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Application Data Sheet 37 CFR 1.76		Attorney Docket Number	MJAKP001C2
		Application Number	
Title of Invention	METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD		
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Application Information:

Title of the Invention	METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD		
Attorney Docket Number	MJAKP001C2	Small Entity Status Claimed	☒
Application Type	Nonprovisional		
Subject Matter	Utility		
Total Number of Drawing Sheets (if any)	12	Suggested Figure for Publication (if any)	

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For the purposes of a filing date under 37 CFR 1.53(b), the description and any drawings of the present application are replaced by this reference to the previously filed application, subject to conditions and requirements of 37 CFR 1.57(a).

Application number of the previously filed application	Filing date (YYYY-MM-DD)	Intellectual Property Authority or Country

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☐ 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☒ **Request Not to Publish.** I hereby request that the attached application not be published under 35 U.S.C. 122(b) and certify that the invention disclosed in the attached application **has not and will not** be the subject of an application filed in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.

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When referring to the current application, please leave the "Application Number" field blank.

Prior Application Status	Pending	Remove	
Application Number	Continuity Type	Prior Application Number	Filing or 371(c) Date (YYYY-MM-DD)
	Continuation of	13875245	2013-05-01

Application Data Sheet 37 CFR 1.76		Attorney Docket Number		MJAKP001C2	
		Application Number			
Title of Invention	METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD				
Prior Application Status		Patented		Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)	Patent Number	Issue Date (YYYY-MM-DD)
13875245	Continuation of	13099981	2011-05-03	8458041	2013-06-04
Prior Application Status		Expired		Remove	
Application Number	Continuity Type	Prior Application Number	Filing or 371(c) Date (YYYY-MM-DD)		
13099981	Claims benefit of provisional	61332140	2010-05-06		
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Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications

☐ This application (1) claims priority to or the benefit of an application filed before March 16, 2013 and (2) also contains, or contained at any time, a claim to a claimed invention that has an effective filing date on or after March 16, 2013. NOTE: By providing this statement under 37 CFR 1.55 or 1.78, this application, with a filing date on or after March 16, 2013, will be examined under the first inventor to file provisions of the AIA.

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When this Application Data Sheet is properly signed and filed with the application, applicant has provided written authority to permit a participating foreign intellectual property (IP) office access to the instant application-as-filed (see paragraph A in subsection 1 below) and the European Patent Office (EPO) access to any search results from the instant application (see paragraph B in subsection 1 below).

Should applicant choose not to provide an authorization identified in subsection 1 below, applicant **must opt-out** of the authorization by checking the corresponding box A or B or both in subsection 2 below.

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Application Data Sheet 37 CFR 1.76		Attorney Docket Number	MJAKP001C2
		Application Number	
Title of Invention	METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD		

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Providing assignment information in this section does not substitute for compliance with any requirement of part 3 of Title 37 of CFR to have an assignment recorded by the Office.			
Applicant	1		Remove
If the applicant is the inventor (or the remaining joint inventor or inventors under 37 CFR 1.45), this section should not be completed. The information to be provided in this section is the name and address of the legal representative who is the applicant under 37 CFR 1.43; or the name and address of the assignee, person to whom the inventor is under an obligation to assign the invention, or person who otherwise shows sufficient proprietary interest in the matter who is the applicant under 37 CFR 1.46. If the applicant is an applicant under 37 CFR 1.46 (assignee, person to whom the inventor is obligated to assign, or person who otherwise shows sufficient proprietary interest) together with one or more joint inventors, then the joint inventor or inventors who are also the applicant should be identified in this section.			
		Clear	
☐ Assignee	Legal Representative under 35 U.S.C. 117		Joint Inventor
Person to whom the inventor is obligated to assign.		Person who shows sufficient proprietary interest	
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Organization Name	RightQuestion, LLC		
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Application Data Sheet 37 CFR 1.76		Attorney Docket Number	MJAKP001C2
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First Name	Yeu-Ting George	Last Name	Cheng	Registration Number
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Application Data Sheet 37 CFR 1.76		Attorney Docket Number	MJAKP001C2
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Attorney Docket No. MJAKP001C2

APPLICATION FOR UNITED STATES PATENT

METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD

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METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD

CROSS REFERENCE TO OTHER APPLICATIONS

[0001] This application is a continuation of co-pending U.S. Patent Application No. 13/875,245 entitled METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD filed May 1, 2013, which is incorporated herein by reference for all purposes, which is a continuation of U.S. Patent Application No. 13/099,981, now U.S. Patent No. 8,458,041 entitled METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD BY INCREASING GUILT DURING A PURCHASE TRANSACTION filed May 3, 2011 which is incorporated herein by reference for all purposes, which claims priority to U.S. Provisional Patent Application No. 61/332,140 entitled REDUCING FRAUD filed May 6, 2010 which is incorporated herein by reference for all purposes.

BACKGROUND OF THE INVENTION

[0002] Fraudulent transactions are an ongoing problem. One way fraud is committed is by one individual stealing another individual's credit card and using that stolen card to perform transactions at physical locations, such as to purchase gasoline or groceries. Fraud can also be perpetrated in the context of electronic transactions. Electronic fraud can be particularly devastating because the perpetrator does not need physical access to a victim's credit card (or other resource) to perform the fraud. Improved techniques to prevent fraud would be useful. Improved techniques to identify those who commit fraud would also be useful.

BRIEF DESCRIPTION OF THE DRAWINGS

[0003] Various embodiments of the invention are disclosed in the following detailed description and the accompanying drawings.

[0004] Figure 1 illustrates an example of an environment in which fraudulent transactions can occur.

[0005] Figure 2A illustrates an image of an individual.

[0006] Figure 2B illustrates an image of an individual.

[0007] Figure 2C illustrates an image of an individual.

[0008] Figure 3 illustrates a selection of hands.

[0009] Figure 4 illustrates an embodiment of an interface.

[0010] Figure 5A illustrates an image of an individual.

[0011] Figure 5B illustrates an image of an individual.

[0012] Figure 5C illustrates an image of an individual.

[0013] Figure 6 illustrates an embodiment of an interface.

[0014] Figure 7 illustrates an embodiment of an interface.

[0015] Figure 8 illustrates an embodiment of a process for reducing fraud.

[0016] Figure 9 illustrates an embodiment of a process for reducing fraud.

[0017] Figure 10 illustrates an embodiment of a process for reducing fraud.

[0018] Figure 11A illustrates an example of a transaction icon.

[0019] Figure 11B illustrates an example of a transaction icon.

[0020] Figure 12A illustrates an example of a motion performed by a user of a gaming console.

[0021] Figure 12B illustrates an example of a motion performed by a user of a gaming console.

DETAILED DESCRIPTION

[0022] The invention can be implemented in numerous ways, including as a process; an apparatus; a system; a composition of matter; a computer program product embodied on a computer readable storage medium; and/or a processor, such as a processor configured to execute instructions stored on and/or provided by a memory coupled to the processor. In this specification, these implementations, or any other form that the invention may take, may be referred to as techniques. In general, the order of the steps of disclosed processes may be altered within the scope of the invention. Unless stated otherwise, a component such as a processor or a memory described as being configured to perform a task may be implemented as a general component that is temporarily configured to perform the task at a given time or a specific component that is manufactured to perform the task. As used herein, the term ‘processor’ refers to one or more devices, circuits, and/or processing cores configured to process data, such as computer program instructions.

[0023] A detailed description of one or more embodiments of the invention is provided below along with accompanying figures that illustrate the principles of the invention. The invention is described in connection with such embodiments, but the invention is not limited to any embodiment. The scope of the invention is limited only by the claims and the invention encompasses numerous alternatives, modifications and equivalents. Numerous specific details are set forth in the following description in order to provide a thorough understanding of the invention. These details are provided for the purpose of example and the invention may be practiced according to the claims without some or all of these specific details. For the purpose of clarity, technical material that is known in the technical fields related to the invention has not been described in detail so that the invention is not unnecessarily obscured.

[0024] Figure 1 illustrates an example of an environment in which fraudulent transactions can occur. The techniques described herein can be used with devices and services that are not protected by passwords, or where passwords are commonly shared. They can be implemented by web services, using JavaScript (or similar technology). They can also be implemented as browser extensions and dedicated software installed on the appropriate device.

[0025] As used herein, “fraudulent” transactions include both prosecutable criminal actions and actions which might not warrant criminal action but where a person nonetheless loses something of value without providing informed consent. As shown, users of clients 102-110 engage in transactions involving various service providers 120-130 via one or more networks (represented herein as a single network cloud 150). In several of the examples described below, traditional protections against fraudulent activities are either disabled (e.g., by a given site not requiring a password due to a stored cookie, or the password being supplied automatically by a browser) or rendered moot (e.g., by a given user sharing a password with another user). Examples of both legitimate and fraudulent transactions involving clients 102-110 and providers 120-130 are as follows:

[0026] Example (1): Legitimate: The owner of laptop 102 purchases books and movies from online retailer 124 via a browser application installed on client 102. The laptop owner is typically not challenged to provide a password at checkout time because of cookies stored on the laptop or because retailer 124 otherwise recognizes laptop 102. Fraudulent: A family member of the laptop owner purchases a magazine from retailer 124, using laptop 102, without the laptop owner’s permission.

[0027] Example (2): Legitimate: Set-top box 104 is connected to a television and used to rent digital copies of movies from digital marketplace 126. Stored within set-top box 104 is the credit card information of the individual renting the movies. Fraudulent: A roommate of the individual uses device 104 to rent a movie without the individual’s permission.

[0028] Example (3): Legitimate: The owner of tablet 106 uses online banking site 130 to manage various bank accounts, transfer money between accounts, and to pay bills. The owner of tablet 106 also uses payment service 128 to send electronic payments for items won at an online auction site. Fraudulent: The spouse of the tablet owner uses the tablet to pay personal bills using a jointly held bank account (without prior agreement that such actions are acceptable) or to send payments using payment service 128 on behalf of the tablet owner without the tablet owner’s permission.

[0029] Example (4): Legitimate: Gaming console 108 is located in the living room of a family with two boys and is in communication with multiplayer gaming delivery service 122,

which allows players to collaborate in multiplayer games and to trade virtual goods with one another. The boys each have accounts on gaming console 108 and with gaming delivery service 122 and play games using gaming console 108. Fraudulent: The first brother accesses the second brother's accounts, without his permission, and causes the second brother's game character to transfer a digital good to the first brother's game character.

[0030] Example (5): Legitimate: The owner of telephony device 110 is a mother, with a daughter that does not have a telephony device of her own. The mother allows the daughter to use device 110 to play a game produced by social network game developer 120. Developer 120 sells digital goods that can be used within the games it produces. Fraudulent: The mother has explicitly told the daughter that the daughter may not purchase digital goods from the game developer. The daughter ignores her mother's instructions and purchases digital goods using device 110. Another example of a fraudulent transaction is where the daughter uses device 110 to send a premium SMS (e.g., to contribute money to a disaster relief fund) or to download for-pay applications from digital marketplace 126 without her mother's permission.

[0031] Example (6): Legitimate: Telephony device 110 includes typical components such as a CPU, RAM, a front facing camera 112, and a microphone 114. Telephony device 110 also includes a near field communication ("NFC") chip 116. The owner of telephony device 110 uses NFC chip 116 as a payment method for items such as lunch and cups of coffee at a café that supports NFC transactions. The owner of the device has the device configured to automatically unlock when it is within a certain distance from home and work. The café is within the area defined as "work" and thus unlocked. Fraudulent: The owner of device 110 and a coworker visit the café for lunch. On their way out of the café, the owner of device 110 leaves her purse (and device 110) on the table to visit the restroom. The coworker would like to buy a pack of gum from the café cashier but realizes that he has left his wallet at the office. The coworker pays for the gum using the NFC capabilities of device 110, without the owner's knowledge.

[0032] In each of the above examples of fraudulent transactions, the would-be perpetrators (also referred to herein as "fraudsters") are family members, friends, colleagues, or persons that otherwise have some personal relation with the victim. These fraudsters are probably not hardened criminals, but regular people who fall for the temptation. In some of the

cases (e.g., Example 6), the fraudster may believe that they will eventually pay back the money. The fraudsters are generally people who would reject pickpocketing as immoral, and who would not take cash out of the wallet of the victim or forge checks on behalf of the victim. Yet, in each of the examples above, the otherwise honest fraudsters are nonetheless committing fraudulent transactions.

[0033] Two reasons that people refrain from committing fraudulent acts are (1) associated feelings of guilt and (2) the risk of getting caught. Thus, a daughter might refrain from taking money from her mother's purse because she would feel guilty doing so, and/or because there is a high risk of being caught, particularly if the daughter is an only child. One reason that the same daughter (e.g., as explained in Example 5 above) might fraudulently use her mother's phone to purchase digital goods (or send a premium SMS) is because the associated guilt she would feel in doing so is less than the guilt she would feel for taking money out of her mother's purse (e.g., because physical cash is a concrete, tangible item while a digital payment for a digital good is a more abstract concept). In the case of the premium SMS, the daughter might actually experience a net positive feeling for contributing to charity (albeit with money that does not belong to her). Another reason that the daughter might fraudulently use her mother's phone to purchase digital goods (or send an SMS) is that the risk of being caught is less than if she were to take money from her mother's purse. For example, the mother may have automatic payments set up for her phone bill and thus not scrutinize the line items incurred by the daughter, especially if such transactions are relatively small.

[0034] Described herein are techniques for increasing the guilt felt by fraudsters when they are about to commit a fraudulent transaction. In at least some cases, a reminder that moral implications are attached to performing a transaction will cause a fraudster to abort a fraudulent transaction. Also described herein are techniques for increasing the likelihood (either real or as perceived by the fraudster) that the fraudulent act will be detected. In both cases, the impact on legitimate transactions (either by the device/account owner, or by a person given explicit permission to perform a transaction by the device/account owner) is minimal (e.g., does not delay or complicate legitimate transactions).

[0035] The techniques for increasing guilt can also be used in situations not involving fraud, such as where the legitimate owner of a device wishes to change a legitimate (but not desirable) behavior through self-induced guilt.

[0036] Increasing Feelings of Guilt

[0037] One reason that an otherwise honest person might engage in a fraudulent transaction is that the monetary value of the transaction is abstract. The more concrete the value of a transaction is, the more guilty a fraudster might feel when perpetrating the fraud. A \$20 bill, when held in a person's hand and presented to a merchant, is a tangible item with a concrete value. When the same amount of money is involved in an electronic transaction (e.g., the purchase of a book or set of magazines), the amount of money involved may seem less concrete.

[0038] Another reason that an otherwise honest person might engage in a fraudulent transaction is that the victim of the transaction is anonymous. The more human the victim is made to be, the more guilty a fraudster might feel when perpetrating the fraud. In order to take money out of her mother's purse, a daughter must confront the fact that she is taking money away from a real person (and presumably a person that she loves). Other items in the purse, such as photographs in a wallet, or a set of keys with a personalized key ring, will further reinforce that the victim is a particular individual – Mom. When the same amount of money is involved in an electronic transaction, the identity of the victim will likely be less pronounced, and may be seemingly absent, such as where the daughter sends a premium SMS with her mother's phone.

[0039] Feelings of guilt for engaging in fraudulent transactions can be increased both by making a given transaction more concrete, and by emphasizing the victim's identity. Examples of both approaches will now be presented in conjunction with the following scenario: Suppose a father ("Bob") has a son ("Bob Jr.") in college. Bob and Bob Jr. live in different cities. Bob wants to make sure that Bob Jr. has enough money for school books, and has provided Bob Jr. with his username and password for online retailer 124. Bob has specifically told Bob Jr. that it is ok for Bob Jr. to purchase schoolbooks using Bob's account with online retailer 124. Bob Jr. is generally a trustworthy individual.

[0040] As part of an enrollment process (e.g., with online retailer 124), Bob is asked to provide an image that represents himself. The enrollment process may be voluntary, may be required for new users but not required for existing users, may be imposed on users who have previously been involved in chargebacks or other questioned transactions, or as part of any other appropriate situation.

[0041] An example of an image provided by Bob is illustrated in Figure 2A. The image may be a photograph, an avatar, or other representation of Bob, either generated by Bob, selected by Bob, or automatically obtained, such as by fetching a profile photograph that Bob has selected for use with a social networking site. The image may also be of something with which Bob closely identifies, such as a favorite pet, or may be a textual representation of Bob (e.g., a logo that reads “Super Dad”). If Bob is accessing retailer 124 via a computer, he may choose to upload a JPEG or other file that is stored on his computer. If Bob is accessing retailer 124 via a telephony device with a camera (whether with a browser, a third party application, or via an application made available by retailer 124), Bob may use the telephony device’s camera to provide an image.

[0042] The provided image can be manipulated, such as by tools made available by retailer 124, to enhance it or remove unnecessary details. In the example shown in Figure 2B, automatic face recognition and cropping has been applied to the image of 2A.

[0043] Bob can also provide multiple images. For example, Bob can provide an image that corresponds to a “personal” version of himself (e.g., as shown in Figure 2A) and can also provide an image that corresponds to a “business” version of himself (e.g., as shown in Figure 2B). In some embodiments, the additional image(s) are automatically generated, such as by a tie being automatically added to the image shown in Figure 2B. Similarly, Bob can choose to enhance Figure 2B by adding other accessories, such as a medieval helmet, or exaggerating features.

[0044] Also as part of the enrollment process, Bob is asked to select an image of a hand that best matches his own hand. Bob selects hand 302 from the choices presented in Figure 3. In some embodiments, the hand is automatically selected for Bob after analysis of his provided image.

