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**UTILITY
PATENT APPLICATION
TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.

2348.0400001

First Inventor

David S. Bonalle

Title

System, Method, and Computer Program
Product for Issuing And Using Debit Cards

Express Mail Label No.

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. ☒ **Fee Transmittal Form** (e.g., PTO/SB/17)
(Submit an original and a duplicate for fee processing)
2. ☐ **Applicant claims small entity status.**
See 37 CFR 1.27.
3. ☒ **Specification** [Total Pages 24]
Both the claims and abstract must start on a new page
(For information on the preferred arrangement, see MPEP 608.01(a))
4. ☒ **Drawing(s)** (35 U.S.C. 113) [Total Sheets 13]
5. **Oath or Declaration** [Total Sheets 6]
 - a. ☒ Newly executed (original or copy)
 - b. ☐ A copy from a prior application (37 CFR 1.63(d))
(for continuation/divisional with Box 18 completed)
 - i. ☐ **DELETION OF INVENTOR(S)**
Signed statement attached deleting inventor(s)
name in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
6. ☒ **Application Data Sheet.** See 37 CFR 1.76
7. ☐ **CD-ROM or CD-R** in duplicate, large table or
Computer Program (Appendix)
☐ Landscape Table on CD
8. **Nucleotide and/or Amino Acid Sequence Submission**
(if applicable, items a. - c. are required)
 - a. **Computer Readable Form (CRF)**
 - i. ☐ Computer Readable Form (CRF)
 - ii. ☐ Transfer Request (37 CFR 1.821(e))
 - b. **Specification Sequence Listing on:**
 - i. ☐ CD-ROM or CD-R (2 copies); or
 - ii. ☐ Paper
 - c. ☐ Statements verifying identity of above copies

ADDRESS TO:

Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450**ACCOMPANYING APPLICATION PARTS**

9. ☐ **Assignment Papers** (cover sheet & document(s))
Name of Assignee _____
10. ☐ **37 CFR 3.73(b) Statement** ☐ **Power of Attorney**
(when there is an assignee)
11. ☐ **English Translation Document** (if applicable)
12. ☐ **Information Disclosure Statement** (PTO/SB/08 or PTO-1449)
☐ Copies of foreign patent documents,
publications, & other information
13. ☐ **Preliminary Amendment**
14. ☒ **Return Receipt Postcard** (MPEP 503)
(Should be specifically itemized)
15. ☐ **Certified Copy of Priority Document(s)**
(if foreign priority is claimed)
16. ☒ **Nonpublication Request** under 35 U.S.C. 122(b)(2)(B)(i).
Applicant must attach form PTO/SB/35 or equivalent.
17. ☒ **Other: Authorization under 37CFR 1.136(a)(3)**

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in the first sentence of the specification following the title, or in an Application Data Sheet under 37 CFR 1.76:

☐ Continuation☐ Divisional☐ Continuation-in-part (CIP)

of prior application No.: _____

Prior application information: Examiner _____

Art Unit: _____

19. CORRESPONDENCE ADDRESS

The address associated with Customer Number:

26111

OR



Correspondence address below

Name			
Address			
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Country	Telephone	Email Address	
Signature		Date	
Name (Print/Type)		Registration No. (Attorney/Agent)	
Jason D. Eisenberg		43,447	

This collection of information is required by 37 CFR 1.53(b). 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: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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ASKELADDEN EXHIBIT 1005

Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).

FEE TRANSMITTAL
For FY 2006☐ Applicant claims small entity status. See 37 CFR 1.27**TOTAL AMOUNT OF PAYMENT** (\$) **1000.00****Complete if Known**

Application Number	To be assigned
Filing Date	June 30, 2006
First Named Inventor	David S. Bonalle
Examiner Name	To be assigned
Art Unit	To be assigned
Attorney Docket No.	2348.0400001

METHOD OF PAYMENT (check all that apply)

☐ Check ☒ Credit Card ☐ Money Order ☐ None ☐ Other (please identify): _____

☒ Deposit Account Deposit Account Number: 19-0036 Deposit Account Name: Sterne, Kessler, Goldstein & Fox P.L.L.C.

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

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☒ Charge any additional fee(s) or underpayments of fee(s) ☒ Credit any overpayments

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FEE CALCULATION (All the fees below are due upon filing or may be subject to a surcharge.)**1. BASIC FILING, SEARCH, AND EXAMINATION FEES**

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	
Utility	300	150	500	250	200	100	1000.00
Design	200	100	100	50	130	65	
Plant	200	100	300	150	160	80	
Reissue	300	150	500	250	600	300	
Provisional	200	100	0	0	0	0	

2. EXCESS CLAIM FEES**Fee Description**

Each claim over 20 (including Reissues)

Each independent claim over 3 (including Reissues)

Multiple dependent claims

Fee (\$)	Small Entity Fee (\$)
50	25
200	100
360	180

Total Claims **Extra Claims** **Fee (\$)** **Fee Paid (\$)**

7 - 20 or HP = 0 x 50 = 0

HP = highest number of total claims paid for, if greater than 20.

Indep. Claims **Extra Claims** **Fee (\$)** **Fee Paid (\$)**

3 - 3 or HP = 0 x 200 = 0

HP = highest number of independent claims paid for, if greater than 3.

3. APPLICATION SIZE FEE

If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$250 (\$125 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).

Total Sheets **Extra Sheets** **Number of each additional 50 or fraction thereof** **Fee (\$)** **Fee Paid (\$)**

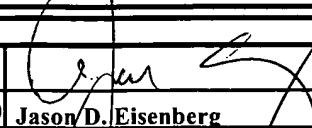
 - 100 = / 50 = (round up to a whole number) x =

4. OTHER FEE(S)

Non-English Specification, \$130 fee (no small entity discount)

Other (e.g., late filing surcharge): _____

Fees Paid (\$)**SUBMITTED BY**

Signature		Registration No. (Attorney/Agent)	43,447	Telephone	(202) 371-2600
Name (Print/Type)	Jason D. Eisenberg	Date	6/30/06		

This collection of information is required by 37 CFR 1.336. 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 30 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.

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June 30, 2006

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Re: U.S. Non-Provisional Utility Patent Application under 37 C.F.R. § 1.53(b)
Appl. No. To be assigned; Filed: June 30, 2006
For: **System, Method, and Computer Program Product for Issuing
And Using Debit Cards**
Inventors: Bonalle *et al.*
Our Ref: 2348.0400001

Sir:

The following documents are forwarded herewith for appropriate action by the U.S.
Patent and Trademark Office:

1. Utility Patent Application Transmittal Form (PTO/SB/05);
2. Fee Transmittal Form (PTO/SB/17);
3. Nonpublication Request Under 35 U.S.C. 122(b)(2)(B)(i);
4. Credit Card Payment Form (PTO-2038) for \$1,000.00 to cover:
\$1,000.00 Patent Application fee (including basic filing, search, and examination
fees);
5. Authorization to Treat a Reply As Incorporating An Extension of Time
Under 37 C.F.R. § 1.136(a)(3);
6. U.S. Utility Patent Application entitled:

System, Method, and Computer Program Product for Issuing And Using Debit
Cards

and naming as inventors:

David S. Bonalle, Emily A. Chong, I-Hsin Chuang, Lauren E. Dardick, Jennifer A. Elwood, William J. Gray and David J. Wong,

the application consisting of:

- a. A copy of an original executed Declaration;
 - b. A specification containing:
 - i. 21 pages of description prior to the claims;
 - ii. 2 pages of claims (7 claims); and
 - iii. a one (1) page abstract; and
 - c. 13 sheets of drawings: (Figures 1-13); and
7. Two (2) return postcards.

The name of the assignee is American Express Travel Related Services Company, Inc.

Correspondence should be sent to Customer Number 26111.

It is respectfully requested that, of the two attached postcards, one be stamped with the filing date of these documents and returned to our courier, and the other, prepaid postcard, be stamped with the filing date and unofficial application number and returned as soon as possible. The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Jason D. Eisenberg
Attorney for Applicants
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JDE/lvt
Enclosures

551840_1.DOC

UNITED STATES PATENT APPLICATION
FOR
SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING
AND USING DEBIT CARDS

INVENTORS:

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ASSIGNED TO:

American Express Travel Related Services Company, Inc., a New York Corporation

Attorney Docket Number: 2348.0400001

SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS

CROSS REFERENCE TO RELATED APPLICATIONS

- [0001] This application claims priority under 35 U.S.C. §119(e) to U.S. Provisional Patent Application No. 60/695,855, filed July 5, 2005, which is incorporated by reference herein in its entirety.

BACKGROUND

Field Of The Invention

- [0002] The present invention generally relates to debit cards.

Related Art

- [0003] In the market today, more people are opting for prepaid cards (e.g., debit cards, stored value cards, etc.) as a means of limiting or monitoring their spending, rather than using more traditional credit or charge cards which can carry interest charges if the total amount charged on such cards are not repaid within a specified period of time (e.g., 30 days). Unfortunately, a credit and charge card account company may not be able to enter into this market because they do not operate a bank which offers demand deposit account services. Thus, it is not unexpected to find that banks which issue charge and credit cards appear to be dominating the prepaid card market.
- [0004] Given the foregoing, what is needed is a system, method and computer program product for allowing companies that do not have the ability to offer consumers banking-type deposit accounts to issue pre-paid/debit-type cards to their customers.

BRIEF DESCRIPTION

- [0005] The present invention meets the above-identified needs by providing a system, method and computer program product for allowing debit cards to be

issued to customers by companies who do not have traditional bank-type operations, and thus do not offer, or do not widely offer, demand deposit accounts.

[0006] In one embodiment, a method is provided comprising: enrolling in a debit card program, associating an account to the debit card, associating an overdraft account (e.g., a charge or credit card) to the debit card, authenticating a transaction requested by the debit card against at least one of the account or the overdraft account, updating information regarding at least one of the account or the overdraft account based on the transaction, and providing a periodic output of the account information for the account and the overdraft account.

[0007] In another embodiment, a system comprises an enrolling system, an authentication system, and a settlement system. The enrolling system verifies an enrollee, associates an enrollee's main and overdraft account, and issues a debit card. The authentication system receives information regarding a requested transaction of a debit card, receives information regarding the main and overdraft account associated with the debit card, and accepts or rejects the requested transaction based thereon. The settlement system generates a periodic report of at least one of the transactions, the main account, and the overdraft account. The overdraft account can be a charge or credit account.

[0008] Further features and advantages of the present invention as well as the structure and operation of various embodiments of the present invention are described in detail below with reference to the accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

[0009] The features and advantages of the present invention will become more apparent from the detailed description set forth below when taken in conjunction with the drawings. The left-most digit of a reference number identifies the drawing in which the reference number first appears.

[0010] Figure 1 is a system diagram.

[0011] Figure 2 shows a flowchart depicting a debit card application method.

[0012] Figure 3 shows a flowchart depicting a transaction processing method.

[0013] Figure 4 shows a flowchart depicting an enrollment method.

- [0014] Figure 5 pictorially shows an enrollment process.
- [0015] Figure 6 shows a flowchart depicting a transaction authorization method.
- [0016] Figure 7 pictorially shows a transaction authorization process.
- [0017] Figure 8 shows a flowchart depicting a settlement method.
- [0018] Figure 9 pictorially shows a settlement process.
- [0019] Figure 10 shows a flowchart depicting a transaction rejection method.
- [0020] Figure 11 pictorially shows a transaction rejection process.
- [0021] Figure 12 shows a flowchart depicting an overall method.
- [0022] Figure 13 is a block diagram of a sample computer system that can be used in the implementation of one or more embodiments of the present invention.

DETAILED DESCRIPTION

[0023] Some acronyms used throughout this description are shown in the Table 1 below.

TABLE 1

DDA	Demand Deposit Account (e.g., checking account)
ACH	Automated Clearing House (e.g., electronic funds transfer system that handles settlement of transactions to DDAs - sample application: direct deposit of paychecks)
CCSG	Consumer Card Services Group (e.g., of the issuer)
TCPS	Travelers Check and Prepaid Services (e.g., an issuer business unit that issues travelers checks and prepaid products (e.g., gift cards))
Reg. Z	Federal Reserve System Regulation Z (Truth in Lending - governs issuance of credit cards)
Reg. E	Federal Reserve System Regulation E (Electronic Fund Transfers - governs issuance of debit cards)
BAU	Business as Usual (e.g., status quo)
CAS	Card Authorization System (e.g., an issuer system that authorizes point of sale transactions)
CMs (CM)	Card Member (i.e., the debit card issuer's customer)
TSC Rep	Telephone Service Center (e.g. customer service representative - also know as CSR)
GES	Global Establishment Services (e.g., an issuer business unit that establishes and maintains relationships with merchants for card acceptance)
WWCAS	Worldwide Card Authorization System (see CAS)
Xref	Cross Reference
NSF	Non Sufficient Funds (e.g., bounced check)
MICR (code)	Magnetic Ink Character Recognition (the numbers at the bottom of a paper check that define a DDA number and bank routing information)
OICR	Optical Ink Character Recognition

I. Overview and Terminology

[0024] The embodiment(s) described, and references in the specification to "one embodiment", "an embodiment", "an example embodiment", etc., indicate that the embodiment(s) described may include a particular feature, structure, or characteristic, but every embodiment may not necessarily include the particular feature, structure, or characteristic. Moreover, such phrases are not necessarily referring to the same embodiment. Further, when a particular feature, structure, or characteristic is described in connection with an embodiment, it is understood that it is within the knowledge of one skilled in the art to effect such feature, structure, or characteristic in connection with other embodiments whether or not explicitly described.

[0025] The present invention is directed to a system, method and computer program product for issuing a debit-type card product in situations where the issuer does not offer, or does not widely offer, demand deposit accounts to consumers.

[0026] The debit product may be a debit card that will allow an issuer to launch a product targeting debit card users. Customers will be issued a new card product that will enable them to make purchases at all merchants that accept the issuer's other more traditional charge and/or credit cards. In one example, at the conclusion of each day purchases made on this product will be deducted from a card member specified DDA via ACH. The issuer will transmit an itemized list of transactions along with the purchase amounts via ACH to the linked DDA for inclusion in detailed statement by the DDA bank. Should transactions sent via ACH to the linked DDA be rejected due to non-sufficient funds, those purchases will be transferred to the customer's existing credit or charge account previously associated with the debit card. Transferred purchases may accrue interest and/or be charged a convenience fee under the terms of the agreement of the customer's credit/charge account with the issuer. The issuer will ensure on a periodic or per transaction basis that the customer's linked DDA is in good standing. The issuer will contract with external vendors, such as, for example, eFunds Corporation of Scottsdale, Arizona, to validate the DDA and ensure that the account is in good standing.

[0027] Additionally, or alternatively, in order to verify funds availability, the issuer may utilize data extracted from the online banking services of the customer's DDA. The card member must provide consent and the appropriate username and password to sign into the online banking services of the linked DDA for the purposes of obtaining available balance and transaction history. Purchases transacted on the debit card will be interrogated against the balance of the linked DDA. If the DDA balance exceeds the value of the card member purchase, the transaction will be approved. The transaction value deducted from the available balance may be provided to the card member to indicate their "line of credit." The DDA balance may also be provided to the customer as part of an ATM cash withdrawal transaction conducted with the debit card of the present invention. In one example, the issuer can use an external vendor, such as, for example, Yodlee, Inc., of Redwood City, California, to provide account aggregation services that could facilitate the extraction of customer data from non-issuer bank accounts.

[0028] Additionally, or alternatively, the debit card can be initially targeted at the issuer's existing card members. The existing credit/charge relationship may be utilized as a line of credit for all transactions that are rejected or returned by the card member's DDA during periodic (e.g., daily) "ACH sweeps."

[0029] In one example, customers of the debit card product will accrue points towards a loyalty program, such as the American Express Membership Rewards, Delta SkyMiles, Hilton HHonors, Starwood Points, Discover Cashback Bonus, or the like. Points accrued via this product may be aggregated to an existing loyalty program account. In lieu of points, the issuer may offer cash back on purchases as an incentive.

[0030] In one example, this product can be open to all customers with established DDAs, including asset managed investment and retirement accounts.

[0031] The terms "member," "card member," "user," "end user", "consumer", "customer," "participant," etc., and/or the plural form of these terms are used interchangeably throughout herein to refer to those persons or entities capable of accessing, using, being affected by and/or benefiting from the tool that the

present invention provides for searching credit reports using only a partial social security number and other identifying information.

[0032] Furthermore, the terms “business” or “merchant” may be used interchangeably with each other and shall mean any person, entity, distributor system, software and/or hardware that is a provider, broker and/or any other entity in the distribution chain of goods or services. For example, a merchant may be a grocery store, a retail store, a travel agency, a service provider, an on-line merchant or the like.

Transaction Accounts and Instrument

[0033] A “transaction account” as used herein refers to an account associated with an open account or a closed account system (as described below). The transaction account may exist in a physical or non-physical embodiment. For example, a transaction account may be distributed in non-physical embodiments such as an account number, frequent-flyer account, and telephone calling account or the like. Furthermore, a physical embodiment of a transaction account may be distributed as a financial instrument.

[0034] A financial transaction instrument may be traditional plastic transaction cards, titanium-containing, or other metal-containing, transaction cards, clear and/or translucent transaction cards, foldable or otherwise unconventionally-sized transaction cards, radio-frequency enabled transaction cards, or other types of transaction cards, such as credit, charge, debit, pre-paid or stored-value cards, or any other like financial transaction instrument. A financial transaction instrument may also have electronic functionality provided by a network of electronic circuitry that is printed or otherwise incorporated onto or within the transaction instrument (and typically referred to as a “smart card”), or be a fob having a transponder and an RFID reader.

Open Versus Closed Cards

[0035] “Open cards” are financial transaction cards that are generally accepted at different merchants. Examples of open cards include the American Express®, Visa®, MasterCard® and Discover® cards, which may be used at many different retailers and other businesses. In contrast, “closed cards” are financial transaction cards that may be restricted to use in a particular store, a

particular chain of stores or a collection of affiliated stores. One example of a closed card is a pre-paid gift card that may only be purchased at, and only be accepted at, a clothing retailer, such as The Gap® store.

Stored Value Cards

- [0036] Stored value cards are forms of transaction instruments associated with transaction accounts, wherein the stored value cards provide cash equivalent value that may be used within an existing payment/transaction infrastructure. Stored value cards are frequently referred to as gift, pre-paid or cash cards, in that money is deposited in the account associated with the card before use of the card is allowed. For example, if a customer deposits ten dollars of value into the account associated with the stored value card, the card may only be used for payments up to ten dollars.

Use of Transaction Accounts

- [0037] With regard to use of a transaction account, users may communicate with merchants in person (*e.g.*, at the box office), telephonically, or electronically (*e.g.*, from a user computer via the Internet). During the interaction, the merchant may offer goods and/or services to the user. The merchant may also offer the user the option of paying for the goods and/or services using any number of available transaction accounts. Furthermore, the transaction accounts may be used by the merchant as a form of identification of the user. The merchant may have a computing unit implemented in the form of a computer-server, although other implementations are possible.

- [0038] In general, transaction accounts may be used for transactions between the user and merchant through any suitable communication means, such as, for example, a telephone network, intranet, the global, public Internet, a point of interaction device (*e.g.*, a point of sale (POS) device, personal digital assistant (PDA), mobile telephone, kiosk, *etc.*), online communications, off-line communications, wireless communications, and/or the like.

Account and Merchant Numbers

- [0039] An “account,” “account number” or “account code”, as used herein, may include any device, code, number, letter, symbol, digital certificate, smart

chip, digital signal, analog signal, biometric or other identifier/indicia suitably configured to allow a consumer to access, interact with or communicate with a financial transaction system. The account number may optionally be located on or associated with any financial transaction instrument (*e.g.*, rewards, charge, credit, debit, prepaid, telephone, embossed, smart, magnetic stripe, bar code, transponder or radio frequency card).

- [0040] The account number may be distributed and stored in any form of plastic, electronic, magnetic, radio frequency (RF), wireless, audio and/or optical device capable of transmitting or downloading data from itself to a second device. A customer account number may be, for example, a sixteen-digit credit card number. Each credit card issuer has its own numbering system, such as the fifteen-digit numbering system used by American Express Company of New York, NY. Each issuer's credit card numbers comply with that company's standardized format such that an issuer using a sixteen-digit format will generally use four spaced sets of numbers in the form of:

$$N_1N_2N_3N_4 \quad N_5N_6N_7N_8 \quad N_9N_{10}N_{11}N_{12} \quad N_{13}N_{14}N_{15}N_{16}$$

- [0041] The first five to seven digits are reserved for processing purposes and identify the issuing institution, card type, *etc.* In this example, the last (sixteenth) digit is typically used as a sum check for the sixteen-digit number. The intermediary eight-to-ten digits are used to uniquely identify the customer, card holder or card member.

- [0042] A merchant account number may be, for example, any number or alpha-numeric characters that identifies a particular merchant for purposes of card acceptance, account reconciliation, reporting and the like.

RFID and Transmission of Magnetic Stripe Data

- [0043] It should be noted that the transfer of information in accordance with the present invention, may be done in a format recognizable by a merchant system or account issuer. In that regard, by way of example, the information may be transmitted from an RFID device to an RFID reader or from the RFID reader to the merchant system in magnetic stripe or multi-track magnetic stripe format.

[0044] Because of the proliferation of devices using magnetic stripe format, the standards for coding information in magnetic stripe format were standardized by the International Organization for Standardization in ISO/IEC 7811-n (characteristics for identification cards) which are incorporated herein by reference. The ISO/IEC 7811 standards specify the conditions for conformance, physical characteristics for the card (warpage and surface distortions) and the magnetic stripe area (location, height and surface profile, roughness, adhesion, wear and resistance to chemicals), the signal amplitude performance characteristics of the magnetic stripe, the encoding specification including technique (MFM), angle of recording, bit density, flux transition spacing variation and signal amplitude, the data structure including track format, use of error correction techniques, user data capacity for ID-1, ID-2 and ID-3 size cards, and decoding techniques, and the location of encoded tracks.

[0045] Typically, magnetic stripe information is formatted in three tracks. Certain industry information must be maintained on certain portions of the tracks, while other portions of the tracks may have open data fields. The contents of each track and the formatting of the information provided to each track is controlled by the ISO/IEC 7811 standard. For example, the information must typically be encoded in binary. Track 1 is usually encoded with user information (*i.e.*, name) in alphanumeric format. Track 2 is typically comprised of discretionary and nondiscretionary data fields. In one example, the nondiscretionary field may comprise 19 characters and the discretionary field may comprise 13 characters. Track 3 is typically reserved for financial transactions and includes enciphered versions of the user's personal identification number, country code, current units amount authorized per cycle, subsidiary accounts, and restrictions.

[0046] As such, where information is provided in accordance with the present invention, it may be provided in magnetic stripe track format. For example, the counter values, authentication tags and encrypted identifiers, described herein, may be forwarded encoded in all or a portion of a data stream representing data encoded in, for example, track 2 or track 3 format.

System Overview

[0047] Figure 1 shows a system 100. System 100 includes an enrolling system 102, an authentication system 104, and a settlement system 106, which can all be coupled via a network 108 (e.g., a wired or wireless internet, intranet, etc.). Customers wanting to use a debit card program of an issuer enter information or data into enrolling system 102. This information can be, but is not limited to, personal, financial, biographical, biometrical, etc. information. The information is transmitted via network 108 (or directly in some examples) to authentication system 104. Authentication system 104 can be operated and positioned as an issuing company's system or can be a third party system, in various examples. Once the person's identity has been verified and financial information has been accepted, one or more accounts (e.g., main and overdraft, DDA, etc.) of the person are associated with a debit card 110.

[0048] Customers are then issued a debit card 110 for enabling purchases at all merchants 112 that accept debit card 110. In one example, at the end of each business day, purchases made with the debit card 110 are deducted from the customer's specified DDA via the ACH. The card issuer maintains an itemized list of transactions along with purchase amounts and transmits this information through the ACH to the DDA bank 104, which may use this information for creating detailed statements.

[0049] Additionally, or alternatively, for each transaction, fund availability may be verified, for example using authentication system 104. In one example, this may be accomplished using data extracted from online banking services of the customer's DDA bank 104. The customer provides consent and an appropriate user name/password for allowing the card issuer to sign into the online banking services of the DDA bank 104 for the purposes of obtaining available balance and transaction history. In one example, purchases transacted on the debit card 110 are interrogated against the balance of the linked DDA. If the DDA balance exceeds the value of the purchase, the transaction is approved. The transaction value deducted from the available balance may be provided to the customer to indicate their "line of credit." The card issuer may contract with third party service providers to provide account

aggregation services that can facilitate the extraction of customer data from non-card issuer bank accounts.

[0050] In the event that the value of the purchase exceeds the DDA balance, the debit card 110 uses an overdraft feature. The purchase is then be transferred to a customer's existing credit or charge account that has been designated for use as an overdraft account. Alternatively, transferred purchases may accrue interest under the terms of the agreement of the customer's credit or charge account with the card issuer. Additionally, the card issuer may ensure on a periodic or per transaction basis that the customer's linked DDA is in good standing. This may be accomplished through the use of external vendors, such as eFunds, to validate account standing.

[0051] The debit card 110 allows the card issuer the ability to offer an additional revenue generating product to customers who prefer to use debit cards. The debit card 110 also allows the card issuer the ability to offer a debit product to an existing customer without having to offer the customer a DDA because the debit card is linked to the customer's existing DDA. The debit card 110 may be offered to all customers with established DDA's including asset managed investment accounts and retirement accounts.

Process Overview

[0052] Figure 2 shows a flowchart depicting a debit card application method 200. In step 202, an application for a debit card is transmitted to a card issuing company. In step 204, DDA information is provided by the applicant, which can include, e.g., bank routing and account information. In step 206, the DDA information is validated through a third party vendor, which can be done to ensure the accuracy of data provided and that the account is in good standing. The DDA information could also be utilized for cash withdrawals at ATMs.

[0053] In one example, the debit card application method can include disclosures for extension of credit (Reg. Z) and daily direct debit from an existing DDA (Reg. E).

[0054] Figure 3 shows a flowchart depicting a transaction processing method 300. In step 302, debit card account information captured at a merchant, e.g.,

either POS or via a network, is cross referenced against the card member's DDA. In step 304, a determination is made whether the cross reference was successful. If no, in step 306 a message is sent to the merchant that the transaction was not authorized. If yes, in step 308 the transaction is authorized. In step 310, an authorization code is transmitted to the merchant.

