

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.

Receipt date: 09/28/2006

11478140 - GAU: 2887

Equivalent of Form PTO/SB/08A (07-06)
Approved for use through 09/30/2006. OMB 0851-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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

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	2896 2887
				Examiner Name	To Be Assigned Le, Thien
Sheet	1	of	1	Attorney Docket Number	2348.0400001

U.S. PATENT DOCUMENTS					
Examiner Initials*	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*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (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
	FP1				
	FP2				
	FP3				
	FP4				
	FP5				
	FP6				
	FP7				
	FP8				
	FP9				

Examiner Signature	/Thien Le/	Date Considered	07/10/2009
--------------------	------------	-----------------	------------

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 Kind 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.

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

PTO/SB/088 (07-06)

Approved for use through 09/30/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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

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
-----------------------	------------	--------------------	------------

*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

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

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.

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	20655.4517
		Application Number	
Title of Invention	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS		
The application data sheet is part of the provisional or nonprovisional application for which it is being submitted. The following form contains the bibliographic data arranged in a format specified by the United States Patent and Trademark Office as outlined in 37 CFR 1.76. This document may be completed electronically and submitted to the Office in electronic format using the Electronic Filing System (EFS) or the document may be printed and included in a paper filed application.			

Secrecy Order 37 CFR 5.2

☐ Portions or all of the application associated with this Application Data Sheet may fall under a Secrecy Order pursuant to 37 CFR 5.2 (Paper filers only. Applications that fall under Secrecy Order may not be filed electronically.)

Applicant Information:

Applicant 1						Remove	
Applicant Authority		☒ Inventor		☐ Legal Representative under 35 U.S.C. 117		☐ Party of Interest under 35 U.S.C. 118	
Prefix	Given Name	Middle Name		Family Name		Suffix	
	David	S.		Bonalle			
Residence Information (Select One) ☒ US Residency ☐ Non US Residency ☐ Active US Military Service							
City	New Rochelle	State/Province	NY	Country of Residence i		US	
Citizenship under 37 CFR 1.41(b) i		US					
Mailing Address of Applicant:							
Address 1		255 Huguenot St., Apt. 1416					
Address 2							
City	New Rochelle			State/Province	NY		
Postal Code	10801			Country i	US		
Applicant 2						Remove	
Applicant Authority		☒ Inventor		☐ Legal Representative under 35 U.S.C. 117		☐ Party of Interest under 35 U.S.C. 118	
Prefix	Given Name	Middle Name		Family Name		Suffix	
	Emily	A.		Chong			
Residence Information (Select One) ☒ US Residency ☐ Non US Residency ☐ Active US Military Service							
City	New York	State/Province	NY	Country of Residence i		US	
Citizenship under 37 CFR 1.41(b) i		US					
Mailing Address of Applicant:							
Address 1		319 East 73rd Street, Apt. 1A					
Address 2							
City	New York			State/Province	NY		
Postal Code	10021			Country i	US		
Applicant 3						Remove	
Applicant Authority		☒ Inventor		☐ Legal Representative under 35 U.S.C. 117		☐ Party of Interest under 35 U.S.C. 118	
Prefix	Given Name	Middle Name		Family Name		Suffix	
	I-Hsin			Chuang			
Residence Information (Select One) ☒ US Residency ☐ Non US Residency ☐ Active US Military Service							
City	Brooklyn	State/Province	NY	Country of Residence i		US	

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	20655.4517
		Application Number	
Title of Invention	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS		

Citizenship under 37 CFR 1.41(b) i		US	
Mailing Address of Applicant:			
Address 1	60 Remsen St., Apt. 3H		
Address 2			
City	Brooklyn	State/Province	NY
Postal Code	11201	Country ⁱ	US

Applicant 4					Remove
Applicant Authority		☒ Inventor		☐ Legal Representative under 35 U.S.C. 117	☐ Party of Interest under 35 U.S.C. 118
Prefix	Given Name	Middle Name	Family Name	Suffix	
	Lauren	E.	Dardick		
Residence Information (Select One) ☒ US Residency ☐ Non US Residency ☐ Active US Military Service					
City	New York	State/Province	NY	Country of Residence ⁱ	US
Citizenship under 37 CFR 1.41(b) i		US			

Mailing Address of Applicant:					
Address 1	157 E 18th St., #3G				
Address 2					
City	New York	State/Province	NY		
Postal Code	10003	Country ⁱ	US		

Applicant 5					Remove
Applicant Authority		☒ Inventor		☐ Legal Representative under 35 U.S.C. 117	☐ Party of Interest under 35 U.S.C. 118
Prefix	Given Name	Middle Name	Family Name	Suffix	
	Jennifer	A.	Elwood		
Residence Information (Select One) ☐ US Residency ☒ Non US Residency ☐ Active US Military Service					
City	Chelsea Manor St	Country Of Residence ⁱ	GB		
Citizenship under 37 CFR 1.41(b) i		US			

Mailing Address of Applicant:					
Address 1	5 Kings Ct. S.				
Address 2					
City	Chelsea Manor St	State/Province			
Postal Code	SW3 5EG	Country ⁱ	GB		

Applicant 6					Remove
Applicant Authority		☒ Inventor		☐ Legal Representative under 35 U.S.C. 117	☐ Party of Interest under 35 U.S.C. 118
Prefix	Given Name	Middle Name	Family Name	Suffix	
	William	J.	Gray		
Residence Information (Select One) ☒ US Residency ☐ Non US Residency ☐ Active US Military Service					
City	Peoria	State/Province	AZ	Country of Residence ⁱ	US
Citizenship under 37 CFR 1.41(b) i		US			

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	20655.4517
		Application Number	
Title of Invention	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS		

Mailing Address of Applicant:				
Address 1		6791 W El Cortez Pl		
Address 2				
City	Peoria	State/Province	AZ	
Postal Code	85383	Country ⁱ	US	
Applicant 7				Remove
Applicant Authority ☒ Inventor		☐ Legal Representative under 35 U.S.C. 117		☐ Party of Interest under 35 U.S.C. 118
Prefix	Given Name	Middle Name	Family Name	Suffix
	David	J.	Wong	
Residence Information (Select One) ☒ US Residency ☐ Non US Residency ☐ Active US Military Service				
City	Oceanport	State/Province	NJ	Country of Residence ⁱ
				US
Citizenship under 37 CFR 1.41(b) ⁱ		US		
Mailing Address of Applicant:				
Address 1		238 Monmouth Blvd		
Address 2				
City	Oceanport	State/Province	NJ	
Postal Code	07757	Country ⁱ	US	
All Inventors Must Be Listed - Additional Inventor Information blocks may be generated within this form by selecting the Add button.				

Correspondence Information:

Enter either Customer Number or complete the Correspondence Information section below. For further information see 37 CFR 1.33(a).			
☐ An Address is being provided for the correspondence Information of this application.			
Customer Number	66170		
Email Address	hsobelman@swlaw.com	Add Email	Remove Email
Email Address	ipdocket@swlaw.com	Add Email	Remove Email

Application Information:

Title of the Invention	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS		
Attorney Docket Number	20655.4517	Small Entity Status Claimed	☐
Application Type	Nonprovisional		
Subject Matter	Utility		
Suggested Class (if any)		Sub Class (if any)	
Suggested Technology Center (if any)			
Total Number of Drawing Sheets (if any)	13	Suggested Figure for Publication (if any)	

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	20655.4517
		Application Number	
Title of Invention	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS		

Publication Information:

☐	Request Early Publication (Fee required at time of Request 37 CFR 1.219)
☐	Request Not to Publish. I hereby request that the attached application not be published under 35 U.S.C. 122(b) and 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 international agreement, that requires publication at eighteen months after filing.

Representative Information:

Representative information should be provided for all practitioners having a power of attorney in the application. Providing this information in the Application Data Sheet does not constitute a power of attorney in the application (see 37 CFR 1.32). Enter either Customer Number or complete the Representative Name section below. If both sections are completed the Customer Number will be used for the Representative Information during processing.			
Please Select One:	☒ Customer Number	☐ US Patent Practitioner	☐ Limited Recognition (37 CFR 11.9)
Customer Number	66170		

Domestic Benefit/National Stage Information:

This section allows for the applicant to either claim benefit under 35 U.S.C. 119(e), 120, 121, or 365(c) or indicate National Stage entry from a PCT application. Providing this information in the application data sheet constitutes the specific reference required by 35 U.S.C. 119(e) or 120, and 37 CFR 1.78(a)(2) or CFR 1.78(a)(4), and need not otherwise be made part of the specification.			
Prior Application Status	Pending	Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
	Continuation of	11478140	2006-06-30
Prior Application Status	Expired	Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
11478140	non provisional of	60695855	2005-07-05
Additional Domestic Benefit/National Stage Data may be generated within this form by selecting the Add button.			Add

Foreign Priority Information:

This section allows for the applicant to claim benefit of foreign priority and to identify any prior foreign application for which priority is not claimed. Providing this information in the application data sheet constitutes the claim for priority as required by 35 U.S.C. 119(b) and 37 CFR 1.55(a).			
Remove			
Application Number	Country ⁱ	Parent Filing Date (YYYY-MM-DD)	Priority Claimed
			☒ Yes ☐ No
Additional Foreign Priority Data may be generated within this form by selecting the Add button.			Add

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	20655.4517
		Application Number	
Title of Invention	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS		

Assignee Information:

Providing this information in the application data sheet does not substitute for compliance with any requirement of part 3 of Title 37 of the CFR to have an assignment recorded in the Office.

Assignee 1

[Remove](#)

If the Assignee is an Organization check here. ☒

Organization Name American Express Travel Related Services Company, Inc.

Mailing Address Information:

Address 1 200 Vesey Street, 3 World Financial Center

Address 2

City New York

State/Province

NY

Country i US

Postal Code

10285-4900

Phone Number

Fax Number

Email Address

Additional Assignee Data may be generated within this form by selecting the Add button.

[Add](#)

Signature:

A signature of the applicant or representative is required in accordance with 37 CFR 1.33 and 10.18. Please see 37 CFR 1.4(d) for the form of the signature.

Signature	/Howard I. Sobelman/		Date (YYYY-MM-DD)	2010-10-19	
First Name	Howard	Last Name	Sobelman	Registration Number	39038

This collection of information is required by 37 CFR 1.76. 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 23 minutes to complete, including gathering, preparing, and submitting the completed application data sheet 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 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:				
Filing Date:				
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:		20655.4517		
Filed as Large Entity				
Utility under 35 USC 111(a) Filing Fees				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
Utility application filing	1011	1	330	330
Utility Search Fee	1111	1	540	540
Utility Examination Fee	1311	1	220	220
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				1090

Electronic Acknowledgement Receipt

EFS ID:	8659075
Application Number:	12907955
International Application Number:	
Confirmation Number:	2917
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:	20655.4517
Receipt Date:	19-OCT-2010
Filing Date:	
Time Stamp:	21:21:05
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$ 1090
RAM confirmation Number	6525
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		206554517_APPL.PDF	1568485	yes	35
			2de4657fbfbc7d53935c9bac64a75e8f54b1ed32		
	Multipart Description/PDF files in .zip description				
	Document Description		Start	End	
	Specification		1	18	
	Claims		19	21	
	Abstract		22	22	
	Drawings-only black and white line drawings		23	35	
Warnings:					
Information:					
2	Oath or Declaration filed	206554517_DECL.PDF	231607	no	6
			fb08be8076241d39df4cace783bce023e20458bf		
Warnings:					
Information:					
3		206554517_IDSLTR.PDF	335450	yes	7
			6fe8ef8beaac612d61dc1e8712e49ccf324d8936		
	Multipart Description/PDF files in .zip description				
	Document Description		Start	End	
	Transmittal Letter		1	4	
	Information Disclosure Statement (IDS) Filed (SB/08)		5	7	
Warnings:					
Information:					
4	Application Data Sheet	206554517_ADS.pdf	1032510	no	6
			e58a870433c460654290bc29c413441a8393930f		
Warnings:					
Information:					
5	Fee Worksheet (PTO-875)	fee-info.pdf	33187	no	2
			f54370a0ee67406a2b083fc6afae6af28c128d98		
Warnings:					

Page 12 of 100

Information:	
Total Files Size (in bytes):	3201239
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.	

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

INVENTORS: David S. Bonalle, New Rochelle, N.Y.
Emily A. Chong, New York, N.Y.
I-Hsin Chuang, Brooklyn, N.Y.
Lauren E. Dardick, New York, N.Y.
Jennifer A. Elwood, UK
William J. Gray, Salt Lake City, UT
David J. Wong, Oceanport, N.J.

ASSIGNEE: American Express Travel Related Services Company, Inc.

CROSS REFERENCE TO RELATED APPLICATIONS

[0001] This application is a continuation of, and claims priority to, U.S. Serial No. 11/478,140 filed June 30, 2006 entitled "SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS." The '140 application claims priority under 35 U.S.C. §119(e) to U.S. Provisional Patent Application No. 60/695,855, filed July 5, 2005. All of which are incorporated by reference herein in their 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 comprising:
 authenticating, by a computer-based authentication system, a transaction requested by a debit account based upon at least one of a demand deposit account or an overdraft account, wherein the authentication includes fraud assessment; and
 updating, by the computer-based system, information regarding at least one of the demand deposit account and the overdraft account based on the transaction.
2. The method of claim 1, wherein the overdraft account is at least one of a transaction account or a bank account.
3. The method of claim 1, wherein the fraud assessment includes communication with data sources via a network.
4. The method of claim 1, wherein at least one of a demand deposit account or an overdraft account, is associated with the debit account.
5. The method of claim 1, further comprising enrolling in a debit account program.
6. The method of claim 1, further comprising enrolling in a debit account program, prior to the authenticating.
7. The method of claim 1, further comprising issuing the debit account.
8. The method of claim 1, further comprising associating at least one of the debit account, the demand deposit account or the overdraft account.

9. The method of claim 1, further comprising providing a periodic output of the information for at least one of the debit account, the demand deposit account and the overdraft account.

10. The method of claim 1, wherein at least one of the debit account, demand deposit account and the overdraft account are managed by unrelated financial institutions.

11. An article of manufacture including a non-transitory, tangible computer readable medium having instructions stored thereon that, in response to execution by a computer-based authentication system, cause the computer-based system to perform operations comprising:

authenticating, by the computer-based system, a transaction requested by a debit account based upon at least one of a demand deposit account or an overdraft account, wherein the authentication includes fraud assessment; and

updating, by the computer-based system, information regarding at least one of the demand deposit account and the overdraft account based on the transaction.

12. A system comprising:

a tangible, non-transitory memory communicating with an authentication processor,

the tangible, non-transitory memory having instructions stored thereon that, in response to execution by the processor, cause the processor to perform operations comprising:

authenticating, by the processor, a transaction requested by a debit account based upon at least one of a demand deposit account or an overdraft account, wherein the authentication includes fraud assessment; and

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

13. The system of claim 12, wherein the overdraft account is at least one of a transaction account or a bank account.

14. The system of claim 12, wherein the fraud assessment includes communication with data sources via a network.

15. The system of claim 12, wherein at least one of a demand deposit account or an overdraft account, is associated with the debit account.

16. The system of claim 12, wherein the processor further performs operations comprising enrolling in a debit account program.

17. The system of claim 12, wherein the processor further performs operations comprising issuing the debit account.

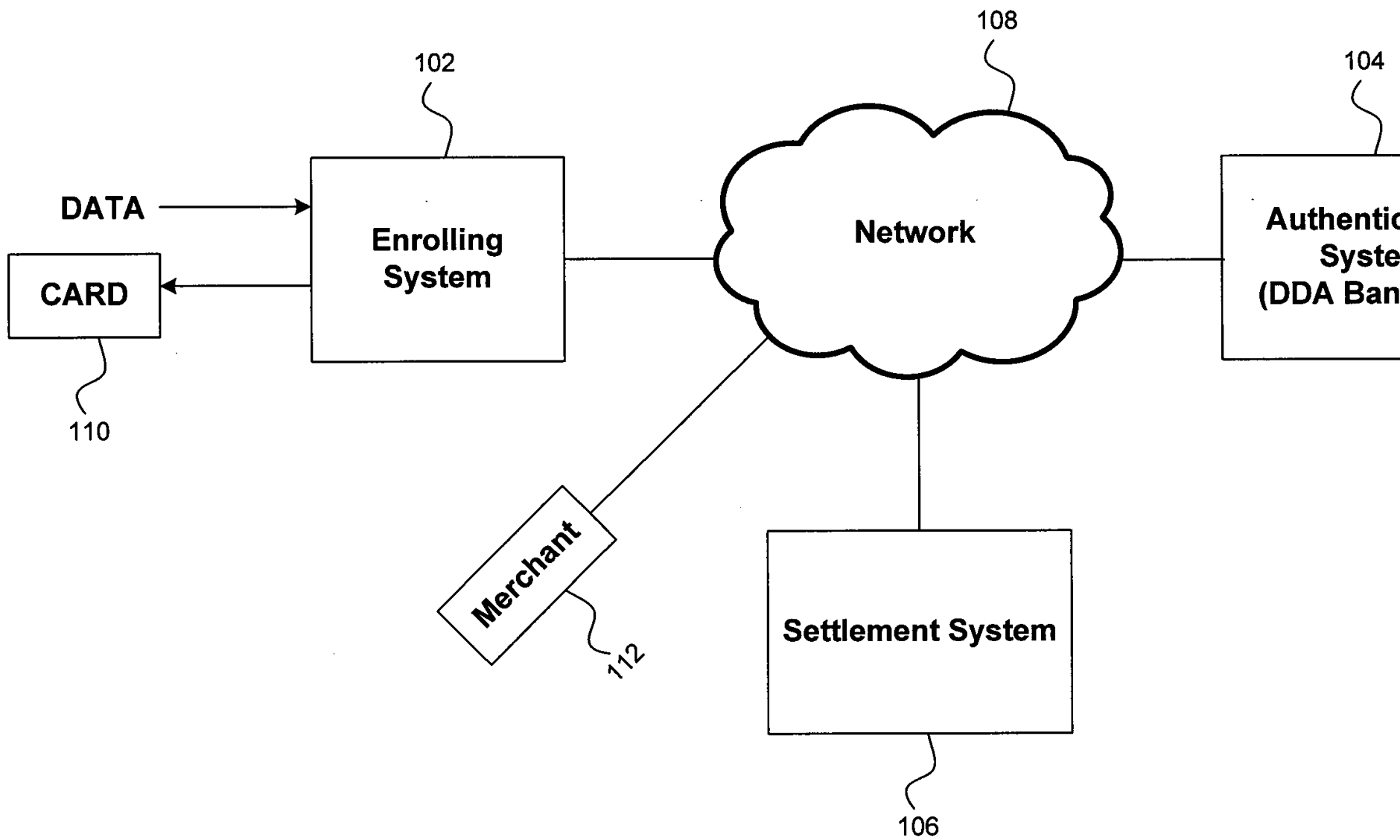
18. The system of claim 12, wherein the processor further performs operations comprising associating at least one of the debit account, the demand deposit account or the overdraft account.

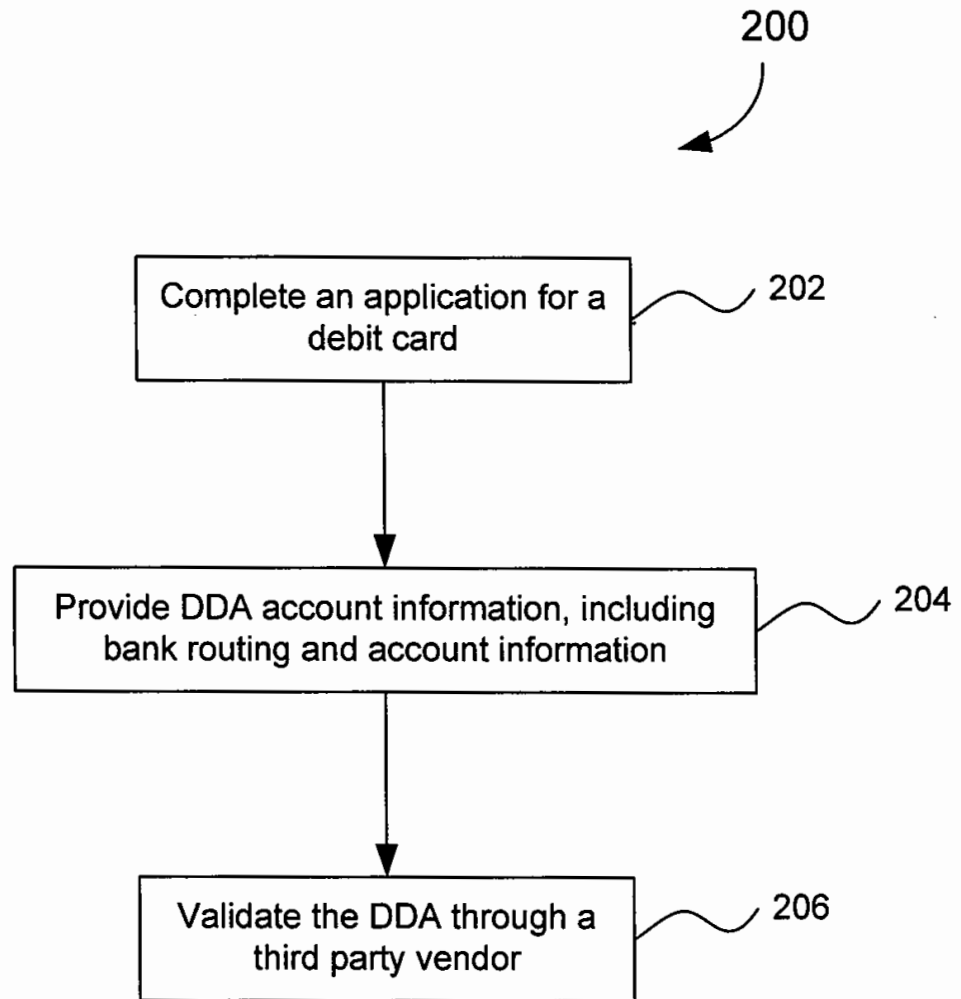
19. The system of claim 12, wherein the processor further performs operations comprising providing a periodic output of the information for at least one of the debit account, the demand deposit account and the overdraft account.