[0045] The images selected by Bob, along with other images, such as representations of money, can be displayed at checkout time. Suppose Bob Jr. is shopping for books to help him with a calculus class he is taking. Bob Jr. has added a calculus study guide to his cart, but has also added some additional items that do not relate to his studies. Specifically, Bob Jr. has added a computer game guide and a calendar of beach parties. If Bob Jr. had been handed cash by his father “to be used for school books,” Bob Jr. might have spent the money as instructed and returned the change to his father. In an online shopping environment, however, the abstract nature of the amount of money involved, as well as the reduced emphasis on the owner of the money (i.e., his dad), have tempted Bob Jr. to buy things that he should not.

[0046] Figure 4 illustrates an embodiment of an interface. The example shown is a representation of an interface, as rendered in a browser application of a personal computer, that would be shown to Bob Jr. during a checkout process. Other interfaces, such as would be displayed by device 106 or device 110 when those devices are used to contact site 124, can also be used in conjunction with the techniques described herein.

[0047] In region 402, Bob Jr.’s shipping address is shown. In region 404, the contents of Bob Jr.’s shopping cart is shown. Instructions for completing the transaction are presented in region 406. Specifically, in order to pay, Bob Jr. must click on hand 408 and drag it to region 410 of the interface. In various embodiments, such as where the interface is rendered on mobile device 110, other actions may also be taken, such as by swiping hand 408 with a finger to drag it to region 410, or speaking “pay now” or “I agree to pay” into a microphone. In the latter cases, the hand would automatically move in response to the spoken words. In addition, if the user speaks “pay now,” the user’s voice can be recorded and used for audit purposes described in more detail below. If the device includes a built-in finger scanner or other biometric equipment that allows the automatic capture of biometric information of the user performing the transaction, that biometric information can also be used for audit purposes, also as described in more detail below. Such biometric information may be partial (e.g., the size or shape of a fingerprint) or more complete (e.g., a fingerprint).

[0048] Also included in interface 400 is an image of Bob’s face 412. To complete the transaction, Bob Jr. is dragging money away from his father and presenting it as payment for the

items in his cart. If Bob himself was performing a transaction, the act of taking money away from himself would not likely cause any additional burden on the completion of the transaction. Similarly, if Bob Jr. was only purchasing the math study guide, he also would likely not be impeded in completing the transaction. However, where, as is illustrated in Figure 4, Bob Jr. has included items in his cart for which his father has not authorized payment, having to drag the money away from his father may cause Bob Jr. to reconsider whether he wants to purchase items 414 and 416.

[0049] Figures 5A-5C illustrate additional examples of images used in conjunction with the techniques described herein. Figure 5A is an image of “Alice,” the owner of telephony device 110. Installed on device 110 (either as a native feature of the operating system of the device or as a third party application) is an application that implements techniques described herein. As part of an enrollment with the application, Alice is asked to photograph herself using camera 112 and is also asked to create a short voice sample. Both pieces of data are stored on device 110 and, in some embodiments, are not transmitted beyond the phone.

[0050] Figures 5B and 5C are two images provided by Charlie, an owner of tablet device 106. Specifically, Figure 5C represents an “upset” version of Charlie – his eyebrows are raised and his brow is furrowed. Suppose Charlie has given tablet device 106 to his daughter on the condition that she does not spend more than \$10/month on applications for it. The tablet is configured to charge Charlie’s credit card or to append charges to Charlie’s phone bill, as applicable. Each time his daughter buys an application, up to the \$10 total amount, she will be shown the image illustrated in Figure 5A as part of the purchase process (e.g., as a reminder that her dad has set a spending policy). Suppose Charlie’s daughter has already spent \$9.50 for a given month, and is about to purchase an additional application costing \$5. This time, as part of the purchase process, instead of being presented with the image shown in Figure 5B, she is shown image 506 – indicating that her father will be unhappy if she completes the transaction. In various embodiments, an animation of the transition from image 504 to image 506 is automatically generated and presented to Charlie’s daughter. If Charlie himself makes the purchase, or if his daughter has asked permission to exceed the \$10/month limit, being presented with Figure 5C will not hinder the transaction, because Charlie will not in fact be upset by the transaction. However, if no such authorization has been given, Charlie’s daughter might

reconsider completing the purchase – either asking Charlie if it is ok to exceed the amount, or waiting until next month to buy the application.

[0051] Detecting Fraud

[0052] One reason that an otherwise honest person might engage in a fraudulent transaction is that the risk of being caught is low. As one example, an employee might take for personal use items such as pens or staplers from a supply closet if no one else is present at the time. However, if the employee's boss was also present in the supply closet, the employee would likely not be tempted to take the items. In the case of transactions such as where Alice's daughter buys digital goods without Alice's permission, or sends a premium SMS, the risk that Alice will notice any individual transgression is low – particularly if Alice has automatic payments set up for her phone bills.

[0053] Described herein are techniques for both increasing the likelihood that fraudulent transactions will be detected, and for causing a fraudster to believe that his or her fraudulent transactions will be detected (irrespective of whether such a detection actually takes place).

[0054] Figure 6 illustrates an embodiment of an interface. Suppose Alice would like to purchase digital music using device 110. As part of the checkout process, Alice is presented with the interface shown (as rendered on device 110). As mentioned in conjunction with the discussion of Figure 5A, as part of an enrollment process, Alice was asked to photograph herself, and to provide a short voice sample. As part of the checkout process, Alice is shown the image she provided at registration (502). The checkout process is personalized, providing instructions (504) for Alice (by name) on how to complete the transaction. Specifically, Alice is asked to click on box 506 to activate the microphone 112 of device 110. She will then be asked to repeat the phrase she selected at registration, asked to state a particular word or set of words appearing on the screen (such as "I agree" or an arbitrary string), or otherwise provide an audio recording.

[0055] A variety of actions can be taken in response to the providing of audio input via microphone 112. In some embodiments, the recorded audio is immediately played back to the purchaser, along with a message, such as, "If you would still like to proceed, press 1." In some embodiments, analysis is performed within device 110 to determine whether the previously

recorded voice and the currently supplied voice are the same. If the voice is a sufficient match (e.g., as determined by a Fast Fourier Transform or other appropriate technique), the transaction is allowed to proceed. If the voice is not a match within some tolerance, the voice can be stored for a period of time (e.g., in case a dispute arises), an alert can be sent to Alice, an alert can be sent to a carrier, and/or other appropriate actions can be taken. In some embodiments, the analysis is provided by a third party, such as the owner of digital marketplace 126. Finally, in some embodiments, no actions are taken with respect to the currently supplied voice – the instructions provided in 504 serve as a deterrent against fraudulent activity because a fraudster will erroneously believe, based on the instructions, that he or she will be caught and will not complete the transaction. Uploading voice samples (or creating them for on-device use) can also serve as a substitute or addition to uploading images (or creating them for on-device use). For example, a user can record his or her voice saying, “This is my money,” to be played when a payment is about to be performed. The actual owner of the money will not be deterred by hearing this recording, nor will a user with permission, but a user without permission will be reminded of this fact. Similarly, a short movie of the device or account owner can be used instead of an image or a voice sample, or in addition to these.

[0056] As the owner of device 110 making a legitimate transaction, interacting with the interface shown in Figure 6 will provide a minimal intrusion on Alice’s ability to purchase digital music. Similarly, if Alice’s daughter is purchasing the album, with Alice’s permission, Alice’s daughter will not feel guilty when confronting image 502 and need not be concerned that the voice sample she provides will implicate her in any wrongdoing, because she has Alice’s explicit permission to make the purchase. However, in the event Alice’s daughter is purchasing music on device 110 without Alice’s permission, her experience will be different. Specifically, Alice’s daughter may feel guilt after seeing her mother’s image, and/or will be deterred from making the purchase with the belief that her mother will be alerted that her daughter has made an unauthorized purchase.

[0057] Figure 7 illustrates an embodiment of an interface. The example shown is an alternate embodiment of the interface shown in Figure 6. In this example, to complete a transaction for digital goods (e.g., with social network game developer 120), the purchaser is given a choice of either providing an audio sample (by selecting box 704), or providing a

photograph (by selecting box 702). If the purchaser selects box 702, the purchaser will be asked to photograph himself or otherwise provide a form of photographic authorization.

[0058] In some embodiments, an analysis of the photograph is performed as part of the transaction. Techniques for confirming that the object being photographed is alive (e.g., by taking multiple photographs in rapid succession) can be employed to help make sure that the fraudster isn't using camera 112 to photograph a printed picture of the legitimate user. The application of various rules, such as requiring that a face be detected in the captured image or that a certain amount of flesh tone be present in the picture can also be implemented. Similar rules can be applied to other types of capture, such as requiring that a GPS be turned on prior to a transaction taking place, or requiring that provided audio conform to general rules that define what human utterances sound like.

[0059] The photograph can be stored (either on the device or with a party such as a carrier or with site 120) for some period of time in case a dispute arises. In various embodiments, no action is taken, but a fraudulent purchaser will be lead to believe that they will be caught if they engage in a fraudulent transaction. Other contextual information can also be captured (or threatened to be captured) and analyzed, if applicable. As one example, a would-be purchaser can be warned that their location will be captured as part of the transaction. As another example, the purchaser can be asked to write out "I agree" or "I want to pay Bob," and the handwriting sample is recorded. As yet another example, the size of a finger involved in a touchscreen action can be recorded (e.g., to indicate whether it was a child's finger or an adult's finger), and if the device is appropriately equipped, a fingerprint of the user can be captured. In the case of a fingerprint, the device may not be capable of capturing a fingerprint, but a would-be fraudster can be dissuaded from committing fraud by being informed that the touch screen of the device is capable of capturing the fingerprint.

[0060] Alerts can be generated if the captured contextual information does not comport with what would be expected. For example, a user could specify that if transactions are performed by a small finger (e.g., a child's), the device owner should be alerted. As another example, the device owner can specify that an alert should be generated whenever transactions are made in locations other than the user's home or office. The alerts may be sent to the

implicated device (e.g., as an SMS or as a popup box), but can also be sent to an alternate location, such as to an email address specified by the owner. In some embodiments, the generated alert includes the captured contextual information. For example, if a voice is captured, a copy of the audio recording could be emailed to the owner of the device whenever the audio recording is determined to not match a sample previously provided by the device owner.

[0061] In the scenario where captured contextual information is sent off of a device, e.g., to a carrier or to social network game developer 120, the quality of the information collected need not be of a nature sufficient to mount a criminal case. Even rudimentary contextual information can be useful in resolving whether a charge that is claimed by a device owner to have been made without his consent was made by an unknown criminal, the owner himself, or a person known to the owner.

[0062] Figure 8 illustrates an embodiment of a process for reducing fraud. In some embodiments, the process shown in Figure 8 is performed on a device such as device 110. In other embodiments, the process shown in Figure 8 is performed at least in part on a server, such as a server providing an interface to a site of online retailer 124. The process begins at 802 when a request to perform a transaction using an account is received from a user. As one example, at 802, Bob Jr. has selected a “checkout” button in an interface provided by online retailer 124 after adding various items to a shopping cart. At 804, a source icon is displayed prior to executing the request. As one example, at 804, Bob Jr. is presented with face 412.

[0063] Figure 9 illustrates an embodiment of a process for reducing fraud. In some embodiments, the process shown in Figure 9 is performed on a device such as device 110. The process begins at 902 when a request to perform a transaction using an account is received from a user. As one example, at 902, Alice has selected a “buy now” icon in an interface rendered on device 110. At 904, at least one of a photograph, a movie, a voice, and a location of the user is recorded prior to executing the request. As one example, at 904, Alice’s voice is recorded after she activates the microphone of device 110 by selecting box 506.

[0064] Figure 10 illustrates an embodiment of a process for reducing fraud. In some embodiments, the process shown in Figure 10 is performed on a device such as device 110. The process begins at 1002 when a request to perform a transaction using an account is received from

a user. As one example, at 1002, Alice has selected a “buy now” icon in an interface rendered on device 110. At 1004, the user is informed that at least one of a photograph, a voice, and a location of the user will be taken prior to executing the request. As one example, at 904, Alice is informed that her voice will be recorded after she selects box 506.

[0065] Additional Detail

[0066] Additional information about various aspects of the techniques described herein is provided below.

[0067] Transaction Images

[0068] Illustrated in Figures 11A and 11B are additional examples of a transaction icon (e.g., hand 408). In Figure 11A, Bob’s credit card is depicted instead of a bill. In Figure 11B, the amount of money held by the hand corresponds to the amount of money implicated by the transaction. In various embodiments, which transaction icon is selected occurs automatically, e.g., based on a payment method selected as part of a previous step in a checkout process. The person initiating a transaction can also be presented with a selection of different hands (e.g., one holding a Visa credit card and one holding an American Express credit card) and asked which card to use for payment.

[0069] Other transaction icons can also be used, such as those depicting only the money or credit card (without a hand), or textual labels, such as “\$39.99.” In such cases, the process described in conjunction with Figure 4 could still be employed. For example, if, instead of dragging hand 408, Bob Jr. had to drag a box labeled “\$55.93,” Bob Jr. would likely still feel more guilt than if he was presented with a traditional checkout screen. For example, he would still see Bob’s face 412, and would still be “dragging” money away from Bob. In addition, the account owner (Bob) could be labeled with a tag stating how much funds he has in his account, how much more funds he has approved for Bob Jr. to use for textbooks, how much he permits for monthly expenses, or another appropriate amount. This tag could change as a result of the transaction. In some embodiments “BEFORE” and “AFTER” labels are applied – showing how much Bob had in his account (or otherwise available funds) before and after Bob Jr.’s transaction occurs, or what the “after” result would be if Bob Jr. was to finalize the transaction.

[0070] Transaction icons that do not depict currency or other forms of payment can also be used in conjunction with the techniques described herein. Examples include images of keys, or other indicators of access.

[0071] Destination Images

[0072] In some embodiments, instead of dragging hand 408 to payment box 410, the user is asked to drag the hand to a box indicating shipping preferences, such as how quickly an item should be delivered (e.g., overnight shipping vs. ground shipping), by which carrier an item should be shipped, and/or other appropriate selections, such as whether to pay the full amount now or over a period of three months, and whether the purchases should be gift wrapped. If multiple options are desired (e.g., “(1) gift wrap and (2) ship via carrier A (3) using 3-day shipping”), the user can be asked to drag the transaction representation from one desired option to the next.

[0073] In some cases, such as where a user is transferring money to an individual (instead of, e.g., paying a company such as online retailer 124), an image of the individual to whom money is being transferred is displayed as a destination image, if available. For example, if Alice uses payment service 128 to transfer money to Charlie, in some embodiments, as part of the process, Alice would be presented with a user interface showing image 502 (as the source image), an appropriate hand, such as hand 1102 (as the transaction image), and image 504 (as the destination image). Alice would be instructed to drag money (e.g., by clicking on hand 1102) from herself to Charlie (and/or to a hand included in the representation of Charlie) to complete the transaction. Charlie’s image may be available to payment service 128 because Charlie has specifically provided it for that purpose. Payment service 128 may also scrape or otherwise obtain an image for Charlie from other sources, such as a social networking site. This would deter fraud, but also avoids mistakes by Alice, such as one where she pays her cousin Charlie instead of her boyfriend Charlie.

[0074] Multiple Source Images

[0075] As explained in conjunction with the descriptions of Figures 2A-2C, in some embodiments an account owner provides multiple source images. One reason is as follows.

Suppose Bob has registered multiple credit cards with online retailer 124. Bob's employer has issued Bob a company credit card to use for work-related purchases. Accordingly, one of the credit cards he registers with online retailer 124 is the company-issued credit card. Bob also registers one or more personal credit cards. When Bob (or someone using Bob's account) selects a given credit card as the payment type to be used, an image of Bob associated with that card will be shown (e.g., as face 412). If Bob Jr. attempts to buy items from online retailer 124 using Bob's company-issued credit card, not only will he be reminded that he is taking money from Bob – he will be reminded that he is taking money from Bob's company-issued credit card, possibly subjecting Bob to problems with his employer. This may act as a better deterrent than if a more generic version of Bob was presented, irrespective of which payment method is selected. As another example, being presented with the image shown in Figure 2C may act as a deterrent to Bob himself using the company-issued card for personal purchases, while not impeding his ability to use the card for legitimate purchases.

[0076] Attribution

[0077] In various embodiments, the techniques described herein are used to attribute a non-fraudulent purchaser. As one example, suppose device 104 is used by three different roommates. The device may be configured with three different payment types (e.g., one for each roommate), or may make use of a single account (e.g., resulting in a monthly bill). In some embodiments, when renting a movie, as part of the checkout purchase, the would-be renter is presented with a graphical representation of each of the three roommates and asked to select which roommate is renting the particular movie.

[0078] Audio Output

[0079] In some embodiments, a confirmation of a transaction that is about to take place is outputted by the device being used to perform the transaction. As one example, prior to the completion of the purchase by Bob Jr. of books using Bob's account with online retailer 124, a message could be generated that states, "you are about to complete a purchase using Bob's credit card." As another example, when one user attempts to pay another user via an application provided by payment service 128, as part of the transaction, the application could generate, as

audio output: “You are about to take \$50 from Alice’s checking account and give it to Bob Jones. If you do not wish to do this, press escape now.”

[0080] As another example, the techniques described herein can be used in conjunction with interactive voice response (IVR) systems. Suppose a user is purchasing a ticket to a sporting event using an IVR system and a credit card. As part of the checkout process, the user is asked to speak the name on the credit card. Prior to completion of the transaction, the user’s recorded voice is played back to the user as part of a confirmation, such as: “to confirm, you are about to charge **Joe Smith**’s credit card for \$40,” where “Joe Smith” is the user’s recorded voice and the remainder of the sentence is generated by the IVR system. The output would both demonstrate to a fraudster that the voice has been recorded, and remind the fraudster that a real individual – Joe Smith – will be harmed by a fraudulent transaction.

