructions over a second channel to activate the unbanked subscriber and create a subscriber account for the unbanked subscriber (para [0344]); generating a mobile wallet for the unbanked subscriber (para [0440]); and presenting the unbanked subscriber's account data associated with the mobile wallet to the unbanked subscriber (para [0186], [0875]).

As to claim 5, in combination with Keena, Realini further discloses wherein the monetary transaction system is implemented to add a mobile wallet platform stored value account to a mobile wallet, including the following steps: receiving subscriber data over one of a plurality of channels connected to the mobile wallet transaction system (para [0136], [0631]); performing one or more validation checks on the unbanked subscriber to validate that the unbanked subscriber is not exceeding a specified allowable number of accounts per subscriber (para [0351]); sending subscriber data to the at least one entity for identification of the unbanked subscriber, wherein the entity comprises a third party verification system (para [0270]-[0273]); receiving results from the third party verification system indicating that the subscriber data appropriately identifies the unbanked subscriber (para [0440]); creating a stored value account for the unbanked subscriber, wherein the monetary transaction system processor maintains a recorded balance for the created stored value account (para [0679]); adding the stored value account to the unbanked subscriber's mobile wallet (para [0679]); and notifying the unbanked subscriber of the addition of the stored value account over at least one other of the plurality of channels connected to the mobile wallet platform (para [0631], [0649]).

As to claim 6, in combination with Keena, Realini further discloses wherein the monetary transaction system is implemented to add a third party stored value account to a mobile wallet, including the following steps: receiving unbanked subscriber data, including account details, over one of a plurality of channels connected to the monetary transaction system (para [0206], [0440], [0531]); performing one or more validation checks on the unbanked subscriber to validate that the unbanked subscriber is not exceeding a specified allowable number of accounts per subscriber (para [0440]); sending subscriber data to the at least one entity for identification of the unbanked subscriber, wherein the entity comprises a third party verification system (para [0186]); receiving results from the third party verification system indicating that the subscriber data appropriately identifies the unbanked subscriber (para [0270]-[0273]); submitting one or more of the unbanked subscriber's account details to a third party account processor (para [0440]); receiving an indication from the third party account processor that third party account processor created a third party stored value account for the subscriber (para [0679]); maintaining a link between the subscriber data and the third party stored value account (para [0679]); adding the third party stored value account to the unbanked subscriber's mobile wallet (para [0875]); and notifying the unbanked subscriber of the addition of the third party stored value account over at least one other of the plurality of channels connected to the monetary transaction system (para [0631], [0649]).

As to claim 7, in combination with Keena, Realini further discloses wherein the monetary transaction system is implemented to deposit funds at an agent branch through a mobile wallet, including the following steps: receiving communication from an agent branch over one of a plurality of channels connected to the monetary transaction system , the agent communication indicating that the unbanked subscriber desires to deposit a specified amount of funds into the unbanked subscriber's mobile wallet account (para [0440]); validating the status of the unbanked subscriber's mobile wallet account (para [0351]); determining if the agent branch is authorized to receive deposited money (para [0586]); performing one or more of a limit check and a velocity check on the unbanked subscriber's mobile wallet account (para [0427], [0594]); crediting the unbanked subscriber's mobile wallet account with the specified amount of funds (para [0440], [0875]); returning a notification to the agent branch confirming the deposit (para [0739], [0918]); and notifying the subscriber that the specified amount of funds was deposited in the unbanked subscriber's mobile wallet account over at least one of the plurality of channels connected to the monetary transaction system (para [0897]).

As to claim 8, in combination with Keena, Realini further discloses wherein the monetary transaction system is implemented to withdraw funds at an agent branch using a mobile wallet, including the following steps: receiving a communication from the unbanked subscriber over one of a plurality of channels connected to the monetary transaction system, the communication indicating that the unbanked subscriber desires to withdraw a specified amount of funds from the unbanked subscriber's mobile wallet account at the agent branch (para [0586]); validating the status of the unbanked subscriber's mobile wallet account (para [0351]); determining if the balance of the unbanked subscriber's mobile wallet account is sufficient to accommodate the requested withdrawal for the specified amount of funds (para [0028]); performing one or more of a limit check and a velocity check on the unbanked subscriber's mobile wallet account (para [0427], [0594]); returning a secure, perishable withdrawal code to the subscriber over at least one of the plurality of channels connected to the monetary transaction system (para [0577]); receiving subsequent agent branch communication over at least one of the plurality of channels connected to the monetary transaction system , the agent branch communication indicating that the withdrawal code has been presented to the agent branch (para [1086]); debiting the unbanked subscriber's mobile wallet account by the specified amount of funds (para [0392]); returning a notification to the agent branch confirming the withdrawal (para [0739], [0918]); and notifying the subscriber that the specified amount of funds was withdrawn from the unbanked subscriber's mobile wallet account over at least one of the channels connected to the monetary transaction system (para [0897]).

As to claim 9, in combination with Keena, Realini further discloses wherein the monetary transaction system is implemented to pay a bill from a mobile wallet, including the following steps: receiving a subscriber communication over one of a plurality of channels connected to the monetary transaction system, the subscriber communication indicating that an unbanked subscriber desires to pay a bill for a specified amount using a specified payment method from the unbanked subscriber's mobile wallet (para [0028]); validating the status of the selected payment method (para [0661], [0671]); performing one or more of a limit check and a velocity check on the selected payment method (para [0427], [0594]); debiting the specified payment method by the specified amount of funds (para [0392]); processing the bill payment via at least one of a direct biller connection and a bill pay aggregator (para [0028], [0254]); and notifying the unbanked subscriber that the bill was paid over at least one of the plurality of channels connected to the monetary transaction system (para [0897]).

- Please See Supplemental Box -

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**

Continuation of:
Box V.2. Citations and explanations:

As to claim 10, in combination with Keena, Realini further discloses wherein the monetary transaction system is implemented to buy airtime on a prepaid mobile account from a mobile wallet, including the following steps: receiving subscriber communication over one of a plurality of channels connected to the monetary transaction system, the subscriber communication indicating that an unbanked subscriber desires to top up a prepaid mobile account by a specified amount using a specified payment method from the unbanked subscriber's mobile wallet (para [0440]); validating the status of the selected payment method (para [0612]); performing at least one of a limit check and a velocity check on the selected payment method (para [0427], [0594]); debiting the specified payment method by the specified amount of funds (para [0392]); processing the mobile top-up via at least one of a billing system integrator and an aggregator (para [0180]); and notifying the subscriber that the prepaid mobile account was topped up over at least one of the plurality of channels connected to the monetary transaction system (para [0180], [0897]).

As to claim 11, in combination with Keena, Realini further discloses wherein the monetary transaction system is implemented to transfer money between mobile wallets, including the following steps: receiving subscriber communication over one of a plurality of channels connected to the monetary transaction system, the subscriber communication indicating that an unbanked subscriber desires to transfer a specified amount of funds to specified recipient using a specified payment method from the subscriber's mobile wallet (para [0176], [0440]); validating the status of the selected payment method (para [0612]); performing at least one of a limit check and a velocity check on the selected payment method (para [0427], [0594]); validating the status of the specified recipient to ensure the specified recipient has a valid mobile wallet account (para [0612]); debiting the specified payment method by the specified amount of funds (para [0392]); transferring the specified amount of funds to the specified recipient over at least one of the plurality of channels connected to the monetary transaction system (para [0176]); notifying the unbanked subscriber that the specified amount of funds was transferred to the specified recipient over at least one of the plurality of channels connected to the monetary transaction system (para [0176], [0631]).

As to claim 12, in combination with Keena, Realini further discloses wherein validating the status of the specified recipient comprises performing a check on the specified recipient to comply with the office of foreign assets control (para [0580]).

As to claim 14, in combination with Keena, Realini further discloses wherein the monetary transaction system is implemented to make a purchase from a mobile wallet, including the following steps: receiving a communication from a subscriber over one of a plurality of channels connected to the monetary transaction system, the subscriber communication indicating that an unbanked subscriber desires to purchase an item for a specified amount of funds using a specified payment method from the unbanked subscriber's mobile wallet (para [0529]); returning a secure, perishable purchase code to the unbanked subscriber over at least one of the plurality of channels connected to the monetary transaction system (para [0529], [0577]); receiving subsequent agent branch communication over at least one of the plurality of channels connected to the monetary transaction system, the agent branch communication indicating that the purchase code has been presented to an agent (para [0529]); validating the status of the specified payment method (para [0427]); determining if the specified payment method can accommodate a purchase for the specified amount (para [0524]); performing at least one of a limit check and a velocity check on the selected payment method (para [0529], [0427], [0594]); debiting the specified payment method by the specified amount of funds (para [0521]); returning a notification to the agent branch authorizing the purchase (para [0529]); and sending a receipt to the unbanked subscriber over at least one of the plurality of channels connected to the monetary transaction system (para [0176], [0631]).

As to claim 15, Realini teaches a monetary transaction system for conducting monetary transactions between subscribers and other entities, the system comprising: a mobile device configured to run a monetary transaction system application (para [0260], [0427]); a monetary transaction system subscriber that has a profile with the monetary transaction system, wherein the subscriber indicates, via the monetary transaction system application, one or more specified transactions that are to be performed using the monetary transaction system (para [0530]); a monetary transaction system processor that performs the one or more transactions specified by the subscriber, wherein performing the specified transactions includes communicating with a monetary transaction database to determine whether the transaction is permissible based on data indicated in the subscriber's profile (para [0033], [0916]);
but fails to explicitly disclose at least one entity that is to be involved in the specified transaction, the at least one entity having a profile with the monetary transaction system.
However, Keena does teach at least one entity that is to be involved in the specified transaction, the at least one entity having a profile with the monetary transaction system (para [0012] - profiles; para [0038] - subscribers are not banked).
It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the virtual pooled account for mobile banking of Realini with the cash based purchasing using mobile communication of Keena, because Realini and Keena are directed to systems and methods for monetary transaction system. Furthermore, users and designers benefit from systems and/or methods adapted for enabling service providers or suppliers to pay a commission to point of sale vendors for use of the vendor's account and point of sale device to perform transactions for customers, because such systems/methods provides a system and method for cash based purchasing using electronic commerce channels such as mobile telephone networks (Keena, para [0012]).

As to claim 18, in combination with Keena, Realini further discloses wherein the monetary transaction system is implemented to deposit funds into a bank or credit union account using a mobile wallet, including the following steps: receiving communication from an agent branch over one of a plurality of channels connected to the monetary transaction system, the agent communication indicating that a subscriber desires to deposit a specified amount of funds into a bank or credit union account (para [0177], [0529]); validating the status of the bank or credit union account (para [0328]); determining if the agent branch is authorized to deposit money (para [0586]); performing one or more of a limit check and a velocity check on the bank or credit union account (para [0427], [0594]); crediting the bank or credit union account with the specified amount of funds (para [0393]); returning a notification to the agent branch confirming the deposit (para [0739], [0918]); and notifying the subscriber that the specified amount of funds was deposited in the bank or credit union account over at least one of the plurality of channels connected to the monetary transaction system (para [0176], [0631]).

- Please See Supplemental Box -

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:
Box V.2. Citations and explanations:

As to claim 19, in combination with Keena, Realini further discloses wherein the monetary transaction system is implemented to withdraw funds from a bank or credit union account through a mobile wallet, including the following steps: receiving communication from a subscriber over one of a plurality of channels connected to the monetary transaction system, the subscriber communication indicating that a subscriber desires to withdraw a specified amount of funds from a bank or credit union account (para [0178], [0602]); validating the status of the bank or credit union account (para [0370]); determining if the balance of the bank or credit union account is sufficient to accommodate the requested withdrawal for the specified amount of funds (para [0328]); performing at least one of a limit check and a velocity check on the bank or credit union account (para [0427], [0594]); returning a secure, perishable withdrawal code to the subscriber over at least one of the plurality of channels connected to the monetary transaction system (para [0577]); receiving subsequent agent branch communication over at least one of the plurality of channels connected to the monetary transaction system, the agent branch communication indicating that the withdrawal code has been presented to an agent (para [1086]); debiting the bank or credit union account by the specified amount of funds (para [0521]); returning a notification to the agent branch confirming the withdrawal (para [0529]); and notifying the subscriber that the specified amount of funds were withdrawn from the bank or credit union account over at least one of the plurality of channels connected to the monetary transaction system (para [0176], [0631]).

Claim 13 lacks an inventive step under PCT Article 33(3) as being obvious over Realini in view of Keena, and further in view of US 2009/0265272 A1 to Dill et al. (hereinafter, 'Dill').

As to claim 13, the combination of Realini and Keena teaches the monetary transaction system of claim 11, but fails to explicitly disclose wherein the money is transferred internationally between the mobile wallets. However, Dill does teach wherein the money is transferred internationally between the mobile wallets (para [0067]). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the virtual pooled account for mobile banking of Realini (as enhanced by Keena) with the money transfers utilizing a unique receiver identifier of Dill, because Realini, Keena and Dill are directed to systems and methods for monetary transaction system. Furthermore, users and designers benefit from systems and/or methods adapted for enabling the data of the request to be verified by the mobile application of the money transfer facilitator, the response may include information related to and/or describing fees, legal notices, etcj., because such systems/methods allow for allowing financial transfers that utilize a unique identifier to facilitate flexible payment options for the transaction (Dill, para [0005]).

Claims 16 and 17 lack an inventive step under PCT Article 33(3) as being obvious over Realini in view of Keena, and further in view of US 2009/0081989 A1 (Wuhrer).

As to claim 16, the combination of Realini and Keena teaches the monetary transaction system of claim 15, and Realini further teaches wherein the monetary transaction system is implemented to add a bank or credit union account to a mobile wallet, including the following steps: receiving subscriber data, including bank or credit union account details, over at least one of a plurality of channels connected to the monetary transaction system (para [0177], [0875]); sending subscriber data to a third party verification system for identification of the subscriber (para [0194]); receiving results from the third party system indicating that the subscriber data appropriately identifies the subscriber (para [0189], [0193]); submitting bank or credit union account details for validation by the transaction processor (para [0196]); receiving an indication that the bank or credit union account details correspond to a valid bank or credit union account (para [0135]); maintaining a link between the subscriber data and the bank or credit union account (para [0176]); and notifying the subscriber of the bank or credit union account validation over at least one of the plurality of channels connected to the monetary transaction system (para [0176], [0631]);
but fails to explicitly disclose performing one or more validation checks on the subscriber to validate that the subscriber is not exceeding a specified allowable number of accounts per subscriber.
However, Wuhrer does teach performing one or more validation checks on the subscriber to validate that the subscriber is not exceeding a specified allowable number of accounts per subscriber (para [0076], [0088], [0106]).
It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the virtual pooled account for mobile banking of Realini (as enhanced by Keena) with the system and method for financial transaction interoperability across multiple mobile networks of Wuhrer, because Realini, Keena and Wuhrer are directed to systems and methods for monetary transaction system. Furthermore, users and designers benefit from systems and/or methods adapted for enabling a mobile device to execute transactions via the system, and in some embodiments, transactions originate from a third party application through system platform APIs for the reload application and the gifting application; the system is coupled to multiple accounts of the user, including for example, a system account, a debit card account, a credit card account, a PayPal account, multiple prepaid accounts 364 and a bank account, because such systems/methods provide a platform and application layer that can function across an array of payment platforms or network types (Wuhrer, para [0007]).

- Please See Supplemental Box -

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In case **the space in any of the preceding boxes is not sufficient.**

Continuation of:
Box V.2. Citations and explanations:

As to claim 17, the combination of Realini and Keena teaches the monetary transaction system of claim 1, and Realini further teaches wherein the monetary transaction system is implemented to add a debit or credit card account to a mobile wallet, including the following steps: receiving subscriber data, including a debit or credit card account number, over one of a plurality of channels connected to the monetary transaction system (para [0136]); sending subscriber data to a third party verification system for identification of the subscriber (para [0194]); receiving results from the third party system indicating that the subscriber data appropriately identifies the subscriber (para [0189], [0193]); securely storing the debit or credit card account number for access by the mobile wallet (para [0267], [0875]); adding the debit or credit card account number to the subscriber's mobile wallet (para [0267], [0875]); and notifying the subscriber of the addition of the debit or credit card account number over at least one of the plurality of channels connected to the monetary transaction system (para [0176], [0631]);

but fails to explicitly disclose performing one or more validation checks on the subscriber to validate that the subscriber is not exceeding a specified allowable number of accounts per subscriber.

However, Wuhrer does teach performing one or more validation checks on the subscriber to validate that the subscriber is not exceeding a specified allowable number of accounts per subscriber (para [0076], [0088], [0106]).

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the virtual pooled account for mobile banking of Realini (as enhanced by Keena) with the system and method for financial transaction interoperability across multiple mobile networks of Wuhrer, because Realini, Keena and Wuhrer are directed to systems and methods for monetary transaction system. Furthermore, users and designers benefit from systems and/or methods adapted for enabling a mobile device to execute transactions via the system, and in some embodiments, transactions originate from a third party application through system platform APIs for the reload application and the gifting application; the system is coupled to multiple accounts of the user, including for example, a system account, a debit card account, a credit card account, a PayPal account, multiple prepaid accounts 364 and a bank account, because such systems/methods provide a platform and application layer that can function across an array of payment platforms or network types (Wuhrer, para [0007]).

Claims 1 - 20 have industrial applicability as defined by PCT Article 33(4), because the subject matter can be made or used in industry.

PATENT COOPERATION TREATY

From the
INTERNATIONAL SEARCHING AUTHORITY

To: JOHN C. STRINGHAM
60 EAST SOUTH TEMPLE, SUITE 1000
SALT LAKE CITY, UT 84111

DOCKETED
Atty JCS File # 18756.37.1a
By MS On 2/4/13
Action Written opinion
Response Due 4/29/13

PCT

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43*bis*.1)

Date of mailing *(day/month/year)*	29 JAN 2013
Applicant's or agent's file reference 18756.37.1A	**FOR FURTHER ACTION** See paragraph 2 below

International application No.	International filing date *(day/month/year)*	Priority date *(day/month/year)*
PCT/US 12/66013	20 November 2012 (20.11.2012)	21 November 2011 (21.11.2011)

International Patent Classification (IPC) or both national classification and IPC
IPC(8) - G06Q 20/00 (2013.01)
USPC - 705/78

Applicant MOZIDO, LLC

1. This opinion contains indications relating to the following items:

- [X] Box No. I Basis of the opinion
- [ ] Box No. II Priority
- [ ] Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- [ ] Box No. IV Lack of unity of invention
- [X] Box No. V Reasoned statement under Rule 43*bis*.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- [ ] Box No. VI Certain documents cited
- [ ] Box No. VII Certain defects in the international application
- [ ] Box No. VIII Certain observations on the international application

2 **FURTHER ACTION**

If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1 *bis*(b) that written opinions of this International Searching Authority will not be so considered.

If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Form PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.

For further options, see Form PCT/ISA/220.

Name and mailing address of the ISA/US	Date of completion of this opinion	Authorized officer:
Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	16 January 2013 (16.01.2013)	Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/237 (cover sheet) (July 2011)

Verified
By: [illegible] On: 2/4/13

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/66013

Box No. I Basis of this opinion

1. With regard to the **language**, this opinion has been established on the basis of:

   ☒ the international application in the language in which it was filed.

   ☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

2. ☐ This opinion has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43*bis*.1(a))

3. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, this opinion has been established on the basis of a sequence listing filed or furnished:

   a. (means)

      ☐ on paper

      ☐ in electronic form

   b. (time)

      ☐ in the international application as filed

      ☐ together with the international application in electronic form

      ☐ subsequently to this Authority for the purposes of search

4. ☐ In addition, in the case that more than one version or copy of a sequence listing has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that in the application as filed or does not go beyond the application as filed, as appropriate, were furnished.

5. Additional comments:

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/66013

Box No. V **Reasoned statement under Rule 43*bis*.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**

1. Statement

Novelty (N)	Claims	1-20	YES
	Claims	None	NO
Inventive step (IS)	Claims	None	YES
	Claims	1-20	NO
Industrial applicability (IA)	Claims	1-20	YES
	Claims	None	NO

2. Citations and explanations:

Claims 1-8, 12-14 and 18-20 lack an inventive step under PCT Article 33(3) as being obvious over US 2008/0208762 A1 to Arthur et al. (hereinafter 'Arthur') in view of US 6,873,974 B1 (Schutzer).

Regarding claim 1, Arthur teaches a cloud-based transaction platform including (Abstract): one or more processors (para [0016], [0065]); system memory (para [0065]); one or more computer-readable storage media having stored thereon computer executable instructions that, when executed by the one or more processors, cause the computing system to perform a method for performing a transaction using a mobile wallet, the method comprising the following (Abstract; para [0016], [0057], [0140]): an act of receiving communication from an agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the agent communication indicating that a customer desires to perform a mobile wallet transaction using their mobile wallet (para [0068]-[0069], [0071]-[0074], [0080], [0082], [0119]); an act of sending the agent communication to a mobile wallet platform (para [0080]-[0082], [0120]-[0123]); an act of receiving communication from the mobile wallet platform confirming processing of the transaction (para [0087]-[0090], [0121]-[0125]); and an act of sending communication to the agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the communication indicating confirmation of the processing of the transaction (para [0087]-[0090], [0121]-[0125]). Arthur does not specifically teach the mobile wallet is a third party mobile wallet. However, Schutzer teaches a payment processing system, wherein the payment system accepts and process account transaction requests from third party mobile wallets (Abstract; col 3, ln 40 to col 4, ln 20; col 8, ln 60 to col 9, ln 40). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur with those of Schutzer since doing so would enhance the flexibility of mobile users by allowing payments using third party mobile wallets.

Regarding claim 2, Schutzer teaches a transaction is performed by a second, different customer using a second, different third party mobile wallet (col 7, ln 7-53; col 8, ln 60 to col 9, ln 40).

Regarding claim 3, Schutzer teaches the third party mobile wallet platform comprises a third party processor (col 9, ln 5-63).

Regarding claim 4, Schutzer teaches the transaction using a third party mobile wallet comprises one or more of a deposit, a withdrawal, a transfer, a purchase, a bill payment, or topping up of a prepaid mobile account (col 5, ln 57 to col 6, ln 10 - purchase).

Regarding claim 5, Arthur teaches comprising an act of notifying the customer of confirmation of the processing of the transaction using the mobile wallet over at least one of the plurality of communication channels connected to the cloud-based transaction platform (para [0121]-[0125]).

Regarding claim 6, Schutzer teaches the third party mobile wallet is provided by a third party mobile wallet provider (Abstract; col 3, ln 40 to col 4, ln 20; col 8, ln 60 to col 9, ln 40).

Regarding claim 7, Arthur teaches each mobile wallet provider has their own point of sale (POS) processing system (para [00068]-[0072], [0087]-[0090]).

Regarding claim 8, Arthur teaches the mobile wallet providers' POS processing systems communicate with each other using the cloud-based transaction platform to process the transaction (para [0068]-[0072], [0083]-[0087]).

Regarding claim 12, Arthur teaches the transaction comprises making a purchase from a mobile wallet managed by a mobile wallet platform, including: an act of receiving communication from the customer over one of the plurality of channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to purchase an item for a specified amount of funds using a specified payment method from the customer's mobile wallet (para [0080]-[0082], [0120]-[0123]); an act of returning a secure, perishable purchase code to the customer over at least one of the plurality of channels connected to the cloud-based transaction platform (para [0067]-[0070], [0073]-[0074]); an act of receiving communication from the agent terminal over at least one of the plurality of channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the purchase code has been presented to an agent (para [0067]-[0070], [0073]-[0074]); an act of debiting the customer's mobile wallet by the specified amount of funds (para [0087]-[0090], [0121]-[0125]).

--- (See Continuation in Supplemental Box) ---

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:
Box V.2 Citations and Explanations.

Regarding claim 13, Arthur teaches a cloud-based transaction platform including: one or more processors (para [0016], [0065]); system memory (para [0065]); one or more computer-readable storage media having stored thereon computer- executable instructions that, when executed by the one or more processors, cause the computing system to perform a method for performing a transaction using a point of sale (POS) system, the method comprising (Abstract; para [0016], [0057], [0140]): an act of receiving communication from a specified POS system implemented at an agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the POS communication indicating that a customer has initiated a mobile wallet transaction using their mobile wallet (para [0068]-[0069], [0071]-[0074], [0080], [0082], [0119]); an act of sending the POS communication to a corresponding transaction processing system that has been established to process POS transactions from the specified POS system (para [0080]-[0082], [0120]-[0123]); an act of receiving communication from the POS transaction processing system confirming processing of the transaction (para [0087]-[0090], [0121]-[0125]); and an act of sending communication to the specified POS system implemented at the agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the communication indicating confirmation of the processing of the transaction (para [0087]-[0090], [0121]-[0125]). Arthur does not specifically teach the mobile wallet is a third party mobile wallet. However, Schutzer teaches a payment processing system, wherein the payment system accepts and process account transaction requests from third party mobile wallets (Abstract; col 3, ln 40 to col 4, ln 20; col 8, ln 60 to col 9, ln 40). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur with those of Schutzer since doing so would enhance the flexibility of mobile users by allowing payments using third party mobile wallets.

Regarding claim 14, Arthur teaches the act of receiving a transaction fee paid by the specified POS system to the cloud-based transaction platform (para [0063]-[0068], [0084]-[0087]).

Regarding claim 18, Arthur teaches the transaction comprises making a purchase from a mobile wallet provided by a mobile wallet provider, including: an act of receiving communication from the customer over one of the plurality of communication channels connected to the mobile wallet platform, the customer communication indicating that the customer desires to purchase an item for a specified amount of funds using a specified payment method from the customer's mobile wallet (para [0080]-[0082], [0120]-[0123]); an act of returning a secure, perishable purchase code to the customer over at least one of the plurality of communication channels connected to the cloud based transaction platform and an act of receiving subsequent agent terminal communication over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the purchase code has been presented to an agent (para [0067]-[0070], [0073]-[0074]); an act of validating the status of the specified payment method and an act of determining if the specified payment method can accommodate a purchase for the specified amount (para [0067]-[0070], [0073]-[0074]); an act of performing one or more of a limit check and a velocity check on the specified payment method and an act of debiting the customer's mobile wallet by the specified amount of funds by sending communication to the mobile wallet provider and an act of returning a notification to the POS system at the agent terminal authorizing the purchase (para [0087]-[0090], [0121]-[0125]); an act of sending a receipt to the customer over at least one of the plurality of communication channels connected to the cloud-based transaction platform (para [0121]-[0125]).

Regarding claim 19, Arthur teaches a cloud-based transaction platform including: one or more processors (para [0016], [0065]); system memory (para [0065]); one or more computer-readable storage media having stored thereon computer-executable instructions that, when executed by the one or more processors, cause the computing system to perform a method for making a purchase from a mobile wallet provided by a mobile wallet provider, the method comprising the following (Abstract; para [0016], [0057], [0140]): an act of receiving communication from a customer over one of a plurality of channels connected to the cloud-based transaction platform, the customer communication indicating that a customer desires to purchase an item for a specified amount of funds using a specified payment method indicated by the customer's mobile wallet (para [0068]-[0069], [0071]-[0074], [0080], [0082], [0119]); an act of returning a secure, perishable purchase code to the customer over at least one the plurality of communication channels connected to the cloud-based transaction platform (para [0080]-[0082], [0120]-[0123]); an act of receiving communication from an agent terminal over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the purchase code has been presented to an agent (para [0087]-[0090], [0121]-[0125]); and an act of debiting the customer's mobile wallet by the specified amount of funds (para [0087]-[0090], [0121]-[0125]). Arthur does not specifically teach the mobile wallet is a third party mobile wallet. However, Schutzer teaches a payment processing system, wherein the payment system accepts and process account transaction requests from third party mobile wallets (Abstract; col 3, ln 40 to col 4, ln 20; col 8, ln 60 to col 9, ln 40). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur with those of Schutzer since doing so would enhance the flexibility of mobile users by allowing payments using third party mobile wallets.

Regarding claim 20, Schutzer teaches the item purchased by the customer comprises at least one of the following: health care services, music, games, and movies (col 6, ln 10-38 - purchase goods or services available on the web site).

--- (See Continuation in Supplemental Box) ---

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:
Box V.2 Citations and Explanations.

Claims 9-11 and 15-17 lack an inventive step under PCT Article 33(3) as being obvious over Arthur in view of Schutzer and further in view of US 2007/0125840 A1 to Law et al. (hereinafter 'Law').

Regarding claim 9, neither Arthur nor Schutzer teaches the transaction comprises depositing funds into a mobile wallet owned by an entity different than the customer, including: an act of receiving communication from the agent terminal over one of the plurality of communication channels connected to the cloud-based transaction platform, the agent communication indicating that the customer desires to deposit a specified amount of funds into their mobile wallet; and an act of crediting the mobile wallet with the specified amount of funds. However, Law teaches the transaction comprises depositing funds into a mobile wallet owned by an entity different than the customer, including: an act of receiving communication from the agent terminal over one of the plurality of communication channels connected to the cloud-based transaction platform, the agent communication indicating that the customer desires to deposit a specified amount of funds into their mobile wallet (para [0033]-[0035], [0150]-[0152]); and an act of crediting the mobile wallet with the specified amount of funds (para [0042], [0150]-[0152]). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur and Schutzer with those of Law since doing so would allow easy and safe deposit of money to mobile wallet account.

Regarding claim 10, neither Arthur nor Schutzer teaches the transaction comprises withdrawing funds from a third party mobile wallet owned by an entity different than the customer, including: an act of receiving communication from the customer over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to withdraw a specified amount of funds from the third party mobile wallet; an act of returning a secure, perishable withdrawal code to the customer over at least one of the plurality of communication channels connected to the cloud-based transaction platform; an act of receiving communication from the agent terminal over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the withdrawal code has been presented to an agent; and an act of debiting the third party mobile wallet by the specified amount of funds. However, Law teaches the transaction comprises withdrawing funds from a mobile wallet owned by an entity different than the customer, including: an act of receiving communication from the customer over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to withdraw a specified amount of funds from the mobile wallet (para [0149]-[0152]); an act of returning a secure, perishable withdrawal code to the customer over at least one of the plurality of communication channels connected to the cloud-based transaction platform and an act of receiving communication from the agent terminal over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the withdrawal code has been presented to an agent (para [0040]-[0043], [0117]-[0120]) an act of debiting the mobile wallet by the specified amount of funds (para [0102]-[0103], [0150]-[0151]). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur and Schutzer with those of Law since doing so would allow easy and safe withdrawal of money to mobile wallet account.

Regarding claim 11, neither Arthur nor Schutzer teaches the transaction comprises transferring money from a third party mobile wallet within the cloud-based transaction platform to a recipient at a second third party mobile wallet provided by a second mobile wallet provider, the method comprising: an act of receiving customer communication over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that a customer desires to transfer a specified amount of funds to a specified recipient using a specified payment method from the third party mobile wallet; an act of debiting the third party mobile wallet by the specified amount of funds; and an act of transferring the specified amount of funds from the cloud-based transaction platform to the second different third party mobile wallet platform for delivery to the specified recipient, the specified amount of funds being transferred over at least one of the plurality of channels connected to the second third party mobile wallet platform. However, Law teaches the transaction comprises transferring money from a mobile wallet within the cloud-based transaction platform to a recipient at a second mobile wallet provided by a second mobile wallet provider, the method comprising: an act of receiving customer communication over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that a customer desires to transfer a specified amount of funds to a specified recipient using a specified payment method from the mobile wallet (para [0114]-[0118], [0140]-[0143]); an act of debiting the mobile wallet by the specified amount of funds and an act of transferring the specified amount of funds from the cloud-based transaction platform to the second different mobile wallet platform for delivery to the specified recipient, the specified amount of funds being transferred over at least one of the plurality of channels connected to the second mobile wallet platform (para [0114]-[0118], [0140]-[0143]). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur and Schutzer with those of Law since doing so would allow easy and safe transfer of money to mobile wallet account.

--- (See Continuation in Supplemental Box) ---

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**

Continuation of:
Box V.2 Citations and Explanations.

Regarding claim 15, neither Arthur nor Schutzer the transaction comprises depositing funds into a third party mobile wallet provided by a third party mobile wallet provider, including: an act of receiving communication from the specified POS system implemented at the agent terminal over one of the plurality of channels connected to the cloud-based transaction platform, the POS communication indicating that the customer desires to deposit a specified amount of funds into the third party mobile wallet provided by the third party mobile wallet provider; an act of validating the status of the third party mobile wallet provided by the third party mobile wallet provider; an act of determining if the specified POS system implemented at the agent terminal is authorized to deposit money; an act of performing one or more of a limit check and a velocity check on the third party mobile wallet provided by the third party mobile wallet provider; an act of crediting the third party mobile wallet provided by the third party mobile wallet provider with the specified amount of funds; an act of returning a notification to the specified POS system implemented at the agent terminal confirming the deposit; and an act of notifying the customer that the specified amount of funds were deposited in the third party mobile wallet provided by the third party mobile wallet provider over at least one of the plurality of communication channels connected to the cloud-based transaction platform. However, Law teaches the transaction comprises depositing funds into a mobile wallet provided by a mobile wallet provider, including: an act of receiving communication from the specified POS system implemented at the agent terminal over one of the plurality of channels connected to the cloud-based transaction platform, the POS communication indicating that the customer desires to deposit a specified amount of funds into the mobile wallet provided by the mobile wallet provider (para [0033]-[0035], [0150]-[0152]); an act of validating the status of the mobile wallet provided by the mobile wallet provider and an act of determining if the specified POS system implemented at the agent terminal is authorized to deposit money and an act of performing one or more of a limit check and a velocity check on the mobile wallet provided by the mobile wallet provider (para [0040]-[0043], [0118]-[0123]); an act of crediting the mobile wallet provided by the mobile wallet provider with the specified amount of funds (para [0042], [0150]-[0152]); an act of returning a notification to the specified POS system implemented at the agent terminal confirming the deposit and an act of notifying the customer that the specified amount of funds were deposited in the mobile wallet provided by the mobile wallet provider over at least one of the plurality of communication channels connected to the cloud-based transaction platform (para [0147]-[0151]). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur and Schutzer with those of Law since doing so would allow easy and safe deposit of money to mobile wallet account.

Regarding claim 16, neither Arthur nor Schutzer teaches the transaction comprises withdrawing funds from a third party mobile wallet provided by a third party mobile wallet provider, including: an act of receiving communication from a customer over one of the plurality of channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to withdraw a specified amount of funds from the third party mobile wallet provided by the third party mobile wallet provider; an act of validating the status of the third party mobile wallet provided by the third party mobile wallet provider; an act of determining if the balance of the third party mobile wallet provided by the third party mobile wallet provider is sufficient to accommodate the requested withdrawal for the specified amount of funds; an act of performing one or more of a limit check and a velocity check on the third party mobile wallet; an act of returning a secure, perishable withdrawal code to the customer over at least one of the plurality of channels connected to the cloud-based transaction platform; an act of receiving subsequent POS communication over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the POS communication indicating that the withdrawal code has been presented to an agent; an act of debiting the third party mobile wallet provided by the third party mobile wallet provider by the specified amount of funds; an act of returning a notification to the POS system at the agent terminal confirming the withdrawal; and an act of notifying the customer that the specified amount of funds were withdrawn from the third party mobile wallet over at least one of the plurality of communication channels connected to the cloud-based transaction platform. However, Law teaches the transaction comprises withdrawing funds from a mobile wallet provided by a mobile wallet provider, including: an act of receiving communication from a customer over one of the plurality of channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to withdraw a specified amount of funds from the mobile wallet provided by the mobile wallet provider (para [0149]-[0152]); an act of validating the status of the mobile wallet provided by the mobile wallet provider and an act of determining if the balance of the mobile wallet provided by the mobile wallet provider is sufficient to accommodate the requested withdrawal for the specified amount of funds and an act of performing one or more of a limit check and a velocity check on the mobile wallet and an act of returning a secure, perishable withdrawal code to the customer over at least one of the plurality of channels connected to the cloud-based transaction platform (para [0040]-[0043], [0118]-[0123]); an act of receiving subsequent POS communication over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the POS communication indicating that the withdrawal code has been presented to an agent (para [0040]-[0043], [0117]-[0120]); an act of debiting the mobile wallet provided by the mobile wallet provider by the specified amount of funds (para [0102]-[0103], [0150]-[0151]); an act of returning a notification to the POS system at the agent terminal confirming the withdrawal and an act of notifying the customer that the specified amount of funds were withdrawn from the mobile wallet over at least one of the plurality of communication channels connected to the cloud-based transaction platform (para [0147]-[0151]). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur and Schutzer with those of Law since doing so would allow easy and safe withdrawal of money to mobile wallet account.

--- (See Continuation in Supplemental Box) ---

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**

Continuation of:
Box V.2 Citations and Explanations.

Regarding claim 17, neither Arthur nor Schutzer teaches the transaction comprises transferring money using a third party mobile wallet provided by a third party mobile wallet provider, including: an act of receiving customer communication over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to transfer a specified amount of funds to a specified recipient having a third party mobile wallet, the transfer using a specified payment method from the customer's third party mobile wallet at the cloud-based transaction platform; an act of validating the status of the specified payment method; an act of performing one or more of a limit check and a velocity check on the specified payment method; an act of performing a check on the specified recipient having a third party mobile wallet to comply with the office of foreign assets control; an act of debiting the customer's mobile wallet at the cloud-based transaction platform by the specified amount of funds; an act of transferring the specified amount of funds to third party mobile wallet provider for delivery to the third party mobile wallet of the specified recipient over at least one of the plurality of channels connected between the cloud-based transaction platform and the third party mobile wallet provider; an act of notifying the customer that the specified amount of funds was transferred to the specified recipient over at least one of the plurality of channels connected to the cloud-based transaction platform. However, Law teaches the transaction comprises transferring money using a mobile wallet provided by a mobile wallet provider, including: an act of receiving customer communication over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to transfer a specified amount of funds to a specified recipient having a mobile wallet, the transfer using a specified payment method from the customer's mobile wallet at the cloud-based transaction platform (para [0114]-[0118], [0140]-[0143]); an act of validating the status of the specified payment method and an act of performing one or more of a limit check and a velocity check on the specified payment method and an act of performing a check on the specified recipient having a mobile wallet to comply with the office of foreign assets control; an act of debiting the customer's mobile wallet at the cloud-based transaction platform by the specified amount of funds (para [0040]-[0043], [0118]-[0123]); an act of transferring the specified amount of funds to mobile wallet provider for delivery to the mobile wallet of the specified recipient over at least one of the plurality of channels connected between the cloud-based transaction platform and the mobile wallet provider (para [0114]-[0118], [0140]-[0143]); an act of notifying the customer that the specified amount of funds was transferred to the specified recipient over at least one of the plurality of channels connected to the cloud-based transaction platform (para [0147]-[0151]). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur and Schutzer with those of Law since doing so would allow easy and safe transfer of money to mobile wallet account.

Claims 1-20 have industrial applicability as defined by PCT Article 33(4), because the subject matter can be made or used in industry.

Electronic Acknowledgement Receipt

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Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	John C. Stringham/Michelle Stringham
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Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
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CONFIRMATION NO. 7971

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PUBLICATION NOTICE



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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680824
	Filing Date	11/19/2012
	First Named Inventor	Liberty, Michael A.
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATIONS					
Examiner Initials*	Cite No.	Document Number	Filing Date	Name of Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

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	Attorney Docket Number	18756.37.1

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Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

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	93	20130035069	7-Feb-2013	Fisher	
	94	20130035068	7-Feb-2013	Fisher	
	95	20130035037	7-Feb-2013	Fisher	
	96	20130035036	7-Feb-2013	Fisher	
	97	20130035035	7-Feb-2013	Fisher	
	98	20130030997	31-Jan-2013	Spodak	
	99	20130030960	31-Jan-2013	Kashanian	
	100	20130030828	31-Jan-2013	Pourfallah	
	101	20130029646	31-Jan-2013	Chowdhury	
	102	20130024372	1/214/13	Spodak	
	103	20130024371	24-Jan-2013	Hariramani	
	104	20130024364	24-Jan-2013	Fisher	
	105	20130024280	24-Jan-2013	Fisher	
	106	20130024223	24-Jan-2013	Thomas	
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	109	20130023294	24-Jan-2013	Singh	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
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	First Named Inventor	Liberty, Michael A.
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

	111	20130018793	17-Jan-2013	Wong	
	112	20130018742	17-Jan-2013	Fisher	
	113	20130018740	17-Jan-2013	Fisher	
	114	20130018738	17-Jan-2013	Faires	
	115	20130017784	17-Jan-2013	Fisher	
	116	20130013501	10-Jan-2013	Rackley	
	117	20130013499	10-Oct-2013	Kalgi	
	118	20130013498	10-Jan-2013	Fisher	
	119	20130013490	10-Jan-2013	Keller	
	120	20130013434	10-Jan-2013	Fisher	
	121	20130013432	10-Jan-2013	Fisher	
	122	20130013355	10-Jan-2013	Fisher	
	123	20130013353	10-Jan-2013	Fisher	
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	125	20130012131	10-Jan-2013	Fisher	
	126	20130012126	10-Jan-2013	Fisher	
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	138	20120316950	13-Dec-2012	LaPorte	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
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	Attorney Docket Number	18756.37.1

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	142	20120310720	6-Dec-2012	Balsan	
	143	20120303425	29-Nov-2012	Katzin	
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	146	20120296741	22-Nov-2012	Dykes	
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	150	20120293303	22-Nov-2012	Khan	
	151	20120290449	15-Nov-2012	Mullen	
	152	20120290376	15-Nov-2012	Dryer	
	153	20120286928	15-Nov-2012	Mullen	
	154	20120284131	8-Nov-2012	Soffer	
	155	20120271712	25-Oct-2012	Katzin	
	156	20120265685	18-Oct-2012	Brudnicki	
	157	20120265677	18-Oct-2012	Rackley	
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	162	20120232977	13-Sep-2012	Calman	
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	165	20120231424	13-Sep-2012	Calman	
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	Application Number	13/680824
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	First Named Inventor	Liberty, Michael A.
	Art Unit	3627
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	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

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	176	20120197745	2-Aug-2012	Fisher	
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	179	20120197691	2-Aug-2012	Grigg	
	180	20120196586	2-Aug-2012	Grigg	
	181	20120191612	26-Jul-2012	Spodak	
	182	20120191557	26-Jul-2012	Fisher	
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	188	20120150669	14-Jun-2012	Langley	
	189	20120143752	7-Jun-2012	Wong	
	190	20120123937	17-May-2012	Spodak	
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	194	20120123841	17-May-2012	Taveau	
	195	20120122447	17-May-2012	Craft	
	196	20120095855	19-Apr-2012	Sterling	
	197	20120084203	5-Apr-2012	Mehew	
	198	20120078735	29-Mar-2012	Bauer	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
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	Attorney Docket Number	18756.37.1

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	202	20120011063	12-Jan-2012	Killian	
	203	20110320345	29-Dec-2011	Taveau	
	204	20110320294	29-Dec-2011	Votaw	
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	209	20110295750	1-Dec-2011	Rammal	
	210	20110276417	10-Nov-2011	Campbell	
	211	20110258115	20-Oct-2011	Mulhim	
	212	20110251941	13-Oct-2011	Dunwoody	
	213	20110250866	13-Oct-2011	Fisher	
	214	20110246284	6-Oct-2011	Chaikin	
	215	20110218911	8-Sep-2011	Spodak	
	216	20110179113	21-Jul-2011	Thomas	
	217	20110145049	16-Jun-2011	Hertel	
	218	20110113473	12-May-2011	Corda	
	219	20110105022	5-May-2011	Vawter	
	220	20110087610	14-Apr-2011	Batada	
	221	20110087529	14-Apr-2011	Angell	
	222	20110057025	10-Mar-2011	Denzer	
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	224	20100250436	30-Sep-2010	Loevenguth	
	225	20100248710	30-Sep-2010	Sklovsky	
	226	20100235283	16-Sep-2010	Gerson	
	227	20100223110	2-Sep-2010	Slavin	
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	Attorney Docket Number	18756.37.1

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	232	20100057614	4-Mar-2010	Rainey	
	233	20100051685	4-Mar-2010	Royyuru	
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	238	20090307132	10-Dec-2009	Phillips	
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	240	20090222358	3-Sep-2009	Bednarek	
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	246	20090098854	16-Apr-2009	Park	
	247	20090063312	5-Mar-2009	Hurst	
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	249	20090037326	5-Feb-2009	Chitti	
	250	20080281737	13-Nov-2008	Fajardo	
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	252	20080249933	9-Oct-2008	Rethorn	
	253	20080249930	9-Oct-2008	Hill	
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	257	20080126929	29-May-2008	Bykov	
	258	20080126145	29-May-2008	Rackley	
	259	20080052192	28-Feb-2008	Fisher	
	260	20080040265	14-Feb-2008	Rackley	

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	262	20080010204	10-Jan-2008	Rackley	
	263	20080010196	10-Jan-2008	Rackley	
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	268	20070123305	31-May-2007	Chen	
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	272	20040205618	14-Oct-2004	Sini	
	273	20040181531	16-Sep-2004	Becker	
	274	20030055735	20-Mar-2003	Cameron	
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	278	20010011248	2-Aug-2001	Himmel	
	279	20130024377	24-Jan-2013	Stong	
	280	20130041701	14-Feb-2013	Roth	

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No.	Foreign Patent Document	Country Code	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T [1]

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680824
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	First Named Inventor	Liberty, Michael A.
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published	T [1]
	281	International Search Report for PCT/US2012/066013 dated January 29, 2013	☐
	282	Written Opinion for PCT/US2012/066013 dated January 29, 2013	☐

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS				
Examiner Initials*	Cite No.	Application Number	Mail Date	Document

EXAMINER SIGNATURE			
Examiner Signature		Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1]Applicant is to place a check mark here if English language translation is attached.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680824
	Filing Date	11/19/2012
	First Named Inventor	Liberty, Michael A.
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☒ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

☒ The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; and/or (2) any patent application and reexamination processing fees under 37 CFR § 1.17.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature		Date	6/5/2013
Name/Print	John C. Stringham	Registration Number	40831

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

2113423_1.DOC

PATENT COOPERATION TREATY

From the INTERNATIONAL SEARCHING AUTHORITY

To:
JOHN C. STRINGHAM
60 EAST SOUTH TEMPLE, SUITE 1000
SALT LAKE CITY, UT 84111

DOCKETED
Atty JCS File # 18756.37.1a
By MS On 2/4/13
Action Initial 19 Amendments
Response Due 3/29/13

PCT

NOTIFICATION OF TRANSMITTAL OF THE INTERNATIONAL SEARCH REPORT AND THE WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY, OR THE DECLARATION

(PCT Rule 44.1)

Date of mailing *(day/month/year)*	29 JAN 2013
Applicant's or agent's file reference 18756.37.1A	**FOR FURTHER ACTION** See paragraphs 1 and 4 below
International application No. PCT/US 12/66013	International filing date *(day/month/year)* 20 November 2012 (20.11.2012)
Applicant MOZIDO, LLC	

1. ☒ The applicant is hereby notified that the international search report and the written opinion of the International Searching Authority have been established and are transmitted herewith.

   Filing of amendments and statement under Article 19:
   The applicant is entitled, if he so wishes, to amend the claims of the international application (see Rule 46):

   When? The time limit for filing such amendments is normally two months from the date of transmittal of the international search report.

   Where? Directly to the International Bureau of WIPO, 34 chemin des Colombettes 1211 Geneva 20, Switzerland, Facsimile No.: +41 22 338 82 70

   For more detailed instructions, see *PCT Applicant's Guide*, International Phase, paragraphs 9.004 – 9.011.

2. ☐ The applicant is hereby notified that no international search report will be established and that the declaration under Article 17(2)(a) to that effect and the written opinion of the International Searching Authority are transmitted herewith.

3. ☐ **With regard to any protest** against payment of (an) additional fee(s) under Rule 40.2, the applicant is notified that:

   ☐ the protest together with the decision thereon has been transmitted to the International Bureau together with any request to forward the texts of both the protest and the decision thereon to the designated Offices.

   ☐ no decision has been made yet on the protest; the applicant will be notified as soon as a decision is made.

4. **Reminders**

   The applicant may submit comments on an informal basis on the written opinion of the International Searching Authority to the International Bureau. The International Bureau will send a copy of such comments to all designated Offices unless an international preliminary examination report has been or is to be established. Following the expiration of 30 months from the priority date, these comments will also be made available to the public.

   Shortly after the expiration of **18 months** from the priority date, the international application will be published by the International Bureau. If the applicant wishes to avoid or postpone publication, a notice of withdrawal of the international application, or of the priority claim, must reach the International Bureau before the completion of the technical preparations for international publication (Rules 90*bis*.1 and 90*bis*.3).

   Within **19 months** from the priority date, but only in respect of some designated Offices, a demand for international preliminary examination must be filed if the applicant wishes to postpone the entry into the national phase **until 30 months** from the priority date (in some Offices even later); otherwise, the applicant must, **within 20 months** from the priority date, perform the prescribed acts for entry into the national phase before those designated Offices.

   In respect of other designated Offices, the time limit of **30 months** (or later) will apply even if no demand is filed within 19 months.

   For details about the applicable time limits, Office by Office, see www.wipo.int/pct/en/texts/time_limits.html and the *PCT Applicant's Guide*, National Chapters.

Name and mailing address of the ISA/ Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer Lee W. Young PCT Helpdesk: 571-272-4300 Telephone No. PCT OSP: 571-272-7774

Form PCT/ISA/220 (July 2010)

Verified
By: On: 2/4/13

PATENT COOPERATION TREATY

PCT

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference 18756.37.1A	**FOR FURTHER ACTION**	see Form PCT/ISA/220 as well as, where applicable, item 5 below.
International application No. PCT/US 12/66013	International filing date *(day/month/year)* 20 November 2012 (20.11.2012)	(Earliest) Priority Date *(day/month/year)* 21 November 2011 (21.11.2011)
Applicant MOZIDO, LLC		

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 2 sheets.

☐ It is also accompanied by a copy of each prior art document cited in this report.

1. **Basis of the report**

   a. With regard to the **language**, the international search was carried out on the basis of:

   ☒ the international application in the language in which it was filed.

   ☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

   b. ☐ This international search report has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43.6*bis*(a)).

   c. ☐ With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, see Box No. I.

2. ☐ **Certain claims were found unsearchable** (see Box No. II).

3. ☐ **Unity of invention is lacking** (see Box No. III).

4. With regard to the **title**,

   ☒ the text is approved as submitted by the applicant.

   ☐ the text has been established by this Authority to read as follows:

5. With regard to the **abstract**,

   ☒ the text is approved as submitted by the applicant.

   ☐ the text has been established, according to Rule 38.2, by this Authority as it appears in Box No. IV. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.

6. With regard to the **drawings**,

   a. the figure of the **drawings** to be published with the abstract is Figure No. 2

   ☐ as suggested by the applicant.

   ☒ as selected by this Authority, because the applicant failed to suggest a figure.

   ☐ as selected by this Authority, because this figure better characterizes the invention.

   b. ☐ none of the figures is to be published with the abstract.

Form PCT/ISA/210 (first sheet) (July 2009)

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US 12/66013

A. CLASSIFICATION OF SUBJECT MATTER
IPC(8) - G06Q 20/00 (2013.01)
USPC - 705/78
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
IPC (8) - G06Q 20/00 (2013.01)
USPC -705/78

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC - 705/64; 705/39 (See Keywords Below)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Patbase; Google Scholar
Search Terms: Mobile wallet, payment, third party, other provider, different provider, payment, transaction, purchase, deposit, withdraw, transfer, authorization code, point of sale, agent, operator, cloud, network, confirmation, notify, wallet provider, bill payment, ...

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2008/0208762 A1 (ARTHUR et al.), 28 August 2008 (28.08.2008), entire document, especially Abstract; para [0016], [0057], [0065], [0068]-[0069], [0071]-[0074], [0080], [0082], [0119], [0140]	1-20
Y	US 6,873,974 B1 (SCHUTZER), 29 March 2005 (29.03.2005), entire document, especially Abstract; col 3, ln 40 to col 4, ln 20; col 8, ln 60 to col 9, ln 40	1-20
Y	US 2007/0125840 A1 (LAW et al.), 07 June 2007 (07.06.2007), entire document, especially Abstract; para [0033]-[0035], [0042], [0117]-[0120], [0150]-[0152]	9-11 and 15-17
A	US 2009/0234751 A1 (CHAN et al), 17 September 2009 (17.09.2009), entire document	1-20
A	US 2011/0196788 A1 (LU et al.), 11 August 2011 (11.08.2011), entire document	1-20

☐ Further documents are listed in the continuation of Box C. ☐

* Special categories of cited documents:
"A" document defining the general state of the art which is not considered to be of particular relevance
"E" earlier application or patent but published on or after the international filing date
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
"O" document referring to an oral disclosure, use, exhibition or other means
"P" document published prior to the international filing date but later than the priority date claimed
"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
15 January 2013 (15.01.2013)	29 JAN 2013
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer: Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/210 (second sheet) (July 2009)

PATENT COOPERATION TREATY

From the
INTERNATIONAL SEARCHING AUTHORITY

To: JOHN C. STRINGHAM
60 EAST SOUTH TEMPLE, SUITE 1000
SALT LAKE CITY, UT 84111

DOCKETED
Atty JCS File # 18756.37.1a
By MS On 2/4/13
Action Written Opinion
Response Due 4/29/13

PCT

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43*bis*.1)

Date of mailing *(day/month/year)*	29 JAN 2013
Applicant's or agent's file reference 18756.37.1A	**FOR FURTHER ACTION** See paragraph 2 below

International application No.	International filing date *(day/month/year)*	Priority date *(day/month/year)*
PCT/US 12/66013	20 November 2012 (20.11.2012)	21 November 2011 (21.11.2011)

International Patent Classification (IPC) or both national classification and IPC
IPC(8) - G06Q 20/00 (2013.01)
USPC - 705/78

Applicant MOZIDO, LLC

1. This opinion contains indications relating to the following items:

- [x] Box No. I Basis of the opinion
- [ ] Box No. II Priority
- [ ] Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- [ ] Box No. IV Lack of unity of invention
- [x] Box No. V Reasoned statement under Rule 43*bis*.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- [ ] Box No. VI Certain documents cited
- [ ] Box No. VII Certain defects in the international application
- [ ] Box No. VIII Certain observations on the international application

2. **FURTHER ACTION**

If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1 *bis*(b) that written opinions of this International Searching Authority will not be so considered.

If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Form PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.

For further options, see Form PCT/ISA/220.

Name and mailing address of the ISA/US	Date of completion of this opinion	Authorized officer:
Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	16 January 2013 (16.01.2013)	Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/237 (cover sheet) (July 2011)

Verified
By: On: 2/4/13

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/66013

Box No. I Basis of this opinion

1. With regard to the **language**, this opinion has been established on the basis of:

   ☒ the international application in the language in which it was filed.

   ☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

2. ☐ This opinion has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43*bis*.1(a))

3. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, this opinion has been established on the basis of a sequence listing filed or furnished:

   a. (means)

   ☐ on paper

   ☐ in electronic form

   b. (time)

   ☐ in the international application as filed

   ☐ together with the international application in electronic form

   ☐ subsequently to this Authority for the purposes of search

4. ☐ In addition, in the case that more than one version or copy of a sequence listing has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that in the application as filed or does not go beyond the application as filed, as appropriate, were furnished.

5. Additional comments:

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/66013

Box No. V **Reasoned statement under Rule 43*bis*.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**

1. Statement

Novelty (N)	Claims	1-20	YES
	Claims	None	NO
Inventive step (IS)	Claims	None	YES
	Claims	1-20	NO
Industrial applicability (IA)	Claims	1-20	YES
	Claims	None	NO

2. Citations and explanations:

Claims 1-8, 12-14 and 18-20 lack an inventive step under PCT Article 33(3) as being obvious over US 2008/0208762 A1 to Arthur et al. (hereinafter 'Arthur') in view of US 6,873,974 B1 (Schutzer).

Regarding claim 1, Arthur teaches a cloud-based transaction platform including (Abstract): one or more processors (para [0016], [0065]); system memory (para [0065]); one or more computer-readable storage media having stored thereon computer executable instructions that, when executed by the one or more processors, cause the computing system to perform a method for performing a transaction using a mobile wallet, the method comprising the following (Abstract; para [0016], [0057], [0140]): an act of receiving communication from an agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the agent communication indicating that a customer desires to perform a mobile wallet transaction using their mobile wallet (para [0068]-[0069], [0071]-[0074], [0080], [0082], [0119]); an act of sending the agent communication to a mobile wallet platform (para [0080]-[0082], [0120]-[0123]); an act of receiving communication from the mobile wallet platform confirming processing of the transaction (para [0087]-[0090], [0121]-[0125]); and an act of sending communication to the agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the communication indicating confirmation of the processing of the transaction (para [0087]-[0090], [0121]-[0125]). Arthur does not specifically teach the mobile wallet is a third party mobile wallet. However, Schutzer teaches a payment processing system, wherein the payment system accepts and process account transaction requests from third party mobile wallets (Abstract; col 3, ln 40 to col 4, ln 20; col 8, ln 60 to col 9, ln 40). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur with those of Schutzer since doing so would enhance the flexibility of mobile users by allowing payments using third party mobile wallets.

Regarding claim 2, Schutzer teaches a transaction is performed by a second, different customer using a second, different third party mobile wallet (col 7, ln 7-53; col 8, ln 60 to col 9, ln 40).

Regarding claim 3, Schutzer teaches the third party mobile wallet platform comprises a third party processor (col 9, ln 5-63).

Regarding claim 4, Schutzer teaches the transaction using a third party mobile wallet comprises one or more of a deposit, a withdrawal, a transfer, a purchase, a bill payment, or topping up of a prepaid mobile account (col 5, ln 57 to col 6, ln 10 - purchase).

Regarding claim 5, Arthur teaches comprising an act of notifying the customer of confirmation of the processing of the transaction using the mobile wallet over at least one of the plurality of communication channels connected to the cloud-based transaction platform (para [0121]-[0125]).

Regarding claim 6, Schutzer teaches the third party mobile wallet is provided by a third party mobile wallet provider (Abstract; col 3, ln 40 to col 4, ln 20; col 8, ln 60 to col 9, ln 40).

Regarding claim 7, Arthur teaches each mobile wallet provider has their own point of sale (POS) processing system (para [00068]-[0072], [0087]-[0090]).

Regarding claim 8, Arthur teaches the mobile wallet providers' POS processing systems communicate with each other using the cloud-based transaction platform to process the transaction (para [0068]-[0072], [0083]-[0087]).

Regarding claim 12, Arthur teaches the transaction comprises making a purchase from a mobile wallet managed by a mobile wallet platform, including: an act of receiving communication from the customer over one of the plurality of channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to purchase an item for a specified amount of funds using a specified payment method from the customer's mobile wallet (para [0080]-[0082], [0120]-[0123]); an act of returning a secure, perishable purchase code to the customer over at least one of the plurality of channels connected to the cloud-based transaction platform (para [0067]-[0070], [0073]-[0074]); an act of receiving communication from the agent terminal over at least one of the plurality of channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the purchase code has been presented to an agent (para [0067]-[0070], [0073]-[0074]); an act of debiting the customer's mobile wallet by the specified amount of funds (para [0087]-[0090], [0121]-[0125]).

--- (See Continuation in Supplemental Box) ---

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:
Box V.2 Citations and Explanations.

Regarding claim 13, Arthur teaches a cloud-based transaction platform including: one or more processors (para [0016], [0065]); system memory (para [0065]); one or more computer-readable storage media having stored thereon computer- executable instructions that, when executed by the one or more processors, cause the computing system to perform a method for performing a transaction using a point of sale (POS) system, the method comprising (Abstract; para [0016], [0057], [0140]): an act of receiving communication from a specified POS system implemented at an agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the POS communication indicating that a customer has initiated a mobile wallet transaction using their mobile wallet (para [0068]-[0069], [0071]-[0074], [0080], [0082], [0119]); an act of sending the POS communication to a corresponding transaction processing system that has been established to process POS transactions from the specified POS system (para [0080]-[0082], [0120]-[0123]); an act of receiving communication from the POS transaction processing system confirming processing of the transaction (para [0087]-[0090], [0121]-[0125]); and an act of sending communication to the specified POS system implemented at the agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the communication indicating confirmation of the processing of the transaction (para [0087]-[0090], [0121]-[0125]). Arthur does not specifically teach the mobile wallet is a third party mobile wallet. However, Schutzer teaches a payment processing system, wherein the payment system accepts and process account transaction requests from third party mobile wallets (Abstract; col 3, ln 40 to col 4, ln 20; col 8, ln 60 to col 9, ln 40). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur with those of Schutzer since doing so would enhance the flexibility of mobile users by allowing payments using third party mobile wallets.

Regarding claim 14, Arthur teaches the act of receiving a transaction fee paid by the specified POS system to the cloud-based transaction platform (para [0063]-[0068], [0084]-[0087]).