[0055] In one example, transactions are processed and authorized through CAS. The CAS cross references the debit card account against the card member's DDA. Similar to a paper check transaction, the authorization process may call a third-party vendor (e.g., eFunds or First Data Corporation of Greenwood Village, Colorado) to validate that the DDA is in good standing. Once the DDA is verified, the transaction is authorized by the CAS after which the authorization code is sent back to the merchant BAU. The process can include signature based authentication, transactions transmitted BAU, and verification.

[0056] Figure 4 shows a flowchart depicting an enrollment method 400. In step 402, an application for a debit card is transmitted to a card issuing company. In step 404, the debit card application is processed. In step 406, the applicant's identity, bank, and other information submitted in the application are verified. In step 408, a determination is made whether the verification was successful. If no, in step 410 a message is sent that the application was not approved. If yes, in step 412, a determination is made whether the new application should be accepted. If no, in step 414 a message is sent to the applicant that the application has been declined. If yes, in step 416 the applicant's bank accounts are associated with the debit card.

[0057] Figure 5 pictorially shows an enrollment process 500. In this system and process, in steps 1a, 1b, and 1c, respectively, a customer applies for a debit card via the web, telephone or through a paper application. The application information is received by a respective entity of an issuing card company (e.g., Internet, TSC representative, or a data entry representative) who in respective steps 2a, 2b, and 2c transmit the information to a new account processing portion 3. In step 4, an issuer or third party verification is performed on this information via customer bank data, and results are returned in step 5. If approved, in steps 6a, 7, and 8, customer accounts are associated

with a debit card, which is mailed to the customer. If denied, in step 6b the customer is alerted of the denial.

[0058] Figure 6 shows a flowchart depicting a transaction processing method 600. In step 602, information associated with a debit card and a transaction is transmitted to an issuing card company or third party vendor. In step 604, a cross reference is made between pre-stored customer information and the transmitted information. In step 606, a decision is made whether the cross-reference was successful. If no, in step 608 a message that authorization is denied is sent to the customer/merchant. If yes, in step 610 the transaction is allowed to be completed.

[0059] Figure 7 pictorially shows a transaction authorization process 700. In step 1, the debit card information is received at a merchant, and an authorization process begins. The authorization process starts through a communication between the merchant and a card issuer system (e.g., Amex-GES). In step 2, the card issuer system is notified of the requested transaction. In steps 3 and 4, the customer's information stored in a database is cross referenced. In steps 5, 6, 7, and 8 an account status is retrieved. In one example, the account status is retrieved by a card issuer or third party system verifying the information using information stored in another database. In step 9, if verification is successful, the requested transaction is allowed to occur and the transaction is completed.

[0060] In one example, authorization is performed in method 600 and/or 700 using an enrollment-Fraud Assessment system and method, in which a neural-network decision model predicts likelihood of fraud. This determines Identity Information Validation, which means the applicant is who they say they are. This can be done using Predictive Scoring using a logistic scoring model. The following information, for example, can be used for the authorization: Thomson MICR* ID, Unpaid NSF checks written to retailers, Account status of serious unpaid NSF accounts, Closed account references from Multiple sources, Private/Shared velocity of all consumers as MICR funding activity on the Internet, OICR validation of known financial services companies that use ACH, Name/MICR Association from Debit Bureau, Convenience Check Analysis. MICR Code is a nine-digit number that helps in sorting checks, and

also helps in uniquely identifying a branch of any given bank in any given city.

[0061] Figure 8 shows a flowchart depicting a settlement method 800. In step 802, transaction information is transmitted to a debit card issuing company. In step 804, settlement information is prepared. In step 806, the settlement information is transmitted to financial institutions and/or third party vendors. In step 808, reports are generated at either the financial institutions and/or the third party vendors based on the settlement information. In step 810, the reports are transmitted to other financial institutions and/or governmental entities.

[0062] Figure 9 pictorially shows a settlement process 900. In step 1, a transaction is submitted to a debit card issuing company. In step 2, settlement files are generated and transmitted by the card issuing company to a network switch or processor. In one example, the settlement files can include information that is used to prepare CM transaction data and other reports via the card issuer WWCAS.

[0063] In one example, in step 3a, the settlement files and associated data are transmitted via the card issuer WWCAS to a third party vendor, for example eFunds. Additionally, or alternatively, the third party vendor can process the received information, for example by converting MICR code in ACH format. In step 4a, a connection to an ACH network is established that allows for transmission and receipt of information relating to the CM transaction data and the other reports. In step 5a, a connection between the ACH network and one or more funding sources (e.g., banks) is established that allows for transmission and receipt of information corresponding to the CM transaction data and the other reports.

[0064] Additionally, or alternatively, in step 3b, a connection is established between the card issuer WWCAS and an Associated Party. In process 4b, a connection is established between the Associated Party and a funding source, and additionally or alternatively, in process 4c a connection is established between the Associated Party and a funding source via an ACH system (e.g., the Federal Reserve). The connection(s) are used to transmit and received information associated with the settlement files and associated information.

The received information can be used by the Associated Party to generate reports.

[0065] Figure 10 shows a flowchart depicting a transaction rejection method 1000 of a requested transaction. In step 1002, presentments of transactions are generated. In step 1004, the generated presentments of transactions are transmitted from one or more third party vendors to one or more financial institutions or funding sources. In step 1006, rejections of the presented transactions are transmitted from the one or more financial institutions or funding sources to the one or more third party vendors. In step 1008, re-presentments of the transactions are generated. In step 1010, the re-presentments of the transactions are transmitted to an issuing card company. In step 1012, final rejections of the re-presented transactions are transmitted and associated records (e.g., electronic records) are updated.

[0066] Figure 11 pictorially shows a transaction rejection process of a requested transaction. In step 1, a presentment of a requested transaction is made, possibly via a card issuer WWCAS switch/processor. The presentments can be transmitted to a Bank C and/or a third party vendor, such as eFunds. For example, eFunds can be used to convert MICR code into ACH format.

[0067] In one example, in combined or alternative steps 2a and 2b, Bank C can transmit the presentment information either directly to Bank B or to an ACH network. If sent to the ACH network, in combined or alternative steps 3a and 3b, the ACH network can transmit the presentment information to Bank A and/or Bank B. Additionally, or alternatively, in step 2c eFunds can transmit the presentment information via the ACH network to either Bank A and/or Bank B.

[0068] In one example, when step 2b has occurred, in step 4a a reject notification can be transmitted from Bank B to Bank C rejecting the transaction. In another example, when step 2a has occurred, in steps 4a, 4b, and 4c one or more rejection notifications can be transmitted from one or both of Banks A and Bank B either to the ACH Network or to Bank C rejecting the requested transaction. In a further example, when step 2c has occurred, in steps 4a, 4b, and 4c one or more rejection notifications can be transmitted from one or both of Banks A and Bank B to either the ACH Network or Bank C. If the one or more respective rejection notices from Banks A and/or B are

received at the ACH Network, in steps 5a and 5b, the one or more rejection notices from the respective one or both of Bank A and/or Bank B are transmitted by the ACH Network to one or both of Bank C and eFunds.

[0069] In steps 6a and 6b, at least one or more re-presentments are made for the transaction to be accepted. In step 7, a final rejection is sent to the customer regarding the customers DDA, and an excess amount over the DDA limit is posted to the customer's overdraft account. For example, this overdraft account can be a charge or credit card of the issuing company that is issued to the customer and previously associated with the debit card.

Overview of Process

[0070] Figure 12 show a flowchart depicting an overall method 1200. In step 1202, a consumer enrolls into a debit card program and is issued a debit card. In step 1204, a DDA is associated with the debit card. In step 1206, an overdraft account is associated with the debit card. In step 1208, a transaction requested by the debit card is authenticated against at least one of the account and the overdraft account. In step 1210, information regarding at least one of the account and the overdraft account is updated based on the transaction. In step 1212, a periodic output of the account information for the account and the overdraft account is provided to the consumer.

Example Implementations

[0071] Figure 13 is a block diagram of a sample computer system 1300 that can be used in the implementation of one or more embodiments of the present invention.

[0072] The present invention (*i.e.*, system 100, systems and processes in Figures 2-12, or any part(s) or function(s) thereof) may be implemented using hardware, software or a combination thereof and may be implemented in one or more computer systems or other processing systems. However, the manipulations performed by the present invention were often referred to in terms, such as receiving or comparing, which are commonly associated with mental operations performed by a human operator. No such capability of a human operator is necessary, or desirable in most cases, in any of the

operations described herein which form part of the present invention. Rather, the operations are machine operations. Useful machines for performing the operation of the present invention include general purpose digital computers or similar devices.

[0073] In fact, in one embodiment, the invention is directed toward one or more computer systems capable of carrying out the functionality described herein. An example of a computer system 1300 is shown in Figure 13.

[0074] The computer system 1300 includes one or more processors, such as processor 1304. The processor 1304 is connected to a communication infrastructure 1306 (e.g., a communications bus, cross-over bar, or network). Various software embodiments are described in terms of this exemplary computer system. After reading this description, it will become apparent to a person skilled in the relevant art(s) how to implement the invention using other computer systems and/or architectures.

[0075] Computer system 1300 can include a display interface 1302 that forwards graphics, text, and other data from the communication infrastructure 1306 (or from a frame buffer not shown) for display on the display unit 1330.

[0076] Computer system 1300 also includes a main memory 1308, preferably random access memory (RAM), and may also include a secondary memory 1310. The secondary memory 1310 may include, for example, a hard disk drive 1312 and/or a removable storage drive 1314, representing a floppy disk drive, a magnetic tape drive, an optical disk drive, etc. The removable storage drive 1314 reads from and/or writes to a removable storage unit 1318 in a well known manner. Removable storage unit 1318 represents a floppy disk, magnetic tape, optical disk, etc. which is read by and written to by removable storage drive 1314. As will be appreciated, the removable storage unit 1318 includes a computer usable storage medium having stored therein computer software and/or data.

[0077] In alternative embodiments, secondary memory 1310 may include other similar devices for allowing computer programs or other instructions to be loaded into computer system 1300. Such devices may include, for example, a removable storage unit 1322 and an interface 1320. Examples of such may include a program cartridge and cartridge interface (such as that found in video game devices), a removable memory chip (such as an erasable

programmable read only memory (EPROM), or programmable read only memory (PROM)) and associated socket, and other removable storage units 1322 and interfaces 1320, which allow software and data to be transferred from the removable storage unit 1322 to computer system 1300.

[0078] Computer system 1300 may also include a communications interface 1324. Communications interface 1324 allows software and data to be transferred between computer system 1300 and external devices. Examples of communications interface 1324 may include a modem, a network interface (such as an Ethernet card), a communications port, a Personal Computer Memory Card International Association (PCMCIA) slot and card, etc. Software and data transferred via communications interface 1324 are in the form of signals 1328 which may be electronic, electromagnetic, optical or other signals capable of being received by communications interface 1324. These signals 1328 are provided to communications interface 1324 via a communications path (e.g., channel) 1326. This channel 1326 carries signals 1328 and may be implemented using wire or cable, fiber optics, a telephone line, a cellular link, an radio frequency (RF) link and other communications channels.

[0079] In this document, the terms “computer program medium” and “computer usable medium” are used to generally refer to media such as removable storage drive 1314, a hard disk installed in hard disk drive 1312, and signals 1328. These computer program products provide software to computer system 1300. The invention is directed to such computer program products.

[0080] Computer programs (also referred to as computer control logic) are stored in main memory 1308 and/or secondary memory 1310. Computer programs may also be received via communications interface 1324. Such computer programs, when executed, enable the computer system 1300 to perform the features of the present invention, as discussed herein. In particular, the computer programs, when executed, enable the processor 1304 to perform the features of the present invention. Accordingly, such computer programs represent controllers of the computer system 1300.

[0081] In an embodiment where the invention is implemented using software, the software may be stored in a computer program product and loaded into

computer system 1300 using removable storage drive 1314, hard drive 1312 or communications interface 1324. The control logic (software), when executed by the processor 1304, causes the processor 1304 to perform the functions of the invention as described herein.

[0082] In another embodiment, the invention is implemented primarily in hardware using, for example, hardware components such as application specific integrated circuits (ASICs). Implementation of the hardware state machine so as to perform the functions described herein will be apparent to persons skilled in the relevant art(s). In yet another embodiment, the invention is implemented using a combination of both hardware and software.

Conclusion

[0083] While various embodiments of the present invention have been described above, it should be understood that they have been presented by way of example, and not limitation. It will be apparent to persons skilled in the relevant art(s) that various changes in form and detail can be made therein without departing from the spirit and scope of the present invention). Thus, the present invention should not be limited by any of the above described exemplary embodiments, but should be defined only in accordance with the following claims and their equivalents.

[0084] In addition, it should be understood that the figures and screen shots illustrated in the attachments, which highlight the functionality and advantages of the present invention, are presented for example purposes only. The architecture of the present invention is sufficiently flexible and configurable, such that it may be utilized (and navigated) in ways other than that shown in the accompanying figures.

[0085] Further, the purpose of the following Abstract is to enable the U.S. Patent and Trademark Office and the public generally, and especially the scientists, engineers and practitioners in the art who are not familiar with patent or legal terms or phraseology, to determine quickly from a cursory inspection the nature and essence of the technical disclosure of the application. The Abstract is not intended to be limiting as to the scope of the present invention in any way.

CLAIMS

What is claimed is:

1. A method for issuing and using a debit-type card, comprising:
enrolling in a debit card program;
associating a demand deposit account to the debit card;
associating an overdraft account to the debit card;
authenticating a transaction requested by the debit card against
at least one of the demand deposit account and the overdraft account;
updating information regarding at least one of the demand
deposit account and the overdraft account based on the transaction; and
providing a periodic output of the account information for the
demand deposit account and the overdraft account;
wherein the demand deposit account and the overdraft account are held
at unrelated financial intuitions.
2. The method of claim 1, wherein the overdraft account is one of
a charge account and a credit account.
3. The method of claim 1, wherein the overdraft account is a bank
account.
4. A system, comprising:
an enrolling system that verifies an enrollee, associates an
enrollee's main and overdraft account, and issues a debit card;
an authentication system that receives information regarding a
requested transaction of a debit card and that receives information regarding
the main and overdraft account associated with the debit card and accepts or
rejects the requested transaction based thereon; and
a settlement system that generates a periodic report of at least
one of the transactions, the main account, and the overdraft account.
5. The system of claim 4, wherein the enrolling system is
configured to use a charge or credit account as the overdraft account.

6. The system of claim 4, wherein the enrolling system is configured to use a banking account as the overdraft account.

7. A computer program product for performing a debit card enrollment, authentication, and settlement, the computer program product comprising a computer usable medium having control logic stored therein, said control logic comprising:

first computer readable program code means for enrolling into a debit card program;

second computer readable program code means for associating an account to the debit card;

third computer readable program code means for associating an overdraft account to the debit card;

fourth computer readable program code means for authenticating a transaction requested by the debit card against at least one of the account or the overdraft account;

fifth computer readable program code means for updating information regarding at least one of the account or the overdraft account based on the transaction; and

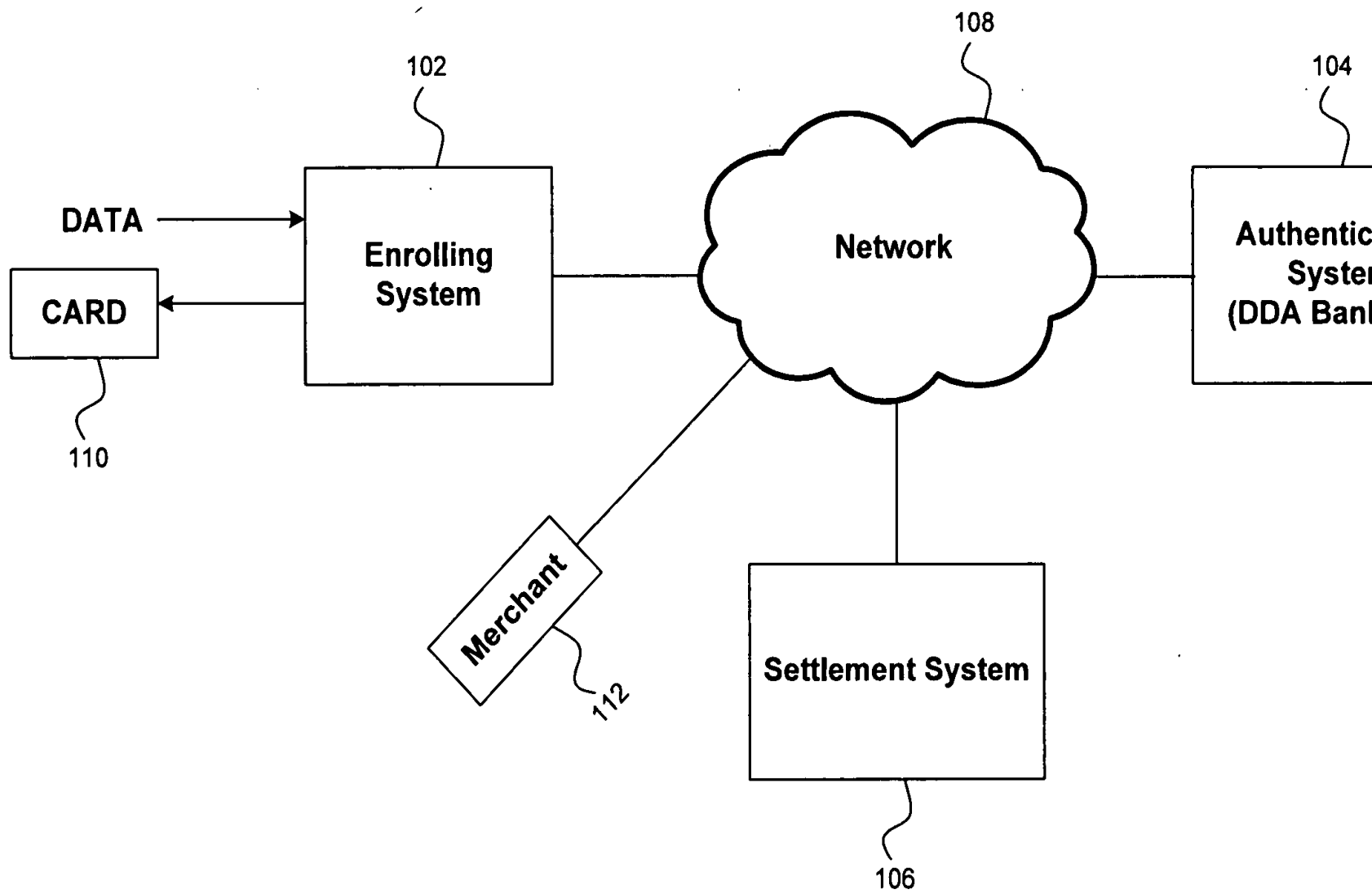
sixth computer readable program code means for providing a periodic output of the account information for the account and the overdraft account.

SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS

ABSTRACT

A system, method, and computer program product are used to issue and track debit cards. A system comprises an enrolling system that verifies an enrollee, associates an enrollee's main and overdraft account, and issues a debit card, an authentication system that receives information regarding a requested transaction of a debit card and that receives information regarding the main and overdraft account associated with the debit card and accepts or rejects the requested transaction based thereon, and a settlement system that generates a periodic report of at least one of the transactions, the main account, and the overdraft account. The overdraft account can be a charge or credit account.