20. The system of claim 12, wherein at least one of the debit account, demand deposit account and the overdraft account are managed by unrelated financial institutions.

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.





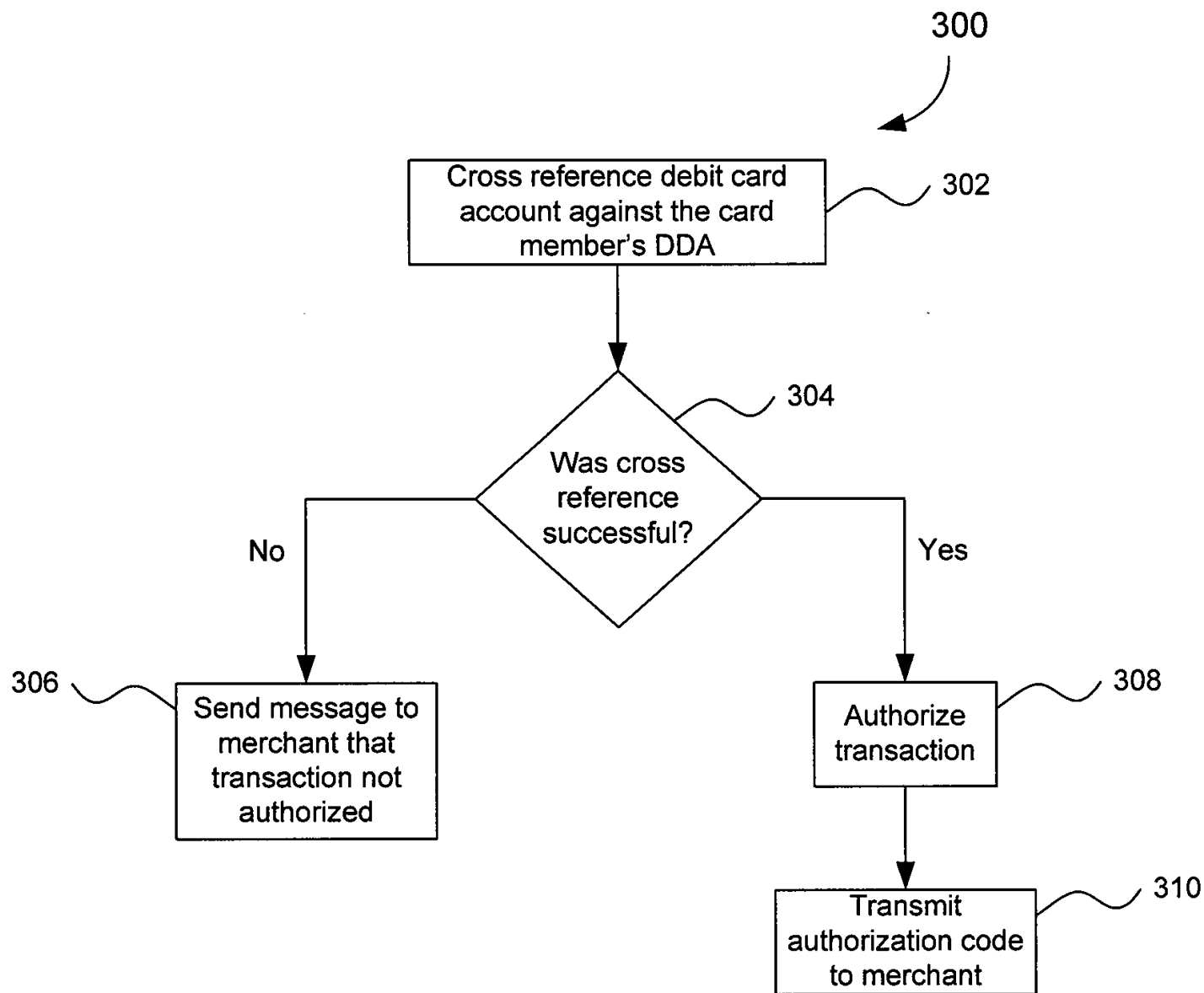


FIG. 3

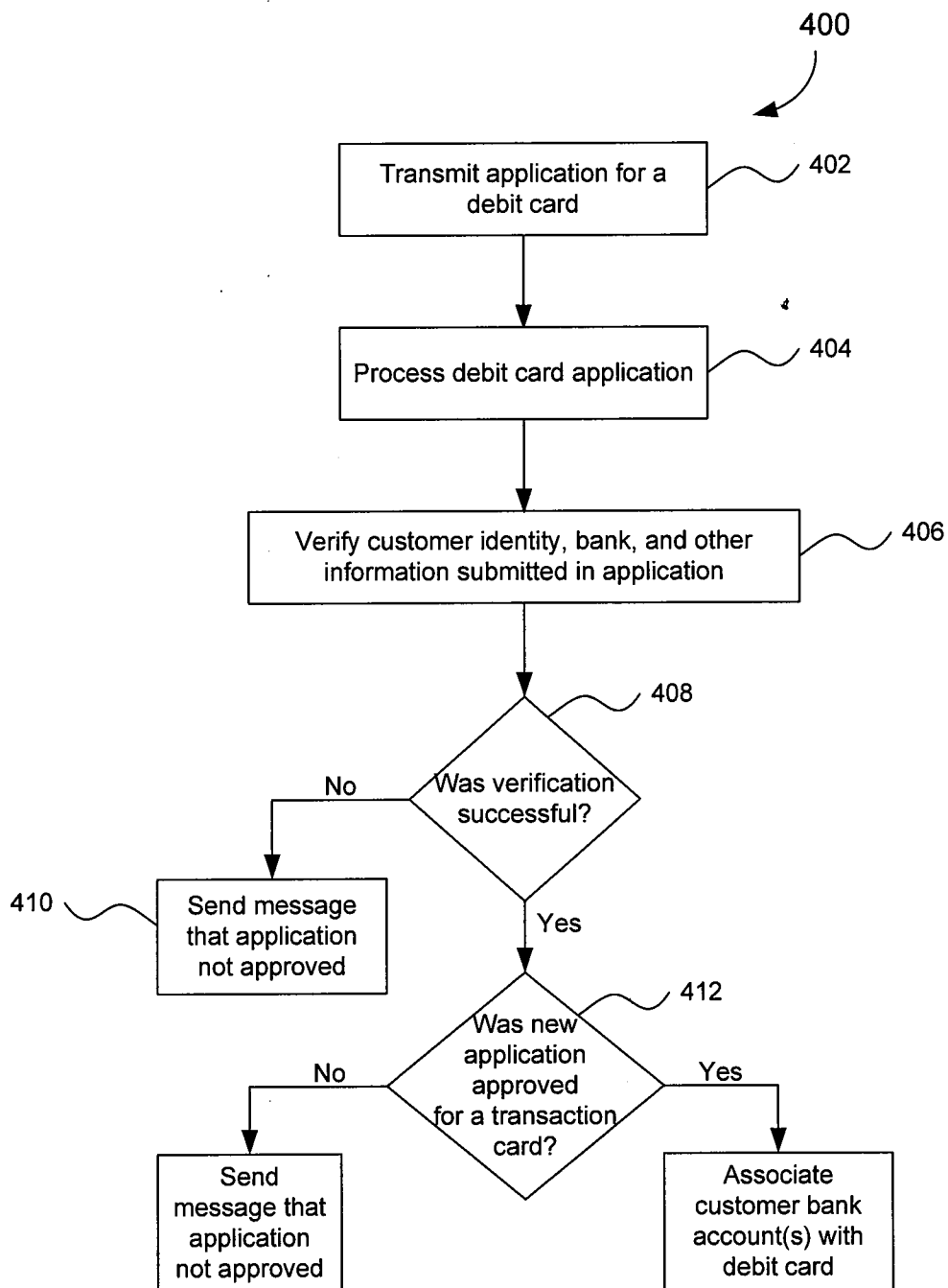
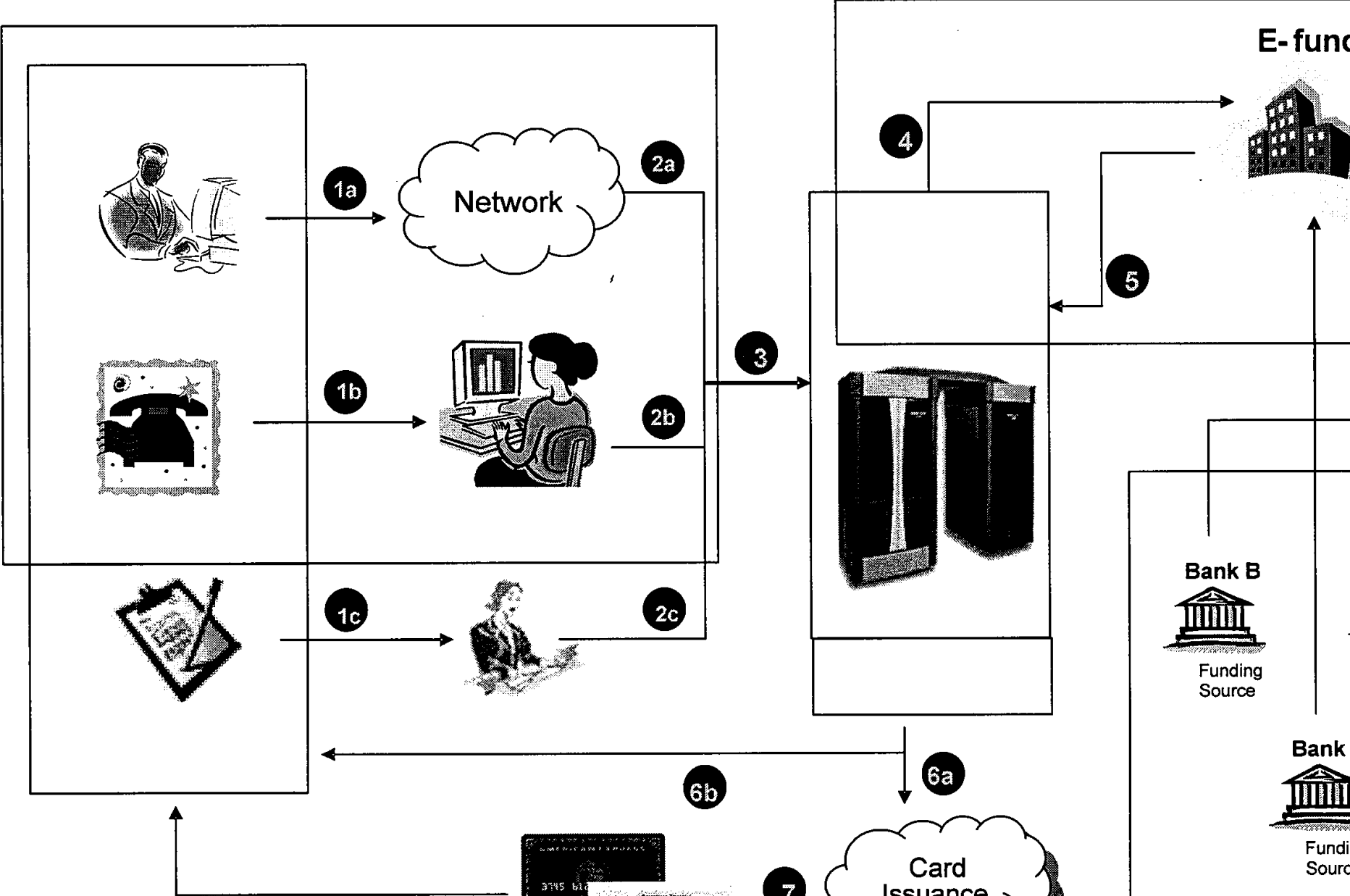
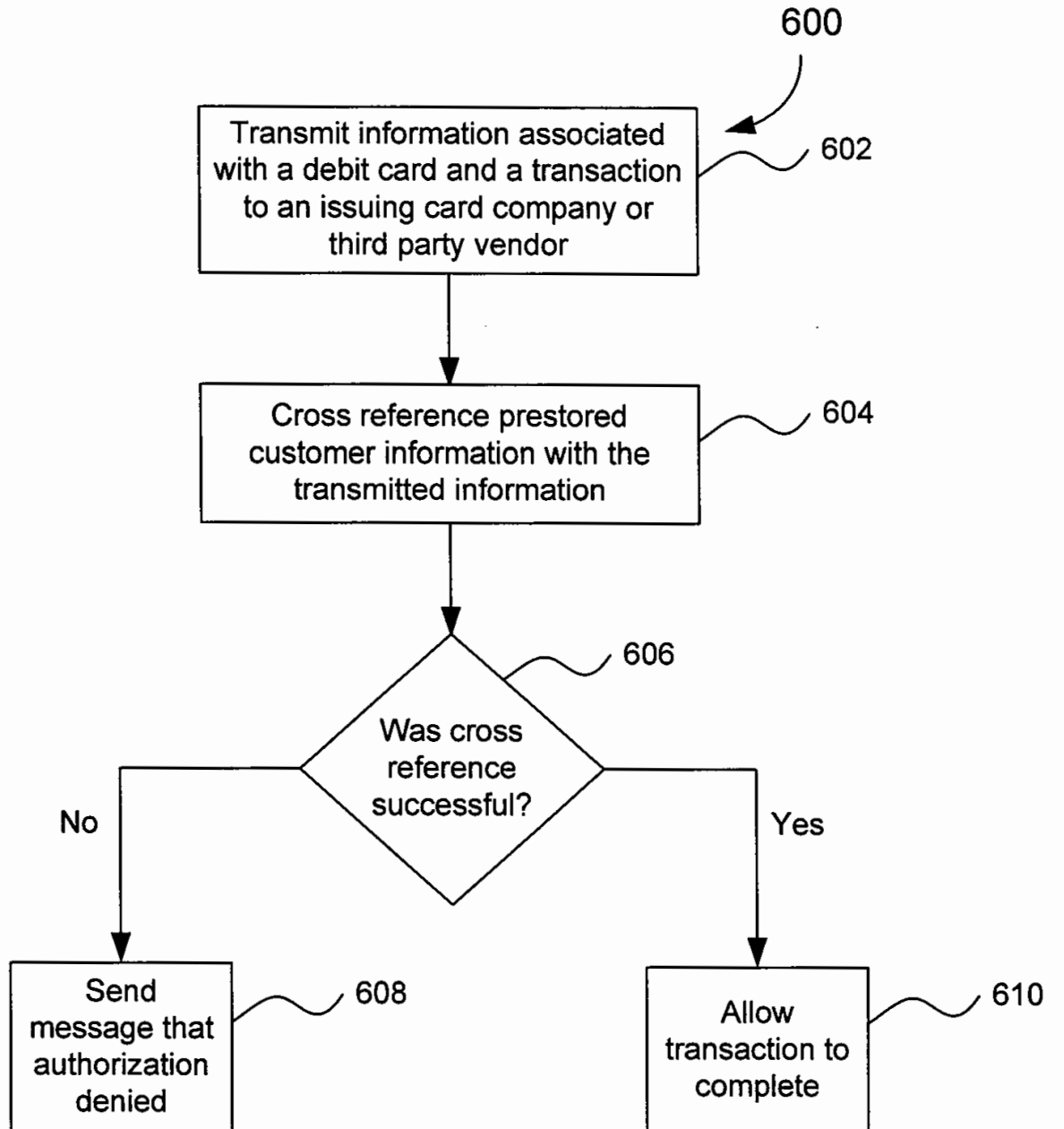