Regarding claim 18, Arthur teaches the transaction comprises making a purchase from a mobile wallet provided by a mobile wallet provider, including: an act of receiving communication from the customer over one of the plurality of communication channels connected to the mobile wallet platform, the customer communication indicating that the customer desires to purchase an item for a specified amount of funds using a specified payment method from the customer's mobile wallet (para [0080]-[0082], [0120]-[0123]); an act of returning a secure, perishable purchase code to the customer over at least one of the plurality of communication channels connected to the cloud based transaction platform and an act of receiving subsequent agent terminal communication over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the purchase code.has been presented to an agent (para [0067]-[0070], [0073]-[0074]); an act of validating the status of the specified payment method and an act of determining if the specified payment method can accommodate a purchase for the specified amount (para [0067]-[0070], [0073]-[0074]); an act of performing one or more of a limit check and a velocity check on the specified payment method and an act of debiting the customer's mobile wallet by the specified amount of funds by sending communication to the mobile wallet provider and an act of returning a notification to the POS system at the agent terminal authorizing the purchase (para [0087]-[0090], [0121]-[0125]); an act of sending a receipt to the customer over at least one of the plurality of communication channels connected to the cloud-based transaction platform (para [0121]-[0125]).

Regarding claim 19, Arthur teaches a cloud-based transaction platform including: one or more processors (para [0016], [0065]); system memory (para [0065]); one or more computer-readable storage media having stored thereon computer-executable instructions that, when executed by the one or more processors, cause the computing system to perform a method for making a purchase from a mobile wallet provided by a mobile wallet provider, the method comprising the following (Abstract; para [0016], [0057], [0140]): an act of receiving communication from a customer over one of a plurality of channels connected to the cloud-based transaction platform, the customer communication indicating that a customer desires to purchase an item for a specified amount of funds using a specified payment method indicated by the customer's mobile wallet (para [0068]-[0069], [0071]-[0074], [0080], [0082], [0119]); an act of returning a secure, perishable purchase code to the customer over at least one the plurality of communication channels connected to the cloud-based transaction platform (para [0080]-[0082], [0120]-[0123]); an act of receiving communication from an agent terminal over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the purchase code has been presented to an agent (para [0087]-[0090], [0121]-[0125]); and an act of debiting the customer's mobile wallet by the specified amount of funds (para [0087]-[0090], [0121]-[0125]). Arthur does not specifically teach the mobile wallet is a third party mobile wallet. However, Schutzer teaches a payment processing system, wherein the payment system accepts and process account transaction requests from third party mobile wallets (Abstract; col 3, ln 40 to col 4, ln 20; col 8, ln 60 to col 9, ln 40). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur with those of Schutzer since doing so would enhance the flexibility of mobile users by allowing payments using third party mobile wallets.

Regarding claim 20, Schutzer teaches the item purchased by the customer comprises at least one of the following: health care services, music, games, and movies (col 6, ln 10-38 - purchase goods or services available on the web site).

--- (See Continuation in Supplemental Box) ---

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:
Box V.2 Citations and Explanations.

Claims 9-11 and 15-17 lack an inventive step under PCT Article 33(3) as being obvious over Arthur in view of Schutzer and further in view of US 2007/0125840 A1 to Law et al. (hereinafter 'Law').

Regarding claim 9, neither Arthur nor Schutzer teaches the transaction comprises depositing funds into a mobile wallet owned by an entity different than the customer, including: an act of receiving communication from the agent terminal over one of the plurality of communication channels connected to the cloud-based transaction platform, the agent communication indicating that the customer desires to deposit a specified amount of funds into their mobile wallet; and an act of crediting the mobile wallet with the specified amount of funds. However, Law teaches the transaction comprises depositing funds into a mobile wallet owned by an entity different than the customer, including: an act of receiving communication from the agent terminal over one of the plurality of communication channels connected to the cloud-based transaction platform, the agent communication indicating that the customer desires to deposit a specified amount of funds into their mobile wallet (para [0033]-[0035], [0150]-[0152]); and an act of crediting the mobile wallet with the specified amount of funds (para [0042], [0150]-[0152]). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur and Schutzer with those of Law since doing so would allow easy and safe deposit of money to mobile wallet account.

Regarding claim 10, neither Arthur nor Schutzer teaches the transaction comprises withdrawing funds from a third party mobile wallet owned by an entity different than the customer, including: an act of receiving communication from the customer over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to withdraw a specified amount of funds from the third party mobile wallet; an act of returning a secure, perishable withdrawal code to the customer over at least one of the plurality of communication channels connected to the cloud-based transaction platform; an act of receiving communication from the agent terminal over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the withdrawal code has been presented to an agent; and an act of debiting the third party mobile wallet by the specified amount of funds. However, Law teaches the transaction comprises withdrawing funds from a mobile wallet owned by an entity different than the customer, including: an act of receiving communication from the customer over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to withdraw a specified amount of funds from the mobile wallet (para [0149]-[0152]); an act of returning a secure, perishable withdrawal code to the customer over at least one of the plurality of communication channels connected to the cloud-based transaction platform and an act of receiving communication from the agent terminal over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the withdrawal code has been presented to an agent (para [0040]-[0043], [0117]-[0120]) an act of debiting the mobile wallet by the specified amount of funds (para [0102]-[0103], [0150]-[0151]). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur and Schutzer with those of Law since doing so would allow easy and safe withdrawal of money to mobile wallet account.

Regarding claim 11, neither Arthur nor Schutzer teaches the transaction comprises transferring money from a third party mobile wallet within the cloud-based transaction platform to a recipient at a second third party mobile wallet provided by a second mobile wallet provider, the method comprising: an act of receiving customer communication over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that a customer desires to transfer a specified amount of funds to a specified recipient using a specified payment method from the third party mobile wallet; an act of debiting the third party mobile wallet by the specified amount of funds; and an act of transferring the specified amount of funds from the cloud-based transaction platform to the second different third party mobile wallet platform for delivery to the specified recipient, the specified amount of funds being transferred over at least one of the plurality of channels connected to the second third party mobile wallet platform. However, Law teaches the transaction comprises transferring money from a mobile wallet within the cloud-based transaction platform to a recipient at a second mobile wallet provided by a second mobile wallet provider, the method comprising: an act of receiving customer communication over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that a customer desires to transfer a specified amount of funds to a specified recipient using a specified payment method from the mobile wallet (para [0114]-[0118], [0140]-[0143]); an act of debiting the mobile wallet by the specified amount of funds and an act of transferring the specified amount of funds from the cloud-based transaction platform to the second different mobile wallet platform for delivery to the specified recipient, the specified amount of funds being transferred over at least one of the plurality of channels connected to the second mobile wallet platform (para [0114]-[0118], [0140]-[0143]). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur and Schutzer with those of Law since doing so would allow easy and safe transfer of money to mobile wallet account.

--- (See Continuation in Supplemental Box) ---

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:
Box V.2 Citations and Explanations.

Regarding claim 15, neither Arthur nor Schutzer the transaction comprises depositing funds into a third party mobile wallet provided by a third party mobile wallet provider, including: an act of receiving communication from the specified POS system implemented at the agent terminal over one of the plurality of channels connected to the cloud-based transaction platform, the POS communication indicating that the customer desires to deposit a specified amount of funds into the third party mobile wallet provided by the third party mobile wallet provider; an act of validating the status of the third party mobile wallet provided by the third party mobile wallet provider; an act of determining if the specified POS system implemented at the agent terminal is authorized to deposit money; an act of performing one or more of a limit check and a velocity check on the third party mobile wallet provided by the third party mobile wallet provider; an act of crediting the third party mobile wallet provided by the third party mobile wallet provider with the specified amount of funds; an act of returning a notification to the specified POS system implemented at the agent terminal confirming the deposit; and an act of notifying the customer that the specified amount of funds were deposited in the third party mobile wallet provided by the third party mobile wallet provider over at least one of the plurality of communication channels connected to the cloud-based transaction platform. However, Law teaches the transaction comprises depositing funds into a mobile wallet provided by a mobile wallet provider, including: an act of receiving communication from the specified POS system implemented at the agent terminal over one of the plurality of channels connected to the cloud-based transaction platform, the POS communication indicating that the customer desires to deposit a specified amount of funds into the mobile wallet provided by the mobile wallet provider (para [0033]-[0035], [0150]-[0152]); an act of validating the status of the mobile wallet provided by the mobile wallet provider and an act of determining if the specified POS system implemented at the agent terminal is authorized to deposit money and an act of performing one or more of a limit check and a velocity check on the mobile wallet provided by the mobile wallet provider (para [0040]-[0043], [0118]-[0123]); an act of crediting the mobile wallet provided by the mobile wallet provider with the specified amount of funds (para [0042], [0150]-[0152]); an act of returning a notification to the specified POS system implemented at the agent terminal confirming the deposit and an act of notifying the customer that the specified amount of funds were deposited in the mobile wallet provided by the mobile wallet provider over at least one of the plurality of communication channels connected to the cloud-based transaction platform (para [0147]-[0151]). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur and Schutzer with those of Law since doing so would allow easy and safe deposit of money to mobile wallet account.

Regarding claim 16, neither Arthur nor Schutzer teaches the transaction comprises withdrawing funds from a third party mobile wallet provided by a third party mobile wallet provider, including: an act of receiving communication from a customer over one of the plurality of channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to withdraw a specified amount of funds from the third party mobile wallet provided by the third party mobile wallet provider; an act of validating the status of the third party mobile wallet provided by the third party mobile wallet provider; an act of determining if the balance of the third party mobile wallet provided by the third party mobile wallet provider is sufficient to accommodate the requested withdrawal for the specified amount of funds; an act of performing one or more of a limit check and a velocity check on the third party mobile wallet; an act of returning a secure, perishable withdrawal code to the customer over at least one of the plurality of channels connected to the cloud-based transaction platform; an act of receiving subsequent POS communication over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the POS communication indicating that the withdrawal code has been presented to an agent; an act of debiting the third party mobile wallet provided by the third party mobile wallet provider by the specified amount of funds; an act of returning a notification to the POS system at the agent terminal confirming the withdrawal; and an act of notifying the customer that the specified amount of funds were withdrawn from the third party mobile wallet over at least one of the plurality of communication channels connected to the cloud-based transaction platform. However, Law teaches the transaction comprises withdrawing funds from a mobile wallet provided by a mobile wallet provider, including: an act of receiving communication from a customer over one of the plurality of channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to withdraw a specified amount of funds from the mobile wallet provided by the mobile wallet provider (para [0149]-[0152]); an act of validating the status of the mobile wallet provided by the mobile wallet provider and an act of determining if the balance of the mobile wallet provided by the mobile wallet provider is sufficient to accommodate the requested withdrawal for the specified amount of funds and an act of performing one or more of a limit check and a velocity check on the mobile wallet and an act of returning a secure, perishable withdrawal code to the customer over at least one of the plurality of channels connected to the cloud-based transaction platform (para [0040]-[0043], [0118]-[0123]); an act of receiving subsequent POS communication over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the POS communication indicating that the withdrawal code has been presented to an agent (para [0040]-[0043], [0117]-[0120]); an act of debiting the mobile wallet provided by the mobile wallet provider by the specified amount of funds (para [0102]-[0103], [0150]-[0151]); an act of returning a notification to the POS system at the agent terminal confirming the withdrawal and an act of notifying the customer that the specified amount of funds were withdrawn from the mobile wallet over at least one of the plurality of communication channels connected to the cloud-based transaction platform (para [0147]-[0151]). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur and Schutzer with those of Law since doing so would allow easy and safe withdrawal of money to mobile wallet account.

--- (See Continuation in Supplemental Box) ---

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:
Box V.2 Citations and Explanations.

Regarding claim 17, neither Arthur nor Schutzer teaches the transaction comprises transferring money using a third party mobile wallet provided by a third party mobile wallet provider, including: an act of receiving customer communication over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to transfer a specified amount of funds to a specified recipient having a third party mobile wallet, the transfer using a specified payment method from the customer's third party mobile wallet at the cloud-based transaction platform; an act of validating the status of the specified payment method; an act of performing one or more of a limit check and a velocity check on the specified payment method; an act of performing a check on the specified recipient having a third party mobile wallet to comply with the office of foreign assets control; an act of debiting the customer's mobile wallet at the cloud-based transaction platform by the specified amount of funds; an act of transferring the specified amount of funds to third party mobile wallet provider for delivery to the third party mobile wallet of the specified recipient over at least one of the plurality of channels connected between the cloud-based transaction platform and the third party mobile wallet provider; an act of notifying the customer that the specified amount of funds was transferred to the specified recipient over at least one of the plurality of channels connected to the cloud-based transaction platform. However, Law teaches the transaction comprises transferring money using a mobile wallet provided by a mobile wallet provider, including: an act of receiving customer communication over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to transfer a specified amount of funds to a specified recipient having a mobile wallet, the transfer using a specified payment method from the customer's mobile wallet at the cloud-based transaction platform (para [0114]-[0118], [0140]-[0143]); an act of validating the status of the specified payment method and an act of performing one or more of a limit check and a velocity check on the specified payment method and an act of performing a check on the specified recipient having a mobile wallet to comply with the office of foreign assets control; an act of debiting the customer's mobile wallet at the cloud-based transaction platform by the specified amount of funds (para [0040]-[0043], [0118]-[0123]); an act of transferring the specified amount of funds to mobile wallet provider for delivery to the mobile wallet of the specified recipient over at least one of the plurality of channels connected between the cloud-based transaction platform and the mobile wallet provider (para [0114]-[0118], [0140]-[0143]); an act of notifying the customer that the specified amount of funds was transferred to the specified recipient over at least one of the plurality of channels connected to the cloud-based transaction platform (para [0147]-[0151]). It would have been obvious to one of ordinary skill in the art to combine the teachings of Arthur and Schutzer with those of Law since doing so would allow easy and safe transfer of money to mobile wallet account.

Claims 1-20 have industrial applicability as defined by PCT Article 33(4), because the subject matter can be made or used in industry.

Electronic Acknowledgement Receipt

EFS ID:	15962405
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	John C. Stringham/Michelle Stringham
Filer Authorized By:	John C. Stringham
Attorney Docket Number:	18756.37.1
Receipt Date:	05-JUN-2013
Filing Date:	19-NOV-2012
Time Stamp:	20:41:41
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Form (SB08)	IDSJune13.pdf	638626 95024492bbadd69ed423a3eee9ea5bd6a494c25c	no	12

Warnings:	
Information:	

This is not an USPTO supplied IDS fillable form					
2	Non Patent Literature	37a_1ISR.pdf	177027 870e08e2f71133fc7d1909a455c9502b20f720f7	no	3
Warnings:					
Information:					
3	Non Patent Literature	37a_1WO.pdf	524933 2086b3f57486e0a864d78a68ad79e440e9c29d55	no	7
Warnings:					
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			Total Files Size (in bytes):	1340586	

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New Applications Under 35 U.S.C. 111
If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371
If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office
If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680824
	Filing Date	11/19/2012
	First Named Inventor	Liberty, Michael A.
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATIONS

Examiner Initials*	Cite No.	Document Number	Filing Date	Name of Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

U.S. PATENTS

Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	7819307	26-Oct-2010	Lyons	

U.S. PATENT APPLICATION PUBLICATIONS

Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	2	20050187873	25-Aug-2005	Labrou	
	3	20110145149	16-Jun-2011	Valdes	
	4	20080204358	28-Aug-2008	Sato	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.	Foreign Patent Document	Country Code	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T [1]

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published	T [1]

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS

Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	5	13/527466	15-Apr-2013	Office Action
	6	13/484199	7-Jun-2013	Notice of Allowance

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680824
	Filing Date	11/19/2012
	First Named Inventor	Liberty, Michael A.
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

EXAMINER SIGNATURE			
Examiner Signature		Date Considered	
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			
[1]Applicant is to place a check mark here if English language translation is attached.			

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680824
	Filing Date	11/19/2012
	First Named Inventor	Liberty, Michael A.
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

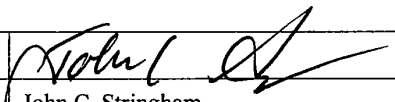
☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

☒ The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; and/or (2) any patent application and reexamination processing fees under 37 CFR § 1.17.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature		Date	9-17-13
Name/Print	John C. Stringham	Registration Number	40831

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

2113423_1.DOC

Electronic Acknowledgement Receipt

EFS ID:	16955336
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	John C. Stringham/Daniel Sorensen
Filer Authorized By:	John C. Stringham
Attorney Docket Number:	18756.37.1
Receipt Date:	25-SEP-2013
Filing Date:	19-NOV-2012
Time Stamp:	16:14:54
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Form (SB08)	18756-37-1IDSSep13.pdf	123121 c33d016a81ed9cb1a24e9f820193b1c3650cb522	no	3
Warnings:					
Information:					

This is not an USPTO supplied IDS fillable form					
2	Non Patent Literature	199NOA060713.pdf	303945 7eab0d231e66b70737ceaa67fef15f353877 6b8c	no	7
Warnings:					
Information:					
3	Non Patent Literature	466OA041513.pdf	453764 27e3eb4f3be247f0b32f2bff06fb83accacf72 32	no	12
Warnings:					
Information:					
			Total Files Size (in bytes):	880830	

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111
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National Stage of an International Application under 35 U.S.C. 371
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New International Application Filed with the USPTO as a Receiving Office
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)				Application Number	13/680824
				Filing Date	11/19/2012
				First Named Inventor	Michael A. Liberty
				Art Unit	3627
				Confirmation Number	7971
				Examiner Name	Paul Danneman
Sheet	1	**Of**	3	Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATIONS					
Examiner Initials*	Cite No.	Document Number	Filing Date	Name of Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1				

U.S. PATENTS					
Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	2	8380177	02/19/2013	Laracey	

U.S. PATENT APPLICATION PUBLICATIONS					
Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	3				

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No.	Foreign Patent Document	Country Code	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T [1]
	4						☐

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published	T [1]
	5		☐

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS				
Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	6			

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)				Application Number	13/680824
				Filing Date	11/19/2012
				First Named Inventor	Michael A. Liberty
				Art Unit	3627
				Confirmation Number	7971
				Examiner Name	Paul Danneman
Sheet	2	**Of**	3	Attorney Docket Number	18756.37.1

EXAMINER SIGNATURE			
Examiner Signature		Date Considered	
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			
[1]Applicant is to place a check mark here if English language translation is attached.			

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)				Application Number	13/680824
				Filing Date	11/19/2012
				First Named Inventor	Michael A. Liberty
				Art Unit	3627
				Confirmation Number	7971
				Examiner Name	Paul Danneman
Sheet	3	**Of**	3	Attorney Docket Number	18756.37.1

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☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

☒ The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; and/or (2) any patent application and reexamination processing fees under 37 CFR § 1.17.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	John C. Stringham	Date	10/31/13
Name/Print	John C. Stringham	Registration Number	40831

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Electronic Acknowledgement Receipt

EFS ID:	17290943
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	John C. Stringham/Daniel Sorensen
Filer Authorized By:	John C. Stringham
Attorney Docket Number:	18756.37.1
Receipt Date:	01-NOV-2013
Filing Date:	19-NOV-2012
Time Stamp:	13:26:29
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Form (SB08)	37-1IDSOct13.pdf	120180 6fdd6a89859160e6f09015521bee1c4b628a04fd	no	3

Warnings:	
Information:	

This is not an USPTO supplied IDS fillable form	
Total Files Size (in bytes):	120180

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				Filing Date	11/19/2012
				First Named Inventor	Michael A. Liberty
				Art Unit	3627
				Confirmation Number	7971
				Examiner Name	Paul Danneman
Sheet	1	**Of**	3	Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATIONS					
Examiner Initials*	Cite No.	Document Number	Filing Date	Name of Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

U.S. PATENTS					
Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	7016532	21-Mar-2006	Boncyk	
	2	7477780	13-Jan-2009	Boncyk	
	3	7680324	16-Mar-2010	Boncyk	
	4	7403652	22-Jul-2008	Boncyk	
	5	7565008	21-Jul-2009	Boncyk	
	6	7899243	1-Mar-2011	Boncyk	
	7	7881529	1-Feb-2011	Boncyk	
	8	7899252	1-Mar-2011	Boncyk	
	9	7564469	21-Jul-2009	Boncyk	
	10	8130242	6-Mar-2012	Boncyk	
	11	7775437	17-Aug-2010	Boncyk	
	12	8218873	10-Jul-2012	Boncyk	
	13	8632000	21-Jan-2014	Laracey	
	14	8380177	19-Feb-2013	Laracey	
	15	8612325	26-Nov-2013	Laracey	

U.S. PATENT APPLICATION PUBLICATIONS					
Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	16	20130332347	12-Dec-2013	Liberty, Michael A.	
	17	20140006048	2-Jan-2014	Liberty, Michael A.	
	18	20130246203	19-Sep-2013	Laracey	
	19	20130238455	12-Sep-2013	Laracey	
	20	20130317928	28-Nov-2013	Laracey	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)				Application Number	13/680,824
				Filing Date	11/19/2012
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				Confirmation Number	7971
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Sheet	2	**Of**	3	Attorney Docket Number	18756.37.1

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Examiner Initials*	Cite No.	Foreign Patent Document	Country Code	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T [1]

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OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS				
Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	21	13/527466	4-Dec-2013	Final Office Action
	22	13/964707	24-Feb-2014	Office Action

EXAMINER SIGNATURE			
Examiner Signature		Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1]Applicant is to place a check mark here if English language translation is attached.

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				Filing Date	11/19/2012
				First Named Inventor	Michael A. Liberty
				Art Unit	3627
				Confirmation Number	7971
				Examiner Name	Paul Danneman
Sheet	3	Of	3	Attorney Docket Number	18756.37.1

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☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

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SIGNATURE

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Signature		Date	3/4/14
Name/Print	John C. Stringham	Registration Number	40831

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Electronic Acknowledgement Receipt

EFS ID:	18374851
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	John C. Stringham/Daniel Sorensen
Filer Authorized By:	John C. Stringham
Attorney Docket Number:	18756.37.1
Receipt Date:	05-MAR-2014
Filing Date:	19-NOV-2012
Time Stamp:	13:24:36
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Form (SB08)	IDSMar14.pdf	137794 8229e1ad1df69cbb30fad1be99da25c8cd2081fa	no	3

Warnings:	
Information:	

This is not an USPTO supplied IDS fillable form					
2	Non Patent Literature	466OA041513.PDF	453764 27e3eb4f3be247f0b32f2bff06fb83accacf7232	no	12
Warnings:					
Information:					
3	Non Patent Literature	707OA02242014.pdf	1693207 a2f7fef0a1fe97778f4e40d39d240e8a8ca27318	no	23
Warnings:					
Information:					
			Total Files Size (in bytes):	2284765	

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UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/680,824	11/19/2012	Michael A. Liberty	18756.37.1	7971

22913 7590 03/20/2014

Workman Nydegger
60 East South Temple
Suite 1000
Salt Lake City, UT 84111

EXAMINER	
DANNEMAN, PAUL	
ART UNIT	**PAPER NUMBER**
3627	

NOTIFICATION DATE	DELIVERY MODE
03/20/2014	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

Docketing@wnlaw.com

Office Action Summary	Application No. 13/680,824	Applicant(s) LIBERTY, MICHAEL A.	
	Examiner PAUL DANNEMAN	Art Unit 3627	AIA (First Inventor to File) Status No

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *2* MONTHS FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *19 November 2012*.

☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.

2a)☐ This action is **FINAL**. 2b)☐ This action is non-final.

3)☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on _____; the restriction requirement and election have been incorporated into this action.

4)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims*

5)☐ Claim(s) _____ is/are pending in the application.

5a) Of the above claim(s) _____ is/are withdrawn from consideration.

6)☐ Claim(s) _____ is/are allowed.

7)☐ Claim(s) _____ is/are rejected.

8)☐ Claim(s) _____ is/are objected to.

9)☒ Claim(s) *1-20* are subject to restriction and/or election requirement.

* If any claims have been determined allowable, you may be eligible to benefit from the **Patent Prosecution Highway** program at a participating intellectual property office for the corresponding application. For more information, please see http://www.uspto.gov/patents/init_events/pph/index.jsp or send an inquiry to PPHfeedback@uspto.gov.

Application Papers

10)☐ The specification is objected to by the Examiner.

11)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

Certified copies:

a)☐ All b)☐ Some** c)☐ None of the:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

** See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☐ Notice of References Cited (PTO-892)

2) ☐ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date _____.

3) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .

4) ☐ Other: _____.

RESTRICTION

This application contains claims directed to the following patentably distinct species **Claims 1-12** are directed to a Peer to Peer mobile wallet transaction system. **Claims 13-18** are directed to a system for conducting a transaction between a Point-of-Sale (POS) and a third part mobile wallet. **Claims 19-20** are directed to a system using a perishable purchase code when conducting a transaction between a third part mobile wallet and an agent.

The species are independent or distinct because they are “related inventions”. In addition, these species are not obvious variants of each other based on the current record.

Applicant is required under 35 U.S.C. 121 to elect a single disclosed species, or a single grouping of patentably indistinct species, for prosecution on the merits to which the claims shall be restricted if no generic claim is finally held to be allowable.

There is a search and/or examination burden for the patentably distinct species as set forth above because at least the following reason(s) apply: the species or groupings of patentably indistinct species require a different field of search (e.g., searching different classes/subclasses or electronic resources, or employing different search strategies or search queries).

Applicant is advised that the reply to this requirement to be complete must include (i) an election of a species to be examined even though the requirement may be traversed (37 CFR 1.143) **and (ii) identification of the claims encompassing the elected species or grouping of patentably indistinct species**, including any

claims subsequently added. An argument that a claim is allowable or that all claims are generic is considered nonresponsive unless accompanied by an election.

The election may be made with or without traverse. To preserve a right to petition, the election must be made with traverse. If the reply does not distinctly and specifically point out supposed errors in the election of species requirement, the election shall be treated as an election without traverse. Traversal must be presented at the time of election in order to be considered timely. Failure to timely traverse the requirement will result in the loss of right to petition under 37 CFR 1.144. If claims are added after the election, applicant must indicate which of these claims are readable on the elected species or grouping of patentably indistinct species.

Should applicant traverse on the ground that the species, or groupings of patentably indistinct species from which election is required, are not patentably distinct, applicant should submit evidence or identify such evidence now of record showing them to be obvious variants or clearly admit on the record that this is the case. In either instance, if the examiner finds one of the species unpatentable over the prior art, the evidence or admission may be used in a rejection under 35 U.S.C. 103 or pre-AIA 35 U.S.C. 103(a) of the other species.

Upon the allowance of a generic claim, applicant will be entitled to consideration of claims to additional species which depend from or otherwise require all the limitations of an allowable generic claim as provided by 37 CFR 1.141.

/PAUL DANNEMAN/

Primary Examiner, Art Unit 3627

ELECTRONICALLY FILED

PATENT APPLICATION
Docket: 18756.37.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of		)
		)
	Mozido, LLC	)
		)
Serial No.:	13/680,824	) Art Unit
		) 3627
Filed:	November 19, 2012	)
		)
For:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS	)
		)
Confirmation No.:	7971	)
		)
Customer No.:	22913	)
		)
Examiner:	Paul Danneman	)

REQUEST FOR CORRECTED FILING RECEIPT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Attached is a copy of the Official Filing Receipt received from the United States Patent and Trademark Office in connection with the above-identified patent application. A Corrected Filing Receipt is respectfully requested.

On November 23, 2013, Mozido, LLC assigned the above-identified patent application to Mozido, Inc. The assignment was recorded with the USPTO on December 12, 2013, Reel/Frame: 031769/0677. The Corrected Filing Receipt should read, in pertinent part, as follows:

Applicant(s)	**Mozido, Inc., Austin, TX;**
Assignment For Published Patent Application	**Mozido, Inc., Austin, TX;**

No fee is believed to be due in connection with this request. The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to **Deposit Account No. 23-3178**: (1) any filing fees required under 37 CFR § 1.16; or (2) any patent application and reexamination processing fees under 37 CFR § 1.17.

Dated this 14th day of April, 2014.

Respectfully submitted,

/JOHN C. STRINGHAM, 40831/
JOHN C. STRINGHAM
Workman Nydegger
Attorneys for Applicant
Registration No. 40,831
Customer No.: 022913

CORRECTED FILING RECEIPT

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
13/680,824	11/19/2012	3685	1390	18756.37.1	20	3

CONFIRMATION NO. 7971

22913
Workman Nydegger
1000 Eagle Gate Tower
60 East South Temple
Salt Lake City, UT 84111

FILING RECEIPT

OC00000058153003

Date Mailed: 12/20/2012

Receipt is acknowledged of this non-provisional patent application. The application will be taken up for examination in due course. Applicant will be notified as to the results of the examination. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. **If an error is noted on this Filing Receipt, please submit a written request for a Filing Receipt Correction. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections**

Inventor(s)
Michael A. Liberty, Windermere, FL;

Applicant(s)
~~Mozido, LLC, Dallas, TX~~ Mozido, Inc., Austin, TX

Assignment For Published Patent Application
~~MOZIDO, LLC, Dallas, TX~~ MOZIDO, INC., Austin, TX

Power of Attorney: None

Domestic Priority data as claimed by applicant
This appln claims benefit of 61/562,301 11/21/2011

Foreign Applications for which priority is claimed (You may be eligible to benefit from the **Patent Prosecution Highway** program at the USPTO. Please see http://www.uspto.gov for more information.) - None.
Foreign application information must be provided in an Application Data Sheet in order to constitute a claim to foreign priority. See 37 CFR 1.55 and 1.76.

Permission to Access - A proper **Authorization to Permit Access to Application by Participating Offices** (PTO/SB/39 or its equivalent) has been received by the USPTO.

If Required, Foreign Filing License Granted: 12/12/2012
The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 13/680,824**
Projected Publication Date: 05/23/2013
Non-Publication Request: No
Early Publication Request: No

CORRECTED FILING RECEIPT

Title

USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS

Preliminary Class

705

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

Since the rights granted by a U.S. patent extend only throughout the territory of the United States and have no effect in a foreign country, an inventor who wishes patent protection in another country must apply for a patent in a specific country or in regional patent offices. Applicants may wish to consider the filing of an international application under the Patent Cooperation Treaty (PCT). An international (PCT) application generally has the same effect as a regular national patent application in each PCT-member country. The PCT process **simplifies** the filing of patent applications on the same invention in member countries, but **does not result** in a grant of "an international patent" and does not eliminate the need of applicants to file additional documents and fees in countries where patent protection is desired.

Almost every country has its own patent law, and a person desiring a patent in a particular country must make an application for patent in that country in accordance with its particular laws. Since the laws of many countries differ in various respects from the patent law of the United States, applicants are advised to seek guidance from specific foreign countries to ensure that patent rights are not lost prematurely.

Applicants also are advised that in the case of inventions made in the United States, the Director of the USPTO must issue a license before applicants can apply for a patent in a foreign country. The filing of a U.S. patent application serves as a request for a foreign filing license. The application's filing receipt contains further information and guidance as to the status of applicant's license for foreign filing.

Applicants may wish to consult the USPTO booklet, "General Information Concerning Patents" (specifically, the section entitled "Treaties and Foreign Patents") for more information on timeframes and deadlines for filing foreign patent applications. The guide is available either by contacting the USPTO Contact Center at 800-786-9199, or it can be viewed on the USPTO website at http://www.uspto.gov/web/offices/pac/doc/general/index.html.

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, http://www.stopfakes.gov. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4158).

LICENSE FOR FOREIGN FILING UNDER

Title 35, United States Code, Section 184

Title 37, Code of Federal Regulations, 5.11 & 5.15

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where

the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Bureau of Industry and Security, Department of Commerce (15 CFR parts 730-774); the Office of Foreign AssetsControl, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).

SelectUSA

The United States represents the largest, most dynamic marketplace in the world and is an unparalleled location for business investment, innovation and commercialization of new technologies. The USA offers tremendous resources and advantages for those who invest and manufacture goods here. Through SelectUSA, our nation works to encourage, facilitate, and accelerate business investment. To learn more about why the USA is the best country in the world to develop technology, manufacture products, and grow your business, visit SelectUSA.gov.

VIA *e*FILE

PATENT APPLICATION
Docket No. 18756.37.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of		)
		)
	Mozido, LLC	)
		)
Serial No.:	13/680,824	) Art Unit
		) 3627
Filed:	November 19, 2012	)
		)
For:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS	)
		)
Confirmation No.:	7971	)
		)
Customer No.:	22913	)
		)
Examiner:	Paul Danneman	)

SUPPLEMENTAL APPLICATION DATA SHEET

VIA eFILE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

As reflected below, please amend the name and address for the Applicant and Assignee submitted in the Applicant section of the Application Data Sheet submitted November 19, 2012.

Applicant Information:

Applicant 1

Organization Name: Mozido, Inc.
Mailing Address Information: 1601 South Mopac Expressway
Barton Skyway Two, Suite 200
Austin, Texas 78746

The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; (2) any patent application and reexamination processing fees under 37 CFR § 1.17; and/or (3) any post issuance fees under 37 CFR § 1.20. In addition, if any additional extension of time is required, which has not otherwise been requested, please consider this a petition therefor and charge any additional fees that may be required to Deposit Account No. 23-3178.

Dated this 14th day of April, 2014.

Respectfully submitted,

/John C. Stringham, 40831/
JOHN C. STRINGHAM
Registration No. 40,831
Workman Nydegger
Attorneys for Applicant
Telephone No. 801.533.9800
Customer No. 22913

4538363_1.DOC

Electronic Acknowledgement Receipt

EFS ID:	18751420
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	John C. Stringham/Rachelle Turner
Filer Authorized By:	John C. Stringham
Attorney Docket Number:	18756.37.1
Receipt Date:	14-APR-2014
Filing Date:	19-NOV-2012
Time Stamp:	12:55:04
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Request for Corrected Filing Receipt	18756_37_1_Req_Corr_FR.pdf	89439 282d6df931c0f5380e85ccbc3354e73c57b17715	no	2

Warnings:	
Information:	

2	Request for Corrected Filing Receipt	18756_37_1_Corrected_FR.pdf	322815 11f0279fca2e4cb2471cb2392331783ebdff1a15	no	3
Warnings:					
Information:					
3	Application Data Sheet	18756_37_1_Supp_ADS.pdf	105653 7be207d1e2cfef1601b90ba8103e41e6b2823dc0	no	2
Warnings:					
Information:					
This is not an USPTO supplied ADS fillable form					
		Total Files Size (in bytes):	517907		

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111
If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371
If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office
If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/680,824	11/19/2012	Michael A. Liberty	18756.37.1

CONFIRMATION NO. 7971

22913
Workman Nydegger
60 East South Temple
Suite 1000
Salt Lake City, UT 84111

IMPROPER CFR REQUEST

OC000000067874150

Date Mailed: 04/21/2014

RESPONSE TO REQUEST FOR CORRECTED FILING RECEIPT

Power of Attorney, Claims, Fees, System Limitations, and Miscellaneous

In response to your request for a corrected Filing Receipt, the Office is unable to comply with your request because:

- Any request to correct or update the name of the applicant must include an application data sheet (ADS) in compliance with 37 CFR 1.76 specifying the correct or updated name of the applicant in the applicant information section. Any request to change the applicant after an original applicant has been specified under 37 CFR 1.46(b) must include a new ADS in compliance with 37 CFR 1.76 specifying the applicant in the applicant information section and comply with 37 CFR 3.71 and 3.73. See 37 CFR 1.46(c).

/gasgedom/

Office of Data Management, Application Assistance Unit (571) 272-4000, or (571) 272-4200, or 1-888-786-0101

VIA *e*FILE

PATENT APPLICATION
Docket No. 18756.37.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of		)
		)
	Mozido, LLC	)
		)
Serial No.:	13/680,824	) Art Unit
		) 3627
Filed:	November 19, 2012	)
		)
For:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS	)
		)
Confirmation No.:	7971	)
		)
Customer No.:	22913	)
		)
Examiner:	Paul Danneman	)

SUPPLEMENTAL APPLICATION DATA SHEET

VIA eFILE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

As reflected below, please amend the name and address for the Applicant and Assignee submitted in the Applicant section of the Application Data Sheet submitted November 19, 2012.

Applicant Information:

Applicant 1

Organization Name: Mozido, Inc.
Mailing Address Information: 1601 South Mopac Expressway
Barton Skyway Two, Suite 200
Austin, Texas 78746

The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; (2) any patent application and reexamination processing fees under 37 CFR § 1.17; and/or (3) any post issuance fees under 37 CFR § 1.20. In addition, if any additional extension of time is required, which has not otherwise been requested, please consider this a petition therefor and charge any additional fees that may be required to Deposit Account No. 23-3178.

Dated this 21st day of April, 2014.

Respectfully submitted,

/John C. Stringham, 40831/
JOHN C. STRINGHAM
Registration No. 40,831
Workman Nydegger
Attorneys for Applicant
Telephone No. 801.533.9800
Customer No. 22913

4538363_1.DOC

Electronic Acknowledgement Receipt

EFS ID:	18816801
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	John C. Stringham/Rachelle Turner
Filer Authorized By:	John C. Stringham
Attorney Docket Number:	18756.37.1
Receipt Date:	21-APR-2014
Filing Date:	19-NOV-2012
Time Stamp:	16:17:37
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Application Data Sheet	18756_37_1_Supp_ADS_21Apr 14.pdf	105745 77002ea5fb99fbec4811e9f96557e670ae454a79	no	2

Warnings:	
Information:	

This is not an USPTO supplied ADS fillable form	
Total Files Size (in bytes):	105745

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111
If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371
If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office
If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

FILED ELECTRONICALLY

PATENT APPLICATION
Docket No. 18756.37.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:		)
Applicant:	Mozido, Inc.	)
Serial No.:	13/680,824	) Art Unit) 3627
Filed:	November 19, 2012	)
Conf. No.:	7971	)
Title:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS	)
Examiner:	Paul Danneman	)
Customer No.:	22913	)

RESPONSE TO RESTRICTION REQUIREMENT

VIA *e*FILE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

Pursuant to the Election of Species Requirement dated February 26, 2014, in connection with the above-identified patent application, the Examiner has requested an election of a single disclosed species, including an election of a single sub-species to be examined along with the elected species. The Examiner has identified the species as follows:

I. Species A, Claims 1-12, directed to a Peer to Peer mobile wallet transaction system;

II. Species B, Claim 13-18, directed to a system for conducting a transaction between a Point-of-Sale (POS) and a third part mobile wallet; and

III. Species C, Claims 19-20, directed to a system using a perishable purchase code when conducting a transaction between a third part mobile wallet and an agent.

By this response, Applicant hereby elects Species A containing Claims 1-12, without traverse or prejudice from pursuing the nonelected claim and species in a separate copending application.

While electing Species A, directed to a Peer to Peer mobile wallet transaction system, without traverse, the fact that no traverse is made should not be construed as an assessment or judgment by Applicant as to the merits, if any, of the characterization of the specification, claims and/or inventions in the Restriction Requirement or, any other assertions, allegations, statements or characterizations made in the Restriction Requirement.

The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 23-3178: (a) any additional filing fees required under 37 CFR § 1.16, (b) any patent application processing fees under 37 CFR § 1.17, (c) any post-issuance fees under 37 CFR 1.20. If any additional extension of time is required, which has not otherwise been requested, please consider this a petition under 37 CFR 1.136 (a) to extend the reply period for this communication and charge any additional fees that may be required to Deposit Account No. 23-3178.

Dated this 20th day of May, 2014.

Respectfully submitted,

/GREGORY R. LUNT, 57,354/

JOHN C. STRINGHAM
Registration No. 40,831
GREGORY R. LUNT
Registration No. 57,354
Attorneys for Applicant
Workman Nydegger
60 East South Temple, Suite 1000
Salt Lake City, Utah 84111
Telephone No. 801.533.9800

JCS: GRL: rt
4538348_1.DOC

GREGORY R. LUNT
OFFICE DIRECT: 801-321-8948
EMAIL: glunt@WNLAW.COM

ELECTRONICALLY FILED

PATENT APPLICATION
Docket No. 18756.37.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:		)
Applicant:	Mozido, Inc.	)
Serial No.:	13/680,824	) Art Unit 3627
Filed:	November 19, 2012	)
Conf. No.:	7971	)
Title:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS	)
Examiner:	Paul Danneman	)
Customer No.:	22913	)

PRELIMINARY AMENDMENT

Via E-File AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper; and

Remarks/Arguments begin on page 10 of this paper.

AMENDMENTS TO THE CLAIMS

This listing of claims replaces all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A cloud-based transaction platform including:

one or more processors;

system memory;

one or more computer-readable storage media having stored thereon computer-executable instructions that, when executed by the one or more processors, cause the computing system to perform a method for performing a transaction using a third party mobile wallet, the method comprising the following:

~~an act of~~ receiving communication from an agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the agent communication indicating that a customer desires to perform a mobile wallet transaction using their third party mobile wallet;

~~an act of~~ sending the agent communication to a third party mobile wallet platform;

~~an act of~~ receiving communication from the third party mobile wallet platform confirming processing of the transaction; and

~~an act of~~ sending communication to the agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the communication indicating confirmation of the processing of the transaction.

2. (Original) The cloud-based transaction platform of claim 1, wherein a transaction is performed by a second, different customer using a second, different third party mobile wallet.

3. (Original) The cloud-based transaction platform of claim 1, wherein the third party mobile wallet platform comprises a third party processor.

4. (Original) The cloud-based transaction platform of claim 1, wherein the transaction using a third party mobile wallet comprises one or more of a deposit, a withdrawal, a transfer, a purchase, a bill payment, or topping up of a prepaid mobile account.

5. (Currently Amended) The cloud-based transaction platform of claim 1, further comprising ~~an act of~~ notifying the customer of confirmation of the processing of the transaction using the third party mobile wallet over at least one of the plurality of communication channels connected to the cloud-based transaction platform.

6. (Original) The cloud-based transaction platform of claim 1, wherein the third party mobile wallet is provided by a third party mobile wallet provider.

7. (Original) The cloud-based transaction platform of claim 1, wherein each third party mobile wallet provider has their own point of sale (POS) processing system.

8. (Original) The cloud-based transaction platform of claim 7, wherein the third party mobile wallet providers' POS processing systems communicate with each other using the cloud-based transaction platform to process the transaction.

9. (Currently Amended) The cloud-based transaction platform of claim 1, wherein the transaction comprises depositing funds into a third party mobile wallet owned by an entity different than the customer, including:

~~an act of~~ receiving communication from the agent terminal over one of the plurality of communication channels connected to the cloud-based transaction platform, the agent communication indicating that the customer desires to deposit a specified amount of funds into their third party mobile wallet; and

~~an act of~~ crediting the third party mobile wallet with the specified amount of funds.

10. (Currently Amended) The cloud-based transaction platform of claim 1, wherein the transaction comprises withdrawing funds from a third party mobile wallet owned by an entity different than the customer, including:

~~an act of~~ receiving communication from the customer over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to withdraw a specified amount of funds from the third party mobile wallet;

~~an act of~~ returning a secure, perishable withdrawal code to the customer over at least one of the plurality of communication channels connected to the cloud-based transaction platform;

~~an act of~~ receiving communication from the agent terminal over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the withdrawal code has been presented to an agent; and

~~an act of~~ debiting the third party mobile wallet by the specified amount of funds.

11. (Currently Amended) The cloud-based transaction platform of claim 6, wherein the transaction comprises transferring money from a third party mobile wallet within the cloud-based transaction platform to a recipient at a second third party mobile wallet provided by a second mobile wallet provider, the method comprising:

~~an act of~~ receiving customer communication over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that a customer desires to transfer a specified amount of funds to a specified recipient using a specified payment method from the third party mobile wallet;

~~an act of~~ debiting the third party mobile wallet by the specified amount of funds; and

~~an act of~~ transferring the specified amount of funds from the cloud-based transaction platform to the second different third party mobile wallet platform for delivery to the specified recipient, the specified amount of funds being transferred over at

least one of the plurality of channels connected to the second third party mobile wallet platform.

12. (Currently Amended) The cloud-based transaction platform of claim 1, wherein the transaction comprises making a purchase ~~from~~ using a third party mobile wallet managed by a third party mobile wallet platform, including:

~~an act of~~ receiving communication from the customer over one of the plurality of channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to purchase an item for a specified amount of funds using a specified payment method from the customer's third party mobile wallet;

~~an act of~~ returning a secure, perishable purchase code to the customer over at least one of the plurality of channels connected to the cloud-based transaction platform;

~~an act of~~ receiving communication from the agent terminal over at least one of the plurality of channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the purchase code has been presented to an agent; [[and]]

~~an act of~~ debiting the customer's third party mobile wallet by the specified amount of funds; and

crediting the agents account by the specified amount of funds.

13-20. (Cancelled)

21. (New) At a computer system including at least one processor and a memory, a computer-implemented method for performing a transaction using a third party mobile wallet, the method comprising:

receiving communication from an agent terminal over one of a plurality of communication channels connected to a cloud-based transaction platform, the agent communication indicating that a customer desires to perform a mobile wallet transaction using their third party mobile wallet;

sending the agent communication to a third party mobile wallet platform;

receiving communication from the third party mobile wallet platform confirming processing of the transaction; and

sending communication to the agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the communication indicating confirmation of the processing of the transaction.

22. (New) The computer-implemented method of claim 21, wherein a transaction is performed by a second, different customer using a second, different third party mobile wallet.

23. (New) The computer-implemented method of claim 21, wherein the third party mobile wallet platform comprises a third party processor.

24. (New) The computer-implemented method of claim 21, wherein the transaction using a third party mobile wallet comprises one or more of a deposit, a withdrawal, a transfer, a purchase, a bill payment, or topping up of a prepaid mobile account.

25. (New) The computer-implemented method of claim 21, further comprising notifying the customer of confirmation of the processing of the transaction using the third party mobile wallet over at least one of the plurality of communication channels connected to the cloud-based transaction platform.

26. (New) The computer-implemented method of claim 21, wherein the third party mobile wallet is provided by a third party mobile wallet provider.

27. (New) The computer-implemented method of claim 21, wherein each third party mobile wallet provider has their own point of sale (POS) processing system.

28. (New) The computer-implemented method of claim 27, wherein the third party mobile wallet providers' POS processing systems communicate with each other using the cloud-based transaction platform to process the transaction.

29. (New) The computer-implemented method of claim 21, wherein the transaction comprises depositing funds into a third party mobile wallet owned by an entity different than the customer, including:

receiving communication from the agent terminal over one of the plurality of communication channels connected to the cloud-based transaction platform, the agent communication indicating that the customer desires to deposit a specified amount of funds into their third party mobile wallet; and

crediting the third party mobile wallet with the specified amount of funds.

30. (New) The computer-implemented method of claim 21, wherein the transaction comprises withdrawing funds from a third party mobile wallet owned by an entity different than the customer, including:

receiving communication from the customer over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to withdraw a specified amount of funds from the third party mobile wallet;

returning a secure, perishable withdrawal code to the customer over at least one of the plurality of communication channels connected to the cloud-based transaction platform;

receiving communication from the agent terminal over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the withdrawal code has been presented to an agent;

debiting the third party mobile wallet by the specified amount of funds; and

crediting the agents account by the specified amount of funds.

31. (New) The computer-implemented method of claim 26, wherein the transaction comprises transferring money from a third party mobile wallet within the cloud-based transaction platform to a recipient at a second third party mobile wallet provided by a second mobile wallet provider, the method comprising:

receiving customer communication over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that a customer desires to transfer a specified amount of funds to a specified recipient using a specified payment method from the third party mobile wallet;

debiting the third party mobile wallet by the specified amount of funds; and

transferring the specified amount of funds from the cloud-based transaction platform to the second different third party mobile wallet platform for delivery to the specified recipient, the specified amount of funds being transferred over at least one of the plurality of channels connected to the second third party mobile wallet platform.

32. (New) The computer-implemented method of claim 21, wherein the transaction comprises making a purchase from a third party mobile wallet managed by a third party mobile wallet platform, including:

receiving communication from the customer over one of the plurality of channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to purchase an item for a specified amount of funds using a specified payment method from the customer's third party mobile wallet;

returning a secure, perishable purchase code to the customer over at least one of the plurality of channels connected to the cloud-based transaction platform;

receiving communication from the agent terminal over at least one of the plurality of channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the purchase code has been presented to an agent;

debiting the customer's third party mobile wallet by the specified amount of funds; and

crediting the agents account by the specified amount of funds.

33. (New) A computer program product for implementing a method for performing a transaction using a third party mobile wallet, the computer program product comprising one or more computer-readable storage media having stored thereon computer-executable instructions that, when executed by one or more processors of a computing system, cause the computing system to perform the method, the method comprising:

sending a communication to an agent terminal over one of a plurality of communication channels, the communication indicating that a customer desires to perform a mobile wallet transaction using a third party mobile wallet, the agent terminal being configured to forward the communication to a third party mobile wallet platform for processing; and

receiving communication from the agent terminal confirming that the third party mobile wallet platform has processed the transaction.

34. (New) The computer program product of claim 33, wherein the transaction using a third party mobile wallet comprises one or more of a deposit, a withdrawal, a transfer, a purchase, a bill payment, or topping up of a prepaid mobile account.

35. (New) The computer program product of claim 33, wherein the transaction comprises depositing funds into a third party mobile wallet owned by an entity different than the customer, including:

sending communication to the agent terminal over one of the plurality of communication channels, the communication indicating that the customer desires to deposit a specified amount of funds into their third party mobile wallet; and

receiving a communication from the agent terminal indicating that a cloud-based transaction system has credited the third party mobile wallet with the specified amount of funds.

REMARKS

By this preliminary amendment, claims 13-20 have been cancelled in line with Applicant's response to the restriction requirement in which Species A containing claims 1-12 was elected. Minor amendments to claims 1, 5 and 9-12 have been made, support for these amendments being found in at least paragraphs [0067]-[0070] of the Specification as filed. New claims 21-35 have been added. New claims 21-32 are method claims that correspond substantially to independent claim 1 and dependent claims 2-12. Claim 33 is similar to claim 1, but from a client perspective. As such, new claims 21-35 do not introduce new matter, and are believed to be within the elected Species A. Accordingly, Applicant respectfully requests that claims 1-12 and 21-35 be examined on the merits as recited in the Listing of Claims above.

In the event that the Examiner finds remaining impediment to a prompt allowance of this application that may be clarified through a telephone interview, the Examiner is requested to contact the undersigned attorney at (801) 533-9800.

The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to **Deposit Account No. 23-3178**: (1) any filing fees required under 37 CFR § 1.16; (2) any patent application and reexamination processing fees under 37 CFR § 1.17; and/or (3) any post issuance fees under 37 CFR § 1.20. In addition, if any additional extension of time is required, which has not otherwise been requested, please consider this a petition therefore and charge any additional fees that may be required to **Deposit Account No. 23-3178**.

Dated this 20th day of May, 2014.

Respectfully submitted,

/GREGORY R. LUNT/

JOHN C. STRINGHAM
Registration No. 40,831
GREGORY R. LUNT
Registration No. 57,354
WORKMAN | NYDEGGER
Attorneys for Applicant
Customer No. 22913

Electronic Patent Application Fee Transmittal

Application Number:	13680824
Filing Date:	19-Nov-2012
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Filer:	GREGORY LUNT/Connie Thompson
Attorney Docket Number:	18756.37.1

Filed as Small Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Claims in excess of 20	2202	7	40	280
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
			Total in USD ($)	**280**

Electronic Acknowledgement Receipt

EFS ID:	19067410
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	GREGORY LUNT/Connie Thompson
Filer Authorized By:	GREGORY LUNT
Attorney Docket Number:	18756.37.1
Receipt Date:	20-MAY-2014
Filing Date:	19-NOV-2012
Time Stamp:	12:16:07
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$280
RAM confirmation Number	9984
Deposit Account	233178
Authorized User	LUNT, GREGORY
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees) Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)	

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Miscellaneous Incoming Letter	Transmittal.pdf	92957 d99af0020d368548e9cbd6976a574edb7dc980ad	no	2
Warnings:					
Information:					
2	Response to Election / Restriction Filed	Resp_Restriction_Requirement.pdf	104941 2cf3895d093e85c46647137a9a57e7ad7acb0468	no	3
Warnings:					
Information:					
3		Prelim_Amend.pdf	119911 7c8c2ae3b4e236067a9222c2a5581ad2b1e3990f	yes	10

Multipart Description/PDF files in .zip description

Document Description	Start	End
Preliminary Amendment	1	1
Claims	2	9
Applicant Arguments/Remarks Made in an Amendment	10	10

Warnings:					
Information:					
4	Fee Worksheet (SB06)	fee-info.pdf	30698 685754e57787d5a2794ce7b559766bef00c40a74	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	348507		

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111
If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371
If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office
If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

VIA eFILE

PATENT APPLICATION
Docket No. 18756.37.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:		)
		)
Applicant:	Mozido, Inc.	)
		)
Serial No.:	13/680,824	) Art Unit
		) 3627
Filed:	November 19, 2012	)
		)
Conf. No.:	7971	)
		)
Title:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS	)
		)
Examiner:	Paul Danneman	)
		)
Customer No.:	22913	)

TRANSMITTAL FOR RESPONSE TO RESTRICTION REQUIREMENT AND PRELIMINARY AMENDMENT

VIA eFILE AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Transmitted herewith is a Response to the Restriction Requirement and Preliminary Amendment for entry in the above-identified application.

_X_ To render the transmitted Amendment and Response timely filed enclosed are the following:

_X_ No other additional fee is required.

The fee has been calculated as follows:

			SMALL ENTITY		LARGE ENTITY	
CLAIMS REMAINING AFTER	**HIGHEST NO. PREVIOUSLY PAID FOR**	**PRESENT EXTRA**	**RATE**	**ADDT'L FEE**	**RATE**	**ADDT'L FEE**
TOTAL 27	MINUS 20	= 7	X		X $40.00	280.00
INDEPENDENT 3	MINUS 3	= 0	X		X $210.00	00.00
1st PRESENTATION OF MULTIPLE DEPENDENT CLAIM			+_____=		+_____=	
			TOTAL		**TOTAL**	280.00

_X_ Payment in the amount of $280.00 using the Credit Card payment option in E-Filer with RAM will be used to cover the payment of the fees with respect to the additional claims.

_X_ The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to **Deposit Account No. 23-3178**: (1) any filing fees required under 37 CFR § 1.16; (2) any patent application and reexamination processing fees under 37 CFR § 1.17; and/or (3) any post issuance fees under 37 CFR § 1.20. In addition, if any additional extension of time is required, which has not otherwise been requested, please consider this a petition therefore and charge any additional fees that may be required to **Deposit Account No. 23-3178**.

Dated this 20th day of May, 2014.

Respectfully submitted,

/GREGORY R. LUNT/

JOHN C. STRINGHAM
Registration No. 40,831
GREGORY R. LUNT
Registration No. 57,354
WORKMAN | NYDEGGER
Attorneys for Applicant
Customer No. 22913

JCS:GRL:crt
4587713_1

PTO/SB/06 (09-11)
Approved for use through 1/31/2014. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 13/680,824	Filing Date 11/19/2012	☐ To be Mailed

ENTITY: ☐ LARGE ☒ SMALL ☐ MICRO

APPLICATION AS FILED – PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	RATE ($)	FEE ($)
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	
☐ SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A	
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X $ =	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X $ =	
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $310 ($155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).			
☐ MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))				
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL	

APPLICATION AS AMENDED – PART II

AMENDMENT **05/20/2014**

	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)
Total (37 CFR 1.16(i))	* 27	Minus	** 20	= 7	X $40 =	280
Independent (37 CFR 1.16(h))	* 3	Minus	***3	= 0	X $210 =	0
☐ Application Size Fee (37 CFR 1.16(s))						
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))						
					TOTAL ADD'L FEE	**280**

AMENDMENT

	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)
Total (37 CFR 1.16(i))	*	Minus	**	=	X $ =	
Independent (37 CFR 1.16(h))	*	Minus	***	=	X $ =	
☐ Application Size Fee (37 CFR 1.16(s))						
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))						
					TOTAL ADD'L FEE	

* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.
** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".
*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".
The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.

LIE
/JAMES ELLIOTT/

This collection of information is required by 37 CFR 1.16. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**
If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)				Application Number	13/680,824
				Filing Date	11-19-2012
				First Named Inventor	Michael A. Liberty
				Art Unit	3627
				Confirmation Number	7971
				Examiner Name	Danneman, Paul
Sheet	1	Of	3	Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATIONS					
Examiner Initials*	Cite No.	Document Number	Filing Date	Name of Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

U.S. PATENTS					
Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

U.S. PATENT APPLICATION PUBLICATIONS					
Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No.	Foreign Patent Document	Publication Date	Country Code	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T [1]

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published	T [1]

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS				
Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	1	14/213543	6-May-2014	Office Action

EXAMINER SIGNATURE			
Examiner Signature		Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1]Applicant is to place a check mark here if English language translation is attached.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)				Application Number	13/680,824
				Filing Date	11-19-2012
				First Named Inventor	Michael A. Liberty
				Art Unit	3627
				Confirmation Number	7971
				Examiner Name	Danneman, Paul
Sheet	2	**Of**	3	Attorney Docket Number	18756.37.1

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)				Application Number	13/680,824
				Filing Date	11-19-2012
				First Named Inventor	Michael A. Liberty
				Art Unit	3627
				Confirmation Number	7971
				Examiner Name	Danneman, Paul
Sheet	3	Of	3	Attorney Docket Number	18756.37.1

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

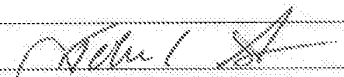
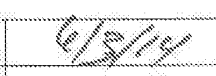
☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

☒ The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to **Deposit Account No. 23-3178**: (1) any filing fees required under 37 CFR § 1.16; (2) any patent application and reexamination processing fees under 37 CFR § 1.17; and/or (3) any post issuance fees under 37 CFR § 1.20. In addition, if any additional extension of time is required, which has not otherwise been requested, please consider this a petition therefore and charge any additional fees that may be required to **Deposit Account No. 23-3178**.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature		Date	
Name/Print	John C. Stringham	Registration Number	40831

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

2088439_1.DOC

Electronic Acknowledgement Receipt

EFS ID:	19222019
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	John C. Stringham/John Ericksen
Filer Authorized By:	John C. Stringham
Attorney Docket Number:	18756.37.1
Receipt Date:	05-JUN-2014
Filing Date:	19-NOV-2012
Time Stamp:	14:39:34
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Form (SB08)	IDSJune14.pdf	228226 dec252d8279d18e3b0f4f6c6d34b66606d65ec81	no	3

Warnings:	
Information:	

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2	Non Patent Literature	543OA05062014.pdf	916664 74974ff2b79bb51836f8441e1515b99437f77106	no	16
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			Total Files Size (in bytes):	1144890	

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New Applications Under 35 U.S.C. 111
If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371
If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office
If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/680,824	11/19/2012	Michael A. Liberty	18756.37.1	7971

22913 7590 06/16/2014

Workman Nydegger
60 East South Temple
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Salt Lake City, UT 84111

EXAMINER	
DANNEMAN, PAUL	
ART UNIT	**PAPER NUMBER**
3627	

NOTIFICATION DATE	DELIVERY MODE
06/16/2014	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

Docketing@wnlaw.com

Office Action Summary	Application No. 13/680,824	Applicant(s) LIBERTY, MICHAEL A.	
	Examiner PAUL DANNEMAN	Art Unit 3627	AIA (First Inventor to File) Status No

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTHS FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *20 May 2014*.

☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on _____; the restriction requirement and election have been incorporated into this action.

4)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims*

5)☒ Claim(s) *1-35* is/are pending in the application.

5a) Of the above claim(s) *13-20* is/are withdrawn from consideration.

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-12 and 21-35* is/are rejected.

8)☐ Claim(s) _____ is/are objected to.

9)☐ Claim(s) _____ are subject to restriction and/or election requirement.

* If any claims have been determined allowable, you may be eligible to benefit from the **Patent Prosecution Highway** program at a participating intellectual property office for the corresponding application. For more information, please see http://www.uspto.gov/patents/init_events/pph/index.jsp or send an inquiry to PPHfeedback@uspto.gov.

Application Papers

10)☐ The specification is objected to by the Examiner.

11)☒ The drawing(s) filed on *18 Mar 2013* is/are: a)☒ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

Certified copies:

a)☐ All b)☐ Some** c)☐ None of the:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

** See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☒ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date _____.

3) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .

4) ☐ Other: _____.

DETAILED ACTION

Election/Restrictions

Claims 13-20 are withdrawn from further consideration pursuant to 37 CFR 1.142(b) as being drawn to a nonelected species, there being no allowable generic or linking claim. Election was made **without** traverse in the reply filed on 20 May 2014.

Status of the Claims

1. Claims 1-12 and 21-35 are pending and have been examined in this Office Action.

2. The present application is being examined under the pre-AIA first to invent provisions.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of pre-AIA 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of 1999 (AIPA) and the Intellectual Property and High Technology Technical Amendments Act of 2002 do not apply when the reference is a U.S. patent resulting directly or indirectly from an international application filed before November 29, 2000. Therefore, the prior art date of the reference is determined under 35 U.S.C. 102(e) prior to the amendment by the AIPA (**pre-AIPA** 35 U.S.C. 102(e)).

Claims 1-12 and 21-35 are rejected under pre-AIA 35 U.S.C. 102(e) as being anticipated by Crofts et al., US Patent Publication 2012/0290478 A1 (“Crofts”).

As per Claims 1 and 21 regarding "a cloud-based transaction platform including one or more processors, system memory and computer readable storage media" Crofts in at least Fig.1 and paragraphs [5-7, 9 and 11] discloses a payment processing cloud system and framework.

Regarding "receiving communication from an agent terminal over one of a plurality of communication system indicating a customer's desire to perform a mobile wallet transaction using a third party mobile wallet" Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications.

Regarding "sending the agent communication to a third party mobile wallet platform" Crofts in at least Fig.1 and paragraph [27] disclose a client 110 (agent) in communication with a payment processing cloud (PPC) 115 enabling payment cloud transaction based on mobile device wallet applications (paragraph [64).