440926.1



200

Complete an application for a
debit card

202

Provide DDA account information, including
bank routing and account information

204

Validate the DDA through a
third party vendor

206

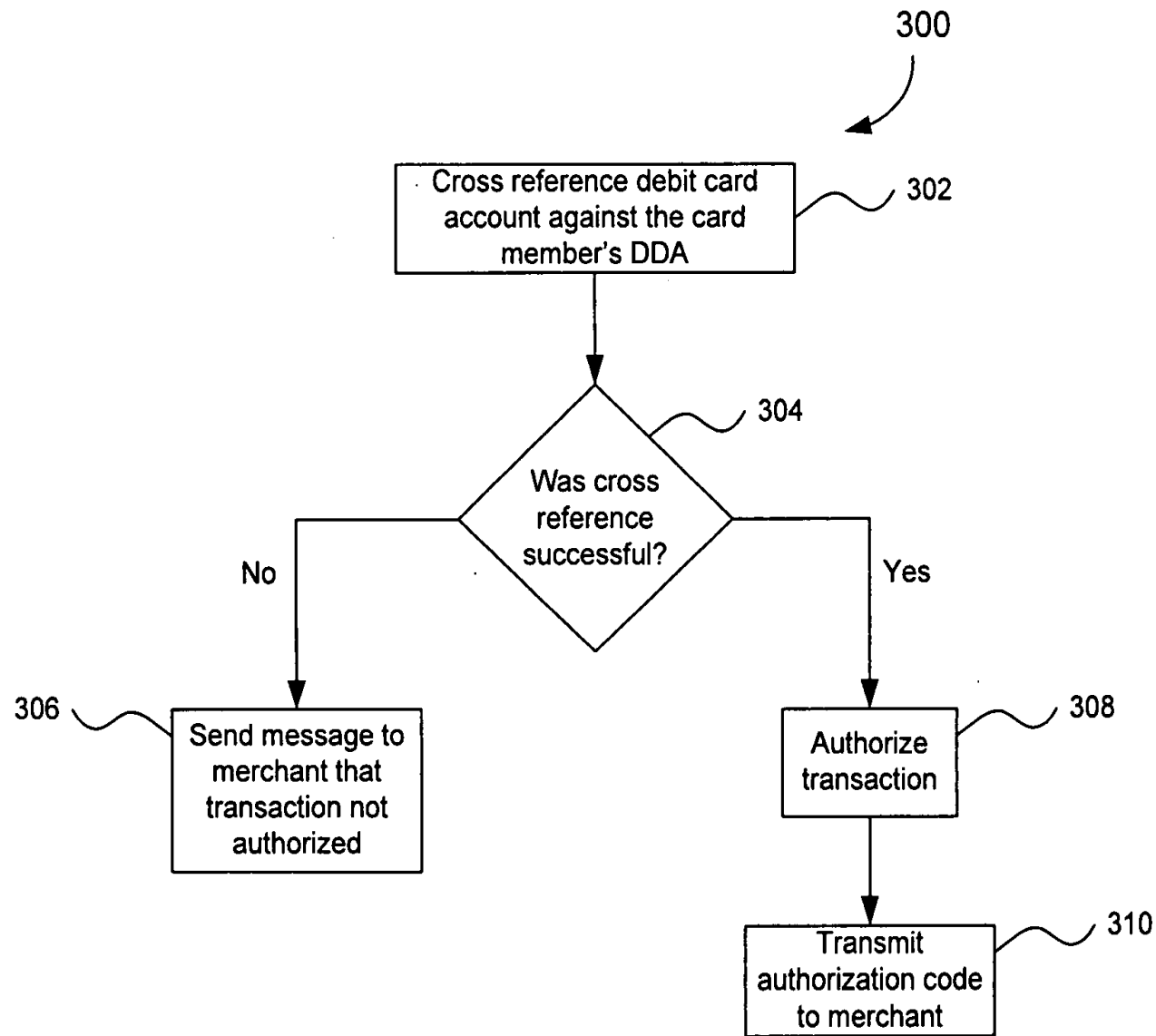
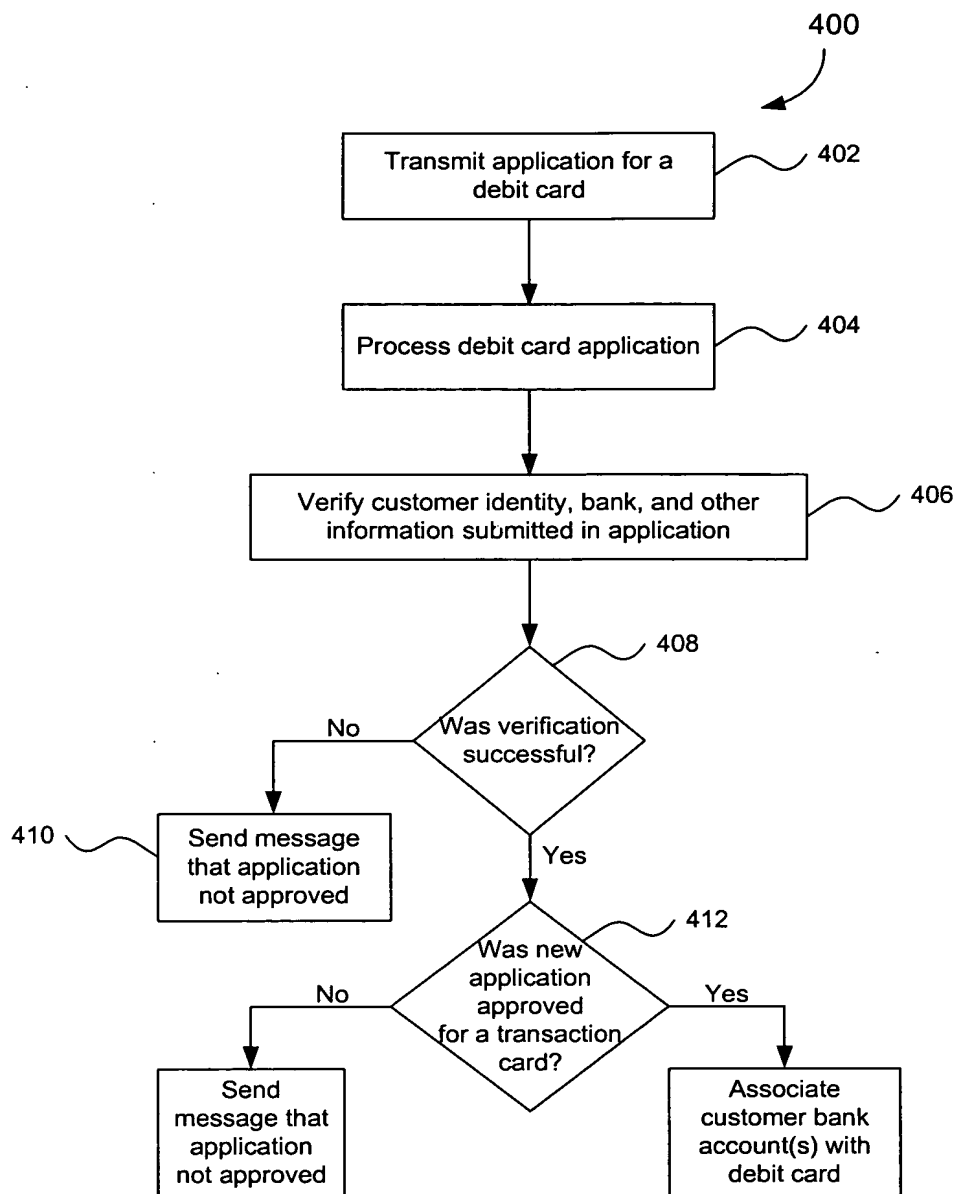
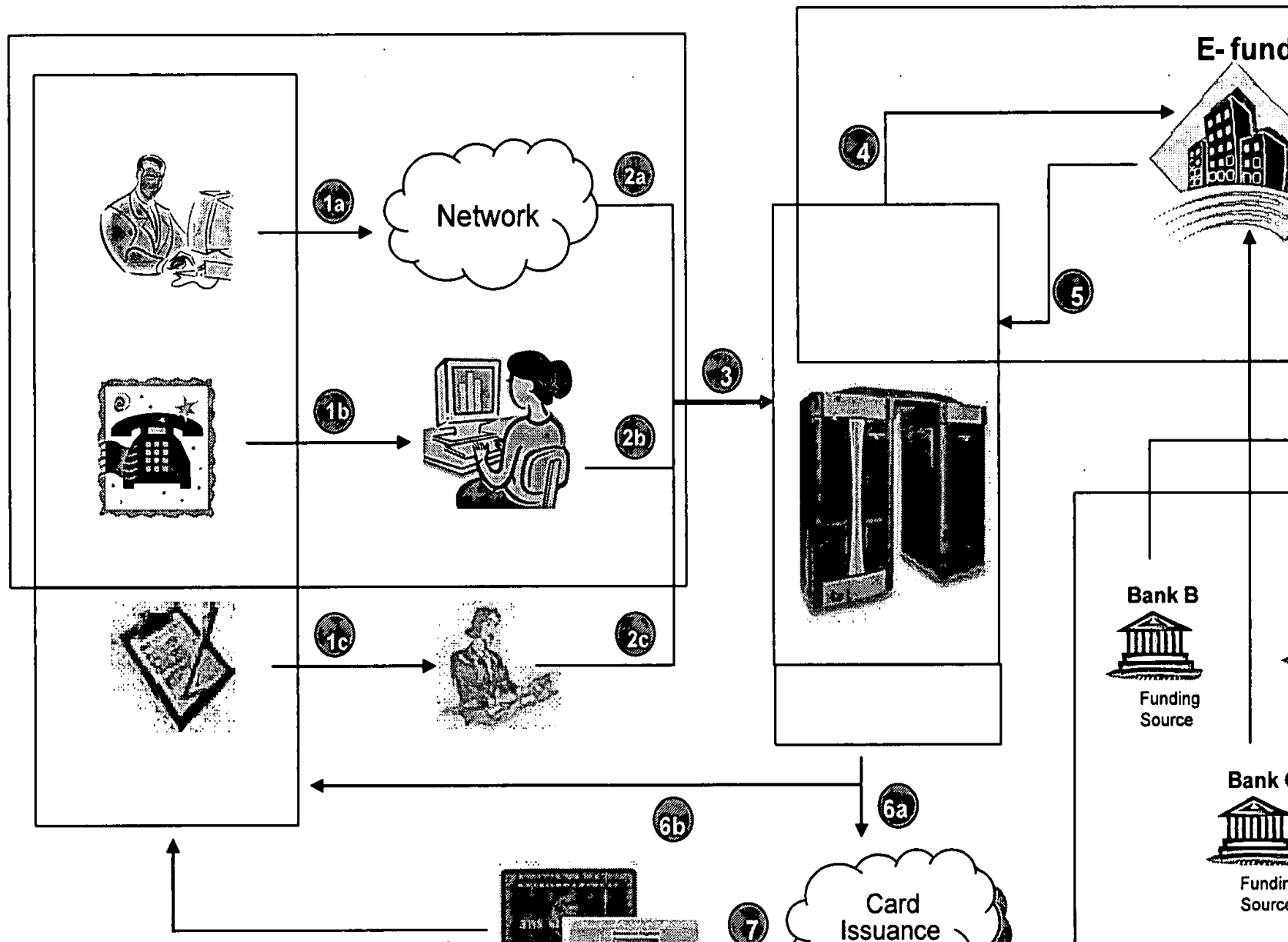
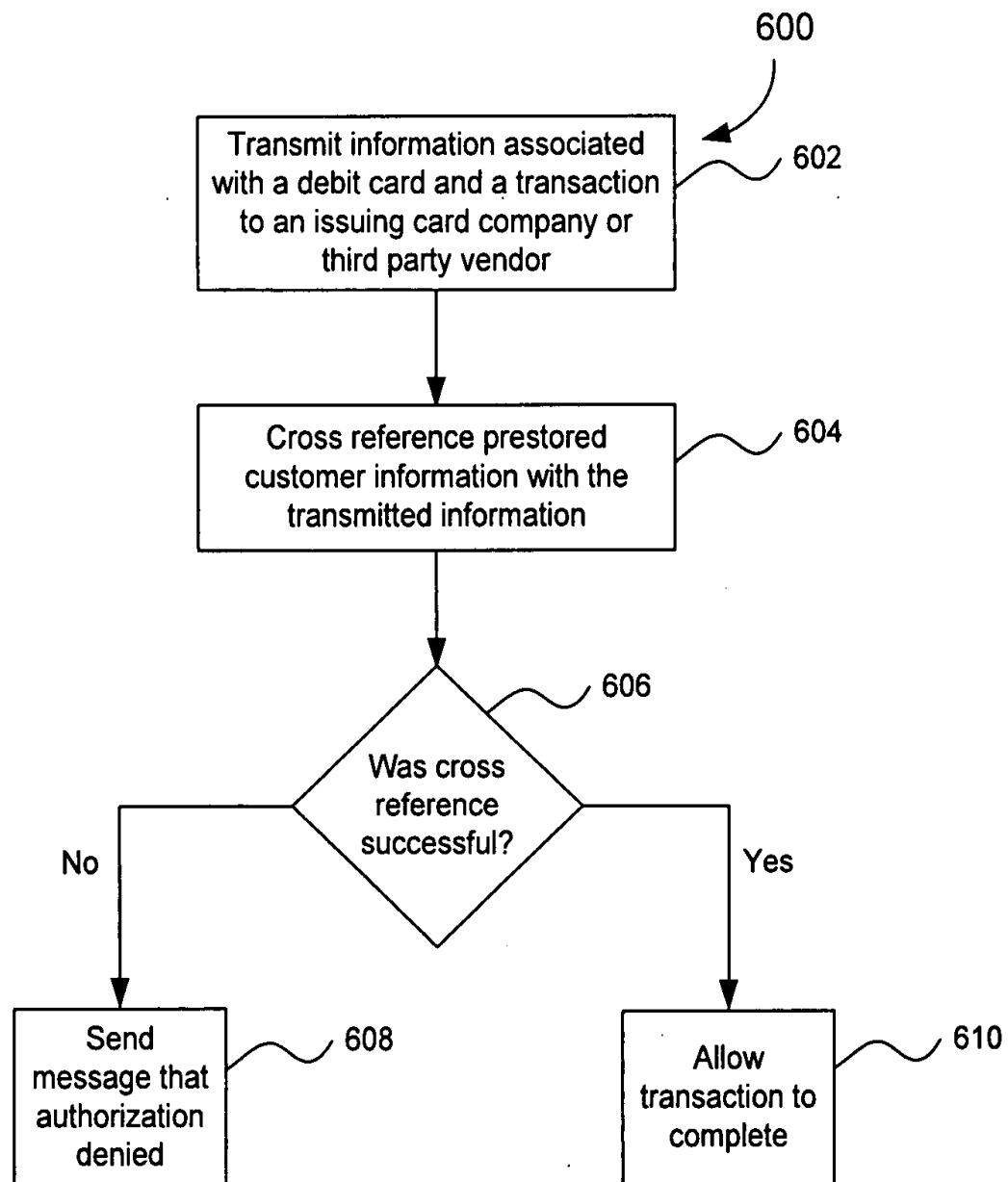


FIG. 3

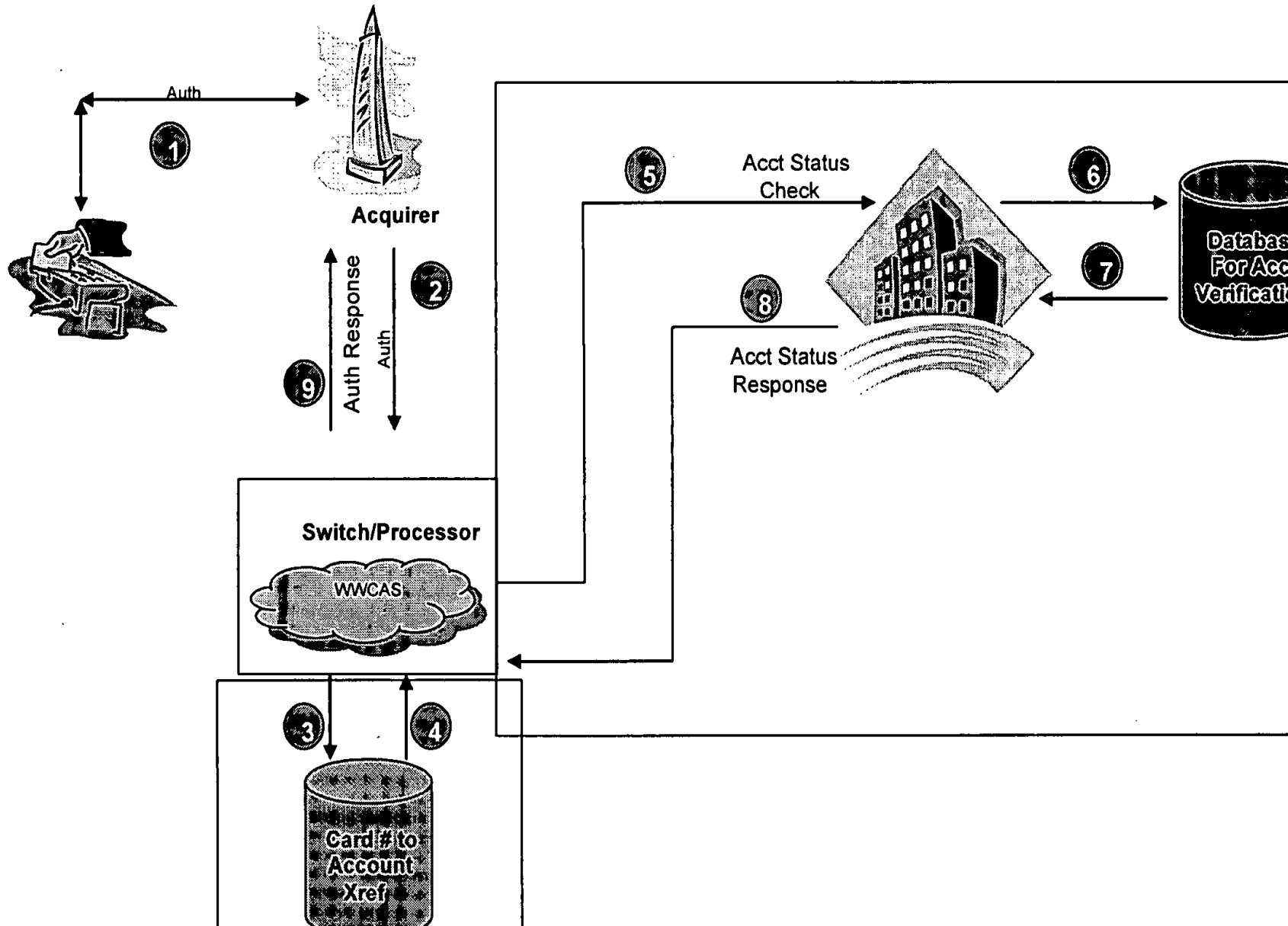
**FIG. 4**

Enrollment

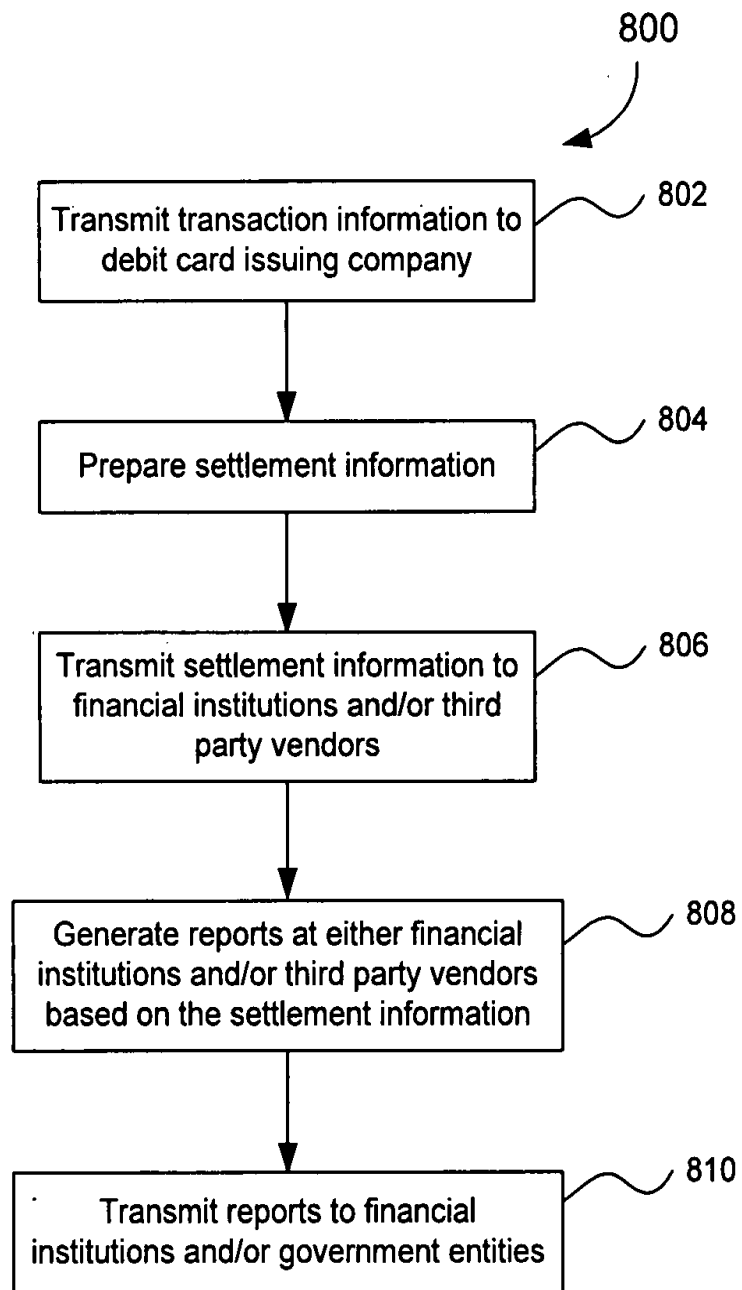




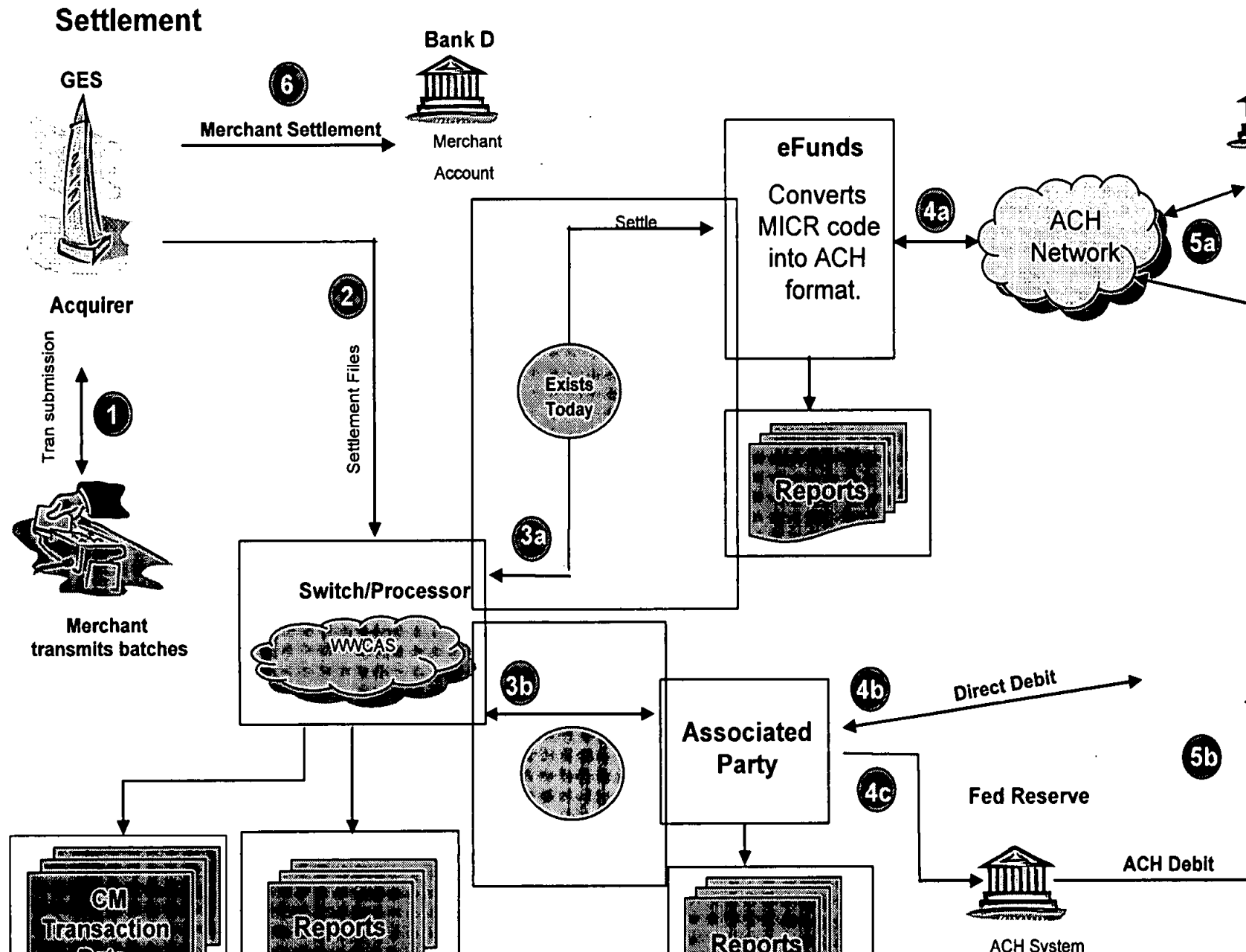
Authorization

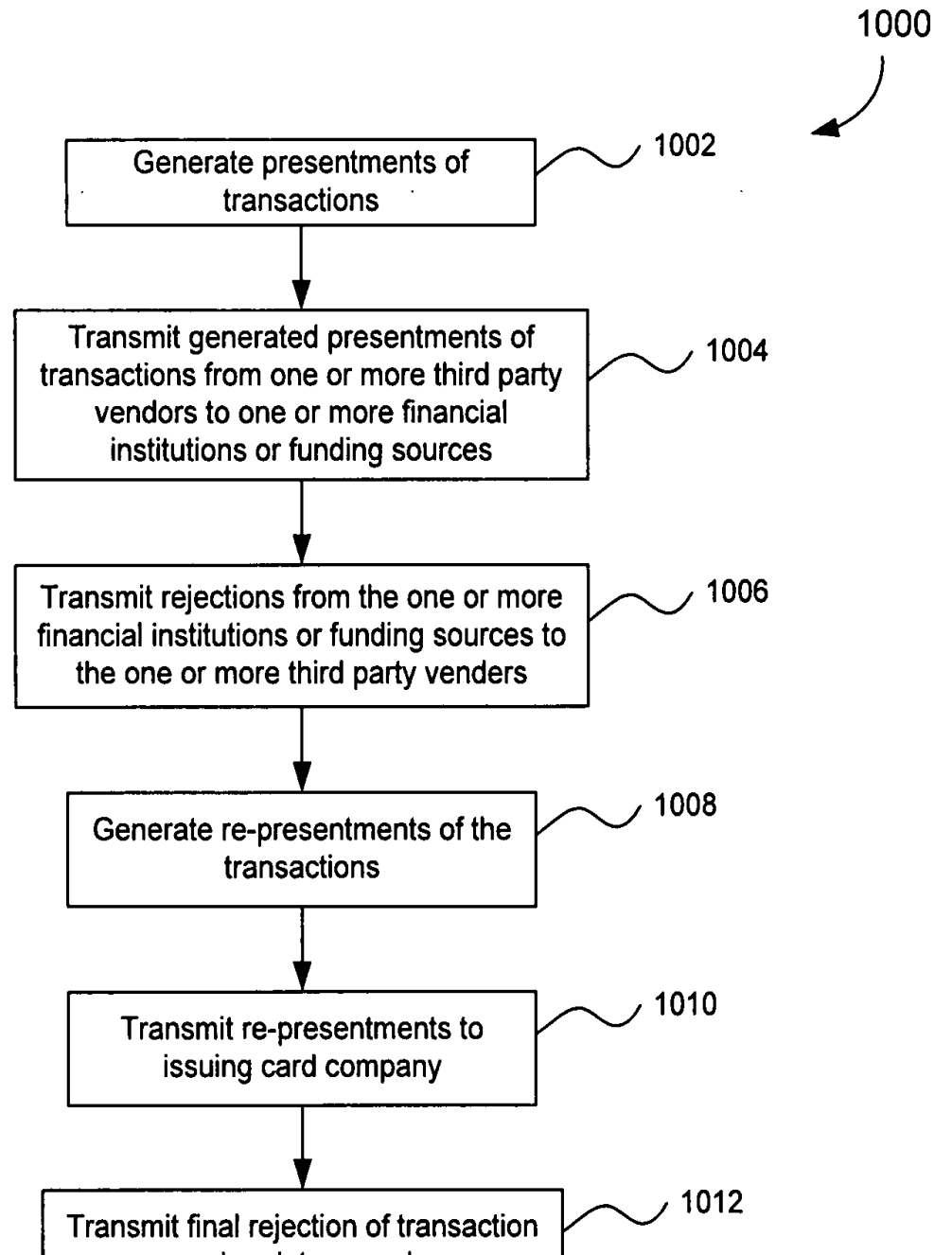


RECT A/V/A/ ARLE

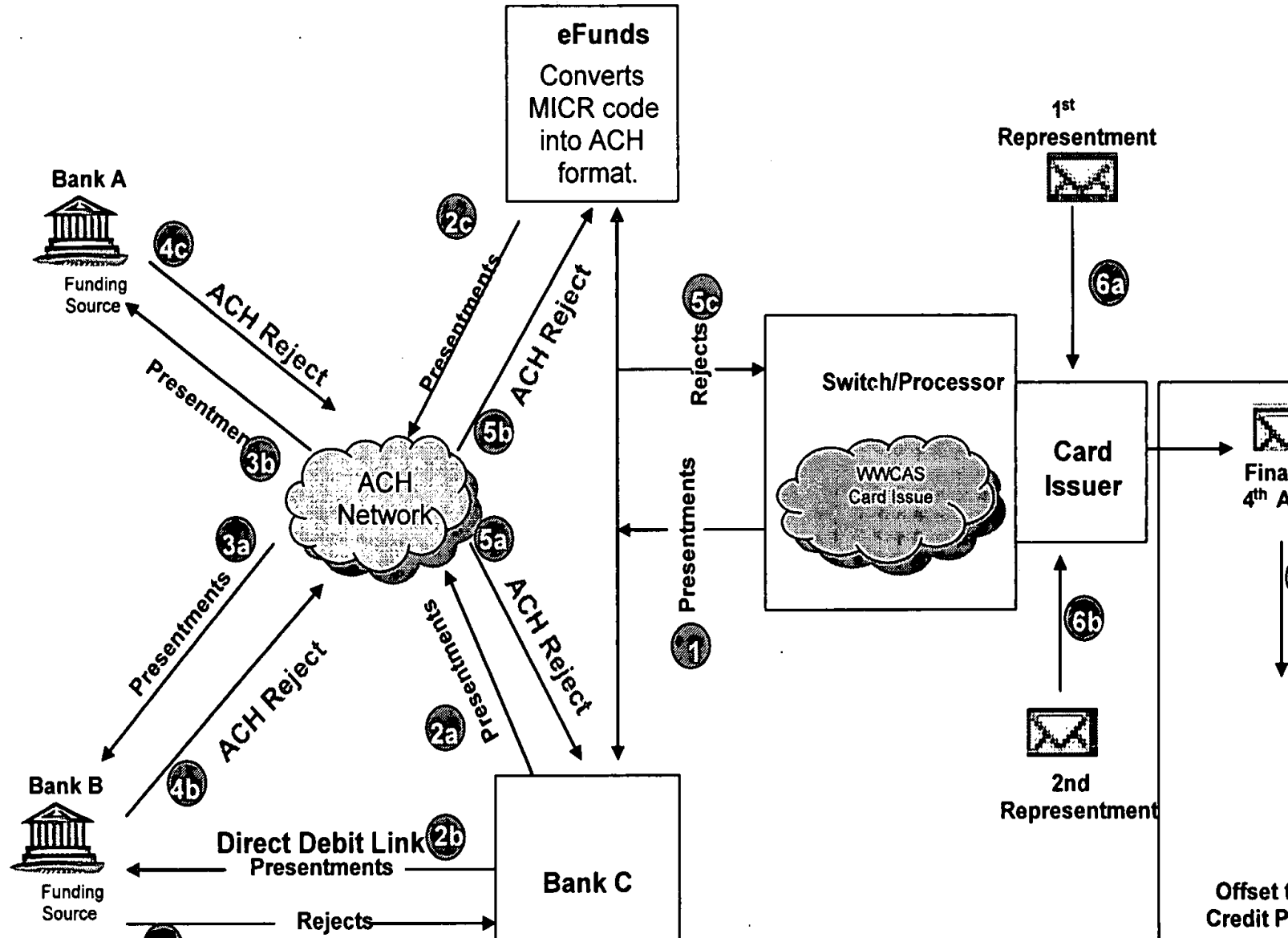


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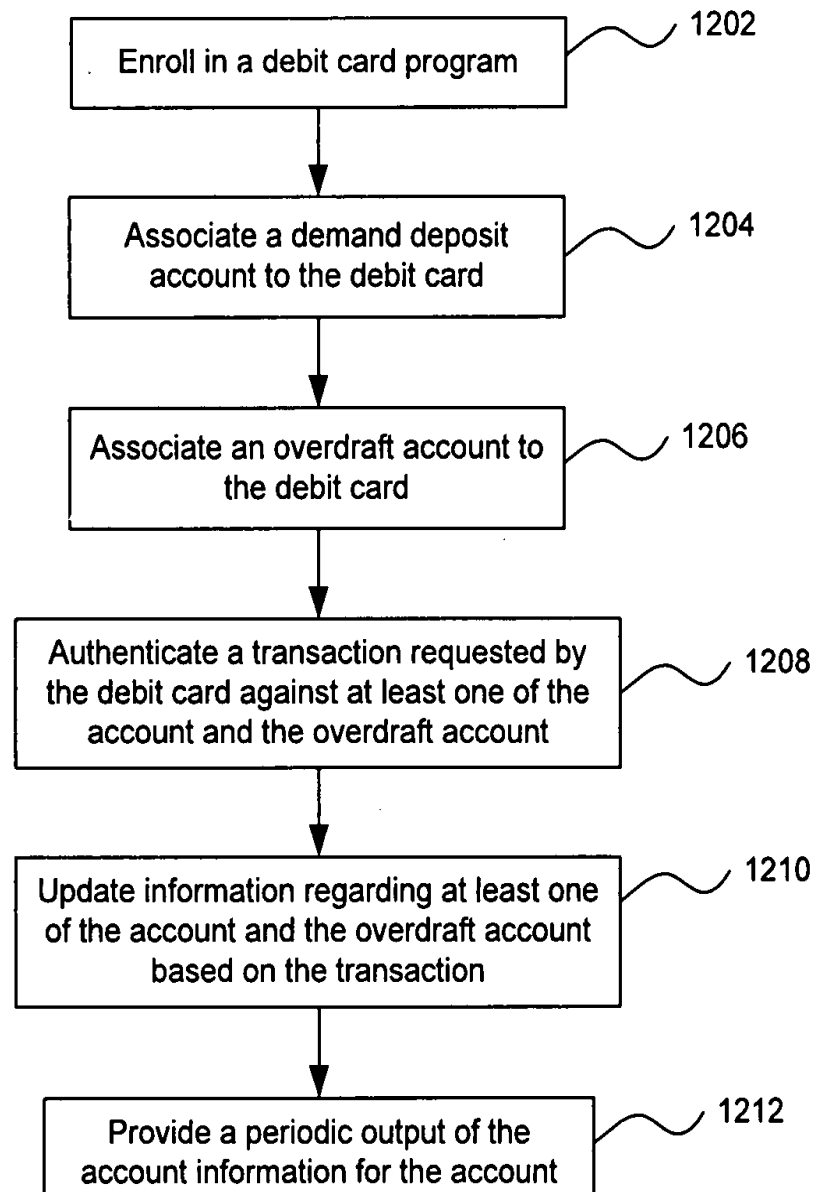