[0081] Changing Non-Fraudulent Behaviors

[0082] In various embodiments, users are able to configure rules (e.g., with online banking site 130) or with one or more applications installed on the device (including an NFC payment application) to help a legitimate user of the device conform his or her behavior to a desired goal, using the techniques described herein. As one example, Alice may desire to spend a maximum amount of money each month on digital music or ringtones. As another example, Alice may wish to save a certain amount of money each month toward a vacation. In various embodiments, happy versions or unhappy versions of the user will be displayed as part of the transaction. Examples of such versions are shown in Figures 5B and 5C, respectively.

[0083] In various embodiments, the destination image indicates a value statement of the funds transfer, such as a trash can for a payment for ringtones (where the user has identified the transaction previously as not beneficial), an indicator of how much money Alice has spent this month on ringtones, or an image of a purpose like a beach umbrella (symbolizing transfer of money to a savings account for savings towards a vacation). In some embodiments, the selection of these images is performed automatically, according to account types, payment amounts, names of payees, account balances, past purchases, and other contextual information.

[0084] Additional Actions

[0085] In some embodiments, users are asked to answer one or more questions or are asked to solve a simple puzzle. Such additional actions will require a small amount of additional time per transaction (e.g., 5 seconds) and thus not interfere with the convenience of a legitimate transaction. In the case of a fraudulent transaction, however, the additional few seconds required to complete the transaction may pose a sufficient amount of time for the fraudster to reconsider whether or not he wishes to proceed with the transaction.

[0086] Different types of actions can be required for completion of a transaction depending on factors, such as the size and type of the transaction, history of other transactions, user preferences, account balances, and/or other context. The merchant, payment provider, or other entity may require different actions for different types of payments, different contexts, and different users. For example, a given user may have to say “Yes, I agree to pay these charges” for one type of transaction, but “Pay” for another transaction. Instructions of what to say may be provided on the screen, or may be known to the user only.

[0087] Gaming Console with Camera

[0088] Suppose that in order to perform a transaction (e.g., transferring a digital item from one user to another) on gaming console 108, the transferring user is required to perform a customized action, pre-selected by the user, in front of a camera that is integrated with the gaming console. Illustrated in Figure 12A is an example of a user (“David”) performing the selected action, such as as part of an enrollment process. At a later point, David’s younger brother (“Edgar”) attempts to steal a digital item from David by impersonating him, as illustrated in Figure 12B. Edgar performs the action incorrectly, thus indicating that a fraudulent transaction is potentially taking place. In various embodiments, an alert is generated, such as by emailing David an image of Edgar performing the action. For privacy reasons, instead of emailing the image, a general description of the body performing the action could also be provided, such as “an individual 42 inches tall and approximately 100lbs.” As another example, even if Edgar were to perform the correct action, the fact that his size and proportions are different from those of David can be used to generate an alert.

[0089] NFC Payments

[0090] As explained above, some devices such as telephony device 110 include NFC capabilities. In some embodiments, the techniques described herein are adapted for use in conjunction with a payment scenario using NFC technology. As one example, an application installed on device 110 may be configured to facilitate the use of device 110 in making NFC payments. As part of an NFC transaction, the application could display Alice's face 502 on the screen of mobile device 110, reminding someone paying with the device that the device belongs to Alice. As with other embodiments described above, completion of the transaction could be made contingent on the holder of device 110 dragging a representation of money, stating "I agree to pay" out loud, or taking any other appropriate action, such as those described above.

[0091] As another example, the point of sale terminal supporting NFC capabilities may incorporate the techniques described herein. For example, as part of a transaction, the point of sale terminal could be configured to state the name of the account holder out loud, increasing the risk of detection of fraudulent transactions. For example, if Bob attempts to pay with Alice's phone, the point of sale terminal might say out loud, "Please confirm you would like to pay, Alice." If the point of sale terminal is integrated with other infrastructure, such as a database holding user images, Alice's image can be displayed on the terminal as part of the transaction – reminding Bob that he is stealing from Alice (unless he is performing a transaction with Alice's phone with her permission).

[0092] Although the foregoing embodiments have been described in some detail for purposes of clarity of understanding, the invention is not limited to the details provided. There are many alternative ways of implementing the invention. The disclosed embodiments are illustrative and not restrictive.

[0093] WHAT IS CLAIMED IS:

CLAIMS

1. A system, comprising:
a processor configured to:
 receive a virtual likeness of a face of an account holder, wherein the virtual
5 likeness of the face of the account holder is at least one of selected by the account holder,
designed by the account holder, or automatically obtained from a profile of the account
holder;
 associate the virtual likeness of the face of the account holder with an account of
the account holder;
10 display a purchase order screen for a purchase order, the virtual likeness of the
face of the account holder, a destination region, and a starting region, wherein the starting
region includes an icon associated with a payment;
 receive a request to graphically move the icon associated with the payment from
the starting region to the destination region; and
15 in response to the graphical move request, display on the purchase order screen in
the destination region the icon associated with the payment; and
 finalize the purchase order; and
a memory coupled to the processor and configured to provide the processor with
instructions.

ABSTRACT OF THE DISCLOSURE

[0094] Techniques for reducing fraud are disclosed. A transaction request is received from a user to perform a transaction using an account. In one approach, a source icon is displayed prior to executing the request. The source icon includes a graphical representation of an owner of the account. In another approach, at least one of a photograph and a voice of the user is recorded prior to executing the request. In a third approach, the user is informed that at least one of a photograph, a voice print, and location data will be taken prior to executing the transaction request.

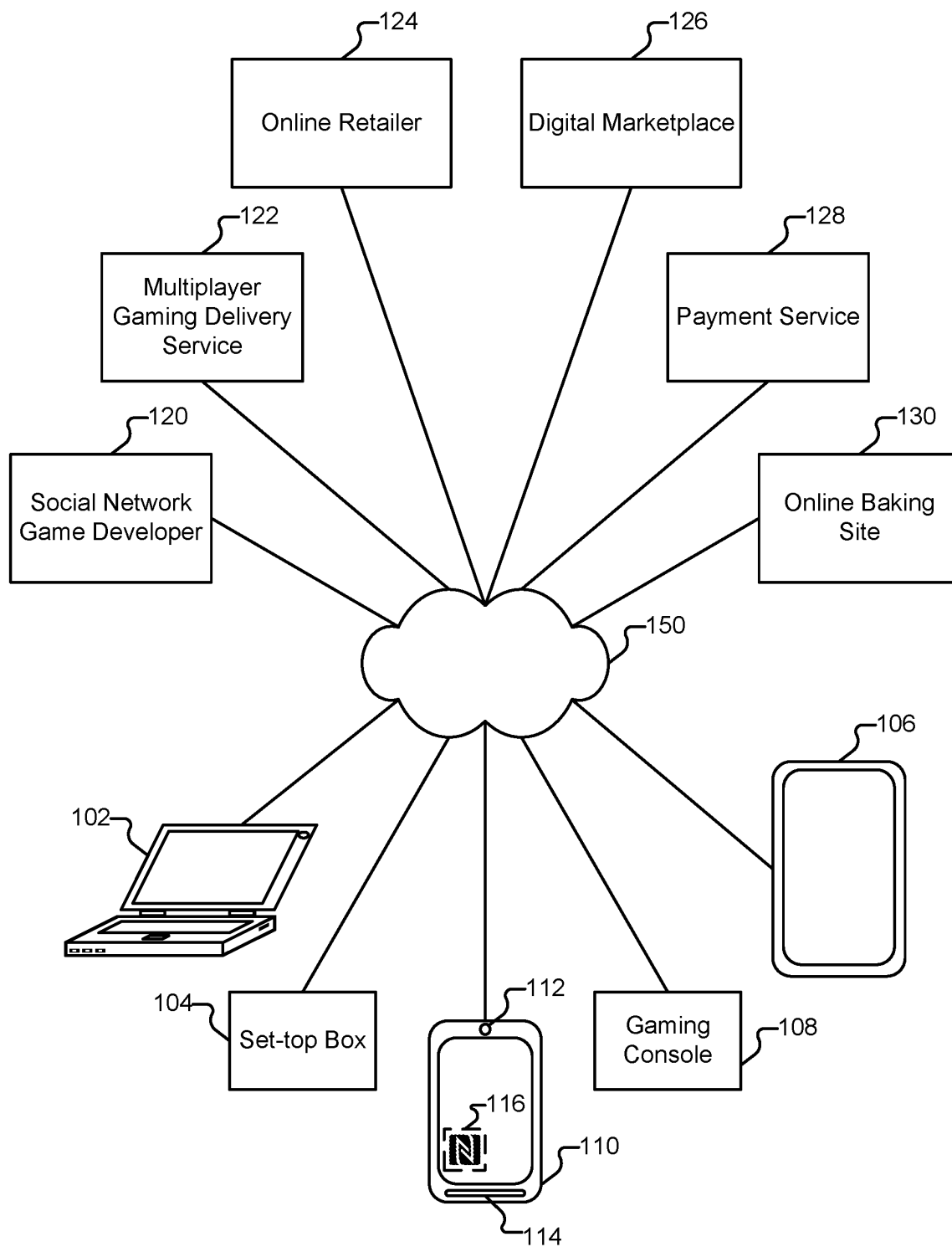
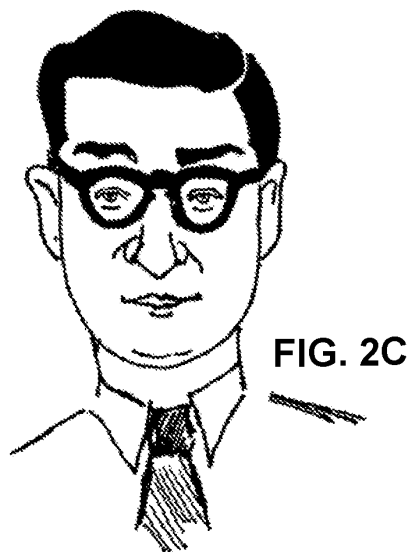
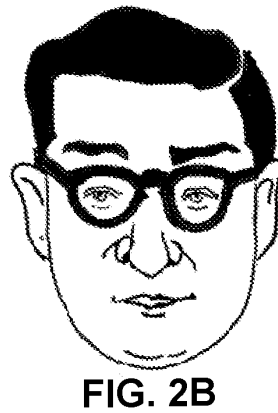
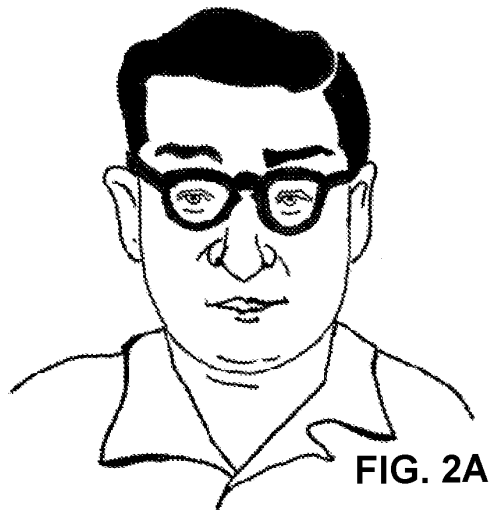


FIG. 1



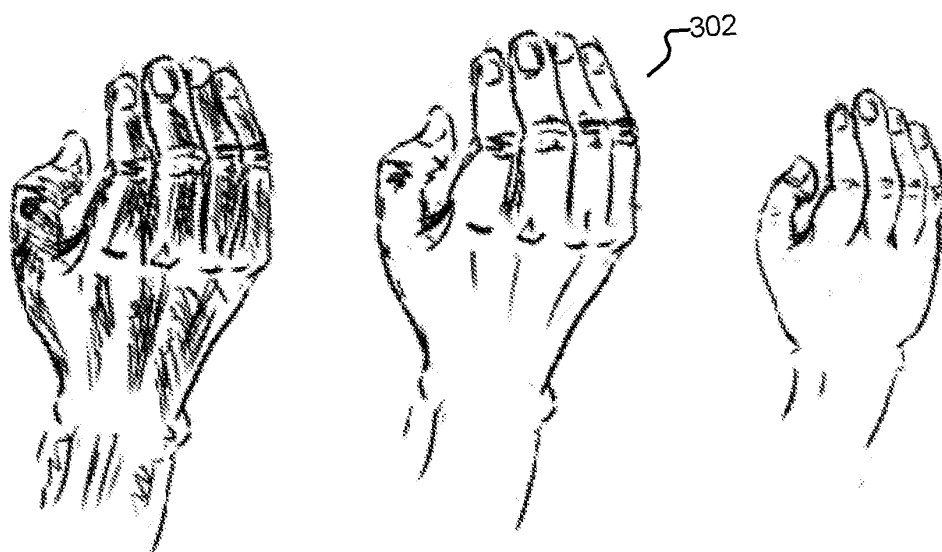
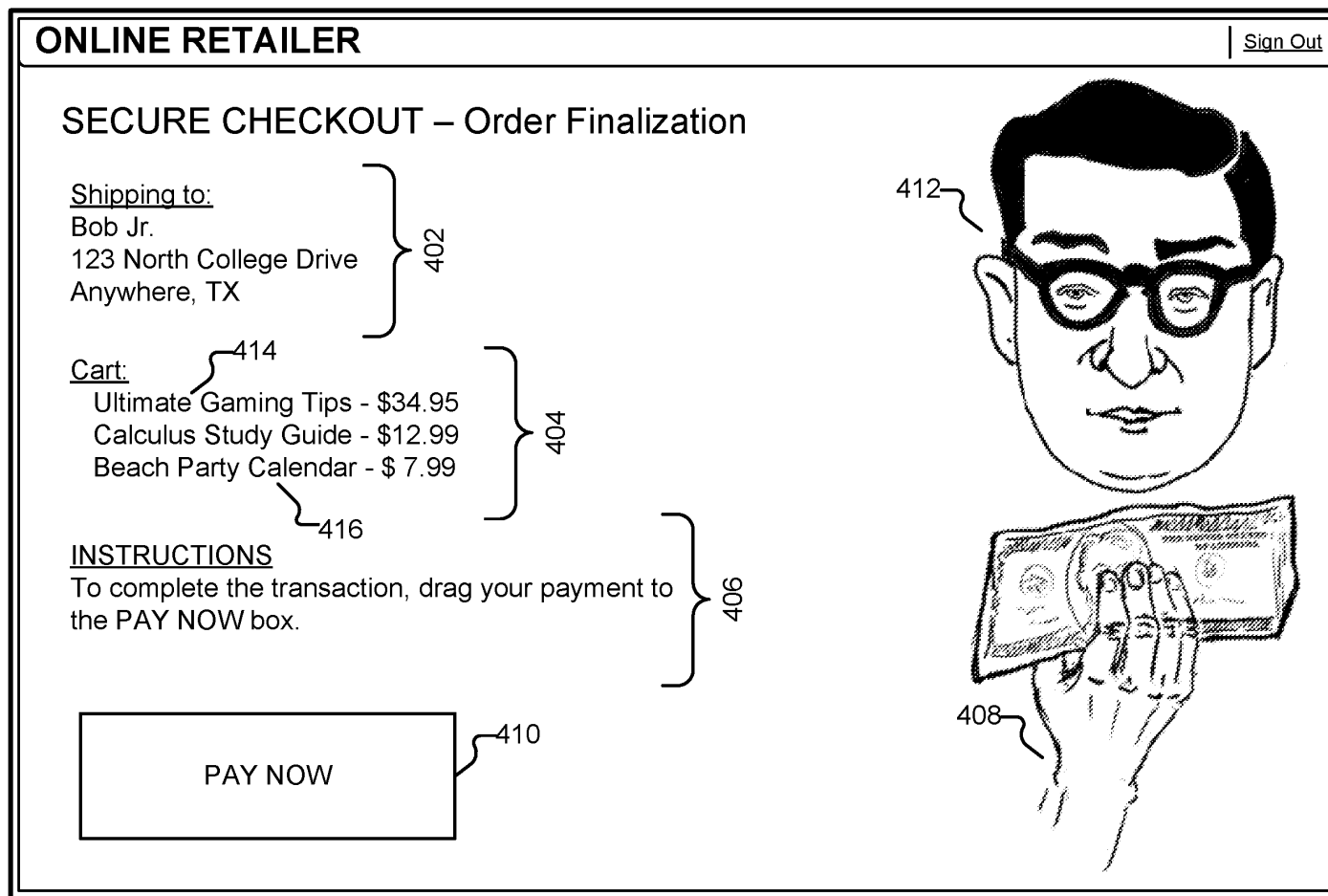