Regarding "receiving communication from the third party mobile wallet platform confirming processing of the transaction" Crofts in at least Fig.1 and paragraph [37] discloses client 110 interacting with a payment processing cloud (PPC) 115. Crofts in at least paragraph [39] discloses an Internet server 125 configured to facilitate communication between client 110 and one or more PPC 115 components. Crofts in at least paragraphs [60-61] discloses that PPC 115 enables a payer and a payee to execute a financial transaction. Crofts in at least paragraph [70] discloses PPC 115 sending an authorization request to the issuer of the financial account identified by the payer and receiving approval of the transaction.

Regarding "sending communication to the agent terminal over one of a plurality of communication channels indicating confirmation of the processing of the transaction" Crofts in at least paragraph [70] discloses PPC 115 sending the payee a message indicating the approval of the transaction.

As per Claim 2 which depends from Claim 1 regarding "wherein a transaction is performed by a second, different customer using a second, different third party mobile wallet" Crofts in at least paragraph

[7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications.

As per Claim 3 which depends from Claim 1 regarding "wherein the third party mobile wallet platform comprises a third party processor" Crofts in at least Fig.1 and paragraph [61] discloses PPC 115 communicating with Payment Processing Networks 160. Crofts in at least paragraph [63] disclose PPC 115 providing connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

As per Claim 4 which depends from Claim 1 regarding "wherein the transaction using a third party mobile wallet comprises one or more of a deposit, a withdrawal, a transfer, a purchase, a bill payment or topping up of a prepaid mobile account" Crofts in at least paragraphs [18 and 20] discloses various type of accounts (debit, credit, prepaid and etc.) for facilitating a financial transaction. Crofts in at least paragraph [24] discloses transferring funds to a payee.

As per Claim 5 which depends from Claim 1 regarding "notifying the customer of confirmation of the processing of the transaction using the third party mobile wallet over at least one of the plurality of communication channels connected to the cloud-based transaction platform" Crofts in at least paragraph [34] discloses client 110 communicating with PPC 115 via any network discussed in Crofts. Crofts in at least paragraph [36] discloses client 110 communicating via standard modem, cable modems, Dish networks, ISDN, Digital Subscriber Line (DSL) or various wireless communication methods including an interactive television (ITV) network.

As per Claim 6 which depends from Claim 1 regarding "wherein the third mobile wallet is provided by a third party mobile wallet provider" Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [63] disclose PPC 115 providing

connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

As per Claim 7 which depends from Claim 1 regarding "wherein each third party mobile wallet provider has their own point of sale (POS) processing system" Crofts in at least paragraph [26] discloses "Cloud computing" as a model for enabling convenient, on-demand network access to a shared pool of configurable computing resources and services which can be rapidly provisioned and released with minimal service provider interaction. Crofts in at least Fig.1 and paragraph [7] disclose PPC 115, a payment processing infrastructure that provides services and/or application accessible from various client devices (Client 110). PPC 15 includes various accounting system, payment system gateways and etc. Crofts in at least Fig.1 and paragraph [34] discloses that Client 110 includes any device (e.g., personal computer or point-of-sale (POS) terminal) which communicates with PPC 115. Client 110 may be mobile or may be located in a home or business environment with access to a network.

As per Claim 8 which depends from Claim 7 regarding "wherein the third party mobile wallet providers' POS system communicate with each other using the cloud-based transaction platform to process the transaction" Crofts in at least paragraph [29] discloses PPC 115 may be comprised of payment system gateways which may be interconnected within by a network via any method and/or device described herein.

As per Claim 9 which depends from Claim 1 regarding "wherein the transaction comprises depositing funds into a third party mobile wallet owned by an entity different than the customer" Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [24] discloses transferring funds to a payee. Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment

transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing.

As per Claim 10 which depends from Claim 1 "wherein the transaction comprises withdrawing funds from a third party mobile wallet owned by an entity different than the customer" Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing. Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [24] discloses transferring funds to a payee.

As per Claim 11 which depends from Claim 6 regarding "wherein the transaction comprises transferring money from a third party mobile wallet with the cloud-based transaction platform to a recipient at a second third party mobile wallet provided by a second mobile wallet provider" Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is

sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing. Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [63] disclose PPC 115 providing connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

As per Claim 12 which depends from Claim 1 "wherein the transaction comprises making a purchase using a third party mobile wallet managed by a third party mobile wallet platform" Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing. Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [63] disclose PPC 115 providing connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

As per Claim 22 which depends from Claim 21 regarding "wherein a transaction is performed by a second, different customer using a second, different third party mobile wallet" Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications.

As per Claim 23 which depends from Claim 21 regarding "wherein the third party mobile wallet platform comprises a third party processor" Crofts in at least Fig.1 and paragraph [61] discloses PPC 115 communicating with Payment Processing Networks 160. Crofts in at least paragraph [63] disclose PPC 115 providing connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

As per Claim 24 which depends from Claim 21 regarding "wherein the transaction using a third party mobile wallet comprises one or more of a deposit, a withdrawal, a transfer, a purchase, a bill payment or topping up of a prepaid mobile account" Crofts in at least paragraphs [18 and 20] discloses various type of accounts (debit, credit, prepaid and etc.) for facilitating a financial transaction. Crofts in at least paragraph [24] discloses transferring funds to a payee.

As per Claim 25 which depends from Claim 21 regarding "notifying the customer of confirmation of the processing of the transaction using the third party mobile wallet over at least one of the plurality of communication channels connected to the cloud-based transaction platform" Crofts in at least paragraph [34] discloses client 110 communicating with PPC 115 via any network discussed in Crofts. Crofts in at least paragraph [36] discloses client 110 communicating via standard modem, cable modems, Dish networks, ISDN, Digital Subscriber Line (DSL) or various wireless communication methods including an interactive television (ITV) network.

As per Claim 26 which depends from Claim 21 regarding "wherein the third mobile wallet is provided by a third party mobile wallet provider" Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [63] disclose PPC 115 providing connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

As per Claim 27 which depends from Claim 21 regarding "wherein each third party mobile wallet provider has their own point of sale (POS) processing system" Crofts in at least paragraph [26] discloses "Cloud computing" as a model for enabling convenient, on-demand network access to a shared pool of configurable computing resources and services which can be rapidly provisioned and released with minimal service provider interaction. Crofts in at least Fig.1 and paragraph [7] disclose PPC 115, a payment processing infrastructure that provides services and/or application accessible from various client devices (Client 110). PPC 15 includes various accounting system, payment system gateways and etc. Crofts in at least Fig.1 and paragraph [34] discloses that Client 110 includes any device (e.g., personal computer or point-of-sale (POS) terminal) which communicates with PPC 115. Client 110 may be mobile or may be located in a home or business environment with access to a network.

As per Claim 28 which depends from Claim 27 regarding "wherein the third party mobile wallet providers' POS system communicate with each other using the cloud-based transaction platform to process the transaction" Crofts in at least paragraph [29] discloses PPC 115 may be comprised of payment system gateways which may be interconnected within by a network via any method and/or device described herein.

As per Claim 29 which depends from Claim 21 regarding "wherein the transaction comprises depositing funds into a third party mobile wallet owned by an entity different than the customer" Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system

enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [24] discloses transferring funds to a payee. Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing.

As per Claim 30 which depends from Claim 21 "wherein the transaction comprises withdrawing funds from a third party mobile wallet owned by an entity different than the customer" Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing. Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [24] discloses transferring funds to a payee.

As per Claim 31 which depends from Claim 26 regarding "wherein the transaction comprises transferring money from a third party mobile wallet with the cloud-based transaction platform to a recipient

at a second third party mobile wallet provided by a second mobile wallet provider" Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing. Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [63] disclose PPC 115 providing connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

As per Claim 32 which depends from Claim 21 "wherein the transaction comprises making a purchase using a third party mobile wallet managed by a third party mobile wallet platform" Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing. Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet

applications. Crofts in at least paragraph [63] disclose PPC 115 providing connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

As per Claim 33 regarding "a computer program product for implementing a method for performing a transaction using a third party mobile wall comprising sending and receiving communication from an agent terminal over one of a plurality of communications regarding a customer's desire to perform a mobile wallet transaction" Crofts in at least Fig.1 and paragraph [31] discloses that the PPC 115 (Payment Processing Cloud) may be embodied as software, hardware or a combination of software (computer program product stored on a computer-readable storage medium) and hardware. Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [24] discloses transferring funds to a payee. Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing.

As per Claim 34 which depends from Claim 33 regarding "wherein the transaction using a third party mobile wallet comprises one or more of a deposit, a withdrawal, a transfer, a purchase, a bill payment or topping up of a prepaid mobile account" Crofts in at least paragraphs [18 and 20] discloses various type of accounts (debit, credit, prepaid and etc.) for facilitating a financial transaction. Crofts in at least paragraph [24] discloses transferring funds to a payee.

As per Claim 35 which depends from Claim 33 regarding "wherein the transaction comprises depositing funds into a third party mobile wallet owned by an entity different than the customer" Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [24] discloses transferring funds to a payee. Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to PAUL DANNEMAN whose telephone number is (571)270-1863. The examiner can normally be reached on Mon.-Thurs. 6AM-5PM Fri. off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Florian Zeender can be reached on 571-272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative

or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/PAUL DANNEMAN/
Primary Examiner, Art Unit 3627

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	Examiner	Art Unit
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Symbol	Date	Examiner

CPC COMBINATION SETS - SEARCHED		
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	Confirmation Number	7971
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

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Examiner Initials*	Cite No.	Application Number	Mail Date	Document

EXAMINER SIGNATURE			
Examiner Signature	/Paul Danneman/	Date Considered	02/27/2014

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1]Applicant is to place a check mark here if English language translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /P.D./

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680824
	Filing Date	11/19/2012
	First Named Inventor	Liberty, Michael A.
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☒ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

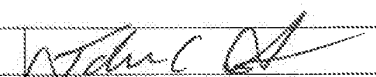
☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

☒ The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; and/or (2) any patent application and reexamination processing fees under 37 CFR § 1.17.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature		Date	6/5/2013
Name/Print	John C. Stringham	Registration Number	40831

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

2113423_1.DOC

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /P.D./

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor: Michael A. Liberty
Application No.: 13/680,824
Filed: November 19, 2012
Customer No.: 22913
Title:

Attorney Docket No.: 18756.37.1
Group Art Unit: Not Yet Assigned
Confirmation Number: 7971
Examiner: Not Yet Assigned

USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS

Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

STATEMENT FILED PURSUANT TO
THE DUTY OF DISCLOSURE UNDER 37 C.F.R. §§ 1.56, 1.97 AND 1.98

Sir:

Pursuant to the duty of disclosure under 37 C.F.R. §§ 1.56, 1.97 and 1.98, the Applicant requests consideration of this Information Disclosure Statement.

PART I: Compliance with 37 C.F.R. § 1.97

This Information Disclosure Statement has been filed within three (3) months of the filing date of a National Application.

No fee or certification is required.

PART II: Additional Information

The Applicant hereby makes the following additional information of record in the above-identified application.

Serial No.	Filing Date	Inventor(s)
N/A	N/A	N/A

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /P.D./

PART III: Remarks

The Applicant hereby makes of record in the above-identified application the information listed on the attached form PTO/SB/08A. The order of presentation of the references should not be construed as an indication of the importance of the references. Documents cited on the attached form PTO/SB/08A are enclosed unless otherwise indicated. It is respectfully requested that:

1. The Examiner consider completely the cited information, along with any other information, in reaching a determination concerning the patentability of the present claims;

2. The enclosed form PTO/SB/08A be signed by the Examiner to evidence that the cited information has been fully considered by the Patent and Trademark Office during the examination of this application;

3. The citations for the information be printed on any patent which issues from this application.

By submitting this Information Disclosure Statement, the Applicant makes no representation that a search has been performed, of the extent of any search performed, or that more relevant information does not exist.

By submitting this Information Disclosure Statement, the Applicant makes no representation that the information cited in the Statement is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

By submitting this Information Disclosure Statement, the Applicant makes no representation that the information cited in the Statement is, or is considered to be, in fact, prior art as defined by 35 U.S.C. § 102.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /P.D./

Notwithstanding any statement by the Applicant, the Applicant urges the Examiner to form his own conclusion regarding the relevance of the cited information.

An early and favorable action is hereby requested.

Respectfully submitted,

Date December 3, 2012

By/GREGORY R. LUNT/

Reg. No. 57,354

CERTIFICATE OF MAILING OR TRANSMISSION
(Under 37 CFR § 1.8(a)) or ELECTRONIC FILING

I hereby certify that this correspondence is being electronically deposited with the USPTO via EFS-Web on the date shown below:

December 3, 2012
Date

/GREGORY R. LUNT/
Signature

Gregory R. Lunt
Printed Name

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Doc code: IDS
Doc description: Information Disclosure Statement (IDS) Filed

PTO/SB/08a (01-10)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (**Not for submission under 37 CFR 1.99**)		
	Application Number	13680824
	Filing Date	2012-11-19
	First Named Inventor	Michael A. Liberty
	Art Unit	
	Examiner Name	
	Attorney Docket Number	18756.37.1

U.S.PATENTS						
Examiner Initial*	Cite No	Patent Number	Kind Code[1]	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	7248855		2007-07-24	Joyce et al.	
	2	7275685		2007-10-02	Gray et al.	
	3	7822688		2010-10-26	Labrou et al.	
	4	8160959		2012-04-17	Rackley, III et al.	
	5	7699218		2010-04-20	Garcia et al.	
	6	6714797		2004-03-30	Rautila	
	7	7461010		2008-12-02	Kwan	
	8	7107247		2006-09-12	Kinoshita et al.	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
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	Filing Date	2012-11-19
	First Named Inventor	Michael A. Liberty
	Art Unit	
	Examiner Name	
	Attorney Docket Number	18756.37.1

	9	6185545		2001-02-06	Resnick et al.	
	10	7100821		2006-09-05	Rasti	
	11	8016185		2011-09-13	Modi	
	12	7677973		2010-03-16	Van Luchene	
	13	6957342		2005-10-18	Vantanen	
	14	7774231		2010-08-10	Pond et al.	
	15	5828739		1998-10-27	Nakanishi	
	16	7240836		2007-07-10	Vrotsos et al.	
	17	6415156		2002-07-02	Stadelmann	
	18	7069001		2006-06-27	Rupp et al.	
	19	7089208		2006-08-08	Levchin et al.	

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	Examiner Name	
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	20	7099850		2006-08-29	Mann, II et al.	
	21	7347361		2008-03-25	Lovett	
	22	7494055		2009-02-24	Fernandes et al.	
	23	7461028		2008-12-02	Wronski, Jr.	
	24	7657489		2010-02-02	Stambaugh	
	25	7708194		2010-05-04	Vawter	
	26	7958052		2011-06-07	Powell	
	27	8095113		2012-01-10	Kean et al.	
	28	7988060		2011-08-02	Killian et al.	
	29	7865414		2011-01-04	Fung et al.	
	30	7024174		2006-04-04	Nagy et al.	

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	Examiner Name	
	Attorney Docket Number	18756.37.1

	31	7784684		2010-08-31	Labrou et al.	
	32	7606560		2009-10-20	Labrou et al.	
	33	8073783		2011-12-06	Felsted et al.	
	34	5991749		1999-11-23	Morrill, Jr.	
	35	8052042		2011-11-08	Kolinski-Schultz et al.	
	36	5717374		1998-02-10	Smith	
	37	8090945		2012-01-03	Singhal	
	38	7877605		2011-01-25	Labrou et al.	
	39	7801826		2010-09-21	Labrou et al.	
	40	7822688		2010-10-26	Labrou et al.	
	41	7353382		2008-04-01	Labrou et al.	

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	Attorney Docket Number	18756.37.1

	42	7349871		2008-03-25	Labrou et al.	
	43	7363261		2008-04-22	Whitehead, Jr. et al.	
	44	7729963		2010-06-01	Lego et al.	
	45	7937302		2011-05-03	Lego et al.	
	46	7937305		2011-05-03	Lego et al.	
	47	7729987		2010-06-01	Wakim et al.	
	48	7890424		2011-02-15	Wakim et al.	
	49	7110972		2006-09-19	Handa et al.	

If you wish to add additional U.S. Patent citation information please click the Add button.

U.S.PATENT APPLICATION PUBLICATIONS

Examiner Initial*	Cite No	Publication Number	Kind Code[1]	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	20020052754		2002-05-02	Joyce et al.	

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	Examiner Name	
	Attorney Docket Number	18756.37.1

	2	20060179452		2006-08-10	Amodeo et al.	
	3	20070244811		2007-10-18	Tumminaro	
	4	20070255653		2007-11-01	Tumminaro et al.	
	5	20120095856		2012-04-19	Sanjeev	
	6	20120245986		2012-09-27	Regan et al.	
	7	20070106564		2007-05-10	Matotek et al.	
	8	20090157546		2009-06-18	Garcia et al.	
	9	20090177578		2009-07-09	Garcia et al.	
	10	20090177581		2009-07-09	Garcia et al.	
	11	20090254479		2009-10-08	Pharris	
	12	20090254440		2009-10-08	Pharris	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
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	Filing Date	2012-11-19
	First Named Inventor	Michael A. Liberty
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	Examiner Name	
	Attorney Docket Number	18756.37.1

	13	20090281904		2009-11-12	Pharris	
	14	20120047070		2012-02-23	Pharris	
	15	20030071115		2003-04-17	Horn et al.	
	16	20020069123		2002-06-06	Soderlind et al.	
	17	20030154165		2003-08-14	Horn et al.	
	18	20070179885		2007-08-02	Bird et al.	
	19	20060287004		2006-12-21	Fuqua	
	20	20030001010		2003-01-02	Schmidt et al.	
	21	20050199709		2005-09-15	Linlor	
	22	20020152177		2002-10-17	Wolf	
	23	20040248554		2004-12-09	Khan et al.	

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	Attorney Docket Number	18756.37.1

	24	20080011825		2008-01-17	Giordano et al.	
	25	20020161708		2002-10-31	Offer	
	26	20020131404		2002-09-19	Mehta et al.	
	27	20050070265		2005-03-31	Korpinen	
	28	20070033285		2007-02-08	Shiigi	
	29	20070244811		2007-10-18	Tumminaro	
	30	20020042776		2002-04-11	Woo et al.	
	31	20020065774		2002-05-30	Young et al.	
	32	20030195842		2003-10-16	Reece	
	33	20050222961		2005-10-06	Staib et al.	
	34	20060136901		2006-06-22	Nichols	

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	First Named Inventor	Michael A. Liberty
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	Examiner Name	
	Attorney Docket Number	18756.37.1

	35	20060200427		2006-09-07	Morrison et al.	
	36	20070125838		2007-06-07	Law et al.	
	37	20070125840		2007-06-07	Law et al.	
	38	20070203850		2007-08-30	Singh et al.	
	39	20080017704		2008-01-24	VanDeburg et al.	
	40	20080040285		2008-02-14	Wankmueller	
	41	20080208743		2008-08-28	Arthur et al.	
	42	20080208744		2008-08-28	Arthur et al.	
	43	20080208762		2008-08-28	Arthur et al.	
	44	20080210751		2008-09-04	Kim	
	45	20080249928		2008-10-09	Hill et al.	

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	46	20080255947		2008-10-16	Friedman	
	47	20080275779		2008-11-06	Lakshminarayanan	
	48	20090108015		2009-04-30	Kreamer	
	49	20090138366		2009-05-28	Bemmel et al.	
	50	20090144161		2009-06-04	Fisher	
	51	20090248537		2009-10-01	Sarkeshik	
	52	20100044430		2010-02-25	Song et al.	
	53	20100057619		2010-03-04	Weller et al.	
	54	20100063895		2010-03-11	Dominguez et al.	
	55	20090063312		2009-03-05	Hurst	
	56	20090222353		2009-09-03	Guest et al.	

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	Filing Date	2012-11-19
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	Art Unit	
	Examiner Name	
	Attorney Docket Number	18756.37.1

	57	20090106148		2009-04-23	Prada	
	58	20050080697		2005-04-14	Foss, Jr. et al.	
	59	20110313924		2011-12-22	Carell et al.	
	60	20100197326		2010-08-05	Ngo	
	61	20040235450		2004-11-25	Rosenberg	

If you wish to add additional U.S. Published Application citation information please click the Add button.

FOREIGN PATENT DOCUMENTS

Examiner Initial*	Cite No	Foreign Document Number[3]	Country Code[2] i	Kind Code[4]	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	T[5]
	1	102073958	CN		2011-05-25	TIANJIN ZTE SOFTWARE CORP		☐
	2	0171627	WO		2001-09-27	QUALCOMM INCORPORATED		☐
	3	2003012717	WO		2003-02-13	C-SAM, INC.		☐
	4	2004010393	WO		2004-01-29	PARTNER COMMUNICATIONS COMPANY LTD.		☐

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /P.D./

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
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	Filing Date	2012-11-19
	First Named Inventor	Michael A. Liberty
	Art Unit	
	Examiner Name	
	Attorney Docket Number	18756.37.1

	5	2004023353	WO		2004-03-18	TYNEVALE PTY LIMITED		☐
	6	2004088641	WO		2004-10-14	WAY SYSTEMS, INC.		☐
	7	2004053640	WO		2004-06-24	WAY SYSTEMS, INC.		☐
	8	9913636	WO		1999-03-18	TEKTON COMMUNICATIONS LIMITED		☐
	9	2002071354	WO		2002-09-12	SOFT TRACKS ENTERPRISES LTD		☐
	10	2001357164	JP		2001-12-26	NTT DATA CORP		☐
	11	2001097118	WO		2001-12-20	JOGU		☐
	12	199834203	WO		1998-08-06	QUALCOMM INCORPORATED		☐
	13	2005079254	WO		2005-09-01	FUJITSU LIMITED		☐
	14	2005086593	WO		2005-09-22	A LITTLE WORLD PRIVATE LIMITED		☐
	15	2007145500	WO		2007-12-21	MOBILE MONEY INTERNATIONAL SDN BHD		☐

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /P.D./

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	Art Unit	
	Examiner Name	
	Attorney Docket Number	18756.37.1

	16	2008008735	WO		2008-01-17	IBREVA CORPORATION		☐
	17	101606400	CN		2009-12-16	DELOITTE SERVICES PTY LTD		☐
	18	2666616	CA		2008-04-24	FRUITFUL TECHNOLOGIES PTY LTD, AU		☐
	19	2007312879	AU		2008-04-24	FRUITFUL TECHNOLOGIES PTY LTD.		☐
	20	2084921	EP		2008-04-24	FRUITFUL TECHNOLOGIES PTY LTD.		☐
	21	1280115	EP		2003-01-29	NTT DOCOMO, INC.		☐
	22	10-2007-0092400	KR		2007-09-13	SHIN H. BANK		☐
	23	10-2003-0068603	KR		2003-08-25	NARU SYSTEM CO.		☐
	24	10-2002-0065989	KR		2002-08-14	STARBRIDGE COMMUNICATIONS CO., LTD.		☐
	25	10119808	DE		2002-09-12	HOLLAND CHRIS		☐
	26	2002-99716	JP		2002-04-05	KUNINOBU MASANAO		☐

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	Attorney Docket Number	18756.37.1

	27	2001297198	JP		2001-10-26	MIWA GINKO KK [MIWAN]		☐

If you wish to add additional Foreign Patent Document citation information please click the Add button

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T[5]
	1	CHEN, Jiajun Jim et al. Short-range Wireless Technologies with Mobile Payments Systems. Proceedings of the 6th international conference on Electronic commerce [Online] 2004, pp. 649-656.	☐
	2	LABROU, Yannis et al. Wireless Wallet. Proceedings of the First Annual International Conference on Mobile and Ubiquitous Systems: Networking and Services [Online] 2004, pp. 1-10.	☐
	3	MOTOROLA, Motorola M-Wallet Solution. [Online] 2006 http://www.motorola.com/networkoperators/pdfs/M-Wallet-Brochure.pdf (accessed October 4, 2012).	☐
	4	VALCOURT, E. et al., "Investigating Mobile Payment", Wireless And Mobile Computing, Networking And Communications, 2005. (WiMob'2005), IEEE International Conference on 22-24 Aug. 2005, August 2005, Volume 4, pages 29-36 Vol. 4.	☐
	5	GAO, Jerry, et al., "P2P-Paid: A Peer-to-Peer Wireless Payment System", Proceedings of the 2005 Second IEEE International Workshop on Mobile Commerce and Services (WMCS'05) July 2005, 10 pages.	☐
	6	EDWIN, et al., "Technobiography", October 2004, 29 pages.	☐

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	/Paul Danneman/	Date Considered	02/27/2014

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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	Examiner Name	
	Attorney Docket Number	18756.37.1

[1] See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. [2] Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). [3] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [4] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [5] Applicant is to place a check mark here if English language translation is attached.

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CERTIFICATION STATEMENT

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OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☒ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/GREGORY R. LUNT/	Date (YYYY-MM-DD)	2012-12-03
Name/Print	Gregory R. Lunt	Registration Number	57354

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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cloud based transaction processing systems

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Cloud-based transaction processing



www.google.com/patents/WO2014003854A1?cl=en

App. - Filed Mar 15, 2013 - Published Jan 3, 2014 - Jason Adley SWEITZER - Tempus Technologies, Inc.

Cloud-based transaction processing. WO 2014003854 A1 ... providing the payment request to a payment processing system. 2. The method of ...

Overview · Related · Discuss

Techniques for automated profile-based transaction proces...



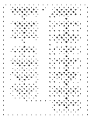
www.google.com/patents/EP2439694A1?cl=en

App. - Filed Aug 22, 2011 - Published Apr 11, 2012 - Robert Borucki - NCR Corporation

Techniques for automated profile-based transaction processing are ... The system of claim 11, wherein the cloud-transaction processing service ...

Overview · Related · Discuss

Cloud enabled payment processing system and method



www.google.com/patents/US8412631

Grant - Filed May 13, 2011 - Issued Apr 2, 2013 - Paul M. Crofts - American Express Travel Related Services Company, Inc.

Cloud enabled payment processing system and method ... identifying, by the computer and based upon the cloud transaction identifier, the first ...

Overview · Related · Discuss

Cloud-based merchant incentive programs



www.google.com/patents/WO2013116706A1?cl=en

App. - Filed Feb 1, 2013 - Published Aug 8, 2013 - Greg DEMETRIADES - Clk Clk, Inc.

The cloud-based system interfaces with point-of-sale (POS) devices at a physical store and interfaces with online transaction processing systems.

Overview · Related · Discuss

Techniques for disparate barcode transaction processing



www.google.com/patents/US8365984

Grant - Filed Oct 18, 2010 - Issued Feb 5, 2013 - Robert Thomas Borucki - Ncr Corporation

Techniques for disparate barcode transaction processing are provided. ... The system of claim 18 , wherein the disparate barcode processing service is .... The method 100 (hereinafter "cloud-based barcode processing ...

Overview · Related · Discuss

Cloud Enabled Payment Processing System and Method



www.google.com/patents/US20130179348

App. - Filed Feb 28, 2013 - Published Jul 11, 2013 - Paul M. Crofts - American Express Travel Related Services Company, Inc.

Cloud Enabled Payment Processing System and Method .... The computer identifies, based upon the cloud transaction identifier, the first cloud ...

Overview · Related · Discuss

Transaction processing circuit



www.google.com/patents/US20120084183

App. - Filed Sep 30, 2010 - Published Apr 5, 2012 - Naresh Kumar Shanker - Palm, Inc.

According to one exemplary embodiment, a system for processing ... transmitted to a payment system configured to perform, based on the transaction ... and/or transaction processing circuit 105 may be implemented in a cloud ...

Overview · Related · Discuss

APPL-1002
APPLE INC. / Page 1307 of 1892

Cloud enabled payment **processing system** and method



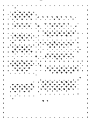
www.google.com/patents/WO2012158506A1?cl=en

App. - Filed May 11, 2012 - Published Nov 22, 2012 - Paul M. CROFTS - American Express Travel Related Services Company, Inc.

Cloud enabled payment processing system and method ... identifying, by the computer and based upon the cloud transaction identifier, the first ...

Overview · Related · Discuss

Disparate barcode **transaction processing**



www.google.com/patents/EP2442266A1?cl=en

App. - Filed Sep 13, 2011 - Published Apr 18, 2012 - Robert Borucki - NCR Corporation

Techniques for disparate barcode transaction processing are provided. ... the legacy system can handle, the cloud-based barcode processing ...

Overview · Related · Discuss

Cloud-based virtual wallet nfc apparatuses, methods and ...



www.google.com/patents/US20140074637

App. - Filed Sep 11, 2013 - Published Mar 13, 2014 - Ayman Hammad - Visa International Service Association

Cloud-based virtual wallet nfc apparatuses, methods and systems .... wherein the secure cloud-based transaction processing request is ...

Overview · Related · Discuss

APPL-1002
APPLE INC. / Page 1308 of 1892

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	2	"20120290478"	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2014/06/11 14:21
L2	99	705/21.ccls. and cloud	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2014/06/11 14:25
L3	28	705/21.ccls. and cloud and wallet	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2014/06/11 14:25
L6	27	G06Q20/00.ipc. and cloud and wallet	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2014/06/11 14:29
S2	4	("7819307" | "6873974" | "8041338" | "8380177").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2014/02/27 09:09
S3	8	(("20080208762") or ("6873974") or ("20070125840") or ("20090119190") or ("20060253335") or ("20090265272") or ("20090081989") or ("20050187873")).PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2014/02/27 09:25
S4	11	"8380177"	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2014/06/10 10:23
S5	1	"8380177" and cloud	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2014/06/10 10:25
S6	2	(("20120310826") or ("8412631")).PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2014/06/10 10:37
S7	3	(("20120310826") or ("8412631") or ("20120290478")).PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2014/06/10 10:39
S8	1	("20130132219").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2014/06/10 16:34

6/ 11/ 2014 2:31:00 PM
C:\ Users\ pdanneman\ Documents\ EAST\ Workspaces\ 13_680824.wsp

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)				Application Number	13/680,824
				Filing Date	11/19/2012
				First Named Inventor	Michael A. Liberty
				Art Unit	3627
				Confirmation Number	7971
				Examiner Name	Paul Danneman
Sheet	1	Of	3	Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATIONS					
Examiner Initials*	Cite No.	Document Number	Filing Date	Name of Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

U.S. PATENTS					
Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	7016532	21-Mar-2006	Boncyk	
	2	7477780	13-Jan-2009	Boncyk	
	3	7680324	16-Mar-2010	Boncyk	
	4	7403652	22-Jul-2008	Boncyk	
	5	7565008	21-Jul-2009	Boncyk	
	6	7899243	1-Mar-2011	Boncyk	
	7	7881529	1-Feb-2011	Boncyk	
	8	7899252	1-Mar-2011	Boncyk	
	9	7564469	21-Jul-2009	Boncyk	
	10	8130242	6-Mar-2012	Boncyk	
	11	7775437	17-Aug-2010	Boncyk	
	12	8218873	10-Jul-2012	Boncyk	
	13	8632000	21-Jan-2014	Laracey	
	14	8380177	19-Feb-2013	Laracey	
	15	8612325	26-Nov-2013	Laracey	

U.S. PATENT APPLICATION PUBLICATIONS					
Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	16	20130332347	12-Dec-2013	Liberty, Michael A.	
	17	20140006048	2-Jan-2014	Liberty, Michael A.	
	18	20130246203	19-Sep-2013	Laracey	
	19	20130238455	12-Sep-2013	Laracey	
	20	20130317928	28-Nov-2013	Laracey	

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Sheet	2	**Of**	3	Attorney Docket Number	18756.37.1

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OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS				
Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	21	13/527466	4-Dec-2013	Final Office Action
	22	13/964707	24-Feb-2014	Office Action

EXAMINER SIGNATURE			
Examiner Signature	/Paul Danneman/	Date Considered	03/10/2014

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				Art Unit	3627
				Confirmation Number	7971
				Examiner Name	Paul Danneman
Sheet	3	Of	3	Attorney Docket Number	18756.37.1

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Signature		Date	3/4/14
Name/Print	John C. Stringham	Registration Number	40831

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	Application Number	13/680824
	Filing Date	11/19/2012
	First Named Inventor	Liberty, Michael A.
	Art Unit	3685
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATIONS					
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U.S. PATENTS					
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	1	8041338	18-Oct-2011	Chen	
	2	7819307	26-Oct-2010	Lyons	
	3	6873974	29-Mar-2005	Schutzer	

U.S. PATENT APPLICATION PUBLICATIONS					
Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	4	20120310824	6-Dec-2012	Liberty	
	5	20050187873	25-Aug-2005	Labrou	
	6	20110145149	16-Jun-2011	Valdes	
	7	20080204358	28-Aug-2008	Sato	
	8	20090119190	7-May-2009	Realini	
	9	20060253335	9-Nov-2006	Keena	
	10	20090265272	22-Oct-2009	Dill	
	11	20090081989	26-Mar-2009	Wuhrer	

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	Application Number	13/680824
	Filing Date	11/19/2012
	First Named Inventor	Liberty, Michael A.
	Art Unit	3685
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

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Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published	T [1]
	13	International Search Report for PCT/US2012/066013 dated Jan. 29, 2013	
	14	Written Opinion for PCT/US2012/066013 dated Jan. 29, 2013	
	15	International Search Report for PCT/US2012/040131 Dated Jan. 29, 2013	
	16	Written Opinion for PCT/US2012/040131 dated Jan. 29, 2013	

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS				
Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	17	13/484199	26-Dec-2012	Office Action

EXAMINER SIGNATURE			
Examiner Signature	/Paul Danneman/	Date Considered	02/27/2014
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	Application Number	13/680824
	Filing Date	11/19/2012
	First Named Inventor	Liberty, Michael A.
	Art Unit	3685
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

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☐ See attached certification statement.

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☐ None

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Signature	/John C. Stringham/	Date	5/2/13
Name/Print	John C. Stringham	Registration Number	40831

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2113423_1.DOC

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Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13680824	LIBERTY, MICHAEL A.
	Examiner	Art Unit
	PAUL DANNEMAN	3627

✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
=	Allowed	÷	Restricted	I	Interference	O	Objected

☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47

CLAIM		DATE								
Final	Original	06/11/2014								
	1	✓								
	2	✓								
	3	✓								
	4	✓								
	5	✓								
	6	✓								
	7	✓								
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	29	✓								
	30	✓								
	31	✓								
	32	✓								
	33	✓								
	34	✓								
	35	✓								

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680824
	Filing Date	11/19/2012
	First Named Inventor	Liberty, Michael A.
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATIONS

Examiner Initials*	Cite No.	Document Number	Filing Date	Name of Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

U.S. PATENTS

Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	7819307	26-Oct-2010	Lyons	

U.S. PATENT APPLICATION PUBLICATIONS

Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	2	20050187873	25-Aug-2005	Labrou	
	3	20110145149	16-Jun-2011	Valdes	
	4	20080204358	28-Aug-2008	Sato	

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Examiner Initials*	Cite No.	Foreign Patent Document	Country Code	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T [1]

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published	T [1]

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS

Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	5	13/527466	15-Apr-2013	Office Action
	6	13/484199	7-Jun-2013	Notice of Allowance

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /P.D./

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680824
	Filing Date	11/19/2012
	First Named Inventor	Liberty, Michael A.
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Danneman, Paul
	Attorney Docket Number	18756.37.1

EXAMINER SIGNATURE			
Examiner Signature	/Paul Danneman/	Date Considered	02/27/2014
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			
[1]Applicant is to place a check mark here if English language translation is attached.			

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	Art Unit	3627
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	Attorney Docket Number	18756.37.1

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☐ See attached certification statement.

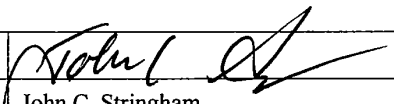
☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

☒ The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; and/or (2) any patent application and reexamination processing fees under 37 CFR § 1.17.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature		Date	9-17-13
Name/Print	John C. Stringham	Registration Number	40831

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2113423_1.DOC

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				First Named Inventor	Michael A. Liberty
				Art Unit	3627
				Confirmation Number	7971
				Examiner Name	Paul Danneman
Sheet	1	**Of**	3	Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATIONS					
Examiner Initials*	Cite No.	Document Number	Filing Date	Name of Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1				

U.S. PATENTS					
Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	2	8380177	02/19/2013	Laracey	

U.S. PATENT APPLICATION PUBLICATIONS					
Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	3				

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No.	Foreign Patent Document	Country Code	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T [1]
	4						☐

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published	T [1]
	5		☐

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS				
Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	6			

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				Art Unit	3627
				Confirmation Number	7971
				Examiner Name	Paul Danneman
Sheet	2	**Of**	3	Attorney Docket Number	18756.37.1

EXAMINER SIGNATURE			
Examiner Signature	/Paul Danneman/	Date Considered	02/27/2014
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Sheet	3	**Of**	3	Attorney Docket Number	18756.37.1

CERTIFICATION STATEMENT

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☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

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SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/John C. Stringham/	Date	10/31/13
Name/Print	John C. Stringham	Registration Number	40831

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BIB DATA SHEET

CONFIRMATION NO. 7971

SERIAL NUMBER	FILING or 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
13/680,824	11/19/2012 RULE	705	3627	18756.37.1

APPLICANTS
MOZIDO, LLC, Dallas, TX

INVENTORS
Michael A. Liberty, Windermere, FL;

**** CONTINUING DATA ***************************
This appln claims benefit of 61/562,301 11/21/2011

**** FOREIGN APPLICATIONS ***************************

**** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ****
12/12/2012

Foreign Priority claimed ☐ Yes ☑ No 35 USC 119(a-d) conditions met ☐ Yes ☑ No Verified and Acknowledged /PAUL DANNEMAN/ Examiner's Signature	☐ Met after Allowance Initials	STATE OR COUNTRY	SHEETS DRAWINGS	TOTAL CLAIMS	INDEPENDENT CLAIMS
		FL	9	20	3

ADDRESS

Workman Nydegger
60 East South Temple
Suite 1000
Salt Lake City, UT 84111
UNITED STATES

TITLE

USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS

FILING FEE RECEIVED		
1390	FEES: Authority has been given in Paper No._____ to charge/credit DEPOSIT ACCOUNT No._____ for following:	☐ All Fees ☐ 1.16 Fees (Filing) ☐ 1.17 Fees (Processing Ext. of time) ☐ 1.18 Fees (Issue) ☐ Other _____ ☐ Credit

BIB (Rev. 05/07).

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				Examiner Name	Danneman, Paul
Sheet	1	Of	3	Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATIONS					
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U.S. PATENTS					
Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No.	Foreign Patent Document	Publication Date	Country Code	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T [1]

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Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published	T [1]

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS				
Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	1	14/213543	6-May-2014	Office Action

EXAMINER SIGNATURE			
Examiner Signature	/Paul Danneman/	Date Considered	06/10/2014

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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				Confirmation Number	7971
				Examiner Name	Danneman, Paul
Sheet	2	**Of**	3	Attorney Docket Number	18756.37.1

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☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

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SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/John C. Stringham/	Date	12/19/2013
Name/Print	John C. Stringham	Registration Number	40831

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2088439_1.DOC ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /P.D./

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Sheet	1	**Of**	3	Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATIONS

Examiner Initials*	Cite No.	Document Number	Filing Date	Name of Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

U.S. PATENTS

Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	7548915	16-Jun-2009	Ramer	
	2	6175823	16-Jan-2001	Van Dusen	

U.S. PATENT APPLICATION PUBLICATIONS

Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	20130246141	30-Apr-2013	Liberty, Michael A.	
	2	20080097851	24-Apr-2008	Bemmel	
	3	20070198432	23-Aug-2007	Pitroda	
	4	20100250356	30-Sep-2010	Gillenson	
	5	20110258024	20-Oct-2011	Prince	
	6	20090299844	3-Dec-2009	Reilly	
	7	20120232983	13-Sep-2012	Bertha	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.	Foreign Patent Document	Country Code	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T [1]
	1	2012025824	WO	1-Mar-2012	Yang		☒

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				Examiner Name	Danneman, Paul
Sheet	2	**Of**	3	Attorney Docket Number	18756.37.1

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	1	Liberty, Michael A. , International Search Report for PCT/US2012/043321 dated Sep. 6, 2012	☒
	2	Liberty, Michael A., International Search Report for PCT/US2012/058849 dated Jan. 4, 2013	☒
	3	Liberty, Michael A., Written Opinion for PCT/US2012/043321 dated Sep. 6, 2012	☒
	4	Liberty, Michael A., Written Opinion for PCT/US2012/058849 dated Jan. 4, 2013	☒
	5	International Search Report for PCT/US2013/039100 dated Aug. 23, 2013	☒
	6	Written Opinion for PCT/US2013/039100 dated Aug. 23, 2013	☒

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS				
Examiner Initials*	Cite No.	Application Number	Mail Date	Document

EXAMINER SIGNATURE			
Examiner Signature		Date Considered	

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Signature		Date	5/1/14
Name/Print	John C. Stringham	Registration Number	40831

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2113423_1.DOC

Electronic Patent Application Fee Transmittal

Application Number:	13680824
Filing Date:	19-Nov-2012
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Filer:	John C. Stringham/Lindsey Curtis
Attorney Docket Number:	18756.37.1

Filed as Large Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
Submission- Information Disclosure Stmt	1806	1	180	180
		Total in USD ($)		**180**

Electronic Acknowledgement Receipt

EFS ID:	19770689
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	John C. Stringham/Lindsey Curtis
Filer Authorized By:	John C. Stringham
Attorney Docket Number:	18756.37.1
Receipt Date:	08-AUG-2014
Filing Date:	19-NOV-2012
Time Stamp:	17:18:23
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$180
RAM confirmation Number	3756
Deposit Account	
Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)

1	Foreign Reference	WO2012025824A2.pdf	1311086 e077f6dc0933ebf288d5236cb637798c708b155c	no	33
Warnings:					
Information:					
2	Other Reference-Patent/App/Search documents	321ISR090162012.pdf	261150 170c36d637b2f96ec735f2feaef68373e4ff6bb2d	no	3
Warnings:					
Information:					
3	Other Reference-Patent/App/Search documents	ISR84901042013.pdf	328287 34d0208cf05b3da951fdd6dd1ee30a39a6b43527	no	3
Warnings:					
Information:					
4	Other Reference-Patent/App/Search documents	Written321ISR09162012.pdf	427701 0cfaf4155f33c2ef76f09c75263ff29e60e48a2d	no	5
Warnings:					
Information:					
5	Other Reference-Patent/App/Search documents	Written84901042013.pdf	1106884 c96515ceb6292206373O7e17df313e74b14ccda5	no	11
Warnings:					
Information:					
6	Other Reference-Patent/App/Search documents	ISR03910008232013.pdf	90413 ab3de0189bffca4a7490117d03cb6b3f2a3d506c	no	2
Warnings:					
Information:					
7	Other Reference-Patent/App/Search documents	ISRWO2013039100.pdf	1505854 57efc026ed9b8edf73c960dc41c177c4c2ccd4ca	no	11
Warnings:					
Information:					
8	Information Disclosure Statement (IDS) Form (SB08)	18756-37-1_2014-8-4_IDS.pdf	358074 733c3c519f930e172816a8862cf8c3c43d810e13	no	3
Warnings:					
Information:					
This is not an USPTO supplied IDS fillable form					
9	Fee Worksheet (SB06)	fee-info.pdf	30647 91c0ddb3a5723ce870fb474e23105d668d909930	no	2

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(54) **Title**: A CUSTOMER LOYALTY SYSTEM IN RETAIL CHAINS AND RESTAURANTS USING WEB SERVERS, MOBILE COMMUNICATION DEVICES, AND POINT-OF-SALE TERMINALS

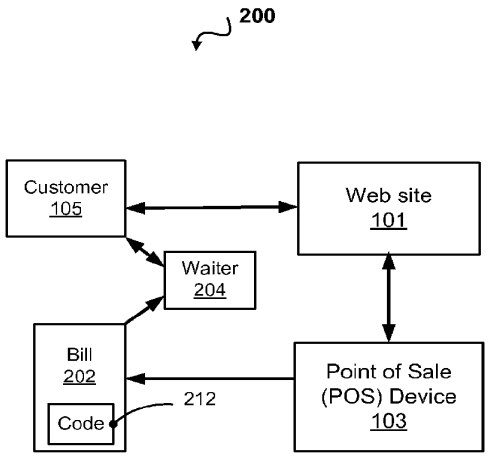


Fig. 2

(57) **Abstract**: A customer loyalty system assists to build and keep a customer base. The system gathers feedback from customers and enables tracking of goods and services. The customer loyalty system rids a customer of multiple loyalty cards by replacing them with one account. A customer account is associated with, for example, a customer cell phone number. A short¬ lived promotional code enables the customer to pay through a virtual wallet and to receive bonus points or rewards. A point of sale (POS) system generates a bill with a short-lived active promotional or activation code. The code identifies the currently ordered or selected goods or services at a particular establishment. The code expires after a few minutes or other relatively short time. Through, for example, a mobile Internet-enabled device, a customer redeems the short-lived code. Redemption may be done in a variety of ways, and may be done before or after payment, but before code expiration.

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A CUSTOMER LOYALTY SYSTEM IN RETAIL CHAINS AND RESTAURANTS USING WEB SERVERS, MOBILE COMMUNICATION DEVICES, AND POINT-OF-SALE TERMINALS

CROSS-REFERENCE TO RELATED APPLICATIONS

For purposes of the USPTO extra-statutory requirements, the present application constitutes a continuation-in-part of United States Patent Application No. 61/355,077, titled A METHOD FOR BUILDING A CUSTOMER LOYALTY SYSTEM IN RETAIL CHAINS AND RESTAURANTS USING WEB SERVERS, MOBILE COMMUNICATION DEVICES, AND POINT-OF-SALE TERMINALS CONNECTED TO THE INTERNET, naming David Yan, Max Nalsky and Artyom Yukhin as inventors, filed 15 June 2010.

The United States Patent Office (USPTO) has published a notice effectively stating that the USPTO's computer programs require that patent applicants reference both a serial number and indicate whether an application is a continuation or continuation-in-part. Stephen G. Kunin, Benefit of Prior-Filed Application, USPTO Official Gazette 18 March 2003. The present Applicant Entity (hereinafter "Applicant") has provided above a specific reference to the application(s) from which priority is being claimed as recited by statute. Applicant understands that the statute is unambiguous in its specific reference language and does not require either a serial number or any characterization, such as "continuation" or "continuation-in-part," for claiming priority to U.S. patent applications. Notwithstanding the foregoing, Applicant understands that the USPTO's computer programs have certain data entry requirements, and hence Applicant is designating the present application as a continuation-in-part of its parent applications as set forth above, but expressly points out that such designations are not to be construed in any way as any type of commentary and/or admission as to whether or not the present application contains any new matter in addition to the matter of its parent application(s).

All subject matter of the Related Applications and of any and all parent, grandparent, great-grandparent, etc. applications of the Related Applications is incorporated herein by reference to the extent such subject matter is not inconsistent herewith.

BACKGROUND OF THE INVENTION

FIELD OF THE INVENTION

The invention relates to systems and methods for strengthening customer loyalty in restaurant and retail chains and in other establishments providing goods and services to customers.

RELATED ART

In traditional customer loyalty systems, a customer is usually given a plastic bonus card that the customer then presents when making a payment to a restaurant, restaurant chain, store, retail establishment, wholesale establishment or other similar type company (hereinafter "company"), perhaps one that is a member of a franchise or chain of stores. Upon presentation of the card, the customer may receive bonus points, discounts, and the like.

Typically, customers own many bonus cards issued by different companies. In some companies, the loss of a bonus card by a customer results in the loss of accumulated bonus points and discounts. Additionally, a lost bonus card may be misused be a company's staff or by any other ill-intentioned person that may find it. If the bonus card is associated with a virtual wallet, credits may be lost.

Another drawback of existing customer loyalty systems includes a lack of a means of connecting customers to a social network. Further, loyalty cards do not provide any means for customers to communicate their opinion about the quality of the consumed goods or services directly to the company, and do not enable the company to gather reliable data on consumption of and demand for its specific goods or services.

From the perspective of a company, such company would like to collect certain personal data. Such information might include information to identify and contact customers such as name, phone number, email address, home address or other geographic locator, photograph, date of birth, sex, and identification of friends or relatives who typically accompany the customer, etc. Many companies already collect consumption information such

as what services have been consumed, goods bought, preferences, and details related to each purchase such as the day of week, date of the year, hour of the day, etc. However, a company often cannot connect this information reliably with customers because of the problems associated with loyalty cards.

In terms of applying for a loyalty card, certain existing loyalty systems and companies use paper application forms. Often, a company employee enters the data from the form. Mistakes can be made during data entry assuming that the customer provided correct and legible information. Companies using paper-based forms are saddled with the extra cost of entering or scanning the customer identifying data. Other existing loyalty systems engage and invite customers to fill out an online application form. However, there are many shortcomings with this arrangement. Customers frequently ignore the invitation to do so or forget to do so. When customers do so, the customer does not do so within a reasonable time after a purchase, thus information associated with any recently purchased product or service is lost and unconnectable with a newly issued loyalty card. Further, customers may not enter data in all of the available fields on the online form leaving companies with incomplete customer identification information. As a result, there is a low conversion of customers to known and trackable customers with whom companies can meaningfully engage.

Once a loyalty card has been issued, it is often used at the point of sale by swiping it through a machine to read its magnetic strip or barcode. Frequently, customers complain of having too many loyalty cards to carry in their wallets and thus forget to bring them shopping.

While there may soon be barcodes on screens of mobile devices or devices using near field technology, there are also drawbacks with the use of these devices and technologies. For example, in a restaurant, a customer is required to bring his phone or device near a cash register or point of sale terminal that can detect the device. Customers are not likely to entrust a waiter with their phone! Thus, there is likely to be a low conversion of information gathered

and a low availability of information about a purchase and connectable to an appropriate customer. A dialogue or repeat interaction between such a company and customer is lost.

These and other shortcomings of the current art are overcome by use of the present invention.

SUMMARY

A customer loyalty system, device and method for consumers of goods and services (e.g. guests of restaurants, retail establishments and the like) are disclosed. The customer loyalty system assists to build and keep a customer base. The customer loyalty system enables establishments to gather feedback from customers, to obtain reliable information about the quality of the goods and services offered and about the consumption of goods and services by customers. The customer loyalty system enables establishments to optionally create customer social networks. The customer loyalty system described herein may be implemented with, for example, a Web site and related services, one or more mobile communication devices with Internet access (such as but not limited to cell phones), and point-of-sale (POS) terminals, among others as more fully described herein.

The customer loyalty system, device and method rid a customer of multiple club, bonus, discount, and similar types of cards ("loyalty cards") enabling the customer to receive various privileges from retail outlets, restaurants, gas stations, agencies, etc., by replacing these cards with one account in a loyalty system, the said account being associated with, for example, a customer cell phone number.

The customer loyalty system is able to respond to and interact with registered customers. For example, once the customer enters a code, the loyalty system is able to recognize or acknowledge that the customer is near or otherwise ready to interact with the loyalty system.

In one implementation, a short-lived active promotional code enables the customer to pay for goods and services from his account in the system (such as through a "virtual wallet") and to accumulate bonus points on this account. An establishment or company is able to aggregate consumption data and correlate or connect with data associated with a registered customer. A point of sale (POS) system prints a bill with the short-lived active promotional code or activation code. This short-lived active promotional code identifies the currently

ordered or selected goods or services at the particular establishment. Further, the POS system or device uploads, stores, transmits or sends a corresponding list of goods, services or goods and services of the bill (and provided to the customer) and associates the list with a particular short-lived active promotional code. The POS system may upload, store, transmit or send the entire list of goods, services or goods and services, an identifier of the bill, or other code that can be used to match one or more of the goods, services or goods and services with the promotional code. The POS system or device may be loaded or pre-loaded with a certain number of promotional codes and thus may operate offline. When re-connected, the POS system or device may then be accessed or directed to divulge its bills, lists of goods and services, associated information and promotional codes that were used and unused.

The short-lived active promotional code expires after a few minutes or a relatively short time (e.g., seconds, minutes, hours, days, or weeks depending on the needs or desires of a particular company or business). A customer receives the bill with the short-lived active promotional code. Through, for example, a mobile Internet-enabled device, a customer redeems the short-lived active promotional code. Redemption may be done in a variety of ways, and may be done before or after payment, but before code expiration.

After expiration of the code, a customer may also access the loyalty system from any mobile communication device or computer connected to the Internet or other network by authenticating with the customer loyalty system. The customer may then access his one or more virtual wallets. In one implementation, each virtual wallet is associated with a separate establishment or chain of similarly named establishments.

This Summary introduces a non-exclusive selection of concepts and aspects of the customer loyalty system, device and method in a simplified form that are further described below in the Detailed Description. This Summary is not intended to identify key or essential features of the claimed subject matter, and it is not intended to be used to limit the scope of the claimed subject matter.

BRIEF DESCRIPTION OF THE DRAWINGS

The novel features believed characteristic of the subject matter are set forth in the appended claims. Throughout, like numerals refer to like parts with the first digit of each numeral generally referring to the figure which first illustrates the particular part. The subject matter and a preferred mode of use are best understood by reference to the following Detailed Description of illustrative implementations when read in conjunction with the accompanying drawings.

FIG. 1 is a diagram of an exemplary implementation of a customer loyalty system.

FIG. 2 is a diagram of another exemplary implementation of a customer loyalty system.

FIG. 3 is a diagram of an exemplary computer system or hardware and/or software with which a customer loyalty system may be implemented.

DETAILED DESCRIPTION OF THE INVENTION

The present invention is directed to a customer loyalty system (herein "system" or "loyalty system") for consumers of goods and services (e.g. guests of restaurants, retail establishments, gas stations, agencies, and the like – herein "companies") aimed to build and keep a customer base. The customer loyalty system enables such restaurants, retail establishments and the like to gather feedback from customers and to obtain reliable information about the quality of the goods and services offered and about the consumption of goods and services by customers. The customer loyalty system enables companies to expand a customer base, and to, optionally, create customer social networks and participate in existing customer networks using the techniques described herein. The customer loyalty system described herein may be implemented with, for example, a Web site, database, Web or other server, one or more mobile communication devices with Internet access (such as but not limited to cell phones), and point-of-sale (POS) terminals, among others as more fully described herein.

The customer loyalty system rids a customer of multiple club, bonus, discount, and similar types of cards ("loyalty cards") enabling the customer to receive various privileges from companies by replacing one or more cards with an account in a loyalty system, the said account being associated with, for example, a customer's cell phone number.

One feature of the customer loyalty system is the ease of access to the loyalty system. For example, once a customer registers with the system, the system is able to recognize the customer automatically or in a programmatic way. For example, once the customer enters a code, then the loyalty system is able to recognize or acknowledge that the customer is near or otherwise ready to interact with the loyalty system.

In an exemplary implementation, an active promotional code enables the customer to pay for goods and services from his account in the system (such as through a "virtual wallet") and to accumulate bonus points, reward points, frequently flyer miles, etc. on this account.

The customer may also access the loyalty system from any mobile communication device or computer connected to the Internet or other network by authenticating with the system – for example, entering a login and password or other credential – in which case the customer gets access to his one or more virtual wallets. In the exemplary implementation, each virtual wallet is associated with a separate establishment or a chain connected to or participating in the loyalty system. However, for compatibility with earlier or other systems, the use of previously issued plastic cards may be supported.

Referring now to the figures, implementations of the invention are described in detail. In referring to the figures, like numerals refer to like parts.

FIG. 1 is a diagram of an exemplary implementation of a customer loyalty system illustrating some of its aspects in a scenario involving a restaurant. FIG. 1 shows some of the technical means that may be used to implement such a customer loyalty system. With reference to FIG. 1, the system itself may be accessible as an Internet resource (such as a Web site) hosted on one or more Web or other type of servers 101 (hereinafter "Web server"). The Web server 101 hosts or is electronically in communication with a database (Card Server) (not shown) of customers, which contains information about the customers, their virtual wallets, orders, history of visits, etc. The Web site is accessed from one or more point-of-sale terminals 103 and from customer mobile communication devices (e.g., cell phones, tablets, smart phones, laptops) 105, or from any other device connectable to the Internet or through another means or protocol. While not shown, a point-of-sale terminal 103 may also be connected to or in communication with a server that operates a restaurant management system. Such restaurant management server stores and manages information about orders, their origins, availability of tables, active promotional codes, etc.

Communications 102 between customers 105 and the Web server 101 enable the customers 105 to access their virtual wallets and the promotional codes of their meal or other orders (goods or services). Via one or more communications 102, customers optionally may

order additional dishes, ask for their bill, pay all or part of their bill using their virtual wallet, receive a bonus (e.g., receive a discount on the current or future order), buy a dish for a friend, and rate the dishes, the establishment, the waiter, the information services, etc.

In an exemplary scenario, a customer who has previously registered with the system and provided information regarding a bank account or credit card, upon receiving a promotional code (either electronically or on paper), enters the promotional code into an application or user interface of a portable electronic device, which was also previously registered, recorded or associated with the customer. The customer activates or sends the promotional code through a communication 102 to the Web server 101. The promotional code alone may trigger a subsequent communication 102 to the customer, as long as the promotional code was activated within the limited time. The subsequent communication 102 requests authorization from the customer to pay the bill (for the order) by charging the bill to the customer's credit card or bank account associated with the customer or account with the restaurant. Activation of the promotional code alone may trigger payment if the customer has configured such action to take place. Alternatively, if the customer has agreed or configured his account in the system accordingly, activation of the promotional code automatically charges the bill to the account, credit card or virtual wallet. After the limited time, there is no such prompt and no such automatic payment. The limited time may be just a few minutes in such a scenario, or may be longer depending on the desires of the administrator or company using the system. In this scenario, the system may prompt a customer 105 to confirm his identity, confirm an amount to be paid, ask if an additional gratuity (tip) is to be added to the amount paid, etc. If the promotional code is activated by an unregistered device, the system may prompt for the identity of the customer activating the promotional code and allows one customer to pay for an order of another customer. Thus, while a first customer initiated the order with a waiter, another or second customer may use the promotional code to pay for the order. A promotional code may be passed from device to device, and from customer to

customer in a peer-to-peer fashion. Any of the customers may then activate the promotional code. Once a promotional code has been activated, the system expires the promotional code, at least for payment purposes, and may or may not expire the promotional code in terms of granting of a discount or other promotional offer.

In another implementation, customers may receive and accumulate reward points associated with a particular company for purchasing goods, services or goods and services from the particular company. One company may opt to allow exchanges of these points for cash or for exchange for reward points of another company. Through the Website 101, a customer may exchange points such as from one account to another or from one virtual wallet to another. Companies can set exchange rates and may do so through the system Website 101. In another implementation, participating companies may set exchanges rates for traditional currencies so that they could offer, for example, a two percent discount to customers who pay through their virtual wallet or through the reward system, virtual wallet and use of promotional codes. In another implementation, customers may exchange reward points with each other in a peer-to-peer fashion. For example, a single member of a family may aggregate reward points from other members of the family so that a single member of the family may receive a free meal at a participating restaurant. In principle, each company, business or participating establishment can have its own currency. The amount of money in this currency is effectively its liability to its customers. Thus, a company's liabilities can be traded, traditional cash payments may be eliminated or reduced.

Communications 102 facilitate interactions between customers via the Web server 101. Such customers 105 may be customers that are currently consuming or have recently consumed restaurant goods and/or services (such as within a few minutes, hours, days, etc.). According to another aspect, customers 105 may interact with any other customer having an account in the system and who have patronized a particular establishment. Further, the Web server 101 enables customers 105 to engage in an online text or voice chat with each other.

Communications 104 between a point-of-sale terminal 103 or an administrator terminal (not shown) accessible by a waiter and a device used by a customer 105 enable printing, downloading or otherwise accessing or saving of a receipt. For example, a customer 105 may download a copy of the receipt to his cellular phone. In a preferred implementation, the receipt includes a promotional code as described more fully herein and below.

Other communications 106 transfer information between the Web server(s) 101 and one or more point-of-sale terminals 103. Such other communications 106 may include information about, for example, payment of customer bills (and optionally bonus points granted), completed orders and bonuses, rewards or discounts issued during a particular period, food or service rankings assigned by customers, customer preferences, etc.

FIG. 2 shows another exemplary implementation of a customer loyalty system 200 illustrating some of its aspects. With reference to FIG. 2, a guest or customer 105 joins the loyalty system 200 as follows. During his or her first visit to a restaurant or other establishment, the customer 105 receives a bill 202 from a waiter or cashier for goods or services purchased or consumed. In such implementation, the bill 202 includes an invitation to join the loyalty system 200 to thereby become eligible to receive a discount on the current order, a first order or a subsequent order. As another example, by use of a promotional code, a registering customer receives a free dessert or other reward including an instant reward.

To join the loyalty system 200, the customer 105 visits the Web site 101 of the loyalty system 200, enters requested information and submits this information via a registration function or user interface element. Such may be done through a smartphone or other Web enabled device (not shown). Preferably, registration occurs while the customer is still in the restaurant.

Alternatively, for registration, a customer 105 sends an SMS text message from his cellular phone that corresponds ideally with the cellular phone number assigned to that device. In a preferred implementation, the SMS text message includes a promotional code

212 that was printed or otherwise made available on or through the bill 202. Thus, the promotional code 212 is associable or connected with the goods or services ordered and itemized on the bill 202. The customer cell phone number serves as an authentication mechanism such as a login, user identification, account name, account identifier or authentication scheme.