ACH Reject Processing



REST AVAILABLE

1200



Computer System
1300

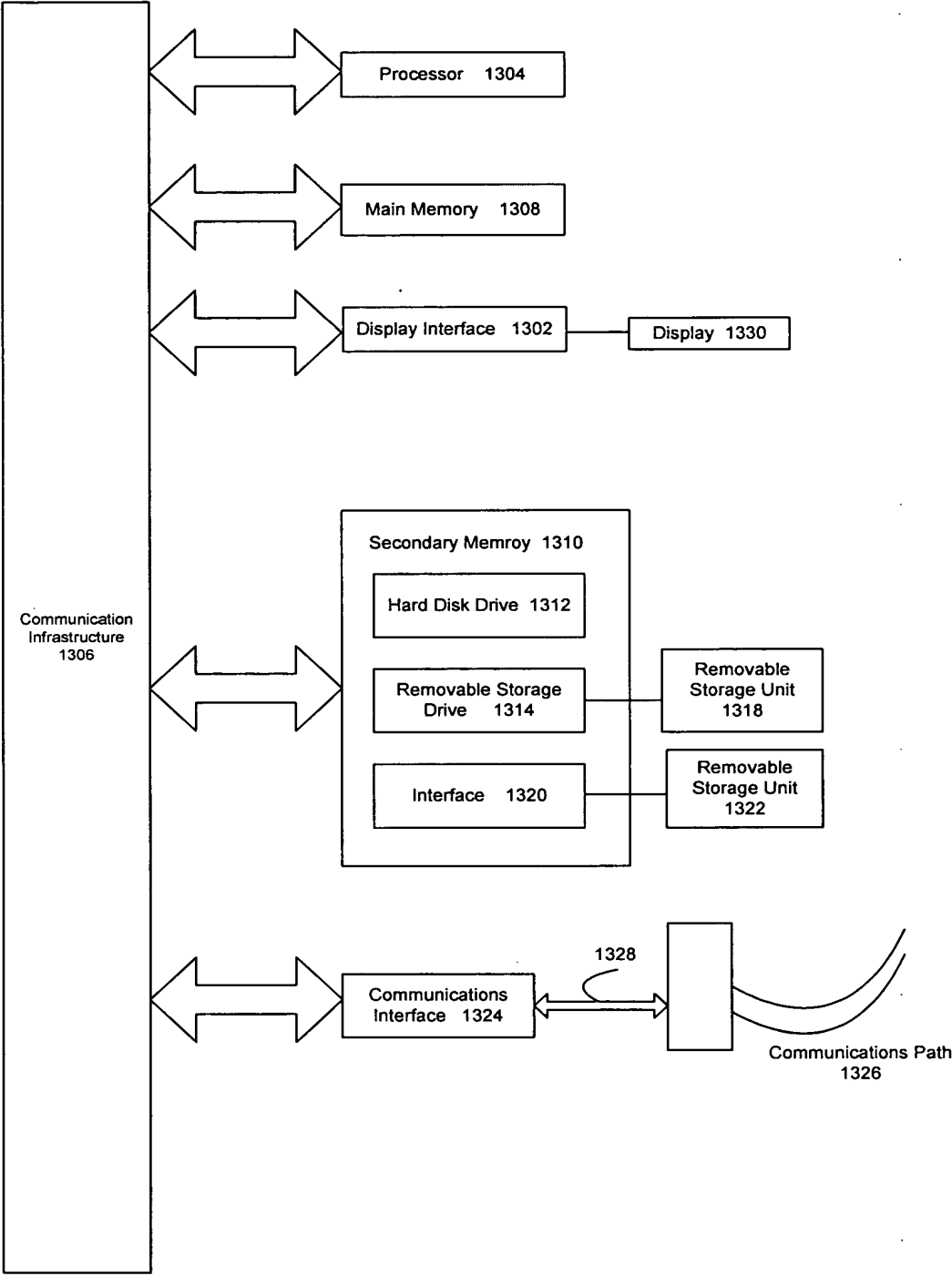


FIG. 13

0601-87.vsd/13

Declaration for Patent Application

Docket Number: 2348.0400001

As a below named inventor, I hereby declare that:

My residence, mailing address and citizenship are as stated below next to my name.

I believe I am an original, first and joint inventor of the subject matter that is claimed and for which a patent is sought on the invention entitled **System, Method, and Computer Program Product for Issuing And Using Debit Cards**, the specification of which is attached hereto unless the following box is checked:

☐ was filed on ____;
as United States Application Number or PCT International Application Number
____; and
was amended on ____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information that is material to patentability as defined in 37 C.F.R. § 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or (f) or § 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or § 365(a) of any PCT international application, which designated at least one country other than the United States of America, listed below, and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or PCT international application having a filing date before that of the application on which priority is claimed.

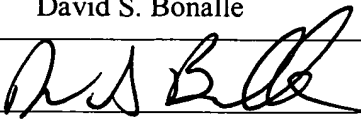
Prior Foreign Applications(s):			Priority Claimed	
			☐ Yes	☐ No
_____ (Application No.)	_____ (Country)	_____ (Day/Month/Year Filed)		
_____ (Application No.)	_____ (Country)	_____ (Day/Month/Year Filed)	☐ Yes	☐ No

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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Washington, D.C. 20005-3934

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first Inventor:	David S. Bonalle
Signature of first Inventor:	Date:
Residence:	New Rochelle, New York
Citizenship:	United States
Mailing Address:	255 Huguenot St. Apt. 1416 New Rochelle, New York 10801

Full name of second Inventor:	Emily A. Chong
Signature of second Inventor:	Date: 6/29/06
Residence:	New York, New York
Citizenship:	United States
Mailing Address:	319 East 73rd Street, Apt. 1A New York, New York 10021

Full name of third Inventor:	I-Hsin Chuang
Signature of third Inventor:	Date: 06/27/06
Residence:	Brooklyn, New York
Citizenship:	United States
Mailing Address:	60 Remsen St., Apt. 3H Brooklyn, NY 11201

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- Page 2 of 3 -

Appl. No. To be assigned
Docket No. 2348.0400001

Full name of fourth Inventor:	Lauren E. Dardick
Signature of fourth Inventor:	<i>Lauren E. Dardick</i> Date: 6/27/06
Residence:	New York, New York
Citizenship:	United States
Mailing Address:	157 E. 18th St., #3G New York, New York 10003

Full name of fifth Inventor:	Jennifer A. Elwood
Signature of fifth Inventor:	Date:
Residence:	Chelsea Manor St., United Kingdom
Citizenship:	United States
Mailing Address:	5 Kings Ct. S. Chelsea Manor St., United Kingdom SW3 5EG

Full name of sixth Inventor:	William J. Gray
Signature of sixth Inventor:	Date:
Residence:	Salt Lake City, Utah
Citizenship:	United States
Mailing Address:	1083 S 900 E Salt Lake City, Utah 84105

Full name of seventh Inventor:	David J. Wong
Signature of seventh Inventor:	<i>David J. Wong</i> Date: 6/27/06
Residence:	Oceanport, NJ
Citizenship:	United States
Mailing Address:	238 Monmouth Blvd Oceanport, NJ 07757

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Full name of fourth Inventor:	Lauren E. Dardick
Signature of fourth Inventor:	Date:
Residence:	New York, New York
Citizenship:	United States
Mailing Address:	157 E. 18th St., #3G New York, New York 10003

Full name of fifth Inventor:	Jennifer A. Elwood
Signature of fifth Inventor:	Date: 31/05/06
Residence:	London, England
Citizenship:	United States
Mailing Address:	21 Kings Court North 189 Kings Rd, London SW3 5EQ, England

Full name of sixth Inventor:	William J. Gray
Signature of sixth Inventor:	Date:
Residence:	Salt Lake City, Utah
Citizenship:	United States
Mailing Address:	1083 S 900 E Salt Lake City, Utah 84105

Full name of seventh Inventor:	David J. Wong
Signature of seventh Inventor:	Date:
Residence:	Oceanport, NJ
Citizenship:	United States
Mailing Address:	238 Monmouth Blvd Oceanport, NJ 07757

469460_1.DOC

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Appl. No. To be assigned
Docket No. 2348.0400001

Full name of fourth Inventor:	Lauren E. Dardick
Signature of fourth Inventor:	Date:
Residence:	New York, New York
Citizenship:	United States
Mailing Address:	157 E. 18th St., #3G New York, New York 10003

Full name of fifth Inventor:	Jennifer A. Elwood
Signature of fifth Inventor:	Date:
Residence:	Chelsea Manor St., United Kingdom
Citizenship:	United States
Mailing Address:	5 Kings Ct. S. Chelsea Manor St., United Kingdom SW3 5EG

Full name of sixth Inventor:	William H. Gray
Signature of sixth Inventor:	Date: 6/29/2006
Residence:	Peoria, AZ
Citizenship:	United States
Mailing Address:	6791 W. El Cortez Pl Peoria, AZ 85383

Full name of seventh Inventor:	David J. Wong
Signature of seventh Inventor:	Date:
Residence:	Oceanport, NJ
Citizenship:	United States
Mailing Address:	238 Monmouth Blvd Oceanport, NJ 07757

469460_1.DOC

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- Page 3 of 3 -

PATENT APPLICATION SERIAL NO. _____

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE
FEE RECORD SHEET

07/05/2006 AKELECH1 00000031 11478140

01 FC:1011	300.00 OP
02 FC:1111	500.00 OP
03 FC:1311	200.00 OP

PTO-1556
(5/87)

U.S. Government Printing Office: 2002 — 489-267/89033

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PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875 Effective December 8, 2004

Application or Docket Number

11478140

APPLICATION AS FILED - PART I

(Column 1)

(Column 2)

SMALL ENTITY

OR

**OTHER THAN
SMALL ENTITY**

FOR	NUMBER FILED	NUMBER EXTRA
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A
SEARCH FEE (37 CFR 1.16(h), (i), or (m))	N/A	N/A
EXAMINATION FEE (37 CFR 1.16(d), (p), or (q))	N/A	N/A
TOTAL CLAIMS (37 CFR 1.16(i))	7 minus 20 =	-
INDEPENDENT CLAIMS (37 CFR 1.16(h))	3 minus 3 =	-
APPLICATION SIZE FEE (37 CFR 1.16(e))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 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))		

RATE (\$)	FEE (\$)
N/A	150.00
N/A	\$250
N/A	\$100
X\$ 25 =	
X100 =	
+180=	
TOTAL	

RATE (\$)	FEE (\$)
N/A	300.00
N/A	\$500
N/A	\$200
X\$50 =	
X200 =	
+360=	
TOTAL	1000-

* If the difference in column 1 is less than zero, enter "0" in column 2.

APPLICATION AS AMENDED - PART II

(Column 1)

(Column 2)

(Column 3)

SMALL ENTITY

OR

**OTHER THAN
SMALL ENTITY**

AMENDMENT A		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA
	Total (37 CFR 1.16(i))	*	Minus	**	=
	Independent (37 CFR 1.16(h))	*	Minus	***	=
	Application Size Fee (37 CFR 1.16(s))				
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					

RATE (\$)	ADDITIONAL FEE (\$)
X\$ 25 =	
X100 =	
+180=	
TOTAL ADD'L FEE	

RATE (\$)	ADDITIONAL FEE (\$)
X\$50 =	
X200 =	
+360=	
TOTAL ADD'L FEE	

AMENDMENT B		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA
	Total (37 CFR 1.16(i))	*	Minus	**	=
	Independent (37 CFR 1.16(h))	*	Minus	***	=
	Application Size Fee (37 CFR 1.16(s))				
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					

RATE (\$)	ADDITIONAL FEE (\$)
X\$ 25 =	
X100 =	
+180=	
TOTAL ADD'L FEE	

RATE (\$)	ADDITIONAL FEE (\$)
X\$50 =	
X200 =	
+360=	
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.

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 1460, Alexandria, VA 22313-1450.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Bonalle *et al.*

Appl. No.: To be assigned

Filed: June 30, 2006

For: **System, Method, and Computer
Program Product for Issuing And
Using Debit Cards**

Confirmation No.: To be assigned

Art Unit: To be assigned

Examiner: To be assigned

Atty. Docket: 2348.0400001

**Authorization to Treat a Reply as Incorporating an
Extension of Time Under 37 C.F.R. § 1.136(a)(3)**

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

The U.S. Patent and Trademark Office is hereby authorized to treat any concurrent or future reply that requires a petition for an extension of time under this paragraph for its timely submission, as incorporating a petition for extension of time for the appropriate length of time. The U.S. Patent and Trademark Office is hereby authorized to charge all required extension of time fees to our Deposit Account No. 19-0036, if such fees are not otherwise provided for in such reply.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Jason D. Eisenberg
Attorney for Applicants
Registration No. 43,447

Date: 6/30/06

1100 New York Avenue, N.W.
Washington, D.C. 20005-3934
(202) 371-2600

551805_1.DOC

APPLICATION DATA SHEET

Electronic Version v14

Stylesheet Version v14.1

Applicant Information:**Inventor 1:**

Applicant Authority Type:	Inventor
Citizenship:	US
Given Name:	David
Middle Name:	S.
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Country of Residence:	US
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Postal Code of Mailing Address:	10801
Country of Mailing Address:	US
Phone:	
Fax:	
E-mail:	

Inventor 2:

Applicant Authority Type:	Inventor
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Family Name:	Chong
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State of Residence:	NY
Country of Residence:	US
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State of Mailing Address: NY
Postal Code of Mailing Address: 10021
Country of Mailing Address: US

Phone:

Fax:

E-mail:

Inventor 3:

Applicant Authority Type: Inventor
Citizenship: US
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Family Name: Chuang
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State of Residence: NY
Country of Residence: US
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City of Mailing Address: Brooklyn
State of Mailing Address: NY
Postal Code of Mailing Address: 11201
Country of Mailing Address: US
Phone:
Fax:
E-mail:

Inventor 4:

Applicant Authority Type: Inventor
Citizenship: US
Given Name: Lauren
Middle Name: E.
Family Name: Dardick
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State of Residence: NY
Country of Residence: US
Address-1 of Mailing Address: 157 E. 18th St.

Address-2 of Mailing Address: #3G
City of Mailing Address: New York
State of Mailing Address: NY
Postal Code of Mailing Address: 10003
Country of Mailing Address: US
Phone:
Fax:
E-mail:

Inventor 5:

Applicant Authority Type: Inventor
Citizenship: US
Given Name: Jennifer
Middle Name: A.
Family Name: Elwood
City of Residence: London
Country of Residence: GB
Address-1 of Mailing Address: 21 Kings Court North
Address-2 of Mailing Address: 189 Kings Rd
City of Mailing Address: London
State of Mailing Address:
Postal Code of Mailing Address: SW3 5EQ
Country of Mailing Address: GB
Phone:
Fax:
E-mail:

Inventor 6:

Applicant Authority Type: Inventor
Citizenship: US
Given Name: William
Middle Name: J.
Family Name: Gray
City of Residence: Peoria
State of Residence: AZ
Country of Residence: US

Address-1 of Mailing Address: 6791 W. El Cortez Place
Address-2 of Mailing Address:
City of Mailing Address: Peoria
State of Mailing Address: AZ
Postal Code of Mailing Address: 85383
Country of Mailing Address: US

Phone:

Fax:

E-mail:

Inventor 7:

Applicant Authority Type: Inventor

Citizenship: US

Given Name: David

Middle Name: J.

Family Name: Wong

City of Residence: Oceanport

State of Residence: NJ

Country of Residence: US

Address-1 of Mailing Address: 238 Monmouth Blvd

Address-2 of Mailing Address:

City of Mailing Address: Oceanport

State of Mailing Address: NJ

Postal Code of Mailing Address: 07757

Country of Mailing Address: US

Phone:

Fax:

E-mail:

Correspondence Information:

Customer Number: 26111 *26111*

Application Information:

Title of Invention: System, Method, and Computer Program Product for Issuing

And Using Debit Cards

Application Type: regular, utility

Attorney Docket Number: 2348.0400001

Botanic Information:

Publication Information:

Suggested Figure for Publication -

Suggested Classification -

Suggested Technology Center -

Total Number of Drawing Sheets - 13

Representative Information:

practitioner(s) at Customer Number:

26111 *26111*

as our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.

Domestic Priority Information:

This is a Non-Provisional of US application number 60/695,855, filed 2005-07-05, now Pending.

Foreign Priority Information:

Assignee Information:

Assignee 1:

Organization Name: American Express Travel Related Services Company, Inc.

Address-1 of Mailing Address: 3 World Financial Center

Address-2 of Mailing Address: 200 Vesey Street

City of Mailing Address: New York

State of Mailing Address: NY

Postal Code of Mailing

Address: 10285

Country of Mailing Address: US

Phone:

Fax:

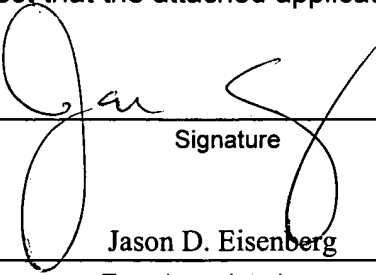
E-mail:

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.

NONPUBLICATION REQUEST UNDER 35 U.S.C. 122(b)(2)(B)(i)		First Named Inventor	David S. Bonalle
		Title	System, Method, and Computer Program Product for Issuing And Using Debit Cards
		Attorney Docket Number	2348.0400001

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).



Signature

6/30/06

Date

Jason D. Eisenberg
Typed or printed name

43,447
Registration Number, if applicable

(202) 371-2600
Telephone Number

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

This collection of information is required by 37 CFR 1.213(a). 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 6 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 (1-800-786-9199) and select option 2.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Bonalle *et al.*

Appl. No.: 11/478,140

Filed: June 30, 2006

For: **System, Method, and Computer
Program Product for Issuing and
Using Debit Cards**

Confirmation No.: 7584

Art Unit: 2876

Examiner: To Be Assigned

Atty. Docket: 2348.0400001

Information Disclosure Statement

Mail Stop Amendment

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

Listed on accompanying IDS Forms are documents that may be considered material to the examination of this application, in compliance with the duty of disclosure requirements of 37 C.F.R. §§ 1.56, 1.97 and 1.98.

Where the publication date of a listed document does not provide a month of publication, the year of publication of the listed document is sufficiently earlier than the effective U.S. filing date and any foreign priority date so that the month of publication is not in issue. Applicants have listed publication dates on the attached IDS Forms based on information presently available to the undersigned. However, the listed publication dates should not be construed as an admission that the information was actually published on the date indicated.

Applicants reserve the right to establish the patentability of the claimed invention over any of the information provided herewith, and/or to prove that this information may

not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

This statement should not be construed as a representation that a search has been made, or that information more material to the examination of the present patent application does not exist. The Examiner is specifically requested not to rely solely on the material submitted herewith.

Applicants have checked the appropriate boxes below.

- ☐ 1. Statement under 37 C.F.R. 1.704(d). Each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart application and this communication was not received by any individual designated in 37 C.F.R. § 1.56(c) more than thirty days prior to the filing of this information disclosure statement.
- ☒ 2. Filing under 37 C.F.R. § 1.97(b). This Information Disclosure Statement is being filed the mailing date of a first Office Action on the merits. No statement or fee is required.
- ☐ 3. Filing under 37 C.F.R. § 1.97(c). This Information Disclosure Statement is being filed more than three months after the U.S. filing date AND after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Rejection, or Notice of Allowance, or an action that otherwise closes prosecution in the application.

- ☐ a. Statement under 37 C.F.R. § 1.97(e)(1). I hereby state that each item of information contained in this 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 this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(1).
- ☐ b. Statement under 37 C.F.R. § 1.97(e)(2). I hereby state that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(2).
- ☐ c. Attached is our PTO-2038 Credit Card Payment Form in the amount of \$_____ in payment of the fee under 37 C.F.R. § 1.17(p).
- ☐ 4. Filing under 37 C.F.R. § 1.97(d) This Information Disclosure Statement is being filed more than three months after the U.S. filing date and after the mailing date of a Final Rejection or Notice of Allowance, but before payment of the Issue Fee. Enclosed find our PTO-2038 Credit Card Payment Form in the amount of \$_____ in payment of the fee under 37 C.F.R. § 1.17(p); in addition:

- ☐ a. Statement under 37 C.F.R. § 1.97(e)(1). I hereby state that each item of information contained in this 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 this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(1).
- ☐ b. Statement under 37 C.F.R. § 1.97(e)(2). I hereby state that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(2).
- ☐ 5. The document(s) was/were cited in a search report by a foreign patent office in a counterpart foreign application. Submission of an English language version of the search report that indicates the degree of relevance found by the foreign office is provided in satisfaction of the requirement for a concise explanation of relevance. 1138 OG 37, 38.
- ☐ 6. A concise explanation of the relevance of the non-English language document(s) appears below in accordance with 37 C.F.R. § 1.98(a)(3).

- ☒ 7. A copy of document NPL1 is submitted. However, in accordance with 37 C.F.R. § 1.98(a)(2), no copies of U.S. patents and patent application publications cited on the attached IDS Forms are submitted.
- ☐ 8. Copies of the documents were cited by or submitted to the Office in an IDS that complies with 37 C.F.R. § 1.98(a)-(c) in Application No. _____, filed _____, which is relied upon for an earlier filing date under 35 U.S.C. § 120. Thus, copies of these documents are not attached. 37 C.F.R. § 1.98(d).
- ☐ 9. It is expected that the examiner will review the prosecution and cited art in the parent application no(s). _____ in accordance with MPEP 2001.06(b), and indicate in the next communication from the office that the art cited in the earlier prosecution history has been reviewed in connection with the present application.

It is respectfully requested that the Examiner initial and return a copy of the enclosed IDS Forms, and indicate in the official file wrapper of this patent application that the documents have been considered.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Jason D. Eisenberg
Attorney for Applicants
Registration No. 43,447

Date:

09/28/06

1100 New York Avenue, N.W.
Washington, D.C. 20005-3934
(202) 371-2600

DOC#589476_1.DOC

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.

Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Application Number	11/478,140
				Filing Date	June 30, 2006
				First Named Inventor	David S. Bonalle
				Art Unit	2876
				Examiner Name	To Be Assigned
Sheet	1	of	1	Attorney Docket Number	2348.0400001

U.S. PATENT DOCUMENTS					
Examiner Initials ¹	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if Known)			
	US1	6,038,552	03-14-2000	Fleischl et al.	
	US2	6,267,292 B1	07-31-2001	Walker et al.	
	US3	6,578,761 B1	06-17-2003	Spector	
	US4	6,615,189 B1	09-02-2003	Phillips et al.	
	US5	6,681,988 B2	01-27-2004	Stack et al.	
	US6	6,757,664 B1	06-29-2004	Cardinal et al.	
	US7	6,786,400 B1	09-07-2004	Bucci	
	US8	6,892,187 B2	05-10-2005	Phillips et al.	
	US9	7,104,443 B1	09-12-2006	Paul et al.	
	US10				
	US11				
	US12				
	US13				
	US14				
	US15				
	US16				
	US17				
	US18				
	US19				
	US20				

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				
	FP1					
	FP2					
	FP3					
	FP4					
	FP5					
	FP6					
	FP7					
	FP8					
	FP9					

Examiner Signature	Date Considered
--------------------	-----------------

DOC#589478_1.DOC

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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 2 hours 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, 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 (1-800-786-9199) and select option 2.

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.

Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Application Number	11/478,140
				Filing Date	June 30, 2006
				First Named Inventor	David S. Bonalle
				Art Unit	2876
				Examiner Name	To Be Assigned
Sheet	1	of	1	Attorney Docket Number	2348.0400001

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	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 ²
	NPL1	http://www.debitman.com , "Debitman's mission is to help merchants reduce their interchange costs.", 2006 Debitman Card, Inc., Last viewed: 09/28/2006.	
	NPL2		
	NPL3		
	NPL4		
	NPL5		
	NPL6		
	NPL7		
	NPL8		
	NPL9		
	NPL10		

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

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 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 2 hours 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, 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.