FIG. 3



400 ↗

FIG. 4

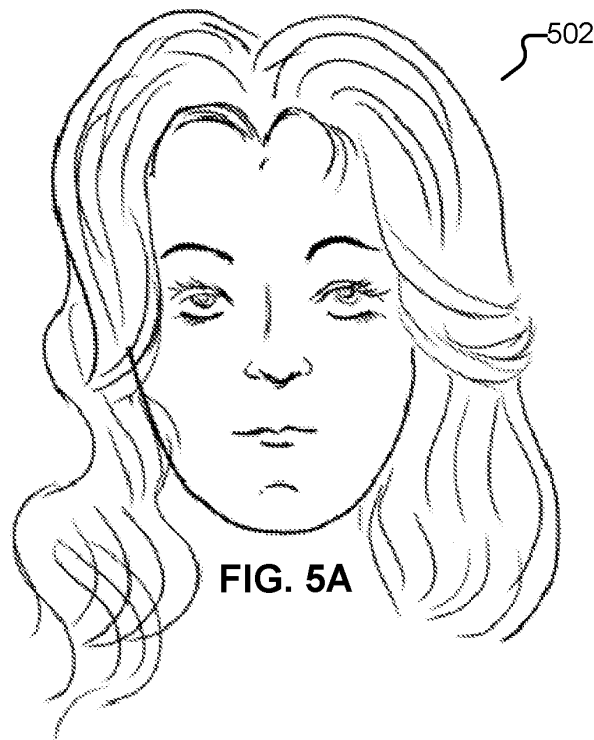


FIG. 5A

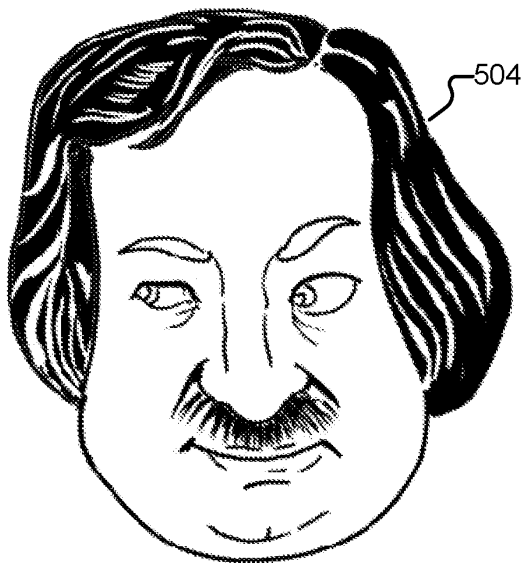


FIG. 5B

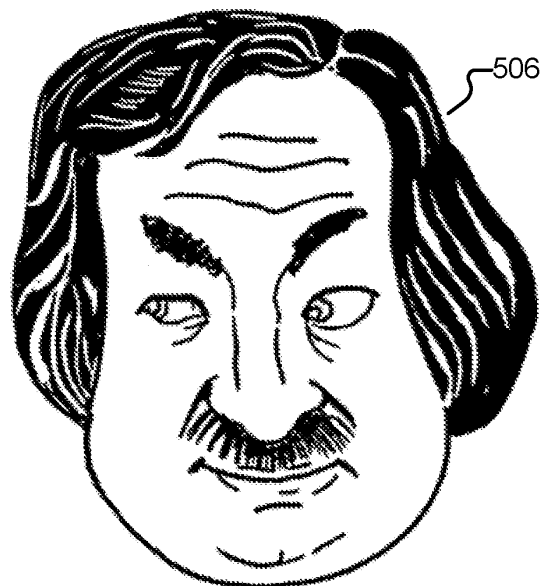


FIG. 5C

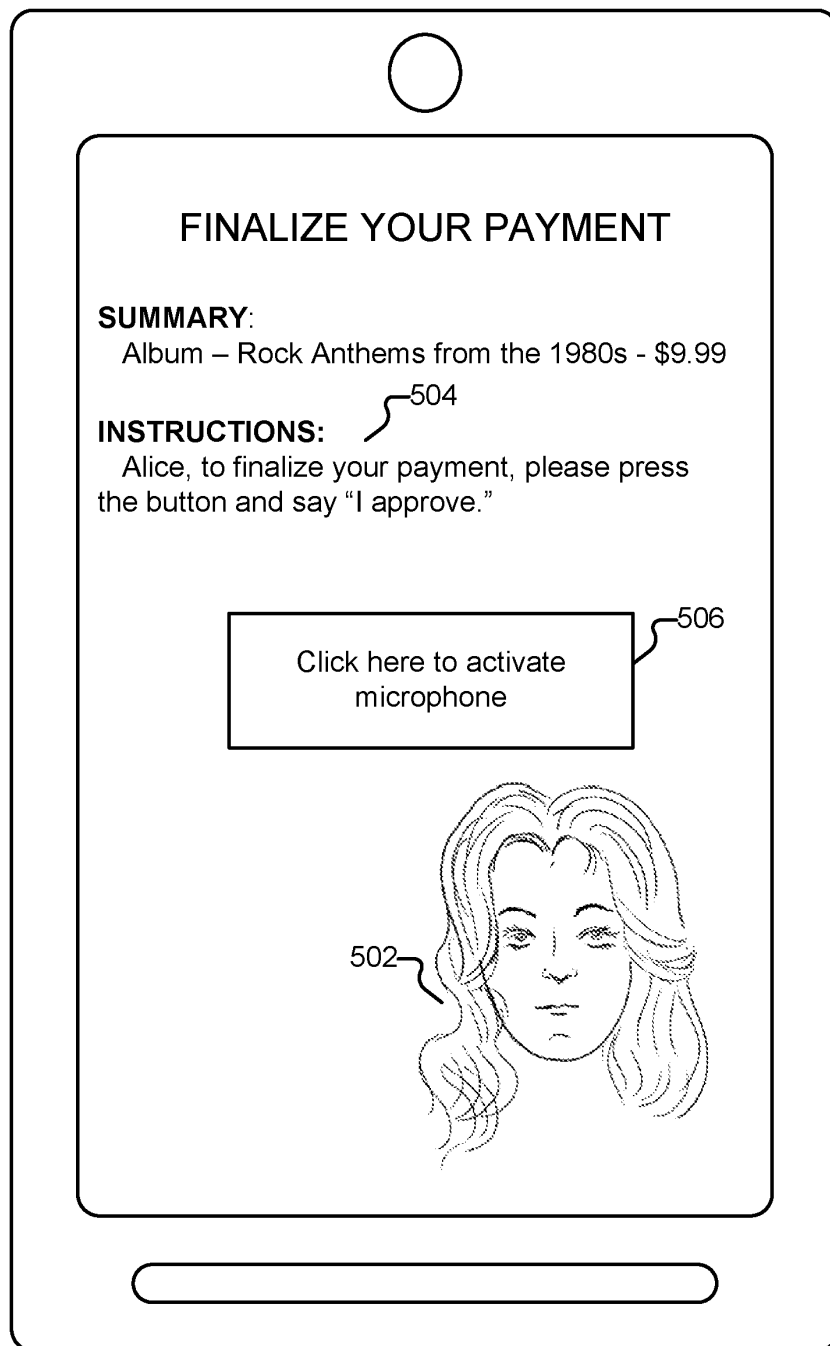


FIG. 6

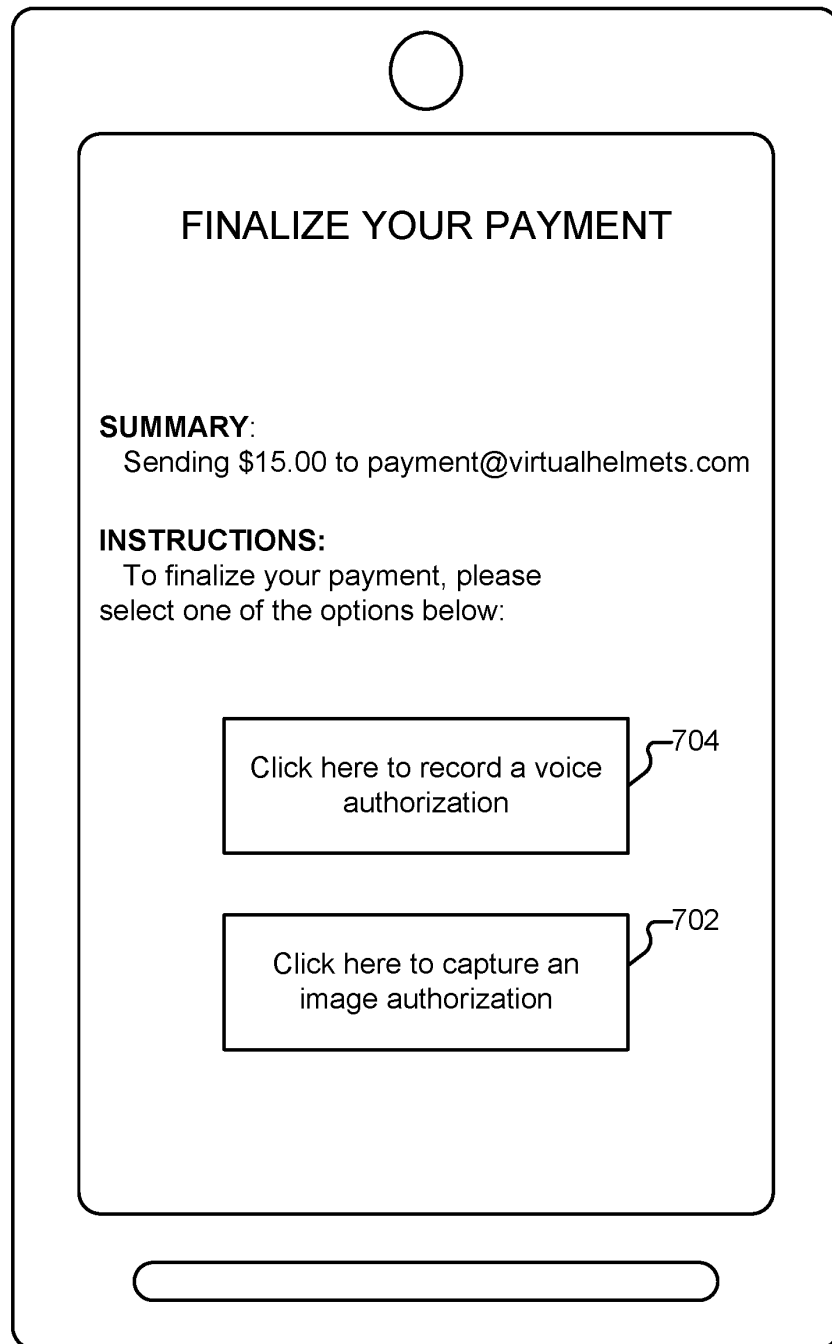


FIG. 7

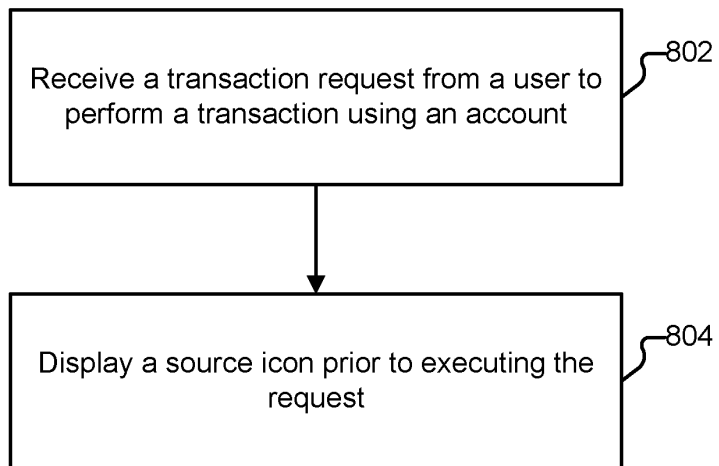


FIG. 8

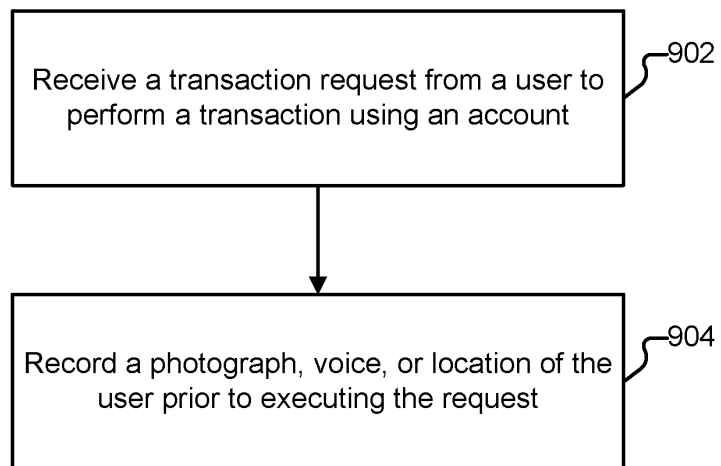


FIG. 9

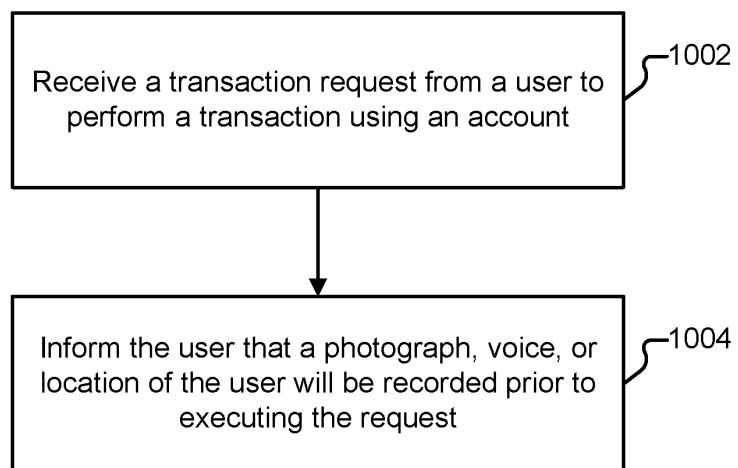


FIG. 10

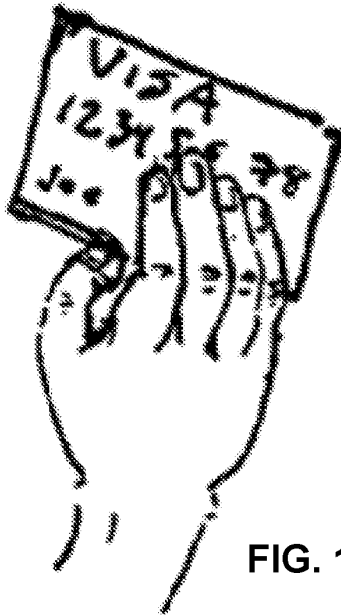


FIG. 11A

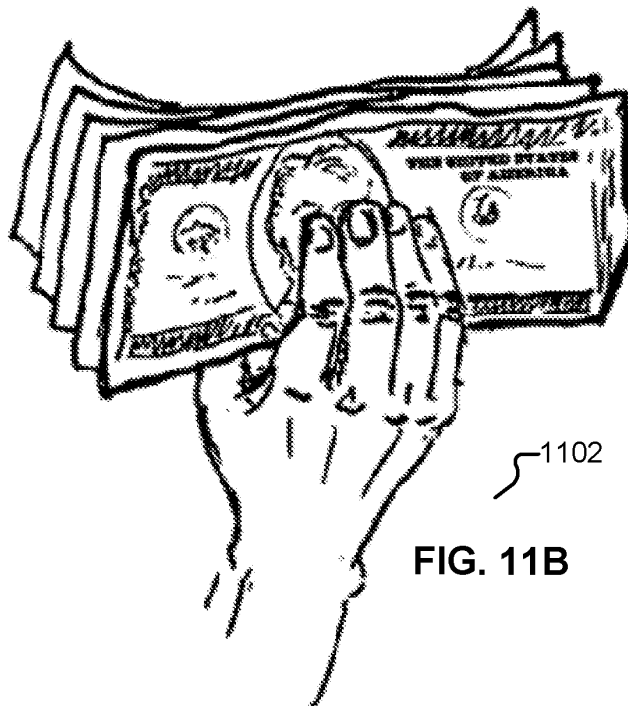


FIG. 11B

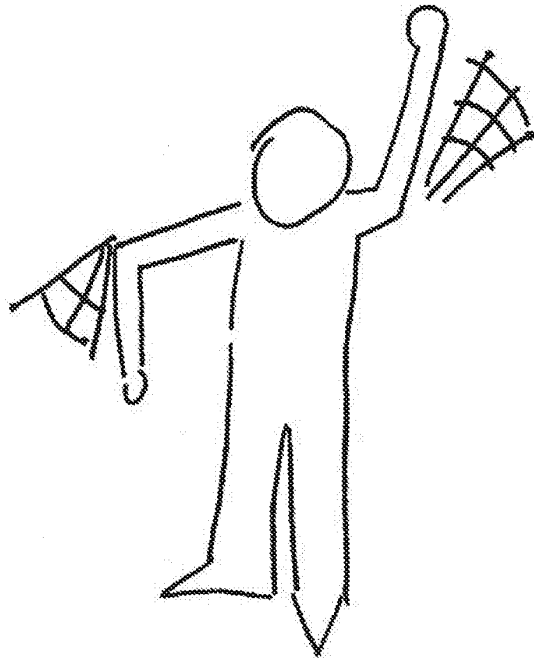


FIG. 12A

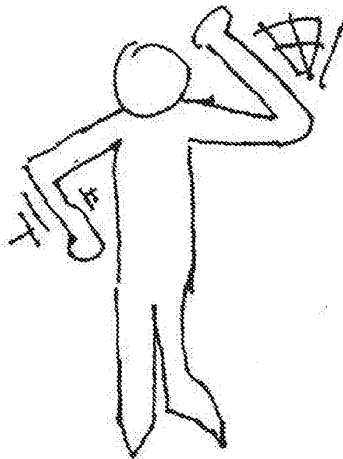


FIG. 12B

Electronic Acknowledgement Receipt	
EFS ID:	32278852
Application Number:	15948744
International Application Number:	
Confirmation Number:	9735
Title of Invention:	METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD
First Named Inventor/Applicant Name:	Bjorn Markus Jakobsson
Customer Number:	21912
Filer:	Yeu-Ting George Cheng/Chelsea Watkins
Filer Authorized By:	Yeu-Ting George Cheng
Attorney Docket Number:	MJAKP001C2
Receipt Date:	09-APR-2018
Filing Date:	
Time Stamp:	17:49:52
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Application Data Sheet	MJAKP001C2_ADS.pdf	1823188	no	8
			d253d12a102d02f4764af139456eb2608d8ad9ab		

Warnings:

Information:					
2	Specification	MJAKP001C2_APP.pdf	179716	no	24
			b7991c5c243f19a1272e3a7e51b0846324ffe360		
Warnings:					
Information:					
3	Drawings-only black and white line drawings	MJAKP001C2_APP_Figures.pdf	793582	no	12
			bbeed8a07b77ae7cc7578195aa41c0287c60a19b		
Warnings:					
Information:					
Total Files Size (in bytes):			2796486		
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APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO.	TOT CLAIMS	IND CLAIMS
15/948,744	04/09/2018	3693	0.00	MJAKP001C2	1	1

CONFIRMATION NO. 9735

FILING RECEIPT



21912
VAN PELT, YI & JAMES LLP
10050 N. FOOTHILL BLVD #200
CUPERTINO, CA 95014

Date Mailed: 05/04/2018

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

Inventor(s)

Bjorn Markus Jakobsson, Portola Valley, CA;

Applicant(s)

RightQuestion, LLC, Portola Valley, CA;

Power of Attorney: None

Domestic Priority data as claimed by applicant

This application is a CON of 13/875,245 05/01/2013 PAT 9972010
which is a CON of 13/099,981 05/03/2011 PAT 8458041
which claims benefit of 61/332,140 05/06/2010

Foreign Applications for which priority is claimed (You may be eligible to benefit from the **Patent Prosecution Highway** program at the USPTO. Please see <http://www.uspto.gov> for more information.) - None.