As one example, the promotional code 212 is a short sequence of letters and/or digits, e.g. a 2, 3, 4, 5, 6 or other-length-digit, character sequence, number or the like. The promotional code 212 may also be a two- or three-dimensional code, picture, etc. For example, a promotional code may be a quick response code or QR code, a bar code or non-human readable code. The promotional code 212 may also be printed with a non-human-visible ink or other material that is detectable by a consumer device. Thus a near field detector, RFID detector and the like may be used to detect, access and use such a promotional code 212. In a preferred implementation, the promotional code 212 is generated by the POS terminal or device 103 using one or more algorithms. In one particular implementation, one of the one or more algorithms involves random number generation to generate a promotional code 212. In another implementation, the Web site 101 generates promotional codes 212. Use of a promotional code may involve manually entering an alphanumeric code, resending an electronically delivered promotional code or may involve scanning or photographing a promotional code.

The promotional code 212 serves as a unique ID of the order in a given restaurant and, preferably, must be activated by the customer within a short period of time after the customer receives the promotional code 212 or a short time after generation of the promotional code 212. Otherwise, the promotional code 212 is or may be recycled. A promotional code 212, or a combination of promotional code 212 and one or more other numbers or digits, may be used to uniquely identify, for example, the following: an order at a particular establishment, an order and patron at a particular establishment, an order across all

establishments registered with the system, etc. Such unique identity is for a particular time interval. A time interval may be just a few minutes, a few hours, a few days, a few weeks, etc. Thus, a promotional code 212 may be unique across all establishments or may be semi-unique in the system 200 across all times or within a time interval.

Activating the promotional code 212 provides a discount on the order or bonus points for the order, or some other benefit or combination of benefits. All promotional codes 212 activated by or put in use by establishments (a variety of retailers, restaurants, etc.) connected to or registered with the loyalty system are known to the system 200 (e.g., to the Web server 101).

Upon joining the loyalty system 200, a customer 105 is registered with the system 200, and the system 200 uses the customer cell phone number (for example) as his account identifier or login. After registration, the customer 105 gets access to his account in the loyalty system 200 and can enter additional personal data, review and change it and supervise one or more virtual wallets. Subsequently, when a customer 105 accesses the loyalty system 200, the system recognizes each customer 105 by his cell phone number, which is likely a unique number in the loyalty system 200. Alternatively, an email-address, unique nickname or one or more other personal data may be used to identify a customer account in the loyalty system 200.

In a subsequent visit to the restaurant, a customer 105 who already has an account in the loyalty system 200 may get immediate access to information about his order by asking the waiter 204 for the promotional code 212 of the newly created food order. The waiter 204 or an employee that registers orders provides the customer 105 with the promotional code 212 generated upon creating the order. The customer 105 may access the information about his order through his smart phone (such as through an application operating on the smart phone, via SMS text message or some other way), Internet enabled device, traditional phone or other device. For example, after entering or otherwise using the promotional code 212, the

customer 105 may access his order from his device by seeing or receiving a status indicator (e.g. "in progress" or "ready"). Through the use of the promotional code 212, the customer 105 may order additional items if desired (dishes, goods, services, etc.), because the promotional code 212 remains active during a period of time after its creation, for example, 20 minutes, one hour, two hours, several hours, one day, etc. The delivery of a promotional code 212 may be done with or without delivery of a customer's receipt or bill, and may be delivered on paper or electronically such as through an SMS text message, email message, through an application operating on a customer's smart phone or voice message to a traditional phone. A customer 105 may use the loyalty system 200 to discover how much money he has in his virtual wallet, and pay his bill from this virtual wallet, by credit card, or by using another method of payment.

Further, once registered with a loyalty system, a customer may view a menu of a restaurant where he is currently at and may view current promotional offers that are available from the restaurant that are only offered to registered members of the loyalty system 200. If the customer orders an item via the restaurant's Web site 101 or loyalty system 200 (instead of through a waiter or other traditional means), the customer may receive bonus points and discounts on the entire order, possibly in addition to any promotion or discount offered for connecting with or using the loyalty system.

In another implementation of the loyalty system 200, a member or customer 105 may also receive additional bonus points by attracting new customers (e.g. friends, family) to a restaurant M at which the customer 105 is registered. In one exemplary scenario to attract a new customer, an existing customer 105 authenticates with restaurant M's Web site 101 or system 200, pays for a dish or drink, and specifies that the dish or drink is intended for a customer with a particular cell phone number N. The recipient or person associated with cell phone number N receives an SMS text message at the cell phone number N inviting him to restaurant M, and notifying him of the dish or drink that has been bought for him there. The

SMS text message may contain the special promotional code of the order. The new prospective customer is required to visit restaurant M, register with the loyalty system 200, and enter the special promotional code into the loyalty system 200. Once the promotional code is accepted, the new customer will see his active pre-paid order. Bonus points for customers who invite their friends to the restaurant may be calculated, for example, as a percentage of the sums of orders subsequently placed by the invitees. Bonus points and rewards are awarded for friends and other persons that subsequently sign up. In yet a further implementation, rewards for attracting and promoting the registration of friends of friends may be given in a fashion akin to pyramid selling rewards. Thus, a first registered customer may accumulate substantial rewards for referring new customers to a particular establishment through the loyalty system 200.

Management of a particular restaurant may issue special promotional codes to grant bonus points to its registered customers or may raise their bonus priorities. To this end, a restaurant's waiter or employee enters one or more parameters and causes the POS terminal or device 103 to issue a particular, special bonus (such as a number of bonus points or a bonus percentage). The special bonus may include a time to live prior to activation, a bonus time to live after activation, etc. A generated promotional code may be printed on a printer and handed over to a customer or may be delivered electronically to the particular customer. When the patron or customer enters or uses the special promotional code associated with the loyalty system, he receives the granted bonuses after fulfilling any particular requirements (if any). This type of promotional code may be granted for free or may require purchase of a good or service or require a customer to purchase this type of promotional code. This type of promotional code may be generated in batches so that, for example, all customers in a particular restaurant in a block of time receive or are eligible for a particular special promotion, promotional code or special bonus. For example, a special batch of codes may be generated and be active for a Happy Hour event at a restaurant.

Additionally, a customer may access the loyalty system without entering a promotional code if the customer is currently not on the premises of a participating establishment, an establishment that is a member of the loyalty system. The customer is still able to view the statuses of his virtual wallets, see promotional offers from the loyalty system restaurants and stores, and possibly, depending on the customer's current location or the location specified by the customer as a preferred destination, see the menus of the corresponding restaurants, the availability of tables to be booked, etc. For example, the customer may book a table and order a dish for a certain time and pay for it from the virtual wallet. At any moment, the customer will be able to see the rankings of the loyalty system restaurants as entered by other members of the loyalty system community. Additionally, the customer may view his restaurant-going history, e.g. which restaurants he visited and when and what dishes he ordered there, and his history of "gifts" to and from friends. Upon making a payment for an order, a customer may have a small questionnaire sent to his account such as to his mobile or other registered device.

In another implementation, if a customer makes certain information about himself known to the loyalty system, for example his name, his photo, or a code word, the customer will be rewarded with extra features. For example, one of these features is the ability to make payments from one or more of his virtual wallets without using a promotional code.

In fast-food restaurants or in a store where payments are made at a POS terminal, the system will automatically detect the customer if his cell phone is turned on using near field technology, a cellular telephone technology, a GPS technology, etc. If the customer expresses his wish to pay from his virtual wallet and/or to receive the applicable discount, the cashier will only need to authenticate the customer by his name, photo, code word or using other suitable information.

Additionally, the use of the loyalty system may prevent fraudulent actions by third parties and, in particular, by employees of the establishments. In traditional customer loyalty

systems, a lost bonus card may often be used by any person that finds it without any authentication or cross reference to other information. The loyalty system requires that the user not only knows the right promotional code, but also owns or possesses the customer device (e.g., cell phone) or provides an identifier (e.g., cell phone number) that was used to register with the loyalty system at this specific place. To further prevent fraud, a location of the given cell phone may be checked by using a geo-location technology, such as GPS, A-GPS or SBAS. The cell phone numbers of restaurant staff are usually known and may be blocked in the loyalty system, at least when the cell phones of the restaurant staff are in physical proximity to the restaurant and when the restaurant staff are working. In case of doubt, one or more additional checks or authentication mechanisms may be applied based on the supplied credentials—for example, additional questions may be sent to the customer by SMS or an account verification may be made through a partnership with a respective mobile carrier (provider).

The loyalty system 200 may also be configured to build, maintain and facilitate a customer social network. The social network may include such functions as Internet Relay Chat (IRC) or other type of chat, a blog, or a customer review forum, recommendation forum, "check-in" tallies and the like. When a registered customer engages with the loyalty system at a participating restaurant, the customer may receive or access a current status indicator for each of his friends or for each of any other registered customer that is also participating at the participating restaurant. Alternatively, the registered customer be able to receive or access a current status indicator for any other registered customer that is in the vicinity of the registered customer. There is provided an option whereby a registered customer's status is set to "invisible" such that other registered customers are not updated as t a registered customer's location or participation at a particular restaurant. Participating customers may be able to send other registered customers personal messages, or make a posting on a common bulletin board for the particular establishment. In this manner, a registered customer may notify his

friends or other members of the loyalty system community about his intention to make a future visit to a particular restaurant.

The loyalty system enables companies to gather accurate information about their customers such as their gender, age, occupation, frequency of visits, preferences, and other participating restaurants visited. Using such data, a loyalty system may provide a company information that a company could use to determine how the company ranks among other similar establishments, get reliable data about the quality of work of his employees (bartenders, waiters, chefs), and learn what customers liked and what customers disliked.

Exemplary Device

FIG. 3 of the drawings shows an exemplary hardware 300 or device that may be used to implement the present invention. Referring to FIG. 3, the hardware 300 typically includes at least one processor 302 coupled to a memory 304. The processor 302 may represent one or more processors (e.g. microprocessors), and the memory 304 may represent random access memory (RAM) devices comprising a main storage of the hardware 300, as well as any supplemental levels of memory, e.g., cache memories, non-volatile or back-up memories (e.g. programmable or flash memories), read-only memories, etc. In addition, the memory 304 may be considered to include memory storage physically located elsewhere in the hardware 300, e.g. any cache memory in the processor 302 as well as any storage capacity used as a virtual memory, e.g., as stored on a mass storage device 310.

The hardware 300 also typically receives a number of inputs and outputs for communicating information externally. For interface with a user or operator, the hardware 300 may include one or more user input devices 306 (e.g., a keyboard, a mouse, imaging device, scanner) and a one or more output devices 308 (e.g., a Liquid Crystal Display (LCD) panel, a sound playback device (speaker)).

For additional storage, the hardware 300 may also include one or more mass storage devices 310, e.g., a floppy or other removable disk drive, a hard disk drive, a Direct Access

Storage Device (DASD), an optical drive (e.g. a Compact Disk (CD) drive, a Digital Versatile Disk (DVD) drive) and/or a tape drive, among others. Furthermore, the hardware 300 may include an interface with one or more networks 312 (e.g., a local area network (LAN), a wide area network (WAN), a wireless network, a cellular network (not shown) and/or the Internet among others including all of the devices or equipment necessary to carry out network communication) to permit the communication of information with other computers or devices coupled to the networks. It should be appreciated that the hardware 300 typically includes suitable analog and/or digital interfaces between the processor 302 and each of the components 304, 306, 308, and 312 as is well known in the art.

The hardware 300 operates under the control of an operating system 314, and executes various computer software applications, components, programs, objects, modules, etc., to implement the techniques described above. In particular, the computer software applications may include a client application, in the case of the client user device or smart phone 302. Moreover, various applications, components, programs, objects, etc., collectively indicated by reference 316 in FIG. 3, may also execute on one or more processors in another computer coupled to the hardware 300 via a network 312, e.g. in a distributed computing environment, whereby the processing required to implement the functions of a computer program may be allocated to multiple computers over a network.

In general, the routines executed to implement the embodiments of the invention may be implemented as part of an operating system or a specific application, component, program, object, module or sequence of instructions referred to as "computer programs." The computer programs typically comprise one or more instruction sets at various times in various memory and storage devices in a computer, and that, when read and executed by one or more processors in a computer, cause the computer to perform operations necessary to execute elements involving the various aspects of the invention. Moreover, while the invention has been described in the context of fully functioning computers and computer

systems, those skilled in the art will appreciate that the various embodiments of the invention are capable of being distributed as a program product in a variety of forms, and that the invention applies equally regardless of the particular type of computer-readable media used to actually effect the distribution. Examples of computer-readable media include but are not limited to recordable type media such as volatile and non-volatile memory devices, floppy and other removable disks, hard disk drives, optical disks (e.g., Compact Disk Read-Only Memory (CD-ROMs), Digital Versatile Disks (DVDs), flash memory, etc.), among others. Another type of distribution may be implemented as Internet downloads.

Systems, devices and methods have been described for facilitating the display or use of displaying or using text and other information in a format that substantially appears as originally displayed or found on or in a medium (e.g., screen, television, paper, book, newspaper, fax, sign, photograph, magazine, etching, sculpture). Throughout, for sake of simplicity in explanation, reference is made to text and/or words. However, text and words refer generally to any information that is capable of being perceived, identified, recognized or used and may be found in or on any medium. While a smart phone is referred to herein, it is merely exemplary. It is to be understood that "smart phone" refers to any device that cannot display an actual sized representation of the menu 202 or to a device with a relatively small display (e.g., tablet, laptop, appliance).

While certain exemplary embodiments have been described and shown in the accompanying drawings, it is to be understood that such embodiments are merely illustrative and not restrictive of the broad invention and that this invention is not limited to the specific constructions and arrangements shown and described, since various other modifications may occur to those ordinarily skilled in the art upon studying this disclosure. In an area of technology such as this, where growth is fast and further advancements are not easily foreseen, the disclosed embodiments may be readily modifiable in arrangement and detail as

facilitated by enabling technological advancements without departing from the principals of the present disclosure.

While the invention has been described with respect to a preferred implementation, other implementations are possible. The concepts disclosed herein apply equally to other non-described systems, devices and methods for displaying or using text (and information generally) in a format that substantially appears as originally displayed or found on or in a medium. Furthermore, the concepts applied herein apply more generally to displaying or using text and breaking adjacent text at word and other logical boundaries such as at, near or around a character or element. The invention is described below with reference to the accompanying figures.

The foregoing discussion has been presented for purposes of illustration and description. Various features from one implementation can be combined with other features from other implementations. The description is not intended to limit the invention to the form or forms disclosed herein. Consequently, variation and modification commensurate with the above teachings, within the skill and knowledge of the relevant art, are within the scope of the present invention. The implementations described herein and above are further intended to explain the best mode presently known of practicing the invention and to enable others skilled in the art to use the invention as such, or in other implementations, and with the various modifications required by their particular application or uses of the invention. It is intended that the appended claims be construed to include alternate implementations to the extent permitted.

CLAIMS

We claim:

1. A method for providing a customer loyalty reward to a customer, the method comprising:

generating a promotional code that is active for a limited time;

associating the promotional code with an order for goods or services;

sending the promotional code that is active for the limited time;

receiving an indication of use of the promotional code within the limited time; and

sending an indication of a customer loyalty reward to the customer after receiving an indication of use of the promotional code within the limited time.

2. The method of claim 1 wherein the method for providing a customer loyalty reward to a customer further comprises:

automatically charging a financial account associated with the customer after receiving the indication of use of the promotional code within the limited time.

3. The method of claim 1 wherein the sending the promotional code that is active for the limited time includes sending the promotional code in an electronic form to an account associated with the customer.

4. The method of claim 1 wherein the sending the promotional code is electronically sending the promotional code to a device accessible by the customer.

5. The method of claim 1 wherein the sending the promotional code is sending a paper to the customer.

6. The method of claim 1, wherein the method for providing a customer loyalty reward to a customer further comprises:

generating a bill for goods or services, wherein the promotional code is associated with the bill for goods or services or with an identifier of at least one of the goods or services.

7. The method of claim 1 wherein the promotional code is a series of digits, and wherein the promotional code is unique for the limited time across all customer orders for a company associated with the customer loyalty reward.

8. The method of claim 1 wherein the promotional code is a series of digits, and wherein the promotional code is unique for the limited time across all customer orders for all participating companies.

9. The method of claim 1 wherein the promotional code is a series of digits, and wherein the promotional code is unique for the limited time across all customer orders for all participating companies.

10. The method of claim 1, wherein sending the promotional code that is active for the limited time includes sending the promotional code to a social network account of the customer, the account being part of a social network.

11. The method of claim 1, wherein the promotional code is associated with a business, and wherein the customer loyalty reward is dependent on a number of times that the customer has interacted with the business.

12. The method of claim 11, wherein the customer loyalty reward is dependent on an amount of money that the customer has transacted with the business over a period of time or in a current transaction.

13. The method of claim 11, wherein the customer loyalty reward is dependent on a number of other customers that transacted money with the business since a last visit to the business by the customer in response to a previous promotional code shared by the customer with the other customers.

14. The method of claim 1, wherein the promotional code is associated with a current transaction with a business or company.

15. The method of claim 14, wherein receiving the indication of use of the promotional code within the limited time is done before payment by the customer.

15. The method of claim 14, wherein receiving the indication of use of the promotional code within the limited time is done after payment by the customer.

16. The method of claim 1 wherein the associating the promotional code with the order for goods or services includes associating the promotional code with information associated with the device accessible by the customer.

17. The method of claim 1 wherein the method for providing a customer loyalty reward to a customer further comprises:

sending the promotional code that is active for the limited time to a server after generating the promotional code, wherein the generating the promotional code is done by a point of sale device; and

sending information identifying the goods or services of the order to the server after generating the promotional code.

18. A device configured to provide a service to a plurality of customers, the device comprising:

a promotional code generator that is capable of generating a promotional code that is active for a limited time, each promotional code corresponding to a customer;

an interface service capable of sending and receiving information to and from a point of sale device;

an authenticator configured to receive promotional codes and to activate a reward corresponding to a respective promotional code when the promotional code is sent electronically to the authenticator within the limited time; and

a recorder configured to record information associated with each promotional code sent to the authenticator.

19. The device of claim 18 wherein the promotional code generator is configured to generate a promotional code in response to the interface service receiving a request from the point of sale device.

20. The device of claim 18 wherein the recorder is further configured to record information related to a consumer redeeming a promotional code.

21. A system comprising:

circuitry for generating a promotional code that is active for a limited time;

circuitry for sending to a device, the device accessible to a customer, the promotional code that is active for the limited time;

circuitry for receiving the promotional code within the limited time; and

circuitry for delivering an indication of a customer loyalty reward to the customer after receiving an indication of use of the promotional code within the limited time.

22. The system of claim 21, wherein the circuitry for generating the promotional code that is active for the limited time is configured to re-issue the promotional code after the limited time.

23. The system of claim 21, wherein the circuitry for receiving the promotional code within the limited time is configured to receive identifying information from the device accessible to the customer, the identifying information corresponding to the device accessible to the customer, the customer or both the device accessible to the customer and the customer.

24. The system of claim 21, wherein the indication of the customer loyalty reward includes information that may be used to acquire the customer loyalty reward.

25. A computer program product comprising one or more tangible computer accessible storage media configured with instructions for executing the following process:

generating a promotional code that is active for a limited time;

sending the promotional code that is active for the limited time to the customer;

receiving an indication of use of the promotional code within the limited time; and

sending an indication of a customer loyalty reward to the customer after receiving an indication of use of the promotional code within the limited time.

26. The computer program product of claim 25, wherein the limited time is variable and the promotional code is active for as long as the customer is within a predetermined geographical area associated with the customer loyalty reward.

27. The computer program product of claim 25, wherein the limited time is variable and the promotional code is active for as long as the customer is within a predetermined geographical area associated with a business location.

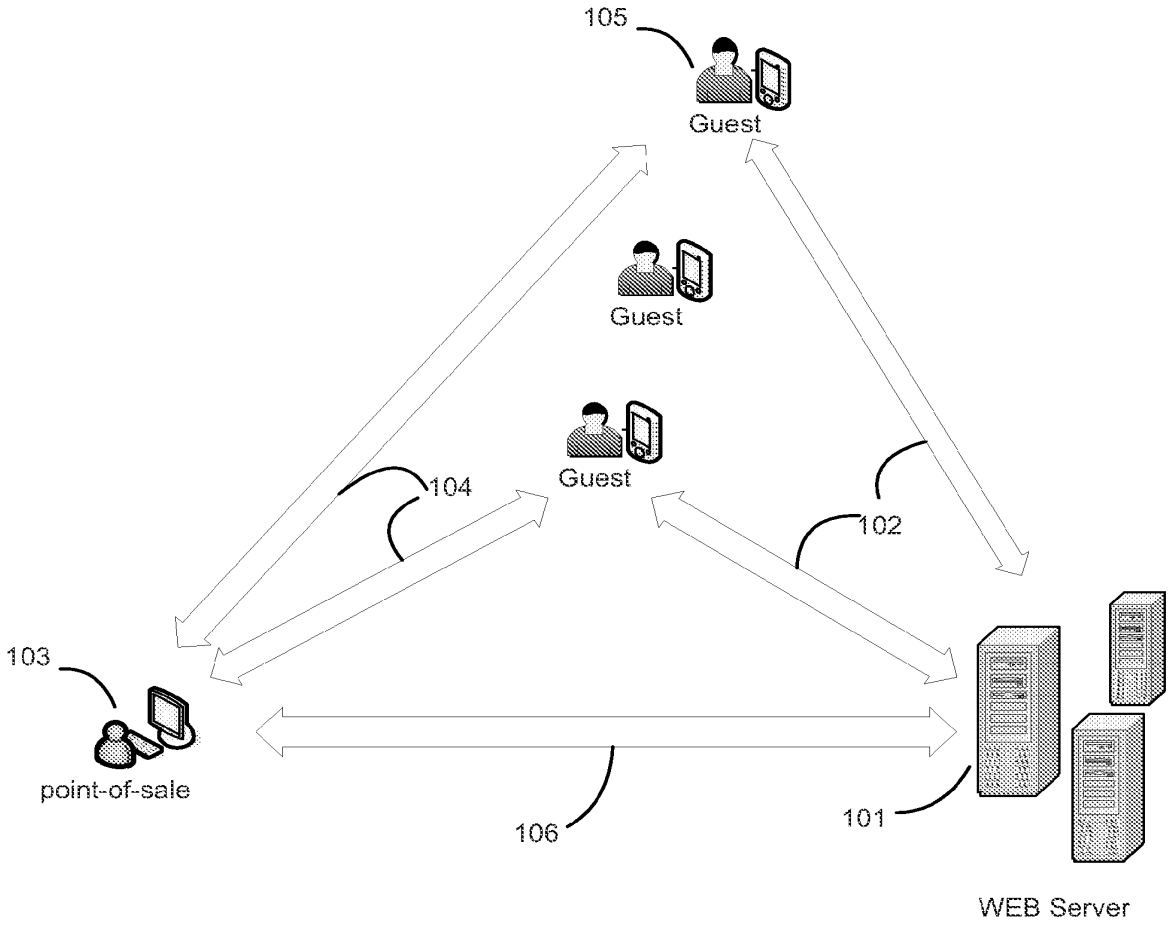

105
Guest
Guest
Guest
104
102
103
point-of-sale
106
101
WEB Server

Figure 1

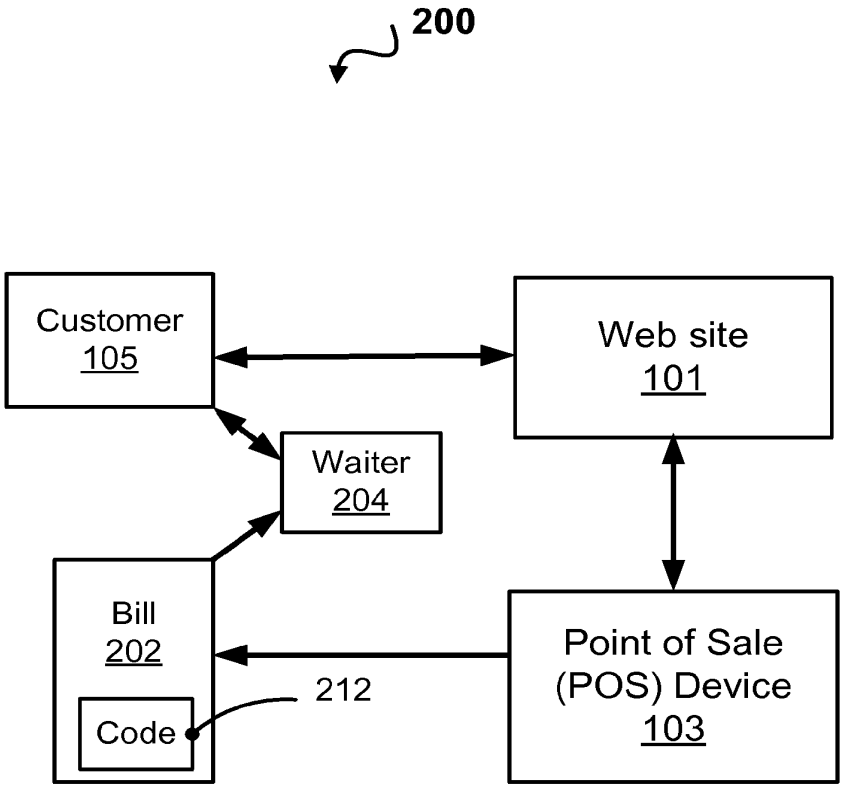

200
Customer
105
Web site
101
Waiter
204
Bill
202
Code
212
Point of Sale
(POS) Device
103

Fig. 2

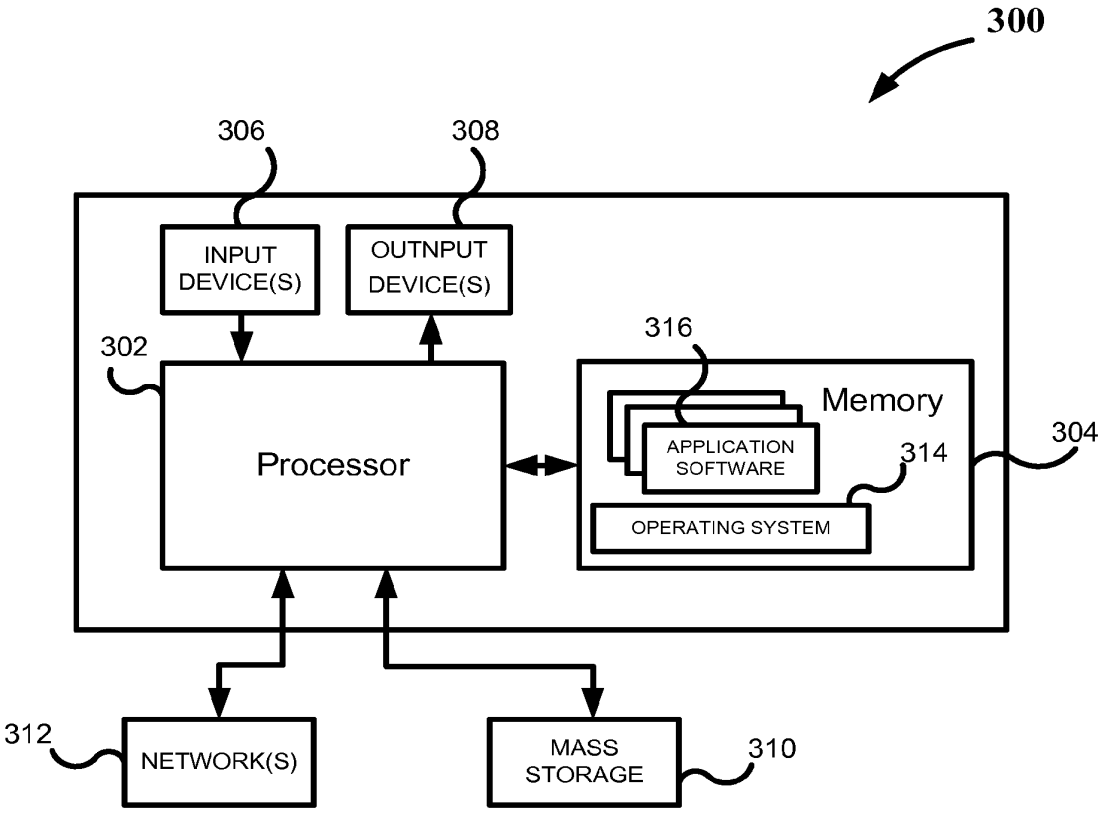

300
306
308
INPUT DEVICE(S)
OUTNPUT DEVICE(S)
302
316
Memory
APPLICATION SOFTWARE
314
304
Processor
OPERATING SYSTEM
312
NETWORK(S)
MASS STORAGE
310

Fig. 3

PATENT COOPERATION TREATY

From the INTERNATIONAL SEARCHING AUTHORITY

To:
JOHN M. GUYNN
60 EAST SOUTH TEMPLE
SUITE 1000
SALT LAKE CITY, UT 84111

PCT

NOTIFICATION OF TRANSMITTAL OF THE INTERNATIONAL SEARCH REPORT AND THE WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY, OR THE DECLARATION

(PCT Rule 44.1)

Applicant's or agent's file reference 18756.20A	**FOR FURTHER ACTION** See paragraphs 1 and 4 below
International application No. PCT/US 12/43321	International filing date (day/month/year) 20 June 2012 (20.06.2012)
Applicant MOZIDO, LLC	

Date of mailing (day/month/year) 06 SEP 2012

1. ☒ The applicant is hereby notified that the international search report and the written opinion of the International Searching Authority have been established and are transmitted herewith.

Filing of amendments and statement under Article 19:
The applicant is entitled, if he so wishes, to amend the claims of the international application (see Rule 46):

When? The time limit for filing such amendments is normally two months from the date of transmittal of the international search report.

Where? Directly to the International Bureau of WIPO, 34 chemin des Colombettes 1211 Geneva 20, Switzerland, Facsimile No.: +41 22 338 82 70

For more detailed instructions, see *PCT Applicant's Guide*, International Phase, paragraphs 9.004 – 9.011.

2. ☐ The applicant is hereby notified that no international search report will be established and that the declaration under Article 17(2)(a) to that effect and the written opinion of the International Searching Authority are transmitted herewith.

3. ☐ **With regard to any protest** against payment of (an) additional fee(s) under Rule 40.2, the applicant is notified that:

☐ the protest together with the decision thereon has been transmitted to the International Bureau together with any request to forward the texts of both the protest and the decision thereon to the designated Offices.

☐ no decision has been made yet on the protest; the applicant will be notified as soon as a decision is made.

4. **Reminders**

The applicant may submit comments on an informal basis on the written opinion of the International Searching Authority to the International Bureau. The International Bureau will send a copy of such comments to all designated Offices unless an international preliminary examination report has been or is to be established. Following the expiration of 30 months from the priority date, these comments will also be made available to the public.

Shortly after the expiration of **18 months** from the priority date, the international application will be published by the International Bureau. If the applicant wishes to avoid or postpone publication, a notice of withdrawal of the international application, or of the priority claim, must reach the International Bureau before the completion of the technical preparations for international publication (Rules 90*bis*.1 and 90*bis*.3).

Within **19 months** from the priority date, but only in respect of some designated Offices, a demand for international preliminary examination must be filed if the applicant wishes to postpone the entry into the national phase **until 30 months** from the priority date (in some Offices even later); otherwise, the applicant must, **within 20 months** from the priority date, perform the prescribed acts for entry into the national phase before those designated Offices.

In respect of other designated Offices, the time limit of **30 months** (or later) will apply even if no demand is filed within 19 months.

For details about the applicable time limits, Office by Office, see www.wipo.int/pct/en/texts/time_limits.html and the *PCT Applicant's Guide*, National Chapters.

Name and mailing address of the ISA/ Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer Lee W. Young PCT Helpdesk: 571-272-4300 Telephone No. PCT OSP: 571-272-7774

Form PCT/ISA/220 (July 2010)

DOCKETED
Atty JCS File # 18756.20A
By LDN On 9/11/12
Action Article 19 Amend. 11/6/12
Payment due

Verified
By: JK On: 9/12/12

PATENT COOPERATION TREATY

PCT LDN

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference 18756.20A	**FOR FURTHER ACTION**	see Form PCT/ISA/220 as well as, where applicable, item 5 below.
International application No. PCT/US 12/43321	International filing date *(day/month/year)* 20 June 2012 (20.06.2012)	(Earliest) Priority Date *(day/month/year)* 20 June 2011 (20.06.2011)
Applicant MOZIDO, LLC		

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 2 sheets.

☐ It is also accompanied by a copy of each prior art document cited in this report.

1. **Basis of the report**

   a. With regard to the **language**, the international search was carried out on the basis of:

   ☒ the international application in the language in which it was filed.

   ☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

   b. ☐ This international search report has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43.6*bis*(a)).

   c. ☐ With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, see Box No. I.

2. ☐ **Certain claims were found unsearchable** (see Box No. II).

3. ☐ **Unity of invention is lacking** (see Box No. III).

4. With regard to the **title**,

   ☒ the text is approved as submitted by the applicant.

   ☐ the text has been established by this Authority to read as follows:

5. With regard to the **abstract**,

   ☒ the text is approved as submitted by the applicant.

   ☐ the text has been established, according to Rule 38.2, by this Authority as it appears in Box No. IV. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.

6. With regard to the **drawings**,

   a. the figure of the **drawings** to be published with the abstract is Figure No. 2

   ☐ as suggested by the applicant.

   ☒ as selected by this Authority, because the applicant failed to suggest a figure.

   ☐ as selected by this Authority, because this figure better characterizes the invention.

   b. ☐ none of the figures is to be published with the abstract.

Form PCT/ISA/210 (first sheet) (July 2009)

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US 12/43321

A. CLASSIFICATION OF SUBJECT MATTER
IPC(8) - G06Q 20/00 (2012.01)
USPC - 705/78
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
IPC(8): G06Q 20/00 (2012.01)
USPC: 705/78

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 705/64; 235/379 (keyword limited; terms below)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
PubWEST (PGPB, USPT, EPAB, JPAB); Google Scholar; Google Patents; FreePatentsOnline. Search terms used: mobile-wallet mobile-payment electronic-wallet electronic-payment mobile-purse electronic-purse wallet-funds purse-funds wallet-available purse-available wallet-balance purse-balance mobile-vault wallet-sufficient...

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2008/0275779 A1 (LAKSHMINARAYANAN) 06 November 2008 (06.11.2008) entire document, especially Abstract; Figs. 6, 8; para [0006], [0023], [0031], [0033], [0041], [0047], [0054], [0056]-[0059], [0062], [0073], [0075], [0077], [0081], [0083], [0092], [0096], [0105], [0131], [0133]	1 - 20
Y	US 2007/0255620 A1 (TUMMINARO et al.) 01 November 2007 (01.11.2007) entire document, especially Abstract; para [0021], [0187], [0202], [0203], [0208], [0255], [0256], [0258], [0367]-[0372], [0590], [0702], [0739], [0882], [1135]	1 - 20
A	US 2010/0030651 A1 (MATOTEK et al.) 04 February 2010 (04.02.2010) entire document	1 - 20

☐ Further documents are listed in the continuation of Box C. ☐

* Special categories of cited documents:
"A" document defining the general state of the art which is not considered to be of particular relevance
"E" earlier application or patent but published on or after the international filing date
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
"O" document referring to an oral disclosure, use, exhibition or other means
"P" document published prior to the international filing date but later than the priority date claimed
"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
09 August 2012 (09.08.2012)	06 SEP 2012
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer: Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/210 (second sheet) (July 2009)

PATENT COOPERATION TREATY

From the INTERNATIONAL SEARCHING AUTHORITY

To:
JOHN C. STRINGHAM
60 EAST SOUTH TEMPLE, SUITE 1000
SALT LAKE CITY, UT 84111

DOCKETED
Atty JCS File # 18756.36.1a
By MS On 1/9/13
Action Article 19 Amendment
Response Due 3/4/13

PCT

NOTIFICATION OF TRANSMITTAL OF THE INTERNATIONAL SEARCH REPORT AND THE WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY, OR THE DECLARATION

(PCT Rule 44.1)

Date of mailing *(day/month/year)*	04 JAN 2013
Applicant's or agent's file reference 18756.36.1A	**FOR FURTHER ACTION** See paragraphs 1 and 4 below
International application No. PCT/US 12/58849	International filing date *(day/month/year)* 05 October 2012 (05.10.2012)
Applicant LIBERTY, MICHAEL A.	Verified By: On: 1/9/13

1. ☒ The applicant is hereby notified that the international search report and the written opinion of the International Searching Authority have been established and are transmitted herewith.

   Filing of amendments and statement under Article 19:
   The applicant is entitled, if he so wishes, to amend the claims of the international application (see Rule 46):

   When? The time limit for filing such amendments is normally two months from the date of transmittal of the international search report.

   Where? Directly to the International Bureau of WIPO, 34 chemin des Colombettes 1211 Geneva 20, Switzerland, Facsimile No.: +41 22 338 82 70

   For more detailed instructions, see *PCT Applicant's Guide*, International Phase, paragraphs 9.004 – 9.011.

2. ☐ The applicant is hereby notified that no international search report will be established and that the declaration under Article 17(2)(a) to that effect and the written opinion of the International Searching Authority are transmitted herewith.

3. ☐ **With regard to any protest** against payment of (an) additional fee(s) under Rule 40.2, the applicant is notified that:

   ☐ the protest together with the decision thereon has been transmitted to the International Bureau together with any request to forward the texts of both the protest and the decision thereon to the designated Offices.

   ☐ no decision has been made yet on the protest; the applicant will be notified as soon as a decision is made.

4. **Reminders**

   The applicant may submit comments on an informal basis on the written opinion of the International Searching Authority to the International Bureau. The International Bureau will send a copy of such comments to all designated Offices unless an international preliminary examination report has been or is to be established. Following the expiration of 30 months from the priority date, these comments will also be made available to the public.

   Shortly after the expiration of **18 months** from the priority date, the international application will be published by the International Bureau. If the applicant wishes to avoid or postpone publication, a notice of withdrawal of the international application, or of the priority claim, must reach the International Bureau before the completion of the technical preparations for international publication (Rules 90*bis*.1 and 90*bis*.3).

   Within **19 months** from the priority date, but only in respect of some designated Offices, a demand for international preliminary examination must be filed if the applicant wishes to postpone the entry into the national phase **until 30 months** from the priority date (in some Offices even later); otherwise, the applicant must, **within 20 months** from the priority date, perform the prescribed acts for entry into the national phase before those designated Offices.

   In respect of other designated Offices, the time limit of **30 months** (or later) will apply even if no demand is filed within 19 months.

   For details about the applicable time limits, Office by Office, see www.wipo.int/pct/en/texts/time_limits.html and the *PCT Applicant's Guide*, National Chapters.

Name and mailing address of the ISA/ Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450	Authorized officer Lee W. Young
Facsimile No. 571-273-3201	Telephone No. PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/220 (July 2010)

PATENT COOPERATION TREATY

PCT

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference 18756.36.1A	**FOR FURTHER ACTION**	see Form PCT/ISA/220 as well as, where applicable, item 5 below.
International application No. PCT/US 12/58849	International filing date *(day/month/year)* 05 October 2012 (05.10.2012)	(Earliest) Priority Date *(day/month/year)* 05 October 2011 (05.10.2011)
Applicant LIBERTY, MICHAEL A.		

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 9 sheets.

☐ It is also accompanied by a copy of each prior art document cited in this report.

1. **Basis of the report**

   a. With regard to the **language**, the international search was carried out on the basis of:

   ☒ the international application in the language in which it was filed.

   ☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

   b. ☐ This international search report has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43.6*bis*(a)).

   c. ☐ With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, see Box No. I.

2. ☐ **Certain claims were found unsearchable** (see Box No. II).

3. ☐ **Unity of invention is lacking** (see Box No. III).

4. With regard to the **title**,

   ☒ the text is approved as submitted by the applicant.

   ☐ the text has been established by this Authority to read as follows:

5. With regard to the **abstract**,

   ☒ the text is approved as submitted by the applicant.

   ☐ the text has been established, according to Rule 38.2, by this Authority as it appears in Box No. IV. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.

6. With regard to the **drawings**,

   a. the figure of the **drawings** to be published with the abstract is Figure No. 1

   ☐ as suggested by the applicant.

   ☒ as selected by this Authority, because the applicant failed to suggest a figure.

   ☐ as selected by this Authority, because this figure better characterizes the invention.

   b. ☐ none of the figures is to be published with the abstract.

Form PCT/ISA/210 (first sheet) (July 2009)

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US 12/58849

A. CLASSIFICATION OF SUBJECT MATTER
IPC(8) - G06Q 30/00 (2012.01)
USPC - 705/2
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
IPC(8): G06Q 30/00 (2012.01)
USPC: 705/2

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 705/3; 705/2; 705/4;

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Patbase(ALL); PubWEST(PGPB,USPT,EPAB,JPAB): Google Scholar; wallet, mobile, digital, electronic, HIPAA, receive, send, transmit, ad, advertisement, coupon, discount, promotion,

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X --- Y	US 2008/0097851 A1 (Bemmel et al.) 24 April 2008 (24.04.2008) entire document (especially para [0003[, [0010], [0023], [0033]-[0034], [0067], [0073], [0089]-[0091])	1-2, 4-9, 11-14, 16-20 --- 3, 10, 15
Y	US 2007/0198432 A1 (Pitroda et al.) 23 August 2007 (23.08.2007) (para [0305], [0420]-[0421])	3, 10, 15
A	US 2008/0208741 A1 (Arthur et al.) 28 August 2008 (28.08.2008) entire document	1-20
A	US 2008/0255947 A1 (Friedman) 16 October 2008 (16.10.2008) entire document	1-20
A	US 2004/0215491 A1 (Clark et al.) 28 October 2004 (28.10.2004) entire document	1-20
A	US 6,256,614 B1 (Wecker et al.) 03 July 2001 (03.07.2001) entire document	1-20

☐ Further documents are listed in the continuation of Box C. ☐

* Special categories of cited documents:
"A" document defining the general state of the art which is not considered to be of particular relevance
"E" earlier application or patent but published on or after the international filing date
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
"O" document referring to an oral disclosure, use, exhibition or other means
"P" document published prior to the international filing date but later than the priority date claimed
"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
01 December 2012 (01.12.2012)	04 JAN 2013
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer: Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/210 (second sheet) (July 2009)

PATENT COOPERATION TREATY

From the
INTERNATIONAL SEARCHING AUTHORITY

To: JOHN M. GUYNN
60 EAST SOUTH TEMPLE
SUITE 1000
SALT LAKE CITY, UT 84111

PCT

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43*bis*.1)

Date of mailing *(day/month/year)*	06 SEP 2012
Applicant's or agent's file reference 18756.20A	**FOR FURTHER ACTION** See paragraph 2 below

International application No.	International filing date *(day/month/year)*	Priority date *(day/month/year)*
PCT/US 12/43321	20 June 2012 (20.06.2012)	20 June 2011 (20.06.2011)

International Patent Classification (IPC) or both national classification and IPC
IPC(8) - G06Q 20/00 (2012.01)
USPC - 705/78

Applicant MOZIDO, LLC

1. This opinion contains indications relating to the following items:

- [X] Box No. I Basis of the opinion
- [ ] Box No. II Priority
- [ ] Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- [ ] Box No. IV Lack of unity of invention
- [X] Box No. V Reasoned statement under Rule 43*bis*.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- [ ] Box No. VI Certain documents cited
- [ ] Box No. VII Certain defects in the international application
- [ ] Box No. VIII Certain observations on the international application

2. **FURTHER ACTION**

If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1 *bis*(b) that written opinions of this International Searching Authority will not be so considered.

If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Form PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.

For further options, see Form PCT/ISA/220.

Name and mailing address of the ISA/US	Date of completion of this opinion	Authorized officer
Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	09 August 2012 (09.08.2012)	Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/237 (cover sheet) (July 2011)

DOCKETED
JCS 18756.20A
By LDN On 9/11/12
WO 12/6/12

Verified
By: On: 9/12/12

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/43321

Box No. I Basis of this opinion

1. With regard to the **language**, this opinion has been established on the basis of:

   ☒ the international application in the language in which it was filed.

   ☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

2. ☐ This opinion has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43*bis*.1(a))

3. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, this opinion has been established on the basis of a sequence listing filed or furnished:

   a. (means)

      ☐ on paper

      ☐ in electronic form

   b. (time)

      ☐ in the international application as filed

      ☐ together with the international application in electronic form

      ☐ subsequently to this Authority for the purposes of search

4. ☐ In addition, in the case that more than one version or copy of a sequence listing has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that in the application as filed or does not go beyond the application as filed, as appropriate, were furnished.

5. Additional comments:

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/43321

Box No. V **Reasoned statement under Rule 43*bis*.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**

1. Statement

Novelty (N)	Claims	1 - 20	YES
	Claims	None	NO
Inventive step (IS)	Claims	None	YES
	Claims	1 - 20	NO
Industrial applicability (IA)	Claims	1 - 20	YES
	Claims	None	NO

2. Citations and explanations:

Claims 1 - 20 lack an inventive step under PCT Article 33(3) as being obvious over US 2008/0275779 A1 (Lakshminarayanan) in view of US 2007/0255620 A1 to Tumminaro et al. (hereinafter, 'Tumminaro').

As to claim 1, Lakshminarayanan teaches a computer system comprising the following: one or more processors (para [0041]); system memory (para [0131]); one or more computer-readable storage media having stored thereon computer executable instructions (para [0047]) that, when executed by the one or more processors, causes the computing system to perform a method for allowing a merchant to pay a distributor for delivered goods using an electronic payment system, the method comprising the following: receiving a payment instruction from a merchant, the payment instruction indicating that a distributor's invoice for a specified amount is to be paid from the merchant's mobile wallet, the invoice being generated for one or more goods physically delivered from the distributor to the merchant, the merchant and the distributor both having mobile wallets (para [0031], [0054], [0075]-[0077], [0083]; Fig.6);

but fails to explicitly disclose validating that the merchant's mobile wallet has a balance of funds sufficient to pay the amount specified in the invoice; debiting the merchant's mobile wallet by the specified amount of funds; crediting the distributor's mobile wallet by the specified amount of funds; and sending a notification to the distributor indicating that the invoice has been paid.

However, Tumminaro does teach validating that the merchant's mobile wallet has a balance of funds sufficient to pay the amount specified in the invoice (para [0203], [0208]); debiting the merchant's mobile wallet by the specified amount of funds (para [0202]); crediting the distributor's mobile wallet by the specified amount of funds (para [0202]); and sending a notification to the distributor indicating that the invoice has been paid (para [0258]).

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the mobile payment services of Lakshminarayanan with transacting mobile person-to-person payments of Tumminaro, because Lakshminarayanan and Tumminaro are directed to systems and methods for business to business mobile vault. Furthermore, users and designers benefit from systems and/or methods adapted for allowing the payment server to validate each transaction and transfers funds or responds to the account holder's request for account information, because such systems/methods allow registered users or members in a mobile payment system to send payment to other member or unregistered users or nonmembers, in which a person-to-person payment system allows existing members of a payment system to send funds to nonmembers with the intent that the nonmember becomes a member (Tumminaro, para [0021]).

As to claim 2, in combination with Tumminaro, Lakshminarayanan further discloses wherein the merchant's payment instruction is received from the merchant's mobile device using wireless communication (para [0057]).

As to claim 3, in combination with Tumminaro, Lakshminarayanan further discloses sending a payment received notification to the merchant's mobile device (para [0057]).

As to claim 4, in combination with Tumminaro, Lakshminarayanan further discloses wherein the indication sent to the distributor is sent to the distributor's mobile device using wireless communication (para [0031]-[0033]).

As to claim 5, in combination with Tumminaro, Lakshminarayanan further discloses wherein the distributor's invoice is submitted to the merchant's mobile device by a delivery person on behalf of the distributor (para [0056]).

As to claim 6, in combination with Lakshminarayanan, Tumminaro further discloses prior to receiving the payment instruction from the merchant mobile device, receiving invoice submission data from the delivery person's mobile device using wireless communication, the invoice submission data indicating that the merchant is to be invoiced in the specified amount for the physically delivered goods (para [0256], [0739]).

As to claim 7, in combination with Tumminaro, Lakshminarayanan further discloses sending an electronic invoice to the merchant's mobile device in response to receiving a request from the merchant and in response to receiving the invoice submission data from the delivery person on behalf of the distributor, the electronic invoice indicating that the merchant owes the distributor the specified amount for the physically delivered goods (para [0031], [0059], [0092]).

As to claim 8, in combination with Tumminaro, Lakshminarayanan further discloses wherein receiving a payment instruction from a merchant mobile device using wireless communication comprises receiving a payment instruction indicating that the electronic invoice is to be paid from the merchant's mobile wallet (para [0096]).

- Please See Supplemental Box -

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:
Box V.2. Citations and explanations:

As to claim 9, in combination with Lakshminarayanan, Tumminaro further discloses wherein receiving a payment instruction from the merchant mobile device using wireless communication comprises receiving a payment instruction indicating that a paper invoice is to be paid from the merchant's mobile wallet (para [0256]).

As to claim 10, in combination with Lakshminarayanan, Tumminaro further discloses sending the merchant an additional notification notifying the merchant of a pending delivery (para [0702]).

As to claim 11, in combination with Lakshminarayanan, Tumminaro further discloses wherein the additional notification indicates a delivery date and time window in which the deliver is to occur (para [0590]).

As to claim 12, in combination with Lakshminarayanan, Tumminaro further discloses wherein subsequent notifications are sent to the merchant automatically upon the occurrence of a delay (para [0367]-[0372]).

As to claim 13, in combination with Tumminaro, Lakshminarayanan further discloses sending the merchant a real-time inventory adjustments notification that indicates the merchant's newly received goods (para [0023], [0081]).

As to claim 14, in combination with Lakshminarayanan, Tumminaro further discloses automatically closing out a merchant accounts receivable (A/R) account upon completion of the transaction (para [1132]).

As to claim 15, in combination with Lakshminarayanan, Tumminaro further discloses wherein the electronic payment system utilizes an internal processor to maintain individual merchant mobile wallet balances in addition to distributor mobile wallet balances (para [1135]).

As to claim 16, Lakshminarayanan teaches a mobile payment platform, the mobile payment platform including: an electronic payment system, the electronic payment system including one or more computer storage devices having stored thereon computer executable instructions representing a payment processor, an invoice processor, a merchant mobile wallet, and a distributor mobile vault, the distributor mobile vault including a distributor mobile wallet and distributor invoicing data, the merchant mobile wallet for a merchant, the distributor mobile vault for a distributor (para [0006], [0056], [0096]); record generation of the electronic invoice in the distributor's mobile vault (para [0031]-[0033]); receive an indication that an electronic invoice has been paid (para [0073]); and record the indication that the electronic invoice has been paid in the distributor's mobile vault (para [0133]);
but fails to explicitly disclose a distributor mobile device, the distributor mobile device including one or more computer storage devices having stored thereon computer executable instructions representing an invoicing application; and an merchant mobile device, the merchant mobile device including one or more computer storage devices having stored thereon computer executable instructions representing a mobile wallet application; and wherein the invoice processor is configured to: receive invoice submission data from the distributor's mobile device, the invoice submission data indicating that goods valued at a specified amount were physically delivered to the merchant; generate an electronic invoice based on the invoice submission data; submit the generated electronic invoice to the merchant's mobile device.
However, Tumminaro does teach a distributor mobile device, the distributor mobile device including one or more computer storage devices having stored thereon computer executable instructions representing an invoicing application (para [0256], [0882]); and an merchant mobile device, the merchant mobile device including one or more computer storage devices having stored thereon computer executable instructions representing a mobile wallet application (para [0253]-[0255], [0882]); and wherein the invoice processor is configured to: receive invoice submission data from the distributor's mobile device, the invoice submission data indicating that goods valued at a specified amount were physically delivered to the merchant (para [0256]); generate an electronic invoice based on the invoice submission data (para [0256]); submit the generated electronic invoice to the merchant's mobile device (para [0882]).
It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the mobile payment services of Lakshminarayanan with transacting mobile person-to-person payments of Tumminaro, because Lakshminarayanan and Tumminaro are directed to systems and methods for business to business mobile vault. Furthermore, users and designers benefit from systems and/or methods adapted for allowing the small business to select an invoicing option that puts the invoice from the accounting program into OFX format, because such systems/methods allow registered users or members in a mobile payment system to send payment to other member or unregistered users or nonmembers, in which a person-to-person payment system allows existing members of a payment system to send funds to nonmembers with the intent that the nonmember becomes a member (Tumminaro, para [0021]).

As to claim 17, in combination with Tumminaro, Lakshminarayanan further discloses wherein the payment processor is configured to: receive a payment instruction from a merchant, the payment instruction indicating that a distributor's invoice for a specified amount is to be paid from the merchant's mobile wallet, the invoice being generated for one or more goods physically delivered from the distributor to the merchant, the merchant and the distributor both having mobile wallets (para [0031], [0096]); validate that the merchant's mobile wallet has a balance of funds sufficient to pay the amount specified in the invoice (para [0096]); debit the merchant's mobile wallet by the specified amount of funds (para [0105]); credit the distributor's mobile wallet by the specified amount of funds (para [0058]-[0062], [0105]; Fig.8); and send a notification to the distributor indicating that the invoice has been paid (para [0092]).

As to claim 18, in combination with Tumminaro, Lakshminarayanan further discloses wherein the generated electronic invoice is submitted to the merchant's mobile device by a delivery person on behalf of the distributor (para [0083]).

As to claim 19, in combination with Lakshminarayanan, Tumminaro further discloses the merchant uses the mobile payment platform for performing at least one of the following in addition to making payments for received goods: bill payments, remittances, mobile phone airtime top-up and retail purchases (para [0187] - pay their bills or top-off minutes via their service account).

- Please See Supplemental Box -

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/43321

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:
Box V.2. Citations and explanations:

As to claim 20, Lakshminarayanan teaches a mobile payment platform, the mobile payment platform including: an electronic payment system, the electronic payment system including one or more computer storage devices having stored thereon computer executable instructions representing a payment processor, an invoice processor, a merchant mobile wallet, and a distributor mobile vault, the distributor mobile vault including a distributor mobile wallet and distributor invoicing data, the merchant mobile wallet for a merchant, the distributor mobile vault for a distributor (para [0031], [0054], [0075]-[0077], [0083]; Fig.6); a distributor mobile device, the distributor mobile device including one or more computer storage devices having stored thereon computer executable instructions representing an invoicing application (para [0031], [0054], [0056], [0075]-[0077], [0083]); and an merchant mobile device, the merchant mobile device including one or more computer storage devices having stored thereon computer executable instructions representing a mobile wallet application (para [0096]); and wherein the invoice processor is configured to: receive invoice submission data from the distributor's mobile device, the invoice submission data indicating that goods valued at a specified amount were physically delivered to the merchant (para [0083]); generate an electronic invoice based on the invoice submission data (para [0056]); submit the generated electronic invoice to the merchant's mobile device (para [0083]); record generation of the electronic invoice in the distributor's mobile vault (para [0083]); receive an indication that an electronic invoice has been paid (para [0092]); and record the indication that the electronic invoice has been paid in the distributor's mobile vault (para [0092]); and wherein the payment processor is configured to: receive a payment instruction from a merchant, the payment instruction indicating that a distributor's invoice for a specified amount is to be paid from the merchant's mobile wallet, the invoice being generated for one or more goods physically delivered from the distributor to the merchant, the merchant and the distributor both having mobile wallets (para [0096], [0133]);
but fails to explicitly disclose validate that the merchant's mobile wallet has a balance of funds sufficient to pay the amount specified in the invoice; debit the merchant's mobile wallet by the specified amount of funds; credit the distributor's mobile wallet by the specified amount of funds; and send a notification to the distributor indicating that the invoice has been paid.
However, Tumminaro does teach validate that the merchant's mobile wallet has a balance of funds sufficient to pay the amount specified in the invoice (para [0203], [0208]); debit the merchant's mobile wallet by the specified amount of funds (para [0202]); credit the distributor's mobile wallet by the specified amount of funds (para [0202]); and send a notification to the distributor indicating that the invoice has been paid (para [0258]).
It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the mobile payment services of Lakshminarayanan with transacting mobile person-to-person payments of Tumminaro, because Lakshminarayanan and Tumminaro are directed to systems and methods for business to business mobile vault. Furthermore, users and designers benefit from systems and/or methods adapted for allowing the payment server to validate each transaction and transfers funds or responds to the account holder's request for account information, because such systems/methods allow registered users or members in a mobile payment system to send payment to other member or unregistered users or nonmembers, in which a person-to-person payment system allows existing members of a payment system to send funds to nonmembers with the intent that the nonmember becomes a member (Tumminaro, para [0021]).

Claims 1 - 20 have industrial applicability as defined by PCT Article 33(4) because the subject matter can be made or used in industry.

PATENT COOPERATION TREATY

From the
INTERNATIONAL SEARCHING AUTHORITY

To: JOHN C. STRINGHAM
60 EAST SOUTH TEMPLE, SUITE 1000
SALT LAKE CITY, UT 84111

DOCKETED
Atty JCS File # 18756.36.1a
By MS On 1/9/13
Action Written Opinion
Response Due 4/4/13

PCT

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43*bis*.1)

Date of mailing *(day/month/year)*	04 JAN 2013
Applicant's or agent's file reference 18756.36.1A	**FOR FURTHER ACTION** See paragraph 2 below

International application No.	International filing date *(day/month/year)*	Priority date *(day/month/year)*
PCT/US 12/58849	05 October 2012 (05.10.2012)	05 October 2011 (05.10.2011)

International Patent Classification (IPC) or both national classification and IPC
IPC(8) - G06Q 30/00 (2012.01)
USPC - 705/2

Applicant LIBERTY, MICHAEL A.

Verified By: On: 1/9/13

1. This opinion contains indications relating to the following items:

- [x] Box No. I Basis of the opinion
- [ ] Box No. II Priority
- [ ] Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- [ ] Box No. IV Lack of unity of invention
- [x] Box No. V Reasoned statement under Rule 43*bis*.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- [ ] Box No. VI Certain documents cited
- [ ] Box No. VII Certain defects in the international application
- [ ] Box No. VIII Certain observations on the international application

2. **FURTHER ACTION**

If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1 *bis*(b) that written opinions of this International Searching Authority will not be so considered.

If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Form PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.

For further options, see Form PCT/ISA/220.

Name and mailing address of the ISA/US	Date of completion of this opinion	Authorized officer:
Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	02 December 2012 (02.12.2012)	Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/237 (cover sheet) (July 2011)

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/58849

Box No. I Basis of this opinion

1. With regard to the **language**, this opinion has been established on the basis of:

   ☒ the international application in the language in which it was filed.

   ☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

2. ☐ This opinion has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43*bis*.1(a))

3. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, this opinion has been established on the basis of a sequence listing filed or furnished:

   a. (means)

      ☐ on paper

      ☐ in electronic form

   b. (time)

      ☐ in the international application as filed

      ☐ together with the international application in electronic form

      ☐ subsequently to this Authority for the purposes of search

4. ☐ In addition, in the case that more than one version or copy of a sequence listing has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that in the application as filed or does not go beyond the application as filed, as appropriate, were furnished.

5. Additional comments:

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/58849

Box No. V **Reasoned statement under Rule 43*bis*.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**

1. Statement

Novelty (N)	Claims	3, 10, 12-19	YES
	Claims	1-2, 4-9, 11, and 20	NO
Inventive step (IS)	Claims	None	YES
	Claims	1-20	NO
Industrial applicability (IA)	Claims	1-20	YES
	Claims	None	NO

2. Citations and explanations:

Claims 1-2, 4-9, 11, and 20 lack novelty under PCT Article 33(2) as being anticipated by US 2008/0097851 A1 to Bemmel et al. (hereinafter Bemmel).

As per claims 1, and 20, Bemmel teaches at an electronic payment system (para [0033], [0037]), the electronic payment system including one or more processors and system memory (para [0033], [0064]-[0065]), the electronic payment system being wirelessly connected to a plurality of mobile devices (para [0034], [0075], [0083]),
a method for providing a health related service in exchange for participating in opt-in advertising (para [0036]-[0038], [0055], [0091]),
the method comprising: an act of receiving health related information from a user of the electronic payment system (para [0038], [0090]),
the health related information including an indication that the user is initiating participation in opt-in advertising sent from the electronic payment system in exchange for health related services (para [0038]),
the user having a digital device and a mobile wallet account at the electronic payment system, the mobile wallet account being accessible to the through a mobile wallet application running on the user's digital device (para [0033], [0091]);
an act sending one or more interactive advertisements to the user's mobile wallet application for presentation to the user (para [0023],[0067], [0073], [0089]-[0091]);
an act of receiving one or more inputs from the user at the digital device, wherein at least one of the inputs provides interaction with the presented interactive advertisements (para [0023],[0067], [0073], [0089]-[0091]);
an act determining that the user's interactions with the presented advertisements warrant conferring a health related benefit to the user (para [0089]-[0090]); and
an act of indicating to the user that the benefit is available for subsequently purchased health related items (para [0033], [0087], [0089]-[0091]).

As per claim 2, Bemmel teaches the digital device is a mobile telephone (para [0003], [0036], [0042]).

As per claim 4, Bemmel the benefit is derived from and is related to the health related information provided by the user (para [0089]-[0090]).

As per claim 5, Bemmel teaches the benefit is selected from among a reduced cost or free health related service, a coupon, a voucher, and a buy one get one free offer (para [0089]-[0090]).

As per claim 6, Bemmel teaches further comprising an act of recording an indication that the health related benefit was conferred to the user such that the benefit can be used (para [0085], [0087]-[0089]).

As per claim 7, Bemmel teaches the act of recording an indication that the health related benefit was conferred to the user comprises an act of storing the benefit in a brand locker associated with the user's mobile wallet account (para [0038], [0060],[0085], [0087]-[0089]).