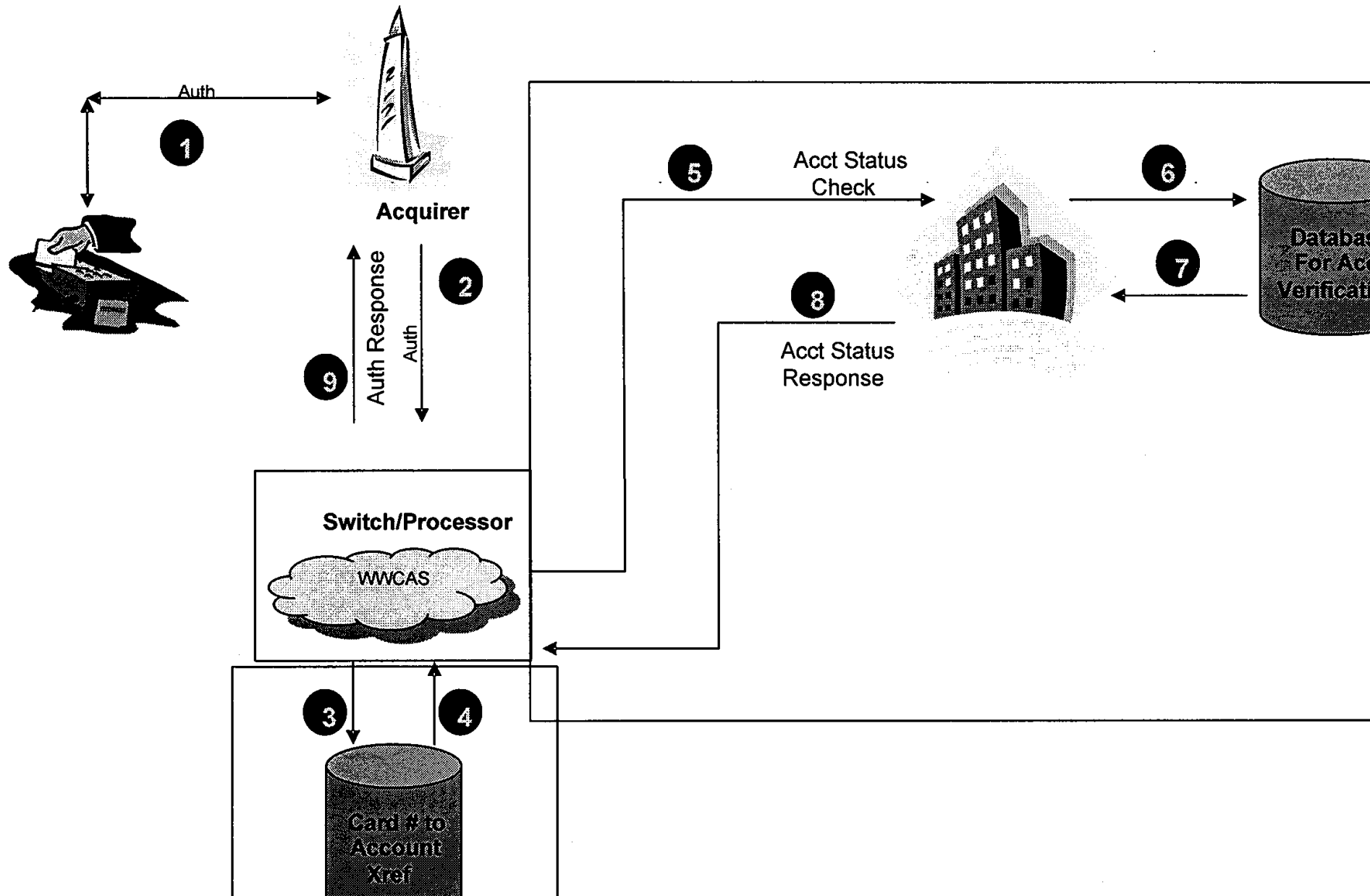
FIG. 4

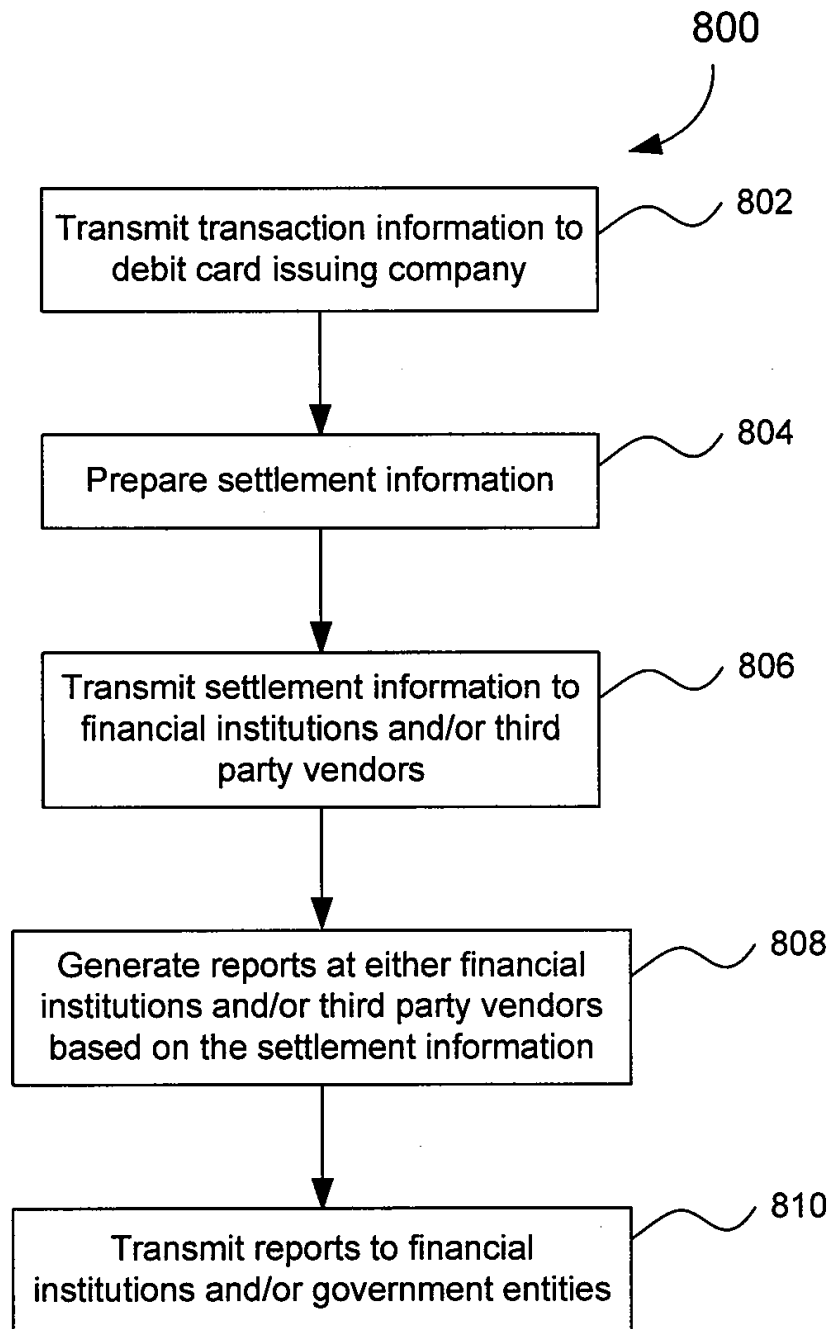
Enrollment

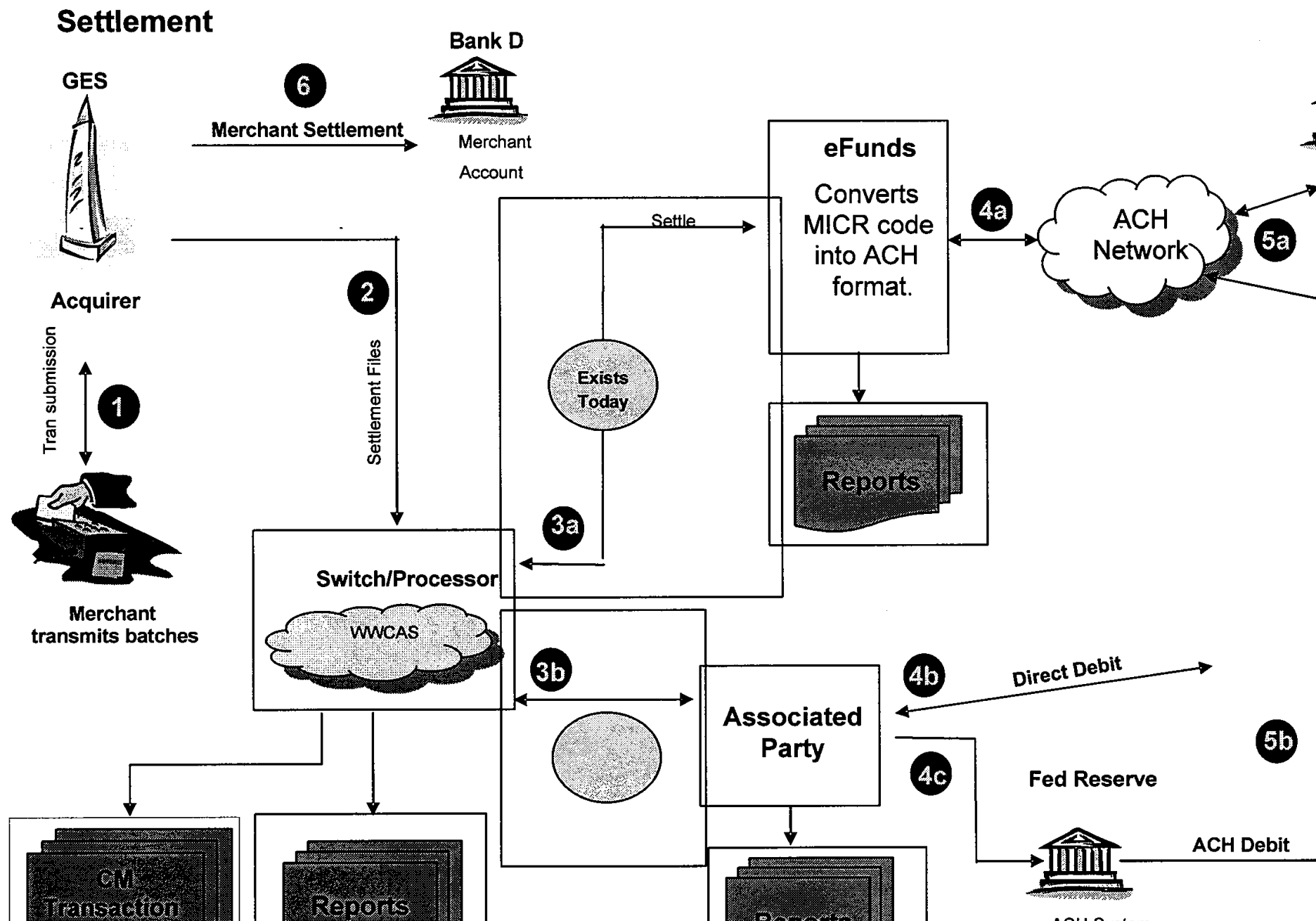




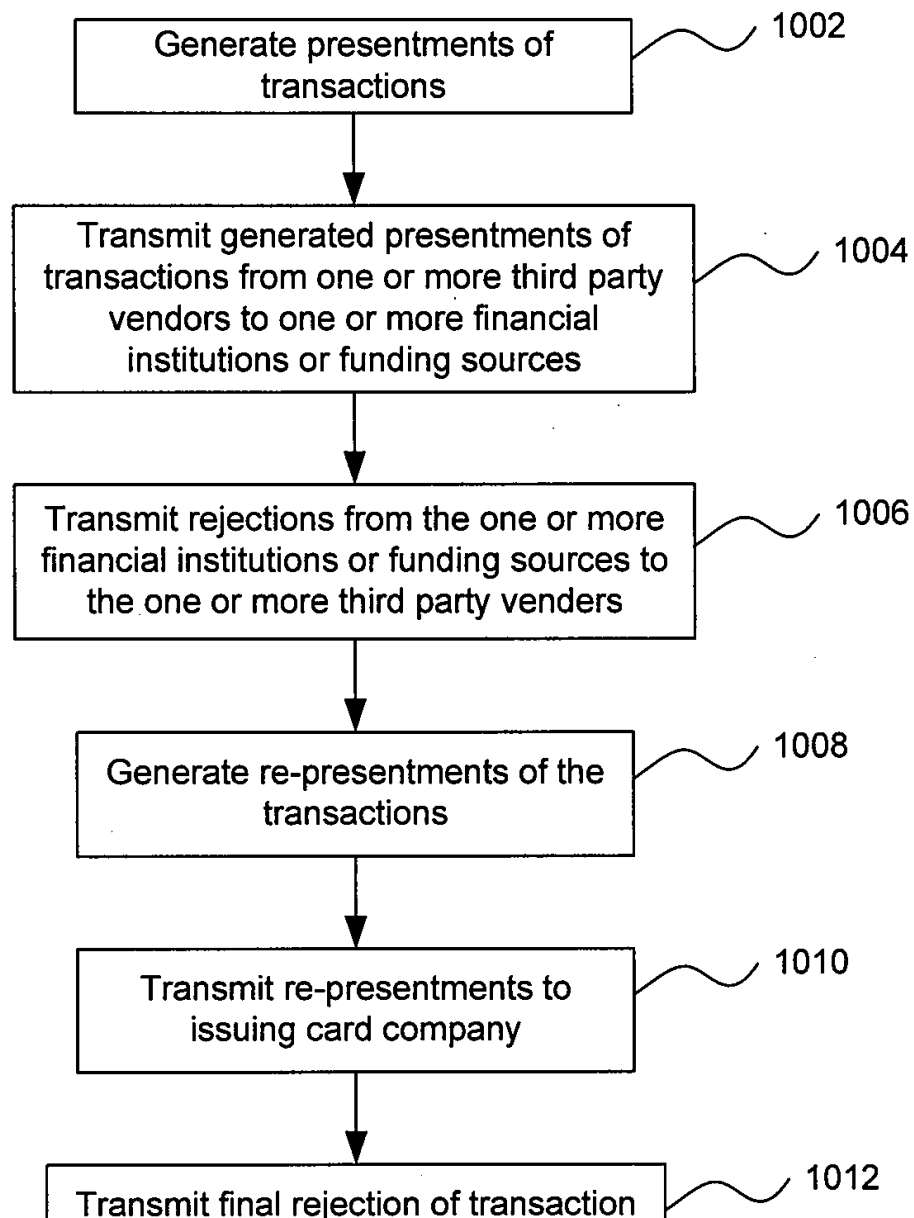
Authorization



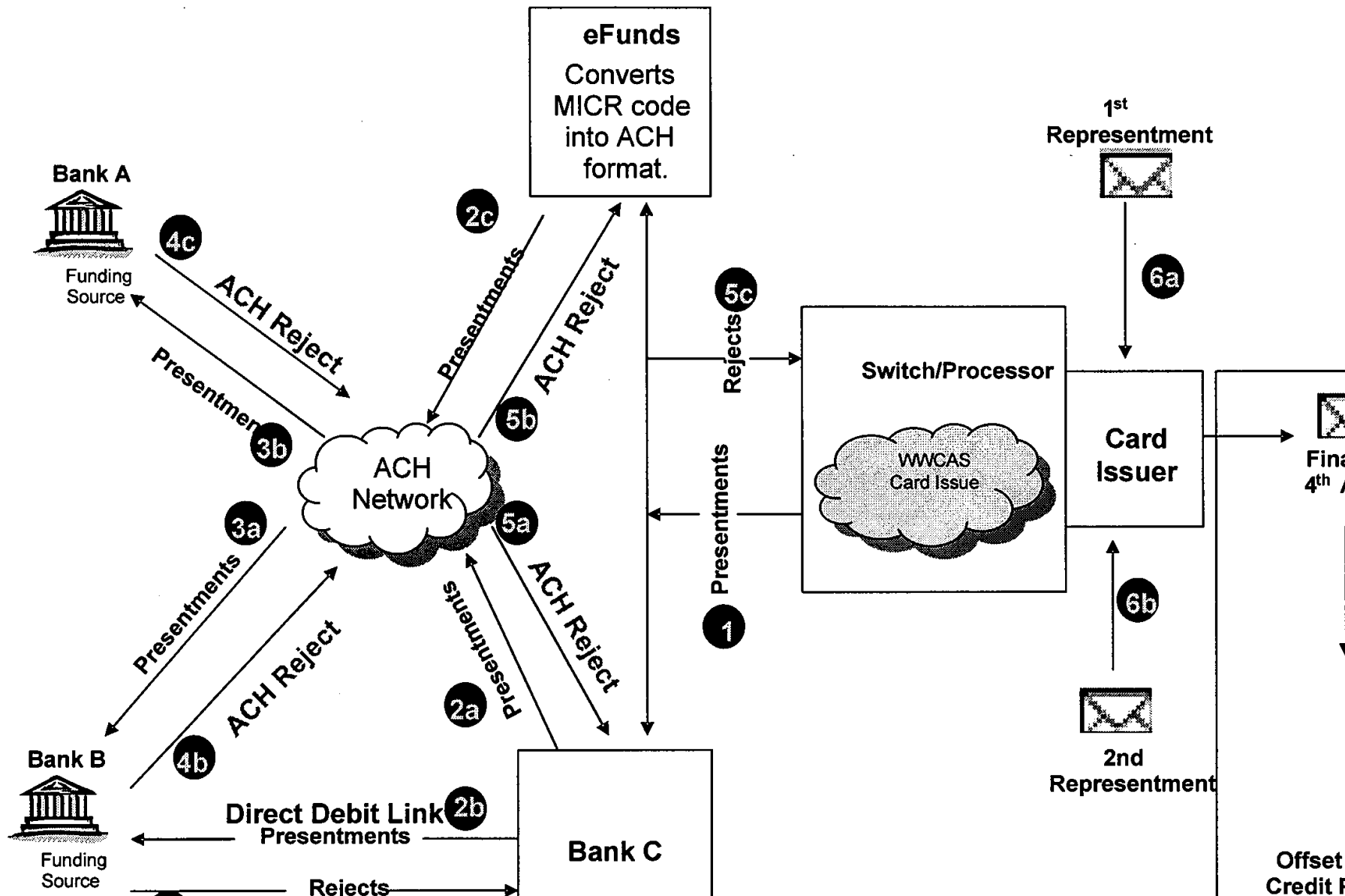


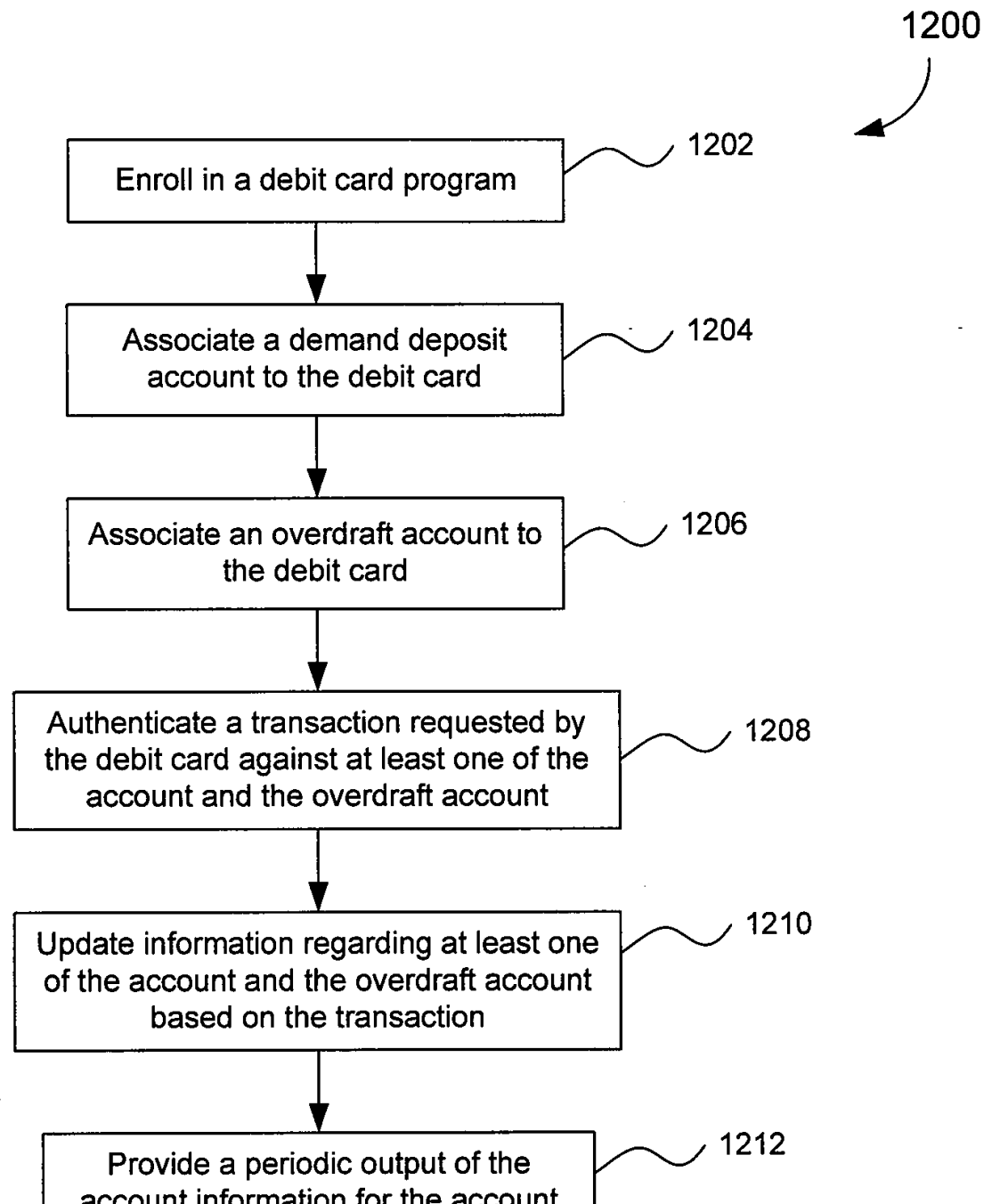


1000



ACH Reject Processing





Computer System 1300

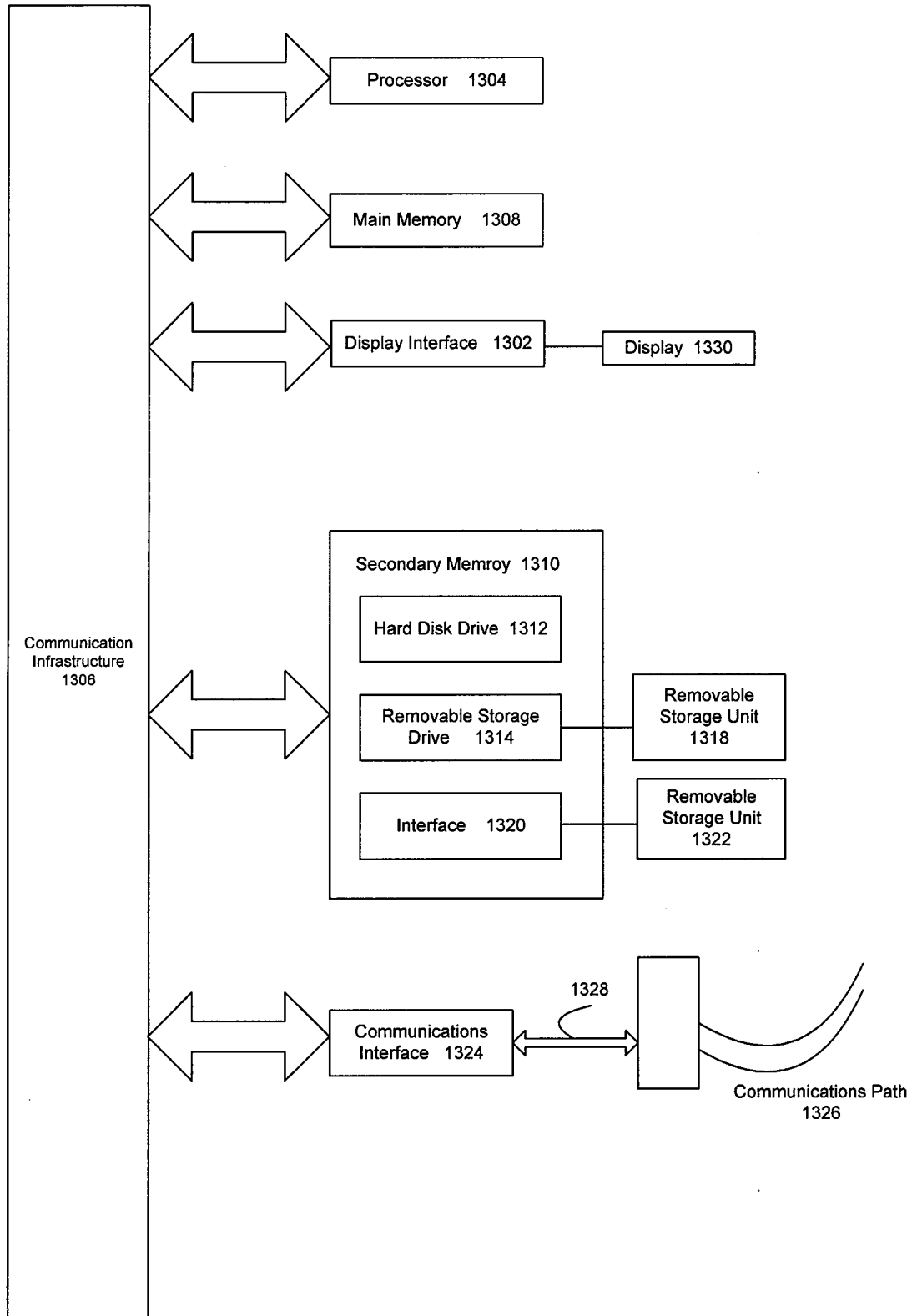


FIG. 13

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.