Foreign application information must be provided in an Application Data Sheet in order to constitute a claim to foreign priority. See 37 CFR 1.55 and 1.76.

Permission to Access Application via Priority Document Exchange: Yes

Permission to Access Search Results: Yes

Applicant may provide or rescind an authorization for access using Form PTO/SB/39 or Form PTO/SB/69 as appropriate.

If Required, Foreign Filing License Granted: 05/02/2018

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 15/948,744**

Projected Publication Date: Request for Non-Publication Acknowledged

Non-Publication Request: Yes

Early Publication Request: No

**** SMALL ENTITY ****

Title

METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD

Preliminary Class

705

Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications: No

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 (1-866-999-4258).

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Title 35, United States Code, Section 184
Title 37, Code of Federal Regulations, 5.11 & 5.15

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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.

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NOT GRANTED

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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 U.S. offers tremendous resources and advantages for those who invest and manufacture goods here. Through SelectUSA, our nation works to promote and facilitate business investment. SelectUSA provides information assistance to the international investor community; serves as an ombudsman for existing and potential investors; advocates on behalf of U.S. cities, states, and regions competing for global investment; and counsels U.S. economic development organizations on investment attraction best practices. To learn more about why the United States is the best country in the world to develop technology, manufacture products, deliver services, and grow your business, visit <http://www.SelectUSA.gov> or call +1-202-482-6800.

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875						Application or Docket Number 15/948,744	
APPLICATION AS FILED - PART I							
(Column 1)		(Column 2)		SMALL ENTITY		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	75		N/A	
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A	330		N/A	
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	380		N/A	
TOTAL CLAIMS (37 CFR 1.16(j))	1	minus 20 = *	x 50 =	0.00	OR		
INDEPENDENT CLAIMS (37 CFR 1.16(h))	1	minus 3 = *	x 230 =	0.00			
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$310 (\$155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).			0.00			
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))				0.00			
			TOTAL	785		TOTAL	
* 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	
AMENDMENT A		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE(\$)	ADDITIONAL FEE(\$)
	Total (37 CFR 1.16(i))	*	Minus	**	=	x	=
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x	=
	Application Size Fee (37 CFR 1.16(s))						
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))						
						TOTAL ADD'L FEE	
(Column 1)		(Column 2)		(Column 3)		OTHER THAN SMALL ENTITY	
AMENDMENT B		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE(\$)	ADDITIONAL FEE(\$)
	Total (37 CFR 1.16(i))	*	Minus	**	=	x	=
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x	=
	Application Size Fee (37 CFR 1.16(s))						
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))						
						TOTAL ADD'L FEE	
* If the entry in column 1 is less than the entry in column 2, write "0" in column 3. ** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20". *** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3". The "Highest Number Previously Paid For" (Total or Independent) is the highest found in the appropriate box in column 1.							



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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
15/948,744	04/09/2018	Bjorn Markus Jakobsson	MJAKP001C2

CONFIRMATION NO. 9735

FORMALITIES LETTER

21912
VAN PELT, YI & JAMES LLP
10050 N. FOOTHILL BLVD #200
CUPERTINO, CA 95014



Date Mailed: 05/04/2018

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

Items Required To Avoid Abandonment:

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items below to avoid abandonment. 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 statutory basic filing fee is missing.
- The application search fee must be submitted.
- The application examination fee must be submitted.
- Surcharge as set forth in 37 CFR 1.16(f) must be submitted.

The surcharge is due for any one of:

- late submission of the basic filing fee, search fee, or examination fee,
- late submission of inventor's oath or declaration,
- filing an application that does not contain at least one claim on filing, or
- submission of an application filed by reference to a previously filed application.

SUMMARY OF FEES DUE:

The fee(s) required within **TWO MONTHS** from the date of this Notice to avoid abandonment is/are itemized below. Small entity discount is in effect. If applicant is qualified for micro entity status, an acceptable Certification of Micro Entity Status must be submitted to establish micro entity status. (See 37 CFR 1.29 and forms PTO/SB/15A and 15B.)

- \$ **75** basic filing fee.
- \$ **80** surcharge.
- \$ **330** search fee.
- \$ **380** examination fee.
- \$(**0**) previous unapplied payment amount.
- \$ **865** TOTAL FEE BALANCE DUE.

Items Required To Avoid Processing Delays:

Applicant is notified that the above-identified application contains the deficiencies noted below. No period for reply is set forth in this notice for correction of these deficiencies. However, if a deficiency relates to the inventor's

page 1 of 2

oath or declaration, the applicant must file an oath or declaration in compliance with 37 CFR 1.63, or a substitute statement in compliance with 37 CFR 1.64, executed by or with respect to each actual inventor no later than the expiration of the time period set in the "Notice of Allowability" to avoid abandonment. See 37 CFR 1.53(f).

- A properly executed inventor's oath or declaration has not been received for the following inventor(s):
Bjorn Markus Jakobsson

Replies must be received in the USPTO within the set time period or must include a proper Certificate of Mailing or Transmission under 37 CFR 1.8 with a mailing or transmission date within the set time period. For more information and a suggested format, see Form PTO/SB/92 and MPEP 512.

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, including a copy of this Notice and selecting the document description "Applicant response to Pre-Exam Formalities Notice".
<https://portal.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.

Questions about the contents of this notice and the requirements it sets forth should be directed to the Office of Data Management, Application Assistance Unit, at (571) 272-4000 or (571) 272-4200 or 1-888-786-0101.

/zmoguss/

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.:	15/948,744	Examiner:	Not Assigned
Filed:	April 09, 2018	Art Unit:	3693
Confirmation No.:	9735	Docket No.:	MJAKP001C2
First Inventor:	Bjorn Markus Jakobsson		
Title:	METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD		

PRELIMINARY AMENDMENT A

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

Dear Sir:

Prior to the examination of the application on the merits, please amend the application as follows:

Applicant(s) believe that no (additional) fees are required beyond any fees submitted herewith. If required fees are missing or any additional fees are required during the pendency of the subject application, please charge such fees or credit any overpayment to Deposit Account No. 50-0685 (MJAKP001C2).

IN THE CLAIMS

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

Listing of Claims:

1. (Cancelled)
2. (New) A system, comprising:
 - a processor configured to:
 - receive biometric information associated with an account holder;
 - store, in a data store, the received biometric information, wherein the biometric information is associated with an account of the account holder;
 - render, in one or more interfaces, a virtual likeness of a face of a recipient of an electronic transaction;
 - render, in the one or more interfaces, a transaction icon associated with the electronic transaction;
 - receive an indication of an action taken by a user, the action comprising a user interaction with the transaction icon rendered in the one or more interfaces;
 - capture contextual information associated with the electronic transaction, the captured contextual information comprising captured biometric information and location data associated with a user;
 - perform a fraud detection analysis of the captured contextual information associated with the electronic transaction, wherein performing the fraud detection analysis comprises:
 - performing a comparison based at least in part on the stored biometric information and the captured biometric information; and
 - determining, based at least in part on the captured biometric information, that the user is alive; and
 - based at least in part on both the user interaction with the transaction icon rendered in the interface and performing the fraud detection analysis, complete the electronic transaction; and

a memory coupled to the processor and configured to provide the processor with instructions.

3. (New) The system of claim 2 wherein the processor is further configured to obtain the virtual likeness of the face of the recipient from a social networking site.
4. (New) The system of claim 3 wherein obtaining the virtual likeness of the face of the recipient from the social networking site comprises scraping the social networking site for the virtual likeness of the face of the recipient.
5. (New) The system of claim 2 wherein the virtual likeness of the face of the recipient was provided by the recipient.
6. (New) The system of claim 2 wherein the transaction icon comprises a graphical representation of a payment form.
7. (New) The system of claim 6 wherein the transaction icon comprises a graphical representation of money.
8. (New) The system of claim 2 wherein the virtual likeness of the face of the recipient comprises a photograph of the recipient.
9. (New) The system of claim 2 wherein the virtual likeness of the face of the recipient comprises an avatar of the recipient.
10. (New) The system of claim 2 wherein a password is not required to initiate the electronic transaction.
11. (New) A method, comprising:
 - receiving biometric information associated with an account holder;
 - storing, in a data store, the received biometric information, wherein the biometric information is associated with an account of the account holder;
 - rendering, in one or more interfaces, a virtual likeness of a face of a recipient of an electronic transaction;

rendering, in the one or more interfaces, a transaction icon associated with the electronic transaction;

receiving an indication of an action taken by a user, the action comprising a user interaction with the transaction icon rendered in the one or more interfaces;

capturing contextual information associated with the electronic transaction, the captured contextual information comprising captured biometric information and location data associated with a user;

performing, using a processor, a fraud detection analysis of the captured contextual information associated with the electronic transaction, wherein performing the fraud detection analysis comprises:

performing a comparison based at least in part on the stored biometric information and the captured biometric information; and

determining, based at least in part on the captured biometric information, that the user is alive; and

based at least in part on both the user interaction with the transaction icon rendered in the interface and performing the fraud detection analysis, complete the electronic transaction.

12. (New) The method of claim 11 wherein the processor is further configured to obtain the virtual likeness of the face of the recipient from a social networking site.

13. (New) The method of claim 12 wherein obtaining the virtual likeness of the face of the recipient from the social networking site comprises scraping the social networking site for the virtual likeness of the face of the recipient.

14. (New) The method of claim 11 wherein the virtual likeness of the face of the recipient was provided by the recipient.

15. (New) The method of claim 11 wherein the transaction icon comprises a graphical representation of a payment form.

16. (New) The method of claim 15 wherein the transaction icon comprises a graphical representation of money.

17. (New) The method of claim 11 wherein the virtual likeness of the face of the recipient

comprises a photograph of the recipient.

18. (New) The method of claim 11 wherein the virtual likeness of the face of the recipient comprises an avatar of the recipient.

19. (New) The method of claim 11 wherein a password is not required to initiate the electronic transaction.

20. (New) A computer program product embodied in a non-transitory computer readable storage medium and comprising computer instructions for:

- receiving biometric information associated with an account holder;
- storing, in a data store, the received biometric information, wherein the biometric information is associated with an account of the account holder;
- rendering, in one or more interfaces, a virtual likeness of a face of a recipient of an electronic transaction;
- rendering, in the one or more interfaces, a transaction icon associated with the electronic transaction;
- receiving an indication of an action taken by a user, the action comprising a user interaction with the transaction icon rendered in the one or more interfaces;
- capturing contextual information associated with the electronic transaction, the captured contextual information comprising captured biometric information and location data associated with a user;
- performing, using a processor, a fraud detection analysis of the captured contextual information associated with the electronic transaction, wherein performing the fraud detection analysis comprises:
 - performing a comparison based at least in part on the stored biometric information and the captured biometric information; and
 - determining, based at least in part on the captured biometric information, that the user is alive; and
 - based at least in part on both the user interaction with the transaction icon rendered in the interface and performing the fraud detection analysis, complete the electronic transaction.

REMARKS

Claim 1 has been cancelled. Claims 2-20 have been added. Claims 2-20 are pending.
No new matter has been added.

New Claims

Support for new Claims 2, 11, and 20 may be found, without limitation, in Paragraphs [0049], [0058-0059], [0068-0070], and [0073] of the Specification.

Support for new Claims 3 and 12 may be found, without limitation, in Paragraph [0073] of the Specification.

Support for new Claims 4 and 13 may be found, without limitation, in Paragraph [0073] of the Specification.

Support for new Claims 5 and 14 may be found, without limitation, in Paragraph [0073] of the Specification.

Support for new Claims 6 and 15 may be found, without limitation, in Paragraphs [0068-0070] of the Specification.

Support for new Claims 7 and 16 may be found, without limitation, in Paragraphs [0068-0070] of the Specification.

Support for new Claims 8 and 17 may be found, without limitation, in Paragraphs [0041] and [0073] of the Specification.

Support for new Claims 9 and 18 may be found, without limitation, in Paragraphs [0041] and [0073] of the Specification.

Support for new Claims 10 and 19 may be found, without limitation, in Paragraphs [0024-0026] of the Specification.

The foregoing amendments are not to be taken as an admission of unpatentability of any of the claims prior to the amendments.

Consideration of the application and allowance of all claims are respectfully requested based on the preceding remarks. If at any time the Examiner believes that an interview would be helpful, please contact the undersigned.

Respectfully submitted,

Dated: July 5, 2018

/Yeu-Ting George Cheng/

Yeu-Ting George Cheng
Registration No. 69408
408-207-4765

VAN PELT, YI & JAMES LLP
10050 N. Foothill Blvd., Suite 200
Cupertino, CA 95014
Fax 408-973-2595

TRANSMITTAL FOR POWER OF ATTORNEY TO ONE OR MORE REGISTERED PRACTITIONERS

NOTE: This form is to be submitted with the Power of Attorney by Applicant form (PTO/AIA/82B) to identify the application to which the Power of Attorney is directed, in accordance with 37 CFR 1.5, unless the application number and filing date are identified in the Power of Attorney by Applicant form. If neither form PTO/AIA/82A nor form PTO/AIA/82B identifies the application to which the Power of Attorney is directed, the Power of Attorney will not be recognized in the application.

Application Number	15/948,744
Filing Date	April 09, 2018
First Named Inventor	Bjorn Markus Jakobsson
Title	METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD
Art Unit	3693
Examiner Name	Not Assigned
Attorney Docket Number	MJAKP001C2

SIGNATURE of Applicant or Patent Practitioner

Signature	/Yeu-Ting George Cheng/	Date (Optional)	
Name	Yeu-Ting George Cheng	Registration Number	69408
Title (if Applicant is a juristic entity)			
Applicant Name (if Applicant is a juristic entity)			

NOTE: This form must be signed in accordance with 37 CFR 1.33. See 37 CFR 1.4(d) for signature requirements and certifications. If more than one applicant, use multiple forms.



*Total of 1 forms are submitted.

This collection of information is required by 37 CFR 1.131, 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.

Doc Code: PA..

Document Description: Power of Attorney

PTO/AIA/82B (07-13)

Approved for use through 11/30/2014, OMB 0651-0051

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

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POWER OF ATTORNEY BY APPLICANT

I hereby revoke all previous powers of attorney given in the application identified in either the attached transmittal letter or the boxes below.

Application Number	Filing Date

(Note: The boxes above may be left blank if information is provided on form PTO/AIA/82A.)

☒ I hereby appoint the Patent Practitioner(s) associated with the following Customer Number as my/our attorney(s) or agent(s), and to transact all business in the United States Patent and Trademark Office connected therewith for the application referenced in the attached transmittal letter (form PTO/AIA/82A) or identified above:

21912

OR

☐ I hereby appoint Practitioner(s) named in the attached list (form PTO/AIA/82C) as my/our attorney(s) or agent(s), and to transact all business in the United States Patent and Trademark Office connected therewith for the patent application referenced in the attached transmittal letter (form PTO/AIA/82A) or identified above. (Note: Complete form PTO/AIA/82C.)

Please recognize or change the correspondence address for the application identified in the attached transmittal letter or the boxes above to:

☒ The address associated with the above-mentioned Customer Number

OR

☐ The address associated with Customer Number:

OR

Firm or Individual Name				
Address				
City	State	Zip		
Country				
Telephone	Email			

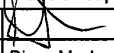
I am the Applicant (if the Applicant is a juristic entity, list the Applicant name in the box):

RightQuestion, LLC

- ☐ Inventor or Joint Inventor (title not required below)
- ☐ Legal Representative of a Deceased or Legally Incapacitated Inventor (title not required below)
- ☒ Assignee or Person to Whom the Inventor is Under an Obligation to Assign (provide signer's title if applicant is a juristic entity)
- ☐ Person Who Otherwise Shows Sufficient Proprietary Interest (e.g., a petition under 37 CFR 1.46(b)(2) was granted in the application or is concurrently being filed with this document) (provide signer's title if applicant is a juristic entity)

SIGNATURE of Applicant for Patent

The undersigned (whose title is supplied below) is authorized to act on behalf of the applicant (e.g., where the applicant is a juristic entity).

Signature		Date (Optional)	
Name	Bjorn Markus Jakobsson		
Title	Manager		

NOTE: Signature - This form must be signed by the applicant in accordance with 37 CFR 1.33. See 37 CFR 1.4 for signature requirements and certifications. If more than one applicant, use multiple forms.

☐ Total of forms are submitted.

This collection of information is required by 37 CFR 1.131, 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.