As per claim 8, Bemmel teaches the act of an act of recording an indication that the health related benefit was conferred to the user comprises an act of recording a benefit defined by a company that produces at least one of the items advertised in the presented advertisements (para [0038], [0060],[0085], [0087]-[0089]).

As per claim 9, Bemmel teaches the act of recording an indication that the health related benefit was conferred to the user comprises an act of recording a benefit defined by the electronic payment system (para [0038], [0060],[0085], [0087]-[0089]).

As per claim 11, Bemmel teaches the act of determining that the user's interactions with presented advertisements warrants conferring a health related benefit to the user comprises an act of determining that a health related benefit is to be conferred on the user based on the user participating in a call to action contained in the content of the advertisement (para [0023],[0067], [0073], [0089]-[0090]).

-Continuation in the Supplemental Box-

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.

PCT/US 12/58849

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**

Continuation of:
Box V, 2: Citations and Explanations

Claims 12-14, and 16-19 lack an inventive under PCT Article 33(3) as being obvious over Bemmel.

As per claim 12, Bemmel teaches offers related to an individual's healthcare or for age-restricted products (para [0010]), enabling a healthcare service to distribute information or alerts to participants with certain health needs or conditions (para [0090]), but fails to teach the health related benefit conferred to the user comprises a prescription refill discount. Since Bemmel teaches enabling a healthcare service to distribute information or alerts to participants with certain health needs or conditions, it would have been obvious to one of ordinary skill in the art to have modified the syste of Bemmel by including a prescription refill discount because the modification would provide the user with discounts on regularly purchased healthcare items.

As per claim 13, Bemmel teaches a loyalty program (para [0038],[0079], [0091]), but fails to teach the amount of the benefit conferred to the user IS proportional to the user's amount of interaction with the presented advertisements. However, it is well known in the art that loyalty programs provide the user with a discount based on the amount spent or purchases made for one or more products. Therefore, it would have been obvious to one of ordinary skill in the art to have modified the system of Bemmel by including the amount of the benefit conferred to the user is proportional to the user's amount of interaction with the presented advertisements because the modification would identify the purchases made for a particular product using the advertisements and provide the user with additional discounts.

As per claim 14, Bemmel teaches an electronic payment system that is wirelessly connected to a plurality of mobile devices (para [0033]-[0034], [0075], [0083]), comprising the following: one or more processors (para [0033], [0064]-[0065]);
system memory (para [0033], [0064]-[0065]);
one or more computer-readable storage media having stored thereon computer-executable instructions that, when executed by the one or more processors (para [0033], [0064]-[0065]),
causes the computing system to perform a method for providing a health related service in exchange for participating in opt-in advertising (para [0036]-[0038], [0055], [0091]), the method comprising the following:
an act of receiving health related information from a user of the electronic payment system (para [0038], [0090]), the health related information including an indication that the user is initiating participation in opt-in advertising sent from the electronic payment system in exchange for health related services (para [0038]),
the user having a digital device and a mobile wallet account at the electronic payment system, the mobile wallet account being accessible to the user through a mobile wallet application running on the user's digital device (para [0033], [0091]);
an act sending one or more interactive advertisements to the user's mobile wallet application for presentation to the user (para [0023],[0067], [0073], [0089]-[0091]);
an act of receiving one or more inputs from the user at the digital device, wherein at least one of the inputs provides interaction with the presented interactive advertisements (para [0023],[0067], [0073], [0089]-[0091]);
an act determining that the user's interactions with the presented advertisements warrant conferring a health related benefit to the user (para [0089]-[0090]), and
an act of indicating to the user that the benefit is available for subsequently purchased health related items (para [0038], [0060],[0085], [0087]-[0089]). Bemmel further teaches a loyalty program (para [0038],[0079], [0091]), but fails to teach the amount of the benefit conferred to the user is proportional to the user's amount of interaction with the presented advertisements.
However, it is well known in the art that loyalty programs provide the user with a discount based on the amount spent or purchases made for one or more products. Therefore, it would have been obvious to one of ordinary skill in the art to have modified the system of Bemmel by including the amount of the benefit conferred to the user is proportional to the user's amount of interaction with the presented advertisements because the modification would identify the purchases made for a particular product using the advertisements and provide the user with additional discounts.

As per claim 16, Bemmel teaches the health related benefits are automatically applied to the user's mobile wallet account (para [0083]-[0084], [0091]).

As per claim 17, Bemmel teaches the health related benefits are automatically applied at checkout to the purchase of at least one of the items that was advertised in the presented advertisements (para [0033], [0083]-[0084], [0091]).

As per claim 18, Bemmel teaches the health related benefits are provided by at least one of a retail goods store and an item's manufacturer (para [0083]-[0084], [0091]).

As per claim 19, Bemmel teaches the user's interaction with the advertisements comprises at least one of playing a video, viewing an advertisement, answering one or more questions about a product and providing a rating or review of a product (para [0067], [0073], [0091]).

-Continuation in Next Supplemental Box-

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:
-Continuation in Preceding Supplemental Box-

Claims 3, 10, and 15 lack an inventive step under PCT Article 33(3) as being obvious over Bemmel in view of US 2007/0198432 A1 to Pitroda et al. (hereinafter Pitroda).

As per claim 3, Bemmel fails to teach the health related information received in a Health Insurance Portability and Accountability Act (HIP AA) compliant manner.
However, Pitroda, in an analogous art, teaches the health related information received in a Health Insurance Portability and Accountability Act (HIP AA) compliant manner (para [0421]). It would have been obvious to one of ordinary skill in the art to have modified the system of Bemmel by including the health related information received in a Health Insurance Portability and Accountability Act (HIP AA) compliant manner as taught by Pitroda because the modification would increase security by protecting the user's sensitive/private information.

As per claims 10 and 15, Bemmel fails to teach the act of indicating to the user that the benefit is available for subsequently purchased health related items comprises indicating to the user by sending a message to the mobile wallet application for the user in a HIP AA compliant matter.
However, Pitroda, in an analogous art, teaches the act of indicating to the user that the benefit is available for subsequently purchased health related items comprises indicating to the user by sending a message to the mobile wallet application for the user in a HIP AA compliant matter (para [0305], [0420]-[0421]). It would have been obvious to one of ordinary skill in the art to have modified the system of Bemmel by including the act of indicating to the user that the benefit is available for subsequently purchased health related items comprises indicating to the user by sending a message to the mobile wallet application for the user in a HIP AA compliant matter as taught by Pitroda because the modification would increase security by protecting the user's sensitive/private information.

Claims 1-20 have industrial applicability as defined by PCT Article 33(4) because the subject matter can be made or used in industry.

Application Number	PCT/US 12/58849
Search Conducted By	RLP
Search Approved By	KS

US/IPC Classifications Searched	IPC(8): G06Q 30/00 (2012.01) USPC: 705/2
Date Conducted	01 December 2012 (01.12.2012)

Documentation Searched	USPC: 705/3; 705/2; 705/4; IPC(8): G06Q 30/00 (2012.01)
Search Terms Used	**wallet, mobile, digital, electronic, HIPAA, receive, send, transmit, ad, advertisement, coupon, discount, promotion,**
Date Conducted	01 December 2012 (01.12.2012)

Electronic Database Searched	PatBase
Files Searched	Full-text: AU BE BR CA CH CN DE DK EP ES FI FR GB IN JP KR SE TH TW US WO Bibliographic: (Europe) AT BA BE BG CH CS CY CZ DD DK EE ES FI GE GR HR HU IE IS IT LT LU LV MC MD MT NL NO PL PT RO RS SE SI SK SM TR UA YU (Asia) EA GC HK ID IL IN KZ MN MY PH RU SG SU TH TJ TW UZ VN (North America) CA CR CU DO GT HN MX NI PA SV TT (South America) AR BR CL CO EC PE UY (Australasia) AU NZ (Africa) AP DZ EG KE MA MW OA ZA ZM ZW
Date Conducted	01 December 2012 (01.12.2012)
Search Logic:	

Search 1: (UC=(705/3 or 705/2 or 705/4;)) (Results 9108)

Search 2: (IC=(G06Q30/00)) (Results 100000)

Search 3: 1 or 2 (Results 100000)

Search 4: 3 and ((electronic or mobile or digital) w3 payment*) (Results 1412)

Search 5: 4 and (((electronic or mobile or digital) w3 wallet*) or e-wallet* or v-wallet* or ewallet* or vwallet* or wallet*) (Results 71)

Search 6: 5 and (medic* or prescription* or drug* or health*) (Results 1)

Search 7: 5 and (ad or ads or advertis* or discount* or promotion* or offer* or coupon*) (Results 29)

Search 8: 7 and ((click* or select* or interact*) near (ad or ads or advertis* or discount* or promotion* or offer* or coupon*)) (Results 2)

Search 9: 7 and ((click* or select* or interact* or display* or view* or present*) near (ad or ads or advertis* or discount* or promotion* or offer* or coupon*)) (Results 7)

Search 10: 5 and (HIPAA or (privacy w3 act*) or ("Health Insurance Portability and Accountability Act")) (Results 0)

Search 11: ((electronic or mobile or digital) w3 payment*) (Results 5650)

Search 12: 11 and (((electronic or mobile or digital) w3 wallet*) or e-wallet* or v-wallet* or ewallet* or vwallet* or wallet*) (Results 222)

Search 13: 12 and (medic* or prescription* or drug* or health*) (Results 5)

Search 14: 12 and (ad or ads or advertis* or discount* or promotion* or offer* or coupon*) (Results 58)

Search 15: (((electronic or mobile or digital) w3 wallet*) or e-wallet* or v-wallet* or ewallet* or vwallet* or wallet*) (Results 8006)

Search 16: 15 and (medic* or prescription* or drug* or health*) (Results 244)

Search 17: 16 and (ad or ads or advertis* or discount* or promotion* or offer* or coupon*) (Results 49)

Search 18: (HIPAA or (privacy w3 act*) or ("Health Insurance Portability and Accountability Act")) (Results 328)

Search 19: 18 and 15 (Results 5)

Search 20: ((electronic or mobile or digital) w3 (payment* or transaction*)) (Results 11188)

Search 21: 20 and 18 (Results 18)

Search 22: 21 and 15 (Results 1)

Electronic Database Searched	PubWEST
Files Searched	PGPB, USPT, EPAB, JPAB
Date Conducted	01 December 2012 (01.12.2012)
Search Logic:	

Set Name Side by Side	Query	Hit Count	Set Name Result Set	Set Name Grid
	DB=PGPB,USPT,EPAB,JPAB; PLUR=NO; OP=ADJ			
L21	L20 not L10	30	L21	L21
L20	L5 and L13	74	L20	L20
L19	L17 and (((mobile or wireless or cellular or smart) adj4 (phone$ or device$)) near8 wallet$)	23	L19	L19
L18	L13 and ((health or medical or medicine or hospital or prescription$ or drugs or healthcare) near7 (service$ or data or information or ad or advertisement$))	946	L18	L18
L17	L16 not (L10)	173	L17	L17
L16	L15 and ((digital or electronic) adj5 payment$)	216	L16	L16
L15	L14 and 705/$.ccls.	525	L15	L15
L14	L13 and ((health or medical or medicine or hospital or prescription$ or drugs or healthcare) near7 (service$ or data or information or ad or advertisement$))	946	L14	L14
L13	((mobile or digital or electronic) adj4 wallet$)	4444	L13	L13
L12	20070276695.pn.	1	L12	L12
L11	L10 not L9	68	L11	L11
L10	L8 and ((wallet$ or e-wallet$ or v-wallet$ or ewallet or vwallet) same (discount$ or promotion$ or offer$ or coupon$ or rebate$))	113	L10	L10
L9	L8 and ((wallet$ or e-wallet$ or v-wallet$ or ewallet or vwallet) near7 (discount$ or promotion$ or offer$ or coupon$ or rebate$))	45	L9	L9

L8	((receiv$ or transmit$ or send$ or forward$ or deliver$) near7 (health or medical or medicine or hospital or prescription$ or drugs or healthcare) near7 (service$ or data or information or ad or advertisement$))	29355	L8	L8
L7	L6 and ((wallet$ or e-wallet$ or v-wallet$ or ewallet or vwallet) near7 (discount$ or promotion$ or offer$ or coupon$ or rebate$))	56	L7	L7
L6	L5 and L1	164	L6	L6
L5	((Health Insurance Portability and Accountability Act) or (HIPAA))	3948	L5	L5
L4	L3 and ((Health Insurance Portability and Accountability Act) or (HIPAA) or (health adj3 insurance))	12	L4	L4
L3	L2 and ((opt-in or optin or regist$ or sign$) near7 (ad or ads or advertisement$ or promotion$ or discount$))	216	L3	L3
L2	L1 and ((receiv$ or transmit$ or send$ or forward$ or deliver$) near7 (health or medical or medicine or hospital or prescription$ or drugs))	1322	L2	L2
L1	wallet$ or e-wallet$ or v-wallet$ or ewallet or vwallet	18943	L1	L1

END OF SEARCH HISTORY

=

Electronic Database Searched	Google
Files Searched	Google Scholar
Date Conducted	01 December 2012 (01.12.2012)
Search Logic:	

Scholar:

About 82,900 results (0.16 sec) wallet OR e-wallet OR v-wallet

About 30,600 results (0.07 sec) wallet OR e-wallet OR v-wallet payment

About 25,600 results (0.07 sec) wallet OR e-wallet OR v-wallet payment health OR healthcare OR medical OR prescription OR medication OR medicine

About 19,800 results (0.09 sec) wallet OR e-wallet OR v-wallet payment health OR healthcare OR medical OR prescription OR medication OR medicine ad OR ads OR advertisement

About 218 results (0.04 sec) wallet OR e-wallet OR v-wallet payment health OR healthcare OR medical OR prescription OR medication OR medicine ad OR ads OR advertisement HIPAA

Supplemental Search History:

Electronic Database Searched	PatBase
Files Searched	US Granted, US Applications, WIPO Applications, French Applications, British Applications, German Utility Models, European Granted, Canadian Granted, German Granted, European Applications, Canadian Applications, German Applications, Japanese Applications, Korean Granted/Examined, Korean Applications, Other Authorities Full-text: AU BE BR CA CH CN DE DK EP ES FI FR GB IN JP KR SE TH TW US WO Bibliographic: (Europe) AT BA BE BG CH CS CY CZ DD DK EE ES FI GE GR HR HU IE IS IT LT LU LV MC MD MT NL NO PL PT RO RS SE SI SK SM TR UA YU (Asia) EA GC HK ID IL IN KZ MN MY PH RU SG SU TH TJ TW UZ VN (North America) CA CR CU DO GT HN MX NI PA SV TT (South America) AR BR CL CO EC PE UY (Australasia) AU NZ (Africa) AP DZ EG KE MA MW OA ZA ZM ZW
Date Conducted	**06 December 2012 (06.12.2012)**

Search Logic:

Search history

Search 1: UC=(705/2) (Results 5240)

Search 2: UC=(705/3 OR 705/2 OR 705/4) (Results 9118)

Search 3: IC=(G06Q30/00) (Results 100000)

Search 4: 1 or 2 or 3 (Results 100000)

Search 5: TA=((health* medical OR dental) and advertis*) (Results 42)

Search 6: opt-in advertising (Results 3)

Search 7: 5 and 6 (Results 0)

Search 8: healthcare OR ((health OR medical OR dental) benefit) (Results 100000)

Search 9: 6 and 8 (Results 1)

Search 10: 4 and 6 (Results 3)

Search 11: 10 and (health* OR medical OR dental) (Results 1)

Search 1: (Health or Medical) w3 (Service% or Care) (Results 100000)

Search 2: 1 and Advertis* (Results 3907)

Search 3: 2 and (Opt-in or Opt) (Results 498)

Search 4: 3 and Advertis* w6 (reward% or benefit% or Promotion%) (Results 209)

Search 5: 4 and ((Health or Medical) w3 (Service% or Care)) w10 Advertis* (Results 5)

Search 6: 4 and ((reward% or benefit% or Promotion%) w3 Program%) (Results 67)

Search 7: 6 and ((Health or Medical) w3 (Service% or Care)) w10 (Reward% or Benefit%) (Results 5)

Search 8: Advertis* w2 (reward% or opt-in) (Results 432)

Search 9: 8 and (Health or Medical) wf2 (Service% or Care) (Results 15)

PATENT COOPERATION TREATY

PCT

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference 18756.21.1.1A	FOR FURTHER ACTION	see Form PCT/ISA/220 as well as, where applicable, item 5 below.
International application No. PCT/US2013/039100	International filing date *(day/month/year)* 01 May 2013	(Earliest) Priority Date *(day/month/year)* 02 May 2012
Applicant MOZIDO, LLC		

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 2 sheets.

☐ It is also accompanied by a copy of each prior art document cited in this report.

1. **Basis of the report**

a. With regard to the **language**, the international search was carried out on the basis of:

☒ the international application in the language in which it was filed.

☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

b. ☐ This international search report has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43.6*bis*(a)).

c. ☐ With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, see Box No. I.

2. ☐ **Certain claims were found unsearchable** (see Box No. II).

3. ☐ **Unity of invention is lacking** (see Box No. III).

4. With regard to the **title**,

☒ the text is approved as submitted by the applicant.

☐ the text has been established by this Authority to read as follows:

5. With regard to the **abstract**,

☒ the text is approved as submitted by the applicant.

☐ the text has been established, according to Rule 38.2, by this Authority as it appears in Box No. IV. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.

6. With regard to the **drawings**,

a. the figure of the **drawings** to be published with the abstract is Figure No. 4

☐ as suggested by the applicant.

☒ as selected by this Authority, because the applicant failed to suggest a figure.

☐ as selected by this Authority, because this figure better characterizes the invention.

b. ☐ none of the figures is to be published with the abstract.

Form PCT/ISA/210 (first sheet) (July 2009)

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US2013/039100

A. CLASSIFICATION OF SUBJECT MATTER
IPC(8) - G06Q 30/02 (2013.01)
USPC - 705/14.13
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
IPC(8) - G06Q 30/00, 30/02 (2013.01)
USPC -705/1.1, 14.13, 14.14, 14.16, 14.23

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
CPC - G06Q 30/00, 30/02 (2013.01)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Orbit, Google Patents, Google Scholar

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2011/0258024 A1 (PRINCE) 20 October 2011 (20.10.2011) entire document	1-20
Y	WO 2012/025824 A2 (YANG et al) 01 March 2012 (01.03.2012) entire document	1-20
Y	US 2009/0299844 A1 (REILLY et al) 03 December 2009 (03.12.2009) entire document	10
Y	US 6,175,823 B1 (VAN DUSEN) 16 January 2001 (16.01.2001) entire document	15, 20

☐ Further documents are listed in the continuation of Box C. ☐

* Special categories of cited documents:
"A" document defining the general state of the art which is not considered to be of particular relevance
"E" earlier application or patent but published on or after the international filing date
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
"O" document referring to an oral disclosure, use, exhibition or other means
"P" document published prior to the international filing date but later than the priority date claimed
"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
12 August 2013	23 AUG 2013
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer: Blaine R. Copenheaver PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/210 (second sheet) (July 2009)

PATENT COOPERATION TREATY

From the INTERNATIONAL SEARCHING AUTHORITY

To: JOHN C. STRINGHAM
60 EAST SOUTH TEMPLE, SUITE 1000
SALT LAKE CITY, UT 84111

PCT

NOTIFICATION OF TRANSMITTAL OF THE INTERNATIONAL SEARCH REPORT AND THE WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY, OR THE DECLARATION

(PCT Rule 44.1)

Applicant's or agent's file reference 18756.21.1.1A	Date of mailing *(day/month/year)* **FOR FURTHER ACTION** See paragraphs 1 and 4 below
International application No. PCT/US2013/039100	International filing date *(day/month/year)* 01 May 2013
Applicant MOZIDO, LLC	

1. ☒ The applicant is hereby notified that the international search report and the written opinion of the International Searching Authority have been established and are transmitted herewith.

   Filing of amendments and statement under Article 19:
   The applicant is entitled, if he so wishes, to amend the claims of the international application (see Rule 46):

   When? The time limit for filing such amendments is normally two months from the date of transmittal of the international search report.

   Where? Directly to the International Bureau of WIPO, 34 chemin des Colombettes 1211 Geneva 20, Switzerland, Facsimile No.: +41 22 338 82 70

   For more detailed instructions, see *PCT Applicant's Guide*, International Phase, paragraphs 9.004 – 9.011.

2. ☐ The applicant is hereby notified that no international search report will be established and that the declaration under Article 17(2)(a) to that effect and the written opinion of the International Searching Authority are transmitted herewith.

3. ☐ **With regard to any protest** against payment of (an) additional fee(s) under Rule 40.2, the applicant is notified that:

   ☐ the protest together with the decision thereon has been transmitted to the International Bureau together with any request to forward the texts of both the protest and the decision thereon to the designated Offices.

   ☐ no decision has been made yet on the protest; the applicant will be notified as soon as a decision is made.

4. **Reminders**

   The applicant may submit comments on an informal basis on the written opinion of the International Searching Authority to the International Bureau. The International Bureau will send a copy of such comments to all designated Offices unless an international preliminary examination report has been or is to be established. Following the expiration of 30 months from the priority date, these comments will also be made available to the public.

   Shortly after the expiration of **18 months** from the priority date, the international application will be published by the International Bureau. If the applicant wishes to avoid or postpone publication, a notice of withdrawal of the international application, or of the priority claim, must reach the International Bureau before the completion of the technical preparations for international publication (Rules 90*bis*.1 and 90*bis*.3).

   Within **19 months** from the priority date, but only in respect of some designated Offices, a demand for international preliminary examination must be filed if the applicant wishes to postpone the entry into the national phase **until 30 months** from the priority date (in some Offices even later); otherwise, the applicant must, **within 20 months** from the priority date, perform the prescribed acts for entry into the national phase before those designated Offices.

   In respect of other designated Offices, the time limit of **30 months** (or later) will apply even if no demand is filed within 19 months.

   For details about the applicable time limits, Office by Office, see www.wipo.int/pct/en/texts/time_limits.html and the *PCT Applicant's Guide*, National Chapters.

Name and mailing address of the ISA/ Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer Blaine R. Copenheaver PCT Helpdesk: 571-272-4300 Telephone No. PCT OSP: 571-272-7774

Form PCT/ISA/220 (July 2010)

Verified
By: QRQ On: 8/28/13

DOCKETED
Atty: JCS File #: 18756.21.1.1A
By: SR Date: 2/27/13
Action: Article 19 Amen

PATENT COOPERATION TREATY

From the INTERNATIONAL SEARCHING AUTHORITY

To: JOHN C. STRINGHAM
60 EAST SOUTH TEMPLE, SUITE 1000
SALT LAKE CITY, UT 84111

PCT

NOTIFICATION OF TRANSMITTAL OF THE INTERNATIONAL SEARCH REPORT AND THE WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY, OR THE DECLARATION

(PCT Rule 44.1)

	Date of mailing *(day/month/year)* 23 AUG 2013
Applicant's or agent's file reference 18756.21.1.1A	**FOR FURTHER ACTION** See paragraphs 1 and 4 below
International application No. PCT/US2013/039100	International filing date *(day/month/year)* 01 May 2013
Applicant MOZIDO, LLC	

1. ☒ The applicant is hereby notified that the international search report and the written opinion of the International Searching Authority have been established and are transmitted herewith.

   Filing of amendments and statement under Article 19:
   The applicant is entitled, if he so wishes, to amend the claims of the international application (see Rule 46):

   When? The time limit for filing such amendments is normally two months from the date of transmittal of the international search report.

   Where? Directly to the International Bureau of WIPO, 34 chemin des Colombettes 1211 Geneva 20, Switzerland, Facsimile No.: +41 22 338 82 70

   For more detailed instructions, see *PCT Applicant's Guide*, International Phase, paragraphs 9.004 – 9.011.

2. ☐ The applicant is hereby notified that no international search report will be established and that the declaration under Article 17(2)(a) to that effect and the written opinion of the International Searching Authority are transmitted herewith.

3. ☐ **With regard to any protest** against payment of (an) additional fee(s) under Rule 40.2, the applicant is notified that:

   ☐ the protest together with the decision thereon has been transmitted to the International Bureau together with any request to forward the texts of both the protest and the decision thereon to the designated Offices.

   ☐ no decision has been made yet on the protest; the applicant will be notified as soon as a decision is made.

4. **Reminders**

   The applicant may submit comments on an informal basis on the written opinion of the International Searching Authority to the International Bureau. The International Bureau will send a copy of such comments to all designated Offices unless an international preliminary examination report has been or is to be established. Following the expiration of 30 months from the priority date, these comments will also be made available to the public.

   Shortly after the expiration of **18 months** from the priority date, the international application will be published by the International Bureau. If the applicant wishes to avoid or postpone publication, a notice of withdrawal of the international application, or of the priority claim, must reach the International Bureau before the completion of the technical preparations for international publication (Rules 90*bis*.1 and 90*bis*.3).

   Within **19 months** from the priority date, but only in respect of some designated Offices, a demand for international preliminary examination must be filed if the applicant wishes to postpone the entry into the national phase **until 30 months** from the priority date (in some Offices even later); otherwise, the applicant must, **within 20 months** from the priority date, perform the prescribed acts for entry into the national phase before those designated Offices.

   In respect of other designated Offices, the time limit of **30 months** (or later) will apply even if no demand is filed within 19 months.

   For details about the applicable time limits, Office by Office, see www.wipo.int/pct/en/texts/time_limits.html and the *PCT Applicant's Guide*, National Chapters.

Name and mailing address of the ISA/ Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer Blaine R. Copenheaver PCT Helpdesk: 571-272-4300 Telephone No. PCT OSP: 571-272-7774

Form PCT/ISA/220 (July 2010)

Verified
By: [illegible] On: 8/28/13

Atty JCS File # 18756.21.1.1a.
By SR On 8/27/13
Action: Article 19 Amend.

PATENT COOPERATION TREATY

PCT

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference 18756.21.1.1A	FOR FURTHER ACTION	see Form PCT/ISA/220 as well as, where applicable, item 5 below.
International application No. PCT/US2013/039100	International filing date *(day/month/year)* 01 May 2013	(Earliest) Priority Date *(day/month/year)* 02 May 2012
Applicant MOZIDO, LLC		

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 2 sheets.

☐ It is also accompanied by a copy of each prior art document cited in this report.

1. **Basis of the report**

a. With regard to the **language**, the international search was carried out on the basis of:

☒ the international application in the language in which it was filed.

☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

b. ☐ This international search report has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43.6*bis*(a)).

c. ☐ With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, see Box No. I.

2. ☐ **Certain claims were found unsearchable** (see Box No. II).

3. ☐ **Unity of invention is lacking** (see Box No. III).

4. With regard to the **title**,

☒ the text is approved as submitted by the applicant.

☐ the text has been established by this Authority to read as follows:

5. With regard to the **abstract**,

☒ the text is approved as submitted by the applicant.

☐ the text has been established, according to Rule 38.2, by this Authority as it appears in Box No. IV. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.

6. With regard to the **drawings**,

a. the figure of the **drawings** to be published with the abstract is Figure No. 4

☐ as suggested by the applicant.

☒ as selected by this Authority, because the applicant failed to suggest a figure.

☐ as selected by this Authority, because this figure better characterizes the invention.

b. ☐ none of the figures is to be published with the abstract.

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US2013/039100

A. CLASSIFICATION OF SUBJECT MATTER
IPC(8) - G06Q 30/02 (2013.01)
USPC - 705/14.13
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
IPC(8) - G06Q 30/00, 30/02 (2013.01)
USPC -705/1.1, 14.13, 14.14, 14.16, 14.23

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
CPC - G06Q 30/00, 30/02 (2013.01)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Orbit, Google Patents, Google Scholar

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2011/0258024 A1 (PRINCE) 20 October 2011 (20.10.2011) entire document	1-20
Y	WO 2012/025824 A2 (YANG et al) 01 March 2012 (01.03.2012) entire document	1-20
Y	US 2009/0299844 A1 (REILLY et al) 03 December 2009 (03.12.2009) entire document	10
Y	US 6,175,823 B1 (VAN DUSEN) 16 January 2001 (16.01.2001) entire document	15, 20

☐ Further documents are listed in the continuation of Box C. ☐

* Special categories of cited documents:
"A" document defining the general state of the art which is not considered to be of particular relevance
"E" earlier application or patent but published on or after the international filing date
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
"O" document referring to an oral disclosure, use, exhibition or other means
"P" document published prior to the international filing date but later than the priority date claimed
"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
12 August 2013	23 AUG 2013
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer: Blaine R. Copenheaver PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/210 (second sheet) (July 2009)

PATENT COOPERATION TREATY

From the
INTERNATIONAL SEARCHING AUTHORITY

To: JOHN C. STRINGHAM
60 EAST SOUTH TEMPLE, SUITE 1000
SALT LAKE CITY, UT 84111

PCT

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43*bis*.1)

Date of mailing *(day/month/year)* 23 AUG 2013

Applicant's or agent's file reference
18756.21.1.1A

FOR FURTHER ACTION
See paragraph 2 below

International application No.	International filing date *(day/month/year)*	Priority date *(day/month/year)*
PCT/US2013/039100	01 May 2013	02 May 2012

International Patent Classification (IPC) or both national classification and IPC
IPC(8) - G06Q 30/02 (2013.01)
USPC - 705/14.13

Applicant MOZIDO, LLC

1. This opinion contains indications relating to the following items:

- [x] Box No. I Basis of the opinion
- [ ] Box No. II Priority
- [ ] Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- [ ] Box No. IV Lack of unity of invention
- [x] Box No. V Reasoned statement under Rule 43*bis*.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- [ ] Box No. VI Certain documents cited
- [ ] Box No. VII Certain defects in the international application
- [ ] Box No. VIII Certain observations on the international application

2. **FURTHER ACTION**

If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1*bis*(b) that written opinions of this International Searching Authority will not be so considered.

If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Form PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.

For further options, see Form PCT/ISA/220.

Name and mailing address of the ISA/US	Date of completion of this opinion	Authorized officer:
Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	12 August 2013	Blaine R. Copenheaver PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/237 (cover sheet) (July 2011)

Verified
By: [illegible] On: 8/28/13

DOCKETED
App. JCS Case 18756.21.1.1A
By SK Due 8/27/13
Action Written Opinion
A/2 Due 2013

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US2013/039100

Box No. I Basis of this opinion

1. With regard to the **language**, this opinion has been established on the basis of:

   ☒ the international application in the language in which it was filed.

   ☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

2. ☐ This opinion has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43*bis*.1(a))

3. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, this opinion has been established on the basis of a sequence listing filed or furnished:

   a. (means)

      ☐ on paper

      ☐ in electronic form

   b. (time)

      ☐ in the international application as filed

      ☐ together with the international application in electronic form

      ☐ subsequently to this Authority for the purposes of search

4. ☐ In addition, in the case that more than one version or copy of a sequence listing has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that in the application as filed or does not go beyond the application as filed, as appropriate, were furnished.

5. Additional comments:

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US2013/039100

Box No. V **Reasoned statement under Rule 43*bis*.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**

1. Statement

Novelty (N)	Claims	1-20	YES
	Claims	None	NO
Inventive step (IS)	Claims	None	YES
	Claims	1-20	NO
Industrial applicability (IA)	Claims	1-20	YES
	Claims	None	NO

2. Citations and explanations:

Claims 1-9, 11-14, 16- 19 lack an inventive step under PCT Article 33(3) as being obvious over Prince and in view of Yang et al., hereinafter referred to as Yang.

Regarding claim 1, Prince discloses an electronic payment system (advertising referral incentive system with monetary payments, abstract) comprising the following: one or more processors (digital processing apparatus and the software is execution by processors, para 0041, 0042); system memory (flash memory, digital memory device, para 0041); one or more computer-readable storage media having stored thereon computer-executable instructions that, when executed by the one or more processors (the computer readable medium has modules with software execution by processors, para 0041, 0042), cause the electronic payment system to perform a method for providing monetary rewards in exchange for participation in opt-in advertising (incentive advertising apparatus 10 and payment 30 is paid to users who watch an advertisement 110 which is focused on users demographic, para 0044, see fig. 1; each user 100A, 100B, 100C provide information about the user to the advertising server 20 for targeted ads, para 0047; user selects a new account and demographic information 560, para 0085, 0086 [participation initiation]), the method comprising the following: an act of receiving at the electronic payment system an indication that a user of is initiating participation in opt-in advertising sent from the electronic payment system in exchange for a monetary reward (incentive advertising apparatus 10 and payment 30 [monetary reward] is paid to users who watch an advertisement 110 which is focused on users demographic, para 0044, see fig. 1; each user 100A, 100B, 100C provide information about the user to the advertising server 20 for targeted ads, para 0047; user selects a new account and demographic information 560 and once the user views an ad, gets a payment 660, para 0085, 0086 [participation initiation), the user having an account at the electronic payment system (user selects an account 520 and logs in, para 0085, 0086, see fig. 5); an act of sending one or more advertisements to a digital device of the user (the advertisement maybe delivered through a device mobile device 140, para 0051, 0059, see fig. 2, fig. 8, 9); an act of determining an appropriate monetary reward based on at least one of the number and type of advertisements sent to the user's mobile (user payment 90 based on a self-selected or current interests, para 0049; if user near a restaurant then the incentive is a coupon for a discount on dinner, with an offer to view an advertisement for a free appetizer, para 0090; see para 0011); and an act of providing the determined monetary reward to the user on the user's digital device (when user accepts the advertisement offer, the value is associated with the user's account and made available on the mobile device, para 0090). Prince lacks the teaching of a mobile wallet application running on a digital device of the user and providing a reward to the user via the mobile wallet application. Yang is in the field of a customer loyalty system using a virtual wallet (abstract) and further teaches a mobile wallet application running on a digital device of a user used for providing rewards to the user (pay for goods and services from his account in system (such as through a "virtual wallet") and to accumulate bonus points, reward points, on this account and the user access his account to his one or more virtual wallets, page 9, paragraph 4- page 10, paragraph 1, see fig. 1). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to use the teachings of Yang to incorporate the virtual wallet loyalty system in the invention of Prince for the purpose of ridding a customer of multiple loyalty cards by replacing them with one account (Yang, abstract).

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:

Regarding claim 14, Prince discloses an electronic payment system (advertising referral incentive system with monetary payments, abstract) comprising the following: one or more processors (digital processing apparatus and the software is execution by processors, para 0041, 0042); system memory (flash memory, digital memory device, para 0041); one or more computer-readable storage media having stored thereon computer-executable instructions that, when executed by the one or more processors (the computer readable medium has modules with software execution by processors, para 0041, 0042), cause the electronic payment system to perform a method for redeeming a monetary reward received for participation in opt-in advertising (incentive advertising apparatus 10 and payment 30 is paid to users who watch an advertisement 110 which is focused on users demographic, para 0044, see fig. 1; each user 100A, 100B, 100C provide information about the user to the advertising server 20 for targeted ads, para 0047; user selects a new account and demographic information 560, para 0085, 0086 [participation initiation], user present the device at POS and access the saved value system to redeem the value, para 0092), the method comprising the following: an act of receiving a first indication from a user's mobile that a user is attempting to pay for a good or service using one or more monetary rewards received in exchange for participation in opt-in advertising (incentive advertising apparatus 10 and payment 30 [monetary reward] is paid to users who watch an advertisement 110 which is focused on users demographic, para 0044, see fig. 1; each user 100A, 100B, 100C provide information about the user to the advertising server 20 for targeted ads, para 0047; user selects a new account and demographic information 560 and once the user views an ad, gets a payment 660, para 0085, 0086; user present the device at POS and access the saved value system to redeem the value, para 0090, 0092), the user having a mobile account at the electronic payment system (user selects a new account and demographic information 560 and once the user views an ad, gets a payment 660, para 0085, 0086; the value is associated with an account of the user, para 0090); and an act of applying one or more of the monetary rewards to the indicated good or service, allowing the user to purchase the indicated good or service using the received monetary rewards (when user accepts the advertisement offer, the value is associated with the user's account and made available on the mobile device, para 0090; user present the device at POS and access the saved value system to redeem the value, para 0092). Prince lacks the teaching of a mobile wallet application running on a digital device of the user and an act of validating the user's mobile wallet account to ensure that the user's mobile wallet account has sufficient funds, including the monetary rewards, to pay for the specified good or service. Yang is in the field of a customer loyalty system using a virtual wallet (abstract) and further teaches a mobile wallet application running on a digital device of a user used for providing rewards to the user (pay for goods and services from his account in system (such as through a "virtual wallet") and to accumulate bonus points, reward points, on this account and the user access his account to his one or more virtual wallets, page 9, paragraph 4- page 10, paragraph 1, see fig. 1); validating the user's mobile wallet account to ensure that the user's mobile wallet account has sufficient funds, including the monetary rewards, to pay for the specified good or service (a customer 105 may use the loyalty system 200 to discover how much money he has in his virtual wallet [sufficient funds in the mobile wallet], page 16, paragraphs 1, 2). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to use the teachings of Yang to incorporate the virtual wallet loyalty system in the invention of Prince for the purpose of ridding a customer of multiple loyalty cards by replacing them with one account (Yang, abstract).

Regarding claim 19, Prince discloses an electronic payment system (advertising referral incentive system with monetary payments, abstract) comprising the following: one or more processors (digital processing apparatus and the software is execution by processors, para 0041, 0042); system memory (flash memory, digital memory device, para 0041); one or more computer-readable storage media having stored thereon computer-executable instructions that, when executed by the one or more processors (the computer readable medium has modules with software execution by processors, para 0041, 0042), cause the computing system to perform a method for redeeming a monetary reward received for participation in opt-in advertising (incentive advertising apparatus 10 and payment 30 is paid to users who watch an advertisement 110 which is focused on users demographic, para 0044, see fig. 1; each user 100A, 100B, 100C provide information about the user to the advertising server 20 for targeted ads, para 0047; user selects a new account and demographic information 560, para 0085, 0086 [participation initiation], user present the device at POS and access the saved value system to redeem the value, para 0092), the method comprising the following: an act of receiving an indication from a user's mobile that a user is attempting to pay for a good or service using one or more monetary rewards received in exchange for participation in opt-in advertising (incentive advertising apparatus 10 and payment 30 [monetary reward] is paid to users who watch an advertisement 110 which is focused on users demographic, para 0044, see fig. 1; each user 100A, 100B, 100C provide information about the user to the advertising server 20 for targeted ads, para 0047; user selects a new account and demographic information 560 and once the user views an ad, gets a payment 660, para 0085, 0086; user present the device at POS and access the saved value system to redeem the value, para 0090, 0092), the user having an account at the electronic payment system (user selects a new account and demographic information 560 and once the user views an ad, gets a payment 660, para 0085, 0086; the value is associated with an account of the user, para 0090); an act of receiving an indication from the user's mobile indicating that a coupon is to be applied for the purchase of the good or service (a user receives a coupon to a restaurant and get a coupon for discount on dinner, para 0090 and when accepts, the value is redeemed at the point of sale, para 0092); an act of determining that the coupon applies to the indicated good or service (the coupon is offered for that restaurant for a discount or a free appetizer, para 0090); and an act of applying the coupon to the indicated good or service (the user presents the device and the saved value system is accessed to redeem the value, para 0092). Prince lacks the teaching of a mobile wallet application running on a digital device of the user and an act of validating the user's mobile wallet account to ensure that the user's mobile wallet account has sufficient funds, including the monetary rewards, to pay for the specified good or service and an indication for a reward, a second indication for an additional coupon and applying a coupon, such that such that the user purchases the indicated good or service using the received monetary rewards at a price reduced by the amount of the coupon.
Yang is in the field of a customer loyalty system using a virtual wallet (abstract) and further teaches a mobile wallet application running on a digital device of a user used for providing rewards to the user (pay for goods and services from his account in system (such as through a "virtual wallet") and to accumulate bonus points, reward points, on this account and the user access his account to his one or more virtual wallets, page 9, paragraph 4- page 10, paragraph 1, see fig. 1); validating the user's mobile wallet account to ensure that the user's mobile wallet account has sufficient funds, including the monetary rewards, to pay for the specified good or service (a customer 105 may use the loyalty system 200 to discover how much money he has in his virtual wallet [sufficient funds in the mobile wallet], page 16, paragraphs 1, 2) and user purchases indicated service using the received rewards at a price reduced by the amount of a coupon (customer 105 orders an item via the loyalty system 200 and receives bonus points and discounts on the entire order, in addition to any promotion or discount offered for connecting with the loyalty system [here the bonus discount to the promotion or discount is reducing the total amount], page 16, paragraphs 1, 2) . Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to use the teachings of Yang to incorporate the virtual wallet loyalty system in the invention of Prince for the purpose of ridding a customer of multiple loyalty cards by replacing them with one account (Yang, abstract).

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**

Continuation of:

Regarding claim 2, Prince teaches an act of sending a message to the user's mobile to notify the user that the monetary reward is available (an alert, a text, a beep notifying the user of a coupon, promotion or discount or other "value add", para 0017; notice to user's mobile device of a coupon or a discount, para 0090).Prince lacks the teaching of a mobile wallet application running on a digital device of the user. Yang teaches a mobile wallet application running on a digital device of a user used for providing rewards to the user (pay for goods and services from his account in system (such as through a "virtual wallet") and to accumulate bonus points, reward points, on this account and the user access his account to his one or more virtual wallets, page 9, paragraph 4- page 10, paragraph 1, see fig. 1). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to use the teachings of Yang to incorporate the virtual wallet loyalty system in the invention of Prince for the purpose of ridding a customer of multiple loyalty cards by replacing them with one account (Yang, abstract).

Regarding claim 3, Prince teaches analyzing a list of items to identify items or categories of items the user is likely interested in (each user may provide demographic information, interests and self-select products or services that are interesting to the user, para 0047); and (along with other items purchased by the user) an act of selecting the one or more advertisements corresponding to the determined items or categories of items (this selection helps in selecting advertisements customized based on personal preferences, para 0047, 0048). Prince lacks the teaching a list of items that a user has purchased using the mobile wallet account. However, Prince teaches a history of rewards earned in the past (saved value system has the rewards earned by the user in the past, para 0092). Further, Yang teaches a list of items user has purchased using the mobile wallet account (web server in communication with a database (card server) of customers, which contains information about their virtual wallets, orders, history of visits, etc, page 10, paragraph 3, see fig. 1). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to use the teachings of Yang to incorporate the virtual wallet loyalty system in the invention of Prince for the purpose of ridding a customer of multiple loyalty cards by replacing them with one account (Yang, abstract).

Regarding claim 4, Prince lacks the teaching wherein the user opts in to receive a specified number of advertisements per time period. However, Prince teaches wherein the advertiser opts in to specify the number of advertisements per time period the user receives (advertiser desires to specify the number of advertisements played to an individual user in a single day [time period], para 0100). Furthermore, defining a condition by an advertiser or user would have been a matter of design choice. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to use the teachings of Prince to incorporate a specified number of advertisements per time period in the invention for the purpose of providing an advertiser to restrict their advertisements to a target demographic (Prince, para 0099).

Regarding claim 5, Prince lacks the teaching wherein the user provides an increased amount of personal data to receive an increased amount of monetary rewards. However, Prince teaches wherein the user provides referrals of his friends to receive an increased amount of monetary rewards (The user may choose to send invitations to their friends 540 into join or log on the service. If friends sign up 690, the user may receive one or more of many different kinds of bonuses 700. There may be one time bonuses, reciprocal bonuses, extra entries, prizes, drawings or other incentives for those who succeed in referrals, para 0087). Further, Yang teaches wherein the user provides an increased amount of personal data to receive extra features (if customer provides his name, his photo, or a code word, the customer will be rewarded with extra features). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to use the teachings of Yang to incorporate the extra features in the invention of Prince for the purpose of giving the customer an extra feature of accessing the virtual wallets without entering a promotional code (Yang, page 18, paragraph 2).

Regarding claim 6, Prince teaches wherein monetary rewards are customized based on the user's current location (system detects the user is within a mile from a restaurant and the reward is a discount for dinner or a free appetizer, para 0089, 0090).

Regarding claim 7, Prince lacks the teaching wherein one or more of the advertisements are sold at auction and wherein the user receives a specified percentage of the advertisement's selling price. However, Prince teaches advertisement bids and wherein the user receives a higher payment value for viewing the advertisement (advertisement bids and for priority viewing of this advertisement, the value is higher, para 0118). Furthermore, defining the specifics of bidding for an advertisement would have been a matter of design choice. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to use the teachings of Prince to incorporate the advertisement bids in the invention for the purpose of aiding aid the advertiser in attracting further interest in an embarrassing or unpopular, but needed product (Prince, para 0118).

Regarding claim 8, Prince teaches wherein the digital device is a mobile telephone (digital device through which the advertisement is delivered is a mobile device 140 which is a smartphone, para 0051, 0052).

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:

Regarding claim 9, Prince teaches wherein the digital device is a prepaid mobile telephone (digital device through which the advertisement is delivered is a mobile device 140 which is a smartphone, cell phones [mobile phones are prepaid or postpaid], para 0051, 0052).

Regarding claim 11, Prince teaches wherein the user receives retailer- or producer-specific monetary rewards (system detects the user is within a mile from a restaurant and the reward is a discount for dinner or a free appetizer [retailer specific reward], para 0089, 0090) but lacks that the rewards are stored in a brand locker associated with the user's mobile wallet account. Yang teaches storing rewards in a brand locker associated with the user's mobile wallet account (each virtual wallet is associated with a separate establishment or a chain connected to or participating in the loyalty system, page 10, paragraph 1). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to use the teachings of Yang to incorporate the virtual wallets in the invention of Prince for the purpose of providing a virtual wallet for each establishment (Yang, page 10, paragraph 1).

Regarding claim 12, Prince teaches wherein the indication further indicates the user's interest in certain products or types of products (each user may provide demographic information, interests and self-select products or services that are interesting to the user, para 0047).

Regarding claim 13, Prince teaches wherein the indication further includes one or more portions of demographic information for the user (each user may provide demographic information, interests and self-select products or services that are interesting to the user, para 0047).

Regarding claim 16, Prince teaches an act of receiving one or more inputs from the user at the mobile interacting with one or more advertisements (each user 100A, 100B, 100C provide information about the user to the advertising server 20 for targeted ads, para 0047; viewing the ad, user required to pass an integrity check 640, add a rating [user input], para 0086); an act of determining that the user's interactions with the advertisements warrants conferring a specified monetary reward to the user (user required to pass an integrity check 640, such as a CAPTCHA, add a rating complete a survery or questionaire which proves that the person has viewed the content and may qualify the user for payment [conferring a monetary reward nased on user's interactions], para 0086); and an act of conferring the specified monetary reward to the user (once the user is passed, the user may receive payment 660 and other benefits, para 0086). Prince lacks the teaching of a mobile wallet application. Yang teaches a mobile wallet application running on a digital device of a user used for providing rewards to the user (pay for goods and services from his account in system (such as through a "virtual wallet") and to accumulate bonus points, reward points, on this account and the user access his account to his one or more virtual wallets, page 9, paragraph 4- page 10, paragraph 1, see fig. 1). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to use the teachings of Yang to incorporate the virtual wallet loyalty system in the invention of Prince for the purpose of ridding a customer of multiple loyalty cards by replacing them with one account (Yang, abstract).

Regarding claim 17, Prince teaches receiving an indication that the user has redeemed the conferred monetary reward (if 20 people use the coupon at a checkout [indication of coupon being used] the coupon increases to 50%, para 0114, 0115).

Regarding claim 18, Prince teaches an act of sending a notification to at least one of the user and the provider of the good or service indicating that the one or more monetary rewards were applied to the purchase of the indicated good or service (the user can redeem the stored value, the system can communicate with the user in different ways, para 0091, 0092; and as shown in fig. 11 [970], 12, rewards display shows the amount of rewards claimed).

Claim 10 lacks an inventive step under PCT Article 33(3) as being obvious over Prince and in view of Yang and further in view of Reilly et al., hereinafter referred to as Reilly.

Regarding claim 10, Prince lacks the teaching wherein the user is an unbanked user. Reilly is in the field of prepaid reloadable transaction cards with loyalty programs (abstract) and teaches a unbanked user with a prepaid transaction card for loyalty programs (the present invention provides a reloadable prepaid electronic transaction card 10 that is tied either electronically or physically with a loyalty reward program, para 0018-0020, see fig. 1, 2). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to use the teachings of Reilly to incorporate the unbanked user feature in the invention of Prince for the purpose of providing unbanked users to access services that were previously unavailable or inconvenient to access (Reilly, para 0008).

Claims 15, 20 lack an inventive step under PCT Article 33(3) as being obvious over Prince and in view of Yang and further in view of Van Dusen.

Regarding claim 15, Prince lacks the teaching wherein the one or more monetary rewards are stored in the mobile wallet application, and wherein the one or more monetary rewards are applied automatically as the user pays for the specified good or service using the mobile wallet application. Yang teaches storing rewards in a brand locker associated with the user's mobile wallet account (each virtual wallet is associated with a separate establishment or a chain connected to or participating in the loyalty system, page 10, paragraph 1). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to use the teachings of Yang to incorporate the virtual wallets in the invention of Prince for the purpose of providing a virtual wallet for each establishment (Yang, page 10, paragraph 1). Van Dusen is in the field of electronic gift card systems (title. abstract) and further teaches rewards applied automatically as the user pays for the goods or services (once the gift certificate is applied, it is automatically redeemed when a good is purchase, abstract, col 2 , lines 64-67; claims 13, 24). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to use the teachings of Van Dusen to incorporate the automatic reward feature in the invention of Prince for the purpose of providing an easy method for the user to redeem a reward without entering the promotional code again and again.

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:

Regarding claim 20, Prince lacks the teaching wherein one or more coupons stored in a brand locker of the mobile wallet application are automatically applied when purchasing the coupon's corresponding product or service. Yang teaches storing rewards in a brand locker associated with the user's mobile wallet account (each virtual wallet is associated with a separate establishment or a chain connected to or participating in the loyalty system, page 10, paragraph 1). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to use the teachings of Yang to incorporate the virtual wallets in the invention of Prince for the purpose of providing a virtual wallet for each establishment (Yang, page 10, paragraph 1). Van Dusen is in the field of electronic gift card systems (title. abstract) and further teaches rewards applied automatically as the user pays for the goods or services (once the gift certificate is applied, it is automatically redeemed when a good is purchase, abstract, col 2 , lines 64-67; claims 13, 24). Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to use the teachings of Van Dusen to incorporate the automatic reward feature in the invention of Prince for the purpose of providing an easy method for the user to redeem a reward without entering the promotional code again and again.

Claims 1-20 meet the criteria set out in PCT Article 33(4), and thus have industrial applicability because the subject matter claimed can be made or used in industry.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	13/680,824
Filing Date	11/19/2012
First Named Inventor	Michael A. Liberty
Art Unit	3627
Confirmation Number	7971
Examiner Name	Paul Danneman
Attorney Docket Number	18756.37.1

U.S. PATENTS

Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	7334720	26-Feb-2008	Hulst et al.	
	2	7942317	17-May-2011	Racz et al.	
	3	8033458	11-Oct-2011	Hulst et al.	
	4	8061598	22-Nov-2011	Racz et al.	
	5	8118221	21-Feb-2012	Racz et al.	
	6	8336772	25-Dec-2012	Racz et al.	
	7	8487771	16-Jul-2013	Hsieh et al.	
	8	8577803	5-Nov-2013	Chatterjee et al.	

U.S. PATENT APPLICATION PUBLICATIONS

Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	9	20120005076	5-Jan-2012	Dessert	
	10	20130091012	11-Apr-2013	Liberty	

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS

Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	11	14/012822	7-Aug-2014	Office Action

EXAMINER SIGNATURE

Examiner Signature		Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1]Applicant is to place a check mark here if English language translation is attached.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	13/680,824
Filing Date	11/19/2012
First Named Inventor	Michael A. Liberty
Art Unit	3627
Confirmation Number	7971
Examiner Name	Paul Danneman
Attorney Docket Number	18756.37.1

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

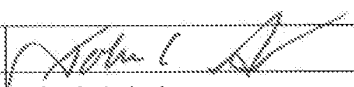
☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

☒ The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; and/or (2) any patent application and reexamination processing fees under 37 CFR § 1.17.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature		Date	Oct 2, 2014
Name/Print	John C. Stringham	Registration Number	40831

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

4778621_1

Electronic Patent Application Fee Transmittal

Application Number:	13680824
Filing Date:	19-Nov-2012
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Filer:	John C. Stringham/Lindsey Curtis
Attorney Docket Number:	18756.37.1
Filed as Large Entity	

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
Submission- Information Disclosure Stmt	1806	1	180	180
		Total in USD ($)		**180**

Electronic Acknowledgement Receipt

EFS ID:	20472548
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	John C. Stringham/Lindsey Curtis
Filer Authorized By:	John C. Stringham
Attorney Docket Number:	18756.37.1
Receipt Date:	21-OCT-2014
Filing Date:	19-NOV-2012
Time Stamp:	13:22:06
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$180
RAM confirmation Number	11154
Deposit Account	
Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)

1	Information Disclosure Statement (IDS) Form (SB08)	18756-37-1_2014-10-21_IDS.pdf	188617 9699176feb3d8dd749b859118b7ceff59fb19f62	no	2
Warnings:					
Information:					
This is not an USPTO supplied IDS fillable form					
2	Non Patent Literature	OA08072014.pdf	253453 c2108d429652271ebe70f13bb6ac4816202cd58e	no	7
Warnings:					
Information:					
3	Fee Worksheet (SB06)	fee-info.pdf	30646 db9d21855159a4a0de7b67472bf5c5f3c7d1ab7a	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	472716		

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111
If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371
If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office
If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

JENS C. JENKINS
OFFICE DIRECT: 801-321-8937
EMAIL: jjenkins@WNLAW.COM

VIA eFILE

PATENT APPLICATION
Docket No. 18756.37.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of		)
		)
	Michael A. Liberty	)
		)
Serial No.:	13/680,824	) Art Unit
		) 3627
Filed:	November 19, 2012	)
		)
Conf. No.:	7971	)
		)
For:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS	)
		)
Examiner:	PAUL DANNEMAN	)
		)
Customer No.:	22913	)

AMENDMENT "A" AND RESPONSE
AFTER NON-FINAL WITH THREE MONTH EXTENSION OF TIME

VIA eFILE AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Non-Final Office action mailed June 16, 2014 (paper no. 20140610), please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.

AMENDMENTS TO THE CLAIMS

This listing of claims replaces all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A cloud-based transaction platform including:

one or more processors;

system memory;

one or more computer-readable storage media having stored thereon computer-executable instructions that, when executed by the one or more processors, cause the computing system to perform a method for performing a transaction for a customer using a third party mobile wallet owned by another entity than the customer, the method comprising the following:

the computing system receiving communication from an agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the agent communication indicating that a customer desires to perform a transaction comprising a mobile wallet transaction using ~~their~~ the third party mobile wallet, the mobile wallet transaction comprising at least one of a mobile wallet transfer in which funds are transferred from a mobile wallet of the customer to the third party mobile wallet, a mobile wallet withdrawal in which funds are withdrawn from the third party mobile wallet and provided to the customer, or a mobile wallet deposit in which funds are deposited into the third party mobile wallet;

the computing system sending the agent communication to [[a]]the third party mobile wallet platform;

the computing system receiving communication from the third party mobile wallet platform confirming processing of the transaction, the transaction comprising at least one of the mobile wallet transfer, the mobile wallet withdrawal or the mobile wallet deposit; and

the computing system sending communication to the agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the communication indicating confirmation of the processing of the transaction.

2. (Original) The cloud-based transaction platform of claim 1, wherein a transaction is performed by a second, different customer using a second, different third party mobile wallet.

3. (Original) The cloud-based transaction platform of claim 1, wherein the third party mobile wallet platform comprises a third party processor.

4. (Cancelled).

5. (Previously Presented) The cloud-based transaction platform of claim 1, further comprising notifying the customer of confirmation of the processing of the transaction using the third party mobile wallet over at least one of the plurality of communication channels connected to the cloud-based transaction platform.

6. (Original) The cloud-based transaction platform of claim 1, wherein the third party mobile wallet is provided by a third party mobile wallet provider.

7. (Original) The cloud-based transaction platform of claim 1, wherein each third party mobile wallet provider has their own point of sale (POS) processing system.

8. (Original) The cloud-based transaction platform of claim 7, wherein the third party mobile wallet providers' POS processing systems communicate with each other using the cloud-based transaction platform to process the transaction.

9. (Currently Amended) The cloud-based transaction platform of claim 1, wherein the transaction comprises the mobile wallet deposit for depositing funds ~~into a~~into the third party mobile wallet which is owned by ~~an~~ the entity different than the customer, including:

receiving communication from the agent terminal over one of the plurality of communication channels connected to the cloud-based transaction platform, the agent communication indicating that the customer desires to deposit a specified amount of funds into ~~their~~ the third party mobile wallet; and

crediting the third party mobile wallet with the specified amount of funds.

10. (Currently Amended) The cloud-based transaction platform of claim 1, wherein the transaction comprises a mobile wallet withdrawal for withdrawing funds ~~from a~~from the third party mobile wallet owned which is owned by the ~~by an~~ entity different than the customer, including:

receiving communication from the customer over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to withdraw a specified amount of funds from the third party mobile wallet;

returning a secure, perishable withdrawal code to the customer over at least one of the plurality of communication channels connected to the cloud-based transaction platform;

receiving communication from the agent terminal over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the withdrawal code has been presented to an agent; and

debiting the third party mobile wallet by the specified amount of funds.

11. (Currently Amended) The cloud-based transaction platform of ~~claim 6~~ claim 1, wherein the transaction comprises a mobile wallet transfer for transferring money ~~from a third party mobile wallet within the cloud-based transaction platform to a recipient at a second~~ from a mobile wallet account of the customer provided by a first mobile wallet provider to a third party mobile wallet of a recipient provided by a second mobile wallet provider, the method comprising:

receiving customer communication over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that ~~a~~ the customer desires to transfer a specified amount of funds to ~~a specified~~the recipient using a specified payment method from the ~~third party~~ mobile wallet account of the customer;

debiting the ~~third party~~ mobile wallet account by the specified amount of funds; and

transferring the specified amount of funds from the cloud-based transaction platform to the second ~~different~~ third party mobile wallet platform for delivery to the specified recipient, the specified amount of funds being transferred over at least one of the plurality of channels connected to the ~~second~~ third party mobile wallet platform.

12. (Currently Amended) The cloud-based transaction platform of claim 1, wherein the claimed method also includes performing a new transaction comprising a mobile wallet ~~comprises making a~~ purchase at an agent terminal using a third party mobile wallet managed by a third party mobile wallet platform, including:

receiving communication from the customer over one of the plurality of channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to purchase an item for a specified amount of funds using a specified payment method from ~~the customer's~~ a third party mobile wallet;

returning a secure, perishable purchase code to the customer over at least one of the plurality of channels connected to the cloud-based transaction platform;

receiving communication from the agent terminal over at least one of the plurality of channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the purchase code has been presented to an agent;

debiting the ~~customer's~~ third party mobile wallet by the specified amount of funds; and

crediting an agent ~~the agents~~ account by the specified amount of funds.

13-20. (Cancelled)

21. (Currently Amended) At a computer system including at least one processor and a memory, a computer-implemented a method for performing a transaction for a customer using a third party mobile wallet owned by another entity than the customer, the method comprising the following:

the computing system receiving communication from an agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the agent communication indicating that a customer desires to perform a transaction comprising a mobile wallet transaction using ~~their~~ the third party mobile wallet, the mobile wallet transaction comprising at least one of a mobile wallet transfer in which funds are transferred from a mobile wallet of the customer to the third party mobile wallet, a mobile wallet withdrawal in which funds are withdrawn from the third party mobile wallet and provided to the customer, or a mobile wallet deposit in which funds are deposited into the third party mobile wallet;

the computing system sending the agent communication to [[a]]the third party mobile wallet platform;

the computing system receiving communication from the third party mobile wallet platform confirming processing of the transaction, the transaction comprising at least one of the mobile wallet transfer, the mobile wallet withdrawal or the mobile wallet deposit; and

the computing system sending communication to the agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the communication indicating confirmation of the processing of the transaction.

22. (Previously Presented) The computer-implemented method of claim 21, wherein a transaction is performed by a second, different customer using a second, different third party mobile wallet.

23. (Previously Presented) The computer-implemented method of claim 21, wherein the third party mobile wallet platform comprises a third party processor.

24. (Cancelled).

25. (Previously Presented) The computer-implemented method of claim 21, further comprising notifying the customer of confirmation of the processing of the transaction using the third party mobile wallet over at least one of the plurality of communication channels connected to the cloud-based transaction platform.

26. (Previously Presented) The computer-implemented method of claim 21, wherein the third party mobile wallet is provided by a third party mobile wallet provider.

27. (Previously Presented) The computer-implemented method of claim 21, wherein each third party mobile wallet provider has their own point of sale (POS) processing system.

28. (Previously Presented) The computer-implemented method of claim 27, wherein the third party mobile wallet providers' POS processing systems communicate with each other using the cloud-based transaction platform to process the transaction.

29. (Currently Amended) The computer-implemented method of claim 21, wherein the transaction comprises the mobile wallet deposit for depositing funds ~~into a~~into the third party mobile wallet which is owned by ~~an~~ the entity different than the customer, including:

receiving communication from the agent terminal over one of the plurality of communication channels connected to the cloud-based transaction platform, the agent communication indicating that the customer desires to deposit a specified amount of funds into ~~their~~ the third party mobile wallet; and

crediting the third party mobile wallet with the specified amount of funds.