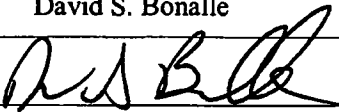
Prior Foreign Applications(s):			Priority Claimed	
			☐ Yes	☐ No
_____ (Application No.)	_____ (Country)	_____ (Day/Month/Year Filed)		
_____ (Application No.)	_____ (Country)	_____ (Day/Month/Year Filed)	☐ Yes	☐ No

Send Correspondence to: Customer No. 26111
STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

1100 New York Avenue, N.W.
Washington, D.C. 20005-3934

Direct Telephone Calls to: (202) 371-2600

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: 6/5/06
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:
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:
Residence:	Brooklyn, New York
Citizenship:	United States
Mailing Address:	60 Remsen St., Apt. 3H Brooklyn, NY 11201

BEST AVAILABLE COPY

Appl. No. To be assigned
Docket No. 2348.0400001

1100 New York Avenue, N.W.
Washington, D.C. 20005-3934

Direct Telephone Calls to: (202) 371-2600

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

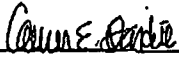
Full name of third Inventor:	I-Hsin Chuang
Signature of third Inventor:	Date: 06/27/06
Residence:	Brooklyn, New York
Citizenship:	United States
Mailing Address:	60 Remsen St., Apt. 3H Brooklyn, NY 11201

BEST AVAILABLE COPY

- Page 2 of 3 -

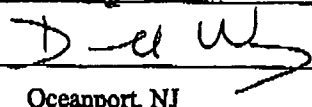
PAGE 5/6 * RCVD AT 6/29/2006 12:19:53 PM [Eastern Daylight Time] * SVR:NT-RIGHTFAX/0 * DNIS:2 * CSID:5 * DURATION (mm-ss):01-54

Appl. No. To be assigned
Docket No. 2348.0400001

Full name of fourth Inventor:	Lauren E. Dardick
Signature of fourth Inventor:	 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:	 Date: 6/27/06
Residence:	Oceanport, NJ
Citizenship:	United States
Mailing Address:	238 Monmouth Blvd Oceanport, NJ 07757

489460_1.DOC

BEST AVAILABLE COPY

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

BEST AVAILABLE COPY

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 A. Gray
Signature of sixth Inventor:	Date: 4/29/2006
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

459460_1.DOC

BEST AVAILABLE COPY

- Page 3 of 3 -

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**PATENT**

Applicant(s):	Bonalle et al.	Docket No.:	20655.4517
Serial No.:	TBA	Group Art Unit:	TBA
Filed:	October 19, 2010	Examiner:	TBA
Title:	System, Method, and Computer Program Product for Using and Using Debit Cards	Confirmation No.:	TBA

INFORMATION DISCLOSURE STATEMENT

Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R., §§1.97 and 1.98, Applicants hereby notify the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO/SB/08A. Applicants respectfully submit that all pending claims are patentable over the foregoing references, alone or in combination. Applicants further submit that the submission of the various Office Actions and Notices of Allowance, if any, from related cases is in accordance with Federal Circuit precedent, for example, as set forth in *McKesson Information Solutions v. Bridge Medical*, 82 U.S.P.Q.2nd 1865 (Fed. Cir. 2007), and therefore respectfully request that the Examiner consider these documents. The Examiner is requested to initial the enclosed Form PTO/SB/08A and return a copy thereof to the undersigned.

The items listed on Form PTO/SB/08A EFS-WEB may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

1. ☐ For each of the following items listed on the enclosed copy of Form PTO/SB/08A that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:
-
2. ☒ Any copy of the items listed on the enclosed copy of Form PTO/SB/08A EFS-WEB that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior ☒ Parent Application, ☐ Continuation, ☐ Divisional or ☐ Continuation-In-Part application under 37 C.F.R. §1.97, U.S. Serial No. 11/478,140, filed 06/30/2006.
 3. ☒ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
 - ☒ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
 - ☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.
 - ☐ 37 C.F.R. §1.97(b)(3), before the mailing of a first Office action on the merits.
 - ☐ 37 C.F.R. §1.97(b)(4), before the mailing of a first Office action after the filing of a request for continued examination under §1.114.
 4. ☐ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below.
 5. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):

- ☐ A check in the amount of \$180.00 is enclosed in payment of the fee.
- ☐ Charge the fee to Deposit Account No. 19-2814.
6. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:
- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below; and
 - b. the fee due under 37 C.F.R. §1.17(p) which is paid as set forth in paragraph 9 below.
7. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
- a. ☐ 37 C.F.R. §1.313(c)(1), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;
 - b. ☐ 37 C.F.R. §1.313(c)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.
 - c. ☐ The fee due under 37 C.F.R. §1.17(p) is paid as set forth in paragraph 9 below.
8. ☐ I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a 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.
- ☐ I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.
9. ☐ A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).
- ☐ Charge the fee due under 37 C.F.R. §1.17(p) to Deposit Account No. 19-2814.

[X] The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814.

Respectfully submitted,



Howard I. Sobelman
Reg. No. 39,038

Dated: October 19, 2010

SNELL & WILMER L.L.P.
One Arizona Center
400 E. Van Buren
Phoenix, Arizona 85004-2202
Phone: (602) 382-6228
Fax: (602) 382-6070
Email: hsobelman@swlaw.com

Date: 10/19/10

Approved for use through 7/31/2006. OMB 0651-0032

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875						Application or Docket Number 12/907,955			
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	330		
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A		N/A		N/A	540		
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A		N/A		N/A	220		
TOTAL CLAIMS (37 CFR 1.16(i))	20	minus 20 =		x\$26		x\$52			
INDEPENDENT CLAIMS (37 CFR 1.16(h))	3	minus 3 =		x\$110		x\$220			
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$270 (\$135 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR								
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))				195		390			
				TOTAL		TOTAL	1090		
* 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		RATE (\$)	ADDITIONAL FEE (\$)	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))					N/A		N/A	
					TOTAL		TOTAL		
					ADD'T FEE		ADD'T FEE		
(Column 1)		(Column 2)		(Column 3)		SMALL ENTITY		OR OTHER THAN SMALL ENTITY	
AMENDMENT B	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	=	
	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))					N/A		N/A	
					TOTAL		TOTAL		
					ADD'T FEE		ADD'T 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 1450, Alexandria, VA 22313-1450.

Serial No.: 12/907,955
Docket No.: 20655.4517

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 12/907,955 Docket No.: 20655.4517
First Named Inventor: David S. Bonalle Filing Date: 10/19/2010
Art Unit: 2876 Examiner: TBD
Title: System, Method, and Computer Program Product for Issuing Confirmation No.: 2917
and Using Debit Cards

REVOCATION OF PRIOR POWER OF ATTORNEY WITH NEW POWER OF ATTORNEY AND CHANGE OF CORRESPONDENCE ADDRESS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

American Express Travel Related Services Company, Inc., on behalf of itself, its subsidiaries and affiliates, hereby revokes all previous powers of attorney given in the above-identified application and hereby appoint the practitioners associated with the Customer Number 66170.

Please change the correspondence address for the above-identified application to the address associated with Customer Number 66170.

I am an Officer of the Assignee of record of the entire interest. Statement under 37 CFR 3.73(b) is included.

American Express Travel Related Services
Company, Inc.

By Maxine Y. Graham
Name: Maxine Y. Graham
Title: VP, Chief IP Counsel

Please send all further correspondence to the address as stated above.

Dated: 10/29/10
Respectfully submitted,
Howard I. Sobelman
Howard I. Sobelman, Reg. No. 39,038
SNELL & WILMER L.L.P.

1956066

STATEMENT UNDER 37 CFR 3.73(b)

Applicant/Patent Owner: American Express Travel Related Services Company, Inc.

Application No./Patent No.: 12/907,955 Filed/Issue Date: 10/19/2010

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

American Express Travel Related Services Company, Inc. 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 025163, Frame 0209, 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:

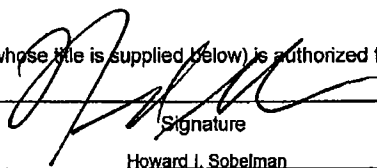
1. From: _____ To: _____
The document was recorded in the United States Patent and Trademark Office at
Reel _____, Frame _____, or for which a copy thereof is attached.
2. From: _____ To: _____
The document was recorded in the United States Patent and Trademark Office at
Reel _____, Frame _____, or for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

Howard I. Sobelman
Printed or Typed Name

Attorney for Assignee
Title

10/29/10
Date
802-382-6228
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:	8730776
Application Number:	12907955
International Application Number:	
Confirmation Number:	2917
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/Kelsi Rigby
Filer Authorized By:	Howard I. Sobelman
Attorney Docket Number:	20655.4517
Receipt Date:	29-OCT-2010
Filing Date:	
Time Stamp:	12:51:22
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
------------------------	----

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		206554517POA.PDF	101740 2f19878993f04e8b1df85318ac8c7b216315ff26	yes	2

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Power of Attorney	1	1
	Assignee showing of ownership per 37 CFR 3.73(b).	2	2
Warnings:			
Information:			
Total Files Size (in bytes):		101740	
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

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

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	TOT CLAIMS	IND CLAIMS
12/907,955	10/19/2010	2876	1090	20655.4517	20	3

CONFIRMATION NO. 2917

66170

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

FILING RECEIPT



OC000000044288569

Date Mailed: 11/15/2010

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

Applicant(s)

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, Chelsea Manor St, UNITED KINGDOM;
William J. Gray, Peoria, AZ;
David J. Wong, Oceanport, NJ;

Assignment For Published Patent Application

American Express Travel Related Services Company, Inc., New York, NY

Power of Attorney: The patent practitioners associated with Customer Number 66170

Domestic Priority data as claimed by applicant

This application is a CON of 11/478,140 06/30/2006 PAT 7,837,100
which claims benefit of 60/695,855 07/05/2005

Foreign Applications

If Required, Foreign Filing License Granted: 10/29/2010

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 12/907,955**

Projected Publication Date: To Be Determined - pending completion of Corrected Papers

Non-Publication Request: No

Early Publication Request: No

Title

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

Preliminary Class

235

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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

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

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

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

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

LICENSE FOR FOREIGN FILING UNDER**Title 35, United States Code, Section 184****Title 37, Code of Federal Regulations, 5.11 & 5.15****GRANTED**

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

the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

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

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

NOT GRANTED

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/907,955	10/19/2010	David S. Bonalle	20655.4517

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

CONFIRMATION NO. 2917
POA ACCEPTANCE LETTER



Date Mailed: 11/15/2010

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 10/19/2010.

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.

/nabraha/

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 NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/907,955	10/19/2010	David S. Bonalle	20655.4517

CONFIRMATION NO. 2917

FORMALITIES LETTER



OC000000044288570

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

Date Mailed: 11/15/2010

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

An application number and filing date have been accorded to this application. The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

The required item(s) identified below must be timely submitted to avoid abandonment:

- Replacement drawings in compliance with 37 CFR 1.84 and 37 CFR 1.121(d) are required. The drawings submitted are not acceptable because:
 - The drawings must be reasonably free from erasures and must be free from alterations, overwriting, interlineations, folds, and copy marks. See Figure(s) 5,7,9.
 - Numbers, letters, and reference characters on the drawings must measure at least 0.32 cm (1/8 inch) in height. See Figure(s) 5.
 - The drawings submitted to the Office are not electronically reproducible because portions of figures 5, 7, 9 are missing and/or blurry.

Applicant is cautioned that correction of the above items may cause the specification and drawings page count to exceed 100 pages. If the specification and drawings exceed 100 pages, applicant will need to submit the required application size fee.

Replies should be mailed to:

Mail Stop Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

Registered users of EFS-Web may alternatively submit their reply to this notice via EFS-Web.
<https://sportal.uspto.gov/authenticate/AuthenticateUserLocalEPF.html>

For more information about EFS-Web please call the USPTO Electronic Business Center at **1-866-217-9197** or visit our website at <http://www.uspto.gov/ebc>.

If you are not using EFS-Web to submit your reply, you must include a copy of this notice.

/jmilani/

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

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicant(s):	David S. Bonalle, et al.	Docket No.:	20655.4517
Serial No.:	12/907,955	Group Art Unit:	TBA
Filed:	October 19, 2010	Examiner:	TBA
Title:	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS	Confirmation No.:	2917

RESPONSE TO NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

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

Dear Commissioner:

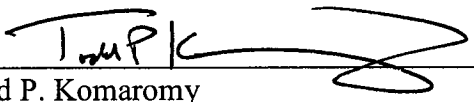
Applicants reply to the "Notice to File Corrected Application Papers – Filing Date Granted" dated November 15, 2010, which response is filed within the shortened two month period for response, attached herewith are the following:

Replacement drawing for Figures 5, 7 and 9 in compliance with 37 C.F.R. §1.84 and 37 C.F.R. §1.121(d).

Should the Commissioner of Patents have any questions with respect to this response, please contact the undersigned at your convenience. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Snell & Wilmer's Deposit Account No. 19-2814.

Respectfully submitted,

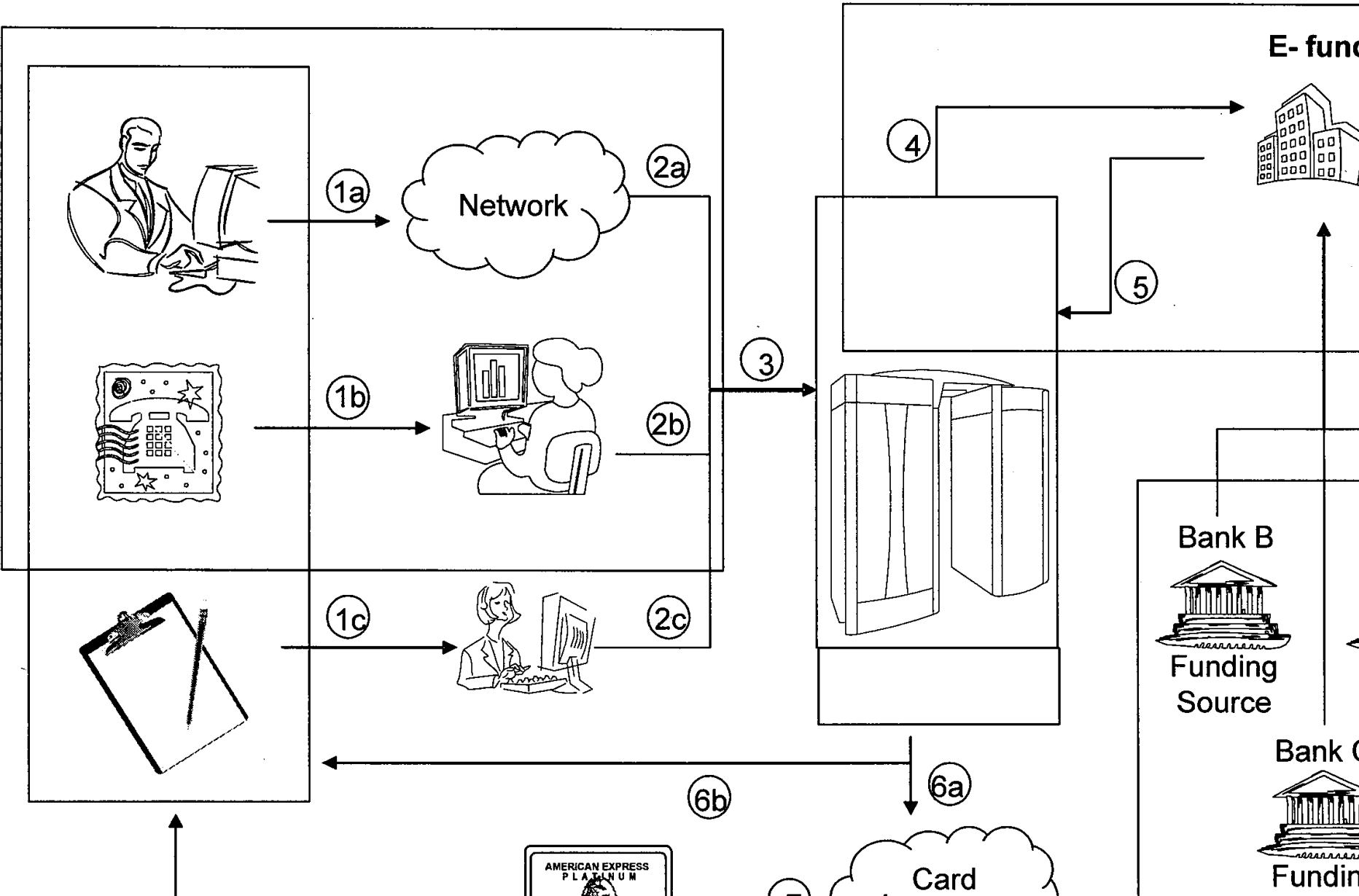
Dated: November 17, 2010



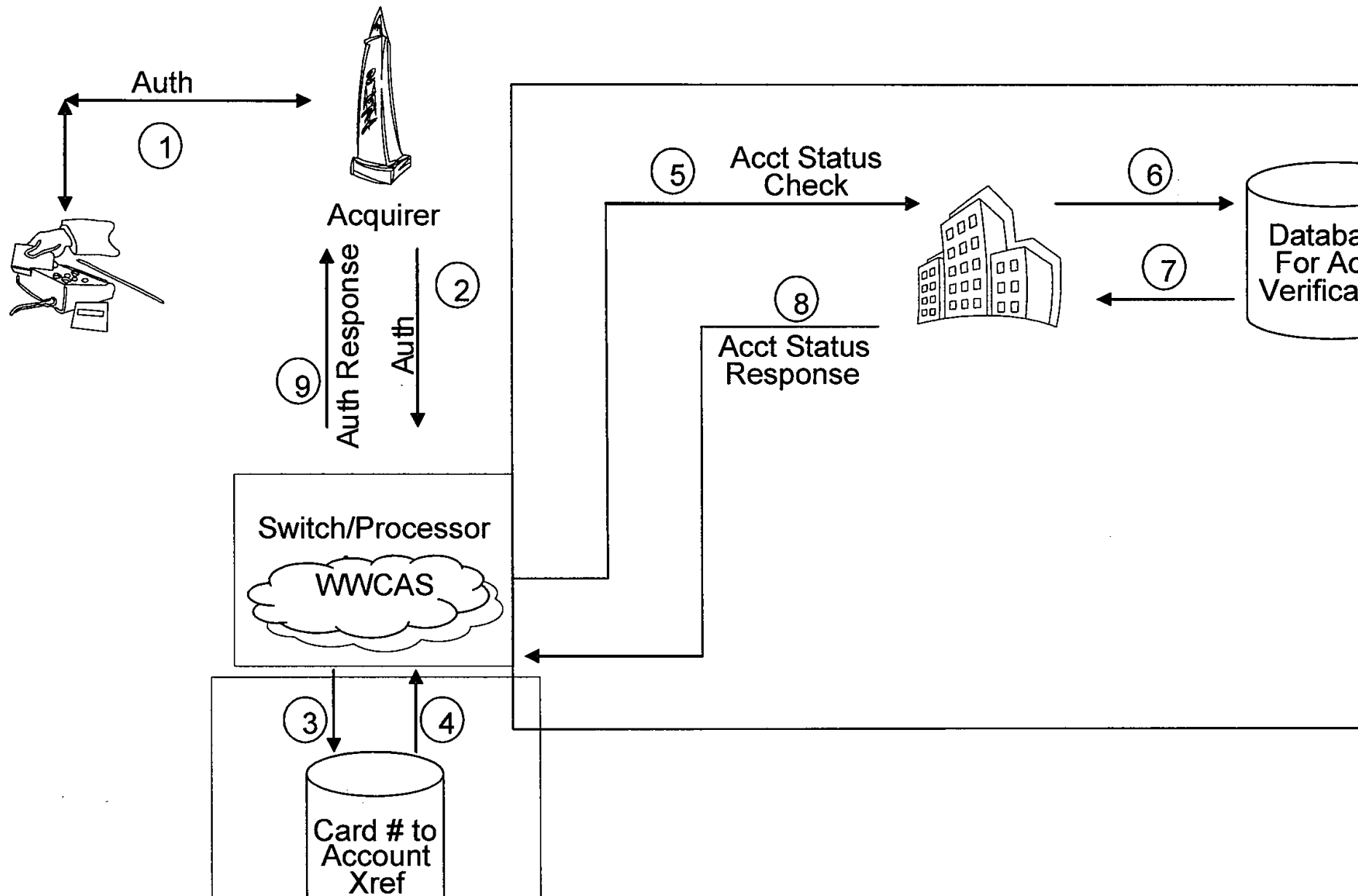
Todd P. Komaromy
Reg. No. 64,680

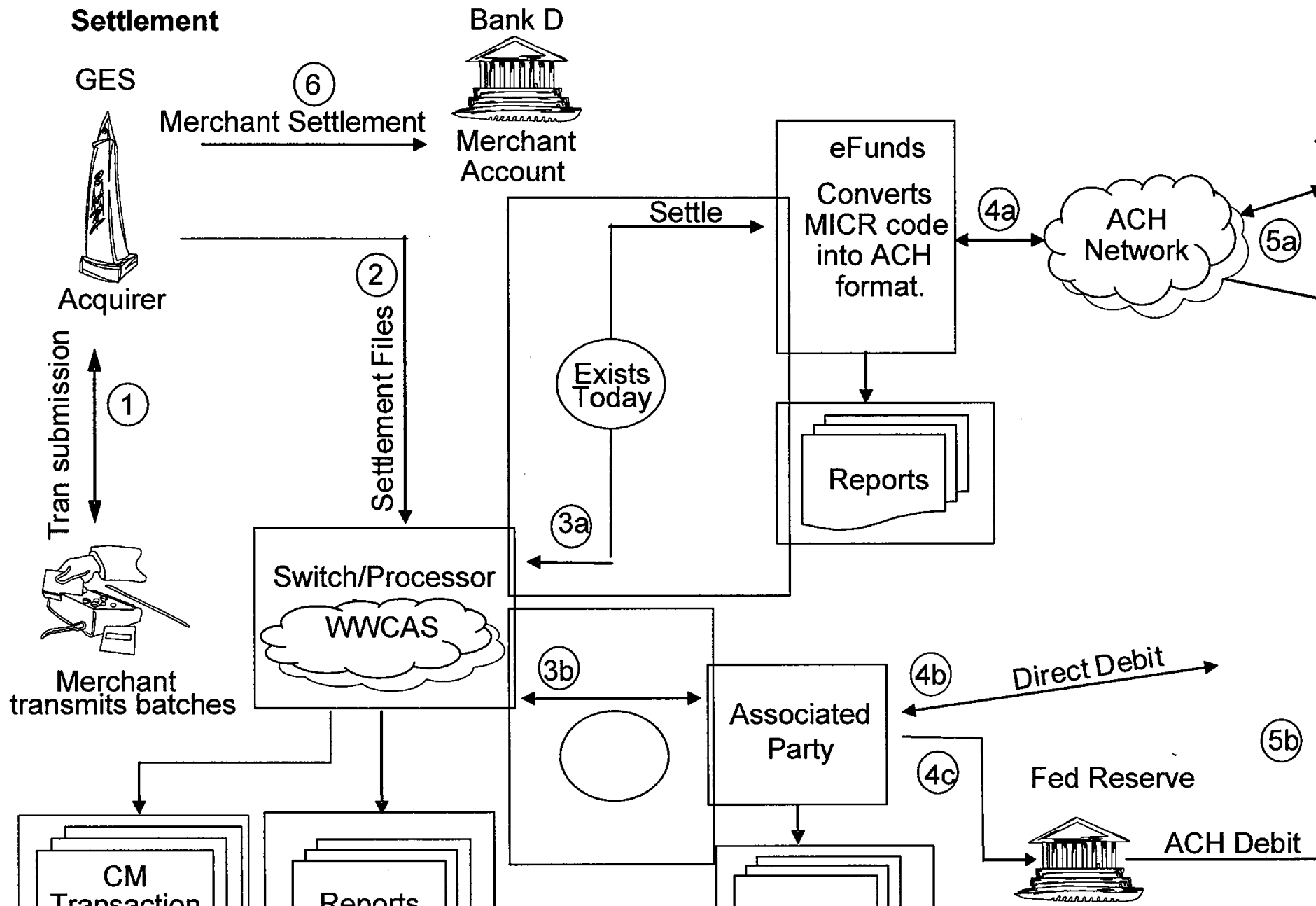
SNELL & WILMER L.L.P.
One Arizona Center, 400 E. Van Buren
Phoenix, Arizona 85004-2202
Phone: (602) 382-6321
Fax: (602) 382-6070
Email: tkomaromy@swlaw.com