DOC#589480_1.DOC

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Electronic Acknowledgement Receipt

EFS ID:	1225095
Application Number:	11478140
Confirmation Number:	7584
Title of Invention:	System, method, and computer program product for issuing and using debit cards
First Named Inventor:	David S. Bonalle
Customer Number:	26111
Filer:	Jason Daniel Eisenberg
Filer Authorized By:	
Attorney Docket Number:	2348.0400001
Receipt Date:	28-SEP-2006
Filing Date:	30-JUN-2006
Time Stamp:	17:06:53
Application Type:	Utility
International Application Number:	

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part	Pages
1	Transmittal letter	23480400001tl.pdf	53683	no	2

Warnings:					
Information:					
2	Information Disclosure Statement (IDS) Filed	23480400001ids.pdf	266771	no	8
Warnings:					
Information:					
This is not an USPTO supplied IDS fillable form					
3	NPL Documents	NPL1.pdf	147381	no	1
Warnings:					
Information:					
Total Files Size (in bytes):			467835		
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.					



Robert Greene Sterne
Jorge A. Goldstein
David K.S. Cornwell
Robert W. Esmond
Tracy-Gene G. Durkin
Michele A. Cimbala
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*Admitted only in Maryland
*Admitted only in Virginia
*Practice Limited to
Federal Agencies

September 28, 2006

WRITER'S DIRECT NUMBER:
(202) 772-8645

INTERNET ADDRESS:
JASONE@SKGF.COM

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Art Unit 2876

Attn: Mail Stop Amendment

Re: U.S. Utility Patent Application
Application No. 11/478,140; Filed: June 30, 2006
For: **System, Method, and Computer Program Product for Issuing and
Using Debit Cards**
Inventors: Bonalle *et al.*
Our Ref: 2348.0400001

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Information Disclosure Statement;
2. Form PTO/SB/08A (1 sheet) listing nine (9) documents (US1-US9);
3. Form PTO/SB/08B (1 sheet) listing one (1) document (NPL1); and
4. Copy of the NPL document (NPL1).

The above listed documents are being electronically submitted through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents
September 28, 2006
Page 2

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Jason D. Eisenberg
Attorney for Applicants
Registration No. 43,447

JDE/ahw
Enclosures

DOC#589481_1.DOC

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.

**RESCISSION OF PREVIOUS NONPUBLICATION
REQUEST**

(35 U.S.C. 122(b)(2)(B)(ii))

AND, IF APPLICABLE,**NOTICE OF FOREIGN FILING**

(35 U.S.C. 122(b)(2)(B)(iii))

Send completed form to:

Mail Stop PG Pub

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

FAX: (571) 273-8300

Application Number	11/478,140
Filing Date	June 30, 2006
First Named Inventor	David S. Bonalle
Title	System, Method, And Computer Program Product For Issuing And Using Debit Cards
Atty Docket Number	2348.0400001
Art Unit	2876
Examiner	Le, Thien Minh

A request that the above-identified application not be published under 35 U.S.C. 122(b) (nonpublication request) was included with the above-identified application on filing pursuant to 35 U.S.C. 122(b)(2)(B)(i).

I hereby **rescind** the previous nonpublication request.

If a notice of foreign or international filing is or will be required by 35 U.S.C. 122(b)(2)(B)(iii) and 37 CFR 1.213(c), I hereby provide such notice. This notice is being provided no later than forty-five (45) days after the date of such foreign or international filing.

If a notice of subsequent foreign or international filing required by 35 U.S.C. 122(b)(2)(B)(iii) and 37 CFR 1.213(c) was not filed within forty-five (45) days after the date of filing of the foreign or international application, the application is **ABANDONED**, and a petition to revive under 37 CFR 1.137(b) is required. See 37 CFR 1.137(f).

Signature Date April 20, 2007

Michelle K. Holoubek

Typed or printed name Registration Number, if applicable 54,179

(202) 371-2600

Telephone Number

This request must be signed in compliance with 37 CFR 1.33(b).

If information or assistance is needed in completing this form, please contact the Pre-Grant Publication Division at (703)605-4283 or by e-mail at PGPub@USPTO.gov.

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 PG Pub, 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 1.213(b). 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 6 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 PG Pub, 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.

666640_1.DOC

POWER OF ATTORNEY TO PROSECUTE APPLICATIONS BEFORE THE USPTO

I hereby revoke all previous powers of attorney given in the application identified in the attached statement under 37 CFR 3.73(b).

I hereby appoint:

☒ Practitioners associated with the Customer Number:

000053636

OR

☐ Practitioner(s) named below (If more than ten patent practitioners are to be named, then a customer number must be used):

Name	Registration Number	Name	Registration Number

as attorney(s) or agent(s) to represent the undersigned before the United States Patent and Trademark Office (USPTO) in connection with any and all patent applications assigned only to the undersigned according to the USPTO assignment records or assignment documents attached to this form in accordance with 37 CFR 3.73(b).

Please change the correspondence address for the application identified in the attached statement under 37 CFR 3.73(b) to:

☒ The address associated with Customer Number:

000053636

OR

☐ Firm or Individual Name			
Address			
City	State	Zip	
Country			
Telephone	Fax		

Assignee Name and Address:

American Express Travel Related Services Company, Inc.
General Counsel's Office, American Express Tower
World Financial Center, 200 Vesey Street
New York, New York 10285-4900

A copy of this form, together with a statement under 37 CFR 3.73(b) (Form PTO/SB/96 or equivalent) is required to be filed in each application in which this form is used. The statement under 37 CFR 3.73(b) may be completed by one of the practitioners appointed in this form if the appointed practitioner is authorized to act on behalf of the assignee, and must identify the application in which this Power of Attorney is to be filed.

SIGNATURE of Assignee of Record

The individual whose signature and title is supplied below is authorized to act on behalf of the assignee

Signature	x 	Date	x June 20, 2005
Name	x Stephen P. Norman	Telephone	x 212-646-2600
Title	x Secretary		

This collection of information is required by 37 CFR 1.31, 1.32 and 1.33. 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 3 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.

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STATEMENT UNDER 37 CFR 3.73(b)

2348.0400001

Applicant/Patent Owner: Bonalle et al.Application No./Patent No.: 11/478,140 Filed/Issue Date: June 30, 2006Entitled: System, Method, And Computer Program Product For Issuing And Using Debit Cards

American Express Travel Related Services Company, Inc., a corporation
 (Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

1. ☒ the assignee of the entire right, title, and interest; or
2. ☐ an assignee of less than the entire right, title and interest
 (The extent (by percentage) of its ownership interest is _____ %)

in the patent application/patent identified above by virtue of either:

- A. ☒ An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel 018782, Frame 0143, or for which a copy thereof is attached.

OR

- B. ☐ A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows:

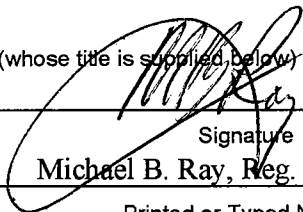
1. From: _____ To: _____
 The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.
2. From: _____ To: _____
 The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.
3. From: _____ To: _____
 The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.

☐ Additional documents in the chain of title are listed on a supplemental sheet.

☒ As required by 37 CFR 3.73(b)(1)(i), the documentary evidence of the chain of title from the original owner to the assignee was, or concurrently is being, submitted for recordation pursuant to 37 CFR 3.11.

[NOTE: A separate copy (i.e., a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, to record the assignment in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.



 Signature
Michael B. Ray, Reg. No. 33,997

 Printed or Typed Name
Attorney for Applicants

 Title

April 20, 2007

Date

(202) 371-2600

Telephone Number

This collection of information is required by 37 CFR 3.73(b). 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: 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.

Electronic Acknowledgement Receipt

EFS ID:	1702653
Application Number:	11478140
International Application Number:	
Confirmation Number:	7584
Title of Invention:	System, method, and computer program product for issuing and using debit cards
First Named Inventor/Applicant Name:	David S. Bonalle
Customer Number:	26111
Filer:	Michelle Kingham Holoubek/Jason Geider
Filer Authorized By:	Michelle Kingham Holoubek
Attorney Docket Number:	2348.0400001
Receipt Date:	20-APR-2007
Filing Date:	30-JUN-2006
Time Stamp:	15:59:01
Application Type:	Utility

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
1		23480400001resc.pdf	222648	yes	5

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Miscellaneous Incoming Letter	1	2
	Rescind Nonpublication Request for Pre Grant Pub	3	3
	Power of Attorney	4	4
	Assignee showing of ownership per 37 CFR 3.73(b).	5	5

Warnings:

Information:

Total Files Size (in bytes):	222648
-------------------------------------	--------

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.



Robert Greene Sterne
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David K.S. Cornwell
Robert W. Esmond
Tracy-Gene G. Durkin
Michele A. Cimbala
Michael B. Ray
Robert E. Sokohl
Eric K. Steffe
Michael Q. Lee
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Donald J. Featherstone
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*Admitted only in Maryland
*Admitted only in Virginia
*Practice Limited to Federal Agencies

April 20, 2007

WRITER'S DIRECT NUMBER:
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INTERNET ADDRESS:
HOLOUBEK@SKGF.COM

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Art Unit 2876

Re: U.S. Utility Patent Application
Application No. 11/478,140; Filed: June 30, 2006
For: **System, Method, And Computer Program Product For
Issuing And Using Debit Cards**
Inventors: Bonalle *et al.*
Our Ref: 2348.0400001

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Rescission of Previous Non-Publication Request Form (PTO/SB/36);
2. Power of Attorney To Prosecute Applications Before the USPTO (Form PTO/SB/80);
and
3. Statement Under 37 C.F.R. § 3.73(b).

The above-listed documents are being filed electronically through EFS-Web.

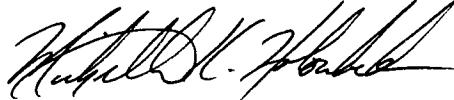
In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents
April 20, 2007
Page 2

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



Michelle K. Holoubek
Attorney for Applicants
Registration No. 54,179

MKH/jeg
Enclosures
666629_1.DOC



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/RECEIPT DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO.
11/478,140	06/30/2006	David S. Bonalle	2348.0400001

CONFIRMATION NO. 7584

53636

STERNE, KESSLER, GOLDSTEIN & FOX, P.L.L.C.
 1100 NEW YORK AVENUE, N.W.
 WASHINGTON, DC 20005-3934

Date Mailed: 04/25/2007

Communication Regarding Rescission Of Nonpublication Request and/or Notice of Foreign Filing

Applicant's rescission of the previously-filed nonpublication request and/or notice of foreign filing is acknowledged. The paper has been reflected in the Patent and Trademark Office's (USPTO's) computer records so that the earliest possible projected publication date can be assigned.

The projected publication date is 08/02/2007.

If applicant rescinded the nonpublication request before or on the date of "foreign filing,"¹ then no notice of foreign filing is required.

If applicant foreign filed the application after filing the above application and before filing the rescission, and the rescission did not also include a notice of foreign filing, then a notice of foreign filing (not merely a rescission) is required to be filed within 45 days of the date of foreign filing. See 35 U.S.C. § 122(b)(2)(B)(iii), and Clarification of the United States Patent and Trademark Office's Interpretation of the Provisions of 35 U.S.C. § 122(b)(2)(B)(ii)-(iv), 1272 Off. Gaz. Pat. Office 22 (July 1, 2003).

If a notice of foreign filing is required and is not filed within 45 days of the date of foreign filing, then the application becomes abandoned pursuant to 35 U.S.C. § 122(b)(2)(B)(iii). In this situation, applicant should either file a petition to revive or notify the Office that the application is abandoned. See 37 CFR 1.137(f). Any such petition to revive will be forwarded to the Office of Petitions for a decision. Note that the filing of the petition will not operate to stay any period of reply that may be running against the application.

Questions regarding petitions to revive should be directed to the Office of Petitions at (571) 272-3282. Questions regarding publications of patent applications should be directed to the patent application publication hotline at (703) 605-4283 or by e-mail pgpub@uspto.gov.

¹ Note, for purpose of this notice, that "foreign filing" means "filing an application directed to the same invention in another country, or under a multilateral international agreement, that requires publication of applications 18 months after filing".



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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
11/478,140	06/30/2006	David S. Bonalle	2348.0400001

CONFIRMATION NO. 7584

53636
STERNE, KESSLER, GOLDSTEIN & FOX, P.L.L.C.
1100 NEW YORK AVENUE, N.W.
WASHINGTON, DC 20005-3934

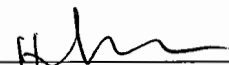


Date Mailed: 04/25/2007

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 04/20/2007.

The Power of Attorney in this application is accepted. Correspondence in this application will be mailed to the above address as provided by 37 CFR 1.33.


Office of Initial Patent Examination (571) 272-4000, or 1-800-PTO-9199
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11/478,140	06/30/2006	David S. Bonalle	2348.0400001

CONFIRMATION NO. 7584

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STERNE, KESSLER, GOLDSTEIN & FOX, P.L.L.C.
1100 NEW YORK AVENUE, N.W.
WASHINGTON, DC20005-3934

Date Mailed. 04/26/2007

NOTICE OF NEW OR REVISED PROJECTED PUBLICATION DATE

The above-identified application has a new or revised projected publication date. The current projected publication date for this application is 08/02/2007. If this is a new projected publication date (there was no previous projected publication date), the application has been cleared by Licensing & Review or a secrecy order has been rescinded and the application is now in the publication queue.

If this is a revised projected publication date (one that is different from a previously communicated projected publication date), the publication date has been revised due to processing delays in the USPTO or the abandonment and subsequent revival of an application. The application is anticipated to be published on a date that is more than six weeks different from the originally-projected publication date.

More detailed publication information is available through the private side of Patent Application Information Retrieval (PAIR) System. The direct link to access PAIR is currently <http://pair.uspto.gov>. Further assistance in electronically accessing the publication, or about PAIR, is available by calling the Patent Electronic Business Center at (703) 305-3028.

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PART 1 - ATTORNEY/APPLICANT COPY



APPLICATION NUMBER	FILING OR 371(c) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
11/478,140	06/30/2006	David S. Bonalle	2348.0400001

CONFIRMATION NO. 7584

53636

STERNE, KESSLER, GOLDSTEIN & FOX, P.L.L.C.
1100 NEW YORK AVENUE, N.W.
WASHINGTON, DC20005-3934**Title:** System, method, and computer program product for issuing and using debit cards**Publication No.** US-2007-0175982-A1**Publication Date:** 08/02/2007

NOTICE OF PUBLICATION OF APPLICATION

The above-identified application will be electronically published as a patent application publication pursuant to 37 CFR 1.211, et seq. The patent application publication number and publication date are set forth above.

The publication may be accessed through the USPTO's publicly available Searchable Databases via the Internet at www.uspto.gov. The direct link to access the publication is currently <http://www.uspto.gov/patft/>.

The publication process established by the Office does not provide for mailing a copy of the publication to applicant. A copy of the publication may be obtained from the Office upon payment of the appropriate fee set forth in 37 CFR 1.19(a)(1). Orders for copies of patent application publications are handled by the USPTO's Office of Public Records. The Office of Public Records can be reached by telephone at (703) 308-9726 or (800) 972-6382, by facsimile at (703) 305-8759, by mail addressed to the United States Patent and Trademark Office, Office of Public Records, Alexandria, VA 22313-1450 or via the Internet.

In addition, information on the status of the application, including the mailing date of Office actions and the dates of receipt of correspondence filed in the Office, may also be accessed via the Internet through the Patent Electronic Business Center at www.uspto.gov using the public side of the Patent Application Information and Retrieval (PAIR) system. The direct link to access this status information is currently <http://pair.uspto.gov/>. Prior to publication, such status information is confidential and may only be obtained by applicant using the private side of PAIR.

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Pre-Grant Publication Division, 703-605-4283

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Bonalle *et al.*

Appl. No.: 11/478,140

Filed: June 30, 2006

For: **System, Method, And Computer
Program Product For Issuing
And Using Debit Cards**

Confirmation No.: 7584

Art Unit: 2876

Examiner: LE, THIEN MINH

Atty. Docket: 2348.0400001

Preliminary Amendment Under 37 C.F.R. § 1.115

Mail Stop: Amendment

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In advance of prosecution, Applicants submit the following amendments and remarks.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.

Amendments to the Claims

This listing of claims will replace all prior versions, and listings of claims in the application.

1. (currently amended) A method ~~for issuing and using a debit type card,~~ comprising:

~~enrolling in a debit card program;~~

~~— associating a demand deposit account to the debit card;~~

~~— associating an overdraft account to the debit card;~~

(a) authenticating a transaction requested by ~~the~~ a debit card against at least one of ~~the~~ a demand deposit account that has been associated with the debit card and ~~the~~ an overdraft account that has been associated with the debit card; and

(b) updating information regarding at least one of the demand deposit account and the overdraft account based on the transaction; ~~and~~

~~providing a periodic output of the account information for the demand deposit account and the overdraft account;~~

wherein the demand deposit account and the overdraft account are held at unrelated financial intuitions.

2. (original) The method of claim 1, wherein the overdraft account is one of a charge account and a credit account.

3. (original) The method of claim 1, wherein the overdraft account is a bank account.

4. (currently amended) A system, comprising:

~~an enrolling system that verifies an enrollee, associates an enrollee's main and overdraft account, and issues a debit card; —~~

an authentication system that is configured to receive ~~receives~~ information regarding a requested transaction of a debit card and that receives information regarding ~~the~~ a main account that has been associated with the debit card and an overdraft account

Atty. Docket No. 2348.0400001

that has been associated with the debit card and accepts or rejects the requested transaction based thereon; and

~~———— a settlement system that generates a periodic report of at least one of the transactions, the main account, and the overdraft account.~~

5. (currently amended) The system of claim 11 4, wherein the enrolling system is configured to use a charge or credit account as the overdraft account.

6. (currently amended) The system of claim 11 4, wherein the enrolling system is configured to use a banking account as the overdraft account.

7. (currently amended) A computer program product for performing a debit card ~~enrollment, authentication, and settlement~~, the computer program product comprising a computer usable medium having control logic stored therein, said control logic comprising:

first computer readable program code means ~~for enrolling into a debit card program;~~

~~———— second computer readable program code means for associating an account to the debit card;~~

~~———— third computer readable program code means for associating an overdraft account to the debit card;~~

~~———— fourth computer readable program code means for authenticating a transaction requested by the debit card against at least one of the an account that has been associated with the debit card or the an overdraft account that has been associated with the debit card;~~

~~fifth~~ second computer readable program code means for updating information regarding at least one of the account or the overdraft account based on the transaction; and

~~———— sixth computer readable program code means for providing a periodic output of the account information for the account and the overdraft account.~~

8. (new) The method of claim 1, further comprising, before step (a), enrolling in a debit card program during which the associating of the demand deposit account and the overdraft account are performed.

9. (new) The method of claim 1, further comprising:

(c) providing a periodic output of the account information for the demand deposit account and the overdraft account.

10. (new) The system of claim 4, wherein the main account and the overdraft account are held at unrelated financial institutions.

11. (new) The system of claim 4, further comprising:

an enrolling system that is configured to verify an enrollee, to perform the associating of the main and overdraft accounts of the enrollee with the debit card, and to issue the debit card.

12. (new) The system of claim 4, further comprising:

a settlement system configured to generate a periodic report of at least one of the transactions, the main account, and the overdraft account.

13. (new) The computer program product of claim 7, further comprising:

third computer readable program code means for enrolling into a debit card program;

fourth computer readable program code means for associating the account to the debit card; and

fifth computer readable program code means for associating the overdraft account to the debit card.

14. (new) The computer program product of claim 7, further comprising:

third computer readable program code means for providing a periodic output of the account information for the account and the overdraft account.

15. (new) A computer-readable medium containing instructions for controlling at least one processor to perform a method comprising:

(a) authenticating a transaction requested by a debit card against at least one of a demand deposit account that has been associated with the debit card and an overdraft account that has been associated with the debit card; and

(b) updating information regarding at least one of the demand deposit account and the overdraft account based on the transaction.

16. (new) The method of claim 15, further comprising, before step (a), enrolling in a debit card program during which the associating of the demand deposit account and the overdraft account are performed.

17. (new) The method of claim 15, further comprising:

(c) providing a periodic output of the account information for the demand deposit account and the overdraft account.

Remarks

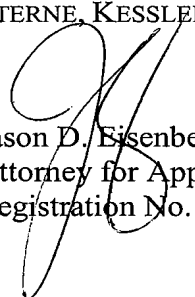
Upon entry of the foregoing amendment, claims 1-17 are pending in the application, with claims 1, 4, 7, and 15 being the independent claims. Claims 1 and 4-7 are sought to be amended. Claims 8-17 are sought to be added. These changes are believed to introduce no new matter, and their entry is respectfully requested.

Conclusion

This application is believed to be ready for allowance. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.


Jason D. Eisenberg
Attorney for Applicants
Registration No. 43,447

Date: 12/7/07

1100 New York Avenue, N.W.
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754161_1.DOC

Atty. Docket No. 2348.0400001

Electronic Patent Application Fee Transmittal

Application Number:	11478140			
Filing Date:	30-Jun-2006			
Title of Invention:	System, method, and computer program product for issuing and using debit cards			
First Named Inventor/Applicant Name:	David S. Bonalle			
Filer:	Jason Daniel Eisenberg/LaTishia Tillman			
Attorney Docket Number:	2348.0400001			
Filed as Large Entity				
Utility Filing Fees				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
Pages:				
Claims:				
Independent claims in excess of 3	1201	1	210	210
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 (\$)				210

Electronic Acknowledgement Receipt

EFS ID:	2561736
Application Number:	11478140
International Application Number:	
Confirmation Number:	7584
Title of Invention:	System, method, and computer program product for issuing and using debit cards
First Named Inventor/Applicant Name:	David S. Bonalle
Customer Number:	53636
Filer:	Jason Daniel Eisenberg/LaTishia Tillman
Filer Authorized By:	Jason Daniel Eisenberg
Attorney Docket Number:	2348.0400001
Receipt Date:	07-DEC-2007
Filing Date:	30-JUN-2006
Time Stamp:	14:55:58
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1		23480400001PreliminaryAmendmentFiling.pdf	234271 e46c959f8ac7c2ded3be134c0f87a408ff381b98	yes	8

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Miscellaneous Incoming Letter	1	2
	Preliminary Amendment	3	3
	Claims	4	7
	Applicant Arguments/Remarks Made in an Amendment	8	8

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2	Fee Worksheet (PTO-06)	fee-info.pdf	8203	no	2
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December 7, 2007

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Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Art Unit 2876

Attn: Mail Stop Amendment

Re: U.S. Utility Patent Application
Application No. 11/478,140; Filed: June 30, 2006
For: **System, Method, and Computer Program Product for Issuing and
Using Debit Cards**
Inventors: Bonalle *et al.*
Our Ref: 2348.0400001

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Online Credit Card Payment Authorization in the amount of \$210.00 to cover:
\$ 210.00 Excess Independent Claim Fee;
2. Preliminary Amendment Under 37 CF.R. § 1.115; and
3. Return postcard.

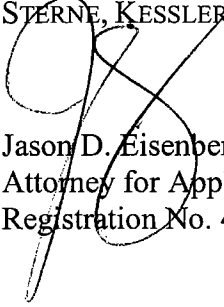
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December 7, 2007
Page 2

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Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



Jason D. Eisenberg
Attorney for Applicants
Registration No. 43,447

JDE/lvt
Enclosure(s)

755765_1.DOC

Electronic Acknowledgement Receipt

EFS ID:	2561736
Application Number:	11478140
International Application Number:	
Confirmation Number:	7584
Title of Invention:	System, method, and computer program product for issuing and using debit cards
First Named Inventor/Applicant Name:	David S. Bonalle
Customer Number:	53636
Filer:	Jason Daniel Eisenberg/LaTishia Tillman
Filer Authorized By:	Jason Daniel Eisenberg
Attorney Docket Number:	2348.0400001
Receipt Date:	07-DEC-2007
Filing Date:	30-JUN-2006
Time Stamp:	14:55:58
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$ 210
RAM confirmation Number	270
Deposit Account	190036
Authorized User	STERNE, KESSLER, GOLDSTEIN & FOX
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1		23480400001PreliminaryAmendmentFiling.pdf	234271	yes	8
			e48c959f8ac7c2ded3be134c0f97a408ff381b98		
	Multipart Description/PDF files in .zip description				
	Document Description		Start	End	
	Miscellaneous Incoming Letter		1	2	
	Preliminary Amendment		3	3	
	Claims		4	7	
	Applicant Arguments/Remarks Made in an Amendment		8	8	
Warnings:					
Information:					
2	Fee Worksheet (PTO-06)	fee-info.pdf	8203	no	2
			fee3ed6513dd7707bd5dd343a7431f37b15b8823		
Warnings:					
Information:					
3	Status Letter Mailed to Applicant	efilingAck.pdf	19636	no	2
Warnings:					
Information:					
Total Files Size (in bytes):			262110		

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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875					Application or Docket Number 11/478,140		Filing Date 06/30/2006		☐ To be Mailed	
APPLICATION AS FILED – PART I										
(Column 1)			(Column 2)		SMALL ENTITY ☐		OR		OTHER THAN SMALL ENTITY	
FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)	RATE (\$)	FEE (\$)				
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A		N/A					
☐ SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A		N/A					
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A		N/A					
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X \$	=	OR	X \$	=			
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X \$	=		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 \$250 (\$125 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			TOTAL				
APPLICATION AS AMENDED – PART II										
(Column 1)			(Column 2)		(Column 3)		SMALL ENTITY		OR OTHER THAN SMALL ENTITY	
AMENDMENT	12/07/2007	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)	
	Total (37 CFR 1.16(i))	* 17	Minus	** 20	= 0	X \$	=	OR	X \$50=	0
	Independent (37 CFR 1.16(h))	* 4	Minus	*** 3	= 1	X \$	=	OR	X \$210=	210
	☐ 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	210
AMENDMENT		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)	
	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 number found in the appropriate box in column 1.										

Legal Instrument Examiner:
/MONIQUE BRUNSON/

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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11/478,140

06/30/2006

David S. Bonalle

2348.0400001

7584

53636

7590

07/27/2009

STERNE, KESSLER, GOLDSTEIN & FOX, P.L.L.C.
1100 NEW YORK AVENUE, N.W.
WASHINGTON, DC 20005-3934

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LE, THIEN MINH

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MAIL DATE

DELIVERY MODE

07/27/2009

PAPER

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.