30. (Currently Amended) The computer-implemented method of claim 21, wherein the transaction comprises a mobile wallet withdrawal for withdrawing funds ~~from a~~from the third party mobile wallet owned which is owned by the ~~by an~~ entity different than the customer, including:

receiving communication from the customer over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to withdraw a specified amount of funds from the third party mobile wallet;

returning a secure, perishable withdrawal code to the customer over at least one of the plurality of communication channels connected to the cloud-based transaction platform;

receiving communication from the agent terminal over at least one of the plurality of communication channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the withdrawal code has been presented to an agent;

debiting the third party mobile wallet by the specified amount of funds; and

crediting the agents account by the specified amount of funds.

31. (Currently Amended) The computer-implemented method of ~~claim 26~~ claim 21, wherein the transaction comprises a mobile wallet transfer for transferring money ~~from a third party mobile wallet within the cloud-based transaction platform to a recipient at a second~~ from a mobile wallet account of the customer provided by a first mobile wallet provider to a third party mobile wallet of a recipient provided by a second mobile wallet provider, the method comprising:

receiving customer communication over one of the plurality of communication channels connected to the cloud-based transaction platform, the customer communication indicating that ~~a~~ the customer desires to transfer a specified amount of funds to ~~a specified~~the recipient using a specified payment method from the ~~third party~~ mobile wallet account of the customer;

debiting the ~~third party~~ mobile wallet account by the specified amount of funds; and

transferring the specified amount of funds from the cloud-based transaction platform to the second ~~different~~ third party mobile wallet platform for delivery to the specified recipient, the specified amount of funds being transferred over at least one of the plurality of channels connected to the ~~second~~ third party mobile wallet platform.

32. (Currently Amended) The computer-implemented method of claim 21, wherein the claimed method also includes performing a new transaction comprising a mobile wallet ~~comprises making a~~ purchase at an agent terminal using a third party mobile wallet managed by a third party mobile wallet platform, including:

receiving communication from the customer over one of the plurality of channels connected to the cloud-based transaction platform, the customer communication indicating that the customer desires to purchase an item for a specified amount of funds using a specified payment method from ~~the customer's~~ a third party mobile wallet;

returning a secure, perishable purchase code to the customer over at least one of the plurality of channels connected to the cloud-based transaction platform;

receiving communication from the agent terminal over at least one of the plurality of channels connected to the cloud-based transaction platform, the agent terminal communication indicating that the purchase code has been presented to an agent;

debiting the ~~customer's~~ third party mobile wallet by the specified amount of funds; and

crediting an agent ~~the agents~~ account by the specified amount of funds.

33-35. (Cancelled).

36. (New) One or more computer-readable hardware storage devices having stored thereon computer-executable instructions that, when executed by the one or more processors of a computing system, cause the computing system to perform a method for performing a transaction for a customer using a third party mobile wallet owned by another entity than the customer, the method comprising the following:

the computing system receiving communication from an agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the agent communication indicating that a customer desires to perform a transaction comprising a mobile wallet transaction using the third party mobile wallet, the mobile wallet transaction comprising at least one of a mobile wallet transfer in which funds are transferred from a mobile wallet of the customer to the third party mobile wallet, a mobile wallet withdrawal in which funds are withdrawn from the third party mobile wallet and provided to the customer, or a mobile wallet deposit in which funds are deposited into the third party mobile wallet; the computing system sending the agent communication to the third party mobile wallet platform;

the computing system receiving communication from the third party mobile wallet platform confirming processing of the transaction, the transaction comprising at least one of the mobile wallet transfer, the mobile wallet withdrawal or the mobile wallet deposit; and

the computing system sending communication to the agent terminal over one of a plurality of communication channels connected to the cloud-based transaction platform, the communication indicating confirmation of the processing of the transaction.

REMARKS

The Non-Final Office Action, mailed June 16, 2014, considered claims 1-12 and 21-35.

By this paper, claims 1, 9-12, 21 and 29-32 have been amended, claims 4, 24 and 33-35 have been cancelled and new claim 36 has been added. Accordingly, claims 1-3, 5-12, 21-23, 25-32 and 36 are now pending, of which claims 1, 21 and 36 are the only independent claims at issue. Support for the claim amendments is found throughout the originally filed application and claims, including the disclosure presented in at least paragraphs [0105]-[0109] and Figures 6-7.

35 U.S.C. §102 Rejections

Claims 1-12 and 21-35 were rejected under 35 U.S.C. §102(e) as being anticipated by Crofts et al. (U.S. Patent Publication 2012/0290478). Applicant respectfully submits, however, that all of the pending claims (particularly, as amended) are distinguished from Crofts and should, therefore, be found to be patentable over Crofts.

All of the pending claims are directed towards embodiments for performing transactions utilizing third party mobile wallet accounts owned by entities other than the customer that is initiating the transaction. Claim 1 is recited as a system, claim 21 is recited as a method and claim 36 is recited as a corresponding hardware storage device.

All of the claims recite an embodiment in which a computing system receives a communication from an agent terminal indicating that a customer desires to perform a transaction. Notably, this transaction is a mobile wallet transaction using the third party mobile wallet and comprises at least one of a mobile wallet transfer in which funds are transferred from a mobile wallet of the customer to the third party mobile wallet, a mobile wallet withdrawal in which funds are withdrawn from the third party mobile wallet and provided to the customer, or a mobile wallet deposit in which funds are deposited into the third party mobile wallet; the computing system sending the agent communication to the third party mobile wallet platform.

Crofts fails to describe or suggest any such embodiment. In particular, Crofts fails to disclose any embodiment in which a transaction is performed that comprises a transfer, a withdrawal or a deposit with a mobile wallet account of any type, let alone a mobile wallet account of an entity other than the customer who initiates the transaction, as claimed.

Crofts does disclose a payment processing framework that enables the consumer to perform a purchase. But, the consumer transactions in Crofts do not comprise mobile wallet

transfers, mobile wallet withdrawals nor mobile wallet deposits. Even more particularly, Croft's embodiments fail to disclose or suggest any embodiment for transferring funds, withdrawing funds or depositing funds with a third party mobile wallet account, as now recited in all of the claims.

For at least these reasons, Applicant respectfully submits that all of the pending claims are distinguished from and are patentable over Crofts.

Since this resolves all of the rejections of record, Applicant respectfully submits that all of the pending claims are now in immediate condition for allowance.

The foregoing remarks herein have primarily focused on some of the differences between the independent claims and the references of record. This does not mean, however, that by so doing these are necessarily the only differences between the claimed invention and the references of record.[1] By way of example, claims 10, 12, 30 and 32 recite embodiments in which a perishable code is utilized to perform the claimed transaction. Crofts fails to disclose the use of any perishable code that is used in the manner that is claimed by the present application. Crofts does utilize a transaction identifier (or "the transaction itself to provide the link between payer and payee rather than transaction account information"). ([0063]-[0065]). However, this transaction identifier does not appear to be a perishable code that is sent to the customer and presented to the agent, as claimed.

In the event that the Examiner finds remaining impediment to a prompt allowance of this application that may be clarified through a telephone interview, the Examiner is requested to contact the undersigned attorney at 801-533-9800.

The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to **Deposit Account No. 23-3178**: (1) any filing fees required under 37 CFR § 1.16; (2) any patent application and reexamination processing fees under 37 CFR § 1.17; and/or (3) any post issuance fees under 37 CFR § 1.20. In addition, if any additional extension of time is required, which has not otherwise

[1] Applicant, thus, does not acquiesce to any asserted rejections that have not been specifically traversed at this time, particularly with regard to the dependent claims and reserves the right to challenge any of the purported teachings or assertions made in the last action at any appropriate time in the future, should the need arise.

been requested, please consider this a petition therefore and charge any additional fees that may be required to **Deposit Account No. 23-3178**.

Dated this 10th day of December, 2014.

Respectfully submitted,

/Jens C. Jenkins/

JOHN C. STRINGHAM
Registration No. 40,831
JENS C. JENKINS
Registration No. 44,803
WORKMAN | NYDEGGER
Attorneys for Applicant
Customer No. 22913

JCS:JCJ:ae
4895141_1

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VIA eFILE

PATENT APPLICATION
Docket No. 18756.37.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of		)
		)
	Michael A. Liberty	)
		)
Serial No.:	13/680,824	) Art Unit
		) 3627
Filed:	November 19, 2012	)
		)
Conf. No.:	7971	)
		)
For:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS	)
		)
Examiner:	PAUL DANNEMAN	)
		)
Customer No.:	22913	)

TRANSMITTAL FOR AMENDMENT "A"
AND RESPONSE FILED WITH THREE (3) MONTH EXTENSION OF TIME

VIA eFILE AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Transmitted herewith is an Amendment "A" and Response for entry in the above-identified application.

X To render the transmitted Amendment "A" and Response timely filed, enclosed are the following:

X Petition for three (3) Month Extension of Time ($1,400.00).

X No other additional fee is required.

The fee has been calculated as follows:

CLAIMS REMAINING AFTER	HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	MICRO ENTITY		SMALL ENTITY		LARGE ENTITY	
			RATE	ADDT'L FEE	RATE	ADDT'L FEE	RATE	ADDT'L FEE
TOTAL 37	MINUS 37	= 0	X $20.00		X $40.00		X $80.00	
INDEPENDENT 3	MINUS 3	= 0	X $105.00		X $210.00		X $420.00	
1st PRESENTATION OF MULTIPLE DEPENDENT CLAIM			+_____=		+_____=		+_____=	
			TOTAL		TOTAL		TOTAL	

X Payment in the amount of $1,400.00 using the Credit Card payment option in E-Filer will be used to cover the payment of the fees with respect to this Amendment "A".

X The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; and/or (2) any patent application and reexamination processing fees under 37 CFR § 1.17; and/or (3) any post issuance fees under 37 CFR § 1.20. In addition, if any additional extension of time is required, which has not otherwise been requested, please consider this a petition therefore and charge any additional fees that may be required to Deposit Account No. 23-3178.

Dated this 10th day of December, 2014.

Respectfully submitted,

/Jens C. Jenkins/

JOHN C. STRINGHAM
Registration No. 40,831
JENS C. JENKINS
Registration No. 44,803
WORKMAN | NYDEGGER
Attorneys for Applicant
Customer No. 22913

JCS:JCJ:ae
4895110_1

Electronic Patent Application Fee Transmittal

Application Number:	13680824
Filing Date:	19-Nov-2012
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Filer:	Jens C. Jenkins/Ashlee Emig
Attorney Docket Number:	18756.37.1

Filed as Large Entity

Filing Fees for Utility under 35 USC 111(a)

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Extension - 3 months with $0 paid	1253	1	1400	1400
Miscellaneous:				
		Total in USD ($)		**1400**

Electronic Acknowledgement Receipt

EFS ID:	20927040
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	Jens C. Jenkins/Ashlee Emig
Filer Authorized By:	Jens C. Jenkins
Attorney Docket Number:	18756.37.1
Receipt Date:	10-DEC-2014
Filing Date:	19-NOV-2012
Time Stamp:	19:13:36
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$1400
RAM confirmation Number	5806
Deposit Account	233178
Authorized User	JENKINS, JENS C.

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Amendment/Req. Reconsideration-After Non-Final Reject	18756-37-1_Amendment_A.pdf	140056 7a0dffca8df53c54b909ea1f8f2d33b81ec23d99	no	13
Warnings:					
Information:					
2	Transmittal Letter	18756-37-1_Transmittal.pdf	103054 f5524b5f2d8d5dc212b71712560cc953d53f18d2	no	2
Warnings:					
Information:					
3	Fee Worksheet (SB06)	fee-info.pdf	31221 c9c38992b3bb8e6fce3a74adcde18ff8b04ac603	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	274331		

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

<u>New Applications Under 35 U.S.C. 111</u>
If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

<u>National Stage of an International Application under 35 U.S.C. 371</u>
If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

<u>New International Application Filed with the USPTO as a Receiving Office</u>
If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

PTO/SB/06 (09-11)
Approved for use through 1/31/2014. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 13/680,824	Filing Date 11/19/2012	☐ To be Mailed

ENTITY: ☒ LARGE ☐ SMALL ☐ MICRO

APPLICATION AS FILED – PART I

	(Column 1)	(Column 2)		
FOR	NUMBER FILED	NUMBER EXTRA	RATE ($)	FEE ($)
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	
☐ SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A	
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X $ =	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X $ =	
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $310 ($155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).			
☐ MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))				
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL	

APPLICATION AS AMENDED – PART II

AMENDMENT	12/10/2014	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)
	Total (37 CFR 1.16(i))	* 23	Minus	** 27	= 0	X $80 =	0
	Independent (37 CFR 1.16(h))	* 3	Minus	***3	= 0	X $420 =	0
	☐ Application Size Fee (37 CFR 1.16(s))						
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))						
						TOTAL ADD'L FEE	0

AMENDMENT		(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)
	Total (37 CFR 1.16(i))	*	Minus	**	=	X $ =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	X $ =	
	☐ Application Size Fee (37 CFR 1.16(s))						
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))						
						TOTAL ADD'L FEE	

* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.
** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".
*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".
The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.

LIE
/JERMAINE MINOR/

This collection of information is required by 37 CFR 1.16. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**
If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680,824
	Filing Date	11/19/2012
	First Named Inventor	Michael A. Liberty
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Paul Danneman
	Attorney Docket Number	18756.37.1

U.S. PATENTS					
Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	6862575	1-Mar-2005	Antilla et al.	

U.S. PATENT APPLICATION PUBLICATIONS					
Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	2	20080065490	13-Mar-2008	Novick et al.	

EXAMINER SIGNATURE			
Examiner Signature		Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1]Applicant is to place a check mark here if English language translation is attached.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680,824
	Filing Date	11/19/2012
	First Named Inventor	Michael A. Liberty
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Paul Danneman
	Attorney Docket Number	18756.37.1

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

☒ The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; and/or (2) any patent application and reexamination processing fees under 37 CFR § 1.17.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature		Date	12/9/14
Name/Print	John C. Stringham	Registration Number	40831

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

4868225_1

Electronic Patent Application Fee Transmittal

Application Number:	13680824
Filing Date:	19-Nov-2012
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Filer:	John C. Stringham/Lindsey Curtis
Attorney Docket Number:	18756.37.1

Filed as Large Entity

Filing Fees for Utility under 35 USC 111(a)

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
Submission- Information Disclosure Stmt	1806	1	180	180
		Total in USD ($)		**180**

Electronic Acknowledgement Receipt

EFS ID:	20938653
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	John C. Stringham/Lindsey Curtis
Filer Authorized By:	John C. Stringham
Attorney Docket Number:	18756.37.1
Receipt Date:	11-DEC-2014
Filing Date:	19-NOV-2012
Time Stamp:	17:10:07
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$180
RAM confirmation Number	4068
Deposit Account	233178
Authorized User	STRINGHAM, JOHN C.

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Form (SB08)	18756-37-1_2014-12-11_IDS.pdf	166762 da348b079721e254850ebe2d6e0ace20ffbbff87	no	2
Warnings:					
Information:					
This is not an USPTO supplied IDS fillable form					
2	Fee Worksheet (SB06)	fee-info.pdf	30898 9b58d36983f8fc57060eabfb1a168dbb46b822bd	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	197660		

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

<u>New Applications Under 35 U.S.C. 111</u>
If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

<u>National Stage of an International Application under 35 U.S.C. 371</u>
If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

<u>New International Application Filed with the USPTO as a Receiving Office</u>
If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	13/680,824
Filing Date	11/19/2012
First Named Inventor	Michael A. Liberty
Art Unit	3627
Confirmation Number	7971
Examiner Name	Paul Danneman
Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATIONS

Examiner Initials*	Cite No.	Document Number	Filing Date	Name of Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	14/341605	25-Jul-2014	Liberty, Michael A.	

U.S. PATENTS

Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	2	6021397	1-Feb-2000	Jones et al.	
	3	7689506	30-Mar-2010	Fei et al.	
	4	7694876	13-Apr-2010	Barnes et al.	

U.S. PATENT APPLICATION PUBLICATIONS

Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	5	20120011058	12-Jan-2012	Pitroda et al.	
	6	20010042785	22-Nov-2001	Walker et al.	
	7	20040117302	17-Jun-2004	Weichert et al.	
	8	20090119190	7-May-2009	Realini	
	9	20060253335	9-Nov-2006	Keena et al.	
	10	20090265272	22-Oct-2009	Dill et al.	
	11	20070255652	1-Nov-2007	Tumminaro et al.	
	12	20070255620	1-Nov-2007	Tumminaro et al.	
	13	20070265984	15-Nov-2007	Santhana	
	14	20090081989	26-Mar-2009	Wuhrer	
	15	20100030651	4-Feb-2010	Matotek et al.	
	16	20110047016	24-Feb-2011	Cook	
	17	20090234751	17-Sep-2009	Chan et al.	
	18	20110196788	11-Aug-2011	Lu et al.	
	19	20140201070	17-Jul-2014	Liberty, Michael A.	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680,824
	Filing Date	11/19/2012
	First Named Inventor	Michael A. Liberty
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Paul Danneman
	Attorney Docket Number	18756.37.1

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published	T [1]
	20	European Search Report for EP12824344 dated September 29, 2014	
	21	SYKES, et al. "Securing Mobile Banking," Credit Union Management, Novemer 2010, Vol. 33 No. 11; ISSN 0273-9267	
	22	CLARKE, Irvine III, "Emerging Value Propositions for M-commerce," *Journal of Business Strategies*, Vol. 25, Issue 2, Fall 2008, P. 41-57; ISSN: 0887-2058	
	23	WEI, et al., "Development of a Web-Based Mobile Airline Ticketing Model with Usability Features," 2005, Industrial Management + Data Systems; Vol. 105 No. 9, ISSN: 0263-5577	
	24	International Search Report and Written Opinion for PCT/US2012/43458 dated August 17, 2012.	

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS				
Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	25	13/528720	25-Jun-2014	Office Action
	26	13/964707	10-Jul-2014	Office Action
	27	13/527466	1-Aug-2014	Office Action
	28	13/528720	10-Dec-2014	Final Office Action

EXAMINER SIGNATURE			
Examiner Signature		Date Considered	
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			
[1]Applicant is to place a check mark here if English language translation is attached.			

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	13/680,824
Filing Date	11/19/2012
First Named Inventor	Michael A. Liberty
Art Unit	3627
Confirmation Number	7971
Examiner Name	Paul Danneman
Attorney Docket Number	18756.37.1

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

☒ The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; and/or (2) any patent application and reexamination processing fees under 37 CFR § 1.17.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/John C. Stringham/	Date	1/6/15
Name/Print	John C. Stringham	Registration Number	40831

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

4916477_1

PATENT COOPERATION TREATY

From the INTERNATIONAL SEARCHING AUTHORITY

To:
JOHN C. STRINGHAM
60 EAST SOUTH TEMPLE
SUITE 1000
SALT LAKE CITY, UT 84111

PCT

NOTIFICATION OF TRANSMITTAL OF THE INTERNATIONAL SEARCH REPORT AND THE WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY, OR THE DECLARATION

(PCT Rule 44.1)

Applicant's or agent's file reference 18756.21A	Date of mailing *(day/month/year)* 17 AUG 2012 **FOR FURTHER ACTION** See paragraphs 1 and 4 below
International application No. PCT/US 12/43458	International filing date *(day/month/year)* 21 June 2012 (21.06.2012)
Applicant MOZIDO, LLC	

1. ☒ The applicant is hereby notified that the international search report and the written opinion of the International Searching Authority have been established and are transmitted herewith.

   Filing of amendments and statement under Article 19:
   The applicant is entitled, if he so wishes, to amend the claims of the international application (see Rule 46):

   When? The time limit for filing such amendments is normally two months from the date of transmittal of the international search report.

   Where? Directly to the International Bureau of WIPO, 34 chemin des Colombettes 1211 Geneva 20, Switzerland, Facsimile No.: +41 22 338 82 70

   For more detailed instructions, see *PCT Applicant's Guide*, International Phase, paragraphs 9.004 – 9.011.

2. ☐ The applicant is hereby notified that no international search report will be established and that the declaration under Article 17(2)(a) to that effect and the written opinion of the International Searching Authority are transmitted herewith.

3. ☐ **With regard to any protest** against payment of (an) additional fee(s) under Rule 40.2, the applicant is notified that:

   ☐ the protest together with the decision thereon has been transmitted to the International Bureau together with any request to forward the texts of both the protest and the decision thereon to the designated Offices.

   ☐ no decision has been made yet on the protest; the applicant will be notified as soon as a decision is made.

4. **Reminders**

   The applicant may submit comments on an informal basis on the written opinion of the International Searching Authority to the International Bureau. The International Bureau will send a copy of such comments to all designated Offices unless an international preliminary examination report has been or is to be established. Following the expiration of 30 months from the priority date, these comments will also be made available to the public.

   Shortly after the expiration of **18 months** from the priority date, the international application will be published by the International Bureau. If the applicant wishes to avoid or postpone publication, a notice of withdrawal of the international application, or of the priority claim, must reach the International Bureau before the completion of the technical preparations for international publication (Rules 90*bis*.1 and 90*bis*.3).

   Within **19 months** from the priority date, but only in respect of some designated Offices, a demand for international preliminary examination must be filed if the applicant wishes to postpone the entry into the national phase **until 30 months** from the priority date (in some Offices even later); otherwise, the applicant must, **within 20 months** from the priority date, perform the prescribed acts for entry into the national phase before those designated Offices.

   In respect of other designated Offices, the time limit of **30 months** (or later) will apply even if no demand is filed within 19 months.

   For details about the applicable time limits, Office by Office, see www.wipo.int/pct/en/texts/time_limits.html and the *PCT Applicant's Guide*, National Chapters.

Name and mailing address of the ISA/ Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer Lee W. Young PCT Helpdesk: 571-272-4300 Telephone No. PCT OSP: 571-272-7774

Form PCT/ISA/220 (July 2010)

PATENT COOPERATION TREATY

PCT

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference 18756.21A	FOR FURTHER ACTION	see Form PCT/ISA/220 as well as, where applicable, item 5 below.
International application No. PCT/US 12/43458	International filing date *(day/month/year)* 21 June 2012 (21.06.2012)	(Earliest) Priority Date *(day/month/year)* 03 June 2011 (03.06.2011)
Applicant MOZIDO, LLC		

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 2 sheets.

☐ It is also accompanied by a copy of each prior art document cited in this report.

1. **Basis of the report**

a. With regard to the **language**, the international search was carried out on the basis of:

☒ the international application in the language in which it was filed.

☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

b. ☐ This international search report has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43.6*bis*(a)).

c. ☐ With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, see Box No. I.

2. ☐ **Certain claims were found unsearchable** (see Box No. II).

3. ☐ **Unity of invention is lacking** (see Box No. III).

4. With regard to the **title**,

☒ the text is approved as submitted by the applicant.

☐ the text has been established by this Authority to read as follows:

5. With regard to the **abstract**,

☒ the text is approved as submitted by the applicant.

☐ the text has been established, according to Rule 38.2, by this Authority as it appears in Box No. IV. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.

6. With regard to the **drawings**,

a. the figure of the **drawings** to be published with the abstract is Figure No. 1

☐ as suggested by the applicant.

☒ as selected by this Authority, because the applicant failed to suggest a figure.

☐ as selected by this Authority, because this figure better characterizes the invention.

b. ☐ none of the figures is to be published with the abstract.

Form PCT/ISA/210 (first sheet) (July 2009)

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US 12/43458

A. CLASSIFICATION OF SUBJECT MATTER
IPC(8) - G06Q 30/00 (2012.01)
USPC - 705/14.13
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
USPC: 705/14.13; IPC(8): G06Q 30/00 (2012.01)

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 705/1.1, 14.1, 14.13, 30, 35, 40; 700/1, 90; IPC(8): G06Q 30/00 (2012.01)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
DialogWeb: Google Scholar; Google Web; Google Patents; PubWest; Thomson Innovation
Search Terms: ADVERTISE, COMPUTER, PROCESSOR, MEMORY, STORE, SAVE, MEDIA, MEDIA, PROGRAM, SOFTWARE, CODE, REDUCED, COST, PRICE, FREE, DISCOUNT, SERVICE, PRODUCT, GOODS, EXCHANGE, TRADE, INTERCHANGE

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2010/0250356 A1 (Gillenson et al.) 30 September 2010 (30.09.2010), entire document, especially para [0040], [0066], [0068], [0084], [0115]-[0117], [0120], [0123], [0130]-[0131], [0136]-[0137], [0139]-[0140], [0144], [0157], [0160], [0162], [0167]	1-20
Y	US 7,548,915 B2 (Ramer et al.) 16 June 2009 (16.06.2009), entire document, especially col. 3, ln 10-28; col. 9, ln 64 to col. 10, ln 28; col. 27, ln 12-46	1-20
A	US 7,689,506 B2 (Fei et al.) 30 March 2010 (30.03.2010), entire document	1-20
A	US 7,694,876 B2 (Barnes et al.) 13 April 2010 (13.04.2010), entire document	1-20
A	US 2011/0047016 A1 (Cook) 24 February 2011 (24.02.2011), entire document	1-20

☐ Further documents are listed in the continuation of Box C. ☐

* Special categories of cited documents:
"A" document defining the general state of the art which is not considered to be of particular relevance
"E" earlier application or patent but published on or after the international filing date
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
"O" document referring to an oral disclosure, use, exhibition or other means
"P" document published prior to the international filing date but later than the priority date claimed
"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
27 July 2012 (27.07.2012)	17 AUG 2012
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer: Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/210 (second sheet) (July 2009)

PATENT COOPERATION TREATY

From the
INTERNATIONAL SEARCHING AUTHORITY

To: JOHN C. STRINGHAM
60 EAST SOUTH TEMPLE
SUITE 1000
SALT LAKE CITY, UT 84111

PCT

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43*bis*.1)

Date of mailing *(day/month/year)*	17 AUG 2012

Applicant's or agent's file reference	FOR FURTHER ACTION
18756.21A	See paragraph 2 below

International application No.	International filing date *(day/month/year)*	Priority date *(day/month/year)*
PCT/US 12/43458	21 June 2012 (21.06.2012)	03 June 2011 (03.06.2011)

International Patent Classification (IPC) or both national classification and IPC
IPC(8) - G06Q 30/00 (2012.01)
USPC - 705/14.13

Applicant MOZIDO, LLC

1. This opinion contains indications relating to the following items:

- [x] Box No. I Basis of the opinion
- [ ] Box No. II Priority
- [ ] Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- [ ] Box No. IV Lack of unity of invention
- [x] Box No. V Reasoned statement under Rule 43*bis*.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- [ ] Box No. VI Certain documents cited
- [x] Box No. VII Certain defects in the international application
- [ ] Box No. VIII Certain observations on the international application

2. **FURTHER ACTION**

If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1 *bis*(b) that written opinions of this International Searching Authority will not be so considered.

If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to th IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Fom PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.

For further options, see Form PCT/ISA/220.

Name and mailing address of the ISA/US	Date of completion of this opinion	Authorized officer:
Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	27 July 2012 (27.07.2012)	Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/237 (cover sheet) (July 2011)

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/43458

Box No. I Basis of this opinion

1. With regard to the **language**, this opinion has been established on the basis of:

   ☒ the international application in the language in which it was filed.

   ☐ a translation of the international application into _____ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).

2. ☐ This opinion has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43*bis*.1(a))

3. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, this opinion has been established on the basis of a sequence listing filed or furnished:

   a. (means)

      ☐ on paper

      ☐ in electronic form

   b. (time)

      ☐ in the international application as filed

      ☐ together with the international application in electronic form

      ☐ subsequently to this Authority for the purposes of search

4. ☐ In addition, in the case that more than one version or copy of a sequence listing has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that in the application as filed or does not go beyond the application as filed, as appropriate, were furnished.

5. Additional comments:

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/43458

Box No. V **Reasoned statement under Rule 43*bis*.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**

1. Statement

Novelty (N)	Claims	1-20	YES
	Claims	None	NO
Inventive step (IS)	Claims	None	YES
	Claims	1-20	NO
Industrial applicability (IA)	Claims	1-20	YES
	Claims	None	NO

2. Citations and explanations:

Claims 1-20 lack an inventive step under PCT Article 33(3) as being obvious over US 2010/0250356 A1 to Gillenson et al. (hereinafter Gillenson) in view of US 7,548,915 B2 to Ramer et al. (hereinafter Ramer).

Regarding claim 1, Gillenson discloses a computer system (para [0068]) comprising the following:
one or more processors (para [0068]);
system memory (para [0116]);
one or more computer-readable storage media (para [0084]) having stored thereon computer-executable instructions (para [0115]) that, when executed by the one or more processors (para [0068]), cause the computing system to (para [0068]) perform a method for providing a reduced cost or free financial service in exchange for participation in opt-in advertising (para [0160]), the method comprising the following:
receiving an indication that a user is opting in to receive opt-in advertising from an electronic payment system in exchange for a reduced cost or free financial service or good (para [0120]);
analyzing the list of items to identify items or item categories in which the user may be interested (para [0040]);
selecting one or more advertisements based on the identified items or item categories (para [0130]);
sending the selected advertisements to a mobile wallet application for the user that is tied to the user's mobile wallet account (para [0120]);
determining that the user's interactions with the selected advertisements warrant conferring a benefit to the user (para [0167]), the benefit being selected from among a reduced cost (para [0136]) or free financial service or good (para [0137]), a coupon (para [0120]), a voucher, and a buy one get one free offer; and
conferring the selected benefit upon the user by sending the benefit to the user's mobile wallet application (para [0120]).
Gillenson does not expressly disclose that the user having a mobile wallet account with the electronic payment system and the method comprises receiving a list of one or more items that the user has purchased using the mobile wallet account.
However, Ramer discloses that the user having a mobile wallet account with the electronic payment system (col. 27, ln 29); and
the method comprises receiving a list of one or more items that the user has purchased using the mobile wallet account (col. 9, ln 64 to col. 10, ln 28).
It would have been obvious to one having ordinary skill in the art to modify the system and method of Gillenson so as that the user having a mobile wallet account with the electronic payment system and the method comprises receiving a list of one or more items that the user has purchased using the mobile wallet account, as disclosed by Ramer, because Gillenson and Ramer are directed to systems and methods of electronic incentive mobile content placement. Furthermore, users of such systems and methods benefit from the user having a mobile wallet account with the electronic payment system and the method comprises receiving a list of one or more items that the user has purchased using the mobile wallet account, because such systems and methods overcome the difficulties including the inability to display appropriate content, difficulty entering queries and taking other suitable actions such as navigation in an environment adapted to full screen displays, full-sized keyboards, and high-speed network connections (Gillenson para [0066]; Ramer col. 3, ln 10-28).

Regarding claim 2, in the combination of Gillenson and Ramer, Gillenson further discloses further comprising:
recording an indication that the benefit was conferred to the user such that the benefit can be used for subsequently purchased items (para [0130]); and indicating that the benefit is available to the user by sending a message to the mobile wallet application for the user (para [0123]).

Regarding claim 3, in the combination of Gillenson and Ramer, Gillenson further discloses that recording an indication that the benefit was conferred to the user comprises storing the benefit in a brand locker associated with the user's mobile wallet account (para [0131]).

Regarding claim 4, in the combination of Gillenson and Ramer, Gillenson further discloses that recording an indication that the benefit was conferred to the user comprises recording a benefit defined by a producer of a product in an advertisement sent to the mobile wallet application (para [0160]).

--Please See Continuation Sheet--

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/43458

Box No. VII Certain defects in the international application

The following defects in the form or contents of the international application have been noted:
Claim 9 contain typographic errors.

Claim 9 recites: "The computer system of claim 3, wherein the digital device is a mobile telephone." Claim 3 fails to provide antecedent basis for "digital device." However, claim 8 provides antecedent basis for "digital device." For the purposes of this International Search Report, claim 9 is interpreted as depending from claim 8.

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/43458

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:
Box V. 2. Citations and explanations:

Regarding claim 5, in the combination of Gillenson and Ramer, Gillenson further discloses that recording an indication that the benefit was conferred to the user comprises recording a benefit defined the electronic payment system (para [0130]).

Regarding claim 6, in the combination of Gillenson and Ramer, Gillenson further discloses that determining when the user's interactions with the selected advertisements warrants conferring a benefit to the user comprises determining that a benefit is to be conferred on the user based on the user participating in a call to action contained in the content of the advertisement (para [0120]).

Regarding claim 7, in the combination of Gillenson and Ramer, Gillenson further discloses that electronic payment system is wirelessly connected to a plurality of mobile telephones their corresponding mobile wallet users (para [0157]).

Regarding claim 8, in the combination of Gillenson and Ramer, Gillenson further discloses that the mobile wallet application is running on a digital device (para [0117]).

Regarding claim 9, in the combination of Gillenson and Ramer, Gillenson further discloses that the digital device is a mobile telephone (para [0123]).

Regarding claim 10, in the combination of Gillenson and Ramer, Gillenson further discloses that the received list of one or more items is analyzed along with one or more other items previously purchased by the user to determine items or item categories in which the user may be interested (para [0136]).

Regarding claim 11, in the combination of Gillenson and Ramer, Gillenson further discloses further comprising receiving an indication that the user has redeemed the conferred benefit (para [0140]).

Regarding claim 12, in the combination of Gillenson and Ramer, Gillenson further discloses that the conferred benefit comprises a coupon for a specified item and wherein the coupon is applied automatically as the user pays for the specified item using the mobile wallet application (para [0144]).

Regarding claim 13, Gillenson discloses a computer system (para [0068]) comprising the following:
one or more processors (para [0068]);
system memory (para [0116]);
one or more computer-readable storage media (para [0084]) having stored thereon computer-executable instructions (para [0115]) that, when executed by the one or more processors (para [0068]), cause the computing system (para [0068]) to perform a method for redeeming a benefit received for participation in opt-in advertising (para [0068]), the method comprising the following:
validating the user's mobile wallet account to ensure that the user's mobile wallet account has sufficient funds to pay for the specified good or service (para [0120]);
receiving a second indication from the user's mobile wallet application that a specified benefit is to be applied for the purchase of the good or service (para [0139]);
determining that the specified benefit applies to the indicated good or service (para [0140]); and
applying the specified benefit to the indicated good or service, such that the user purchases the indicated good or service at a price reduced by the amount of the benefit (para [0144]).
receiving a first indication from a user's mobile wallet that a user is attempting to pay for a good or service using a mobile wallet application (col. 27, ln 12-46);
Gillenson does not expressly disclose receiving a first indication from a user's mobile wallet that a user is attempting to pay for a good or service using a mobile wallet application.
However, Ramer discloses receiving a first indication from a user's mobile wallet that a user is attempting to pay for a good or service using a mobile wallet application (col. 27, ln 12-46).
It would have been obvious to one having ordinary skill in the art to modify the system and method of Gillenson so as to receive a first indication from a user's mobile wallet that a user is attempting to pay for a good or service using a mobile wallet application, as disclosed by Ramer, because Gillenson and Ramer are directed to systems and methods of electronic incentive mobile content placement. Furthermore, users of such systems and methods benefit from receiving a first indication from a user's mobile wallet that a user is attempting to pay for a good or service using a mobile wallet application, because such systems and methods overcome the difficulties including the inability to display appropriate content, difficulty entering queries and taking other suitable actions such as navigation in an environment adapted to full screen displays, full-sized keyboards, and high-speed network connections (Gillenson para [0066]; Ramer col. 3, ln 10-28).

Regarding claim 14, in the combination of Gillenson and Ramer, Gillenson further discloses that the specified benefit is applied automatically as the user purchases the indicated good using the mobile wallet application (para [0144]).

Regarding claim 15, in the combination of Gillenson and Ramer, Gillenson further discloses further comprising sending a notification to the user indicating that the specified benefit was applied to the purchase of the indicated good (para [0131]).

--Please See Continuation Sheet--

WRITTEN OPINION OF THE INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US 12/43458

Supplemental Box

In case **the space in any of the preceding boxes is not sufficient.**
Continuation of:
Box V. 2. Citations and explanations:

Regarding claim 16, in the combination of Gillenson and Ramer, Gillenson further discloses further comprising sending a notification to the producer of the good indicating the benefit was applied to the purchase of producer's good (para [0131]).

Regarding claim 17, in the combination of Gillenson and Ramer, Gillenson further discloses that the producer of the good provides an additional benefit to the user for purchasing the producer's goods (para [0162]).

Regarding claim 18, in the combination of Gillenson and Ramer, Gillenson further discloses that the additional benefit is stored in a brand locker in the user's mobile wallet application (para [0131]).

Regarding claim 19, Gillenson discloses a computer system (para [0068]) comprising the following:
one or more processors (para [0068]);
system memory (para [0116]);
one or more computer-readable storage media (para [0084]) having stored thereon computer-executable instructions (para [0115]) that, when executed by the one or more processors (para [0068]), cause the computing system (para [0068]) to perform a method for redeeming a coupon received for participation in opt-in advertising (para [0068]), the method comprising the following:
validating the user's mobile wallet account to ensure that the user's mobile wallet account has sufficient funds to pay for the specified good or service (para [0120]);
receiving a second indication from the user's mobile wallet application that the coupon is to be applied for the purchase of the good or service (para [0139]);
determining that the coupon applies to the indicated good or service (para [0140]); and
applying the coupon to the indicated good or service, such that the user purchases the indicated good or service at a price reduced by the amount of the coupon (para [0144]).
Gillenson does not expressly disclose receiving a first indication from a user's mobile wallet that a user is attempting to pay for a good or service using a mobile wallet application.
However, Ramer discloses receiving a first indication from a user's mobile wallet that a user is attempting to pay for a good or service using a mobile wallet application (col. 27, ln 12-46).
It would have been obvious to one having ordinary skill in the art to modify the system and method of Gillenson so as to receive a first indication from a user's mobile wallet that a user is attempting to pay for a good or service using a mobile wallet application n, as disclosed by Ramer, because Gillenson and Ramer are directed to systems and methods of electronic incentive mobile content placement. Furthermore, users of such systems and methods benefit from receiving a first indication from a user's mobile wallet that a user is attempting to pay for a good or service using a mobile wallet application, because such systems and methods overcome the difficulties including the inability to display appropriate content, difficulty entering queries and taking other suitable actions such as navigation in an environment adapted to full screen displays, full-sized keyboards, and high-speed network connections (Gillenson para [0066]; Ramer col. 3, ln 10-28).

Regarding claim 20, in the combination of Gillenson and Ramer, Gillenson further discloses that coupons stored in the user's brand locker (para [0131]) are automatically applied when purchasing the coupon's corresponding product or service (para [0144]).

Claims 1-20 have industrial applicability as defined by PCT Article 33(4), because the subject matter can be made or used in industry.

Electronic Patent Application Fee Transmittal

Application Number:	13680824
Filing Date:	19-Nov-2012
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Filer:	John C. Stringham/Lindsey Curtis
Attorney Docket Number:	18756.37.1

Filed as Large Entity

Filing Fees for Utility under 35 USC 111(a)

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
Submission- Information Disclosure Stmt	1806	1	180	180
		Total in USD ($)		**180**

Electronic Acknowledgement Receipt

EFS ID:	21158935
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	John C. Stringham/Lindsey Curtis
Filer Authorized By:	John C. Stringham
Attorney Docket Number:	18756.37.1
Receipt Date:	08-JAN-2015
Filing Date:	19-NOV-2012
Time Stamp:	16:08:40
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$180
RAM confirmation Number	2595
Deposit Account	233178
Authorized User	STRINGHAM, JOHN C.

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Form (SB08)	18756-37-1_2015-01-08_IDS.pdf	234224 2b2f960ec8c549d7a7983cdc1592fb6d40e30d12	no	3
Warnings:					
Information:					
This is not an USPTO supplied IDS fillable form					
2	Other Reference-Patent/App/Search documents	EPSearchReport.pdf	647300 90d287967f43cedcc59d1db69a7c6cf18b59a004	no	5
Warnings:					
Information:					
3	Non Patent Literature	Sykes.pdf	232100 aa32e71c6171faf84f737cfe58c6a6cc0d5d5c6d	no	7
Warnings:					
Information:					
4	Non Patent Literature	Clarke.pdf	337184 daab927ec72a1f32d76a6b4f2c98b55a72128a51	no	18
Warnings:					
Information:					
5	Non Patent Literature	WeiNPL.pdf	744321 6b6b07d1026494acc415cfbf70289d547ac5fac7	no	13
Warnings:					
Information:					
6	Other Reference-Patent/App/Search documents	ISRWO43458.pdf	454862 e4ad48e4785768b004481091266266fcc173d49b	no	9
Warnings:					
Information:					
7	Non Patent Literature	720OA06-25-2014.pdf	296767 e31c659c4a89dc380b69d330e2a0b9fad6adfc3d	no	9
Warnings:					
Information:					

8	Non Patent Literature	707OA07-10-2014.pdf	158551 815bf927e041f02c5f7f4a604d2d10d948d2df3b	no	5
Warnings:					
Information:					
9	Non Patent Literature	466OA08-01-2014.pdf	173187 3710f9c67f90fa47359f9f28a48efbb6e93da46c	no	5
Warnings:					
Information:					
10	Non Patent Literature	720Final12-10-2014.pdf	404616 7c444c8ac231e33e3bca171e35d8d9506d86cec6	no	12
Warnings:					
Information:					
11	Fee Worksheet (SB06)	fee-info.pdf	30899 e174c20727d5e62948756af1a8190b4a861386b8	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	3714011		

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New Applications Under 35 U.S.C. 111
If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371
If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office
If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680,824
	Filing Date	11/19/2012
	First Named Inventor	Michael A. Liberty
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Paul Danneman
	Attorney Docket Number	18756.37.1

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS				
Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	1	14/012,822	7-Jan-2015	Final Office Action

EXAMINER SIGNATURE			
Examiner Signature		Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1]Applicant is to place a check mark here if English language translation is attached.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	13/680,824
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Confirmation Number	7971
Examiner Name	Paul Danneman
Attorney Docket Number	18756.37.1

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☒ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

☒ The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; and/or (2) any patent application and reexamination processing fees under 37 CFR § 1.17.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/John C. Stringham/	Date	1/27/15
Name/Print	John C. Stringham	Registration Number	40831

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

4954231_1

Electronic Acknowledgement Receipt

EFS ID:	21345558
Application Number:	13680824
International Application Number:	
Confirmation Number:	7971
Title of Invention:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS
First Named Inventor/Applicant Name:	Michael A. Liberty
Customer Number:	22913
Filer:	John C. Stringham/Lindsey Curtis
Filer Authorized By:	John C. Stringham
Attorney Docket Number:	18756.37.1
Receipt Date:	29-JAN-2015
Filing Date:	19-NOV-2012
Time Stamp:	15:12:57
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Form (SB08)	18756-37-1_2015-01-29_IDS.pdf	160301 ce421fba597b5aa9be6f7beb61d504438aa7155e	no	2
Warnings:					
Information:					

This is not an USPTO supplied IDS fillable form					
2	Non Patent Literature	14012822FinalOA.pdf	214885 d00e4938608ded8d8cbb0b9c9211b7389a467d2f	no	7
Warnings:					
Information:					
			Total Files Size (in bytes):	375186	

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New Applications Under 35 U.S.C. 111
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New International Application Filed with the USPTO as a Receiving Office
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UNITED STATES PATENT AND TRADEMARK OFFICE

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www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/680,824	11/19/2012	Michael A. Liberty	18756.37.1	7971

22913 7590 02/06/2015

Workman Nydegger
60 East South Temple
Suite 1000
Salt Lake City, UT 84111

EXAMINER
DANNEMAN, PAUL

ART UNIT	PAPER NUMBER
3627	

NOTIFICATION DATE	DELIVERY MODE
02/06/2015	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

Docketing@wnlaw.com

Office Action Summary	Application No. 13/680,824	Applicant(s) LIBERTY, MICHAEL A.	
	Examiner PAUL DANNEMAN	Art Unit 3627	AIA (First Inventor to File) Status No

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTHS FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *10 December 2014*.

☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.

2a)☒ This action is **FINAL**. 2b)☐ This action is non-final.

3)☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on _____; the restriction requirement and election have been incorporated into this action.

4)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims*

5)☒ Claim(s) *1-3,5-12,21-23,25-32 and 36* is/are pending in the application.

5a) Of the above claim(s) _____ is/are withdrawn from consideration.

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-3,5-12,21-23,25-32 and 36* is/are rejected.

8)☐ Claim(s) _____ is/are objected to.

9)☐ Claim(s) _____ are subject to restriction and/or election requirement.

* If any claims have been determined allowable, you may be eligible to benefit from the **Patent Prosecution Highway** program at a participating intellectual property office for the corresponding application. For more information, please see http://www.uspto.gov/patents/init_events/pph/index.jsp or send an inquiry to PPHfeedback@uspto.gov.

Application Papers

10)☐ The specification is objected to by the Examiner.

11)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

Certified copies:

a)☐ All b)☐ Some** c)☐ None of the:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

** See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☐ Notice of References Cited (PTO-892)

2) ☒ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date _____.

3) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .

4) ☐ Other: _____.

DETAILED ACTION

Response to Amendment

1. This Office Action is in response to the Amendment filed on 10 December 2014.

2. Claims 1, 9-12, 21 and 29-32 have been amended.

3. Claims 13-20 were previously cancelled.

4. Claims 4, 24 and 33-35 have been cancelled in this Amendment.

5. Claim 36 is newly added.

6. Claims 1-3, 5-12, 21-23, 25-32 and 36 are pending and have been examined in this Office Action.

7. The present application is being examined under the pre-AIA first to invent provisions.

Response to Arguments

8. Applicant argues regarding the rejection of Claims 1-12 and 21-35 under 35 U.S.C. § 102(e) that ***"Crofts fails to describe or suggest any such embodiment. In particular, Crofts fails to disclose any embodiment in which a transaction is performed that comprises a transfer, a withdrawal or a deposit with a mobile wallet account of any type, let alone a mobile wallet account of an entity other than the customer who initiates the transaction, as claimed."*** Respectfully, the Examiner disagrees for at least the following: Crofts in at least paragraphs 24, 73 and 80 teaching that buyers or payers includes any entity that acts in the role of purchaser in a transaction and in order to transfer ownership of a good or acquire a service a payer incurs a financial obligation to transfer funds to a payee. Given the broadest reasonable interpretation a transfer would include a withdrawal, transfer or withdrawal of funds. Crofts in at least paragraph 18 discloses a wallet with an embedded computerized device. Therefore, the claims are properly rejected. Crofts in at least paragraph 64 further discloses a "mobile device wallet." Therefore, the claims are properly rejected.

Claim Rejections - 35 USC § 102

Claims 1-3, 5-12, 21-23, 25-32 and 36 are rejected under pre-AIA 35 U.S.C. 102(e) as being anticipated by Crofts et al., US Patent Publication 2012/0290478 A1 ("Crofts").

As per Claims 1, 21 and 36 regarding "a cloud-based transaction platform including one or more processors, system memory and computer readable hardware storage media" Crofts in at least Fig.1 and paragraphs [5-7, 9 and 11] discloses a payment processing cloud system and framework.

Regarding "the computer system receiving communication from an agent terminal over one of a plurality of communication system indicating a customer's desire to perform a mobile wallet transaction using the third party mobile wallet owned by another entity than the customer, the mobile wallet transaction comprising at least one of a mobile wallet transfer in which funds are transferred from a mobile wallet of the customer to the third party mobile wallet, a mobile wallet withdrawal in which funds are withdrawn from the third party mobile wallet and provided to the customer, or a mobile wallet deposit in which funds are deposited into the third party mobile wallet" Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraphs 24, 73 and 80 teaching that buyers or payers includes any entity that acts in the role of purchaser in a transaction and in order to transfer ownership of a good or acquire a service a payer incurs a financial obligation to transfer funds to a payee. Crofts in at least paragraphs [18 and 20] discloses various type of accounts (debit, credit, prepaid and etc.) for facilitating a financial transaction. Crofts in at least paragraph [24] discloses transferring funds to a payee.

Regarding "sending the agent communication to the third party mobile wallet platform" Crofts in at least Fig.1 and paragraph [27] disclose a client 110 (agent) in communication with a payment processing cloud (PPC) 115 enabling payment cloud transaction based on mobile device wallet applications (paragraph [64).

Regarding "the computing system receiving communication from the third party mobile wallet platform confirming processing of the transaction" Crofts in at least Fig.1 and paragraph [37] discloses client 110 interacting with a payment processing cloud (PPC) 115. Crofts in at least paragraph [39]

discloses an Internet server 125 configured to facilitate communication between client 110 and one or more PPC 115 components. Crofts in at least paragraphs [60-61] discloses that PPC 115 enables a payer and a payee to execute a financial transaction. Crofts in at least paragraph [70] discloses PPC 115 sending an authorization request to the issuer of the financial account identified by the payer and receiving approval of the transaction.

Regarding "the computing system sending communication to the agent terminal over one of a plurality of communication channels indicating confirmation of the processing of the transaction" Crofts in at least paragraph [70] discloses PPC 115 sending the payee a message indicating the approval of the transaction.

As per Claim 2 which depends from Claim 1 regarding "wherein a transaction is performed by a second, different customer using a second, different third party mobile wallet" Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications.

As per Claim 3 which depends from Claim 1 regarding "wherein the third party mobile wallet platform comprises a third party processor" Crofts in at least Fig.1 and paragraph [61] discloses PPC 115 communicating with Payment Processing Networks 160. Crofts in at least paragraph [63] disclose PPC 115 providing connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

As per Claim 5 which depends from Claim 1 regarding "notifying the customer of confirmation of the processing of the transaction using the third party mobile wallet over at least one of the plurality of communication channels connected to the cloud-based transaction platform" Crofts in at least paragraph [34] discloses client 110 communicating with PPC 115 via any network discussed in Crofts. Crofts in at least paragraph [36] discloses client 110 communicating via standard modem, cable modems, Dish

networks, ISDN, Digital Subscriber Line (DSL) or various wireless communication methods including an interactive television (ITV) network.

As per Claim 6 which depends from Claim 1 regarding "wherein the third mobile wallet is provided by a third party mobile wallet provider" Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [63] disclose PPC 115 providing connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

As per Claim 7 which depends from Claim 1 regarding "wherein each third party mobile wallet provider has their own point of sale (POS) processing system" Crofts in at least paragraph [26] discloses "Cloud computing" as a model for enabling convenient, on-demand network access to a shared pool of configurable computing resources and services which can be rapidly provisioned and released with minimal service provider interaction. Crofts in at least Fig.1 and paragraph [7] disclose PPC 115, a payment processing infrastructure that provides services and/or application accessible from various client devices (Client 110). PPC 15 includes various accounting system, payment system gateways and etc. Crofts in at least Fig.1 and paragraph [34] discloses that Client 110 includes any device (e.g., personal computer or point-of-sale (POS) terminal) which communicates with PPC 115. Client 110 may be mobile or may be located in a home or business environment with access to a network.

As per Claim 8 which depends from Claim 7 regarding "wherein the third party mobile wallet providers' POS system communicate with each other using the cloud-based transaction platform to process the transaction" Crofts in at least paragraph [29] discloses PPC 115 may be comprised of payment system gateways which may be interconnected within by a network via any method and/or device described herein.

As per Claim 9 which depends from Claim 1 regarding "wherein the transaction comprises the mobile wallet deposit for depositing funds into the third party mobile wallet which is owned by the entity different than the customer" Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [24] discloses transferring funds to a payee. Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing.

As per Claim 10 which depends from Claim 1 "wherein the transaction comprises a mobile wallet withdrawal for withdrawing funds from the third party mobile wallet which is owned by the entity different than the customer" Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing. Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based

on mobile device wallet applications. Crofts in at least paragraph [24] discloses transferring funds to a payee.

As per Claim 11 which depends from Claim 1 regarding "wherein the transaction comprises a mobile wallet transfer for transferring money from a mobile wallet account of the customer provided by a first mobile wallet provider to a third party mobile wallet of a recipient provided by a second mobile wallet provider with the cloud-based transaction platform to the recipient at a second third party mobile wallet provided by a second mobile wallet provider" Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing. Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [63] disclose PPC 115 providing connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

As per Claim 12 which depends from Claim 1 "wherein a new transaction comprises a mobile wallet purchase at an agent terminal using a third party mobile wallet managed by a third party mobile wallet platform" Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer

(e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing. Crofts in at least paragraph [34] discloses a client 110 which forms transaction requests and submits the requests to a payment processing cloud. The client 110 includes any device (e.g., personal computer or point-of-service (POS) terminal). Crofts in at least paragraphs [60-61] discloses a payment processing cloud (PPC) 115 which enables a payer and a payee to execute financial transactions. Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [63] disclose PPC 115 providing connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

As per Claim 22 which depends from Claim 21 regarding "wherein a transaction is performed by a second, different customer using a second, different third party mobile wallet" Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications.

As per Claim 23 which depends from Claim 21 regarding "wherein the third party mobile wallet platform comprises a third party processor" Crofts in at least Fig.1 and paragraph [61] discloses PPC 115 communicating with Payment Processing Networks 160. Crofts in at least paragraph [63] disclose PPC 115 providing connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

As per Claim 25 which depends from Claim 21 regarding "notifying the customer of confirmation of the processing of the transaction using the third party mobile wallet over at least one of the plurality of

communication channels connected to the cloud-based transaction platform" Crofts in at least paragraph [34] discloses client 110 communicating with PPC 115 via any network discussed in Crofts. Crofts in at least paragraph [36] discloses client 110 communicating via standard modem, cable modems, Dish networks, ISDN, Digital Subscriber Line (DSL) or various wireless communication methods including an interactive television (ITV) network.

As per Claim 26 which depends from Claim 21 regarding "wherein the third mobile wallet is provided by a third party mobile wallet provider" Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [63] disclose PPC 115 providing connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

As per Claim 27 which depends from Claim 21 regarding "wherein each third party mobile wallet provider has their own point of sale (POS) processing system" Crofts in at least paragraph [26] discloses "Cloud computing" as a model for enabling convenient, on-demand network access to a shared pool of configurable computing resources and services which can be rapidly provisioned and released with minimal service provider interaction. Crofts in at least Fig.1 and paragraph [7] disclose PPC 115, a payment processing infrastructure that provides services and/or application accessible from various client devices (Client 110). PPC 15 includes various accounting system, payment system gateways and etc. Crofts in at least Fig.1 and paragraph [34] discloses that Client 110 includes any device (e.g., personal computer or point-of-sale (POS) terminal) which communicates with PPC 115. Client 110 may be mobile or may be located in a home or business environment with access to a network.

As per Claim 28 which depends from Claim 27 regarding "wherein the third party mobile wallet providers' POS system communicate with each other using the cloud-based transaction platform to process the transaction" Crofts in at least paragraph [29] discloses PPC 115 may be comprised of

payment system gateways which may be interconnected within by a network via any method and/or device described herein.

As per Claim 29 which depends from Claim 21 regarding "wherein the transaction comprises the mobile wallet deposit for depositing funds into the third party mobile wallet which is owned by the entity different than the customer" Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [24] discloses transferring funds to a payee. Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing.

As per Claim 30 which depends from Claim 21 "wherein the transaction comprises a mobile wallet withdrawal for withdrawing funds from the third party mobile wallet which is owned by the entity different than the customer" Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices

(e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing. Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [24] discloses transferring funds to a payee.

As per Claim 31 which depends from Claim 21 regarding "wherein the transaction comprises a mobile wallet transfer for transferring money from a mobile wallet account of the customer provided by a first mobile wallet provider to a third party mobile wallet of a recipient with the cloud-based transaction platform to the recipient at a second third party mobile wallet provided by a second mobile wallet provider" Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g., a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing. Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [63] disclose PPC 115 providing connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

As per Claim 32 which depends from Claim 21 "wherein the transaction comprises making a purchase using a third party mobile wallet managed by a third party mobile wallet platform" Crofts in at least paragraph [2] discloses that in payment networks, payments traditionally begin when a payee (e.g.,

a merchant) is provided with a payer's (e.g., customer) payment card to satisfy payment for goods or services. In a typical payment transaction, a transaction device is read and an authorization request is sent to a payment network which routes an authorization request to the issuer (e.g., a bank) or payment network associated with the card. The issuer approves or declines the transaction and returns an authorization response to the payee via the network. Crofts in at least paragraphs [4-7] discloses a financial processing framework that utilizes modern transaction devices (e.g., mobile phones) and enables transaction processing (transaction authorization request and authorization determination) via cloud computing. Crofts in at least paragraph [7] discloses receiving a payer request and in paragraph [64] discloses that the system enables payment cloud transactions based on mobile device wallet applications. Crofts in at least paragraph [63] disclose PPC 115 providing connectivity to existing payment networks (e.g., American Express, VisaNet and Maestro) to obtain authorization for transactions submitted to PPC 115.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to PAUL DANNEMAN whose telephone number is (571)270-1863. The examiner can normally be reached on Mon.-Thurs. 6AM-5PM Fri. off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Florian Zeender can be reached on 571-272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/PAUL DANNEMAN/
Primary Examiner, Art Unit 3627

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680,824
	Filing Date	11/19/2012
	First Named Inventor	Michael A. Liberty
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Paul Danneman
	Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATIONS

Examiner Initials*	Cite No.	Document Number	Filing Date	Name of Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	14/341605	25-Jul-2014	Liberty, Michael A.	

U.S. PATENTS

Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	2	6021397	1-Feb-2000	Jones et al.	
	3	7689506	30-Mar-2010	Fei et al.	
	4	7694876	13-Apr-2010	Barnes et al.	

U.S. PATENT APPLICATION PUBLICATIONS

Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	5	20120011058	12-Jan-2012	Pitroda et al.	
	6	20010042785	22-Nov-2001	Walker et al.	
	7	20040117302	17-Jun-2004	Weichert et al.	
	8	20090119190	7-May-2009	Realini	
	9	20060253335	9-Nov-2006	Keena et al.	
	10	20090265272	22-Oct-2009	Dill et al.	
	11	20070255652	1-Nov-2007	Tumminaro et al.	
	12	20070255620	1-Nov-2007	Tumminaro et al.	
	13	20070265984	15-Nov-2007	Santhana	
	14	20090081989	26-Mar-2009	Wuhrer	
	15	20100030651	4-Feb-2010	Matotek et al.	
	16	20110047016	24-Feb-2011	Cook	
	17	20090234751	17-Sep-2009	Chan et al.	
	18	20110196788	11-Aug-2011	Lu et al.	
	19	20140201070	17-Jul-2014	Liberty, Michael A.	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /P.D./

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Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published	T [1]
	20	European Search Report for EP12824344 dated September 29, 2014	
	21	SYKES, et al. "Securing Mobile Banking," Credit Union Management, Novemer 2010, Vol. 33 No. 11; ISSN 0273-9267	
	22	CLARKE, Irvine III, "Emerging Value Propositions for M-commerce," *Journal of Business Strategies*, Vol. 25, Issue 2, Fall 2008, P. 41-57; ISSN: 0887-2058	
	23	WEI, et al., "Development of a Web-Based Mobile Airline Ticketing Model with Usability Features," 2005, Industrial Management + Data Systems; Vol. 105 No. 9, ISSN: 0263-5577	
	24	International Search Report and Written Opinion for PCT/US2012/43458 dated August 17, 2012.	

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS				
Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	25	13/528720	25-Jun-2014	Office Action
	26	13/964707	10-Jul-2014	Office Action
	27	13/527466	1-Aug-2014	Office Action
	28	13/528720	10-Dec-2014	Final Office Action

EXAMINER SIGNATURE			
Examiner Signature	/Paul Danneman/	Date Considered	02/02/2015
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			
[1]Applicant is to place a check mark here if English language translation is attached.			

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☐ See attached certification statement.

☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

☒ The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; and/or (2) any patent application and reexamination processing fees under 37 CFR § 1.17.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/John C. Stringham/	Date	1/6/15
Name/Print	John C. Stringham	Registration Number	40831

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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				Confirmation Number	7971
				Examiner Name	Danneman, Paul
Sheet	1	**Of**	3	Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATIONS

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U.S. PATENTS

Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	7548915	16-Jun-2009	Ramer	
	2	6175823	16-Jan-2001	Van Dusen	

U.S. PATENT APPLICATION PUBLICATIONS

Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	20130246141	30-Apr-2013	Liberty, Michael A.	
	2	20080097851	24-Apr-2008	Bemmel	
	3	20070198432	23-Aug-2007	Pitroda	
	4	20100250356	30-Sep-2010	Gillenson	
	5	20110258024	20-Oct-2011	Prince	
	6	20090299844	3-Dec-2009	Reilly	
	7	20120232983	13-Sep-2012	Bertha	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.	Foreign Patent Document	Country Code	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T [1]
	1	2012025824	WO	1-Mar-2012	Yang		☒

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				Confirmation Number	7971
				Examiner Name	Danneman, Paul
Sheet	2	**Of**	3	Attorney Docket Number	18756.37.1

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	1	Liberty, Michael A. , International Search Report for PCT/US2012/043321 dated Sep. 6, 2012	☒
	2	Liberty, Michael A., International Search Report for PCT/US2012/058849 dated Jan. 4, 2013	☒
	3	Liberty, Michael A., Written Opinion for PCT/US2012/043321 dated Sep. 6, 2012	☒
	4	Liberty, Michael A., Written Opinion for PCT/US2012/058849 dated Jan. 4, 2013	☒
	5	International Search Report for PCT/US2013/039100 dated Aug. 23, 2013	☒
	6	Written Opinion for PCT/US2013/039100 dated Aug. 23, 2013	☒

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS				
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Examiner Signature	/Paul Danneman/	Date Considered	02/02/2015

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Signature		Date	5/1/14
Name/Print	John C. Stringham	Registration Number	40831

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2113423_1.DOC

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /P.D./

Search Notes	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13680824	LIBERTY, MICHAEL A.
	Examiner	Art Unit
	PAUL DANNEMAN	3627

CPC- SEARCHED		
Symbol	Date	Examiner

CPC COMBINATION SETS - SEARCHED		
Symbol	Date	Examiner

US CLASSIFICATION SEARCHED			
Class	Subclass	Date	Examiner

SEARCH NOTES		
Search Notes	Date	Examiner
705/21 Class Text Search	11 Jun 2014	PD
G06Q 20/00 International Class Text Search	11 Jun 2014	PD
Search_Goog_Patents - cloud based transaction processing systems	10 Jun 2014	PD
EAST	11 Jun 2014	PD
EAST	03 Feb 2015	PD

INTERFERENCE SEARCH			
US Class/ CPC Symbol	US Subclass / CPC Group	Date	Examiner
705	21	11 Jun 2014	PD
G06Q	20/00	11 Jun 2014	PD

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	492	"20070198432" | "20080097851" | "20090299844" | "20100250356" | "20110258024" | "20120232983" | "20130246141" | "6175823" | "7548915"	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2015/02/03 15:08
L2	10	("20120005076" | "20130091012" | "7334720" | "7942317" | "8033458" | "8061598" | "8118221" | "8336772" | "8487771" | "8577803").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2015/02/03 15:09
L3	2	("20080065490" | "6862575").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2015/02/03 15:10
L4	18	("20010042785" | "20040117302" | "20060253335" | "20070255620" | "20070255652" | "20070265984" | "20090081989" | "20090119190" | "20090234751" | "20090265272" | "20100030651" | "20110047016" | "20110196788" | "20120011058" | "20140201070" | "6021397" | "7689506" | "7694876").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2015/02/03 15:10
L5	0	L1 and L2 and L3 and L4 and cloud and wallet	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2015/02/03 15:11
L6	2	L1 and cloud and wallet	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2015/02/03 15:12
L7	2	L2 and cloud and wallet	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2015/02/03 15:12
L8	0	L3 and cloud and wallet	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2015/02/03 15:13
L9	1	L4 and cloud and wallet	US-PGPUB; USPAT;	OR	OFF	2015/02/03 15:13

			EPO; JPO; IBM_TDB			
S2	4	("7819307" | "6873974" | "8041338" | "8380177").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2014/02/27 09:09
S3	8	(("20080208762") or ("6873974") or ("20070125840") or ("20090119190") or ("20060253335") or ("20090265272") or ("20090081989") or ("20050187873")).PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2014/02/27 09:25
S4	11	"8380177"	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2014/06/10 10:23
S5	1	"8380177" and cloud	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2014/06/10 10:25
S6	2	(("20120310826") or ("8412631")).PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2014/06/10 10:37
S7	3	(("20120310826") or ("8412631") or ("20120290478")).PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2014/06/10 10:39
S8	1	("20130132219").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2014/06/10 16:34
S9	2	"20120290478"	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2014/06/11 14:21
S10	99	705/21.ccls. and cloud	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2014/06/11 14:25
S11	28	705/21.ccls. and cloud and wallet	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2014/06/11 14:25
S14	27	G06Q20/00.ipc. and cloud and wallet	US-PGPUB; USPAT; EPO; JPO; IBM_TDB	OR	OFF	2014/06/11 14:29

2/3/2015 3:13:56 PM
C:\Users\pdanneman\Documents\EAST\Workspaces\13_680824.wsp

Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	13680824	LIBERTY, MICHAEL A.
	Examiner	Art Unit
	PAUL DANNEMAN	3627

✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
=	Allowed	÷	Restricted	I	Interference	O	Objected

☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47

CLAIM		DATE								
Final	Original	06/11/2014	02/03/2015							
	1	✓	✓							
	2	✓	✓							
	3	✓	✓							
	4	✓	-							
	5	✓	✓							
	6	✓	✓							
	7	✓	✓							
	8	✓	✓							
	9	✓	✓							
	10	✓	✓							
	11	✓	✓							
	12	✓	✓							
	13	N	-							
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	15	N	-							
	16	N	-							
	17	N	-							
	18	N	-							
	19	N	-							
	20	N	-							
	21	✓	✓							
	22	✓	✓							
	23	✓	✓							
	24	✓	-							
	25	✓	✓							
	26	✓	✓							
	27	✓	✓							
	28	✓	✓							
	29	✓	✓							
	30	✓	✓							
	31	✓	✓							
	32	✓	✓							
	33	✓	-							
	34	✓	-							
	35	✓	-							
	36		✓							

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	Attorney Docket Number	18756.37.1

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	1	14/012,822	7-Jan-2015	Final Office Action

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Signature	/John C. Stringham/	Date	1/27/15
Name/Print	John C. Stringham	Registration Number	40831

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

4954231_1

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /P.D./

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13/680,824
	Filing Date	11/19/2012
	First Named Inventor	Michael A. Liberty
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Paul Danneman
	Attorney Docket Number	18756.37.1

U.S. PATENTS					
Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	7334720	26-Feb-2008	Hulst et al.	
	2	7942317	17-May-2011	Racz et al.	
	3	8033458	11-Oct-2011	Hulst et al.	
	4	8061598	22-Nov-2011	Racz et al.	
	5	8118221	21-Feb-2012	Racz et al.	
	6	8336772	25-Dec-2012	Racz et al.	
	7	8487771	16-Jul-2013	Hsieh et al.	
	8	8577803	5-Nov-2013	Chatterjee et al.	

U.S. PATENT APPLICATION PUBLICATIONS					
Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	9	20120005076	5-Jan-2012	Dessert	
	10	20130091012	11-Apr-2013	Liberty	

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS				
Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	11	14/012822	7-Aug-2014	Office Action

EXAMINER SIGNATURE			
Examiner Signature	/Paul Danneman/	Date Considered	02/02/2015

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1]Applicant is to place a check mark here if English language translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /P.D./

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	13/680,824
Filing Date	11/19/2012
First Named Inventor	Michael A. Liberty
Art Unit	3627
Confirmation Number	7971
Examiner Name	Paul Danneman
Attorney Docket Number	18756.37.1

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

☒ The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; and/or (2) any patent application and reexamination processing fees under 37 CFR § 1.17.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/John C. Stringham/	Date	Oct 2, 2014
Name/Print	John C. Stringham	Registration Number	40831

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	Application Number	13/680,824
	Filing Date	11/19/2012
	First Named Inventor	Michael A. Liberty
	Art Unit	3627
	Confirmation Number	7971
	Examiner Name	Paul Danneman
	Attorney Docket Number	18756.37.1

U.S. PATENTS					
Examiner Initials*	Cite No.	Patent Number	Issue Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	6862575	1-Mar-2005	Antilla et al.	

U.S. PATENT APPLICATION PUBLICATIONS					
Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	2	20080065490	13-Mar-2008	Novick et al.	

EXAMINER SIGNATURE			
Examiner Signature	/Paul Danneman/	Date Considered	02/02/2015

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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	Filing Date	11/19/2012
	First Named Inventor	Michael A. Liberty
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	Confirmation Number	7971
	Examiner Name	Paul Danneman
	Attorney Docket Number	18756.37.1

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☐ See attached certification statement.

☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

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SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature		Date	12/9/14
Name/Print	John C. Stringham	Registration Number	40831

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

4868225_1

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /P.D./

PTO/SB/30 (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Request for Continued Examination (RCE) Transmittal

Address to:
Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Application Number	13/680,824
Filing Date	November 19, 2012
First Named Inventor	Michael A. Liberty
Art Unit	3627
Examiner Name	PAUL DANNEMAN
Attorney Docket Number	18756.37.1

This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application.
Request for Continued Examination (RCE) practice under 37 CFR 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, or to any design application. See Instruction Sheet for RCEs (not to be submitted to the USPTO) on page 2.

1. Submission required under 37 CFR 1.114 Note: If the RCE is proper, any previously filed unentered amendments and amendments enclosed with the RCE will be entered in the order in which they were filed unless applicant instructs otherwise. If applicant does not wish to have any previously filed unentered amendment(s) entered, applicant must request non-entry of such amendment(s).

   a. ☐ Previously submitted. If a final Office action is outstanding, any amendments filed after the final Office action may be considered as a submission even if this box is not checked.

      i. ☐ Consider the arguments in the Appeal Brief or Reply Brief previously filed on _____

      ii. ☐ Other _____

   b. ☑ Enclosed

      I. ☑ Amendment/Reply

      ii. ☐ Affidavit(s)/ Declaration(s)

      iii. ☑ Information Disclosure Statement (IDS)

      iv. ☑ Other Transmittal Letter

2. Miscellaneous

   a. ☐ Suspension of action on the above-identified application is requested under 37 CFR 1.103(c) for a period of _____ months. (Period of suspension shall not exceed 3 months; Fee under 37 CFR 1.17(i) required)

   b. ☐ Other _____

3. Fees The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.

   a. ☑ The Director is hereby authorized to charge the following fees, any underpayment of fees, or credit any overpayments, to Deposit Account No. 23-3178.

      i. ☑ RCE fee required under 37 CFR 1.17(e)

      ii. ☑ Extension of time fee (37 CFR 1.136 and 1.17)

      iii. ☐ Other _____

   b. ☐ Check in the amount of $ _____ enclosed

   c. ☐ Payment by credit card (Form PTO-2038 enclosed)

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED

Signature	/Jens C. Jenkins/	Date	August 6, 2015
Name (Print/Type)	Jens C. Jenkins	Registration No.	44,803

CERTIFICATE OF MAILING OR TRANSMISSION

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop RCE, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted to the U.S. Patent and Trademark Office on the date shown below.

Signature			
Name (Print/Type)		Date	

This collection of information is required by 37 CFR 1.114. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**
If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

PTO/SB/30 (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Instruction Sheet for RCEs

(not to be submitted to the USPTO)

NOTES:

An RCE is not a new application, and filing an RCE will not result in an application being accorded a new filing date.

Filing Qualifications:

The application must be a utility or plant application filed on or after June 8, 1995. The application cannot be a provisional application, a utility or plant application filed before June 8, 1995, a design application, or a patent under reexamination. See 37 CFR 1.114(e).

Filing Requirements:

Prosecution in the application must be closed. Prosecution is closed if the applicat ion is under appeal, or the last Office action is a final action, a notice of allowance, or an action that otherwise closes prosecution in the application (e.g., an Office action under *Ex parte Quayle*). See 37 CFR 1.114(b).

A submission and a fee are required at the time the RCE is filed. If reply to an Office action under 35 U.S.C. 132 is outstanding (e.g., the application is under final rejection), the submission must meet the reply requirements of 37 CFR 1.111. If there is no outstanding Office action, the submission can be an information disclosure statement, an amendment, new arguments, or new evidence. See 37 CFR 1.114(c). The submission may be a previously filed amendment (e.g., an amendment after final rejection).

WARNINGS:

Request for Suspension of Action:

All RCE filing requirements must be met before suspension of action is granted. A request for a suspension of action under 37 CFR 1.103(c) does not satisfy the submission requirement and does not permit the filing of the required submission to be suspended.

Improper RCE will NOT toll Any Time Period:

Before Appeal - If the RCE is improper (e.g., prosecution in the application is not closed or the submission or fee has not been filed) and the application is not under appeal, the time period set forth in the last Office action will continue to run and the application will be abandoned after the statutory time period has expired if a reply to the Office action is not timely filed. No additional time will be given to correct the improper RCE.

Under Appeal - If the RCE is improper (e.g., the submission or the fee has not been filed) and the application is under appeal, the improper RCE is effective to withdraw the appeal. Withdrawal of the appeal results in the allowance or abandonment of the application depending on the status of the claims. If there are no allowed claims, the application is abandoned. If there is at least one allowed claim, the application will be passed to issue on the allowed claim(s). See MPEP 1215.01.

See MPEP 706.07(h) for further information on the RCE practice.

Privacy Act Statement

The **Privacy Act of 1974 (P.L. 93-579)** requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether disclosure of these records is required by the Freedom of Information Act.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (*i.e.*, GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspection or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

VIA eFILE

PATENT APPLICATION
Docket No. 18756.37.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of		)
		)
	Michael A. Liberty	)
		)
Serial No.:	13/680,824	) Art Unit
		) 3627
Filed:	November 19, 2012	)
		)
Conf. No.:	7971	)
		)
For:	USING A MOBILE WALLET INFRASTRUCTURE TO SUPPORT MULTIPLE MOBILE WALLET PROVIDERS	)
		)
Examiner:	PAUL DANNEMAN	)
		)
Customer No.:	22913	)

TRANSMITTAL FOR AMENDMENT "B"
AND RESPONSE FILED WITH RCE AND THREE (3) MONTH EXTENSION OF TIME

VIA eFILE AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Transmitted herewith is an Amendment “B” and Response for entry in the above-identified application.

X To render the transmitted Amendment "B" and Response timely filed, enclosed are the following:

X First Request for Continued Examination ($1,200.00).

X Petition for three (3) Month Extension of Time ($1,400.00).

X No other additional fee is required.

The fee has been calculated as follows:

CLAIMS REMAINING AFTER	HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	MICRO ENTITY		SMALL ENTITY		LARGE ENTITY	
			RATE	ADDT'L FEE	RATE	ADDT'L FEE	RATE	ADDT'L FEE
TOTAL 37	MINUS 37	= 0	X $20.00		X $40.00		X $80.00	
INDEPENDENT 3	MINUS 3	= 0	X $105.00		X $210.00		X $420.00	
1st PRESENTATION OF MULTIPLE DEPENDENT CLAIM			+_____=		+_____=		+____=	
			TOTAL		TOTAL		TOTAL	

X Payment in the amount of $2,600.00 using the Credit Card payment option in E-Filer will be used to cover the payment of the fees with respect to this Amendment "B".

X The Commissioner is hereby authorized to charge payment of any of the following fees that may be applicable to this communication, or credit any overpayment, to Deposit Account No. 23-3178: (1) any filing fees required under 37 CFR § 1.16; and/or (2) any patent application and reexamination processing fees under 37 CFR § 1.17; and/or (3) any post issuance fees under 37 CFR § 1.20. In addition, if any additional extension of time is required, which has not otherwise been requested, please consider this a petition therefore and charge any additional fees that may be required to Deposit Account No. 23-3178.

Dated this 6th day of August, 2015.

Respectfully submitted,

/Jens C. Jenkins/

JOHN C. STRINGHAM
Registration No. 40,831
JENS C. JENKINS
Registration No. 44,803
WORKMAN | NYDEGGER
Attorneys for Applicant
Customer No. 22913

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	13/680,824
Filing Date	11/19/2012
First Named Inventor	Michael A. Liberty
Art Unit	3627
Confirmation Number	7971
Examiner Name	Paul Danneman
Attorney Docket Number	18756.37.1

U.S. PATENT APPLICATION PUBLICATIONS

Examiner Initials*	Cite No.	Publication Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	20100151790	17-Jun-2010	Hoeksel et al.	
	2	20100333129	30-Dec-2010	Alhadeff et al.	
	3	20120079521	29-Mar-2012	Garg et al.	
	4	20120203610	9-Aug-2012	Grigg et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.	Foreign Patent Document	Country Code	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T [1]
	5	2013009444	WO	17-Jan-2013	Liberty		
	6	2013009446	WO	17-Jan-2013	Liberty		
	7	2013025273	WO	21-Feb-2013	Liberty		
	8	2013078176	WO	30-May-2013	Liberty		
	9	2013166174	WO	7-Nov-2013	Liberty		

OFFICE ACTION / NOTICE OF ALLOWANCE DOCUMENTS

Examiner Initials*	Cite No.	Application Number	Mail Date	Document
	10	13/964707	16-Mar-2015	Final Office Action
	11	14/213543	8-Apr-2015	Office Action
	12	13/874192	14-Jul-2015	Office Action
	13	13/527466	16-Jul-2015	Office Action
	14	13/528720	22-Jul-2015	Office Action

EXAMINER SIGNATURE

Examiner Signature		Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Examiner Name	Paul Danneman
Attorney Docket Number	18756.37.1

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☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

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SIGNATURE

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Signature	/John C. Stringham/	Date	8/6/15
Name/Print	John C. Stringham	Registration Number	40831

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5083257_1

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
17 January 2013 (17.01.2013)

WIPO | PCT

(10) International Publication Number
WO 2013/009444 A1

(51) International Patent Classification:
G06Q 20/00 (2012.01)

(21) International Application Number:
PCT/US2012/043321

(22) International Filing Date:
20 June 2012 (20.06.2012)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:

61/498,957	20 June 2011 (20.06.2011)	US
61/522,099	10 August 2011 (10.08.2011)	US
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(54) **Title**: BUSINESS TO BUSINESS MOBILE VAULT

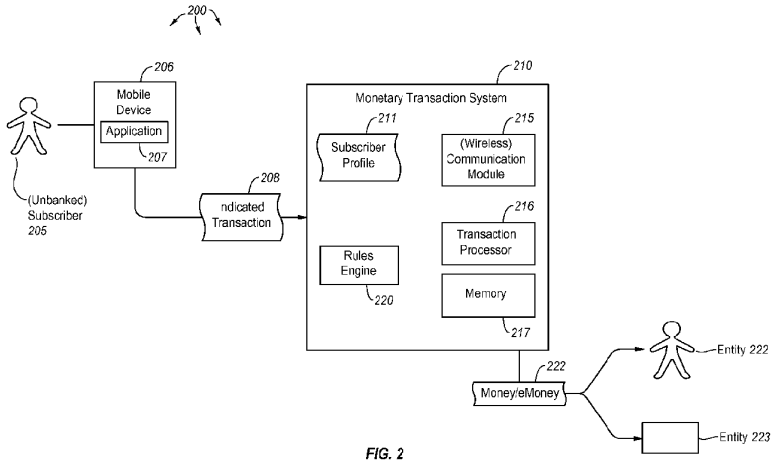


FIG. 2

(57) **Abstract**: Embodiments extend to methods, systems, and computer program products for a business to business mobile vault. Embodiments allow retailers to pay distributors electronically through the use of a mobile device such as a mobile phone. Electronic payment through a mobile phone is more efficient than a currency transaction and reduces the amount of currency that delivery and distributor personnel handle. Further, mobile phone communication is available in many geographic locations, and in some geographic locations is the only form of communication available. Thus, electronic payment through a mobile phone can often be used even when other computer systems and specialized equipment such as point of sale terminals are not available or are not used, and when other types of data connections are not available.

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BUSINESS TO BUSINESS MOBILE VAULT

CROSS-REFERENCE TO RELATED APPLICATIONS

This application claims priority to and the benefit of U.S. Utility Patent Application Ser. No. 13/527,466, filed on June 19, 2012, entitled "Business to Business Mobile Vault, and also claims priority to and the benefit of U.S. Provisional Patent Application Ser. No. 61/498,957, filed on June 20, 2011, entitled "Business to Business Mobile Vault," and which are incorporated by reference herein in their entirety. This application further claims priority to and the benefit of U.S. Patent Application Ser. No. 13/484,199, entitled "Monetary Transaction System", filed on May 30, 2012, which itself claims priority to U.S. Provisional Application Ser. No. 61/522,099, filed on August 10, 2011, entitled "Mobile Wallet Platform", and U.S. Provisional Application Ser. No. 61/493,064, filed on June 3, 2011, entitled "Mobile Wallet Platform". Each of the aforementioned applications is incorporated by reference herein in its entirety.

BACKGROUND

Mobile phones and other digital devices have become increasingly popular in recent years. Many mobile device users use their devices to perform countless different daily tasks. For instance, mobile devices allow users to check email, send and receive instant messages, check calendar items, take notes, set up reminders, browse the internet, play games or perform any number of different actions using specialized applications or "apps". These applications allow mobile devices to communicate with other computer systems and perform a wide variety of network-connected tasks previously not possible with a mobile device).

BRIEF SUMMARY

Embodiments of the present invention extend to methods, systems, and computer program products for a business to business mobile vault. Embodiments allow retailers to pay distributors (vendors) electronically through the use of a mobile device such as a mobile phone, tablet or other electronic device. Electronic payment through a mobile device is more efficient than a currency transaction and reduces the amount of currency that delivery and distributor personnel handle. Further, mobile communication is available in many geographic locations, and in some geographic locations is the only

form of communication available. Thus, electronic payment through a mobile device can often be used even when other computer systems and specialized equipment (e.g., point of sale terminals) are not available or are not used, and when other types of data connections are not available.

Embodiments described herein include mobile devices such as mobile phones or tablets interoperating with an electronic payment system to invoice, pay for, and track the payment for delivered goods. A merchant mobile device runs a mobile wallet application that interacts with a merchant mobile wallet at the electronic payment system. A delivery personnel mobile phone runs an invoicing application that interacts with a distributor mobile vault. Embodiments of the invention can be used to both speed up the delivery personnel/merchant transaction (allowing more deliveries per day) and reduce the amount of currency handled by delivery personnel and distributors.

This Summary is provided to introduce a selection of concepts in a simplified form that are further described below in the Detailed Description. This Summary is not intended to identify key features or essential features of the claimed subject matter, nor is it intended to be used as an aid in determining the scope of the claimed subject matter.

Additional features and advantages will be set forth in the description which follows, and in part will be apparent to one of ordinary skill in the art from the description, or may be learned by the practice of the teachings herein. Features and advantages of embodiments described herein may be realized and obtained by means of the instruments and combinations particularly pointed out in the appended claims. Features of the embodiments described herein will become more fully apparent from the following description and appended claims.

BRIEF DESCRIPTION OF THE DRAWINGS

To further clarify the above and other features of the embodiments described herein, a more particular description will be rendered by reference to the appended drawings. It is appreciated that these drawings depict only examples of the embodiments described herein and are therefore not to be considered limiting of its scope. The embodiments will be described and explained with additional specificity and detail through the use of the accompanying drawings in which:

Figure 1 illustrates a monetary transaction system architecture in which embodiments described herein may operate.

Figure 2 illustrates an alternate example embodiment of a monetary transaction system.

Figures 3A and 3B illustrate example data flows for performing subscriber-to-subscriber and subscriber-to-non-subscriber eMoney transfers via a mobile wallet, respectively.

Figure 4 illustrates a monetary transaction system architecture in which embodiments including business to business mobile transactions may take place.

Figure 5 illustrates an example data flow for allowing a merchant to pay a distributor for delivered goods using an electronic payment system.

DETAILED DESCRIPTION

Embodiments of the present invention extend to methods, systems, and computer program products for a business to business mobile vault. Embodiments allow retailers to pay distributors (vendors) electronically through the use of a mobile device such as a mobile phone, tablet or other electronic device. Electronic payment through a mobile device is more efficient than a currency transaction and reduces the amount of currency that delivery and distributor personnel handle. Further, mobile communication is available in many geographic locations, and in some geographic locations is the only form of communication available. Thus, electronic payment through a mobile device can often be used even when other computer systems and specialized equipment (e.g., point of sale terminals) are not available or are not used, and when other types of data connections are not available.

Embodiments described herein include mobile devices such as mobile phones or tablets interoperating with an electronic payment system to invoice, pay for, and track the payment for delivered goods. A merchant mobile device runs a mobile wallet application that interacts with a merchant mobile walled at the electronic payment system. A delivery personnel mobile phone runs an invoicing application that interacts with a distributor mobile vault. Embodiments of the invention can be used to both speed up the delivery personnel/merchant transaction (allowing more deliveries per day) and reduce the amount of currency handled by delivery personnel and distributors.

Embodiments described herein may comprise or utilize a special purpose or general-purpose computer including computer hardware, such as, for example, one or more processors and system memory, as discussed in greater detail below. Embodiments

described herein also include physical and other computer-readable media for carrying or storing computer-executable instructions and/or data structures. Such computer-readable media can be any available media that can be accessed by a general purpose or special purpose computer system. Computer-readable media that store computer-executable instructions in the form of data are computer storage media. Computer-readable media that carry computer-executable instructions are transmission media. Thus, by way of example, and not limitation, embodiments described herein can comprise at least two distinctly different kinds of computer-readable media: computer storage media and transmission media.

Computer storage media includes RAM, ROM, EEPROM, CD-ROM, solid state drives (SSDs) that are based on RAM, Flash memory, phase-change memory (PCM), or other types of memory, or other optical disk storage, magnetic disk storage or other magnetic storage devices, or any other medium which can be used to store desired program code means in the form of computer-executable instructions, data or data structures and which can be accessed by a general purpose or special purpose computer.

A "network" is defined as one or more data links and/or data switches that enable the transport of electronic data between computer systems and/or modules and/or other electronic devices. When information is transferred or provided over a network (either hardwired, wireless, or a combination of hardwired or wireless) to a computer, the computer properly views the connection as a transmission medium. Transmission media can include a network which can be used to carry data or desired program code means in the form of computer-executable instructions or in the form of data structures and which can be accessed by a general purpose or special purpose computer. Combinations of the above should also be included within the scope of computer-readable media.

Further, upon reaching various computer system components, program code means in the form of computer-executable instructions or data structures can be transferred automatically from transmission media to computer storage media (or vice versa). For example, computer-executable instructions or data structures received over a network or data link can be buffered in RAM within a network interface module (e.g., a network interface card or "NIC"), and then eventually transferred to computer system RAM and/or to less volatile computer storage media at a computer system. Thus, it should be understood that computer storage media can be included in computer system components that also (or even primarily) utilize transmission media.

Computer-executable (or computer-interpretable) instructions comprise, for example, instructions which cause a general purpose computer, special purpose computer, or special purpose processing device to perform a certain function or group of functions. The computer executable instructions may be, for example, binaries, intermediate format instructions such as assembly language, or even source code. Although the subject matter has been described in language specific to structural features and/or methodological acts, it is to be understood that the subject matter defined in the appended claims is not necessarily limited to the described features or acts described above. Rather, the described features and acts are disclosed as example forms of implementing the claims.

Those skilled in the art will appreciate that various embodiments may be practiced in network computing environments with many types of computer system configurations, including personal computers, desktop computers, laptop computers, message processors, hand-held devices, multi-processor systems, microprocessor-based or programmable consumer electronics, network PCs, minicomputers, mainframe computers, mobile telephones, PDAs, tablets, pagers, routers, switches, and the like. Embodiments described herein may also be practiced in distributed system environments where local and remote computer systems that are linked (either by hardwired data links, wireless data links, or by a combination of hardwired and wireless data links) through a network, each perform tasks (e.g. cloud computing, cloud services and the like). In a distributed system environment, program modules may be located in both local and remote memory storage devices.

In this description and the following claims, "cloud computing" is defined as a model for enabling on-demand network access to a shared pool of configurable computing resources (e.g., networks, servers, storage, applications, and services). The definition of "cloud computing" is not limited to any of the other numerous advantages that can be obtained from such a model when properly deployed.

For instance, cloud computing is currently employed in the marketplace so as to offer ubiquitous and convenient on-demand access to the shared pool of configurable computing resources. Furthermore, the shared pool of configurable computing resources can be rapidly provisioned via virtualization and released with low management effort or service provider interaction, and then scaled accordingly.

A cloud computing model can be composed of various characteristics such as on-demand self-service, broad network access, resource pooling, rapid elasticity, measured

service, and so forth. A cloud computing model may also come in the form of various service models such as, for example, Software as a Service ("SaaS"), Platform as a Service ("PaaS"), and Infrastructure as a Service ("IaaS"). The cloud computing model may also be deployed using different deployment models such as private cloud, community cloud, public cloud, hybrid cloud, and so forth. In this description and in the claims, a "cloud computing environment" is an environment in which cloud computing is employed.

Additionally or alternatively, the functionally described herein can be performed, at least in part, by one or more hardware logic components. For example, and without limitation, illustrative types of hardware logic components that can be used include Field-programmable Gate Arrays (FPGAs), Program-specific Integrated Circuits (ASICs), Program-specific Standard Products (ASSPs), System-on-a-chip systems (SOCs), Complex Programmable Logic Devices (CPLDs), and other types of programmable hardware.

Still further, system architectures described herein can include a plurality of independent components that each contribute to the functionality of the system as a whole. This modularity allows for increased flexibility when approaching issues of platform scalability and, to this end, provides a variety of advantages. System complexity and growth can be managed more easily through the use of smaller-scale parts with limited functional scope. Platform fault tolerance is enhanced through the use of these loosely coupled modules. Individual components can be grown incrementally as business needs dictate. Modular development also translates to decreased time to market for new functionality. New functionality can be added or subtracted without impacting the core system.

Various terminology will be used herein to describe the monetary transaction system (also referred to as a "mobile wallet platform", "mobile wallet program", "mobile wallet transaction system", "mobile financial services (mFS) platform" or "electronic payment system"). The term "agent" is used to refer to an individual with mFS transaction system tools and training to support specific mFS functions. These mFS functions include subscriber registration and activation, and the deposit and withdrawal of funds from the mFS transaction system. Agents are representatives of the mFS transaction system or "program". Agents can be employees or contractors of the program provider, or other companies and organizations that partner with the program provider to provide

these services themselves. Agents may be found in every facet of a typical economy, and may include large retailers, mobile network operators (MNO) airtime sales agents, gas stations, kiosks, or other places of business.

The mobile wallet platform includes a mobile wallet application, web interface or some other type of functionality that allows the user to interact with the mFS platform using their mobile device. The mobile wallet application may include a subscriber identity module (SIM) application, an Unstructured Supplementary Service Data (USSD) application, a smartphone application, a web application, a mobile web application, a Wireless Application Protocol (WAP) application, a Java 2 Platform, Micro Edition (J2ME) application, a tablet application or any other type of application or interface that provides tools for the agent to register, activate, and offer other services to the mFS subscriber.

The mobile wallet platform may also include a mobile vault (such as distributor mobile vault 426 in Figure 4). The mobile vault may include a mobile wallet as well as other items including invoicing data. A mobile vault may be used by merchants, distributors or other users to store value (e.g. on the mobile wallet) or other important information such as invoicing data. The mobile vault allows cash (and its corresponding logistical problems) to be replaced with mobile-enabled payment collection and digital invoicing, as well as providing a mobile point of sale (mPOS) for distributors (as will be described further below).

As used herein, a mobile wallet application is a mobile wallet application installed on a mobile device, in some cases on the device's SIM card. The mobile wallet application of a merchant may interact with the mobile wallet of a distribotro distributor which is stored in the distributor's mobile vault. A USSD application is an application that implements USSD for various functionality including prepaid callback service, location-based content services, menu-based information services and other mobile wallet platform services. A web application is one that implements or uses the internet to provide mobile wallet platform functionality. A mobile web application is similar to a web application, but is tailored for mobile devices. A WAP application is one that uses the wireless application protocol to communicate with the mobile wallet platform to provide the platform's functionality. A J2ME application is an application developed in Java and is designed to provide mobile wallet functionality on a variety of different hardware. A tablet application is an application specifically designed for a touchscreen-

based tablet that provides mobile wallet platform functionality for tablet devices, and as part of configuring the phone on the network. Any of these applications (or any combination thereof) may be provided on the user's mobile device. This functionality can also be made available on a retail point of sale (POS) system or web site.

The term "agent administrator" refers to an individual with mFS program tools and training to administrate the allocation of funds to agent branches (e.g. retail locations). As agents perform mFS transactions with subscribers, such as depositing and withdrawing money, the agents are adding and removing money from their own accounts. Any of the applications referred to above may be configured to provide tools used by the agent administrator to view the agent company balance, view the agent branch balances, and transfer funds into and out of agent branch mobile wallets. This functionality can also be made available on a website for easier access.

In some embodiments, the mFS platform application and/or the mobile vault may utilize triple data encryption standard (3DES) encryption (or some other type of encryption), encrypted message signing, and password security on some or all of its communications with the mFS transaction system in order to ensure that the transactions are properly secured and authenticated.

The term "agent branch" refers to any location where an agent provides support for subscriber services of the mFS platform. Funds are allocated by the agent administrator from the agent company's main account to each agent branch to fund the subscriber mFS functions such as depositing or withdrawing cash, in-store purchases, bill payments, prepaid airtime top-ups and money transfers. In some cases, multiple agents may work in a single branch. However, at least in some cases, monetary funds are allocated to from the agent company's main account on a per branch basis.

The term "agent branch account balance" refers to the amount of money residing in a particular agent branch account at a given time. Funds can be deposited into the branch account by the agent administrator, or the funds can come from participating in subscriber mFS transactions such as depositing or withdrawing cash from the subscriber's mobile wallet accounts, or making retail purchases with the mobile wallet.

In some embodiments, in countries with more developed economies, it may be beneficial to use program-issued pre-paid debit cards, pre-paid access accounts, stored value accounts or gift cards to conduct business along with the added convenience of card processing networks such as Cirrus, STAR, or Visa for POS and automated teller

machine (ATM) functionality. Agents, particularly those in retail outlets and kiosks, can still support subscribers with deposits, withdrawals, and other transfers, but in this case bank external card processors manage the mobile wallet and branch account balances and provide the real-time transfer of funds.

The term "agent branch ledger" refers to a written (or electronic) ledger maintained by the mFS platform. Agent branch transactions are performed on the agent's and subscriber's mobile phones where an electronic record of the transaction is generated and stored on the mFS platform. These electronic transactions are then reconciled with agent branch ledgers to ensure the security and integrity of the transaction. Agent branch ledgers are printed or electronic transaction logs that are distributed to the agent branch locations in hard copy form to serve as a backup record to the electronic transactions.

The term "agent company" refers to a business that registers to participate in the mFS program as a partner of the mFS program provider or owner. The agent company has one or more agent branches which conduct mFS business with mFS program subscribers. In some cases, the agent company may be referred to as a distributor or retailer.

The term "agent company account balance" refers to the sum of the funds deposited at a "partner bank" (defined below) by the agent company to fund the agent company's daily transactions. The funds in the agent company account are then distributed to agent branches by the agent company's agent administrator to conduct everyday business such as accepting cash deposits and cash withdrawals from mFS subscribers. This balance is sometimes referred to as the "agent company float".

An "agent manager" is a supervisor of company agents for a given company. The agent manager has the training and tools to create, delete or modify agent accounts for a company, as well as monitor the transactions performed by agents. The agent manager may have a special application or an increased level of rights to access applications features not available to other users. The special application is a program installed on the agent manager's terminal. This application provides the agent manager the ability to securely perform agent manager functions such as registering and activating new agent accounts. The mFS agent manager application may be installed on any terminal or device. It communicates with the mFS platform using binary and/or text SMS messages. A wireless service provider or MNO provides the GSM SMS network infrastructure on which the mFS platform operates. In some embodiments, the mFS agent manager

application itself be a mobile vault providing business-to-business cashless transactions, including other functions. In other embodiments, the mFS agent manager application may provide mobile wallet application functions and/or mobile vault functions. System-specific permissions may dictate which functions are available on each mFS agent manager application.

As subscribers, agents, and other mFS program participants conduct business in the mFS program, value is transferred from one account to the next as payment for services rendered or goods purchased. This value can be in the form of real currency or the electronic representation referred to herein as eMoney. Among other situations, eMoney is used in mFS implementations where the real-time processing of financial transactions including card processing is not practical. The mFS platform utilizes an internal transaction processor for managing the real-time balance of mobile wallet and agent accounts as value (eMoney) is transferred from one mobile wallet to another in payment for services.

The term "mFS program master account" refers to a bank account maintained by the mFS program partner bank to provide funds and float for the operation of the mFS platform. Depending on the type of mFS implementation, the master account can include sub-accounts for each of the agent branches and subscriber mobile wallets, giving the bank visibility into all transactions on a per-user basis. The mFS platform can also manage the balance of sub-accounts and interact with the bank's master account when funds need to be deposited or withdrawn from the account.

The term mobile network operator (MNO) refers to a provider of mobile phone service including basic voice, SMS, unstructured supplementary service data (USSD) and data service, and may also be referred to as a "wireless service provider".

The term "mobile wallet" or "mobile wallet account" refers to a stored value account or prepaid access account (PPA) that allows the owner (or "subscriber") to pay for goods and services on the mFS platform from his or her mobile wallet account. When the mFS eMoney transaction processor is used, the mobile wallet balance is maintained by the mFS platform and value is exchanged within the mFS program as eMoney. When the mFS platform is integrated to an external card processor, the mobile wallet utilizes funds from the subscriber's prepaid debit card and bank account to exchange value on the mFS platform.

The term "partner bank" refers to the primary bank participating in the mFS program. The partner bank is responsible for holding the mFS program master accounts that hold the funds for all mFS services and transactions. A "PIN" refers to a numeric password that may be required to perform a transaction via the mobile wallet application.

The term "subscriber" refers to a participant of the mFS mobile wallet platform. The subscriber maintains a mobile wallet balance and performs transactions using the mFS application. An "unbanked subscriber" is a subscriber that does not have (or does not have access to) a bank account or credit union account. The application or "mobile wallet application" provides mobile wallet functionality to the (unbanked) subscriber. The mobile wallet application is installed on a mobile device in the device's memory, on a SIM card (such as a GSM SIM card) or is otherwise accessible to the mobile device. The mobile wallet application provides the subscriber the ability to securely perform subscriber functions such as making retail purchases, paying bills, or transferring money to other mFS subscribers and non-subscribers. The mobile wallet application communicates with the mFS platform using binary and text SMS messages, among other forms of wireless communication. A wireless service provider or MNO provides the GSM network infrastructure on which the mFS platform operates.

Figure 1 illustrates an example system architecture for a mobile wallet platform. Integration tier 101 is configured to manage mobile wallet sessions and maintain integrity of financial transactions. Integration tier 101 can also include a communication (e.g., Web services) API and/or other communication mechanisms to accept messages from channels 111. Other mechanisms include, but are not limited to: International Standards Organization ("ISO") 8583 for Point of Sale ("POS") and Automated Teller Machines ("ATM") devices and Advanced Message Queuing Protocol ("AMQP") for queue based interfaces. Each of channels 111 can be integrated to one or more mechanisms for sending messages to integration tier 101. Notification services 102 is configured to send various notifications through different notification channels 112, such as, for example, Short Message Peer-to-Peer ("SSMP") for Short Messaging Service ("SMS") and Simple Mail Transfer Protocol ("SMTP") for emails. Notification services 102 can be configured through a web services API.

Service connectors 103 are a set of connectors configure to connect to 3rd party systems 113. Each connector can be a separate module intended to integrate an external service to the system architecture. Business process services 104 are configured to

implement business workflows, including executing financial transactions, auditing financial transactions, invoking third-party services, handling errors, and logging platform objects. Payment handler 105 is configured to wrap APIs of different payment processors, such as, for example, banking accounts, credit/debit cards or processor 121. Payment handler 105 exposes a common API to facilitate interactions with many different kinds of payment processors.

Security services 106 are configured to perform subscriber authentication. Authorization services 107 are configured to perform client authorization, such as, for example, using a database-based Access Control List ("ACL") table.

Database 108 is configured to manage customer accounts (e.g., storing customer accounts and properties), manage company accounts (e.g., storing company accounts and properties), manage transaction histories (e.g., storing financial transaction details), store customer profiles, storing dictionaries used by the mobile wallet platform, such as, for example, countries, currencies, etc., and managing money containers. Rules engine 109 is configured to gather financial transaction statistics and uses the statistics to provide transaction properties, such as, for example, fees and bonuses. Rules engine 109 is also configured to enforce business constraints, such as, for example, transactions and platform license constraints.

Name matching engine 110 is configured to match different objects according to specified configuration rules. Matching engine 110 can be use to find similarities between names, addresses, etc. Transaction processor 121 is configured to manage financial accounts and transactions. The transaction processor 121 can be used to hold, load, withdraw and deposit funds to mobile wallet accounts. Transaction processor 121 can also be used as a common interface to a third party processor system. When used as a common interface, financial operations may be delegated to the external processor. A Clearing House subsystem of transaction processor 121 can be used to exchange the financial information with a bank.

Components of a mobile wallet platform can be connected to one another over (or be part of) a system bus and/or a network. Networks can include a Local Area Network ("LAN"), a Wide Area Network ("WAN"), and even the Internet. Accorindlgy, components of the mobile wallet platform can be "in the cloud". As such, mobile wallet platform components as well as any other connected computer systems and their components, can create message related data and exchange message related data (e.g.,

Internet Protocol ("IP") datagrams and other higher layer protocols that utilize IP datagrams, such as, Transmission Control Protocol ("TCP"), Hypertext Transfer Protocol ("HTTP"), Simple Mail Transfer Protocol ("SMTP"), etc.) over the system bus and/or network.

The components depicted in Figure 1 can interoperate to provide a number of financial and other services including but not limited to enrolling a customer for a mobile wallet, adding a stored value account (either hosted by a mobile wallet platform or a third party), adding a bank or credit union account to a mobile wallet, adding a debit or credit card account to a mobile wallet, depositing funds in a mobile wallet, withdrawing funds from a mobile wallet, paying bills from a mobile wallet, topping up a prepaid mobile account through a mobile wallet, transferring funds through a mobile wallet (nationally or internationally), making in-store purchases using a mobile wallet, and various other tasks as described herein below. These services will be described in greater detail below with regard to system Figures 1 and 2, as well as Figures 3-19B.

Figure 2 depicts a monetary transaction system 200 similar to that described in Figure 1. The monetary transaction system 200 may provide a more simplified system structure in which each of the above services may be provided. The system includes a subscriber 205. The subscriber may have access to a bank account, or may be an unbanked subscriber. The subscriber has a profile 211 with the monetary transaction system 210. The profile includes the subscriber's know your customer (KYC) information, as well as any associated bank accounts, credit union accounts, bill pay accounts or other accounts. The subscriber has (or has access to) a mobile device 206 such as a phone or tablet. The mobile device runs the mobile wallet application (or mobile wallet application) 207.

The subscriber can indicate, using the mobile application 207 which transaction or other action he or she would like to perform. The indicated transaction 208 is sent to the mobile wallet platform 210 to be carried out by the platform. The transaction processor 216 (which may be similar to or the same as transaction processor 121 of Figure 1) performs the transaction(s) specified by the (unbanked) subscriber 205. The transaction processor may implement various other components to perform the transaction including memory 217, (wireless) communication module 215, rules engine 210 and/or transaction database 225.

Performing the specified transactions may include communicating with the monetary transaction database 225 to determine whether the transaction is permissible based on data indicated in the unbanked subscriber's profile (for instance, whether the subscriber has enough eMoney in his or her stored value account, or has enough money in his or her bank account). Rules engine 220 may also be consulted to determine whether the subscriber has exceeded a specified number of allowed transactions. Then, if funds are available, and the transaction is otherwise permissible, the monetary transaction system can transfer money or eMoney 221 to or from an entity such as a user or agent (e.g. entity 222) to or from an establishment such as a retail store or agent company (e.g. entity 223).

In some cases, the monetary transaction system 210 application provides a web interface that allows subscribers to perform the same functions provided by the monetary transaction system application. For instance, mobile wallet application 207 may provide a web interface that allows a user to enroll for a mobile wallet. The web interface (or the mobile wallet application itself) receives a subscriber-initiated transaction over one of a plurality of channels (111 from Figure 1) connected to the monetary transaction system 210. The web interface or mobile wallet application may prompt for and receive enrollment information (e.g. KYC information) for the (unbanked) subscriber 205 over at least one of the plurality of channels (e.g. web, point-of-sale (POS), interactive voice response (IVR, etc.). The web interface or mobile wallet application may then send activation instructions over the same or a different channel to activate the (unbanked) subscriber 205 and create a subscriber account for the (unbanked) subscriber.

Once the subscriber has an account, the monetary transaction system generates a corresponding mobile wallet for the unbanked subscriber (available via the web interface and/or the mobile wallet application. The system then presents the (unbanked) subscriber's account data associated with the mobile wallet and/or a notification indicating that enrollment was successful to the subscriber. Accordingly, the mobile wallet application or the web interface may be used to provide user enrollment functionality. It should also be understood that either the mobile wallet application or the web interface may be used to provide substantially all of the mobile wallet functionality described herein.

It should also be noted that the mobile device 206 may be any type of plan-based phone or tablet, or prepaid phone or tablet. Many subscribers, such as unbanked

subscribers, may primarily use prepaid phones. The mobile wallet application 207 may be installed on both plan-based phones and prepaid phones. The mobile wallet application may be installed on the device's SIM card, or on the device's main memory. Accordingly, the monetary transaction system 200 may be accessed and used via substantially any type of plan-based or prepaid mobile device.

The components depicted in Figure 1 can interoperate to provide a number of financial and other services including but not limited to enrolling a customer for a mobile wallet, adding a stored value account (either hosted by an electronic payment system or a third party), adding a bank/credit union account to a mobile wallet, adding a debit/credit card account to a mobile wallet, depositing funds in a mobile wallet, withdrawing funds from a mobile wallet, paying bills from a mobile wallet, topping up a prepaid mobile account through a mobile wallet, transferring funds through a mobile wallet, making in store purchases from a mobile wallet, or transferring money or eMoney from one business account to another business account (i.e. from one business's mobile vault to another business's mobile vault, as will be shown in Figure 4).

Figure 3A depicts a subscriber-to-subscriber eMoney transfer. In a merchant and distributor scenario, either or both of the merchant and the distributor (including any delivery personnel) may be subscribers. To perform such a transfer, subscriber A (301) enters some type of identification information identifying subscriber B (e.g. subscriber B's phone number) and an amount of money he or she wishes to transfer. The transaction processor 216 of the monetary transaction system 210 determines if there are sufficient funds to complete the transfer. If sufficient funds are available, the monetary transaction system 210 decrements subscriber A's account and credits subscriber B's account (302). The system then sends some kind of notification (e.g. SMS) to subscriber B indicating that a certain amount of money was transferred to their account. Subscriber A may also receive a notification that the transfer was successful. Accordingly, eMoney may be transferred between two mFS platform subscribers, one or both of which may be unbanked. The monetary transaction system 210 processes the subscribers' requests, updates the subscribers' eMoney balances, logs the transactions, and sends transaction information to a specified bank when needed.

Figure 3B illustrates a subscriber-to-non-subscriber eMoney transfer. Accordingly, as mentioned above, either or both of the merchant and the distributor may be non-subscribers. In graphic 305, subscriber A wishes to send eMoney to another

individual that is not a subscriber to the mFS platform. The transaction is initiated in the same fashion as the subscriber-to-subscriber transfer scenario. However, since non-subscriber B does not have a mobile wallet account, the monetary transaction system 210 cannot credit them with eMoney. Instead, the monetary transaction system 210 sends a notification (e.g. via SMS) to non-subscriber B with instructions for how to pick-up the transferred money, along with an authorization code (306). The monetary transaction system 210 puts a hold on subscriber A's account for the amount transferred. Subscriber B then has a specified number of days to pick up the cash before the hold expires and the amount is credited back to subscriber A's eMoney account by the monetary transaction system 210.

When non-subscriber B goes to pick up the money at an agent branch, the agent branch's manager or agent verifies the authorization code via an agent manager or agent mobile wallet application (that, in turn, accesses the mFS platform). Once the transfer has been validated, the agent gives the cash to non-subscriber B. The agent branch's mFS account is credited with the transfer amount (307) and the user leaves with the cash in hand (308). The mFS platform processes the transfer request, updates subscriber A's eMoney balance, logs the transaction, and sends transaction details to a platform-specified bank.

Figure 4 depicts a physical environment and corresponding computer system architecture 400 for paying using mobile wallets to pay for delivered products.

As depicted in Figure 4, delivery vehicle 404 physically delivers goods 403 from distribution center 401 to retail location 402 (i.e. to merchant 407). It should be noted that retail location 402 may include any location to which goods are distributed including stores, homes, business offices or other locations. Distribution center 401 may be one of a number of distribution centers owned and/or controlled by distributor 462. Delivery of goods 403 to retail location 402 can be part of delivery route that includes deliveries to one or more other retail locations. Thus, before arriving at retail location 402, delivery vehicle 404 may have already made other stops to deliver other goods to one or more other retail locations. Likewise, after leaving retail location 402, delivery vehicle 404 may make additional other stops to deliver other goods to one or more additional retail locations.

After arriving at retail location 402, goods 403 are removed from delivery vehicle 404 (e.g., by one or more of: merchant 403, merchant 403's employees, and delivery

personnel 406) and left at retail location 402 for subsequent sale to patrons of the retail location.

Merchant 407 can use merchant mobile phone 408 (or another mobile device) for wireless (telephonic) communication, as well as running software applications, such as, for example, mobile wallet application 411. Delivery personnel 406 can use delivery mobile phone 409 for wireless telephonic communication as well as running software applications, such as, for example, invoicing application 412. Merchant mobile phone 408 and delivery mobile phone 409 can communicate wirelessly with (e.g., send data to, receive data from, issue commands to, etc.) electronic payment system 421 to utilize the functionality of electronic payment system 421 (i.e. monetary transaction system 210). Wireless communication can occur over a wide area wireless network, such as, for example, a cellular network. Collectively, electronic payment system 421, merchant mobile phone 408, and delivery mobile phone 409 represent a mobile payment platform (i.e. 210). Within this platform, the merchant may be an agent, and the retail location may be an agent company, and thus provide the appertaining functionality (described above) to subscribers and non-subscribers.

As depicted, electronic payment system 421 includes payment processor 422 (e.g., a payment processor used by payment handler 105), an invoice processor 423, merchant mobile wallet 424, and distributor mobile vault 426. Merchant mobile wallet 424 corresponds to merchant 407. Distributor mobile vault 426 further includes distributor mobile wallet 427 and distributor invoicing data 428. Distributor invoicing data 428 defines an invoicing formation for distributor 462. Distributor mobile vault 426 corresponds to distributor 462. Merchant mobile wallet 424 and distributor mobile vault 426 can be stored in a database (e.g., database 108).

Although not depicted, various other modules from the architecture of Figures 1 and/or 2 can also be included electronic payment system 421. The modules expressly depicted in Figure 4 can interoperate with these other modules as appropriate to facilitate desired functionality.

Delivery personnel 406 can use invoicing application 412 to interact with electronic payment system 421 in a limited way on behalf of distributor 462. Upon delivery of goods 403 to retail location 402, delivery personnel can also deliver an invoice to merchant 407. In some embodiments, the invoice is a paper invoice, such as,

for example, invoice 461. Invoice 461 indicates that goods 403 were purchased for amount 463.

In other embodiments, the invoice is an electronic invoice. For example, delivery personnel 406 can use invoicing application 412 to send invoice submission data 429 to invoice processor 423. (Alternatively, the invoice submission data 429 may be sent via a batch file from distributor 462). Invoice processor 423 can receive invoice submission data 429 from invoicing application 412. Invoice submission data 429 can indicate that goods 403 are valued at a specified amount and were physically delivered retail location 402. Invoice processor 423 can refer to distributor invoicing data 428. Invoice processor 423 can generate electronic invoice 431 based on the invoice submission data 429 and the distributor invoicing data 428. Invoice processor 423 can submit electronic invoice 431 to merchant mobile phone 408 on behalf of distributor 462. Electronic invoice 431 indicates that goods 403 were purchased for amount 463. Invoice processor 423 can record generation of invoice 431 in distributor mobile vault 426.

Mobile wallet application 411 can receive invoice 431 from electronic payment system 421. In response to receiving invoice 431, mobile wallet application 411 can indicate receipt of invoice 431 at a user-interface (e.g., display screen) of merchant mobile phone 408.

Upon receiving an invoice (whether it be a paper invoice or an electronic invoice) merchant 407 can log into electronic payment system 421 and access merchant mobile wallet 424 through mobile wallet application 411. Merchant 407 can enter commands through a user-interface (e.g., touch screen or keypad) to request that the invoice (e.g., invoice 461 or invoice 431) be paid partially or in full. Mobile wallet application 411 can send payment instructions 432 to payment processor 422. Payment instructions 432 indicate that amount 463 is to be paid from merchant 407 to distributor 462. Payment processor 422 can validate that the balance of funds in merchant mobile wallet 424 is sufficient to pay amount 463. When the balance of funds is sufficient, payment processor 422 s debits 441 amount 463 from merchant mobile wallet 424 and credits 442 amount 463 to distributor mobile wallet 427.

Payment processor 422 indicates to invoice processor 423 that invoice 431 or invoice 461 was paid as appropriate. Invoice processor 423 receives the indication that invoice 431 or invoice 461 was paid. Invoice processor 423 records the indication that invoice 431 or invoice 461 was paid in the distributor mobile vault 426. Payment

processor 422 (or a separate notification module) can send payment received notification 434 (e.g., a receipt) to mobile wallet application 411. Mobile wallet application 411 can present payment received notification 434 to merchant 407 through a user-interface (e.g., a display screen). Accordingly, merchant 407 is provided verification when an invoice is paid.

Payment processor 422 (or the separate notification module) can send payment received notification 433 to invoicing application 412. Invoicing application 412 can present payment received notification 433 to delivery personnel 406 through a user-interface (e.g., a display screen). Accordingly, delivery personnel 406 are provided verification when an invoice is paid. In response to seeing presentation of payment received notification 433, delivery personnel 406 can leave retail location 402 and delivery other goods to a next delivery stop or return to distribution center 401. The transaction is efficient and saves time relative to a currency based transaction. Accordingly, delivery personnel 406 can makes more deliveries in a specified time period (e.g., a shift or a day).

The features of mobile telephone applications, such as, for example, mobile wallet application 411 and invoice application 412, can be adjusted for mobile telephone capabilities. For example, a lower function, "basic" mobile wallet application may be configured to work on lower capability mobile phones. The basic mobile wallet application can be used for merchant mobile wallet payment for goods. The basic application can provide electronically time-stamped authentication and authorization of payment and automatic deposit.

An "enhanced" mobile wallet application can be configured to work on higher capability mobile phones such as smart phones and tablets. In addition to features of the basic application, the enhanced application also has the capability to tie into a distributor's inventory to produce other features, including: automatic notification to merchant of pending delivery, automatic notification of delays, real-time inventory adjustments that re-calculate the amount due, and automatically close out accounts receivable ("A/R") account upon completion of a transaction.

In addition to linking existing bank accounts to the mobile wallet, the electronic payment system 421 maintains a stored value account for real-time payment of services. For at least some implementations, the electronic payment system may partner with a local bank to provide pre-paid stored value accounts for each mobile wallet (including the

distributor's mobile wallet, the delivery person's mobile wallet (which may be the same as or an extension of the distributor's mobile wallet), and the merchant's mobile wallet. These stored value accounts provide the basis for the exchange of funds between each of the program participants, whether they are distributors, merchants, consumers, agents, or companies providing services on the platform.

A partner bank is used to hold all of the stored value accounts and support settlements between the accounts. Agents deposit funds into and withdraw funds from the bank directly. Distributors, merchants, and consumers interact with agents to deposit and withdraw funds. Integration into a partner bank supports the activation and maintenance of each of the stored value accounts. While the electronic payment system 421 manages the real-time balance of each end-user stored value account, the platform interacts with the bank to move funds from one account to the other as a means of settling the transactions. The partner bank also supports settlement with program participants who don't have an account with the partner bank. The partner bank may support settlements with payment gateways, bill payment providers, and international remittance providers.

Other financial service providers such as bill payment aggregators and international remittance providers are also integrated into the electronic payment system 421. These service providers offer end-users the ability to pay their bills and send money to others. The recipients don't necessarily need to be subscribers to the program to receive their funds (as explained above with regard to Figure 3B). International remittance providers support the ability to both send money as well as receive money transfers in real time into the stored value accounts.

A reconciliation report may be generated and accessible through a portal provided by the electronic payment system 421 to ensure delivery personnel invoices (431) and receipts (433) are reconciled with merchant orders and inventory. The electronic payment system 421 also allows users to view the account balance and transaction history of the driver account and distribution center stored value accounts. Delivery personnel/distributors are able to receive and process payments for client products from merchants using cash, credit cards, debit cards, or a mobile wallet stored value account. Delivery personnel/distributors have the ability to deposit cash in nearby banks or with program agents in order to limit the amount of cash on hand as they complete their deliveries.

Merchants establish a stored value account with their mobile wallet 411 that can be used to make mobile payments to distributors or receive payments from consumers using cash, credit cards, debit cards, or a mobile wallet platform stored value account. The mobile wallet application 411 allows merchants to make electronic bill payments or transfer money from their mobile phone on behalf of customers who have not registered for the client mobile wallet stored value account.

In addition to processing financial transactions, the merchant's mobile wallet account applications allow them to manage their user profile including the linking and unlinking of payment instruments such as credit cards and checking accounts, updating their personal information including address, password and PIN, and methods by which the platform sends receipts, alerts and reminders. Changes made on any channel are updated and stored in the subscriber profile and are applied to each channel (i.e. – a password update on a mobile wallet application applies also to the Web client or USSD client).

The electronic payment system 421 works with all of the program participants to manage fraud and unauthorized access to data on the platform. Every transaction on the electronic payment system 421 is considered an auditable event and is stored with the account information of the person executing the transaction, a unique transaction ID, and time stamp. This data is aggregated on a centralized logging server where it is indexed and made available for reporting and fraud research. Likewise, periodic (e.g. daily) reports are generated to highlight suspicious activity based on patterns, thresholds, and velocities. The electronic payment system 421 also utilizes real-time transactions monitoring and filtering by validating transaction limits and velocities of every transaction to diminish fraudulent usage.

In one embodiment, as described in the flowchart 500 of Figure 5, a computer system is provided. The computer system may be any type of computing device that has one or more processors and some type of memory. The computer system also includes a computer-readable medium that has computer-executable instructions stored on it that, when executed by the one or more processors, causes the computer system to perform a method for allowing a merchant to pay a distributor for delivered goods using an electronic payment system. The method includes receiving a payment instruction 432 from a merchant 407 in step 510. The payment instruction indicates that a distributor's invoice for a specified amount 463 is to be paid from the merchant's mobile wallet 411.

The invoice is generated for goods 403 that were physically delivered from the distributor 462 to the merchant 407. At least in this embodiment, both the merchant and the distributor have mobile wallets (411 and 427, respectively). In other embodiments, one or the other may not be subscribers to the electronic payment system 421 and may not have a mobile wallet.

The electronic payment system 421 validates that the merchant's mobile wallet 411 has a balance of funds sufficient to pay the amount 463 specified in the invoice 431 in step 520, and debits the merchant's mobile wallet by the specified amount of funds in step 530. The electronic payment system 421 then credits the distributor's mobile wallet by the specified amount of funds in step 540 and sends a notification 433 to the distributor indicating that the invoice has been paid in step 550. Accordingly, a business may be able to pay an invoice using a mobile wallet quickly and seamlessly. The delivery person / distributor thus does not have to deal with cash (at least in this transaction), and can avoid the logistical hassles of physical cash.

Thus, in general, a mobile vault and corresponding applications, enable a distributor to accept mobile wallet payments from merchants, increasing the number of merchants drivers can reach within a day while reducing the amount of cash transactions per route. Moreover, a merchant mobile wallet can be used for additional services such as remittances, bill payments, airtime top-up and purchases.

Embodiments of the invention can adhere to Know Your Customer (KYC) rules in the US by performing Customer Identification Program (CIP) checks as required by the Bank Secrecy Act and US PATRIOT Act. A minimum amount of information can be gathered about a customer, such as, for example, First Name, Last Name, Date of Birth, Government ID Type, Government ID Number, Address. The CIP processes are designed to validate customer identity against government blacklists and assists in the prevention of money laundering and terrorist financing. A combination of non-documentary and documentary verification can be used to ensure beyond a reasonable doubt the identity of the customer.

Non-Documentary Verification can occur through the presentment of the information that was collected from the user to an external third party, such as, for example, Lexis Nexis. Documentary Verification can occur if non-documentary verification fails, then the user is asked to present an unexpired government ID. Various differ forms of identification including Driver's license, Passport, Alien identification

(e.g., green card or work visa), and Mexican Consular identification card, can be accepted.

Embodiments of the invention can perform Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) checks. AML and CFT checks can be performed using transaction monitoring methods to flag names and suspicious transactions for further investigation. The electronic payment system can perform AML and CFT checks on all electronic financial transactions to ensure that electronic funds are not being used for money laundering or terrorism. Transaction limits can be placed on user accounts. The transaction limits are fully configurable for each particular use case, channel and payment method that allows maximum flexibility to restrict higher risk use cases. Velocity checks can also be performed. Velocity Checks ensure that subscribers are not abusing the electronic payment system within the allowable limits.

The present invention may be embodied in other specific forms without departing from its spirit or essential characteristics. The described embodiments are to be considered in all respects only as illustrative and not restrictive. The scope of the invention is, therefore, indicated by the appended claims rather than by the foregoing description. All changes which come within the meaning and range of equivalency of the claims are to be embraced within their scope.

CLAIMS

What is claimed:

1. A computer system comprising the following:

one or more processors;

system memory;

one or more computer-readable storage media having stored thereon computer-executable instructions that, when executed by the one or more processors, causes the computing system to perform a method for allowing a merchant to pay a distributor for delivered goods using an electronic payment system, the method comprising the following:

receiving a payment instruction from a merchant, the payment instruction indicating that a distributor's invoice for a specified amount is to be paid from the merchant's mobile wallet, the invoice being generated for one or more goods physically delivered from the distributor to the merchant, the merchant and the distributor both having mobile wallets;

validating that the merchant's mobile wallet has a balance of funds sufficient to pay the amount specified in the invoice;

debiting the merchant's mobile wallet by the specified amount of funds;

crediting the distributor's mobile wallet by the specified amount of funds; and

sending a notification to the distributor indicating that the invoice has been paid.

2. The computer system of claim 1, wherein the merchant's payment instruction is received from the merchant's mobile device using wireless communication.

3. The computer system of claim 2, further comprising sending a payment received notification to the merchant's mobile device.

4. The computer system of claim 1, wherein the indication sent to the distributor is sent to the distributor's mobile device using wireless communication.