Electronic Patent Application Fee Transmittal				
Application Number:		15948744		
Filing Date:		09-Apr-2018		
Title of Invention:		METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD		
First Named Inventor/Applicant Name:		Bjorn Markus Jakobsson		
Filer:		Yeu-Ting George Cheng/Chelsea Watkins		
Attorney Docket Number:		MJAKP001C2		
Filed as Small Entity				
Filing Fees for Utility under 35 USC 111(a)				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
UTILITY FILING FEE (ELECTRONIC FILING)	4011	1	75	75
UTILITY SEARCH FEE	2111	1	330	330
UTILITY EXAMINATION FEE	2311	1	380	380
Pages:				
Claims:				
Miscellaneous-Filing:				
LATE FILING FEE FOR OATH OR DECLARATION	2051	1	80	80
Petition:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				865

Electronic Acknowledgement Receipt	
EFS ID:	33101345
Application Number:	15948744
International Application Number:	
Confirmation Number:	9735
Title of Invention:	METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD
First Named Inventor/Applicant Name:	Bjorn Markus Jakobsson
Customer Number:	21912
Filer:	Yeu-Ting George Cheng/Chelsea Watkins
Filer Authorized By:	Yeu-Ting George Cheng
Attorney Docket Number:	MJAKP001C2
Receipt Date:	05-JUL-2018
Filing Date:	09-APR-2018
Time Stamp:	20:04:43
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	DA
Payment was successfully received in RAM	\$865
RAM confirmation Number	070618INTEFSW00005413500685
Deposit Account	500685
Authorized User	Chelsea Watkins
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: 37 CFR 1.16 (National application filing, search, and examination fees) 37 CFR 1.17 (Patent application and reexamination processing fees)	

37 CFR 1.19 (Document supply fees) 37 CFR 1.20 (Post Issuance fees) 37 CFR 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	Applicant Response to Pre-Exam Formalities Notice	MJAKP001C2_MP_Transmittal.pdf	107520	no	2
			156341848cdff1e290951fc927edb5411a3284a		
Warnings:					
Information:					
2	Oath or Declaration filed	MJAKP001C2_Executed_Dec.pdf	102889	no	1
			e2a967aba54268f24f8291fe880f6a3e5cedf24b		
Warnings:					
Information:					
3	Transmittal Letter	MJAKP001C2_IDS_Transmittal.pdf	79183	no	2
			effd5c0e536f20b6f90f4a112ad366ea96e9a27f		
Warnings:					
Information:					
4	Information Disclosure Statement (IDS) Form (SB08)	MJAKP001C2_IDS.pdf	882144	no	3
			a01cc3b3ab103f3aa4a573bfb53a0983a8d296de		
Warnings:					
Information:					
This is not an USPTO supplied IDS fillable form					
5	Preliminary Amendment	MJAKP001C2_AMD_A_PRE.pdf	116164	no	7
			fsf4b20289f2bf251f5ae6d404b4b0607ca44aa5		
Warnings:					
Information:					
6	Power of Attorney	MJAKP001C2_POA_Transmittal.pdf	166917	no	1
			b7a8a75d459dfc16313e7b1a3925898d356a9fb4		
Warnings:					

Information:					
7	Power of Attorney	MJAK_Executed_POA_AIA82B_RightQuestionLLC.pdf	387899	no	1
			a756b6df61aa99188dddec71473eefbe19a844b6f		
Warnings:					
Information:					
8	Fee Worksheet (SB06)	fee-info.pdf	37580	no	2
			953675d092cddb9d0c255124078bd9ea58c9bab0		
Warnings:					
Information:					
Total Files Size (in bytes):			1880296		
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.					

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.:	15/948,744	Examiner:	Not Assigned
Filed:	April 09, 2018	Art Unit:	3693
Confirmation No.:	9735	Docket No.:	MJAKP001C2
First Inventor:	Bjorn Markus Jakobsson		
Title:	METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD		

RESPONSE TO NOTICE TO FILE MISSING PARTS

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

Sir:

This is a Response to the Notice to File Missing Parts mailed May 04, 2018.

Application Elements:

- ☒ Declaration
 ☐ Newly executed (original or copy)
 ☒ Copy from a prior application (37 CFR 1.63(d) for a continuation or divisional).
 The entire disclosure of the prior application from which a copy of the declaration is
 herein supplied is considered as being part of the disclosure of the accompanying
 application and is hereby incorporated by reference therein.
 ☐ Deletion of inventors Signed statement attached deleting inventor(s) named
 in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).

Accompanying Application Parts:

- ☒ Information Disclosure Statement with Form PTO/SB/08 ☐ Copies of IDS Citations
☒ Preliminary Amendment (*New claims numbered after highest original claim in prior application.*)
☒ Power of Attorney with ☒ Transmittal ☐ Statement Under 37 CFR 3.73
☐ Other:

Amendments

- ☐ Cancel in this application original claims _____ of the prior application before
 calculating the filing fee. (*At least one original independent claim must be retained.*)

Application Serial No. 15/948,744
 Attorney Docket No. MJAKP001C2

Fee Calculation (37 CFR § 1.16)

				Small Entity			Large Entity	
				Rate	Fee		Rate	Fee
Filing Fees				x \$75 = \$	75	OR	x \$300 = \$	
Search Fees				x \$330 = \$	330	OR	x \$660 = \$	
Examination Fees				x \$380 = \$	380	OR	x \$760 = \$	
CLAIMS	Filed.		Extra					
Total	20	Less 20	0	x \$50 = \$		OR	x \$100 = \$	
Independent	3	Less 3	0	x \$230 = \$		OR	x \$460 = \$	
Multiple Dependent Claims			-0-	x \$410 = \$		OR	x \$820 = \$	
Declaration and Surcharge Fee				X \$80 = \$	80	OR	X \$160 = \$	
Processing fee under Rule 1.17(i) to correct inventorship				X \$70 = \$			X \$140 = \$	
				TOTAL FILING FEE \$	865		TOTAL FILING FEE \$	

☐ Applicants petition for an extension of time to respond under 37 CFR § 1.136(a) as follows:

	SMALL ENTITY			LARGE ENTITY	
	Rate	Add'l Fee		Rate	Add'l Fee
☐ Extension for Response within FIRST month	x \$100=\$		OR	x \$200= \$	
☐ Extension for Response within SECOND month	x \$300=\$		OR	x \$600=\$	
☐ Extension for Response within THIRD month	x \$700=\$		OR	x \$1400 = \$	
☐ Extension for Response within FOURTH month	x \$1100=\$		OR	x \$2200= \$	
☐ Extension for Response within FIFTH month	x \$1500=\$		OR	x \$3000 = \$	

☒ Please charge Deposit Account No. 50-0685 (MJAKP001C2) in the amount of \$865.00 to cover the filing fees, the additional claim fee, if any, and/or extension of time fees.

General Authorizations

☒ Applicants hereby make and generally authorize any Petitions for Extensions of Time as needed for this or any subsequent filings. The Commissioner is also authorized to charge any extension fees under 37 CFR §1.17 as needed to Deposit Account No. 50-0685 (Order No. MJAKP001C2).

☒ The Commissioner is given general authorization to charge any fees or to credit any overpayment during the pendency of this application to Deposit Account No. 50-0685 (Order No. MJAKP001C2).

☒ Please send correspondence to the following address:

Customer No. 21912
VAN PELT, YI & JAMES LLP
10050 N. Foothill Blvd., Suite 200
Cupertino, CA 95014

Dated: July 5, 2018

/Yeu-Ting George Cheng/
Yeu-Ting George Cheng
Registration No. 69408

DECLARATION FOR ORIGINAL U.S. PATENT APPLICATION

Attorney's Docket No. MJAKP001C1

As a below-named inventor, I hereby declare that:

I believe that I am the original inventor (if only one name is listed below) or an original joint inventor (if plural names are listed below) of a claimed invention in the application entitled: **REDUCING FRAUD**, the specification of which,

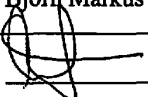
- (check one)
1. ☐ is attached hereto.
2. ☒ was filed on May 1, 2013 as
U.S. Application No. 13/875,245
and was amended on _____.
3. ☐ was filed on _____ as
International PCT Application No. _____
and was amended on _____.

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

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

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

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

Full name of sole or first inventor	Bjorn Markus Jakobsson		
Signature of sole or first inventor		Date:	<u>Aug 2</u> , 2013

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.:	15/948,744	Examiner:	Not Assigned
Filed:	April 09, 2018	Art Unit:	3693
Confirmation No.:	9735	Docket No.:	MJAKP001C2
First Inventor:	Bjorn Markus Jakobsson		
Title:	METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD		

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §§1.56 AND 1.97(B)
BEFORE MAILING OF A FIRST OFFICE ACTION

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

Dear Sir:

The references listed in the attached PTO SB/08 may be material to examination of the above-identified patent application. Applicants disclose the list of these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application. The above-identified application is a continuation of prior application U.S. Patent Application No. 13/875,245. This prior application is being relied upon for an earlier filing date under 35 U.S.C. § 120. Because the listed references were either cited by the PTO, or submitted to the PTO in the prior application, under 37 CFR §1.98(d), Applicants submit that copies need not be provided.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is being filed (1) with the above-referenced application or (2) within three months of the filing date of the above-referenced application or

Application Serial No. 15/948,744
Attorney Docket No. MJAKP001C2

(3) before the mailing date of a first Office Action on the merits or (4) before the mailing date of a first Office Action after filing of a Request for Continued Examination. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0685 (Order No. MJAKP001C2).

Respectfully submitted,

Dated: July 5, 2018

/Yeu-Ting George Cheng/
Yeu-Ting George Cheng
Registration No. 69408
408-207-4765

VAN PELT, YI & JAMES LLP
10050 N. Foothill Blvd., Suite 200
Cupertino, CA 95014
Fax 408-973-2595

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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet

1

of

2

Complete if Known

Application Number	15/948,744
Filing Date	April 09, 2018
First Named Inventor	Bjorn Markus Jakobsson
Art Unit	3693
Examiner Name	Not Assigned
Attorney Docket Number	MJAKP001C2

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	1	US- 5428734	06-27-1995	HAYNES THOM R	
	2	US- 6091835	07-18-2000	SMITHIES CHRISTOPHER P K	
	3	US- 6208659	03-27-2001	GOVINDARAJAN RANGAPRASAD	
	4	US- 6851094	02-01-2005	ROBERTSON WILLIAM H	
	5	US- 7930220	04-19-2011	GAW DEREK	
	6	US- 20010042042	11-15-2001	STOKES CHRISTOPHER JOHN	
	7	US- 20020046055-A1	04-18-2002	MARTINO RICHARD	
	8	US- 20020116293	08-22-2002	LAO GUILLERMO	
	9	US- 20020152137	10-17-2002	LINDQUIST WESLEY	
	10	US- 20040254855	12-16-2004	SHAH DARSHATKUMAR	
	11	US- 20050049981	03-03-2005	MIXON STEPHEN RANDALL	
	12	US- 20050187883-A1	08-25-2005	BISHOP FRED	
	13	US- 20070233614-A1	10-04-2007	MCNELLEY JULIE	
	14	US- 20080040426	02-14-2008	SYNSTELIEN DON	
	15	US- 20090013359-B2	01-08-2009	BUTLER JON	
	16	US- 20090171810	07-02-2009	MENGERINK MATTHEW	
	17	US- 20090288012	11-19-2009	HERTEL PHILIPP FRANK HERMANN	
	18	US- 20090288015	11-19-2009	FUJIOKA ROBB	
		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

Examiner
SignatureDate
Considered

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

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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

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

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Complete if Known	
		Application Number	15/948,744
		Filing Date	April 09, 2018
		First Named Inventor	Bjorn Markus Jakobsson
		Art Unit	3693
		Examiner Name	Not Assigned
Sheet 2	of 2	Attorney Docket Number	MJAKP001C2

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
	1	Art Explosion, Nova Development 2002	
	2	Mittapelli, Chaitanya Reddy. Online shopping. Diss. Kansas State University, 2008.	
	3	Sengottuvelan, P. and A. Wahi. "Analysis of Living and Dead Finger Impression Identification for Biometric Application." Conference on Computational Intelligence and Multimedia Applications, 2007. International Conference on Vol. 2. IEEE, 2007.	

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

*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.**

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

Privacy Act Statement

The **Privacy Act of 1974 (P.L. 93-579)** requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether 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.



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United States Patent and Trademark Office
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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
15/948,744	04/09/2018	3693	865	MJAKP001C2	19	3

CONFIRMATION NO. 9735
UPDATED FILING RECEIPT

21912
VAN PELT, YI & JAMES LLP
10050 N. FOOTHILL BLVD #200
CUPERTINO, CA 95014



0000000100818908

Date Mailed: 07/10/2018

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

Inventor(s)

Bjorn Markus Jakobsson, Portola Valley, CA;

Applicant(s)

RightQuestion, LLC, Portola Valley, CA;

Power of Attorney: The patent practitioners associated with Customer Number 21912

Domestic Priority data as claimed by applicant

This application is a CON of 13/875,245 05/01/2013 PAT 9972010
which is a CON of 13/099,981 05/03/2011 PAT 8458041
which claims benefit of 61/332,140 05/06/2010

Foreign Applications for which priority is claimed (You may be eligible to benefit from the **Patent Prosecution Highway** program at the USPTO. Please see <http://www.uspto.gov> for more information.) - None.

Foreign application information must be provided in an Application Data Sheet in order to constitute a claim to foreign priority. See 37 CFR 1.55 and 1.76.

Permission to Access Application via Priority Document Exchange: Yes

Permission to Access Search Results: Yes

Applicant may provide or rescind an authorization for access using Form PTO/SB/39 or Form PTO/SB/69 as appropriate.

If Required, Foreign Filing License Granted: 05/02/2018

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 15/948,744**

Projected Publication Date: Request for Non-Publication Acknowledged

Non-Publication Request: Yes

Early Publication Request: No

**** SMALL ENTITY ****

Title

METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD

Preliminary Class

705

Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications: No

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 (1-866-999-4258).

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).

SelectUSA

The United States represents the largest, most dynamic marketplace in the world and is an unparalleled location for business investment, innovation, and commercialization of new technologies. The U.S. offers tremendous resources and advantages for those who invest and manufacture goods here. Through SelectUSA, our nation works to promote and facilitate business investment. SelectUSA provides information assistance to the international investor community; serves as an ombudsman for existing and potential investors; advocates on behalf of U.S. cities, states, and regions competing for global investment; and counsels U.S. economic development organizations on investment attraction best practices. To learn more about why the United States is the best country in the world to develop technology, manufacture products, deliver services, and grow your business, visit <http://www.SelectUSA.gov> or call +1-202-482-6800.

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875						Application or Docket Number 15/948,744				
APPLICATION AS FILED - PART I										
(Column 1)		(Column 2)		SMALL ENTITY		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	75		N/A				
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A	330		N/A				
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	380		N/A				
TOTAL CLAIMS (37 CFR 1.16(j))	19	minus 20 = *	x 50 =	0.00	OR					
INDEPENDENT CLAIMS (37 CFR 1.16(h))	3	minus 3 = *	x 230 =	0.00						
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$310 (\$155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).			0.00						
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))				0.00						
* If the difference in column 1 is less than zero, enter "0" in column 2.				TOTAL		TOTAL				
				785						
APPLICATION AS AMENDED - PART II										
(Column 1)		(Column 2)		(Column 3)		SMALL ENTITY		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.										



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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
15/948,744	04/09/2018	Bjorn Markus Jakobsson	MJAKP001C2

CONFIRMATION NO. 9735

POA ACCEPTANCE LETTER

21912
VAN PELT, YI & JAMES LLP
10050 N. FOOTHILL BLVD #200
CUPERTINO, CA 95014



Date Mailed: 07/10/2018

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 07/05/2018.

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.

Questions about the contents of this notice and the requirements it sets forth should be directed to the Office of Data Management, Application Assistance Unit, at (571) 272-4000 or (571) 272-4200 or 1-888-786-0101.

/atesfai/

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 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Application Number</td> <td>15/948,744</td> </tr> <tr> <td>Filing Date</td> <td>April 09, 2018</td> </tr> <tr> <td>First Named Inventor</td> <td>Bjorn Markus Jakobsson</td> </tr> <tr> <td>Art Unit</td> <td>3684</td> </tr> <tr> <td>Examiner Name</td> <td>Matthew E. Zimmerman</td> </tr> <tr> <td>Attorney Docket Number</td> <td>MJAKP001C2</td> </tr> </table>		Application Number	15/948,744	Filing Date	April 09, 2018	First Named Inventor	Bjorn Markus Jakobsson	Art Unit	3684	Examiner Name	Matthew E. Zimmerman	Attorney Docket Number	MJAKP001C2
Application Number	15/948,744														
Filing Date	April 09, 2018														
First Named Inventor	Bjorn Markus Jakobsson														
Art Unit	3684														
Examiner Name	Matthew E. Zimmerman														
Attorney Docket Number	MJAKP001C2														

[illegible][illegible]

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

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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

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.
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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 Acknowledgement Receipt	
EFS ID:	33386036
Application Number:	15948744
International Application Number:	
Confirmation Number:	9735
Title of Invention:	METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD
First Named Inventor/Applicant Name:	Bjorn Markus Jakobsson
Customer Number:	21912
Filer:	Yeu-Ting George Cheng/Chelsea Watkins
Filer Authorized By:	Yeu-Ting George Cheng
Attorney Docket Number:	MJAKP001C2
Receipt Date:	06-AUG-2018
Filing Date:	09-APR-2018
Time Stamp:	16:20:03
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Transmittal Letter	MJAKP001C2_IDS_02_Transmittal.pdf	79158 48df596991beb9f78278bad20724061bdf63c2b	no	2

Warnings:

Information:					
2	Information Disclosure Statement (IDS) Form (SB08)	MJAKP001C2_IDS_02.pdf	574423	no	2
			77a0757372e4c7a5dcbcaa76cdd13e87bbd2cf59		
Warnings:					
Information:					
This is not an USPTO supplied IDS fillable form					
Total Files Size (in bytes):			653581		
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.					