Enrollment



Authorization





Electronic Acknowledgement Receipt

EFS ID:	8857265
Application Number:	12907955
International Application Number:	
Confirmation Number:	2917
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:	Todd P. Komaromy/Debbie Mier
Filer Authorized By:	Todd P. Komaromy
Attorney Docket Number:	20655.4517
Receipt Date:	17-NOV-2010
Filing Date:	19-OCT-2010
Time Stamp:	15:06:29
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
------------------------	----

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		206554517_RNFCAP.PDF	128178 2c276128b24ba89d4479da13ffc48c1a745197df	yes	4

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Applicant Response to Pre-Exam Formalities Notice	1	1
	Drawings-only black and white line drawings	2	4
Warnings:			
Information:			
Total Files Size (in bytes):		128178	
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.			

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875						Application or Docket Number 12/907,955				
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	330			
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A			N/A	540			
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	220			
TOTAL CLAIMS (37 CFR 1.16(j))	20	minus 20 = *			OR	x 52 =	0.00			
INDEPENDENT CLAIMS (37 CFR 1.16(h))	3	minus 3 = *				x 220 =	0.00			
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$270 (\$135 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).						0.00			
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))							0.00			
* If the difference in column 1 is less than zero, enter "0" in column 2.				TOTAL		TOTAL	1090			
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	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))							OR		
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	
AMENDMENT B		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))							OR		
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	
* If the entry in column 1 is less than the entry in column 2, write "0" in column 3. ** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20". *** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3". The "Highest Number Previously Paid For" (Total or Independent) is the highest found in the appropriate box in column 1.										



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	TOT CLAIMS	IND CLAIMS
12/907,955	10/19/2010	2876	1090	20655.4517	20	3

CONFIRMATION NO. 2917

UPDATED FILING RECEIPT



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

Date Mailed: 12/01/2010

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

Applicant(s)

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, Chelsea Manor St, UNITED KINGDOM;
William J. Gray, Peoria, AZ;
David J. Wong, Oceanport, NJ;

Assignment For Published Patent Application

American Express Travel Related Services Company, Inc., New York, NY

Power of Attorney: The patent practitioners associated with Customer Number 66170

Domestic Priority data as claimed by applicant

This application is a CON of 11/478,140 06/30/2006 PAT 7,837,100
which claims benefit of 60/695,855 07/05/2005

Foreign Applications

If Required, Foreign Filing License Granted: 10/29/2010

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 12/907,955**

Projected Publication Date: 03/10/2011

Non-Publication Request: No

Early Publication Request: No

Title

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

Preliminary Class

235

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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

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

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

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

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

LICENSE FOR FOREIGN FILING UNDER**Title 35, United States Code, Section 184****Title 37, Code of Federal Regulations, 5.11 & 5.15****GRANTED**

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

the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

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

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

NOT GRANTED

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/907,955	10/19/2010	David S. Bonalle	20655.4517

CONFIRMATION NO. 2917

PUBLICATION NOTICE



OC000000046470762

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

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

Publication No.US-2011-0060687-A1

Publication Date:03/10/2011

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 publically 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.

Further assistance in electronically accessing the publication, or about PAIR, is available by calling the Patent Electronic Business Center at 1-866-217-9197.

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.
12/907,955	10/19/2010	David S. Bonalle	20655.4517	2917
66170	7590	11/19/2013		
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 11/19/2013	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
krigby@SWLAW.COM

Office Action Summary	Application No. 12/907,955	Applicant(s) BONALLE ET AL.	
	Examiner Thien M. Le	Art Unit 2887	AIA (First Inventor to File) Status No

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

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 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 _____.
☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on _____; the restriction requirement and election have been incorporated into this action.
- 4) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 5) ☒ Claim(s) 1-20 is/are pending in the application.
5a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 6) ☐ Claim(s) _____ is/are allowed.
- 7) ☒ Claim(s) 1-20 is/are rejected.
- 8) ☐ Claim(s) _____ is/are objected to.
- 9) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

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

Application Papers

- 10) ☐ The specification is objected to by the Examiner.
- 11) ☒ The drawing(s) filed on 10/19/2010 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

Priority under 35 U.S.C. § 119

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

Certified copies:

- a) ☐ All b) ☐ Some * c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) ☒ Notice of References Cited (PTO-892) | 3) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) ☒ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date <u>10/19/2010</u> | 4) ☐ Other: _____ |

DETAILED ACTION

The present application is being examined under the pre-AIA first to invent provisions.

The information disclosure statement filed 10/19/2010 fails to comply with the provisions of 37 CFR 1.97, 1.98 and MPEP § 609. It has been placed in the application file, but the information referred to therein has not been considered as to the merits. Applicant is advised that the date of any re-submission of any item of information contained in this information disclosure statement or the submission of any missing element(s) will be the date of submission for purposes of determining compliance with the requirements based on the time of filing the statement, including all certification requirements for statements under 37 CFR 1.97(e). See MPEP § 609.05(a).

Double Patenting

The nonstatutory double patenting rejection is based on a judicially created doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the unjustified or improper timewise extension of the “right to exclude” granted by a patent and to prevent possible harassment by multiple assignees. A nonstatutory double patenting rejection is appropriate where the claims at issue are not identical, but at least one examined application claim is not patentably distinct from the reference claim(s) because the examined application claim is either anticipated by, or would have been obvious over, the reference claim(s). See, e.g., *In re Berg*, 140 F.3d 1428, 46 USPQ2d 1226 (Fed. Cir. 1998); *In re Goodman*, 11 F.3d 1046, 29 USPQ2d 2010 (Fed. Cir.

1993); *In re Longi*, 759 F.2d 887, 225 USPQ 645 (Fed. Cir. 1985); *In re Van Ornum*, 686 F.2d 937, 214 USPQ 761 (CCPA 1982); *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); and *In re Thorington*, 418 F.2d 528, 163 USPQ 644 (CCPA 1969).

A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) or 1.321(d) may be used to overcome an actual or provisional rejection based on a nonstatutory double patenting ground provided the reference application or patent either is shown to be commonly owned with this application, or claims an invention made as a result of activities undertaken within the scope of a joint research agreement. A terminal disclaimer must be signed in compliance with 37 CFR 1.321(b).

The USPTO internet Web site contains terminal disclaimer forms which may be used. Please visit <http://www.uspto.gov/forms/>. The filing date of the application will determine what form should be used. A web-based eTerminal Disclaimer may be filled out completely online using web-screens. An eTerminal Disclaimer that meets all requirements is auto-processed and approved immediately upon submission. For more information about eTerminal Disclaimers, refer to <http://www.uspto.gov/patents/process/file/efs/guidance/eTD-info-I.jsp>.

Claims 1-20 are rejected on the ground of nonstatutory double patenting as being unpatentable over claims of U.S. Patent No. 7,837,100. Although the claims at issue are not identical, they are not patentably distinct from each other because they essentially recite the same limitations.

Claim 1 is rejected in view of claim 1 of the '100 patent in that it recites:

Claim 1 of the application	Claim 1 of the '100 patent
-----------------------------------	-----------------------------------

A method comprising:	A method comprising:
authenticating, by a computer-based authentication system, a transaction requested by a debit account based upon at least one of a demand deposit account or an overdraft account, wherein the authentication includes fraud assessment;	authenticating, by a processing device, a transaction requested by a debit card against at least one of a demand deposit account associated with the debit card or an overdraft account 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, by the computer-based system, information regarding at least one of the demand deposit account and the overdraft account based on the transaction.	and updating, by the processing device, information regarding at least one of the demand deposit account and the overdraft account based on the transaction.

As can be seen, though the claim languages are not identical, claim 1 of the '100 patent recites all limitations as recited in claim 1 of the application. Thus, the patent protections have been granted to the earlier filed patent application.

Claim 2 is rejected in view of claim 2 of the '100 patent.

Claim 3 is rejected in view of claim 1 of the '100 patent.

Claims 4-8 are rejected in view of claims 1 and 4 of the '100 patent.

Claim 9 is rejected in view of claim 5 of the '100 patent.

Claim 10 is rejected in view of claim 7 of the '100 patent.

Claim 11 is rejected in view of claim 15 of the '100 patent.

Claim 12 is rejected in view of claim 15 of the '100 patent.

Claim 13 is rejected in view of claims 1-3 of the '100 patent.

Claim 14 is rejected in view of claims 1-3 of the '100 patent.

Claims 15-18 are rejected in view of claims 1 and 4 of the '100 patent.

Claim 19 is rejected in view of claim 5 of the '100 patent.

Claim 20 is rejected in view of claim 7 of the '100 patent.

The entire claim set of the '100 patent is herein included for further reviews:

1. A method comprising: authenticating, by a processing device, a transaction requested by a debit card against at least one of a demand deposit account associated with the debit card or an overdraft account associated with the debit card, wherein the authentication includes fraud assessment, and wherein the fraud assessment includes communication with data sources via a

Art Unit: 2887

network; and updating, by the processing device, information regarding at least one of the demand deposit account and the overdraft account based on the transaction.

2. The method of claim 1, wherein the overdraft account is a transaction account.

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

4. 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.

5. The method of claim 1, further comprising: providing a periodic output of the account information for the demand deposit account and the overdraft account.

6. A system, comprising: an authentication system 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

Art Unit: 2887

a fraud assessment, wherein the fraud assessment includes communication with data sources via a network.

7. The system of claim 6, wherein the main account and the overdraft account are held at unrelated financial institutions.

8. The system of claim 6, 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.

9. The system of claim 8, wherein the enrolling system is configured to use a transaction account as the overdraft account.

10. The system of claim 8, wherein the enrolling system is configured to use a banking account as the overdraft account.

11. The system of claim 6, 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.

12. A computer program product for performing a debit card authentication

Art Unit: 2887

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.

13. The computer program product of claim 12, 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. The computer program product of claim 12, 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. 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. 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. The method of claim 15, further comprising: providing a periodic output of the account information for the demand deposit account and the overdraft account.

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

Notice of References Cited	Application/Control No. 12/907,955	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-2009/0299841	12-2009	Bishop et al.	705/14.21
*	B	US-2009/0287565	11-2009	Bishop et al.	705/14.38
	C	US-			
	D	US-			
	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
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
S15	281	authentication same ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 08:41
S16	1	authentication same ((deposit adj2 account) or (overdraft adj2 account)) same enough	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 08:47
S17	179	authentication same ((deposit adj2 account) or (overdraft adj2 account)) same information	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 08:47
S18	8	authentication same ((deposit adj2 account) or (overdraft adj2 account)) same information same (debit adj2 account)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 08:59
S19	1	("7837100").PN.	US-PGPUB; USPAT	OR	OFF	2013/11/13 09:05
S20	78	(debit adj2 account) near20 (based or linked or associated) near20 ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:27
S21	38	authentication same (fraud\$4 near5 assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:28
S22	1	S20 and S21	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:28
S23	229	authentication and (fraud\$4 near5 assessment\$1)	US-PGPUB; USPAT; USOCR;	OR	OFF	2013/11/13 09:28

			EPO; JPO; DERWENT; IBM_TDB			
S24	1	S20 and S23	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:28
S25	1	S20 and (fraud\$4 near5 assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:28
S26	3	S20 and (assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:29
S27	79	(debit adj2 account) near30 (based or linked or associated) near30 ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:30
S28	85	(debit adj2 account) near30 (based or link\$4 or associat\$4) near30 ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:30
S29	4	S28 and (assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:30
S30	78	(debit adj2 account) near30 (transaction\$1) near30 ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:46
S31	8	S30 and (assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:46
S32	29	S30 and fraud\$4	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:51

EAST Search History (Interference)

<This search history is empty>

11/ 13/ 2013 1:27:04 PM
C:\Users\tle4\Documents\EAST\Workspaces\12907955.wsp

<i>Index of Claims</i> 	Application/Control No. 12907955	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	11/13/2013							
	1	✓							
	2	✓							
	3	✓							
	4	✓							
	5	✓							
	6	✓							
	7	✓							
	8	✓							
	9	✓							
	10	✓							
	11	✓							
	12	✓							
	13	✓							
	14	✓							
	15	✓							
	16	✓							
	17	✓							
	18	✓							
	19	✓							
	20	✓							

Search Notes 	Application/Control No. 12907955	Applicant(s)/Patent Under Reexamination BONALLE ET AL.
	Examiner THIEN M LE	Art Unit 2887

CPC- SEARCHED		
Symbol	Date	Examiner

CPC COMBINATION SETS - SEARCHED		
Symbol	Date	Examiner

US CLASSIFICATION SEARCHED			
Class	Subclass	Date	Examiner
235	380, 382, 379, 383	11/13/2013	LTM

SEARCH NOTES		
Search Notes	Date	Examiner
EAST, review parent applications for double patenting	11/13/2013	LTM

INTERFERENCE SEARCH			
US Class/ CPC Symbol	US Subclass / CPC Group	Date	Examiner

--	--



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. 2917

SERIAL NUMBER	FILING or 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.		
12/907,955	10/19/2010	235	2887	20655.4517		
APPLICANTS INVENTORS 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, Chelsea Manor St, UNITED KINGDOM; William J. Gray, Peoria, AZ; David J. Wong, Oceanport, NJ; ** CONTINUING DATA ***** This application is a CON of 11/478,140 06/30/2006 PAT 7837100 which claims benefit of 60/695,855 07/05/2005 ** FOREIGN APPLICATIONS ***** ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** 10/29/2010						
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 20	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 1090	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		

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.

Receipt date: 09/28/2006

11478140 - GAU: 2887

Equivalent of Form PTO/SB/08A (07-06)
Approved for use through 09/30/2006. OMB 0851-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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

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	2896 2887
				Examiner Name	To Be Assigned Le, Thien
Sheet	1	of	1	Attorney Docket Number	2348.0400001

U.S. PATENT DOCUMENTS					
Examiner Initials*	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*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (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
	FP1				
	FP2				
	FP3				
	FP4				
	FP5				
	FP6				
	FP7				
	FP8				
	FP9				

Examiner Signature	/Thien Le/	Date Considered	07/10/2009
--------------------	------------	-----------------	------------

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. *Applicant's unique citation designation number (optional). ² See Kind 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.

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

PTO/SB/088 (07-06)

Approved for use through 09/30/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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

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
-----------------------	------------	--------------------	------------

*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

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

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

First Named Inventor:	David S. Bonalle	Docket No.:	20655.04517
Serial No.:	12/907,955	Group Art Unit:	2887
Filed:	October 19, 2010	Examiner:	Thien Minh Le
Title:	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS	Confirmation No.:	2917

REPLY

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated November 19, 2013, of which this Reply is filed within three months, please consider the following remarks:

Listing of the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.

Listing of Claims:

1. (original) A method comprising:
 authenticating, by a computer-based authentication system, a transaction requested by a debit account based upon at least one of a demand deposit account or an overdraft account, wherein the authentication includes fraud assessment; and
 updating, by the computer-based system, information regarding at least one of the demand deposit account and the overdraft account based on the transaction.
2. (original) The method of claim 1, wherein the overdraft account is at least one of a transaction account or a bank account.
3. (original) The method of claim 1, wherein the fraud assessment includes communication with data sources via a network.
4. (original) The method of claim 1, wherein at least one of a demand deposit account or an overdraft account, is associated with the debit account.
5. (original) The method of claim 1, further comprising enrolling in a debit account program.
6. (original) The method of claim 1, further comprising enrolling in a debit account program, prior to the authenticating.
7. (original) The method of claim 1, further comprising issuing the debit account.
8. (original) The method of claim 1, further comprising associating at least one of the debit account, the demand deposit account or the overdraft account.

9. (original) The method of claim 1, further comprising providing a periodic output of the information for at least one of the debit account, the demand deposit account and the overdraft account.

10. (original) The method of claim 1, wherein at least one of the debit account, demand deposit account and the overdraft account are managed by unrelated financial institutions.

11. (original) An article of manufacture including a non-transitory, tangible computer readable medium having instructions stored thereon that, in response to execution by a computer-based authentication system, cause the computer-based system to perform operations comprising:

authenticating, by the computer-based system, a transaction requested by a debit account based upon at least one of a demand deposit account or an overdraft account, wherein the authentication includes fraud assessment; and

updating, by the computer-based system, information regarding at least one of the demand deposit account and the overdraft account based on the transaction.

12. (original) A system comprising:

a tangible, non-transitory memory communicating with an authentication processor,

the tangible, non-transitory memory having instructions stored thereon that, in response to execution by the processor, cause the processor to perform operations comprising:

authenticating, by the processor, a transaction requested by a debit account based upon at least one of a demand deposit account or an overdraft account, wherein the authentication includes fraud assessment; and

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

13. (original) The system of claim 12, wherein the overdraft account is at least one of a transaction account or a bank account.

14. (original) The system of claim 12, wherein the fraud assessment includes communication with data sources via a network.

15. (original) The system of claim 12, wherein at least one of a demand deposit account or an overdraft account, is associated with the debit account.

16. (original) The system of claim 12, wherein the processor further performs operations comprising enrolling in a debit account program.

17. (original) The system of claim 12, wherein the processor further performs operations comprising issuing the debit account.

18. (original) The system of claim 12, wherein the processor further performs operations comprising associating at least one of the debit account, the demand deposit account or the overdraft account.

19. (original) The system of claim 12, wherein the processor further performs operations comprising providing a periodic output of the information for at least one of the debit account, the demand deposit account and the overdraft account.

20. (original) The system of claim 12, wherein at least one of the debit account, demand deposit account and the overdraft account are managed by unrelated financial institutions.

REMARKS

Applicants reply to the Office Action dated November 19, 2013, within three months. Claims 1-20 are pending in the application. Applicants appreciate the Examiner's indication regarding the allowable subject matter in claims 1-20. No new matter is added. Applicants assert that the application is in condition for allowance. Applicants respectfully request reconsideration of this application.

The Examiner rejects claims 1-20 based on non-statutory obviousness-type double patenting over the claims of prior U.S. Patent No. 7,837,100. Applicants respectfully disagree, but to expedite prosecution, Applicants file a Terminal Disclaimer to obviate the double patenting rejection over "Prior" U.S. Patent No. 7,837,100, as requested by the Examiner.

Upon entry of the Terminal Disclaimer, the rejections of claims 1-20 are now moot. Because no other rejections are set forth in the Office Action, Applicants assert that all pending claims 1-20 should now be in condition for allowance.

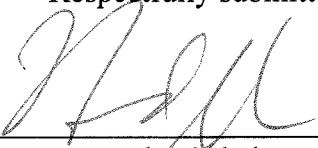
When a phrase similar to "at least one of A, B, or C" or "at least one of A, B, and C" is used in the claims or specification, Applicants intend the phrase to mean any of the following: (1) at least one of A; (2) at least one of B; (3) at least one of C; (4) at least one of A and at least one of B; (5) at least one of B and at least one of C; (6) at least one of A and at least one of C; or (7) at least one of A, at least one of B, and at least one of C.