Office Action Summary	Application No. 11/478,140	Applicant(s) BONALLE ET AL.	
	Examiner THIEN M. LE	Art Unit 2887	

-- 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 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, 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 07 December 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ 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

- 4) ☒ Claim(s) 1-17 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-17 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 30 June 2006 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).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

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).
- a) ☐ All b) ☐ Some * c) ☐ None of:
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) | 4) ☐ Interview Summary (PTO-413) |
| 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) ☒ Information Disclosure Statement(s) (PTO/SB/08) | 5) ☐ Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>9/28/2006</u> . | 6) ☐ Other: _____ |

DETAILED ACTION

The information disclosure statement filed on 9/28/2006 has been entered. The preliminary amendment filed 12/07/2007 has been entered. Claims 1-17 are presented for examination.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 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 –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-3, drawn to the method and apparatus claims 4 are rejected under 35 U.S.C. 102(e) as being anticipated by Hirka et al. (Hirka et al. - 2007/0198404; herein after referred to as Hirka).

Regarding claims 1, 4, 10, Hirka discloses a method and a system comprising the steps, features of:

(i) authenticating a transaction requested by a debit card against at least one of the demand deposit account and an overdraft account (see par. 0006, 0012, 0017, 0019, 0020);

(ii) updating information regarding the demand deposit account and the overdraft account (par. 0001, 0007, 0012, 0035, 0041, 0042).

Hirka also discloses the method of linking debit card, demand deposit account and an overdraft credit line regardless of the institution holding the accounts (par. 0019, 0022, 0041).

Regarding claims 2, 5, see paragraphs 0016, 0017 wherein the overdraft account serves as charge account and a credit account.

Regarding claims 3, 6, see the discussions in par. 0041 wherein Hirka discusses that more than one cash account can be designated for conducting transactions. Further, in paragraph 0042 that account other than credit account can be designated for overdraft protection. Thus, the use of another bank account as an overdraft protection account is considered as the inherent application of Hirka's teachings.

Regarding claim 7, see the discussions regarding claims 1 and 4. Further, the computer program product is considered as the program that is contain in authorization server 130.

Regarding claims 8, 11, see the enrollment feature as described in figure 2 of Hirka.

Regarding claims 9 and 12, see the discussions regarding claim 1 and paragraph 0035.

Regarding claims 13-17, the different program code means are considered as the computer instructions: (1) linking the debit card, the demand deposit account, and overdraft account; (2) providing updated transaction information and report; (3) enrolling

Art Unit: 2887

users in a linked debit card program (figure 2); (4) associating the debit card to the demand deposit account (par. 0041-0042); (5) associating the overdraft account to the debit card (figure 1, figure 2, par. 0041-0043).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to THIEN M. LE whose telephone number is (571)272-2396. The examiner can normally be reached on Monday - Friday from 7:30am - 4:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Steve S. Paik can be reached on (571) 272-2404. 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.

/Thien M. Le/

Application/Control Number: 11/478,140
Art Unit: 2887

Page 5

Primary Examiner, Art Unit 2887

Notice of References Cited	Application/Control No. 11/478,140		Applicant(s)/Patent Under Reexamination BONALLE ET AL.	
	Examiner THIEN M. LE		Art Unit 2887	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-6,374,231	04-2002	Bent et al.	705/36R
*	B	US-2002/0016769	02-2002	Barbara et al.	705/40
*	C	US-2007/0198404	08-2007	HIRKA et al.	705/039
*	D	US-7,296,734	11-2007	Pliha, Robert Kenneth	235/379
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	
	V	
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	17	authenticating same (debit adj2 card) same deposit same account	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 10:32
L2	18	authenticating same (debit adj2 card) same deposit	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 10:32
L3	365	authenticating same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 10:32
L4	33220	(debit or prepay or prepaid) adj2 card	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 10:32
L5	1629	(deposit adj2 account) same card	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 10:32
L6	910	L4 and L5	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 10:32
L7	95	((prepay or prepaid or cash or debit) adj2 card) same (deposit account) same overdraft	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 10:34

L8	19	((prepay or prepaid or cash or debit) adj2 card) same (deposit adj2 account) same overdraft	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 10:38
L9	5	(different) same (deposit adj2 account) same overdraft	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 10:42
L10	2	(different) near20 overdraft near20 institution	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 10:43
L11	1	(unrelated) near20 overdraft near20 institutions near40 (account)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 10:44
L12	3	(unrelated or different) near20 overdraft near20 institutions near40 (account)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 10:44
L13	5	(unrelated or different) near20 overdraft near40 (account)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 10:45
L14	3	(unrelated or related) near30 overdraft near40 (account) near40 (margin or debit or dda)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 10:46
L15	3	(unrelated or related or independent) near30 overdraft near40 (account) near40 (margin or debit or dda)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 10:47

L16	0	(unrelated or unassociated or independent) near30 overdraft near40 (account) near40 (margin or debit or dda)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 11:06
L17	2	(unrelated or unassociated or independent) near30 overdraft near40 (account)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 11:06
L18	2	(unrelated or nonrelated or unassociated or independent) near40 overdraft near40 (account)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 11:06
L19	14	(unrelated or nonrelated or unassociated or independent) near40 overdraft	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 11:07
L20	2	((unrelated or nonrelated or unassociated or independent) near40 overdraft) same card	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 11:07
L21	1	(unrelated or nonrelated or unassociated or independent) near40 overdraft near40 (bank \$1 or institution\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 11:07
L22	0	affiliated near40 overdraft	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 11:09
L23	2	affiliated near40 overdraft	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 11:09

L24	7	overdraft same (different adj3 (bank or institution))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 11:10
L25	0	overdraft near20 (different adj3 (financial))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 11:12
L26	2	overdraft near20 (different adj3 (financial))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 11:13
L27	0	overdraft near30 (dda or (deman\$3 adj3 deposit)) same different	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 11:14
L28	8	overdraft near30 (dda or (deman\$3 adj3 deposit)) same (banks or institutions)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 11:14
L29	2	"20070198404"	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 11:17
S1	17	authenticating same (debit adj2 card) same deposit same account	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 07:03
S2	18	authenticating same (debit adj2 card) same deposit	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 07:04

S3	365	authenticating same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 07:04
S4	33220	(debit or prepay or prepaid) adj2 card	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 07:04
S5	1629	(deposit adj2 account) same card	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 07:04
S6	910	S4 and S5	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2009/07/13 07:04

7/13/2009 11:40:07 AM

C:\Documents and Settings\TLe4\My Documents\EAST\Workspaces\Default EAST
Workspace 1600x1200.wsp

<i>Index of Claims</i> 	Application/Control No. 11478140	Applicant(s)/Patent Under Reexamination BONALLE ET AL.
	Examiner THIEN M LE	Art Unit 2887

✓	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	07/13/2009								
	1	✓								
	2	✓								
	3	✓								
	4	✓								
	5	✓								
	6	✓								
	7	✓								
	8	✓								
	9	✓								
	10	✓								
	11	✓								
	12	✓								
	13	✓								
	14	✓								
	15	✓								
	16	✓								
	17	✓								

Search Notes 	Application/Control No. 11478140	Applicant(s)/Patent Under Reexamination BONALLE ET AL.
	Examiner THIEN M LE	Art Unit 2887

SEARCHED			
Class	Subclass	Date	Examiner
235	380, 382, 379, 382, 383	7/13/2009	LTM

SEARCH NOTES		
Search Notes	Date	Examiner
EAST	7/13/2009	LTM

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner

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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

BIB DATA SHEET

CONFIRMATION NO. 7584

SERIAL NUMBER	FILING or 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
11/478,140	06/30/2006	235	2887	2348.0400001
RULE				
APPLICANTS David S. Bonalle, New Rochelle, NY; Emily A. Chong, New York, NY; I-Hsin Chuang, Brooklyn, NY; Lauren E. Dardick, New York, NY; Jennifer A. Elwood, London, UNITED KINGDOM; William J. Gray, Peoria, AZ; David J. Wong, Oceanport, NJ;				
** CONTINUING DATA ***** This appln claims benefit of 60/695,855 07/05/2005				
** FOREIGN APPLICATIONS *****				
** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** 07/27/2006				
Foreign Priority claimed ☐ Yes ☒ No 35 USC 119(a-d) conditions met ☐ Yes ☒ No Verified and Acknowledged <u>/THIEN MINH LE/</u> Examiner's Signature	☐ Met after Allowance Initials	STATE OR COUNTRY	SHEETS DRAWINGS	TOTAL CLAIMS
		NY	13	7
INDEPENDENT CLAIMS				
3				
ADDRESS STERNE, KESSLER, GOLDSTEIN & FOX, P.L.L.C. 1100 NEW YORK AVENUE, N.W. WASHINGTON, DC 20005-3934 UNITED STATES				
TITLE System, method, and computer program product for issuing and using debit cards				
FILING FEE RECEIVED 1210	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	

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Bonalle *et al.*

Appl. No.: 11/478,140

Filed: June 30, 2006

For: **System, Method, and Computer
Program Product for Issuing and
Using Debit Cards**

Confirmation No.: 7584

Art Unit: 2876

Examiner: To Be Assigned

Atty. Docket: 2348.0400001

Information Disclosure Statement***Mail Stop Amendment***

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

Listed on accompanying IDS Forms are documents that may be considered material to the examination of this application, in compliance with the duty of disclosure requirements of 37 C.F.R. §§ 1.56, 1.97 and 1.98.

Where the publication date of a listed document does not provide a month of publication, the year of publication of the listed document is sufficiently earlier than the effective U.S. filing date and any foreign priority date so that the month of publication is not in issue. Applicants have listed publication dates on the attached IDS Forms based on information presently available to the undersigned. However, the listed publication dates should not be construed as an admission that the information was actually published on the date indicated.

Applicants reserve the right to establish the patentability of the claimed invention over any of the information provided herewith, and/or to prove that this information may

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Bonalle *et al.*
Appl. No. 11/478,140

not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

This statement should not be construed as a representation that a search has been made, or that information more material to the examination of the present patent application does not exist. The Examiner is specifically requested not to rely solely on the material submitted herewith.

Applicants have checked the appropriate boxes below.

- ☐ 1. Statement under 37 C.F.R. 1.704(d). Each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart application and this communication was not received by any individual designated in 37 C.F.R. § 1.56(c) more than thirty days prior to the filing of this information disclosure statement.
- ☒ 2. Filing under 37 C.F.R. § 1.97(b). This Information Disclosure Statement is being filed the mailing date of a first Office Action on the merits. No statement or fee is required.
- ☐ 3. Filing under 37 C.F.R. § 1.97(c). This Information Disclosure Statement is being filed more than three months after the U.S. filing date AND after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Rejection, or Notice of Allowance, or an action that otherwise closes prosecution in the application.

Atty. Dkt. No. 2348.0400001

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.L./

- 3 -

Bonalle *et al.*
Appl. No. 11/478,140

- ☐ a. Statement under 37 C.F.R. § 1.97(e)(1). I hereby state that each item of information contained in this 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 this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(1).
- ☐ b. Statement under 37 C.F.R. § 1.97(e)(2). I hereby state that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(2).
- ☐ c. Attached is our PTO-2038 Credit Card Payment Form in the amount of \$_____ in payment of the fee under 37 C.F.R. § 1.17(p).
- ☐ 4. Filing under 37 C.F.R. § 1.97(d) This Information Disclosure Statement is being filed more than three months after the U.S. filing date and after the mailing date of a Final Rejection or Notice of Allowance, but before payment of the Issue Fee. Enclosed find our PTO-2038 Credit Card Payment Form in the amount of \$_____ in payment of the fee under 37 C.F.R. § 1.17(p); in addition:

Atty. Dkt. No. 2348.0400001

- 4 -

Bonalle *et al.*
Appl. No. 11/478,140

- ☐ a. Statement under 37 C.F.R. § 1.97(e)(1). I hereby state that each item of information contained in this 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 this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(1).
- ☐ b. Statement under 37 C.F.R. § 1.97(e)(2). I hereby state that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 C.F.R. § 1.97(e)(2).
- ☐ 5. The document(s) was/were cited in a search report by a foreign patent office in a counterpart foreign application. Submission of an English language version of the search report that indicates the degree of relevance found by the foreign office is provided in satisfaction of the requirement for a concise explanation of relevance. 1138 OG 37, 38.
- ☐ 6. A concise explanation of the relevance of the non-English language document(s) appears below in accordance with 37 C.F.R. § 1.98(a)(3).

Atty. Dkt. No. 2348.0400001

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Bonalle *et al.*
Appl. No. 11/478,140

- ☒ 7. A copy of document NPL1 is submitted. However, in accordance with 37 C.F.R. § 1.98(a)(2), no copies of U.S. patents and patent application publications cited on the attached IDS Forms are submitted.
- ☐ 8. Copies of the documents were cited by or submitted to the Office in an IDS that complies with 37 C.F.R. § 1.98(a)-(c) in Application No. _____, filed _____, which is relied upon for an earlier filing date under 35 U.S.C. § 120. Thus, copies of these documents are not attached. 37 C.F.R. § 1.98(d).
- ☐ 9. It is expected that the examiner will review the prosecution and cited art in the parent application no(s). _____ in accordance with MPEP 2001.06(b), and indicate in the next communication from the office that the art cited in the earlier prosecution history has been reviewed in connection with the present application.

It is respectfully requested that the Examiner initial and return a copy of the enclosed IDS Forms, and indicate in the official file wrapper of this patent application that the documents have been considered.

Atty. Dkt. No. 2348.0400001

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.L./

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Bonalle *et al.*
Appl. No. 11/478,140

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Jason D. Eisenberg
Attorney for Applicants
Registration No. 43,447

Date:

09/28/06

1100 New York Avenue, N.W.
Washington, D.C. 20005-3934
(202) 371-2600

DOC#589476_1.DOC

Atty. Dkt. No. 2348.0400001

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.L./

Substitute for form 1449A/PTO		Complete if Known			
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Application Number	11/478,140		
		Filing Date	June 30, 2006		
		First Named Inventor	David S. Bonalle		
		Art Unit	~~2886~~ 2887		
		Examiner Name	To Be Assigned Le, Thien		
Sheet	1	of	1	Attorney Docket Number	2348.0400001

U.S. PATENT DOCUMENTS					
Examiner Initials ¹	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	US1	6,038,552	03-14-2000	Fleischl et al.	
	US2	6,267,292 B1	07-31-2001	Walker et al.	
	US3	6,578,761 B1	06-17-2003	Spector	
	US4	6,615,189 B1	09-02-2003	Phillips et al.	
	US5	6,681,988 B2	01-27-2004	Stack et al.	
	US6	6,757,664 B1	06-29-2004	Cardinal et al.	
	US7	6,786,400 B1	09-07-2004	Bucci	
	US8	6,892,187 B2	05-10-2005	Phillips et al.	
	US9	7,104,443 B1	09-12-2006	Paul et al.	
	US10				
	US11				
	US12				
	US13				
	US14				
	US15				
	US16				
	US17				
	US18				
	US19				
	US20				

FOREIGN PATENT DOCUMENTS						
Examiner Initials ¹	Cite No. ¹	Foreign Patent Document Country Code ² Number ³ Kind Code ⁴ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
	FP1					
	FP2					
	FP3					
	FP4					
	FP5					
	FP6					
	FP7					
	FP8					
	FP9					

Examiner Signature	/Thien Le/	Date Considered	07/10/2009
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DOC#589478_1.DOC

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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 2 hours 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, 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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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.L./

PTO/SB/08B (07-06)

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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Application Number	11/478,140
				Filing Date	June 30, 2006
				First Named Inventor	David S. Bonalle
				Art Unit	~~2876~~ 2887
				Examiner Name	To Be Assigned Le, Thien
Sheet	1	of	1	Attorney Docket Number	2348.0400001

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	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 ²
	NPL1	http://www.debitman.com , "Debitman's mission is to help merchants reduce their interchange costs.", 2006 Debitman Card, Inc., Last viewed: 09/28/2006.	
	NPL2		
	NPL3		
	NPL4		
	NPL5		
	NPL6		
	NPL7		
	NPL8		
	NPL9		
	NPL10		

Examiner Signature	/Thien Le/	Date Considered	07/10/2009
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 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 2 hours 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, 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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ALL REFERENCES CONSIDERED WHERE LINED THROUGH. /T.L./

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Bonalle *et al.*

Appl. No.: 11/478,140

Filed: June 30, 2006

For: **System, Method, and Computer
Program Product for Issuing and
Using Debit Cards**

Confirmation No.: 7584

Art Unit: 2887

Examiner: Le, Thien Minh

Atty. Docket: 2348.0400001

Amendment and Reply Under 37 C.F.R. § 1.111

Mail Stop Amendment

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In reply to the Office Action dated **July 27, 2009**, Applicants submit the following Amendment and Remarks.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently Amended) A method comprising:

[[~~(a)~~]] authenticating, through authorization including fraud assessment, using a processing device, a transaction requested by a debit card against at least one of a demand deposit account that has been associated with the debit card and an overdraft account that has been associated with the debit card; and

[[~~(b)~~]] updating, using the processing device, information regarding at least one of the demand deposit account and the overdraft account based on the transaction ~~wherein the demand deposit account and the overdraft account are held at unrelated financial institutions.~~

2. (Original) The method of claim 1, wherein the overdraft account is one of a charge account and a credit account.

3. (Original) The method of claim 1, wherein the overdraft account is a bank account.

4. (Currently Amended) A system, comprising:

an authentication system that is configured to:

receive information regarding a requested transaction of a debit card, ~~and~~

~~that receives~~ receive information regarding a main account that has been associated with the debit card and an overdraft account that has been associated with the debit card, and

~~accepts or rejects~~ accept or reject the requested transaction based on authorization including fraud assessment ~~thereon.~~

5. (Previously Presented) The system of claim 11, wherein the enrolling system is configured to use a charge or credit account as the overdraft account.

6. (Previously Presented) The system of claim 11, wherein the enrolling system is configured to use a banking account as the overdraft account.

7. (Currently Amended) A computer program product for performing a debit card authentication the computer program product comprising a tangible computer usable medium having control logic stored therein, said control logic comprising:

first computer readable program code means for authenticating, through authorizing including fraud assessment, a transaction requested by the debit card against an account that has been associated with the debit card or an overdraft account that has been associated with the debit card; and

second computer readable program code means for updating information regarding at least one of the account or the overdraft account based on the transaction.

8. (*Currently Amended*) The method of claim 1, further comprising, before the authenticating step (a), enrolling in a debit card program during which the associating of the demand deposit account and the overdraft account are performed.

9. (*Currently Amended*) The method of claim 1, further comprising:
[[(c)]] providing a periodic output of the account information for the demand deposit account and the overdraft account.

10. (*Previously Presented*) The system of claim 4, wherein the main account and the overdraft account are held at unrelated financial institutions.

11. (*Previously Presented*) The system of claim 4, further comprising:
an enrolling system that is configured to verify an enrollee, to perform the associating of the main and overdraft accounts of the enrollee with the debit card, and to issue the debit card.

12. (*Previously Presented*) The system of claim 4, further comprising:
a settlement system configured to generate a periodic report of at least one of the transactions, the main account, and the overdraft account.

13. (*Previously Presented*) The computer program product of claim 7, further comprising:

third computer readable program code means for enrolling into a debit card program;
fourth computer readable program code means for associating the account to the debit card; and

fifth computer readable program code means for associating the overdraft account to the debit card.

14. (*Previously Presented*) The computer program product of claim 7, further comprising:

third computer readable program code means for providing a periodic output of the account information for the account and the overdraft account.

15. *(Currently Amended)* A tangible computer-readable medium having stored thereon computer executable ~~containing~~ instructions that, if executed by a computing device, cause the computing device ~~for controlling at least one processor~~ to perform a method comprising:

[[~~(a)~~]] authenticating, through authorizing including fraud assessment, a transaction requested by a debit card against at least one of a demand deposit account that has been associated with the debit card and an overdraft account that has been associated with the debit card; and

[[~~(b)~~]] updating information regarding at least one of the demand deposit account and the overdraft account based on the transaction.

16. *(Currently Amended)* The method of claim 15, further comprising, before the authenticating step ~~(a)~~, enrolling in a debit card program during which the associating of the demand deposit account and the overdraft account are performed.

17. *(Currently Amended)* The method of claim 15, further comprising:

[[~~(c)~~]] providing a periodic output of the account information for the demand deposit account and the overdraft account.

Remarks

Reconsideration of this Application is respectfully requested.

Upon entry of the foregoing amendment, claims 1-17 are pending in the application, with claims 1, 4, 7, and 15 being the independent claims. Claims 1, 4, 7-9, and 15-17 are sought to be amended. Applicants respectfully reserve the right to prosecute similar or broader claims, with respect to the amended claims, in the future. These changes are believed to introduce no new matter, and their entry is respectfully requested.

Based on the above amendment and the following remarks, Applicants respectfully request that the Examiner reconsider all outstanding rejections and that they be withdrawn.

Rejection under 35 U.S.C. § 102

Claims 1-4¹ have been rejected under 35 U.S.C. § 102(e) as allegedly being anticipated by U.S. Published Patent Application No. 2007/0198404 to Hirka *et al.* ("Hirka"). Applicants respectfully traverse this rejection.

Claims 1, 4, 7, and 15 recite features that distinguish over the applied reference. For example:

Claim 1

authenticating, ***through authorization including fraud assessment***, using a processing device, a transaction requested by a debit card against at least one of a demand deposit account that has been associated with the debit card and an overdraft account that has been associated with the debit card

Claim 4

accept or reject the requested transaction ***based on authorization including fraud assessment***

¹ Although the Examiner states claims 1-4 in the statement of rejection on page 2 of the Office Action, the Examiner addresses claims 1-17 in the body of the rejection. Applicants assume the Examiner meant to state claims 1-17 in the statement of the rejection, and will provide remarks accordingly.

Claim 7

first computer readable program code means for authenticating, ***through authorizing including fraud assessment***, a transaction requested by the debit card against an account that has been associated with the debit card or an overdraft account that has been associated with the debit card

Claim 15

authenticating, ***through authorizing including fraud assessment***, a transaction requested by a debit card against at least one of a demand deposit account that has been associated with the debit card and an overdraft account that has been associated with the debit card

Hirka generally teaches of authorization of a transaction, but lacks any explicit or implicit teaching to performing “authorization including fraud assessment,” as recited in claims 1, 4, 7, and 15. Also, Hirka cannot be read as inherently disclosing “[authorization/authorizing] including fraud assessment,” as recited in claims 1, 4, 7, and 15 because “fraud assessment” is not necessarily present, and can only be asserted as being possible or probable, which is improper support for inherency. *See In re Oelrich*, 666 F.2d 578, 581 (C.C.P.A. 1981) (stating that the missing elements must be necessarily present in the thing described in the reference for it to prove anticipation) (citing *Hansgrig v. Kemmer*, 102 F.2d 212, 214 (C.C.P.A. 1939)); M.P.E.P. Section 2112(IV) (stating in relevant part “[t]he fact that a certain result or characteristic may occur or be present in the prior art is not sufficient to establish inherency of that result or characteristic” (emphasis in the original) (citation omitted) and also stating “[t]o establish inherency, the extrinsic evidence ‘must make clear that the missing descriptive matter is necessarily present in the thing described in the reference ... Inherency, however, may not be established by probabilities or possibilities.

The mere fact that a certain thing may result from a given set of circumstances is not sufficient.” (citations omitted)).

Therefore, claims 1, 4, 7, and 15 are not anticipated by the applied reference.

Accordingly, Applicants respectfully request that the Examiner reconsider and withdraw the rejection of claims 1, 4, 7, and 15, and find these claims allowable over the applied reference. Also, at least based on their respective dependencies to claims 1, 4, 7, and 15, claims 2-3, 5-6, 8-14, and 16-17 should be found allowable over the applied reference, as well as for their additional distinguishing features.

Conclusion

All of the stated grounds of rejection have been properly traversed, accommodated, or rendered moot. Applicants therefore respectfully request that the Examiner reconsider all presently outstanding rejections and that they be withdrawn. Applicants believe that a full and complete reply has been made to the outstanding Office Action and, as such, the present application is in condition for allowance. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Reply to Office Action of July 27, 2009

Bonalle *et al.*
Appl. No. 11/478,140

Prompt and favorable consideration of this Amendment and Reply is respectfully requested.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Jason D. Eisenberg
Attorney for Applicants
Registration No. 43,447

Date: 8/24/09

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1011322_1.DOC

Electronic Acknowledgement Receipt

EFS ID:	5938405
Application Number:	11478140
International Application Number:	
Confirmation Number:	7584
Title of Invention:	System, method, and computer program product for issuing and using debit cards
First Named Inventor/Applicant Name:	David S. Bonalle
Customer Number:	53636
Filer:	Jason Daniel Eisenberg/Shanova Banks
Filer Authorized By:	Jason Daniel Eisenberg
Attorney Docket Number:	2348.0400001
Receipt Date:	24-AUG-2009
Filing Date:	30-JUN-2006
Time Stamp:	13:26:34
Application Type:	Utility under 35 USC 111(a)

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Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		23480400001_AM111.pdf	354678 99702afb2279de81ee0b53e695e273b6e5b4df8	yes	9

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Miscellaneous Incoming Letter	1	1
	Amendment/Req. Reconsideration-After Non-Final Reject	2	2
	Claims	3	5
	Applicant Arguments/Remarks Made in an Amendment	6	9

Warnings:

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Total Files Size (in bytes):	354678
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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

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August 24, 2009

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Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Art Unit 2887

Mail Stop Amendment

Re: U.S. Utility Patent Application
Application No. 11/478,140; Filing or 371(c) Date: June 30, 2006
For: **System, Method, and Computer Program Product for Issuing and
Using Debit Cards**
Inventors: Bonalle *et al.*
Our Ref: 2348.0400001

Sir:

Transmitted herewith for appropriate action is the following document:

1. Amendment and Reply Under 37 C.F.R. § 1.111.

The above-listed document is being filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Jason D. Eisenberg
Attorney for Applicants
Registration No. 43,447

JDE/srb
Enclosure
1020610_1.DOC

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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875					Application or Docket Number 11/478,140		Filing Date 06/30/2006		☐ To be Mailed	
APPLICATION AS FILED – PART I										
(Column 1)			(Column 2)		SMALL ENTITY ☐		OR		OTHER THAN SMALL ENTITY	
FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)	RATE (\$)	FEE (\$)	RATE (\$)	FEE (\$)	RATE (\$)	FEE (\$)
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A		N/A		N/A		N/A	
☐ SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A		N/A		N/A		N/A	
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A		N/A		N/A		N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X \$	=	OR	X \$	=	X \$	=	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X \$	=	OR	X \$	=	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 \$250 (\$125 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.										
APPLICATION AS AMENDED – PART II										
(Column 1)			(Column 2)		(Column 3)		SMALL ENTITY		OR OTHER THAN SMALL ENTITY	
AMENDMENT	08/24/2009	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)
Total (37 CFR 1.16(i))	* 17	Minus	** 20	= 0	X \$	=	OR	X \$52=	0	
Independent (37 CFR 1.16(h))	* 4	Minus	***4	= 0	X \$	=	OR	X \$220=	0	
☐ Application Size Fee (37 CFR 1.16(s))										
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))										
					TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	0	
(Column 1)			(Column 2)		(Column 3)		SMALL ENTITY		OR OTHER THAN SMALL ENTITY	
AMENDMENT	Total (37 CFR 1.16(i))	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)
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))										
					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 number found in the appropriate box in column 1.										