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.:	15/948,744	Examiner:	Matthew E. Zimmerman
Filed:	April 09, 2018	Art Unit:	3684
Confirmation No.:	9735	Docket No.:	MJAKP001C2
First Inventor:	Bjorn Markus Jakobsson		
Title:	METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD		

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §§1.56 AND 1.97(B)
BEFORE MAILING OF A FIRST OFFICE ACTION

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

Dear Sir:

The references listed in the attached PTO SB/08, may be material to examination of the above-identified patent application. Applicants disclose these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application. Copies of the cited references are provided to the extent required by 37 CFR §1.98 and any applicable waivers.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is being filed (1) with the above-referenced application or (2) within three months of the filing date of the above-referenced application or (3) before the mailing date of a first Office Action on the merits or (4) before the mailing date of a first Office Action after filing of a Request for Continued Examination. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure

Application Serial No. 15/948,744
Attorney Docket No. MJAKP001C2

Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0685 (Order No. MJAKP001C2).

Respectfully submitted,

Dated: August 6, 2018

/Yeu-Ting George Cheng/

Yeu-Ting George Cheng

Registration No. 69408

408-207-4765

VAN PELT, YI & JAMES LLP
10050 N. Foothill Blvd., Suite 200
Cupertino, CA 95014
Fax 408-973-2595

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 OBVIATE A DOUBLE PATENTING REJECTION OVER A "PRIOR" PATENT	
Application Number	15948744	
Filing Date	09-Apr-2018	
First Named Inventor	Bjorn Jakobsson	
Attorney Docket Number	MJAKP001C2	
Title of Invention	METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD	
☒ 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	
RightQuestion, LLC	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) 9972010 8458041 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 the following fee status: ☒ Small Entity ☐ Micro Entity ☐ Regular Undiscounted 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>69408</u> ☐ A sole inventor ☐ A joint inventor; I certify that I am authorized to sign this submission on behalf of all of the inventors as evidenced by the power of attorney in the application ☐ A joint inventor; all of whom are signing this request	
Signature	/Yeu-Ting George Cheng/
Name	Yeu-Ting George Cheng

*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:		15948744		
Filing Date:		09-Apr-2018		
Title of Invention:		METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD		
First Named Inventor/Applicant Name:		Bjorn Markus Jakobsson		
Filer:		Yeu-Ting George Cheng/Elaine Nguyen		
Attorney Docket Number:		MJAKP001C2		
Filed as Small Entity				
Filing Fees for Utility under 35 USC 111(a)				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
STATUTORY OR TERMINAL DISCLAIMER	2814	1	160	160
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				160

Doc Code: DISQ.E.FILE

Document Description: Electronic Terminal Disclaimer – Approved

Application No.: 15948744

Filing Date: 09-Apr-2018

Applicant/Patent under Reexamination: Jakobsson

Electronic Terminal Disclaimer filed on February 27, 2020

☒ 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:	38716539
Application Number:	15948744
International Application Number:	
Confirmation Number:	9735
Title of Invention:	METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD
First Named Inventor/Applicant Name:	Bjorn Markus Jakobsson
Customer Number:	21912
Filer:	Yeu-Ting George Cheng/Elaine Nguyen
Filer Authorized By:	Yeu-Ting George Cheng
Attorney Docket Number:	MJAKP001C2
Receipt Date:	27-FEB-2020
Filing Date:	09-APR-2018
Time Stamp:	17:50:58
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	DA
Payment was successfully received in RAM	\$160
RAM confirmation Number	E20202QH50552476
Deposit Account	500685
Authorized User	Elaine Nguyen
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: 37 CFR 1.16 (National application filing, search, and examination fees) 37 CFR 1.17 (Patent application and reexamination processing fees)	

37 CFR 1.19 (Document supply fees)
 37 CFR 1.20 (Post Issuance fees)
 37 CFR 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	Terminal Disclaimer-Filed (Electronic)	eTerminal-Disclaimer.pdf	33564	no	2
			916ba69cd2dce20d719071b8851c680f83949661		

Warnings:

Information:

2	Fee Worksheet (SB06)	fee-info.pdf	30778	no	2
			ad377382640877dde3138a3ce1614265e50e6d74		

Warnings:

Information:

Total Files Size (in bytes):	64342
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This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

NOTICE OF ALLOWANCE AND FEE(S) DUE

21912 7590 03/09/2020
VAN PELT, YI & JAMES LLP
10050 N. FOOTHILL BLVD #200
CUPERTINO, CA 95014

EXAMINER
ZIMMERMAN, MATTHEW E

ART UNIT PAPER NUMBER

3684

DATE MAILED: 03/09/2020

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
15/948,744	04/09/2018	Bjorn Markus Jakobsson	MJAKP001C2	9735

TITLE OF INVENTION: METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	SMALL	\$500	\$0.00	\$0.00	\$500	06/09/2020

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: Maintenance fees are due in utility patents issuing on applications filed on or after Dec. 12, 1980. It is patentee's responsibility to ensure timely payment of maintenance fees when due. More information is available at www.uspto.gov/PatentMaintenanceFees.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), by mail or fax, or via EFS-Web.

By mail, send to: Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

By fax, send to: (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)

21912 7590 03/09/2020
VAN PELT, YI & JAMES LLP
10050 N. FOOTHILL BLVD #200
CUPERTINO, CA 95014

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

Certificate of Mailing or Transmission

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

(Typed or printed name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
15/948,744	04/09/2018	Bjorn Markus Jakobsson	MJAKP001C2	9735

TITLE OF INVENTION: METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	SMALL	\$500	\$0.00	\$0.00	\$500	06/09/2020

EXAMINER	ART UNIT	CLASS-SUBCLASS
ZIMMERMAN, MATTHEW E	3684	705-026820

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 03-09 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 must have been previously recorded, or filed for recordation, as set forth in 37 CFR 3.11 and 37 CFR 3.81(a). 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. Fees submitted: ☐ Issue Fee ☐ Publication Fee (if required) ☐ Advance Order - # of Copies _____

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

☐ Electronic Payment via EFS-Web ☐ Enclosed check ☐ Non-electronic payment by credit card (Attach form PTO-2038)

☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment to Deposit Account No. _____

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
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
15/948,744	04/09/2018	Bjorn Markus Jakobsson	MJAKP001C2	9735
21912 7590 03/09/2020 VAN PELT, YI & JAMES LLP 10050 N. FOOTHILL BLVD #200 CUPERTINO, CA 95014			EXAMINER ZIMMERMAN, MATTHEW E	
			ART UNIT 3684	PAPER NUMBER
DATE MAILED: 03/09/2020				

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 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, 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. 15/948,744	Applicant(s) Jakobsson, Bjorn Markus	
	Examiner MATTHEW E ZIMMERMAN	Art Unit 3684	AIA (FITF) 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 02/27/2020.
☐ 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 2-20. 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. _____.	

/MATTHEW E ZIMMERMAN/ Primary Examiner, Art Unit 3684	
--	--

DETAILED ACTION

Terminal Disclaimer

The terminal disclaimer filed on 02/27/2020 disclaiming the terminal portion of any patent granted on this application which would extend beyond the expiration date of 9,972,010 and 8,458,041 has been reviewed and is accepted. The terminal disclaimer has been recorded.

Examiner's Amendment

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

The claims have been amended in accordance with an interview with the attorney of record as follows:

1. (Cancelled)
2. (Currently Amended) A system, comprising:
a processor configured to:
receive biometric information associated with an account holder;

store, in a data store, the received biometric information, wherein the biometric information is associated with an account of the account holder;

render, in one or more interfaces, a virtual likeness of a face of a recipient of an electronic transaction;

render, in the one or more interfaces, a transaction icon associated with the electronic transaction;

receive an indication of an action taken by a user, the action comprising a user interaction with the transaction icon rendered in the one or more interfaces;

subsequent to receiving the indication of the action taken by the user,

capture contextual information associated with the electronic transaction, the captured contextual information comprising captured biometric information and location data associated with [[a]] the user;

perform a fraud detection analysis of the captured contextual information associated with the electronic transaction, wherein performing the fraud detection analysis comprises:

performing a comparison based at least in part on the stored biometric information and the captured biometric information; and

determining, based at least in part on the captured biometric information, that the user is alive; and

based at least in part on both the user interaction with the transaction icon rendered in the interface and performing the fraud detection analysis, complete the electronic transaction; and

a memory coupled to the processor and configured to provide the processor with instructions.

3. (Previously presented) The system of claim 2 wherein the processor is further configured to obtain the virtual likeness of the face of the recipient from a social networking site.

4. (Previously presented) The system of claim 3 wherein obtaining the virtual likeness of the face of the recipient from the social networking site comprises scraping the social networking site for the virtual likeness of the face of the recipient.

5. (Previously presented) The system of claim 2 wherein the virtual likeness of the face of the recipient was provided by the recipient.

6. (Previously presented) The system of claim 2 wherein the transaction icon comprises a graphical representation of a payment form.

7. (Previously presented) The system of claim 6 wherein the transaction icon comprises a graphical representation of money.

8. (Previously presented) The system of claim 2 wherein the virtual likeness of the face of the recipient comprises a photograph of the recipient.

9. (Previously presented) The system of claim 2 wherein the virtual likeness of the face of the recipient comprises an avatar of the recipient.

10. (Previously presented) The system of claim 2 wherein a password is not required to initiate the electronic transaction.

11. (Currently Amended) A method, comprising:
- receiving biometric information associated with an account holder;
 - storing, in a data store, the received biometric information, wherein the biometric information is associated with an account of the account holder;
 - rendering, in one or more interfaces, a virtual likeness of a face of a recipient of an electronic transaction;
 - rendering, in the one or more interfaces, a transaction icon associated with the electronic transaction;
 - receiving an indication of an action taken by a user, the action comprising a user interaction with the transaction icon rendered in the one or more interfaces;
 - subsequent to receiving the indication of the action taken by the user, capturing contextual information associated with the electronic transaction, the captured contextual information comprising captured biometric information and location data associated with [[a]] the user;
 - performing, using a processor, a fraud detection analysis of the captured contextual information associated with the electronic transaction, wherein performing the fraud detection analysis comprises:
 - performing a comparison based at least in part on the stored biometric information and the captured biometric information; and
 - determining, based at least in part on the captured biometric information, that the user is alive; and

based at least in part on both the user interaction with the transaction icon rendered in the interface and performing the fraud detection analysis, complete the electronic transaction.

12. (Previously presented) The method of claim 11 wherein the processor is further configured to obtain the virtual likeness of the face of the recipient from a social networking site.

13. (Previously presented) The method of claim 12 wherein obtaining the virtual likeness of the face of the recipient from the social networking site comprises scraping the social networking site for the virtual likeness of the face of the recipient.

14. (Previously presented) The method of claim 11 wherein the virtual likeness of the face of the recipient was provided by the recipient.

15. (Previously presented) The method of claim 11 wherein the transaction icon comprises a graphical representation of a payment form.

16. (Previously presented) The method of claim 15 wherein the transaction icon comprises a graphical representation of money.

17. (Previously presented) The method of claim 11 wherein the virtual likeness of the face of the recipient comprises a photograph of the recipient.

18. (Previously presented) The method of claim 11 wherein the virtual likeness of the face of the recipient comprises an avatar of the recipient.

19. (Previously presented) The method of claim 11 wherein a password is not

required to initiate the electronic transaction.

20. (Currently Amended) A computer program product embodied in a non-transitory computer readable storage medium and comprising computer instructions for:

receiving biometric information associated with an account holder;

storing, in a data store, the received biometric information, wherein the biometric information is associated with an account of the account holder;

rendering, in one or more interfaces, a virtual likeness of a face of a recipient of an electronic transaction;

rendering, in the one or more interfaces, a transaction icon associated with the electronic transaction;

receiving an indication of an action taken by a user, the action comprising a user interaction with the transaction icon rendered in the one or more interfaces;

subsequent to receiving the indication of the action taken by the user, capturing contextual information associated with the electronic transaction, the captured contextual information comprising captured biometric information and location data associated with the user;

performing, using a processor, a fraud detection analysis of the captured contextual information associated with the electronic transaction, wherein performing the fraud detection analysis comprises:

performing a comparison based at least in part on the stored biometric information and the captured biometric information; and

determining, based at least in part on the captured biometric information, that the user is alive; and

based at least in part on both the user interaction with the transaction icon rendered in the interface and performing the fraud detection analysis, complete the electronic transaction.

References Cited

In the present application, claims 2-20 are allowed. The most related prior art patent of record is Hertel (US 2009/0288012) and the most related non-patent literature of record is Reference U (see PTO-892).

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MATTHEW E ZIMMERMAN whose telephone number is (571)270-5278. The examiner can normally be reached on 8:30-5:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jason Dunham can be reached on (571) 272-8109. 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.

/MATTHEW E ZIMMERMAN/
Primary Examiner, Art Unit 3684

<i>Examiner-Initiated Interview Summary</i>	Application No. 15/948,744	Applicant(s) Jakobsson, Bjorn Markus	
	Examiner MATTHEW E ZIMMERMAN	Art Unit 3684	AIA (FITF) Status No

All participants (applicant, applicant's representative, PTO personnel):

(1) MATTHEW E. ZIMMERMAN. (3) ____.

(2) George Cheng. (4) ____.

Date of Interview: 27 February 2020.

Type: ☒ Telephonic ☐ Video Conference
☐ Personal [copy given to: ☐ applicant ☐ applicant's representative]

Exhibit shown or demonstration conducted: ☐ Yes ☒ No.
If Yes, brief description: ____.

Issues Discussed ☐ 101 ☐ 112 ☐ 102 ☒ 103 ☐ Others
(For each of the checked box(es) above, please describe below the issue and detailed description of the discussion)

Claim(s) discussed: 2-20.

Identification of prior art discussed: Hertel.

Substance of Interview
(For each issue discussed, provide a detailed description and indicate if agreement was reached. Some topics may include: identification or clarification of a reference or a portion thereof, claim interpretation, proposed amendments, arguments of any applied references etc...)

The examiner proposed an amendment to overcome the prior art and place the application in condition for allowance. The attorney of record agreed to the amendment. This concluded the interview..

Applicant recordation instructions: It is not necessary for applicant to provide a separate record of the substance of interview.

Examiner recordation instructions: Examiners must summarize the substance of any interview of record. A complete and proper recordation of the substance of an interview should include the items listed in MPEP 713.04 for complete and proper recordation including the identification of the general thrust of each argument or issue discussed, a general indication of any other pertinent matters discussed regarding patentability and the general results or outcome of the interview, to include an indication as to whether or not agreement was reached on the issues raised.

☒ Attachment

/MATTHEW E ZIMMERMAN/ Primary Examiner, Art Unit 3684	
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<i>Notice of References Cited</i>	Application/Control No. 15/948,744		Applicant(s)/Patent Under Reexamination Jakobsson, Bjorn Markus	
	Examiner MATTHEW E ZIMMERMAN		Art Unit 3684	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	CPC Classification	US Classification
*	A	US-20010026632-A1	10-2001	Tamai, Seiichiro	G06K9/00597	382/116
*	B	US-20050187883-A1	08-2005	Bishop, Fred	G06Q20/027	705/67
*	C	US-20050197922-A1	09-2005	Pezaris, Peter	G06Q30/0633	705/26.8
*	D	US-20110112931-A1	05-2011	Hu; Tie	G06Q20/382	705/26.35
*	E	US-20090288012-A1	11-2009	Hertel; Philipp Frank Hermann Udo	G06Q20/02	715/738
	F					
	G					
	H					
	I					
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	K					
	L					
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FOREIGN PATENT DOCUMENTS

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

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Boukhonine, Serguei, Vlad Krotov, and Barry Rupert. "Future security approaches and biometrics." Communications of the Association for Information Systems 16.1 (2005): 48. (Year: 2005)
	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.

U.S. Patent and Trademark Office
PTO-892 (Rev. 01-2001)

Notice of References Cited

Part of Paper No. 20200228

Issue Classification 	Application/Control No. 15/948,744	Applicant(s)/Patent Under Reexamination Jakobsson, Bjorn Markus
	Examiner MATTHEW E ZIMMERMAN	Art Unit 3684

CPC						
Symbol					Type	Version
G06Q	/	20	/	4014	F	2013-01-01
G06Q	/	20	/	40145	I	2013-01-01
G06Q	/	30	/	06	I	2013-01-01

CPC Combination Sets					
Symbol				Type	Set
	/		/		

NONE (Assistant Examiner) (Date)		Total Claims Allowed: 19	
/MATTHEW E ZIMMERMAN/ Primary Examiner, Art Unit 3684 (Primary Examiner) (Date)		28 February 2020 O.G. Print Claim(s) 1	O.G. Print Figure 4

U.S. Patent and Trademark Office

Part of Paper No.: 20200228

Issue Classification 	Application/Control No. 15/948,744	Applicant(s)/Patent Under Reexamination Jakobsson, Bjorn Markus
	Examiner MATTHEW E ZIMMERMAN	Art Unit 3684

INTERNATIONAL CLASSIFICATION			
CLAIMED			
G06Q		30	00
NON-CLAIMED			

US ORIGINAL CLASSIFICATION	
CLASS	SUBCLASS

CROSS REFERENCES(S)						
CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)					

NONE (Assistant Examiner) _____ (Date) _____		Total Claims Allowed: 19	
/MATTHEW E ZIMMERMAN/ Primary Examiner, Art Unit 3684 (Primary Examiner) _____ (Date) 28 February 2020		O.G. Print Claim(s) 1	O.G. Print Figure 4

Issue Classification 	Application/Control No. 15/948,744	Applicant(s)/Patent Under Reexamination Jakobsson, Bjorn Markus
	Examiner MATTHEW E ZIMMERMAN	Art Unit 3684

☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☒ T.D. ☐ R.1.47															
CLAIMS															
Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
	1	9	10	18	19										
1	2	10	11	19	20										
2	3	11	12												
3	4	12	13												
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8	9	17	18												

NONE (Assistant Examiner) _____ (Date) _____		Total Claims Allowed: 19	
/MATTHEW E ZIMMERMAN/ Primary Examiner, Art Unit 3684 (Primary Examiner) _____ (Date) 28 February 2020		O.G. Print Claim(s) 1	O.G. Print Figure 4

U.S. Patent and Trademark Office

Part of Paper No.: 20200228

<i>Search Notes</i> 	Application/Control No. 15/948,744	Applicant(s)/Patent Under Reexamination Jakobsson, Bjorn Markus
	Examiner MATTHEW E ZIMMERMAN	Art Unit 3684

CPC - Searched*		
Symbol	Date	Examiner
G06Q20/4014,40145,4016	02/28/2020	MZ
G06Q30/06,0601,0643	02/28/2020	MZ

CPC Combination Sets - Searched*		
Symbol	Date	Examiner

US Classification - Searched*			
Class	Subclass	Date	Examiner

* See search history printout included with this form or the SEARCH NOTES box below to determine the scope of the search.