The claims of the present application are different and possibly broader than the claims pursued in the parent or related applications. To the extent any amendments or characterizations of the scope of any claim or referenced art could be construed as a disclaimer of any subject matter supported by the present disclosure, Applicants hereby rescind and retract such disclaimer. Accordingly, the references construed in the parent or related applications may need to be revisited.

In view of the above remarks, Applicants respectfully submit that all pending claims properly set forth that Applicants regard as their invention and are allowable over the cited references. Accordingly, Applicants respectfully request allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. The Commissioner is authorized to charge any fees due to Deposit Account No. 19-2814.

Respectfully submitted,

Date: November 19, 2013

By: 

Howard I. Sobelman
Reg. No. 39,038

SNELL & WILMER, L.L.P.
One Arizona Center
400 East Van Buren
Phoenix, AZ 85004-2202
Phone: (602) 382-6228
Fax: (602) 382-6070
Email: hsobelman@swlaw.com

Electronic Acknowledgement Receipt

EFS ID:	17441142
Application Number:	12907955
International Application Number:	
Confirmation Number:	2917
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:	20655.04517
Receipt Date:	19-NOV-2013
Filing Date:	19-OCT-2010
Time Stamp:	13:32:08
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
------------------------	----

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		2065504517_ROA20121119.pdf	462773 9384df42f39d51c18007dca14a95e5a5cae1ea99	yes	6

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Amendment/Req. Reconsideration-After Non-Final Reject	1	1
	Claims	2	4
	Applicant Arguments/Remarks Made in an Amendment	5	6
Warnings:			
Information:			
Total Files Size (in bytes):		462773	
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.			

Doc Code: DIST.E.FILE Document Description: Electronic Terminal Disclaimer - Filed		PTO/SB/26 U.S. Patent and Trademark Office Department of Commerce
Electronic Petition Request	TERMINAL DISCLAIMER TO OBIATE A DOUBLE PATENTING REJECTION OVER A "PRIOR" PATENT	
Application Number	12907955	
Filing Date	19-Oct-2010	
First Named Inventor	David Bonalle	
Attorney Docket Number	20655.04517	
Title of Invention	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS	
☒ Filing of terminal disclaimer does not obviate requirement for response under 37 CFR 1.111 to outstanding Office Action ☒ This electronic Terminal Disclaimer is not being used for a Joint Research Agreement.		
Owner	Percent Interest	
American Express Travel Related Services Company, Inc.	100%	
The owner(s) with percent interest listed above in the instant application hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the instant application which would extend beyond the expiration date of the full statutory term of prior patent number(s) 7837100 as the term of said prior patent is presently shortened by any terminal disclaimer. The owner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and the prior patent are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns. In making the above disclaimer, the owner does not disclaim the terminal part of the term of any patent granted on the instant application that would extend to the expiration date of the full statutory term of the prior patent, "as the term of said prior patent is presently shortened by any terminal disclaimer," in the event that said prior patent later: - expires for failure to pay a maintenance fee; - is held unenforceable; - is found invalid by a court of competent jurisdiction; - is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321; - has all claims canceled by a reexamination certificate; - is reissued; or - is in any manner terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer. ☒ Terminal disclaimer fee under 37 CFR 1.20(d) is included with Electronic Terminal Disclaimer request.		

☐ I certify, in accordance with 37 CFR 1.4(d)(4), that the terminal disclaimer fee under 37 CFR 1.20(d) required for this terminal disclaimer has already been paid in the above-identified application.	
☐ Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2). ☐ Applicant(s) status remains as SMALL ENTITY. ☒ Applicant(s) status remains as other than SMALL ENTITY.	
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 Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.	
THIS PORTION MUST BE COMPLETED BY THE SIGNATORY OR SIGNATORIES I certify, in accordance with 37 CFR 1.4(d)(4) that I am: ☒ An attorney or agent registered to practice before the Patent and Trademark Office who is of record in this application Registration Number <u>39038</u> ☐ A sole inventor ☐ A joint inventor; I certify that I am authorized to sign this submission on behalf of all of the inventors ☐ A joint inventor; all of whom are signing this request ☐ The assignee of record of the entire interest that has properly made itself of record pursuant to 37 <u>CFR 3.71</u>	
Signature	/Howard Sobelman/
Name	Howard Sobelman

*Statement under 37 CFR 3.73(b) is required if terminal disclaimer is signed by the assignee (owner).
 Form PTO/SB/96 may be used for making this certification. See MPEP § 324.

Electronic Patent Application Fee Transmittal

Application Number:	12907955			
Filing Date:	19-Oct-2010			
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:	20655.04517			
Filed as Large Entity				
Utility under 35 USC 111(a) Filing Fees				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
Statutory or Terminal Disclaimer	1814	1	160	160
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:				
Total in USD (\$)				160

Doc Code: DISQ.E.FILE

Document Description: Electronic Terminal Disclaimer – Approved

Application No.: 12907955

Filing Date: 19-Oct-2010

Applicant/Patent under Reexamination: Bonalle et al.

Electronic Terminal Disclaimer filed on November 19, 2013

☒ APPROVED

This patent is subject to a terminal disclaimer

☐ DISAPPROVED

Approved/Disapproved by: Electronic Terminal Disclaimer automatically approved by EFS-Web

U.S. Patent and Trademark Office

Electronic Acknowledgement Receipt

EFS ID:	17441180
Application Number:	12907955
International Application Number:	
Confirmation Number:	2917
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:	20655.04517
Receipt Date:	19-NOV-2013
Filing Date:	19-OCT-2010
Time Stamp:	13:34:50
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$ 160
RAM confirmation Number	13891
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	Electronic Terminal Disclaimer-Filed	eTerminal-Disclaimer.pdf	33634 bffc3a6ef839a938738aa232e9e9dbfaf2ac41f5	no	2
Warnings:					
Information:					
2	Fee Worksheet (SB06)	fee-info.pdf	30419 a0a1d0341fd336d91af865daac649548bbe0caad	no	2
Warnings:					
Information:					
Total Files Size (in bytes):			64053		
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.

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 12/907,955	Filing Date 10/19/2010	☐ 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)

	11/19/2013	CLAIMS REMAINING AFTER AMENDMENT	Minus	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA		RATE (\$)	ADDITIONAL FEE (\$)
AMENDMENT	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)

		CLAIMS REMAINING AFTER AMENDMENT	Minus	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA		RATE (\$)	ADDITIONAL FEE (\$)
AMENDMENT	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.



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.
12/907,955	10/19/2010	David S. Bonalle	20655.04517	2917
66170	7590	12/24/2013		
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 12/24/2013	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
krigby@SWLAW.COM

Office Action Summary	Application No. 12/907,955	Applicant(s) BONALLE ET AL.	
	Examiner Thien M. Le	Art Unit 2887	AIA (First Inventor to File) Status No

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

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTHS FROM THE MAILING DATE OF THIS COMMUNICATION.

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

Status

- 1) ☒ Responsive to communication(s) filed on 11/19/2013.
☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on _____; the restriction requirement and election have been incorporated into this action.
- 4) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims*

- 5) ☒ Claim(s) 1-20 is/are pending in the application.
5a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 6) ☐ Claim(s) _____ is/are allowed.
- 7) ☒ Claim(s) 1-20 is/are rejected.
- 8) ☐ Claim(s) _____ is/are objected to.
- 9) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

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

Application Papers

- 10) ☐ The specification is objected to by the Examiner.
- 11) ☒ The drawing(s) filed on 10/19/2010 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

Priority under 35 U.S.C. § 119

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

Certified copies:

- a) ☐ All b) ☐ Some** c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

** See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) ☒ Notice of References Cited (PTO-892) | 3) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) ☐ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b)
Paper No(s)/Mail Date _____ | 4) ☐ Other: _____ |

DETAILED ACTION

The present application is being examined under the pre-AIA first to invent provisions. The amendment filed on 11/19/2013 has been entered. Claims 1-20 remain for examination.

Claim Rejections - 35 USC § 103

In the event the determination of the status of the application as subject to AIA 35 U.S.C. 102 and 103 (or as subject to pre-AIA 35 U.S.C. 102 and 103) is incorrect, any correction of the statutory basis for the rejection will not be considered a new ground of rejection if the prior art relied upon, and the rationale supporting the rejection, would be the same under either status.

The following is a quotation of pre-AIA 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.

Claims 1-2 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Alexander, IV et al. (Alexdander, IV et al. – 2005/0246289; herein after referred to as Alexander) in view of Abe et al. (Abe et al. – 2005/0091524; herein after referred to as Abe).

Regarding claim 1, Alexander discloses a method comprising:

authenticating, by a computer-based authentication system, a transaction

Art Unit: 2887

requested by a debit account based upon at least one of a demand deposit account or an overdraft account (Alexander, par. 0048, 0031, 0035, figures 1 and 4 – transaction card 105 operates as a debit card which is linked to a source account 415 which is a demand deposit account, account holder 180 will be charged with an overdraft protection fee if the demand deposit account is being used);

and updating, by the computer-based system, information regarding at least one of the demand deposit account and the overdraft account based on the transaction (Alexander, par. 0048, 0031, 0035, figures 1 and 4 – transaction card 105 operates as a debit card which is linked to a source account 415 which is a demand deposit account, account holder 180 will be charged with an overdraft protection fee if the demand deposit account is being used, the transaction amount will be updated on the demand deposit account; par. 0026 – source account balance 175 is adjusted according to ACH transaction amount).

The claim differs in calling for the authentication which includes fraud assessment. Though Alexander discloses that the debit operation can be done using ACH, the reference is silent about the fraud assessment. However, this claimed limitation is not new. Reference to Abe is cited as an evident showing the conventionality of the fraud assessment for ACH transactions (Abe, par. 0004 - fraud detection for ACH transactions). It would have been obvious to incorporate Abe's teaching of fraud detection in the system as taught by Alexander. The modification enhances Alexander's teachings by proving ACH transactions with added securities.

Regarding claim 2, Alexander discloses the method of claim 1, wherein the overdraft account is at least one of a transaction account or a bank account (Alexander; par. 0048 - demand deposit account is a checking account; par. 0048, 0031, 0035, figures 1 and 4 – transaction card 105 operates as a debit card which is linked to a source account 415 which is a demand deposit account, account holder 180 will be charged with an overdraft protection fee if the demand deposit account is being used, the transaction amount will be updated on the demand deposit account; figure 3; par. 0026 – source account balance 175 is adjusted according to ACH transaction amount).

Regarding claim 3, see the discussions regarding claim 1. Alexander discloses the method of claim 1, wherein the fraud assessment includes communication with data sources via a network (Alexander, figures 1, 4 show the ACH network wherein the fraud assessment is added in the manner as discussed in claim 1 in view of Abe).

Regarding claim 4, Alexander discloses the method of claim 1, wherein at least one of a demand deposit account or an overdraft account, is associated with the debit account (Alexander, par. 0048, 0031, 0035, figures 1 and 4 – transaction card 105 operates as a debit card, the transaction card account is thus considered as the debit account which is linked to a source account 415 which is a demand deposit account, account holder 180 will be charged with an overdraft protection fee if the demand deposit account is being used).

Regarding claim 5, Alexander discloses the method of claim 1, further comprising enrolling in a debit account program (Alexander, par. 0048, 0031, 0035, figures 1 and 4 – transaction card 105 operates as a debit card, the transaction card account is thus considered as the debit account which is linked to a source account 415 which is a demand deposit account, account holder 180 will be charged with an overdraft protection fee if the demand deposit account is being used; the transaction card can be with one institution while the demand deposit account can be with another institution requires the debit function to be enrolled and the accounts to be linked by authorized personnel).

Regarding claim 6, Alexander discloses the method of claim 1, further comprising enrolling in a debit account program, prior to the authenticating (Alexander, par. 0048, 0031, 0035, figures 1 and 4 – transaction card 105 operates as a debit card, the transaction card account is thus considered as the debit account which is linked to a source account 415 which is a demand deposit account, account holder 180 will be charged with an overdraft protection fee if the demand deposit account is being used; the transaction card can be with one institution while the demand deposit account can be with another institution requires the debit function to be enrolled and the accounts to be linked by authorized personnel so that the demand deposit account can be used as an alternative to provide both debit function and/or overdraft protection).

Regarding claim 7, Alexander discloses the method of claim 1, further comprising issuing the debit account (Alexander, par. 0048, 0031, 0035, figures 1 and 4

– transaction card 105 operates as a debit card, the transaction card account is thus considered as the debit account which is linked to a source account 415 which is a demand deposit account, account holder 180 will be charged with an overdraft protection fee if the demand deposit account is being used; the transaction card can be with one institution while the demand deposit account can be with another institution requires the debit function to be enrolled and the accounts to be linked by authorized personnel).

Regarding claim 8, Alexander discloses the method of claim 1, further comprising associating at least one of the debit account, the demand deposit account or the overdraft account (Alexander, par. 0048, 0031, 0035, figures 1 and 4 – transaction card 105 operates as a debit card, the transaction card account is thus considered as the debit account which is linked to a source account 415 which is a demand deposit account, account holder 180 will be charged with an overdraft protection fee if the demand deposit account is being used; the transaction card can be with one institution while the demand deposit account can be with another institution requires the debit function to be enrolled and the accounts to be linked by authorized personnel).

Regarding claim 9, Alexander discloses the method of claim 1, further comprising providing a periodic output of the information for at least one of the debit account, the demand deposit account and the overdraft account par. 0026 – source account balance 175 is adjusted according to ACH transaction amount, the amount of ACH transfer can occur in determined period of time: daily, weekly, monthly, yearly).

Regarding claim 10, Alexander discloses the method of claim 1, wherein at least one of the debit account, demand deposit account and the overdraft account are managed by unrelated financial institutions (Alexander, par. 0048, 0031, 0035, figures 1 and 4 – transaction card 105 operates as a debit card, the transaction card account is thus considered as the debit account which is linked to a source account 415 which is a demand deposit account, account holder 180 will be charged with an overdraft protection fee if the demand deposit account is being used; the transaction card can be with one institution while the demand deposit account can be with another institution requires the debit function to be enrolled and the accounts to be linked by authorized personnel).

Regarding claims 11-20, see the discussions regarding claims 1-10. Further, Alexander discloses an electronic computer based system wherein the memory would include the instructions to perform the method steps as recited.

Response to Arguments

Applicant's arguments with respect to claims 1-20 have been considered but are moot because the arguments do not apply to any of the references being used in the current rejection. Claims 1-20 remain rejected in light of the newly founded references. This Office Action has been made Non-Final.

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

Notice of References Cited	Application/Control No. 12/907,955	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-2005/0246289	11-2005	Alexander et al.	705/067
*	B	US-2005/0091524	04-2005	Abe et al.	713/200
	C	US-			
	D	US-			
	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.

<i>Index of Claims</i> 	Application/Control No. 12907955	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	11/13/2013	12/16/2013												
	1	✓	✓												
	2	✓	✓												
	3	✓	✓												
	4	✓	✓												
	5	✓	✓												
	6	✓	✓												
	7	✓	✓												
	8	✓	✓												
	9	✓	✓												
	10	✓	✓												
	11	✓	✓												
	12	✓	✓												
	13	✓	✓												
	14	✓	✓												
	15	✓	✓												
	16	✓	✓												
	17	✓	✓												
	18	✓	✓												
	19	✓	✓												
	20	✓	✓												

Search Notes 	Application/Control No. 12907955	Applicant(s)/Patent Under Reexamination BONALLE ET AL.
	Examiner THIEN M LE	Art Unit 2887

CPC- SEARCHED		
Symbol	Date	Examiner

CPC COMBINATION SETS - SEARCHED		
Symbol	Date	Examiner

US CLASSIFICATION SEARCHED			
Class	Subclass	Date	Examiner
235	380, 382, 379, 383	11/13/2013	LTM
updated	same as above	12/16/2013	LTM

SEARCH NOTES		
Search Notes	Date	Examiner
EAST, review parent applications for double patenting	11/13/2013	LTM
EAST	12/13/2013	LTM

INTERFERENCE SEARCH			
US Class/ CPC Symbol	US Subclass / CPC Group	Date	Examiner

--	--

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
S15	281	authentication same ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 08:41
S16	1	authentication same ((deposit adj2 account) or (overdraft adj2 account)) same enough	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 08:47
S17	179	authentication same ((deposit adj2 account) or (overdraft adj2 account)) same information	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 08:47
S18	8	authentication same ((deposit adj2 account) or (overdraft adj2 account)) same information same (debit adj2 account)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 08:59
S19	1	("7837100").PN.	US-PGPUB; USPAT	OR	OFF	2013/11/13 09:05
S20	78	(debit adj2 account) near20 (based or linked or associated) near20 ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:27
S21	38	authentication same (fraud\$4 near5 assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:28
S22	1	S20 and S21	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:28
S23	229	authentication and (fraud\$4 near5 assessment\$1)	US-PGPUB; USPAT; USOCR;	OR	OFF	2013/11/13 09:28

			EPO; JPO; DERWENT; IBM_TDB			
S24	1	S20 and S23	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:28
S25	1	S20 and (fraud\$4 near5 assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:28
S26	3	S20 and (assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:29
S27	79	((debit adj2 account) near30 (based or linked or associated) near30 ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:30
S28	85	((debit adj2 account) near30 (based or link\$4 or associat\$4) near30 ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:30
S29	4	S28 and (assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:30
S30	78	((debit adj2 account) near30 (transaction\$1) near30 ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:46
S31	8	S30 and (assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:46
S32	29	S30 and fraud\$4	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:51
S33	14	((debit) same (demand near3 deposit near3 account) same (credit) same "105"	US-PGPUB; USPAT; EPO; JPO; DERWENT	OR	OFF	2013/12/13 15:55
S34	115	debit same ACH same (fraud)	US-PGPUB; USPAT; EPO; JPO; DERWENT	OR	OFF	2013/12/13 16:13
S35	28	debit near40 ACH near40 (fraud)	US-PGPUB; USPAT; EPO; JPO; DERWENT	OR	OFF	2013/12/13 16:13
S36	1	("20050246289").PN.	US-PGPUB; USPAT	OR	OFF	2013/12/16 09:18

EAST Search History (Interference)

<This search history is empty>

12/ 16/ 2013 1:54:58 PM

C:\Users\tle4\Documents\EAST\Workspaces\12907955.wsp

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.

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

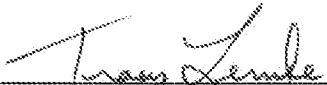
Signature		Date	3/25/14
Name	Tracy Lemke	Telephone	
Title	Authorized Person for III Holdings 1, LLC		

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:	18868384
Application Number:	12907955
International Application Number:	
Confirmation Number:	2917
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:	20655.04517
Receipt Date:	26-APR-2014
Filing Date:	19-OCT-2010
Time Stamp:	00:01:16
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
------------------------	----

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Assignee showing of ownership per 37 CFR 3.73.	sb0096.pdf	429175 8d5f9c9c7b3bd6207981a1b22aa3d8a2c92b851c	no	2

Warnings:

Information:

2	Power of Attorney	POA_DRAT.pdf	600841 b9bce282c0e37b3956977fbfb2f82fd44557 b91b	no	2
Warnings:					
Information:					
Total Files Size (in bytes):				1030016	
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.: 12/907955 Filed/Issue Date: 10/19/2010

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 025163, Frame 0209, 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/

04/25/2014

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
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/907,955	10/19/2010	David S. Bonalle	20655.04517

35690
MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C.
P.O. BOX 398
AUSTIN, TX 78767-0398

CONFIRMATION NO. 2917
POA ACCEPTANCE LETTER



Date Mailed: 05/06/2014

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 04/26/2014.

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.

/ktesfaye/

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 NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/907,955	10/19/2010	David S. Bonalle	20655.04517

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

CONFIRMATION NO. 2917
POWER OF ATTORNEY NOTICE



OC000000068123004

Date Mailed: 05/06/2014

NOTICE REGARDING CHANGE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 04/26/2014.

- 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).

/ktesfaye/

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

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

/Craig K. Watson/
Craig K. Watson, # 67,926

0143

IN THE CLAIMS:

The following is a current listing of claims and will replace all prior versions and listings of claims in the application. Please amend the claims as follows:

1. (Currently Amended) A method comprising:
~~authenticating, by receiving, at a computer-based authentication authorization system, a transaction requested by request associated with a debit account, wherein the debit account is associated with a separate account; based upon at least one of a demand deposit account or an overdraft account, wherein the authentication includes fraud assessment; and~~
sending, using the computer-based authorization system, an account information request that includes account information of the separate account;
receiving, at the computer-based authorization system, status information of the separate account in response to the account information request; and
updating, by authorizing, using the computer-based authorization system, information regarding at least one of the demand deposit account and the overdraft account the transaction request based on the transaction status information.
2. (Currently Amended) The method of claim 1, wherein the ~~overdraft~~ separate account is at ~~least one of~~ a transaction account or a bank account.
3. (Currently Amended) The method of claim 1, wherein authorizing the transaction request includes performing a fraud assessment based on the status information, wherein the fraud assessment includes communication with data sources via a network.
4. (Currently Amended) The method of claim 1, wherein the separate account is a demand deposit account or an overdraft account, and wherein at least one of a the demand deposit account ~~[[or an]]~~ and the overdraft account ~~[[, is]]~~ are associated with the debit account.
- 5-8. (Canceled)

9. (Currently Amended) The method of claim 1, further comprising providing a periodic output of the status information ~~for at least one of the debit account, the demand deposit account and the overdraft account.~~

10. (Currently Amended) The method of claim 1, wherein ~~at least one of the debit account, demand deposit account and the overdraft account~~ is managed by unrelated a different financial institutions institution than the separate account.