Legal Instrument Examiner:
/BRENDA MURPHY/

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I hereby revoke all previous powers of attorney given in the application identified in the attached statement under 37 CFR 3.73(b).

I hereby appoint:

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Please change the correspondence address for the application identified in the attached statement under 37 CFR 3.73(b) to:

☒ The address associated with Customer Number:**66170**

OR

☐ Firm or Individual Name			
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Assignee Name and Address:

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General Counsel's Office
3 World Financial Center, 200 Vesey Street
New York, NY 10285-4900**A copy of this form, together with a statement under 37 CFR 3.73(b) (Form PTO/SB/96 or equivalent) is required to be filed in each application in which this form is used. The statement under 37 CFR 3.73(b) may be completed by one of the practitioners appointed in this form if the appointed practitioner is authorized to act on behalf of the assignee, and must identify the application in which this Power of Attorney is to be filed.****SIGNATURE of Assignee of Record**

The individual whose signature and title is supplied below is authorized to act on behalf of the assignee

Signature	<i>Maxine Y. Graham</i>	Date	10-27-2009
Name	Maxine Y. Graham	Telephone	212-640-1219
Title	Vice President, Chief IP Counsel		

This collection of information is required by 37 CFR 1.31, 1.32 and 1.33. 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 3 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.

STATEMENT UNDER 37 CFR 3.73(b)

2348.0400001

Applicant/Patent Owner: Bonalle et al.Application No./Patent No.: 11/478,140 Filed/Issue Date: June 30, 2006Entitled: System, Method, And Computer Program Product For Issuing And Using Debit Cards

American Express Travel Related Services Company, Inc., a corporation
 (Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

1. ☒ the assignee of the entire right, title, and interest; or
2. ☐ an assignee of less than the entire right, title and interest
 (The extent (by percentage) of its ownership interest is _____ %)

in the patent application/patent identified above by virtue of either:

- A. ☒ An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel 018782, Frame 0143, or for which a copy thereof is attached.

OR

- B. ☐ A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows:

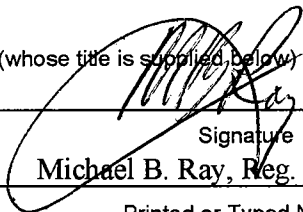
1. From: _____ To: _____
 The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.
2. From: _____ To: _____
 The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.
3. From: _____ To: _____
 The document was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.

☐ Additional documents in the chain of title are listed on a supplemental sheet.

☒ As required by 37 CFR 3.73(b)(1)(i), the documentary evidence of the chain of title from the original owner to the assignee was, or concurrently is being, submitted for recordation pursuant to 37 CFR 3.11.

[NOTE: A separate copy (i.e., a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, to record the assignment in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.



 Signature
Michael B. Ray, Reg. No. 33,997

 Printed or Typed Name
Attorney for Applicants

 Title

April 20, 2007

Date

(202) 371-2600

Telephone Number

This collection of information is required by 37 CFR 3.73(b). 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: 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.

Electronic Acknowledgement Receipt

EFS ID:	6399314
Application Number:	11478140
International Application Number:	
Confirmation Number:	7584
Title of Invention:	System, method, and computer program product for issuing and using debit cards
First Named Inventor/Applicant Name:	David S. Bonalle
Customer Number:	53636
Filer:	Michelle Kingham Holoubek
Filer Authorized By:	
Attorney Docket Number:	2348.0400001
Receipt Date:	06-NOV-2009
Filing Date:	30-JUN-2006
Time Stamp:	13:07:27
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Power of Attorney	AMEXPowerofAttorney.pdf	53664 42d1d5c5ccc585c66739f45e1fe364bf4b5fd034	no	1

Warnings:

Information:

2	Assignee showing of ownership per 37 CFR 3.73(b).	2348_0400001_StatementUnder37CFR3_73b.pdf	57704 62d7b2d3090401bbd45a9bb493aa5a1620e5e4b6	no	1
Warnings:					
Information:					
Total Files Size (in bytes):			111368		
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.					



UNITED STATES PATENT AND TRADEMARK OFFICE

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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
11/478,140	06/30/2006	David S. Bonalle	2348.0400001

66170
Snell & Wilmer L.L.P. (AMEX)
ONE ARIZONA CENTER
400 E. VAN BUREN STREET
PHOENIX, AZ 85004-2202

CONFIRMATION NO. 7584
POA ACCEPTANCE LETTER



Date Mailed: 11/17/2009

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 11/06/2009.

The Power of Attorney in this application is accepted. Correspondence in this application will be mailed to the above address as provided by 37 CFR 1.33.

/vvan/

Office of Data Management, Application Assistance Unit (571) 272-4000, or (571) 272-4200, or 1-888-786-0101



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
11/478,140	06/30/2006	David S. Bonalle	2348.0400001

53636
STERNE, KESSLER, GOLDSTEIN & FOX, P.L.L.C.
1100 NEW YORK AVENUE, N.W.
WASHINGTON, DC 20005-3934

CONFIRMATION NO. 7584
POWER OF ATTORNEY NOTICE



Date Mailed: 11/17/2009

NOTICE REGARDING CHANGE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 11/06/2009.

- The Power of Attorney to you in this application has been revoked by the assignee who has intervened as provided by 37 CFR 3.71. Future correspondence will be mailed to the new address of record(37 CFR 1.33).

/vvan/

Office of Data Management, Application Assistance Unit (571) 272-4000, or (571) 272-4200, or 1-888-786-0101



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 NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/478,140	06/30/2006	David S. Bonalle	20655.4500	7584
66170	7590	12/16/2009		
Snell & Wilmer L.L.P. (AMEX) ONE ARIZONA CENTER 400 E. VAN BUREN STREET PHOENIX, AZ 85004-2202			EXAMINER LE, THIEN MINH	
			ART UNIT 2887	PAPER NUMBER
			NOTIFICATION DATE 12/16/2009	DELIVERY MODE 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):

HSOBELMAN@SWLAW.COM
DMIER@SWLAW.COM
JESLICK@SWLAW.COM

Office Action Summary	Application No. 11/478,140	Applicant(s) BONALLE ET AL.	
	Examiner THIEN M. LE	Art Unit 2887	

-- 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 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, 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 8/24/2009.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ 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

- 4) ☒ Claim(s) 1-17 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-17 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 30 June 2006 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).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

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).
- a) ☐ All b) ☐ Some * c) ☐ None of:
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) | 4) ☐ Interview Summary (PTO-413) |
| 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) ☐ Information Disclosure Statement(s) (PTO/SB/08) | 5) ☐ Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) ☐ Other: _____ |

DETAILED ACTION

The information disclosure statement filed on 9/28/2006 has been entered. The preliminary amendment filed 12/07/2007 has been entered. Claims 1-17 are presented for examination.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to

Art Unit: 2887

consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

Claims 1-3, 7-14, drawn to the method and apparatus claims 4-6 and 15-17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hirka et al. (Hirka et al. - 2007/0198404; herein after referred to as Hirka) in view of Couch (Couch – 4,650,977).

Regarding claims 1, 4, 10, Hirka discloses a method and a system comprising the steps, features of:

(i) authenticating a transaction requested by a debit card against at least one of the demand deposit account and an overdraft account (see par. 0006, 0012, 0017, 0019, 0020);

(ii) updating information regarding the demand deposit account and the overdraft account (par. 0001, 0007, 0012, 0035, 0041, 0042).

Hirka also discloses the method of linking debit card, demand deposit account and an overdraft credit line regardless of the institution holding the accounts (par. 0019, 0022, 0041).

The claim differs in calling for an authentication step having a fraud assessment. However, this claimed limitation is not new. Reference to Chou is cited as an evidence showing conventionality of the claimed limitation. Specifically, Chou discloses an authentication card in which the identity of the user, the card number are read and matched with the corresponding information stored in a reader; and thus is considered as the step of determining and preventing fraudulent use of the card. It would have been obvious to incorporate the method of preventing fraudulent use of the debit card

as taught by Chou in the system as taught by Hirka. The modification merely extends Hirka's teachings to applications wherein the identity of the user or card number can be verified for secured usages.

Regarding claims 2, 5, see paragraphs 0016, 0017 wherein the overdraft account serves as charge account and a credit account.

Regarding claims 3, 6, see the discussions in par. 0041 wherein Hirka discusses that more than one cash account can be designated for conducting transactions. Further, in paragraph 0042 that account other than credit account can be designated for overdraft protection. Thus, the use of another bank account as an overdraft protection account is considered as the inherent application of Hirka's teachings.

Regarding claim 7, see the discussions regarding claims 1 and 4. Further, the computer program product is considered as the program that is contain in authorization server 130.

Regarding claims 8, 11, see the enrollment feature as described in figure 2 of Hirka.

Regarding claims 9 and 12, see the discussions regarding claim 1 and paragraph 0035.

Regarding claims 13-17, the different program code means are considered as the computer instructions: (1) linking the debit card, the demand deposit account, and overdraft account; (2) providing updated transaction information and report; (3) enrolling users in a linked debit card program (figure 2); (4) associating the debit card to the

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demand deposit account (par. 0041-0042); (5) associating the overdraft account to the debit card (figure 1, figure 2, par. 0041-0043).

Remarks

Applicant's amendments and arguments filed on 8/24/2009 have been considered but are considered moot in light of the new grounds of rejection.

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 THIEN M. LE whose telephone number is (571)272-2396. The examiner can normally be reached on Monday - Friday from 7:30am - 4:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Steve S. Paik can be reached on (571) 272-2404. 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.

/Thien M. Le/
Primary Examiner, Art Unit 2887

<i>Index of Claims</i> 	Application/Control No. 11478140	Applicant(s)/Patent Under Reexamination BONALLE ET AL.
	Examiner THIEN M LE	Art Unit 2887

✓	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	07/13/2009	12/08/2009						
	1	✓	✓						
	2	✓	✓						
	3	✓	✓						
	4	✓	✓						
	5	✓	✓						
	6	✓	✓						
	7	✓	✓						
	8	✓	✓						
	9	✓	✓						
	10	✓	✓						
	11	✓	✓						
	12	✓	✓						
	13	✓	✓						
	14	✓	✓						
	15	✓	✓						
	16	✓	✓						
	17	✓	✓						

Search Notes 	Application/Control No. 11478140	Applicant(s)/Patent Under Reexamination BONALLE ET AL.
	Examiner THIEN M LE	Art Unit 2887

SEARCHED			
Class	Subclass	Date	Examiner
235	380, 382, 379, 382, 383	7/13/2009	LTM
updated	same as above	12/8/2009	LTM

SEARCH NOTES		
Search Notes	Date	Examiner
EAST	7/13/2009	LTM
EAST	12/8/2009	LTM

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner

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EAST Search History**EAST Search History (Prior Art)**

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	19284	debit adj2 card	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:04
S2	10	(overdraft adj2 account) same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:05
S3	581	demand adj3 deposit adj3 account	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:06
S4	10	S1 and S2	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:06
S5	2	S2 and S3	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:06
S6	73	(overdraft adj2 account) and (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:10
S7	15	S3 and S6	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:10

EAST Search History (Interference)

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12/ 8/ 2009 12:01:30 PM

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	19284	debit adj2 card	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:04
S2	10	(overdraft adj2 account) same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:05
S3	581	demand adj3 deposit adj3 account	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:06
S4	10	S1 and S2	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:06
S5	2	S2 and S3	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:06
S6	73	(overdraft adj2 account) and (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:10
S7	15	S3 and S6	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:10

S8	1	(authetication adj3 process)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 12:47
S9	21809	authorization same (identification or identity)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 13:09
S10	4827	authorization same (identification or identity) same transaction\$1	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 13:09
S11	910	authorization same (identification or identity) same transaction\$1 same debit	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 13:09
S12	524	authorization same (identification or identity) same transaction\$1 same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 13:09
S13	73	authorization same ((identification or identity) near10 (user\$1)) same transaction\$1 same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 13:10
S14	14	authorization same ((identification or identity) near10 (user\$1)) same transaction\$1 same (debit adj2 card) same typic\$4	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 13:40

EAST Search History (I nterference)

< This search history is empty >

12/ 8/ 2009 5:48:31 PM

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	David S. Bonalle et al.	Docket No.:	20655.4500
Serial No.:	11/478,140	Examiner:	Thien Minh Le
Filed:	June 30, 2006	Group Art Unit:	2887
Title:	SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS	Confirmation No.:	7584

AMENDMENT AND REPLY

Mail Stop AF
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action dated December 16, 2009, of which this Reply is filed within two months, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.

Amendments to Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims

1. *(Currently Amended)* A method comprising:
authenticating, ~~through authorization including fraud assessment, using by~~ a processing device, a transaction requested by a debit card against at least one of a demand deposit account ~~that has been~~ associated with the debit card ~~and or~~ an overdraft account ~~that has been~~ associated with the debit card, wherein the authentication includes fraud assessment, and wherein the fraud assessment includes communication with data sources via a network; and
updating, ~~using by~~ the processing device, information regarding at least one of the demand deposit account and the overdraft account based on the transaction.
2. *(Currently Amended)* The method of claim 1, wherein the overdraft account is ~~one of a transaction account charge account and a credit account.~~
3. *(Original)* The method of claim 1, wherein the overdraft account is a bank account.
4. *(Currently Amended)* A system, comprising:
an authentication system ~~that is~~ configured to:
receive information regarding a requested transaction of a debit card,
receive information regarding a main account that has been associated with the debit card and an overdraft account that has been associated with the debit card, and
accept or reject the requested transaction based on an authorization including a fraud assessment, wherein the fraud assessment includes communication with data sources via a network.
5. *(Currently Amended)* The system of claim 11, wherein the enrolling system is configured to use a ~~charge or credit~~ transaction account as the overdraft account.
6. *(Previously Presented)* The system of claim 11, wherein the enrolling system is configured to use a banking account as the overdraft account.

7. *(Currently Amended)* A computer program product for performing a debit card authentication the computer program product comprising a tangible computer usable medium having control logic stored therein, said control logic comprising:

first computer readable program code means for authenticating, through authorizing including fraud assessment, a transaction requested by the debit card against at least one of an account that has been associated with the debit card or an overdraft account that has been associated with the debit card, wherein the fraud assessment includes communication with information sources via a network; and

second computer readable program code means for updating information regarding at least one of the account or the overdraft account based on the transaction.

8. *(Previously Presented)* The method of claim 1, further comprising, before the authenticating, enrolling in a debit card program during which the associating of the demand deposit account and the overdraft account are performed.

9. *(Previously Presented)* The method of claim 1, further comprising:
providing a periodic output of the account information for the demand deposit account and the overdraft account.

10. *(Previously Presented)* The system of claim 4, wherein the main account and the overdraft account are held at unrelated financial institutions.

11. *(Previously Presented)* The system of claim 4, further comprising:
an enrolling system that is configured to verify an enrollee, to perform the associating of the main and overdraft accounts of the enrollee with the debit card, and to issue the debit card.

12. *(Previously Presented)* The system of claim 4, further comprising: a settlement system configured to generate a periodic report of at least one of the transactions, the main account, and the overdraft account.

13. *(Previously Presented)* The computer program product of claim 7, further comprising:
third computer readable program code means for enrolling into a debit card program;

fourth computer readable program code means for associating the account to the debit card;
and

fifth computer readable program code means for associating the overdraft account to the debit card.

14. (*Previously Presented*) The computer program product of claim 7, further comprising:
third computer readable program code means for providing a periodic output of the account information for the account and the overdraft account.

15. (*Currently Amended*) A tangible computer-readable medium having stored thereon computer executable instructions that, if executed by a computing device, cause the computing device to perform a method comprising:

authenticating, through authorizing including fraud assessment, a transaction requested by a debit card against at least one of a demand deposit account that has been associated with the debit card and an overdraft account that has been associated with the debit card, wherein the fraud assessment includes communication with information sources via a network; and

updating information regarding at least one of the demand deposit account and the overdraft account based on the transaction.

16. (*Previously Presented*) The method of claim 15, further comprising, before the authenticating, enrolling in a debit card program during which the associating of the demand deposit account and the overdraft account are performed.

17. (*Previously Presented*) The method of claim 15, further comprising:
providing a periodic output of the account information for the demand deposit account and the overdraft account.

REMARKS

Applicants reply to the final Office Action dated December 16, 2009, within two months. Claims 1-17 were pending in the application and the Examiner rejects claims 1-17. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Applicant asserts that the application is in condition for allowance and reconsideration of the pending claims is requested.

Rejections Under 35 U.S.C. § 103

The Examiner rejects claims 1-17 under 35 U.S.C. § 103(a) as being unpatentable over Hirka et al., Publication No. 2007/0198404 (“Hirka”) in view of Couch, U.S. Patent No. 4,650,977 (“Couch”). Applicants respectfully disagree with these rejections, but Applicants amend certain claims without prejudice or disclaimer in order to clarify the patentable aspects of certain claims and to expedite prosecution.

Applicants note that throughout the Office Action dated 12/16/09 “Chou” is referenced multiple times. Applicants assume that “Chou” is a typographical error and “Couch” is intended by the Examiner. If this is not the intention of the Examiner, Applicants respectfully request a resetting of the time period to reply and/or the issuance of a new Office Action specifying additional citation information directed to the Chou reference, so Applicants may properly draft a response.

Hirka generally teaches a computer implemented method for facilitating electronic transactions. The Examiner states, at page 3 (which Applicants do not acquiesce to), “the claim differs in calling for an authentication step having a fraud assessment.” The Examiner offers Couch to cure the deficiencies of Hirka.

Couch generally teaches an automatic self service machine operating in an off-line manner without the necessity of a data communication link to a host computer. Specifically, Couch teaches “the customer then enters the appropriate identification information, e.g. password (43). As shown at 44-45, the machine then checks the memory means in cartridge 20 to see if the user is an authorized user,” (emphasis added) (column 6, lines 28-32). Cartridge 20 is local to the machine, with not networked connections and only removed periodically.

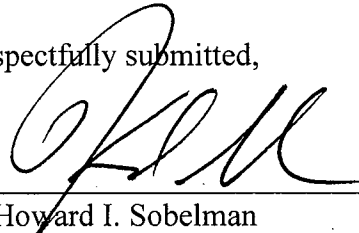
Thus, neither Hirka, Couch, nor any combination thereof, disclose or contemplate at least “authenticating, through authorization including fraud assessment, using a processing device, a transaction requested by a debit card against at least one of a demand deposit account that has been associated with the debit card and an overdraft account that has been associated with the debit card,

wherein the fraud assessment includes communication with information sources via a network,” (emphasis added) as similarly recited by independent claims 1, 4, 7, and 15.

Dependent claims 2-3, 5-6, 8-14 and 16-17 depend from independent claims 1, 4, 7, and 15. Therefore, Applicants assert that dependant claims 2-3, 5-6, 8-14 and 16-17 are patentable for at least the same reasons stated above for differentiating independent claims 1, 4, 7, and 15, as well as in view of their own respective features.

Applicants respectfully submit that the pending claims are in condition for allowance. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**. Applicants invite the Examiner to telephone the undersigned, if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,



Dated: January 25, 2010

By: _____

Howard I. Sobelman
Reg. No. 39,038

SNELL & WILMER L.L.P.
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One Arizona Center
Phoenix, Arizona 85004
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Electronic Acknowledgement Receipt

EFS ID:	6877109
Application Number:	11478140
International Application Number:	
Confirmation Number:	7584
Title of Invention:	System, method, and computer program product for issuing and using debit cards
First Named Inventor/Applicant Name:	David S. Bonalle
Customer Number:	66170
Filer:	Howard I. Sobelman/Debbie Mier
Filer Authorized By:	Howard I. Sobelman
Attorney Docket Number:	20655.4500
Receipt Date:	25-JAN-2010
Filing Date:	30-JUN-2006
Time Stamp:	18:21:39
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		206554500_RFOA20091216. PDF	268945 9a3ab159a12d1530580f96190125cc076f1d 7c78	yes	6

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Amendment After Final	1	1
	Claims	2	4
	Applicant Arguments/Remarks Made in an Amendment	5	6
Warnings:			
Information:			
Total Files Size (in bytes):		268945	
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.			

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	David S. Bonalle et al.	Docket No.:	20655.4500
Serial No.:	11/478,140	Examiner:	Thien Minh Le
Filed:	June 30, 2006	Group Art Unit:	2887
Title:	SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS	Confirmation No.:	7584

Not enter
LTM
2/12/2010

AMENDMENT AND REPLY

Mail Stop AF
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action dated December 16, 2009, of which this Reply is filed within two months, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.



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.
11/478,140	06/30/2006	David S. Bonalle	20655.4500	7584
66170	7590	02/19/2010		
Snell & Wilmer L.L.P. (AMEX) ONE ARIZONA CENTER 400 E. VAN BUREN STREET PHOENIX, AZ 85004-2202			EXAMINER LE, THIEN MINH	
			ART UNIT 2887	PAPER NUMBER
			NOTIFICATION DATE 02/19/2010	DELIVERY MODE 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):

HSOBELMAN@SWLAW.COM
DMIER@SWLAW.COM
JESLICK@SWLAW.COM

Advisory Action Before the Filing of an Appeal Brief	Application No. 11/478,140	Applicant(s) BONALLE ET AL.	
	Examiner THIEN M. LE	Art Unit 2887	

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

THE REPLY FILED 25 January 2010 FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE.

1. ☐ The reply was filed after a final rejection, but prior to or on the same day as filing a Notice of Appeal. To avoid abandonment of this application, applicant must timely file one of the following replies: (1) an amendment, affidavit, or other evidence, which places the application in condition for allowance; (2) a Notice of Appeal (with appeal fee) in compliance with 37 CFR 41.31; or (3) a Request for Continued Examination (RCE) in compliance with 37 CFR 1.114. The reply must be filed within one of the following time periods:

- a) ☐ The period for reply expires _____ months from the mailing date of the final rejection.
 b) ☒ The period for reply expires on: (1) the mailing date of this Advisory Action, or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.

Examiner Note: If box 1 is checked, check either box (a) or (b). ONLY CHECK BOX (b) WHEN THE FIRST REPLY WAS FILED WITHIN TWO MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f).

Extensions of time may be obtained under 37 CFR 1.136(a). The date on which the petition under 37 CFR 1.136(a) and the appropriate extension fee have been filed is the date for purposes of determining the period of extension and the corresponding amount of the fee. The appropriate extension fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the shortened statutory period for reply originally set in the final Office action; or (2) as set forth in (b) above, if checked. Any reply received by the Office later than three months after the mailing date of the final rejection, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

NOTICE OF APPEAL

2. ☐ The Notice of Appeal was filed on _____. A brief in compliance with 37 CFR 41.37 must be filed within two months of the date of filing the Notice of Appeal (37 CFR 41.37(a)), or any extension thereof (37 CFR 41.37(e)), to avoid dismissal of the appeal. Since a Notice of Appeal has been filed, any reply must be filed within the time period set forth in 37 CFR 41.37(a).

AMENDMENTS

3. ☐ The proposed amendment(s) filed after a final rejection, but prior to the date of filing a brief, will not be entered because
 (a) ☒ They raise new issues that would require further consideration and/or search (see NOTE below);
 (b) ☐ They raise the issue of new matter (see NOTE below);
 (c) ☐ They are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or
 (d) ☐ They present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: _____. (See 37 CFR 1.116 and 41.33(a)).

4. ☐ The amendments are not in compliance with 37 CFR 1.121. See attached Notice of Non-Compliant Amendment (PTOL-324).
 5. ☐ Applicant's reply has overcome the following rejection(s): _____.
 6. ☐ Newly proposed or amended claim(s) _____ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).
 7. ☒ For purposes of appeal, the proposed amendment(s): a) ☒ will not be entered, or b) ☐ will be entered and an explanation of how the new or amended claims would be rejected is provided below or appended.
 The status of the claim(s) is (or will be) as follows:
 Claim(s) allowed: _____.
 Claim(s) objected to: 13.
 Claim(s) rejected: 1-12 and 14-17.
 Claim(s) withdrawn from consideration: _____.

AFFIDAVIT OR OTHER EVIDENCE

8. ☐ The affidavit or other evidence filed after a final action, but before or on the date of filing a Notice of Appeal will not be entered because applicant failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 1.116(e).
 9. ☐ The affidavit or other evidence filed after the date of filing a Notice of Appeal, but prior to the date of filing a brief, will not be entered because the affidavit or other evidence failed to overcome all rejections under appeal and/or appellant fails to provide a showing a good and sufficient reasons why it is necessary and was not earlier presented. See 37 CFR 41.33(d)(1).
 10. ☐ The affidavit or other evidence is entered. An explanation of the status of the claims after entry is below or attached.

REQUEST FOR RECONSIDERATION/OTHER

11. ☐ The request for reconsideration has been considered but does NOT place the application in condition for allowance because: _____.
 12. ☐ Note the attached Information *Disclosure Statement*(s). (PTO/SB/08) Paper No(s). _____.
 13. ☒ Other: See Continuation Sheet.

/Thien M. Le/
 Primary Examiner, Art Unit 2887

Continuation of 13. Other: The amendments filed on 1/25/2010 are not only raised new issues, but are not deemed to place the claims in condition for allowance in that it would be possible to find a reference that shows online-fraud assessment. The examiner has also withdrawn the grounds of rejection on claim 7 and will consider the limitations parallel to the limitations recited in claim 13 to be added to claims 1, 4 and 15.

REQUEST FOR CONTINUED EXAMINATION(RCE)TRANSMITTAL (Submitted Only via EFS-Web)

Application Number	11478140	Filing Date	2006-06-30	Docket Number (if applicable)	20655.4500	Art Unit	2887
First Named Inventor	David S. Bonalle			Examiner Name	Thien Minh Le		

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. The Instruction Sheet for this form is located at WWW.USPTO.GOV

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).

☒ 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.

☐ Consider the arguments in the Appeal Brief or Reply Brief previously filed on _____

☐ Other _____

☐ Enclosed

☐ Amendment/Reply

☐ Information Disclosure Statement (IDS)

☐ Affidavit(s)/ Declaration(s)

☐ Other _____

MISCELLANEOUS

☐ 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)

☐ Other _____

FEES

The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.