5. The computer system of claim 1, wherein the distributor's invoice is submitted to the merchant's mobile device by a delivery person on behalf of the distributor.

6. The computer system of claim 5, further comprising, prior to receiving the payment instruction from the merchant mobile device, receiving invoice submission data from the delivery person's mobile device using wireless communication, the invoice submission data indicating that the merchant is to be invoiced in the specified amount for the physically delivered goods.

7. The computer system of claim 6, further comprising sending an electronic invoice to the merchant's mobile device in response to receiving a request from the merchant and in response to receiving the invoice submission data from the delivery person on behalf of the distributor, the electronic invoice indicating that the merchant owes the distributor the specified amount for the physically delivered goods.

8. The computer system of claim 7, wherein receiving a payment instruction from a merchant mobile device using wireless communication comprises receiving a payment instruction indicating that the electronic invoice is to be paid from the merchant's mobile wallet.

9. The computer system of claim 7, wherein receiving a payment instruction from the merchant mobile device using wireless communication comprises receiving a payment instruction indicating that a paper invoice is to be paid from the merchant's mobile wallet.

10. The computer system of claim 1, further comprising sending the merchant an additional notification notifying the merchant of a pending delivery.

11. The computer system of claim 10, wherein the additional notification indicates a delivery date and time window in which the deliver is to occur.

12. The computer system of claim 11, wherein subsequent notifications are sent to the merchant automatically upon the occurrence of a delay.

13. The computer system of claim 1, further comprising sending the merchant a real-time inventory adjustments notification that indicates the merchant's newly received goods.

14. The computer system of claim 1, further comprising automatically closing out a merchant accounts receivable (A/R) account upon completion of the transaction.

15. The computer system of claim 1, wherein the electronic payment system utilizes an internal processor to maintain individual merchant mobile wallet balances in addition to distributor mobile wallet balances.

16. A mobile payment platform, the mobile payment platform including:

an electronic payment system, the electronic payment system including one or more computer storage devices having stored thereon computer executable instructions representing a payment processor, an invoice processor, a merchant mobile wallet, and a distributor mobile vault, the distributor mobile vault including a distributor mobile wallet and distributor invoicing data, the merchant mobile wallet for a merchant, the distributor mobile vault for a distributor;

a distributor mobile device, the distributor mobile device including one or more computer storage devices having stored thereon computer executable instructions representing an invoicing application; and

an merchant mobile device, the merchant mobile device including one or more computer storage devices having stored thereon computer executable instructions representing a mobile wallet application; and

wherein the invoice processor is configured to:

receive invoice submission data from the distributor's mobile device, the invoice submission data indicating that goods valued at a specified amount were physically delivered to the merchant;

generate an electronic invoice based on the invoice submission data;

submit the generated electronic invoice to the merchant's mobile device;

record generation of the electronic invoice in the distributor's mobile vault;

receive an indication that an electronic invoice has been paid; and

record the indication that the electronic invoice has been paid in the distributor's mobile vault.

17. The mobile payment platform of claim 16, wherein the payment processor is configured to:

receive a payment instruction from a merchant, the payment instruction indicating that a distributor's invoice for a specified amount is to be paid from the merchant's mobile wallet, the invoice being generated for one or more goods physically delivered from the distributor to the merchant, the merchant and the distributor both having mobile wallets;

validate that the merchant's mobile wallet has a balance of funds sufficient to pay the amount specified in the invoice;

debit the merchant's mobile wallet by the specified amount of funds;

credit the distributor's mobile wallet by the specified amount of funds; and

send a notification to the distributor indicating that the invoice has been paid.

18. The mobile payment platform of claim 16, wherein the generated electronic invoice is submitted to the merchant's mobile device by a delivery person on behalf of the distributor.

19. The mobile payment platform of claim 16, the merchant uses the mobile payment platform for performing at least one of the following in addition to making payments for received goods: bill payments, remittances, mobile phone airtime top-up and retail purchases.

20. A mobile payment platform, the mobile payment platform including:

an electronic payment system, the electronic payment system including one or more computer storage devices having stored thereon computer executable instructions representing a payment processor, an invoice processor, a merchant mobile wallet, and a distributor mobile vault, the distributor mobile vault including a distributor mobile wallet and distributor invoicing data, the merchant mobile wallet for a merchant, the distributor mobile vault for a distributor;

a distributor mobile device, the distributor mobile device including one or more computer storage devices having stored thereon computer executable instructions representing an invoicing application; and

an merchant mobile device, the merchant mobile device including one or more computer storage devices having stored thereon computer executable instructions representing a mobile wallet application; and

wherein the invoice processor is configured to:

receive invoice submission data from the distributor's mobile device, the invoice submission data indicating that goods valued at a specified amount were physically delivered to the merchant;

generate an electronic invoice based on the invoice submission data;

submit the generated electronic invoice to the merchant's mobile device;

record generation of the electronic invoice in the distributor's mobile vault;

receive an indication that an electronic invoice has been paid; and

record the indication that the electronic invoice has been paid in the distributor's mobile vault; and

wherein the payment processor is configured to:

receive a payment instruction from a merchant, the payment instruction indicating that a distributor's invoice for a specified amount is to be paid from the merchant's mobile wallet, the invoice being generated for one or more goods physically delivered from the distributor to the merchant, the merchant and the distributor both having mobile wallets;

validate that the merchant's mobile wallet has a balance of funds sufficient to pay the amount specified in the invoice;

debit the merchant's mobile wallet by the specified amount of funds;

credit the distributor's mobile wallet by the specified amount of funds; and

send a notification to the distributor indicating that the invoice has been paid.

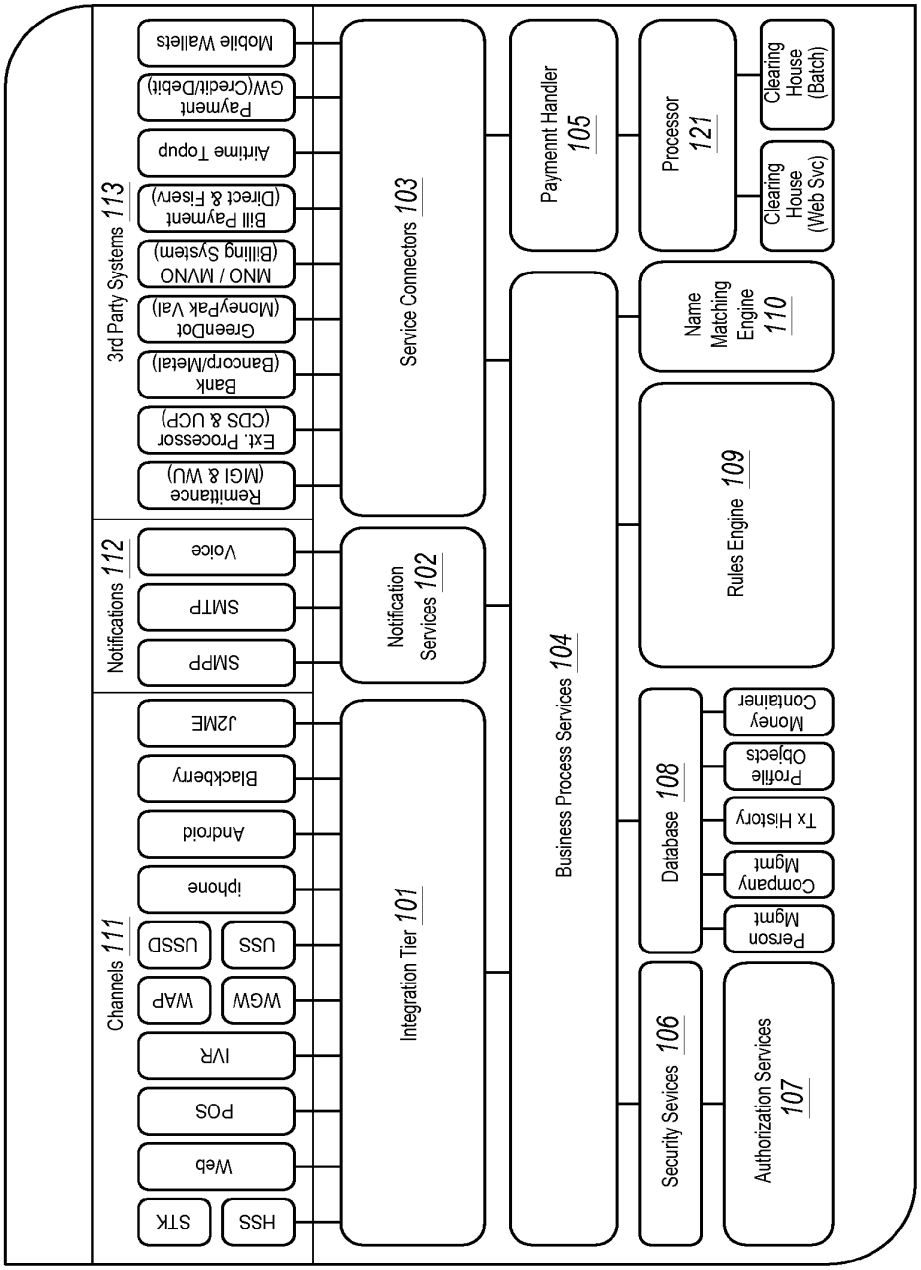

Platform Functional Architecture
Channels 111
HSS
STK
Web
POS
IVR
WGW
WAP
USS
USSD
iphone
Android
Blackberry
J2ME
Notifications 112
SMPP
SMTP
Voice
3rd Party Systems 113
Remittance (MGI & WU)
Ext. Processor (CDS & UCP)
Bank (Bancorp/Metal)
GreenDot (MoneyPak Val)
MNO / MVNO (Billing System)
Bill Payment (Direct & Fiserv)
Airtime Topup
Payment GW(Credit/Debit)
Mobile Wallets
Integration Tier 101
Notification Services 102
Service Connectors 103
Business Process Services 104
Security Sevices 106
Authorization Services 107
Database 108
Person Mgmt
Company Mgmt
Tx History
Profile Objects
Money Container
Rules Engine 109
Name Matching Engine 110
Paymennt Handler 105
Processor 121
Clearing House (Web Svc)
Clearing House (Batch)

FIG. 1

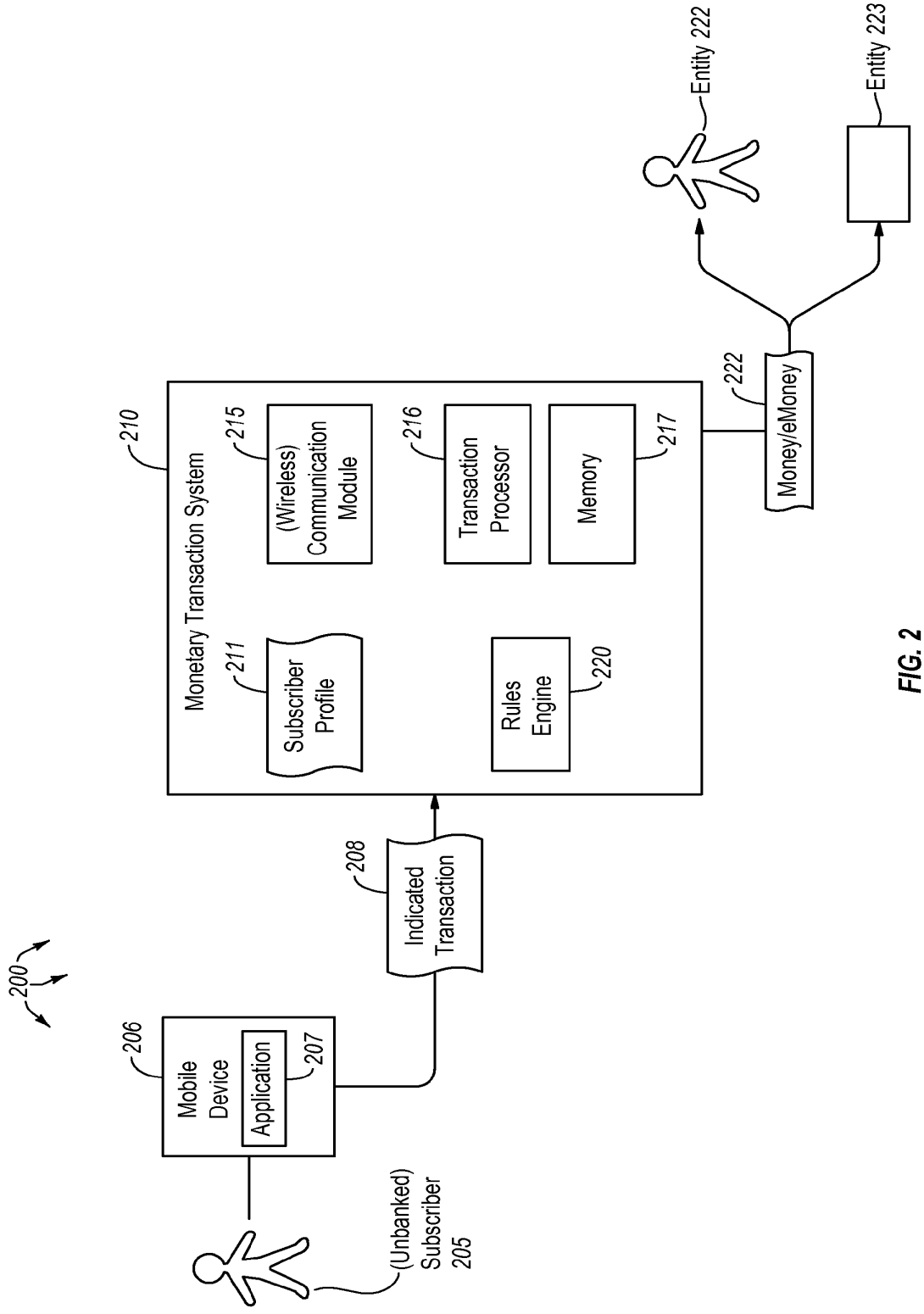

200
206
Mobile Device
Application
207
(Unbanked) Subscriber 205
208
Indicated Transaction
210
Monetary Transaction System
211
Subscriber Profile
215
(Wireless) Communication Module
216
Transaction Processor
217
Memory
220
Rules Engine
222
Money/eMoney
Entity 222
Entity 223

FIG. 2

Subscriber -To- Subscriber
eMoney Transfer

FIG. 3A

Subscriber -To- Non Subscriber
eMoney Transfer

FIG. 3B

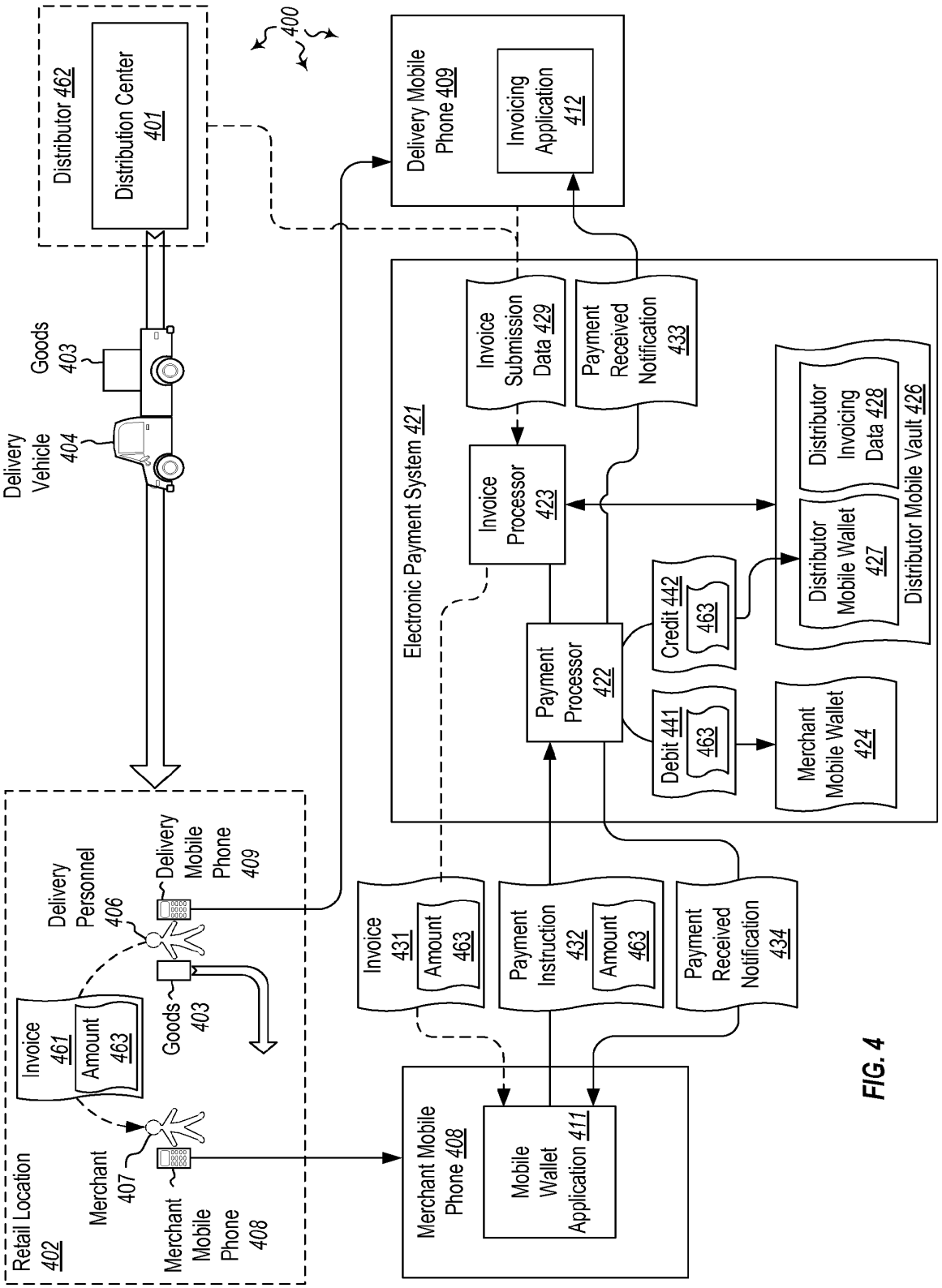

400
Distributor 462
Distribution Center 401
Goods 403
Delivery Vehicle 404
Delivery Mobile Phone 409
Invoicing Application 412
Electronic Payment System 421
Invoice Submission Data 429
Payment Received Notification 433
Invoice Processor 423
Distributor Invoicing Data 428
Distributor Mobile Wallet 427
Distributor Mobile Vault 426
Credit 442
463
Payment Processor 422
Debit 441
463
Merchant Mobile Wallet 424
Retail Location 402
Delivery Personnel 406
Delivery Mobile Phone 409
Invoice 461
Amount 463
Goods 403
Merchant 407
Merchant Mobile Phone 408
Invoice 431
Amount 463
Payment Instruction 432
Amount 463
Payment Received Notification 434
Merchant Mobile Phone 408
Mobile Wallet Application 411

FIG. 4

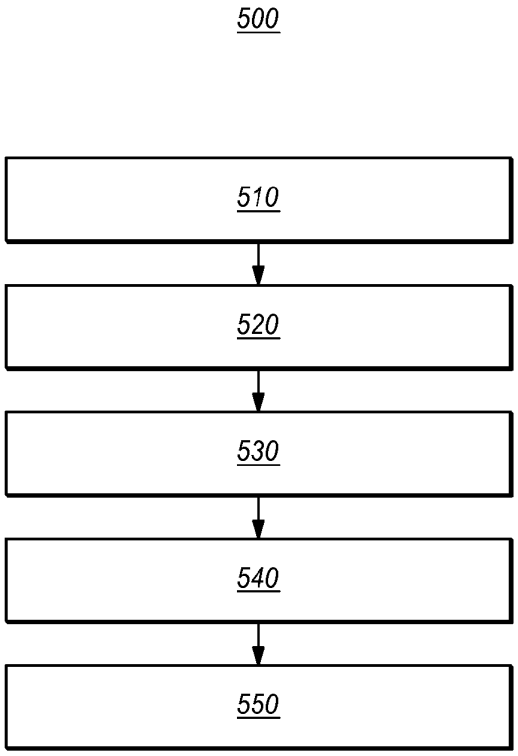


FIG. 5

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US 12/43321

A. CLASSIFICATION OF SUBJECT MATTER
IPC(8) - G06Q 20/00 (2012.01)
USPC - 705/78
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
IPC(8): G06Q 20/00 (2012.01)
USPC: 705/78

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC: 705/64; 235/379 (keyword limited; terms below)

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
PubWEST (PGPB, USPT, EPAB, JPAB); Google Scholar; Google Patents; FreePatentsOnline. Search terms used: mobile-wallet mobile-payment electronic-wallet electronic-payment mobile-purse electronic-purse wallet-funds purse-funds wallet-available purse-available wallet-balance purse-balance mobile-vault wallet-sufficient...

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2008/0275779 A1 (LAKSHMINARAYANAN) 06 November 2008 (06.11.2008) entire document, especially Abstract; Figs. 6, 8; para [0006], [0023], [0031], [0033], [0041], [0047], [0054], [0056]-[0059], [0062], [0073], [0075], [0077], [0081], [0083], [0092], [0096], [0105], [0131], [0133]	1 - 20
Y	US 2007/0255620 A1 (TUMMINARO et al.) 01 November 2007 (01.11.2007) entire document, especially Abstract; para [0021], [0187], [0202], [0203], [0208], [0255], [0256], [0258], [0367]-[0372], [0590], [0702], [0739], [0882], [1135]	1 - 20
A	US 2010/0030651 A1 (MATOTEK et al.) 04 February 2010 (04.02.2010) entire document	1 - 20

☐ Further documents are listed in the continuation of Box C. ☐

* Special categories of cited documents:
"A" document defining the general state of the art which is not considered to be of particular relevance
"E" earlier application or patent but published on or after the international filing date
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
"O" document referring to an oral disclosure, use, exhibition or other means
"P" document published prior to the international filing date but later than the priority date claimed
"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
09 August 2012 (09.08.2012)	06 SEP 2012
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201	Authorized officer: Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

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(54) Title: DISRUPTIVELY PRICED OR FREE FINANCIAL SERVICES OR ITEMS IN EXCHANGE FOR PARTICIPATION IN OPT IN ADVERTISING

Platform Functional Architecture

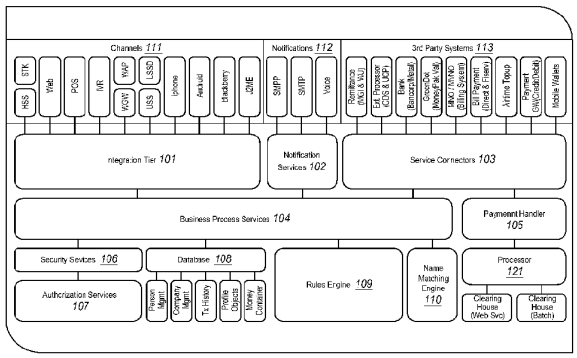


FIG. 1

(57) Abstract: Embodiments are directed to providing disruptively priced or free financial services or goods in exchange for participation in opt-in advertising. A user may opt-in to receive some form of advertising on his or her phone. The advertising may appear in a mobile wallet application used to pay for goods or services. The advertising may be related to products the user has previously purchased using the mobile wallet application. An electronic payment system that provides the mobile wallet application tracks and stores items that the user purchases using the mobile wallet. The electronic payment system then analyzes the user's purchasing habits to identify advertisements and/or promotions that may be of interest to the user. The promotions (such as coupons) may then be sent to the user's mobile wallet application and applied automatically when the user purchases that item using the mobile wallet.

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DISRUPTIVELY PRICED OR FREE FINANCIAL SERVICES OR ITEMS IN EXCHANGE FOR PARTICIPATION IN OPT IN ADVERTISING

CROSS-REFERENCE TO RELATED APPLICATIONS

[0001] This application claims priority to and the benefit of U.S. Utility Application Ser. No. 13/528,720, filed on June 20, 2012, entitled "Disruptively Priced or Free Financial Services or Items in Exchange for Participation in Opt In Advertising", and claims priority to and the benefits of U.S. Provisional Application Ser. No. 61/499,927, filed on June 22, 2011, entitled "Disruptively Priced or Free Financial Services or Items in Exchange for Participation in Opt In Advertising", which are incorporated herein by reference in their entirety. This application further claims priority to and the benefit of U.S. Patent Application Ser. No. 13/484,199, entitled "Monetary Transaction System", filed on May 30, 2012, which itself claims priority to U.S. Provisional Application Ser. No. 61/522,099, filed on August 10, 2011, entitled "Mobile Wallet Platform", and U.S. Provisional Application Ser. No. 61/493,064, filed on June 3, 2011, entitled "Mobile Wallet Platform". Each of the aforementioned applications is incorporated by reference herein in its entirety.

BACKGROUND

[0002] Mobile phones and other digital devices have become increasingly popular in recent years. Many mobile device users use their devices to perform countless different daily tasks. For instance, mobile devices allow users to check email, send and receive instant messages, check calendar items, take notes, set up reminders, browse the internet, play games or perform any number of different actions using specialized applications or "apps". These applications allow mobile devices to communicate with other computer systems and perform a wide variety of network-connected tasks previously not possible with a mobile device.

BRIEF SUMMARY

[0003] Embodiments described herein are directed to providing disruptively priced or free financial services or items in exchange for participation in opt-in advertising. A user may opt-in to receive some form of advertising on his or her phone. The advertising may appear in a mobile wallet application used to pay for goods or services. The advertising

may be related to products the user has previously purchased using the mobile wallet application. The user has an account with a mobile payment system that provides the mobile wallet application. The mobile payment system can provide the user with a variety of functionality including purchasing items along with one or more of depositing funds, withdrawing funds, transferring funds, etc. Accordingly, the user can use a digital device (e.g., a computer or mobile phone) to interact with the electronic payment system to pay for goods and/or services.

[0004] In exchange for a financial benefit, the user opts in to receive advertisements, coupons, vouchers, promotions, Buy One Get One ("BOGO") offers or other benefits from the electronic payment system. Upon the user's agreement to participate in opt-in advertising, the electronic payment system may be permitted to store (e.g., by capturing purchase orders), track, and analyze items that the user purchases through their account with the electronic payment system. The electronic payment system stores and maintains a list of a user's purchased items in a data warehouse. The electronic payment system then analyzes the user's purchasing habits to identify advertisements and/or promotions that may be of interest to the user. The promotions (such as coupons) may then be sent to the user's mobile wallet application and applied automatically when the user purchases that item using the mobile wallet.

[0005] This Summary is provided to introduce a selection of concepts in a simplified form that are further described below in the Detailed Description. This Summary is not intended to identify key features or essential features of the claimed subject matter, nor is it intended to be used as an aid in determining the scope of the claimed subject matter.

[0006] Additional features and advantages will be set forth in the description which follows, and in part will be apparent to one of ordinary skill in the art from the description, or may be learned by the practice of the teachings herein. Features and advantages of embodiments described herein may be realized and obtained by means of the instruments and combinations particularly pointed out in the appended claims. Features of the embodiments described herein will become more fully apparent from the following description and appended claims.

BRIEF DESCRIPTION OF THE DRAWINGS

[0007] To further clarify the above and other features of the embodiments described herein, a more particular description will be rendered by reference to the appended

drawings. It is appreciated that these drawings depict only examples of the embodiments described herein and are therefore not to be considered limiting of its scope. The embodiments will be described and explained with additional specificity and detail through the use of the accompanying drawings in which:

[0008] Figure 1 illustrates a monetary transaction system architecture in which embodiments described herein may operate.

[0009] Figure 2 illustrates an alternate example embodiment of a monetary transaction system.

[0010] Figures 3A and 3B illustrate example data flows for performing subscriber-to-subscriber and subscriber-to-non-subscriber eMoney transfers via a mobile wallet, respectively.

[0011] Figure 4 illustrates an example data flow for making a retail purchase using a mobile wallet.

[0012] Figure 5 illustrates a monetary transaction system architecture in which free or reduced price items may be provided in exchange for opt-in advertising.

[0013] Figure 6 illustrates an example data flow for providing free or reduced price items in exchange for participation in opt-in advertising.

[0014] Figure 7 illustrates an example screen shot of a mobile wallet application with opt-in advertisements.

DETAILED DESCRIPTION

[0015] Embodiments described herein are directed to providing disruptively priced or free financial services or items in exchange for participation in opt-in advertising. A user may opt-in to receive some form of advertising on his or her phone. The advertising may appear in a mobile wallet application used to pay for goods or services. The advertising may be related to products the user has previously purchased using the mobile wallet application. The user has an account with a mobile payment system that provides the mobile wallet application. The mobile payment system can provide the user with a variety of functionality including purchasing items along with one or more of depositing funds, withdrawing funds, transferring funds, etc. Accordingly, the user can use a digital device (e.g., a computer or mobile phone) to interact with the electronic payment system to pay for goods and/or services.

[0016] In exchange for a financial benefit, the user opts in to receive advertisements, coupons, vouchers, promotions, Buy One Get One ("BOGO") offers or other benefits from the electronic payment system. Upon the user's agreement to participate in opt-in advertising, the electronic payment system may be permitted to store (e.g., by capturing purchase orders), track, and analyze items that the user purchases through their account with the electronic payment system. The electronic payment system stores and maintains a list of a user's purchased items in a data warehouse. The electronic payment system then analyzes the user's purchasing habits to identify advertisements and/or promotions that may be of interest to the user. The promotions (such as coupons) may then be sent to the user's mobile wallet application and applied automatically when the user purchases that item using the mobile wallet.

[0017] Embodiments described herein may comprise or utilize a special purpose or general-purpose computer including computer hardware, such as, for example, one or more processors and system memory, as discussed in greater detail below. Embodiments described herein also include physical and other computer-readable media for carrying or storing computer-executable instructions and/or data structures. Such computer-readable media can be any available media that can be accessed by a general purpose or special purpose computer system. Computer-readable media that store computer-executable instructions in the form of data are computer storage media. Computer-readable media that carry computer-executable instructions are transmission media. Thus, by way of example, and not limitation, embodiments described herein can comprise at least two distinctly different kinds of computer-readable media: computer storage media and transmission media.

[0018] Computer storage media includes RAM, ROM, EEPROM, CD-ROM, solid state drives (SSDs) that are based on RAM, Flash memory, phase-change memory (PCM), or other types of memory, or other optical disk storage, magnetic disk storage or other magnetic storage devices, or any other medium which can be used to store desired program code means in the form of computer-executable instructions, data or data structures and which can be accessed by a general purpose or special purpose computer.

[0019] A "network" is defined as one or more data links and/or data switches that enable the transport of electronic data between computer systems and/or modules and/or other electronic devices. When information is transferred or provided over a network (either hardwired, wireless, or a combination of hardwired or wireless) to a computer, the

computer properly views the connection as a transmission medium. Transmission media can include a network which can be used to carry data or desired program code means in the form of computer-executable instructions or in the form of data structures and which can be accessed by a general purpose or special purpose computer. Combinations of the above should also be included within the scope of computer-readable media.

[0020] Further, upon reaching various computer system components, program code means in the form of computer-executable instructions or data structures can be transferred automatically from transmission media to computer storage media (or vice versa). For example, computer-executable instructions or data structures received over a network or data link can be buffered in RAM within a network interface module (e.g., a network interface card or "NIC"), and then eventually transferred to computer system RAM and/or to less volatile computer storage media at a computer system. Thus, it should be understood that computer storage media can be included in computer system components that also (or even primarily) utilize transmission media.

[0021] Computer-executable (or computer-interpretable) instructions comprise, for example, instructions which cause a general purpose computer, special purpose computer, or special purpose processing device to perform a certain function or group of functions. The computer executable instructions may be, for example, binaries, intermediate format instructions such as assembly language, or even source code. Although the subject matter has been described in language specific to structural features and/or methodological acts, it is to be understood that the subject matter defined in the appended claims is not necessarily limited to the described features or acts described above. Rather, the described features and acts are disclosed as example forms of implementing the claims.

[0022] Those skilled in the art will appreciate that various embodiments may be practiced in network computing environments with many types of computer system configurations, including personal computers, desktop computers, laptop computers, message processors, hand-held devices, multi-processor systems, microprocessor-based or programmable consumer electronics, network PCs, minicomputers, mainframe computers, mobile telephones, PDAs, tablets, pagers, routers, switches, and the like. Embodiments described herein may also be practiced in distributed system environments where local and remote computer systems that are linked (either by hardwired data links, wireless data links, or by a combination of hardwired and wireless data links) through a network, each perform tasks (e.g. cloud computing, cloud services and the like). In a

distributed system environment, program modules may be located in both local and remote memory storage devices.

[0023] In this description and the following claims, "cloud computing" is defined as a model for enabling on-demand network access to a shared pool of configurable computing resources (e.g., networks, servers, storage, applications, and services). The definition of "cloud computing" is not limited to any of the other numerous advantages that can be obtained from such a model when properly deployed.

[0024] For instance, cloud computing is currently employed in the marketplace so as to offer ubiquitous and convenient on-demand access to the shared pool of configurable computing resources. Furthermore, the shared pool of configurable computing resources can be rapidly provisioned via virtualization and released with low management effort or service provider interaction, and then scaled accordingly.

[0025] A cloud computing model can be composed of various characteristics such as on-demand self-service, broad network access, resource pooling, rapid elasticity, measured service, and so forth. A cloud computing model may also come in the form of various service models such as, for example, Software as a Service ("SaaS"), Platform as a Service ("PaaS"), and Infrastructure as a Service ("IaaS"). The cloud computing model may also be deployed using different deployment models such as private cloud, community cloud, public cloud, hybrid cloud, and so forth. In this description and in the claims, a "cloud computing environment" is an environment in which cloud computing is employed.

[0026] Additionally or alternatively, the functionally described herein can be performed, at least in part, by one or more hardware logic components. For example, and without limitation, illustrative types of hardware logic components that can be used include Field-programmable Gate Arrays (FPGAs), Program-specific Integrated Circuits (ASICs), Program-specific Standard Products (ASSPs), System-on-a-chip systems (SOCs), Complex Programmable Logic Devices (CPLDs), and other types of programmable hardware.

[0027] Still further, system architectures described herein can include a plurality of independent components that each contribute to the functionality of the system as a whole. This modularity allows for increased flexibility when approaching issues of platform scalability and, to this end, provides a variety of advantages. System complexity and growth can be managed more easily through the use of smaller-scale parts with

limited functional scope. Platform fault tolerance is enhanced through the use of these loosely coupled modules. Individual components can be grown incrementally as business needs dictate. Modular development also translates to decreased time to market for new functionality. New functionality can be added or subtracted without impacting the core system.

[0028] Various terminology will be used herein to describe the monetary transaction system (also referred to as a "mobile wallet platform", "mobile wallet program", "mobile wallet transaction system", "mobile financial services (mFS) platform" or "electronic payment system"). The term "agent" is used to refer to an individual with mFS transaction system tools and training to support specific mFS functions. These mFS functions include subscriber registration and activation, and the deposit and withdrawal of funds from the mFS transaction system. Agents are representatives of the mFS transaction system or "program". Agents can be employees or contractors of the program provider, or other companies and organizations that partner with the program provider to provide these services themselves. Agents may be found in every facet of a typical economy, and may include large retailers, mobile network operators (MNO) airtime sales agents, gas stations, kiosks, or other places of business.

[0029] The mobile wallet platform includes a mobile wallet application, web interface or some other type of functionality that allows the user to interact with the mFS platform using their mobile device. The mobile wallet application may include a subscriber identity module (SIM) application, an Unstructured Supplementary Service Data (USSD) application, a smartphone application, a web application, a mobile web application, a Wireless Application Protocol (WAP) application, a Java 2 Platform, Micro Edition (J2ME) application, a tablet application or any other type of application or interface that provides tools for the agent to register, activate, and offer other services to the mFS subscriber.

[0030] As used herein, a mobile wallet application is a mobile wallet application installed on a SIM card. A USSD application is an application that implements USSD for various functionality including prepaid callback service, location-based content services, menu-based information services and other mobile wallet platform services. A web application is one that implements or uses the internet to provide mobile wallet platform functionality. A mobile web application is similar to a web application, but is tailored for mobile devices. A WAP application is one that uses the wireless application protocol to

communicate with the mobile wallet platform to provide the platform's functionality. A J2ME application is an application developed in Java and is designed to provide mobile wallet functionality on a variety of different hardware. A tablet application is an application specifically designed for a touchscreen-based tablet that provides mobile wallet platform functionality for tablet devices. , and as part of configuring the phone on the network. Any of these applications (or any combination thereof) may be provided on the user's mobile device. This functionality can also be made available on a retail point of sale (POS) system or web site.

[0031] The term "agent administrator" refers to an individual with mFS program tools and training to administrate the allocation of funds to agent branches (e.g. retail locations). As agents perform mFS transactions with subscribers, such as depositing and withdrawing money, the agents are adding and removing money from their own accounts. Any of the applications referred to above may be configured to provide tools used by the agent administrator to view the agent company balance, view the agent branch balances, and transfer funds into and out of agent branch mobile wallets. This functionality can also be made available on a website for easier access.

[0032] In some embodiments, the mFS platform application may utilize triple data encryption standard (3DES) encryption (or some other type of encryption), encrypted message signing, and password security on some or all of its communications with the mFS transaction system in order to ensure that the transactions are properly secured and authenticated.

[0033] The term "agent branch" refers to any location where an agent provides support for subscriber services of the mFS platform. Funds are allocated by the agent administrator from the agent company's main account to each agent branch to fund the subscriber mFS functions such as depositing or withdrawing cash, in-store purchases, bill payments, prepaid airtime top-ups and money transfers. In some cases, multiple agents may work in a single branch. However, at least in some cases, monetary funds are allocated to from the agent company's main account on a per branch basis.

[0034] The term "agent branch account balance" refers to the amount of money residing in a particular agent branch account at a given time. Funds can be deposited into the branch account by the agent administrator, or the funds can come from participating in subscriber mFS transactions such as depositing or withdrawing cash from the subscriber's mobile wallet accounts, or making retail purchases with the mobile wallet.

[0035] In some embodiments, in countries with more developed economies, it may be beneficial to use program-issued pre-paid debit cards, pre-paid access accounts, stored value accounts or gift cards to conduct business along with the added convenience of card processing networks such as Cirrus, STAR, or Visa for POS and automated teller machine (ATM) functionality. Agents, particularly those in retail outlets and kiosks, can still support subscribers with deposits, withdrawals, and other transfers, but in this case bank external card processors manage the mobile wallet and branch account balances and provide the real-time transfer of funds.

[0036] The term "agent branch ledger" refers to a written (or electronic) ledger maintained by the mFS platform. Agent branch transactions are performed on the agent's and subscriber's mobile phones where an electronic record of the transaction is generated and stored on the mFS platform. These electronic transactions are then reconciled with agent branch ledgers to ensure the security and integrity of the transaction. Agent branch ledgers are printed or electronic transaction logs that are distributed to the agent branch locations in hard copy form to serve as a backup record to the electronic transactions.

[0037] The term "agent company" refers to a business that registers to participate in the mFS program as a partner of the mFS program provider or owner. The agent company has one or more agent branches which conduct mFS business with mFS program subscribers. In some cases, the agent company may be referred to as a distributor or retailer.

[0038] The term "agent company account balance" refers to the sum of the funds deposited at a "partner bank" (defined below) by the agent company to fund the agent company's daily transactions. The funds in the agent company account are then distributed to agent branches by the agent company's agent administrator to conduct everyday business such as accepting cash deposits and cash withdrawals from mFS subscribers. This balance is sometimes referred to as the "agent company float".

[0039] An "agent manager" is a supervisor of company agents for a given company. The agent manager has the training and tools to create, delete or modify agent accounts for a company, as well as monitor the transactions performed by agents. The agent manager may have a special application or an increased level of rights to access applications features not available to other users. The special application is a program installed on the agent manager's terminal. This application provides the agent manager the ability to securely perform agent manager functions such as registering and activating

new agent accounts. The mFS agent manager application may be installed on any terminal or device. It communicates with the mFS platform using binary and/or text SMS messages. A wireless service provider or MNO provides the GSM SMS network infrastructure on which the mFS platform operates.

[0040] As subscribers, agents, and other mFS program participants conduct business in the mFS program, value is transferred from one account to the next as payment for services rendered or goods purchased. This value can be in the form of real currency or the electronic representation referred to herein as eMoney. Among other situations, eMoney is used in mFS implementations where the real-time processing of financial transactions including card processing is not practical. The mFS platform utilizes an internal transaction processor for managing the real-time balance of mobile wallet and agent accounts as value (eMoney) is transferred from one mobile wallet to another in payment for services.

[0041] The term "mFS program master account" refers to a bank account maintained by the mFS program partner bank to provide funds and float for the operation of the mFS platform. Depending on the type of mFS implementation, the master account can include sub-accounts for each of the agent branches and subscriber mobile wallets, giving the bank visibility into all transactions on a per-user basis. The mFS platform can also manage the balance of sub-accounts and interact with the bank's master account when funds need to be deposited or withdrawn from the account.

[0042] The term mobile network operator (MNO) refers to a provider of mobile phone service including basic voice, SMS, unstructured supplementary service data (USSD) and data service, and may also be referred to as a "wireless service provider".

[0043] The term "mobile wallet" or "mobile wallet account" refers to a stored value account or prepaid access account (PPA) that allows the owner (or "subscriber") to pay for goods and services on the mFS platform from his or her mobile wallet account. When the mFS eMoney transaction processor is used, the mobile wallet balance is maintained by the mFS platform and value is exchanged within the mFS program as eMoney. When the mFS platform is integrated to an external card processor, the mobile wallet utilizes funds from the subscriber's prepaid debit card and bank account to exchange value on the mFS platform.

[0044] The term "partner bank" refers to the primary bank participating in the mFS program. The partner bank is responsible for holding the mFS program master accounts

that hold the funds for all mFS services and transactions. A "PIN" refers to a numeric password that may be required to perform a transaction via the mobile wallet application.

[0045] The term "subscriber" refers to a participant of the mFS mobile wallet platform. The subscriber maintains a mobile wallet balance and performs transactions using the mFS application. An "unbanked subscriber" is a subscriber that does not have (or does not have access to) a bank account or credit union account. The application or "mobile wallet application" provides mobile wallet functionality to the (unbanked) subscriber. The mobile wallet application is installed on a mobile device in the device's memory, on a SIM card (such as a GSM SIM card) or is otherwise accessible to the mobile device. The mobile wallet application provides the subscriber the ability to securely perform subscriber functions such as making retail purchases, paying bills, or transferring money to other mFS subscribers and non-subscribers. The mobile wallet application communicates with the mFS platform using binary and text SMS messages, among other forms of wireless communication. A wireless service provider or MNO provides the GSM network infrastructure on which the mFS platform operates.

[0046] Figure 1 illustrates an example system architecture for a mobile wallet platform. Integration tier 101 is configured to manage mobile wallet sessions and maintain integrity of financial transactions. Integration tier 101 can also include a communication (e.g., Web services) API and/or other communication mechanisms to accept messages from channels 111. Other mechanisms include, but are not limited to: International Standards Organization ("ISO") 8583 for Point of Sale ("POS") and Automated Teller Machines ("ATM") devices and Advanced Message Queuing Protocol ("AMQP") for queue based interfaces. Each of channels 111 can be integrated to one or more mechanisms for sending messages to integration tier 101. Notification services 102 is configured to send various notifications through different notification channels 112, such as, for example, Short Message Peer-to-Peer ("SSMP") for Short Messaging Service ("SMS") and Simple Mail Transfer Protocol ("SMTP") for emails. Notification services 102 can be configured through a web services API.

[0047] Service connectors 103 are a set of connectors configure to connect to 3rd party systems 113. Each connector can be a separate module intended to integrate an external service to the system architecture. Business process services 104 are configured to implement business workflows, including executing financial transactions, auditing financial transactions, invoking third-party services, handling errors, and logging platform

objects. Payment handler 105 is configured to wrap APIs of different payment processors, such as, for example, banking accounts, credit/debit cards or processor 121. Payment handler 105 exposes a common API to facilitate interactions with many different kinds of payment processors.

[0048] Security services 106 are configured to perform subscriber authentication. Authorization services 107 are configured to perform client authorization, such as, for example, using a database-based Access Control List ("ACL") table.

[0049] Database 108 is configured to manage customer accounts (e.g., storing customer accounts and properties), manage company accounts (e.g., storing company accounts and properties), manage transaction histories (e.g., storing financial transaction details), store customer profiles, storing dictionaries used by the mobile wallet platform, such as, for example, countries, currencies, etc., and managing money containers. Rules engine 109 is configured to gather financial transaction statistics and uses the statistics to provide transaction properties, such as, for example, fees and bonuses. Rules engine 109 is also configured to enforce business constraints, such as, for example, transactions and platform license constraints.

[0050] Name matching engine 110 is configured to match different objects according to specified configuration rules. Matching engine 110 can be use to find similarities between names, addresses, etc. Transaction processor 121 is configured to manage financial accounts and transactions. The transaction processor 121 can be used to hold, load, withdraw and deposit funds to mobile wallet accounts. Transaction processor 121 can also be used as a common interface to a third party processor system. When used as a common interface, financial operations may be delegated to the external processor. A Clearing House subsystem of transaction processor 121 can be used to exchange the financial information with a bank.

[0051] Components of a mobile wallet platform can be connected to one another over (or be part of) a system bus and/or a network. Networks can include a Local Area Network ("LAN"), a Wide Area Network ("WAN"), and even the Internet. Accorindlgy, components of the mobile wallet platform can be "in the cloud". As such, mobile wallet platform components as well as any other connected computer systems and their components, can create message related data and exchange message related data (e.g., Internet Protocol ("IP") datagrams and other higher layer protocols that utilize IP datagrams, such as, Transmission Control Protocol ("TCP"), Hypertext Transfer Protocol

("HTTP"), Simple Mail Transfer Protocol ("SMTP"), etc.) over the system bus and/or network.

[0052] The components depicted in Figure 1 can interoperate to provide a number of financial and other services including but not limited to enrolling a customer for a mobile wallet, adding a stored value account (either hosted by a mobile wallet platform or a third party), adding a bank or credit union account to a mobile wallet, adding a debit or credit card account to a mobile wallet, depositing funds in a mobile wallet, withdrawing funds from a mobile wallet, paying bills from a mobile wallet, topping up a prepaid mobile account through a mobile wallet, transferring funds through a mobile wallet (nationally or internationally), making in-store purchases using a mobile wallet, and various other tasks as described herein below. These services will be described in greater detail below with regard to system Figures 1 and 2, as well as Figures 3-19B.

[0053] Figure 2 depicts a monetary transaction system 200 similar to that described in Figure 1. The monetary transaction system 200 may provide a more simplified system structure in which each of the above services may be provided. The system includes a subscriber 205. The subscriber may have access to a bank account, or may be an unbanked subscriber. The subscriber has a profile 211 with the monetary transaction system 210. The profile includes the subscriber's know your customer (KYC) information, as well as any associated bank accounts, credit union accounts, bill pay accounts or other accounts. The subscriber has (or has access to) a mobile device 206 such as a phone or tablet. The mobile device runs the mobile wallet application (or mobile wallet application) 207.

[0054] The subscriber can indicate, using the mobile application 207 which transaction or other action he or she would like to perform. The indicated transaction 208 is sent to the mobile wallet platform 210 to be carried out by the platform. The transaction processor 216 (which may be similar to or the same as transaction processor 121 of Figure 1) performs the transaction(s) specified by the (unbanked) subscriber 205. The transaction processor may implement various other components to perform the transaction including memory 217, (wireless) communication module 215, rules engine 210 and/or transaction database 225.

[0055] Performing the specified transactions may include communicating with the monetary transaction database 225 to determine whether the transaction is permissible based on data indicated in the unbanked subscriber's profile (for instance, whether the

subscriber has enough eMoney in his or her stored value account, or has enough money in his or her bank account). Rules engine 220 may also be consulted to determine whether the subscriber has exceeded a specified number of allowed transactions. Then, if funds are available, and the transaction is otherwise permissible, the monetary transaction system can transfer money or eMoney 221 to or from an entity such as a user or agent (e.g. entity 222) to or from an establishment such as a retail store or agent company (e.g. entity 223).

[0056] In some cases, the monetary transaction system 210 application provides a web interface that allows subscribers to perform the same functions provided by the monetary transaction system application. For instance, mobile wallet application 207 may provide a web interface that allows a user to enroll for a mobile wallet. The web interface (or the mobile wallet application itself) receives a subscriber-initiated transaction over one of a plurality of channels (111 from Figure 1) connected to the monetary transaction system 210. The web interface or mobile wallet application may prompt for and receive enrollment information (e.g. KYC information) for the (unbanked) subscriber 205 over at least one of the plurality of channels (e.g. web, point-of-sale (POS), interactive voice response (IVR, etc.). The web interface or mobile wallet application may then send activation instructions over the same or a different channel to activate the (unbanked) subscriber 205 and create a subscriber account for the (unbanked) subscriber.

[0057] Once the subscriber has an account, the monetary transaction system generates a corresponding mobile wallet for the unbanked subscriber (available via the web interface and/or the mobile wallet application. The system then presents the (unbanked) subscriber's account data associated with the mobile wallet and/or a notification indicating that enrollment was successful to the subscriber. Accordingly, the mobile wallet application or the web interface may be used to provide user enrollment functionality. It should also be understood that either the mobile wallet application or the web interface may be used to provide substantially all of the mobile wallet functionality described herein.

[0058] It should also be noted that the mobile device 206 may be any type of plan-based phone or tablet, or prepaid phone or tablet. Many subscribers, such as unbanked subscribers, may primarily use prepaid phones. The mobile wallet application 207 may be installed on both plan-based phones and prepaid phones. The mobile wallet application may be installed on the device's SIM card, or on the device's main memory. Accordingly,

the monetary transaction system 200 may be accessed and used via substantially any type of plan-based or prepaid mobile device.

[0059] The components depicted in Figure 1 can interoperate to provide a number of financial and other services including but not limited to enrolling a customer for a mobile wallet, adding a stored value account (either hosted by an electronic payment system or a third party), adding a bank/credit union account to a mobile wallet, adding a debit/credit card account to a mobile wallet, depositing funds in a mobile wallet, withdrawing funds from a mobile wallet, paying bills from a mobile wallet, topping up a prepaid mobile account through a mobile wallet, transferring funds through a mobile wallet, making in store purchases from a mobile wallet, or transferring money or eMoney from one business account to another business account (i.e. from one business's mobile vault to another business's mobile vault, as will be shown in Figure 4).

[0060] Figure 3A depicts a subscriber-to-subscriber eMoney transfer. In a merchant and distributor scenario, either or both of the merchant and the distributor (including any delivery personnel) may be subscribers. To perform such a transfer, subscriber A (301) enters some type of identification information identifying subscriber B (e.g. subscriber B's phone number) and an amount of money he or she wishes to transfer. The transaction processor 216 of the monetary transaction system 210 determines if there are sufficient funds to complete the transfer. If sufficient funds are available, the monetary transaction system 210 decrements subscriber A's account and credits subscriber B's account (302). The system then sends some kind of notification (e.g. SMS) to subscriber B indicating that a certain amount of money was transferred to their account. Subscriber A may also receive a notification that the transfer was successful. Accordingly, eMoney may be transferred between two mFS platform subscribers, one or both of which may be unbanked. The monetary transaction system 210 processes the subscribers' requests, updates the subscribers' eMoney balances, logs the transactions, and sends transaction information to a specified bank when needed.

[0061] Figure 3B illustrates a subscriber-to-non-subscriber eMoney transfer. Accordingly, as mentioned above, either or both of the merchant and the distributor may be non-subscribers. In graphic 305, subscriber A wishes to send eMoney to another individual that is not a subscriber to the mFS platform. The transaction is initiated in the same fashion as the subscriber-to-subscriber transfer scenario. However, since non-subscriber B does not have a mobile wallet account, the monetary transaction system 210

cannot credit them with eMoney. Instead, the monetary transaction system 210 sends a notification (e.g. via SMS) to non-subscriber B with instructions for how to pick-up the transferred money, along with an authorization code (306). The monetary transaction system 210 puts a hold on subscriber A's account for the amount transferred. Subscriber B then has a specified number of days to pick up the cash before the hold expires and the amount is credited back to subscriber A's eMoney account by the monetary transaction system 210.

[0062] When non-subscriber B goes to pick up the money at an agent branch, the agent branch's manager or agent verifies the authorization code via an agent manager or agent mobile wallet application (that, in turn, accesses the mFS platform). Once the transfer has been validated, the agent gives the cash to non-subscriber B. The agent branch's mFS account is credited with the transfer amount (307) and the user leaves with the cash in hand (308). The mFS platform processes the transfer request, updates subscriber A's eMoney balance, logs the transaction, and sends transaction details to a platform-specified bank.

[0063] Figure 4 illustrates a mobile wallet subscriber making a retail purchase. Mobile wallet subscribers can make retail purchases at agent branches directly from their mobile device. Agent branches, as explained above, are retail stores or other entities that have registered with the mFS system and are able to accept mobile wallet payments. Accordingly, a subscriber can select the items they wish to purchase, and indicate (via the mobile wallet application) to the agent branch that they wish to pay for the items. The mobile wallet application then communicates with the agent branch and the monetary transaction system to indicate the price of the transaction. The monetary transaction system 210 then debits the subscriber's eMoney account (401) and credits the agent branch's eMoney account (402). The agent branch (and/or the agent manager or agent) receives confirmation that subscriber paid for the purchase. The subscriber may also receive a summary of the retail purchase and may be asked to confirm the purchase by entering a PIN. The monetary transaction system processes the purchase request, updates the agent branch and subscriber's eMoney balances, logs the transaction, and sends transaction details to a mFS platform-specified bank.

[0064] In one embodiment, the monetary transaction system 210 is implemented to make a purchase from a mobile wallet. The communications module 215 of the monetary transaction system 210 receives a communication from a subscriber over a

communication channel 111. The subscriber communication indicates that an unbanked subscriber 205 desires to purchase an item for a specified amount of funds using a specified payment method from the unbanked subscriber's mobile wallet.

[0065] The monetary transaction system 210 then returns a secure, perishable purchase code to the unbanked subscriber over at least one of the channels connected to the monetary transaction system and receives a subsequent agent branch communication over a channel indicating that the purchase code has been presented to an agent (branch). The monetary transaction system 210 validates the status of the specified payment method, determines if the specified payment method can accommodate a purchase for the specified amount, performs a limit check and/or a velocity check on the selected payment method, debits the specified payment method by the specified amount of funds, returns a notification to the agent branch authorizing the purchase and sends a receipt to the unbanked subscriber over a communication channel. The monetary transaction system 210 may thus be used in this manner to make a retail purchase using a mobile wallet.

[0066] Figure 5 depicts a physical environment and corresponding computer system architecture 500 for providing disruptively priced or free financial services or items in exchange for participation in opt-in advertising. The environment 500, like the scenarios described in Figures 3A, 3B and 4, involves the use of a mobile wallet application 511. The mobile wallet application 511 can be used to provide disruptively priced or free financial services or items in exchange for participation in opt-in advertising. The mobile wallet application may be run on any type of digital device including a mobile phone, tablet, laptop or other digital device. Embodiments include providing digital data (e.g., coupons or vouchers) for obtaining disruptively priced or free items (e.g., consumer goods or groceries) to such digital devices.

[0067] In some embodiments, a user has an account with a mobile payment system. The mobile payment system (e.g. 210 of Figure 2 or 521 of Figure 5) can provide the user 507 with a variety of functionality including purchasing items (see Figure 4), depositing funds, withdrawing funds, transferring funds (see Figures 3A and 3B), etc. Accordingly, the user can use a digital device to interact with the electronic payment system 521 to pay for goods and/or services.

[0068] In exchange for some type of financial benefit, the user opts in to receive advertisements. The financial benefits may include coupons, vouchers, promotions, Buy One Get One ("BOGO") offers or any other type of benefit (such as a reduced cost or free

financial service or good) from the electronic payment system. The benefit may be targeted to the user based on the user's age, location or other demographic information, or based on the user's past purchases. At least in some embodiments, when the user agrees to participate in opt-in advertising, the electronic payment system 521 is permitted to store (e.g., by capturing purchase orders), track, and analyze items that the user purchases through their account with the electronic payment system. The electronic payment system stores and maintains lists of the users' purchased items in a data warehouse. The electronic payment system may also store information about the user (anonymous or otherwise) including age, income level, an indication of whether kids are in the family, or other information that may be useful in targeting ads or benefits to the user.

[0069] The electronic payment system analyzes 534 the users purchasing habits to identify advertisements and/or promotions that may be of interest to the user. The advertisements and/or promotions can be for items the user has purchased 503. The advertisements and/or promotions can also be for items related to items the user has purchase. For example, if user has purchased a particular brand of razor, advertisements for the brand's shaving cream can be identified. Advertisements for related items can also be used for cross-promotion.

[0070] From time to time, at specified intervals, or based on location (e.g., having a coupon for a merchant this is with a specified proximity) the electronic payment system sends identified advertisements and/or promotions to the user's digital device. When specified advertising thresholds are satisfied (e.g., a specified number and/or type of advertisements and/or promotions are presented), the electronic payment system confers a financial benefit on the user's account. For example, the electronic payment system can provide the user's account with a low cost (e.g., reduced fee) or free financial service, such as, for example, one reduced cost bill pay or one free bill pay. Alternately, the electronic payment system can provide the user's account with a coupon or voucher for an item (e.g., an item a user has pre-selected or an item the user has purchased in the past).

[0071] In some embodiments, a client application for the electronic payment system runs on the user's digital device (e.g. mobile wallet application 511). The user interacts with the electronic payment system through the client application. From a screen of the client application, the user can agree to accept opt in advertising. Accordingly,

embodiments of the invention essentially permit a user to self-monetize themselves through their digital device.

[0072] As further depicted in Figure 5, computer architecture 500 includes digital device 508, retail location 502, and electronic payment system 521. Digital device 508 further includes mobile wallet application 511. Retail location 502 further includes its own mobile wallet application 512. Electronic payment system 521 includes marketing module 533, data warehouse 532, advertisements 538, payment processor 522, user mobile wallet 524 (user 507's mobile wallet), and merchant mobile wallet 526 (retail location 502's mobile wallet).

[0073] Generally, each company in packaged goods companies 571 (or retailers that sell the packaged goods or other goods or services) can send advertisement data to electronic payment system 521. Advertisements 538 represent the collection of advertisement data sent from packaged goods companies 571. Each company in packaged goods companies 571 can also submit benefit rules to electronic payment system 521. Benefit rules 578 represent the collection of benefit rules sent from packaged goods companies 571. Benefit rules 578 define when a benefit, such as, for example, a free financial service, a coupon, a promotion, etc, is to be granted to a user of electronic payment system 521. For example, in response to completing a questionnaire linked to a product advertisement, a user can be given a coupon for the product or for a related product.

[0074] In general, user 507 can use mobile wallet application 511 to pay for goods purchased at retail location 502 (as shown in Figure 4). For example, user 507 can use mobile wallet application 511 to purchase goods 503. To pay for goods 503, mobile wallet application 511 can send payment instruction 543 in amount 563 to electronic payment system 521. Payment processor 522 can receive payment instruction 543. In response, payment processor 522 can debit 541 user mobile wallet 524 by amount 563. Payment processor 522 can also credit 542 merchant mobile wallet 526 by amount 563.

[0075] User 507 can use mobile wallet application 511 to participate in opt-in advertising. For example, user 507 can use mobile wallet application 511 to send opt-in 544 to electronic payment system 521. Advertising module 533 can receive opt-in 544 and record that mobile wallet application 511 has opted in for advertising. As such, when user 507 makes a purchase using mobile wallet application 511, a list of purchased items

is sent to electronic payment system 521. For example, upon purchasing goods 503, item list 531 is sent to electronic payment system 521 and stored in data warehouse 532.

[0076] Propensity analysis module 534 can analyze user 507's purchases, including item list 531. From the analysis, propensity analysis module 534 can identify items or categories of items user 507 may be interested in. The items can be items user 507 has purchased in the past (e.g., an item in goods 503) or items related to items user 507 has purchases in the past. Propensity analysis module 534 can indicate identified items or categories of items to advertisement identification module 536. These identified items or categories are items that the user is likely interested in and, as such, may have a propensity toward buying these items. The propensity analysis module may use past purchases, personal preferences, lifestyle or demographic information or other data in the propensity analysis.

[0077] Advertisement identification module 536 can then select advertisements from advertisements 538 that correspond to the identified items or categories of items. For example, advertisement identification module 536 can select advertisement 546 for presentation at mobile wallet application 511. Advertisement 546 can be an advertisement for a product made by a company in packaged goods companies 571. Additionally or alternatively, the advertisement 546 may be created by the merchant and may advertise products or services sold by that merchant.

[0078] Advertising module 533 can send selected advertisements to mobile wallet application 511. For example, advertising module 533 can send advertisement 546 (e.g., related to an item in goods 503) to mobile wallet application 511. In general, advertisements can include interactive content. For example, advertisement 546 includes content 573. Content 573 can be a video, a link to a company website (e.g., for a company in packaged goods companies 571), a call to action (such as a questionnaire), or some other content user 507 can interact with through digital device 508. User 507 can interact with content 573, for example, responding to questions in content 573. Advertisement response 574 can indicate how user 507 has interacted with content 573. In one embodiment, a call to action may be to post an update on Facebook® or some other website such as a retail establishment ranking website. If the user makes such a post or performs some other call to action, the user may be rewarded with a benefit. That benefit may be related to the product about which the user posted on the various websites.