11. (Currently Amended) An article of manufacture including a non-transitory, tangible computer readable medium having instructions stored thereon that, in response to execution by a computer-based ~~authentication~~ authorization system, cause the computer-based authorization system to perform operations comprising:

~~authenticating, by receiving, at the computer-based authorization system, a transaction requested by request associated with a debit account, wherein the debit account is associated with a separate account; based upon at least one of a demand deposit account or an overdraft account, wherein the authentication includes fraud assessment; and~~

~~sending, using the computer-based authorization system, an account information request that includes account information of the separate account;~~

~~receiving, at the computer-based authorization system, status information of the separate account in response to the account information request; and~~

~~updating, by authorizing, using the computer-based authorization system, information regarding at least one of the demand deposit account and the overdraft account the transaction request based on the transaction status information.~~

12-20. (Canceled)

21. (New) The method of claim 1, wherein the status information comprises fund availability data.

22. (New) The method of claim 1, wherein authorizing the transaction request is performed in response to determining that a transaction amount associated with the transaction request is smaller than a fund amount associated with the status information.
23. (New) The method of claim 1, further comprising initiating, using the computer-based authorization system, an update of the status information in response to authorizing the transaction request.
24. (New) The method of claim 23, wherein initiating the update of the status information comprises sending a fund transfer request.
25. (New) The method of claim 1, wherein the account information request is sent to a third party vendor.
26. (New) The method of claim 1, further comprising determining, using the computer-based authorization system, sending a request for standing information associated with whether the separate account is in good standing.
27. (New) The article of manufacture of claim 11, wherein authorizing the transaction request is performed in response to determining that a transaction amount associated with the transaction request is smaller than or equal to a fund amount associated with the status information.
28. (New) The article of manufacture of claim 11, wherein the instructions, in response to execution by the computer-based authorization system, cause the computer-based authorization system to further perform operations comprising initiating, using the computer-based authorization system, an update of the status information in response to authorizing the transaction request.

29. (New) A method comprising:
- receiving, at a computer-based authorization system, a transaction request associated with a debit account, wherein the debit account is associated with a separate account;
 - authorizing, using the computer-based authorization system, the transaction request based on status information associated with the separate account; and
 - after authorizing the transaction request, sending, using the computer-based authorization system, a fund transfer request to a financial institution associated with the separate account, wherein the fund transfer request corresponds to the transaction request.
30. (New) The method of claim 29, wherein the computer-based authorization system is associated with a different financial institution than the financial institution associated with the separate account.
31. (New) The method of claim 29, wherein the fund transfer request corresponds to one or more other transaction requests, wherein the transaction request and each transaction request of the one or more other transaction requests includes a corresponding billing amount, and wherein a total charge of the fund transfer request is equal to a sum of the billing amounts of the transaction request and the one or more other transaction requests.
32. (New) The method of claim 29, further comprising, in response to the fund transfer request being rejected due to insufficient funds, transferring one or more charges associated with the fund transfer request to a different account associated with the debit account.
33. (New) The method of claim 32, wherein the different account is a charge account or a credit account.

REMARKS:

Claims 1-20 were pending in the application. Claims 5-8 and 12-20 have been canceled. Claims 1-4 and 9-11 have been amended. Claims 21-33 have been added. Therefore, claims 1-4, 9-11, and 21-33 are now pending in this application. Support for the claim amendments and new claims can be found in the specification as originally filed.

Section 103 Rejections

Independent claims 1 and 11 and various dependent claims stand rejected as allegedly being unpatentable over Alexander (U.S. Patent Application Publication No. 2005/0246289) in view of Abe (U.S. Patent Application Publication No. 2005/0091524). Office Action at pages 2 and 7. Applicant respectfully disagrees with these rejections, but has also further amended the claims to advance prosecution.

In rejecting the previous version of claim 1, the Office cites paragraphs [0026], [0031], [0035], and [0048] of Alexander. *See id.* at 3. As discussed below, however, Alexander does not teach or suggest the elements of amended claim 1 at these locations (or at any other location).

In one portion of Alexander, “financial institution A 125 can automatically request the transfer of ... funds from source account 415 to destination account 410 ... at [a] predetermined time....” Alexander at [0028]. Thus, in Alexander, “an account balance of destination account 410 is increased” following transfer. *See id.* After the funds are transferred to destination account 410, the “funds will be available for account holder 180 to conduct at least one transaction at or with merchant 110.” *See id.*

In another portion, Alexander describes an alternate technique for transferring funds to financial institution A. More particularly, Alexander describes that “transaction data including ... a transaction amount ... is received by ... financial institution A 125.” *See id.* at [0034]. In response to this transaction data, financial institution A may then transmit a “request 430 for an amount equal to the transaction amount to be electronically transferred from source account 415 ... to destination account 410....” *See id.* at [0035]. Alexander’s destination account 410 “thereafter receives the funds.” *See id.* In this portion of Alexander, financial institution A “then authorizes the attempted transaction and transmits authorization data to merchant 110.” *See id.* at [0036] (in contrast to [0028], where funds are made “available” at the destination account 410 prior to receipt of transaction data from the merchant 110).

While Alexander therefore describes transferring funds from a source account to a destination account, it fails to teach or suggest, as recited by amended claim 1, “sending, using [a] computer-based authorization system, *an account information request* that includes account information of [a] separate account” and “receiving, at the computer-based authorization system, *status information* of the separate account *in response to the account information request*” (emphasis added). Neither Alexander’s “request [for] transfer of ... funds,” *see* Alexander at [0028], nor Alexander’s “request ... for an amount equal to [a] transaction amount,” *see id.* at [0035], for example, teaches or suggests the “account information request” or “receiving ... status information of [a] separate account in response to the account information request” as recited by claim 1.

Further, as discussed below, the Abe reference does not remedy this shortcoming of Alexander.

Relative to the previous version of claim 1, for example, the Examiner does not assert that Abe teaches or suggests “authenticating ... a transaction requested by a debit account based upon at least one of a demand deposit account or an overdraft account.” *See* Office Action at 3. Indeed, Abe is merely cited as teaching “fraud detection for ACH transactions.” *See id.* Accordingly, Applicant submits that Abe likewise does not teach or suggest “sending ... an account information request that includes account information of the separate account” and “receiving ... status information of the separate account in response to the account information request” within the context of claim 1.

Thus, the proposed combination of Alexander and Abe (even assuming *arguendo* that a reason to combine these references exists, which Applicant does not concede) does not allow a *prima facie* case of obviousness to be made against claim 1. Independent claim 11 and new independent claim 29, while not identical in scope to claim 1, are also believed to be patentably distinct over Alexander and Abe for at least similar reasons.

Accordingly, Applicant respectfully requests withdrawal of the § 103 rejections of all independent claims (1, 11), and their respective dependent claims.

CONCLUSION:

Applicant respectfully submits the application is in condition for allowance, and an early notice to that effect is requested.

It should also be noted that although arguments have been presented with respect to certain claims herein, the recited subject matter as well as various other subject matter and/or combinations of subject matter may be patentable for other reasons. Further, the failure to address any statement by the Examiner herein should not be interpreted as acquiescence or agreement with such statement. Applicant expressly reserves the right to set forth additional and/or alternative reasons for patentability and/or allowance with the present Application or in any other future proceeding, and to rebut any statement presented by the Examiner in this or other papers during prosecution of the present Application.

Applicant has petitioned herewith for what is believed to be the appropriate extension of time. If any further extensions are necessary to prevent the above-referenced application from becoming abandoned, Applicant hereby petitions for such extension.

The Commissioner is authorized to charge any fees that may be required, or credit any overpayment, to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account No. 501505/6857-12602/CKW.

Also filed herewith is the following item:

☒ Petition for Extension of Time

Respectfully submitted,

Date: May 27, 2014

By: /Craig K. Watson/
Craig K. Watson
Reg. No. 67,926

Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C.
P. O. Box 398
Austin, Texas 78767
(512) 853-8890

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Atty.Dkt.No.: 6857-12602
Examiner: Le, Thien Minh
Group/Art Unit: 2887
Conf. No. 2917

I hereby certify that this correspondence is being transmitted
via electronic filing to the United States Patent and
Trademark Office on the date shown below:

/Craig K. Watson/
Craig K. Watson, #67,926

Applicant respectfully petitions the Commissioner for a 2 month extension of time under 37 C.F.R. §1.136 within which to respond to the Official Action mailed December 24, 2013, such extension allowing the undersigned until May 27, 2014 (the next business day following a weekend and a federal holiday), to respond.

A fee authorization is enclosed to cover this extension fee. However, if the fee authorization is missing or insufficient, the Commissioner is authorized to charge any additional fees which may be required, or credit any overpayment, to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account No. 501505/6857-12602/CKW.

Date: May 27, 2014

By: /Craig K. Watson/
Craig K. Watson
Reg. No. 67,926

Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C.
P. O. Box 398
Austin, Texas 78767
(512) 853-8890

Electronic Patent Application Fee Transmittal

Application Number:	12907955			
Filing Date:	19-Oct-2010			
Title of Invention:	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS			
First Named Inventor/Applicant Name:	David S. Bonalle			
Filer:	Dean M. Munyon/Deena Beasley			
Attorney Docket Number:	6857-12602			
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:				
Extension - 2 months with \$0 paid	1252	1	600	600

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Miscellaneous:				
Total in USD (\$)				600

Electronic Acknowledgement Receipt

EFS ID:	19138811
Application Number:	12907955
International Application Number:	
Confirmation Number:	2917
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:	35690
Filer:	Dean M. Munyon/Deena Beasley
Filer Authorized By:	Dean M. Munyon
Attorney Docket Number:	6857-12602
Receipt Date:	27-MAY-2014
Filing Date:	19-OCT-2010
Time Stamp:	19:04:49
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$600
RAM confirmation Number	6891
Deposit Account	501505
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)

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		Response_to_OA_12_24_13.pdf	104659	yes	8
			b6e954bfc207fd2356fd35f3ed6f9640cb84d5e1		
	Multipart Description/PDF files in .zip description				
	Document Description		Start	End	
	Amendment/Req. Reconsideration-After Non-Final Reject		1	1	
	Claims		2	5	
	Applicant Arguments/Remarks Made in an Amendment		6	8	
Warnings:					
Information:					
2	Extension of Time	Ext_Time.pdf	70959	no	1
			0bc3b5e376e58fffd1ba827a3c991e9a1e5c1e2		
Warnings:					
Information:					
3	Fee Worksheet (SB06)	fee-info.pdf	30598	no	2
			21a06ef35d4bdc45b6a004a3a3e3d1184556537a		
Warnings:					
Information:					
Total Files Size (in bytes):			206216		

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.

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 12/907,955	Filing Date 10/19/2010	☐ 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	05/27/2014	CLAIMS REMAINING AFTER AMENDMENT	MINUS	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	MINUS	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
/ANTJUAN RIVERA/

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.



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

35690 7590 08/07/2014
MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C.
P.O. BOX 398
AUSTIN, TX 78767-0398

EXAMINER

LE, THIEN MINH

ART UNIT

PAPER NUMBER

2887

DATE MAILED: 08/07/2014

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

12/907,955

10/19/2010

David S. Bonalle

6857-12602

2917

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

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	UNDISCOUNTED	\$960	\$0	\$0	\$960	11/07/2014

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 ENTITY STATUS shown above. If the ENTITY STATUS is shown as SMALL or MICRO, verify whether entitlement to that entity status still applies.

If the ENTITY STATUS is the same as shown above, pay the TOTAL FEE(S) DUE shown above.

If the ENTITY STATUS is changed from that shown above, on PART B - FEE(S) TRANSMITTAL, complete section number 5 titled "Change in Entity Status (from status indicated above)".

For purposes of this notice, small entity fees are 1/2 the amount of undiscounted fees, and micro entity fees are 1/2 the amount of small entity fees.

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)

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.

35690 7590 08/07/2014
MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C.
P.O. BOX 398
AUSTIN, TX 78767-0398

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.
12/907,955	10/19/2010	David S. Bonalle	6857-12602	2917

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

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	UNDISCOUNTED	\$960	\$0	\$0	\$960	11/07/2014

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 _____ 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 credits any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).
---	---

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

☐ Applicant certifying micro entity status. See 37 CFR 1.29

☐ Applicant asserting small entity status. See 37 CFR 1.27

☐ Applicant changing to regular undiscounted fee status.

NOTE: Absent a valid certification of Micro Entity Status (see forms PTO/SB/15A and 15B), issue fee payment in the micro entity amount will not be accepted at the risk of application abandonment.

NOTE: If the application was previously under micro entity status, checking this box will be taken to be a notification of loss of entitlement to micro entity status.

NOTE: Checking this box will be taken to be a notification of loss of entitlement to small or micro entity status, as applicable.

NOTE: This form must be signed in accordance with 37 CFR 1.31 and 1.33. See 37 CFR 1.4 for signature requirements and certifications.

Authorized Signature _____ Date _____

Typed or printed name _____ Registration No. _____



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.
12/907,955	10/19/2010	David S. Bonalle	6857-12602	2917

35690 7590 08/07/2014
MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C.
P.O. BOX 398
AUSTIN, TX 78767-0398

EXAMINER

LE, THIEN MINH

ART UNIT	PAPER NUMBER
----------	--------------

2887

DATE MAILED: 08/07/2014

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

The Office has discontinued providing a Patent Term Adjustment (PTA) calculation with the Notice of Allowance.

Section 1(h)(2) of the AIA Technical Corrections Act amended 35 U.S.C. 154(b)(3)(B)(i) to eliminate the requirement that the Office provide a patent term adjustment determination with the notice of allowance. See Revisions to Patent Term Adjustment, 78 Fed. Reg. 19416, 19417 (Apr. 1, 2013). Therefore, the Office is no longer providing an initial patent term adjustment determination with the notice of allowance. The Office will continue to provide a patent term adjustment determination with the Issue Notification Letter that is mailed to applicant approximately three weeks prior to the issue date of the patent, and will include the patent term adjustment on the patent. Any request for reconsideration of the patent term adjustment determination (or reinstatement of patent term adjustment) should follow the process outlined in 37 CFR 1.705.

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.

OMB Clearance and PRA Burden Statement for PTOL-85 Part B

The Paperwork Reduction Act (PRA) of 1995 requires Federal agencies to obtain Office of Management and Budget approval before requesting most types of information from the public. When OMB approves an agency request to collect information from the public, OMB (i) provides a valid OMB Control Number and expiration date for the agency to display on the instrument that will be used to collect the information and (ii) requires the agency to inform the public about the OMB Control Number's legal significance in accordance with 5 CFR 1320.5(b).

The information collected by PTOL-85 Part B 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. 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.

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.

Notice of Allowability	Application No. 12/907,955	Applicant(s) BONALLE ET AL.	
	Examiner Thien M. Le	Art Unit 2887	AIA (First Inventor to File) Status No

-- 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 5/27/2014.
☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.
2. ☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on _____; the restriction requirement and election have been incorporated into this action.
3. ☒ The allowed claim(s) is/are 1-4, 9-11, 21-33. As a result of the allowed claim(s), you may be eligible to benefit from the **Patent Prosecution Highway** program at a participating intellectual property office for the corresponding application. For more information, please see http://www.uspto.gov/patents/init_events/pph/index.jsp or send an inquiry to PPHfeedback@uspto.gov.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

Certified copies:

- a) ☐ All b) ☐ Some *c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* 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.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
☐ 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. ☐ Examiner's Amendment/Comment |
| 2. ☐ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____ | 6. ☒ Examiner's Statement of Reasons for Allowance |
| 3. ☐ Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 7. ☐ Other _____ |
| 4. ☐ Interview Summary (PTO-413),
Paper No./Mail Date _____ | |

DETAILED ACTION

The present application is being examined under the pre-AIA first to invent provisions. The amendment filed on 5/27/2014 has been entered. Claims 5-8 and 12-20 have been canceled. Claims 1-4, 9-11 and 21-33 are presented for examination.

Allowable Subject Matter

Claims 1-4, 9-11 and 21-33 are allowed.

The following is a statement of reasons for the indication of allowable subject matter: The amendments and arguments filed on 5/27/2014 are considered persuasive. Accordingly, the prior art fails to disclose a method comprising:

receiving, at a computer-based authorization system, a transaction request associated with a debit account, wherein the debit account is associated with a separate account;

sending, using the computer-based authorization system, an account information request that includes account information of the separate account;

receiving, at the computer-based authorization system, status information of the separate account in response to the account information request;

and authorizing, using the computer-based authorization system, the transaction request based on the status information (claim 1).

Claims 11 and 29 are other independent claims reciting similar limitations to claim 1.

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

Issue Classification 	Application/Control No. 12907955	Applicant(s)/Patent Under Reexamination BONALLE ET AL.	
	Examiner THIEN M LE	Art Unit 2887	

CPC						
Symbol					Type	Version
G06Q		20		40	I	2013-01-01
G06Q		20		04	F	2013-01-01
G06Q		20		26	I	2013-01-01
						
						
						
						
						
						
						
						
						
						
						
						

CPC Combination Sets				
Symbol	Type	Set	Ranking	Version
				
				

NONE		Total Claims Allowed: 20	
(Assistant Examiner)	(Date)		
/THIEN M LE/ Primary Examiner.Art Unit 2887	07/25/2014	O.G. Print Claim(s)	O.G. Print Figure
(Primary Examiner)	(Date)	1	1

Issue Classification 	Application/Control No. 12907955	Applicant(s)/Patent Under Reexamination BONALLE ET AL.
	Examiner THIEN M LE	Art Unit 2887

☐ Claims renumbered in the same order as presented by applicant															
☐ CPA															
☒ T.D.															
☐ R.1.47															
Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
1	1	17	30												
2	2	18	31												
3	3	19	32												
4	4	20	33												
5	9														
6	10														
7	11														
10	21														
11	22														
12	23														
13	24														
14	25														
15	26														
8	27														
9	28														
16	29														

NONE	Total Claims Allowed: 20	
(Assistant Examiner)	(Date)	
/THIEN M LE/ Primary Examiner.Art Unit 2887	07/25/2014	O.G. Print Claim(s) 1
(Primary Examiner)	(Date)	O.G. Print Figure 1

<i>Index of Claims</i> 	Application/Control No. 12907955	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	11/13/2013	12/16/2013	07/25/2014															
1	1	✓	✓	=															
2	2	✓	✓	=															
3	3	✓	✓	=															
4	4	✓	✓	=															
	5	✓	✓	-															
	6	✓	✓	-															
	7	✓	✓	-															
	8	✓	✓	-															
5	9	✓	✓	=															
6	10	✓	✓	=															
7	11	✓	✓	=															
	12	✓	✓	-															
	13	✓	✓	-															
	14	✓	✓	-															
	15	✓	✓	-															
	16	✓	✓	-															
	17	✓	✓	-															
	18	✓	✓	-															
	19	✓	✓	-															
	20	✓	✓	-															
10	21			=															
11	22			=															
12	23			=															
13	24			=															
14	25			=															
15	26			=															
8	27			=															
9	28			=															
16	29			=															
17	30			=															
18	31			=															
19	32			=															
20	33			=															

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	11	(US-20090299841-\$ or US-20090287565-\$ or US-20070198404-\$ or US-20090289106-\$ or US-20090265250-\$ or US-20110060687-\$ or US-20100274678-\$ or US-20100217674-\$ or US-20050091524-\$).did. or (US-4650977-\$ or US-8571983-\$).did.	US-PGPUB; USPAT	OR	OFF	2014/07/25 15:02
L4	1513	(overdraft or replenishm\$4) and (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:08
L5	112	(overdraft or replenishm\$4) same (debit adj2 card) same (associat\$4 or link\$4)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:08
L11	38524	debit adj2 card	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L12	33	(overdraft adj2 account) same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L13	1469	demand adj3 deposit adj3 account	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L14	33	L11 and L12	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L15	7	L12 and L13	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09

L16	190	(overdraft adj2 account) and (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L17	44	L13 and L16	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L18	1	(authetication adj3 process)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L19	41034	authorization same (identification or identity)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L20	9770	authorization same (identification or identity) same transaction\$1	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L21	1837	authorization same (identification or identity) same transaction\$1 same debit	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L22	1101	authorization same (identification or identity) same transaction\$1 same (debit adj2 card)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L23	179	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	2014/07/25 15:09
L24	48	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	2014/07/25 15:09
L25	313	authentication same ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09

L26	1	authentication same ((deposit adj2 account) or (overdraft adj2 account)) same enough	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L27	196	authentication same ((deposit adj2 account) or (overdraft adj2 account)) same information	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L28	9	authentication same ((deposit adj2 account) or (overdraft adj2 account)) same information same (debit adj2 account)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L29	1	("7837100").PN.	US-PGPUB; USPAT	OR	OFF	2014/07/25 15:09
L30	110	(debit adj2 account) near20 (based or linked or associated) near20 ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L31	41	authentication same (fraud\$4 near5 assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L32	1	L30 and L31	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L33	257	authentication and (fraud\$4 near5 assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L34	1	L30 and L33	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L35	1	L30 and (fraud\$4 near5 assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L36	16	L30 and (assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO;	OR	OFF	2014/07/25 15:09