☒ The Director is hereby authorized to charge any underpayment of fees, or credit any overpayments, to Deposit Account No. 192814

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED

☒ Patent Practitioner Signature

☐ Applicant Signature

Signature of Registered U.S. Patent Practitioner			
Signature	/Howard I. Sobelman/	Date (YYYY-MM-DD)	2010-03-03
Name	Howard I. Sobelman	Registration Number	39038

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.

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

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 the Freedom of Information Act requires disclosure of these records.
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 inspections 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.

Electronic Patent Application Fee Transmittal				
Application Number:		11478140		
Filing Date:		30-Jun-2006		
Title of Invention:		System, method, and computer program product for issuing and using debit cards		
First Named Inventor/Applicant Name:		David S. Bonalle		
Filer:		Howard I. Sobelman/Debbie Mier		
Attorney Docket Number:		20655.4500		
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:				
Request for continued examination	1801	1	810	810
Total in USD (\$)				810

Electronic Acknowledgement Receipt

EFS ID:	7135778
Application Number:	11478140
International Application Number:	
Confirmation Number:	7584
Title of Invention:	System, method, and computer program product for issuing and using debit cards
First Named Inventor/Applicant Name:	David S. Bonalle
Customer Number:	66170
Filer:	Howard I. Sobelman/Debbie Mier
Filer Authorized By:	Howard I. Sobelman
Attorney Docket Number:	20655.4500
Receipt Date:	03-MAR-2010
Filing Date:	30-JUN-2006
Time Stamp:	18:14:04
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$810
RAM confirmation Number	8393
Deposit Account	192814
Authorized User	

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)

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Request for Continued Examination (RCE)	206554500_RCE20100303.pdf	797434 d02098a886c2cffb42149bacf344a9f6c66d52e1	no	3
Warnings:					
Information:					
2	Fee Worksheet (PTO-875)	fee-info.pdf	30242 dde2b74ca63f367858839c97560dff7aafdf0388	no	2
Warnings:					
Information:					
Total Files Size (in bytes):			827676		
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.					

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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875					Application or Docket Number 11/478,140		Filing Date 06/30/2006		☐ To be Mailed	
APPLICATION AS FILED – PART I										
(Column 1)			(Column 2)		SMALL ENTITY ☐		OR		OTHER THAN SMALL ENTITY	
FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)	RATE (\$)	FEE (\$)	RATE (\$)	FEE (\$)	RATE (\$)	FEE (\$)
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A		N/A		N/A		N/A	
☐ SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A		N/A		N/A		N/A	
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A		N/A		N/A		N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X \$	=	OR	X \$	=	X \$	=	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X \$	=	OR	X \$	=	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 \$250 (\$125 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.										
APPLICATION AS AMENDED – PART II										
(Column 1)			(Column 2)		(Column 3)		SMALL ENTITY		OR OTHER THAN SMALL ENTITY	
AMENDMENT	01/25/2010	CLAIMS REMAINING AFTER AMENDMENT	MINUS	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)	
	Total (37 CFR 1.16(i))	* 17	Minus	** 20	= 0	X \$	=	OR	X \$52=	0
	Independent (37 CFR 1.16(h))	* 4	Minus	***4	= 0	X \$	=	OR	X \$220=	0
☐ Application Size Fee (37 CFR 1.16(s))										
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))										
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	0
(Column 1)			(Column 2)		(Column 3)		SMALL ENTITY		OR OTHER THAN SMALL ENTITY	
AMENDMENT	03/03/2010	CLAIMS REMAINING AFTER AMENDMENT	MINUS	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	RATE (\$)	ADDITIONAL FEE (\$)	
	Total (37 CFR 1.16(i))	* 17	Minus	** 20	= 0	X \$	=	OR	X \$52 =	0
	Independent (37 CFR 1.16(h))	* 4	Minus	*** 4	= 0	X \$	=	OR	X \$220 =	0
☐ Application Size Fee (37 CFR 1.16(s))										
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))										
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	0
* 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.										

Legal Instrument Examiner:
/AJAY R. DAVID/

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.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	David S. Bonalle et al.	Docket No.:	206554500
Serial No.:	11/478,140	Examiner:	Thien Minh Le
Filed:	June 30, 2006	Group Art Unit:	2887
Title:	SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS	Confirmation No.:	7584

*Submission
w/ reply
03/03/10
A. Pennell*

AMENDMENT AND REPLY

Mail Stop AF
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action dated December 16, 2009, of which this Reply is filed within two months, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.



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

NOTICE OF ALLOWANCE AND FEE(S) DUE

66170 7590 07/23/2010

Snell & Wilmer L.L.P. (AMEX)
ONE ARIZONA CENTER
400 E. VAN BUREN STREET
PHOENIX, AZ 85004-2202

EXAMINER

LE, THIEN MINH

ART UNIT

PAPER NUMBER

2887

DATE MAILED: 07/23/2010

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
-----------------	-------------	----------------------	---------------------	------------------

11/478,140

06/30/2006

David S. Bonalle

20655.4500

7584

TITLE OF INVENTION: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	10/25/2010

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail** Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
or Fax (571)-273-2885

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

66170 7590 07/23/2010

Snell & Wilmer L.L.P. (AMEX)
ONE ARIZONA CENTER
400 E. VAN BUREN STREET
PHOENIX, AZ 85004-2202

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
-----------------	-------------	----------------------	---------------------	------------------

11/478,140 06/30/2006 David S. Bonalle 20655.4500 7584

TITLE OF INVENTION: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
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nonprovisional NO \$1510 \$300 \$0 \$1810 10/25/2010

EXAMINER	ART UNIT	CLASS-SUBCLASS
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LE, THIEN MINH 2887 235-380000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
- ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 _____
- (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 _____
- 3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
- ☐ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies _____

4b. Payment of Fee(s); (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____

Date _____

Typed or printed name _____

Registration No. _____

This collection of information is required by 37 CFR 1.311. 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, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/478,140	06/30/2006	David S. Bonalle	20655.4500	7584
66170	7590	07/23/2010	EXAMINER	
Snell & Wilmer L.L.P. (AMEX) ONE ARIZONA CENTER 400 E. VAN BUREN STREET PHOENIX, AZ 85004-2202			LE, THIEN MINH	
			ART UNIT	PAPER NUMBER
			2887	
DATE MAILED: 07/23/2010				

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 717 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 717 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability	Application No.	Applicant(s)	
	11/478,140	BONALLE ET AL.	
	Examiner	Art Unit	
	THIEN M. LE	2887	

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

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to an amendment filed on 3/3/2010.
2. ☒ The allowed claim(s) is/are 1-17.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - 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)).
 - * Certified copies not received: ____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date ____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date ____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|---|
| 1. ☐ Notice of References Cited (PTO-892) | 5. ☐ Notice of Informal Patent Application |
| 2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. ☐ Interview Summary (PTO-413),
Paper No./Mail Date ____. |
| 3. ☐ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date ____ | 7. ☐ Examiner's Amendment/Comment |
| 4. ☐ Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. ☒ Examiner's Statement of Reasons for Allowance |
| | 9. ☐ Other ____. |

DETAILED ACTION

The amendment filed on 3/3/2010 has been entered. Claims 1-17 are presented for examination.

Allowable Subject Matter

Claims 1-17 are allowed.

The following is a statement of reasons for the indication of allowable subject matter: The amendments and arguments filed on 3/3/2010 are considered persuasive. Accordingly, the prior art fails to disclose a method comprising the step of authenticating a debit card against at least one demand deposit account or an overdraft account wherein the authentication includes fraud assessment as recited in claim 1. The prior art also fails to disclose the limitations of claims 4, 7 and 15.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to THIEN M. LE whose telephone number is (571)272-2396. The examiner can normally be reached on Monday - Friday from 7:30am - 4:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Steve S. Paik can be reached on (571) 272-2404. 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.

/Thien M. Le/
Primary Examiner, Art Unit 2887

<i>Index of Claims</i> 	Application/Control No. 11478140	Applicant(s)/Patent Under Reexamination BONALLE ET AL.
	Examiner THIEN M LE	Art Unit 2887

✓	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	07/13/2009	12/08/2009	07/18/2010						
1	1	✓	✓	=						
2	2	✓	✓	=						
3	3	✓	✓	=						
6	4	✓	✓	=						
9	5	✓	✓	=						
10	6	✓	✓	=						
12	7	✓	✓	=						
4	8	✓	✓	=						
5	9	✓	✓	=						
7	10	✓	✓	=						
8	11	✓	✓	=						
11	12	✓	✓	=						
13	13	✓	✓	=						
14	14	✓	✓	=						
15	15	✓	✓	=						
16	16	✓	✓	=						
17	17	✓	✓	=						

Search Notes 	Application/Control No. 11478140	Applicant(s)/Patent Under Reexamination BONALLE ET AL.
	Examiner THIEN M LE	Art Unit 2887

SEARCHED			
Class	Subclass	Date	Examiner
235	380, 382, 379, 382, 383	7/13/2009	LTM
updated	same as above	12/8/2009	LTM
updated	same as above	7/18/2010	LTM

SEARCH NOTES		
Search Notes	Date	Examiner
EAST	7/13/2009	LTM
EAST	12/8/2009	LTM
EAST	7/18/2010	LTM

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner
235	380, 382	7/18/2010	LTM

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BIB DATA SHEET

CONFIRMATION NO. 7584

SERIAL NUMBER	FILING or 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.	
11/478,140	06/30/2006	235	2887	20655.4500	
RULE					
APPLICANTS David S. Bonalle, New Rochelle, NY; Emily A. Chong, New York, NY; I-Hsin Chuang, Brooklyn, NY; Lauren E. Dardick, New York, NY; Jennifer A. Elwood, London, UNITED KINGDOM; William J. Gray, Peoria, AZ; David J. Wong, Oceanport, NJ;					
** CONTINUING DATA ***** This appln claims benefit of 60/695,855 07/05/2005					
** FOREIGN APPLICATIONS *****					
** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** 07/27/2006					
Foreign Priority claimed ☐ Yes ☒ No 35 USC 119(a-d) conditions met ☐ Yes ☒ No Verified and Acknowledged <u>/THIEN MINH LE/</u> Examiner's Signature	☐ Met after Allowance Initials	STATE OR COUNTRY NY	SHEETS DRAWINGS 13	TOTAL CLAIMS 7	INDEPENDENT CLAIMS 3
ADDRESS Snell & Wilmer L.L.P. (AMEX) ONE ARIZONA CENTER 400 E. VAN BUREN STREET PHOENIX, AZ 85004-2202 UNITED STATES					
TITLE System, method, and computer program product for issuing and using debit cards					
FILING FEE RECEIVED 1210	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	

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	13	(overdraft adj2 account) same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:36
L2	646	demand adj3 deposit adj3 account	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:36
L3	4	L1 and L2	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:36
L4	21246	debit adj2 card	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:39
L5	13	(overdraft adj2 account) same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:39
L6	646	demand adj3 deposit adj3 account	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:39
L7	13	L4 and L1	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:39
L8	4	L1 and L2	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:39
L9	81	(overdraft adj2 account) and (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:39

L10	19	L2 and L9	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:39
L11	1	(authetication adj3 process)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:39
L12	23979	authorization same (identification or identity)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:39
L13	5340	authorization same (identification or identity) same transaction\$1	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:39
L14	1025	authorization same (identification or identity) same transaction\$1 same debit	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:39
L15	603	authorization same (identification or identity) same transaction\$1 same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:39
L16	84	authorization same ((identification or identity) near10 (user\$1)) same transaction\$1 same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:39
L17	18	authorization same ((identification or identity) near10 (user\$1)) same transaction\$1 same (debit adj2 card) same typic\$4	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:39
L18	21246	debit adj2 card	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:40
L19	13	(overdraft adj2 account) same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:40

L20	646	demand adj3 deposit adj3 account	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:40
L21	13	L4 and L1	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:40
L22	4	L1 and L2	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:40
L23	81	(overdraft adj2 account) and (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:40
L24	19	L2 and L9	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:40
L25	1	(authetication adj3 process)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:40
L26	23979	authorization same (identification or identity)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:40
L27	5340	authorization same (identification or identity) same transaction\$1	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:40
L28	1025	authorization same (identification or identity) same transaction\$1 same debit	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:40
L29	603	authorization same (identification or identity) same transaction\$1 same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:40

L30	84	authorization same ((identification or identity) near10 (user\$1)) same transaction\$1 same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:40
L31	18	authorization same ((identification or identity) near10 (user\$1)) same transaction\$1 same (debit adj2 card) same typic\$4	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2010/07/18 22:40
S1	19284	debit adj2 card	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:04
S2	10	(overdraft adj2 account) same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:05
S3	581	demand adj3 deposit adj3 account	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:06
S4	10	S1 and S2	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:06
S5	2	S2 and S3	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:06
S6	73	(overdraft adj2 account) and (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:10
S7	15	S3 and S6	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 08:10
S8	1	(authetication adj3 process)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 12:47

S9	21809	authorization same (identification or identity)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 13:09
S10	4827	authorization same (identification or identity) same transaction\$1	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 13:09
S11	910	authorization same (identification or identity) same transaction\$1 same debit	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 13:09
S12	524	authorization same (identification or identity) same transaction\$1 same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 13:09
S13	73	authorization same ((identification or identity) near10 (user\$1)) same transaction\$1 same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 13:10
S14	14	authorization same ((identification or identity) near10 (user\$1)) same transaction\$1 same (debit adj2 card) same typic\$4	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2009/12/08 13:40

EAST Search History (Interference)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L32	7290	debit adj2 card	USPAT; UPAD	OR	OFF	2010/07/18 22:41
L33	11	(overdraft adj2 account) same (debit adj2 card)	USPAT; UPAD	OR	OFF	2010/07/18 22:41
L34	237	demand adj3 deposit adj3 account	USPAT; UPAD	OR	OFF	2010/07/18 22:41
L35	237	demand adj3 deposit adj3 account	USPAT; UPAD	OR	OFF	2010/07/18 22:41

L36	39	(overdraft adj2 account) and (debit adj2 card)	USPAT; UPAD	OR	OFF	2010/07/18 22:41
L37	1	(authetication adj3 process)	USPAT; UPAD	OR	OFF	2010/07/18 22:41
L38	9415	authorization same (identification or identity)	USPAT; UPAD	OR	OFF	2010/07/18 22:41
L39	2207	authorization same (identification or identity) same transaction\$1	USPAT; UPAD	OR	OFF	2010/07/18 22:41
L40	353	authorization same (identification or identity) same transaction\$1 same debit	USPAT; UPAD	OR	OFF	2010/07/18 22:41
L41	194	authorization same (identification or identity) same transaction\$1 same (debit adj2 card)	USPAT; UPAD	OR	OFF	2010/07/18 22:41
L42	9	authorization same ((identification or identity) near10 (user \$1)) same transaction\$1 same (debit adj2 card) same typic \$4	USPAT; UPAD	OR	OFF	2010/07/18 22:42
L43	316	(235/375,379,380,382,385,382.5,383,492).CCLS.	UPAD	OR	OFF	2010/07/18 22:42
L44	0	I43 and I33	USPAT; UPAD	OR	OFF	2010/07/18 22:43
L45	3	I43 and I34	USPAT; UPAD	OR	OFF	2010/07/18 22:44
L46	3	I43 and I35	USPAT; UPAD	OR	OFF	2010/07/18 22:44
L47	2	I43 and I36	USPAT; UPAD	OR	OFF	2010/07/18 22:44
L48	45	I43 and I38	USPAT; UPAD	OR	OFF	2010/07/18 22:44
L49	31	I43 and I39	USPAT; UPAD	OR	OFF	2010/07/18 22:44
L50	3	I43 and I40	USPAT; UPAD	OR	OFF	2010/07/18 22:44

L51	2	I43 and I41	USPAT; UPAD	OR	OFF	2010/07/18 22:44
L52	0	I43 and I42	USPAT; UPAD	OR	OFF	2010/07/18 22:44
L53	48	I45 or I46 or I47 or I48 or 49 or 50 or 51	USPAT; UPAD	OR	OFF	2010/07/18 22:45

7/ 18/ 2010 10:45:26 PM

C:\Documents and Settings\ TLe4\ My Documents\ EAST\ Workspaces\ 11478140.wsp

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	David S. Bonalle et al.	Docket No.:	20655.4500
Serial No.:	11/478,140	Examiner:	Thien Minh Le
Filed:	June 30, 2006	Group Art Unit:	2887
Title:	SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS	Confirmation No.:	7584

OK to enter
LTM
7/14/2010

AMENDMENT AND REPLY

Mail Stop AF
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action dated December 16, 2009, of which this Reply is filed within two months, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail** **Mail Stop ISSUE FEE**
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
or Fax (571)-273-2885

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

66170 7590 07/23/2010

Snell & Wilmer L.L.P. (AMEX)
ONE ARIZONA CENTER
400 E. VAN BUREN STREET
PHOENIX, AZ 85004-2202

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
FILED VIA EFS WEB (Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/478,140	06/30/2006	David S. Bonalle	20655.4500	7584

TITLE OF INVENTION: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	10/25/2010

EXAMINER	ART UNIT	CLASS-SUBCLASS
LE, THIEN MINH	2887	235-380000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363). ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached. ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a Customer Number is required.	2. For printing on the patent front page, list (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 1 SNELL & WILMER L.L.P. 2 _____ 3 _____
---	---

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE
AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.

(B) RESIDENCE: (CITY and STATE OR COUNTRY)
NEW YORK, NEW YORK

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☒ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☒ Issue Fee
- ☒ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies _____

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☒ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number 192814 (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.
- ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____
Typed or printed name **Howard I. Sobelman**

Date **Oct. 19, 2010**
Registration No. **39038**

This collection of information is required by 37 CFR 1.311. 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, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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Electronic Patent Application Fee Transmittal				
Application Number:		11478140		
Filing Date:		30-Jun-2006		
Title of Invention:		SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS		
First Named Inventor/Applicant Name:		David S. Bonalle		
Filer:		Howard I. Sobelman/Debbie Mier		
Attorney Docket Number:		20655.4500		
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:				
Utility Appl issue fee	1501	1	1510	1510
Publ. Fee- early, voluntary, or normal	1504	1	300	300

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				1810

Electronic Acknowledgement Receipt

EFS ID:	8659018
Application Number:	11478140
International Application Number:	
Confirmation Number:	7584
Title of Invention:	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS
First Named Inventor/Applicant Name:	David S. Bonalle
Customer Number:	66170
Filer:	Howard I. Sobelman/Debbie Mier
Filer Authorized By:	Howard I. Sobelman
Attorney Docket Number:	20655.4500
Receipt Date:	19-OCT-2010
Filing Date:	30-JUN-2006
Time Stamp:	20:59:15
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$ 1810
RAM confirmation Number	6459
Deposit Account	192814
Authorized User	

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)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Issue Fee Payment (PTO-85B)	206554500_IPT.PDF	92266	no	1
			91db2dc0ade944d984fe77925ba3676c486fa16f		

Warnings:**Information:**

2	Fee Worksheet (PTO-875)	fee-info.pdf	32031	no	2
			80e438d9ce5970e41c3a7fbbd1967bd483218307		

Warnings:**Information:**

Total Files Size (in bytes):	124297
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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
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Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/478,140	11/23/2010	7837100	20655.4500	7584

66170 7590 11/03/2010
Snell & Wilmer L.L.P. (AMEX)
ONE ARIZONA CENTER
400 E. VAN BUREN STREET
PHOENIX, AZ 85004-2202

ISSUE NOTIFICATION

The projected patent number and issue date are specified above.

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment is 935 day(s). Any patent to issue from the above-identified application will include an indication of the adjustment on the front page.

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Application Assistance Unit (AAU) of the Office of Data Management (ODM) at (571)-272-4200.

APPLICANT(s) (Please see PAIR WEB site <http://pair.uspto.gov> for additional applicants):

David S. Bonalle, New Rochelle, NY;
Emily A. Chong, New York, NY;
I-Hsin Chuang, Brooklyn, NY;
Lauren E. Dardick, New York, NY;
Jennifer A. Elwood, London, UNITED KINGDOM;
William J. Gray, Peoria, AZ;
David J. Wong, Oceanport, NJ;

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POWER OF ATTORNEY TO PROSECUTE APPLICATIONS BEFORE THE USPTO

I hereby revoke all previous powers of attorney given in the application identified in the attached statement under 37 CFR 3.73(b).

I hereby appoint:

☒ Practitioners associated with the Customer Number:

35690

OR

☐ Practitioner(s) named below (if more than ten patent practitioners are to be named, then a customer number must be used):

Name	Registration Number	Name	Registration Number

as attorney(s) or agent(s) to represent the undersigned before the United States Patent and Trademark Office (USPTO) in connection with any and all patent applications assigned only to the undersigned according to the USPTO assignment records or assignment documents attached to this form in accordance with 37 CFR 3.73(b).

Please change the correspondence address for the application identified in the attached statement under 37 CFR 3.73(b) to:

☒ The address associated with Customer Number:

35690

OR

☐ Firm or Individual Name

Address

City

State

Zip

Country

Telephone

Email

Assignee Name and Address:

III Holdings 1, LLC
2711 Centerville Rd,
Suite 400
Wilmington, DE 19808

A copy of this form, together with a statement under 37 CFR 3.73(b) (Form PTO/SB/96 or equivalent) is required to be filed in each application in which this form is used. The statement under 37 CFR 3.73(b) may be completed by one of the practitioners appointed in this form if the appointed practitioner is authorized to act on behalf of the assignee, and must identify the application in which this Power of Attorney is to be filed.

SIGNATURE of Assignee of Record

The individual whose signature and title is supplied below is authorized to act on behalf of the assignee

Signature		Date	3/25/14
Name	Tracy Lemke	Telephone	
Title	Authorized Person for III Holdings 1, LLC		

This collection of information is required by 37 CFR 1.31, 1.32 and 1.33. 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 3 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.

DECLARATION REGARDING AUTHORITY TO SIGN ON BEHALF OF A LEGAL ENTITY
(37 C.F.R. 3.73(b)(2)(i))

I, Tracy Lemke (whose title is supplied below), hereby declare that I am authorized to sign on behalf of III Holdings 1, LLC.



Tracy Lemke, Authorized Person for III Holdings 1, LLC

3/25/14

Date

Electronic Acknowledgement Receipt

EFS ID:	18973642
Application Number:	11478140
International Application Number:	
Confirmation Number:	7584
Title of Invention:	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS
First Named Inventor/Applicant Name:	David S. Bonalle
Customer Number:	66170
Filer:	Dean M. Munyon/Dawn DeLuca
Filer Authorized By:	Dean M. Munyon
Attorney Docket Number:	20655.4500
Receipt Date:	07-MAY-2014
Filing Date:	30-JUN-2006
Time Stamp:	21:28:30
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Assignee showing of ownership per 37 CFR 3.73.	sb0096.pdf	429170 54d4fe6dd7072f4aeb86dbe975935227e4646ef1	no	2

Warnings:

Information:

2	Power of Attorney	POA_DRAT.pdf	600841 b9bce282c0e37b3956977fbfb2f82fd44557 b91b	no	2
Warnings:					
Information:					
Total Files Size (in bytes):				1030011	
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.					

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.

STATEMENT UNDER 37 CFR 3.73(b)

Applicant/Patent Owner: III HOLDINGS 1, LLC

Application No./Patent No.: 7837100 Filed/Issue Date: 11/23/2010

Titled: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS

III HOLDINGS 1, LLC, a limited liability company
(Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

1. ☒ the assignee of the entire right, title, and interest in;
2. ☐ an assignee of less than the entire right, title, and interest in
(The extent (by percentage) of its ownership interest is _____ %); or
3. ☐ the assignee of an undivided interest in the entirety of (a complete assignment from one of the joint inventors was made)

the patent application/patent identified above, by virtue of either:

A. ☐ An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy therefore is attached.

OR

B. ☒ A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows:

1. From: David S. Bonalle; Emily A. Chong; I-Hsin Chua To: AMERICAN EXPRESS TRAVEL RELATED SE

The document was recorded in the United States Patent and Trademark Office at
Reel 018782, Frame 0143, or for which a copy thereof is attached.

2. From: AMERICAN EXPRESS TRAVEL RELATED SE To: III HOLDINGS 1, LLC

The document was recorded in the United States Patent and Trademark Office at
Reel 032722, Frame 0746, or for which a copy thereof is attached.

3. From: _____ To: _____

The document was recorded in the United States Patent and Trademark Office at
Reel _____, Frame _____, or for which a copy thereof is attached.

☐ Additional documents in the chain of title are listed on a supplemental sheet(s).

☒ As required by 37 CFR 3.73(b)(1)(i), the documentary evidence of the chain of title from the original owner to the assignee was, or concurrently is being, submitted for recordation pursuant to 37 CFR 3.11.

[NOTE: A separate copy (i.e., a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, to record the assignment in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

/Dean M. Munyon/

05/07/2014

Signature

Date

Dean M. Munyon

Attorney; Reg. No. 42914

Printed or Typed Name

Title

This collection of information is required by 37 CFR 3.73(b). 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: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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.



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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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
11/478,140	06/30/2006	David S. Bonalle	20655.4500

35690
MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C.
P.O. BOX 398
AUSTIN, TX 78767-0398

CONFIRMATION NO. 7584
POA ACCEPTANCE LETTER



Date Mailed: 05/15/2014

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 05/07/2014.

The Power of Attorney in this application is accepted. Correspondence in this application will be mailed to the above address as provided by 37 CFR 1.33.

/hgray/

Office of Data Management, Application Assistance Unit (571) 272-4000, or (571) 272-4200, or 1-888-786-0101



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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P.O. Box 1450
Alexandria, Virginia 22313-1450
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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
11/478,140	06/30/2006	David S. Bonalle	20655.4500

66170
Snell & Wilmer L.L.P. (AMEX)
ONE ARIZONA CENTER
400 E. VAN BUREN STREET
PHOENIX, AZ 85004-2202

CONFIRMATION NO. 7584
POWER OF ATTORNEY NOTICE



Date Mailed: 05/15/2014

NOTICE REGARDING CHANGE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 05/07/2014.

- The Power of Attorney to you in this application has been revoked by the assignee who has intervened as provided by 37 CFR 3.71. Future correspondence will be mailed to the new address of record(37 CFR 1.33).

/hgray/

Office of Data Management, Application Assistance Unit (571) 272-4000, or (571) 272-4200, or 1-888-786-0101

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 11/478,140		Filing Date 06/30/2006		☐ 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									
(Column 1)		(Column 2)		(Column 3)					
AMENDMENT	11/28/2017		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)		ADDITIONAL FEE (\$)
	Total (37 CFR 1.16(i))		* 20	Minus	** 20	= 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	
(Column 1)		(Column 2)		(Column 3)					
AMENDMENT			CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	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
ANGELA s. WHITE

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.