			DERWENT; IBM_TDB			
L37	111	(debit adj2 account) near30 (based or linked or associated) near30 ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L38	117	(debit adj2 account) near30 (based or link\$4 or associat\$4) near30 ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L39	17	L38 and (assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L40	85	(debit adj2 account) near30 (transaction\$1) near30 ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L41	8	L40 and (assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L42	29	L40 and fraud\$4	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2014/07/25 15:09
L43	14	(debit) same (demand near3 deposit near3 account) same (credit) same "105"	US-PGPUB; USPAT; EPO; JPO; DERWENT	OR	OFF	2014/07/25 15:09
L44	124	debit same ACH same (fraud)	US-PGPUB; USPAT; EPO; JPO; DERWENT	OR	OFF	2014/07/25 15:09
L45	30	debit near40 ACH near40 (fraud)	US-PGPUB; USPAT; EPO; JPO; DERWENT	OR	OFF	2014/07/25 15:09
L46	1	("20050246289").PN.	US-PGPUB; USPAT	OR	OFF	2014/07/25 15:09
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;	OR	OFF	2009/12/08 08:05

			USOCR; EPO; JPO; DERWENT; IBM_TDB			
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	US-PGPUB; USPAT;	OR	OFF	2009/12/08 13:09

		(debit adj2 card)	USOCR; EPO; JPO; DERWENT; IBM_TDB			
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
S15	281	authentication same ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 08:41
S16	1	authentication same ((deposit adj2 account) or (overdraft adj2 account)) same enough	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 08:47
S17	179	authentication same ((deposit adj2 account) or (overdraft adj2 account)) same information	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 08:47
S18	8	authentication same ((deposit adj2 account) or (overdraft adj2 account)) same information same (debit adj2 account)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 08:59
S19	1	("7837100").PN.	US-PGPUB; USPAT	OR	OFF	2013/11/13 09:05
S20	78	(debit adj2 account) near20 (based or linked or associated) near20 ((deposit adj2 account) or (overdraft adj2 account))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:27
S21	38	authentication same (fraud\$4 near5 assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:28
S22	1	S20 and S21	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:28

S23	229	authentication and (fraud\$4 near5 assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:28
S24	1	S20 and S23	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:28
S25	1	S20 and (fraud\$4 near5 assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:28
S26	3	S20 and (assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:29
S27	79	((debit adj2 account) near30 (based or linked or associated) near30 ((deposit adj2 account) or (overdraft adj2 account)))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:30
S28	85	((debit adj2 account) near30 (based or link\$4 or associat\$4) near30 ((deposit adj2 account) or (overdraft adj2 account)))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:30
S29	4	S28 and (assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:30
S30	78	((debit adj2 account) near30 (transaction\$1) near30 ((deposit adj2 account) or (overdraft adj2 account)))	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:46
S31	8	S30 and (assessment\$1)	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:46
S32	29	S30 and fraud\$4	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2013/11/13 09:51

S33	14	(debit) same (demand near3 deposit near3 account) same (credit) same "105"	US-PGPUB; USPAT; EPO; JPO; DERWENT	OR	OFF	2013/12/13 15:55
S34	115	debit same ACH same (fraud)	US-PGPUB; USPAT; EPO; JPO; DERWENT	OR	OFF	2013/12/13 16:13
S35	28	debit near40 ACH near40 (fraud)	US-PGPUB; USPAT; EPO; JPO; DERWENT	OR	OFF	2013/12/13 16:13
S36	1	("20050246289").PN.	US-PGPUB; USPAT	OR	OFF	2013/12/16 09:18

EAST Search History (Interference)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L2	37446	((G06Q20/04 OR G06Q20/20 OR G06Q20/40 OR G06Q20/204 OR G06Q20/10 OR G06Q20/202 OR G06Q20/405 OR G06Q20/26 OR G06Q20/341 OR G06Q30/0238 OR G06Q20/105 OR G06Q20/28 OR G06Q20/32 OR G06Q20/357 OR G06Q30/0219 OR G06Q30/0235 OR G06Q40/12).CPC.)	US-PGPUB; USPAT; UPAD	OR	OFF	2014/07/25 15:03
L3	12185	((G07F7/10 OR G07F19/20 OR G07F19/201 OR G07F19/207 OR G07F7/025 OR G07F7/1008 OR G07F7/1083).CPC.)	US-PGPUB; USPAT; UPAD	OR	OFF	2014/07/25 15:06
L6	116	(overdraft or replenishm\$4) same (debit adj2 card) same (associat\$4 or link\$4)	US-PGPUB; USPAT; UPAD	OR	OFF	2014/07/25 15:08
L7	23394	(235/380,375,382,382.5,492,486,487).CCLS.	US-PGPUB; USPAT; UPAD	OR	OFF	2014/07/25 15:09
L8	11	l6 and l7	US-PGPUB; USPAT; UPAD	OR	OFF	2014/07/25 15:09
L9	61	l2 and l6	US-PGPUB; USPAT; UPAD	OR	OFF	2014/07/25 15:09
L10	10	l3 and l6	US-PGPUB; USPAT; UPAD	OR	OFF	2014/07/25 15:09

7/ 25/ 2014 3:24:41 PM
C:\Users\tle4\Documents\EAST\Workspaces\12907955.wsp



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. 2917

SERIAL NUMBER	FILING or 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.		
12/907,955	10/19/2010	235	2887	6857-12602		
RULE						
APPLICANTS INVENTORS 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, Chelsea Manor St, UNITED KINGDOM; William J. Gray, Peoria, AZ; David J. Wong, Oceanport, NJ; ** CONTINUING DATA ***** This application is a CON of 11/478,140 06/30/2006 PAT 7837100 which claims benefit of 60/695,855 07/05/2005 ** FOREIGN APPLICATIONS ***** ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** 10/29/2010						
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 20	INDEPENDENT CLAIMS 3
ADDRESS MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C. P.O. BOX 398 AUSTIN, TX 78767-0398 UNITED STATES						
TITLE SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS						
FILING FEE RECEIVED 1090	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		

Search Notes 	Application/Control No. 12907955	Applicant(s)/Patent Under Reexamination BONALLE ET AL.
	Examiner THIEN M LE	Art Unit 2887

CPC- SEARCHED		
Symbol	Date	Examiner
G06Q20/04, G06Q20/20, G06Q20/40, G06Q20/204, G06Q20/10, G06Q20/202, G06Q20/405, G06Q20/26, G06Q20/341, G06Q30/0238, G06Q20/105, G06Q20/28, G06Q20/32, G06Q20/357, G06Q30/0219, G06Q30/0235, G06Q40/12	7/24/2014	LTM
G07F7/10, G07F19/20, G07F19/201, G07F19/207, G07F7/025, G07F7/1008, G07F7/1083	7/24/2014	LTM

CPC COMBINATION SETS - SEARCHED		
Symbol	Date	Examiner

US CLASSIFICATION SEARCHED			
Class	Subclass	Date	Examiner
235	380, 382, 379, 383	11/13/2013	LTM
updated	same as above	12/16/2013	LTM

SEARCH NOTES		
Search Notes	Date	Examiner
EAST, review parent applications for double patenting	11/13/2013	LTM
EAST	12/13/2013	LTM

INTERFERENCE SEARCH			
US Class/ CPC Symbol	US Subclass / CPC Group	Date	Examiner
235	380, 382	7/24/2014	LTM

--	--

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)

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.

35690 7590 08/07/2014
MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C.
P.O. BOX 398
AUSTIN, TX 78767-0398

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.
12/907,955	10/19/2010	David S. Bonalle	6857-12602	2917

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

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	UNDISCOUNTED	\$960	\$0	\$0	\$960	11/07/2014

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, 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)

III Holdings 1, LLC

Wilmington, DE

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 credits any overpayment, to Deposit Account Number 501505 (enclose an extra copy of this form).

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

- ☐ Applicant certifying micro entity status. See 37 CFR 1.29
- ☐ Applicant asserting small entity status. See 37 CFR 1.27
- ☐ Applicant changing to regular undiscounted fee status.

NOTE: Absent a valid certification of Micro Entity Status (see forms PTO/SB/15A and 15B), issue fee payment in the micro entity amount will not be accepted at the risk of application abandonment.

NOTE: If the application was previously under micro entity status, checking this box will be taken to be a notification of loss of entitlement to micro entity status.

NOTE: Checking this box will be taken to be a notification of loss of entitlement to small or micro entity status, as applicable.

NOTE: This form must be signed in accordance with 37 CFR 1.31 and 1.33. See 37 CFR 1.4 for signature requirements and certifications.

Authorized Signature /Craig K. Watson/

Date November 7, 2014

Typed or printed name Craig K. Watson

Registration No. 67,926

Electronic Patent Application Fee Transmittal				
Application Number:		12907955		
Filing Date:		19-Oct-2010		
Title of Invention:		SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ISSUING AND USING DEBIT CARDS		
First Named Inventor/Applicant Name:		David S. Bonalle		
Filer:		Craig Kleven Watson/Deena Beasley		
Attorney Docket Number:		6857-12602		
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	960	960
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Miscellaneous:				
Total in USD (\$)				960

Electronic Acknowledgement Receipt

EFS ID:	20640796
Application Number:	12907955
International Application Number:	
Confirmation Number:	2917
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:	35690
Filer:	Craig Kleven Watson/Deena Beasley
Filer Authorized By:	Craig Kleven Watson
Attorney Docket Number:	6857-12602
Receipt Date:	07-NOV-2014
Filing Date:	19-OCT-2010
Time Stamp:	16:13:27
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$960
RAM confirmation Number	2695
Deposit Account	501505
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)

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Issue Fee Payment (PTO-85B)	Issue_Fee_Transmittal.pdf	86214	no	1
			2fb2fef026146718f70213047091374e5675b458		

Warnings:

Information:

2	Fee Worksheet (SB06)	fee-info.pdf	30424	no	2
			5169f96946acb85bbd43b265b3e2f92d69a99fe6		

Warnings:

Information:

Total Files Size (in bytes):			116638
------------------------------	--	--	--------

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

New Applications Under 35 U.S.C. 111

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

National Stage of an International Application under 35 U.S.C. 371

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

New International Application Filed with the USPTO as a Receiving Office

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/907,955	12/09/2014	8905301	6857-12602	2917

35690 7590 11/19/2014
MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C.
P.O. BOX 398
AUSTIN, TX 78767-0398

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 1023 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, Chelsea Manor St, UNITED KINGDOM;
William J. Gray, Peoria, AZ;
David J. Wong, Oceanport, NJ;

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

AO 120 (Rev. 08/10)

TO: Mail Stop 8 Director of the U.S. Patent and Trademark Office P.O. Box 1450 Alexandria, VA 22313-1450	REPORT ON THE FILING OR DETERMINATION OF AN ACTION REGARDING A PATENT OR TRADEMARK
---	---

In Compliance with 35 U.S.C. § 290 and/or 15 U.S.C. § 1116 you are hereby advised that a court action has been
filed in the U.S. District Court Western District of Texas on the following

☐ Trademarks or ☒ Patents. (☐ the patent action involves 35 U.S.C. § 292.):

DOCKET NO. 6:21-cv-711	DATE FILED 7/8/2021	U.S. DISTRICT COURT Western District of Texas
PLAINTIFF LIBERTY PEAK VENTURES, LLC		DEFENDANT CITIGROUP INC. and CITIBANK, N.A.
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
1 6,820,802	11/23/2004	LIBERTY PEAK VENTURES, LLC
2 7,431,207	10/7/2008	LIBERTY PEAK VENTURES, LLC
3 8,584,938	11/19/2013	LIBERTY PEAK VENTURES, LLC
4 8,905,301	12/9/2014	LIBERTY PEAK VENTURES, LLC
5		

In the above—entitled case, the following patent(s)/ trademark(s) have been included:

DATE INCLUDED	INCLUDED BY ☐ Amendment ☐ Answer ☐ Cross Bill ☐ Other Pleading	
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
1		
2		
3		
4		
5		

In the above—entitled case, the following decision has been rendered or judgement issued:

DECISION/JUDGEMENT

CLERK	(BY) DEPUTY CLERK	DATE
-------	-------------------	------

Copy 1—Upon initiation of action, mail this copy to Director Copy 3—Upon termination of action, mail this copy to Director
Copy 2—Upon filing document adding patent(s), mail this copy to Director Copy 4—Case file copy

AO 120 (Rev. 08/10)

TO: Mail Stop 8 Director of the U.S. Patent and Trademark Office P.O. Box 1450 Alexandria, VA 22313-1450	REPORT ON THE FILING OR DETERMINATION OF AN ACTION REGARDING A PATENT OR TRADEMARK
---	---

In Compliance with 35 U.S.C. § 290 and/or 15 U.S.C. § 1116 you are hereby advised that a court action has been
filed in the U.S. District Court Western District of Texas on the following

☐ Trademarks or ☒ Patents. (☐ the patent action involves 35 U.S.C. § 292.):

DOCKET NO. 6:21-cv-711	DATE FILED 7/8/2021	U.S. DISTRICT COURT Western District of Texas
PLAINTIFF LIBERTY PEAK VENTURES, LLC		DEFENDANT CITIGROUP INC. and CITIBANK, N.A.
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
1 6,820,802	11/23/2004	LIBERTY PEAK VENTURES, LLC
2 7,431,207	10/7/2008	LIBERTY PEAK VENTURES, LLC
3 8,584,938	11/19/2013	LIBERTY PEAK VENTURES, LLC
4 8,905,301	12/9/2014	LIBERTY PEAK VENTURES, LLC
5		

In the above—entitled case, the following patent(s)/ trademark(s) have been included:

DATE INCLUDED	INCLUDED BY ☐ Amendment ☐ Answer ☐ Cross Bill ☐ Other Pleading	
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
1		
2		
3		
4		
5		

In the above—entitled case, the following decision has been rendered or judgement issued:

DECISION/JUDGEMENT 01/24/2022 Doc # 29 STIPULATION of Dismissal with Prejudice

CLERK Jeannette J. Clack	(BY) DEPUTY CLERK 	DATE 01/25/2022
---------------------------------	---	------------------------

Copy 1—Upon initiation of action, mail this copy to Director Copy 3—Upon termination of action, mail this copy to Director
Copy 2—Upon filing document adding patent(s), mail this copy to Director Copy 4—Case file copy

AO 120 (Rev. 08/10)

TO: Mail Stop 8 Director of the U.S. Patent and Trademark Office P.O. Box 1450 Alexandria, VA 22313-1450	REPORT ON THE FILING OR DETERMINATION OF AN ACTION REGARDING A PATENT OR TRADEMARK
---	---

In Compliance with 35 U.S.C. § 290 and/or 15 U.S.C. § 1116 you are hereby advised that a court action has been filed in the U.S. District Court Eastern District of Texas on the following

☐ Trademarks or ☒ Patents. (☐ the patent action involves 35 U.S.C. § 292.);

DOCKET NO. 2:21-cv-417	DATE FILED 11/9/2021	U.S. DISTRICT COURT Eastern District of Texas
PLAINTIFF LIBERTY PEAK VENTURES, LLC		DEFENDANT REGIONS FINANCIAL CORPORATION and REGIONS BANK
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
1 7,953,671	5/31/2011	LIBERTY PEAK VENTURES, LLC
2 8,794,509	8/5/2014	LIBERTY PEAK VENTURES, LLC
3 8,851,369	10/7/2014	LIBERTY PEAK VENTURES, LLC
4 9,195,985	11/24/2015	LIBERTY PEAK VENTURES, LLC
5 6,820,802	11/23/2004	LIBERTY PEAK VENTURES, LLC

In the above—entitled case, the following patent(s)/ trademark(s) have been included:

DATE INCLUDED	INCLUDED BY ☐ Amendment ☐ Answer ☐ Cross Bill ☐ Other Pleading	
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
1		
2		
3		
4		
5		

In the above—entitled case, the following decision has been rendered or judgement issued:

DECISION/JUDGEMENT ACCEPTS AND ACKNOWLEDGES that all claims and causes of action in Case No. 2:21-cv-00417 are DISMISSED WITH PREJUDICE
--

CLERK <i>David A. O'Poole</i>	(BY) DEPUTY CLERK ch	DATE 6/2/22
----------------------------------	-------------------------	-----------------------

Copy 1—Upon initiation of action, mail this copy to Director Copy 3—Upon termination of action, mail this copy to Director
 Copy 2—Upon filing document adding patent(s), mail this copy to Director Copy 4—Case file copy

AO 120 (Rev. 08/10)

TO: Mail Stop 8 Director of the U.S. Patent and Trademark Office P.O. Box 1450 Alexandria, VA 22313-1450	REPORT ON THE FILING OR DETERMINATION OF AN ACTION REGARDING A PATENT OR TRADEMARK
---	---

In Compliance with 35 U.S.C. § 290 and/or 15 U.S.C. § 1116 you are hereby advised that a court action has been
 filed in the U.S. District Court Eastern District of Texas on the following

☐ Trademarks or ☒ Patents. (☐ the patent action involves 35 U.S.C. § 292.);

DOCKET NO. 2:21-cv-417	DATE FILED 11/9/2021	U.S. DISTRICT COURT Eastern District of Texas
PLAINTIFF LIBERTY PEAK VENTURES, LLC		DEFENDANT REGIONS FINANCIAL CORPORATION and REGIONS BANK
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
1 8,905,301	12/9/2014	LIBERTY PEAK VENTURES, LLC
2		
3		
4		
5		

In the above—entitled case, the following patent(s)/ trademark(s) have been included:

DATE INCLUDED	INCLUDED BY ☐ Amendment ☐ Answer ☐ Cross Bill ☐ Other Pleading	
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
1		
2		
3		
4		
5		

In the above—entitled case, the following decision has been rendered or judgement issued:

DECISION/JUDGEMENT

CLERK	(BY) DEPUTY CLERK	DATE
-------	-------------------	------

Copy 1—Upon initiation of action, mail this copy to Director Copy 3—Upon termination of action, mail this copy to Director
 Copy 2—Upon filing document adding patent(s), mail this copy to Director Copy 4—Case file copy

AO 120 (Rev. 08/10)

TO: Mail Stop 8 Director of the U.S. Patent and Trademark Office P.O. Box 1450 Alexandria, VA 22313-1450	REPORT ON THE FILING OR DETERMINATION OF AN ACTION REGARDING A PATENT OR TRADEMARK
---	---

In Compliance with 35 U.S.C. § 290 and/or 15 U.S.C. § 1116 you are hereby advised that a court action has been filed in the U.S. District Court Eastern District of Texas, Marshall Division on the following

☐ Trademarks or ☒ Patents. (☐ the patent action involves 35 U.S.C. § 292.);

DOCKET NO. 2:22-cv-195	DATE FILED 6/2/2022	U.S. DISTRICT COURT Eastern District of Texas, Marshall Division
PLAINTIFF LIBERTY PEAK VENTURES, LLC		DEFENDANT ZIONS BANCORPORATION ET AL.
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
1 7,953,671	5/31/2011	LIBERTY PEAK VENTURES, LLC
2 8,794,509	8/5/2014	LIBERTY PEAK VENTURES, LLC
3 8,851,369	10/7/2014	LIBERTY PEAK VENTURES, LLC
4 9,195,985	11/24/2015	LIBERTY PEAK VENTURES, LLC
5 6,986,461	1/17/2006	LIBERTY PEAK VENTURES, LLC

In the above—entitled case, the following patent(s)/ trademark(s) have been included:

DATE INCLUDED	INCLUDED BY ☐ Amendment ☐ Answer ☐ Cross Bill ☐ Other Pleading	
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
1		
2		
3		
4		
5		

In the above—entitled case, the following decision has been rendered or judgement issued:

DECISION/JUDGEMENT

CLERK	(BY) DEPUTY CLERK	DATE
-------	-------------------	------

Copy 1—Upon initiation of action, mail this copy to Director Copy 3—Upon termination of action, mail this copy to Director
Copy 2—Upon filing document adding patent(s), mail this copy to Director Copy 4—Case file copy

AO 120 (Rev. 08/10)

TO: Mail Stop 8 Director of the U.S. Patent and Trademark Office P.O. Box 1450 Alexandria, VA 22313-1450	REPORT ON THE FILING OR DETERMINATION OF AN ACTION REGARDING A PATENT OR TRADEMARK
---	---

In Compliance with 35 U.S.C. § 290 and/or 15 U.S.C. § 1116 you are hereby advised that a court action has been filed in the U.S. District Court Eastern District of Texas, Marshall Division on the following

☐ Trademarks or ☒ Patents. (☐ the patent action involves 35 U.S.C. § 292.);

DOCKET NO. 2:22-cv-195	DATE FILED 6/2/2022	U.S. DISTRICT COURT Eastern District of Texas, Marshall Division
PLAINTIFF LIBERTY PEAK VENTURES, LLC		DEFENDANT ZIONS BANCORPORATION ET AL.
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
1 8,905,301	12/9/2014	LIBERTY PEAK VENTURES, LLC
2		
3		
4		
5		

In the above—entitled case, the following patent(s)/ trademark(s) have been included:

DATE INCLUDED	INCLUDED BY ☐ Amendment ☐ Answer ☐ Cross Bill ☐ Other Pleading	
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
1		
2		
3		
4		
5		

In the above—entitled case, the following decision has been rendered or judgement issued:

DECISION/JUDGEMENT

CLERK	(BY) DEPUTY CLERK	DATE
-------	-------------------	------

Copy 1—Upon initiation of action, mail this copy to Director Copy 3—Upon termination of action, mail this copy to Director
 Copy 2—Upon filing document adding patent(s), mail this copy to Director Copy 4—Case file copy