Search Notes		
Search Notes	Date	Examiner
Searched EAST and performed an inventor and assignee search.	02/28/2020	MZ
Searched GOOGLE.	02/28/2020	MZ

Interference Search			
US Class/CPC Symbol	US Subclass/CPC Group	Date	Examiner
G06Q20	4014,40145,4016	02/28/2020	MZ
G06Q30	06,0601,0643	02/28/2020	MZ

/MATTHEW E ZIMMERMAN/ Primary Examiner, Art Unit 3684	
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biometric purchase fraud - Google

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Towards fraud-proof id documents using multiple data hiding technologies and biometrics
J. Picard, C. Viehauer ... and Watermarking of ... 2006 - spiedigitallibrary.org
... user authentication, for example when writing a check or when making a purchase with a ... The biometric authentication process of the system presented in this paper makes use of the ... Like for all other behavioral biometrics, the chances of being successful in this attack depend to ...
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ABC/Rh Testing, Antibody Screening, and Biometric Technology as Tools to Combat Insurance Fraud: An Example and Discussion
EK Jator, K Hughley - Laboratory Medicine, 2014 - academic.oup.com
... False diagnosis also potentially renders the victim ineligible to purchase life insurance ... facilities are in the process of adopting or have already adopted biometrics technology to ... 6-8 Biometric technology in healthcare involves using human characteristics such as the patterns of ...
☆ 99 Cited by 2 Related articles All 2 versions

[PDF] Electoral fraud and biometric identification machine failure in a competitive democracy
M Golden, E Kramon, G Ofori - Annual Meeting of the ... , 2014 - pdfs.semanticscholar.org
Page 1. Electoral Fraud and Biometric Identification Machine Failure in a Competitive Democracy * ... December 17, 2014 Version 2 5 Word count: 8,425 Key words: elections, electoral fraud, biometric identification, Ghana Abstract ...
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Touching Big Brother: How biometric technology will fuse flesh and machine
SG Davies - Information Technology & People, 1994 - ingentaconnect.com
... their credit cards, so that a device at the point of purchase can compare ... integration of complex personal information systems, whether or not based on biometrics, must be ... The Danger of Biometric Identification The pursuit of high-quality identification involves significant technical ...
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End-users' acceptance of biometrics authentication to secure e-commerce within the context of Saudi culture: applying the UTAUT model
I Al-Hadedy, R Qahwail, M Kamala - ... , Technology Diffusion and ... , 2012 - igi-global.com
... Purchase. Create a Free IGI Global Library Account to Receive an Additional 5% Discount ... Online banking is a possible application for biometrics authentication (Liu & Silverman, 2001). Many financial institutions hope that the use of biometric technologies for authentication may ...
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[PDF] Review banking on biometric in the world's banks and introducing a biometric model for Iran's banking system
SS Hossaini, S Mohammadi - Journal of Basic and Applied Scientific ... , 2012 - wp.kntu.ac.ir
... Figure 4- Proportion of biometric usage in electronic banking ... say that the only development of biometrics in electronic banking is in ATM banking and biometrics in other ... which are installed in different locations, to withdraw cash, fund transfer, pay bills, or purchase phone charge ...
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[HTML] User acceptance of biometric smartcards for prevention of credit card fraud
TM Schafer - 2015 - search.proquest.com
... Possession of the credit card and perhaps a few public details about the person are all that is required to make a purchase. However ... biometrics are invasive (James et al, 2005) ... If a consumer perceives the biometric can be stolen or tampered with, this might affect the ...
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[BOOK] Advanced pattern recognition technologies with applications to biometrics
D Zhang, F Song, Y Xu, Z Liang - 2009 - igi-global.com
... Purchase. Create a Free IGI Global Library Account to Receive a 25% Discount ... on two kinds of biometric recognition technologies, biometric data discrimination and multi-biometrics. Biometric data discrimination technology, which extracts a set of discriminant features by using ...
☆ 99 Cited by 127 Related articles All 5 versions 00

Bibliographic Data

Application No: 15/948,744

Foreign Priority claimed: ☐ Yes ☒ No

35 USC 119 (a-d) conditions met: ☐ Yes ☐ No ☐ Met After Allowance

Verified and Acknowledged:

/MATTHEW E
ZIMMERMAN/

Examiner's Signature

Initials

Title:

METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD

FILING or 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
04/09/2018	705	3684	MJAKP001C2
RULE			

APPLICANTS

RightQuestion, LLC, Portola Valley, CA,

INVENTORS

Bjorn Markus Jakobsson Portola Valley, CA, UNITED STATES

CONTINUING DATA

This application is a CON of 13875245 05/01/2013 PAT 9972010

13875245 is a CON of 13099981 05/03/2011 PAT 8458041

13099981 has PRO of 61332140 05/06/2010

FOREIGN APPLICATIONS

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Sheet	1	of	1
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Complete if Known

Application Number	15/948,744
Filing Date	April 09, 2018
First Named Inventor	Bjorn Markus Jakobsson
Art Unit	3684
Examiner Name	Matthew E. Zimmerman
Attorney Docket Number	MJAKP001C2

U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature	/MATTHEW E ZIMMERMAN/	Date Considered	02/26/2020
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Zimmerman, Matthew

From: George Cheng <gcheng@ip-patent.com>
Sent: Thursday, February 27, 2020 1:41 PM
To: Zimmerman, Matthew
Subject: MJAKP001C2 (App. No.: 15/948,744) Proposed Examiner's Amendment
Attachments: MJAKP001C2 Proposed Examiner's Amendment - 2020.02.27.docx

Examiner Zimmerman,

Please find attached a proposed examiner's amendment for Application No. 15/948,744. Applicant authorizes communication of this attached proposed examiner's amendment by this email. Please continue to send official correspondence via the email address associated with customer number 21912.

Regards,
George

George Cheng

Van Pelt, Yi & James LLP
Intellectual Property Law
10050 N. Foothill Blvd., Suite 200
Cupertino, CA 95014
V: 408-207-4765
F: 408-973-2595
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STATEMENT BY APPLICANT**

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Sheet 1 of 2

Complete if Known

Application Number	15/948,744
Filing Date	April 09, 2018
First Named Inventor	Bjorn Markus Jakobsson
Art Unit	3693
Examiner Name	Not Assigned
Attorney Docket Number	MJAKP001C2

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	1	US- 5428734	06-27-1995	HAYNES THOM R	
	2	US- 6091835	07-18-2000	SMITHIES CHRISTOPHER P K	
	3	US- 6208659	03-27-2001	GOVINDARAJAN RANGAPRASAD	
	4	US- 6851094	02-01-2005	ROBERTSON WILLIAM H	
	5	US- 7930220	04-19-2011	GAW DEREK	
	6	US- 20010042042	11-15-2001	STOKES CHRISTOPHER JOHN	
	7	US- 20020046055-A1	04-18-2002	MARTINO RICHARD	
	8	US- 20020116293	08-22-2002	LAO GUILLERMO	
	9	US- 20020152137	10-17-2002	LINDQUIST WESLEY	
	10	US- 20040254855	12-16-2004	SHAH DARSHATKUMAR	
	11	US- 20050049981	03-03-2005	MIXON STEPHEN RANDALL	
	12	US- 20050187883-A1	08-25-2005	BISHOP FRED	
	13	US- 20070233614-A1	10-04-2007	MCNELLEY JULIE	
	14	US- 20080040426	02-14-2008	SYNSTELIEN DON	
	15	US- 20090013359-B2	01-08-2009	BUTLER JON	
	16	US- 20090171810	07-02-2009	MENGERINK MATTHEW	
	17	US- 20090288012	11-19-2009	HERTEL PHILIPP FRANK HERMANN	
	18	US- 20090288015	11-19-2009	FUJIOKA ROBB	
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FOREIGN PATENT DOCUMENTS

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		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

Examiner Signature	/MATTHEW E ZIMMERMAN/	Date Considered	02/28/2020
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Sheet 2 of 2	Application Number	15/948,744
	Filing Date	April 09, 2018
	First Named Inventor	Bjorn Markus Jakobsson
	Art Unit	3693
	Examiner Name	Not Assigned
Attorney Docket Number		MJAKP001C2

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
	1	Art Explosion, Nova Development 2002	
	2	Mittapelli, Chaitanya Reddy. Online shopping. Diss. Kansas State University, 2008.	
	3	Sengottuvelan, P. and A. Wahi. "Analysis of Living and Dead Finger Impression Identification for Biometric Application." Conference on Computational Intelligence and Multimedia Applications, 2007. International Conference on Vol. 2. IEEE, 2007.	

Examiner Signature	/MATTHEW E ZIMMERMAN/	Date Considered	02/28/2020
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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. /M.E.Z/

APPL-1002

APPLE INC. / Page 119 of 136

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.

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

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	18	(US-20010042042-\$ US-20020046055-\$ US-20040254855-\$ US-20070233614-\$ US-20090013359-\$ US-20090171810-\$ US-20090288012-\$ US-20090288015-\$ US-20020152137-\$ US-20020116293-\$ US-20050049981-\$ US-20050187883-\$ US-20080040426-\$ US-5428734-\$ US-6091835-\$ US-6208659-\$ US-6851094-\$ US-7930220-\$).DID.	US-PGPUB; USPAT	OR	ON	2020/02/28 12:30
L2	12	(US-20090171810-\$ or US-20040254855-\$ or US-20090288012-\$ or US-20010042042-\$ or US-20020152137-\$).did. or (US-7930220-\$).did.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/28 12:30
L3	12	(US-20090171810-\$ or US-20040254855-\$ or US-20090288012-\$ or US-20010042042-\$ or US-20020152137-\$).did. or (US-7930220-\$).did.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/28 12:30
L4	12	1 not L3 not L2	US-PGPUB; USPAT	OR	ON	2020/02/28 12:30
L5	50	("20090288015" "6851094" "20020152137" "6091835" "7930220" "5428734" "20050187883" "20020046055" "20050049981" "20020116293" "20090013359" "7930220" "6208659" "20050049981" "20050187883" "20070233614" "6091835" "20080040426" "20090171810" "20090288012" "20010042042" "20040254855").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/28 12:30
L6	0	1 not L3 not L2 not L5	US-PGPUB; USPAT	OR	ON	2020/02/28 12:30
S1	12	(US-20090171810-\$ or US-20040254855-\$ or US-20090288012-\$ or US-20010042042-\$ or US-20020152137-\$).did. or (US-7930220-\$).did.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/21 11:51
S2	28	rightquestion.as. (jacobsson near2 bjorn).in. (jacobsson near2 markus).in.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO;	OR	ON	2020/02/24 10:11

			DERWENT; IBM_TDB			
S3	95914	G06Q20/4014,40145.cpc. G06Q30/06.cpc.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 10:11
S4	12	(US-20090171810-\$ or US- 20040254855-\$ or US-20090288012-\$ or US-20010042042-\$ or US-20020152137- \$).did. or (US-7930220-\$).did.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 10:23
S5	1	(alive living breathing) and S4	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 10:23
S6	85	fraud same (alive! living! breathing!) same biometric	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 10:24
S7	118887	G06Q30/0601-0643.cpc.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 10:25
S8	2	(S3 S7) and S6	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 10:25
S9	2	13/099981 and alive	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 10:25
S11	6	fraud\$6 with (alive! living! breathing!) with video!	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 10:27
S12	8	fraud\$6 same ((alive! living! breathing!) with video!)	US-PGPUB; USPAT; USOCR;	OR	ON	2020/02/24 10:28

			FPRS; EPO; JPO; DERWENT; IBM_TDB			
S13	4	fraud\$6 same ((alive! living! breathing!) with images!)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 10:29
S14	13	fraud\$6 same ((alive! living! breathing!) with (images! video))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 10:54
S15	50	("20090288015" "6851094" "20020152137" "6091835" "7930220" "5428734" "20050187883" "20020046055" "20050049981" "20020116293" "20090013359" "7930220" "6208659" "20050049981" "20050187883" "20070233614" "6091835" "20080040426" "20090171810" "20090288012" "20010042042" "20040254855").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 10:54
S16	0	S14 and S15	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 10:54
S17	50	("20090288015" "6851094" "20020152137" "6091835" "7930220" "5428734" "20050187883" "20020046055" "20050049981" "20020116293" "20090013359" "7930220" "6208659" "20050049981" "20050187883" "20070233614" "6091835" "20080040426" "20090171810" "20090288012" "20010042042" "20040254855").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 11:03
S18	14083	G06Q20/40145.cpc.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 11:05
S19	974	G06Q20/40145.cpc. and G06Q30/0601- 0643.cpc.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 11:05
S20	19	G06Q20/40145.cpc. and G06Q30/0601- 0643.cpc. and G06Q20/4016.cpc.	US-PGPUB; USPAT;	OR	ON	2020/02/24 11:06

			USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			
S21	974	G06Q20/40145.cpc. and G06Q30/0601-0643.cpc.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 11:07
S22	460	G06Q20/40145.cpc. and G06Q30/0601-0643.cpc.	US-PGPUB; USPAT	OR	ON	2020/02/24 11:08
S23	215	G06Q20/40145.cpc. and G06Q30/0601-0643.cpc. and (compar\$5 with (face! image photograph picture))	US-PGPUB; USPAT	OR	ON	2020/02/24 11:10
S24	218	G06Q20/40145.cpc. and G06Q30/0601-0643.cpc. and ((fraud\$3 compar\$5) with (face! image photograph picture))	US-PGPUB; USPAT	OR	ON	2020/02/24 11:12
S25	79	G06Q20/40145.cpc. and G06Q30/0601-0643.cpc. and checkout and (website (web adj site) web adj page)	US-PGPUB; USPAT	OR	ON	2020/02/24 11:17
S26	327	G06Q20/40145.cpc. and G06Q30/0601-0643.cpc. and ((checkout purchas\$3 buy\$3) with (online website (web adj site) web adj page))	US-PGPUB; USPAT	OR	ON	2020/02/24 11:17
S27	363	G06Q20/40145.cpc. and G06Q30/0601-0643.cpc. and ((checkout purchas\$3 buy\$3) with (online website (web adj site) web adj page))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/24 11:18
S31	365	G06Q20/40145.cpc. and G06Q30/0601-0643.cpc. and ((checkout purchas\$3 buy\$3) with (online website (web adj site) web adj page))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/25 09:19
S32	80	S31 and cart	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/25 09:19
S33	2018	G06Q30/0601-0643.cpc. and ((checkout purchas\$3 buy\$3) with (online website (web adj site) web adj page)) and cart and ((image picture photo photograph) near2 (customer user shopper buyer))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/25 09:37
S34	1358	G06Q30/0601-0643.cpc. and ((checkout purchas\$3 buy\$3) with (online website (web adj site) web adj page)) and cart and ((image picture photo photograph) near (customer user shopper buyer))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO;	OR	ON	2020/02/25 09:48

			DERWENT; IBM_TDB			
S35	466	G06Q30/0601-0643.cpc. and ((checkout purchas\$3 buy\$3) with (online website (web adj site) web adj page)) and cart and (((image picture photo photograph) near (customer user shopper buyer)) with display\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/25 09:48
S36	105	G06Q30/0601-0643.cpc. and ((checkout purchas\$3 buy\$3) with (online website (web adj site) web adj page)) and cart and (((picture photo photograph) near (customer user shopper buyer)) with display\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/25 10:22
S37	0	15/948744	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/25 10:33
S38	221930	15/948744 biometric	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/25 10:33
S39	1	13/875245 and biometric	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/25 10:35
S40	1	13/875245 and alive	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/25 10:35
S41	2	(13/875245 13/099981) and alive	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/25 10:40
S42	42	G06Q30/0601-0643.cpc. and (add\$4 near\$4 cart) and (((picture photo photograph) near (customer user shopper buyer)) with display\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/25 14:14
S43	268	G06Q20/40145.cpc. and G06Q20/4016.cpc.	US-PGPUB; USPAT	OR	ON	2020/02/25 16:10

S44	8	G06Q20/40145.cpc. and G06Q20/4016.cpc. and G06Q30/0601-0643.cpc.	US-PGPUB; USPAT	OR	ON	2020/02/25 16:10
S45	778	(G06Q20/40145.cpc. G06Q20/4016.cpc.) and G06Q30/0601-0643.cpc.	US-PGPUB; USPAT	OR	ON	2020/02/25 16:19
S46	79	(G06Q20/40145.cpc. G06Q20/4016.cpc.) and G06Q30/0601-0643.cpc. and (fraud\$6 with (location GPS!))	US-PGPUB; USPAT	OR	ON	2020/02/25 16:21
S47	12	(G06Q20/40145.cpc. G06Q20/4016.cpc.) and G06Q30/0601-0643.cpc. and (fraud\$6 same biometric same (location GPS!))	US-PGPUB; USPAT	OR	ON	2020/02/25 16:21
S48	499	G06Q30/0601-0643.cpc. and (fraud\$6 with (location GPS!))	US-PGPUB; USPAT	OR	ON	2020/02/25 16:25
S49	173	G06Q30/0601-0643.cpc. and (fraud\$6 with (location GPS!)) and biometric	US-PGPUB; USPAT	OR	ON	2020/02/25 16:25
S50	60	G06Q30/0601-0643.cpc. and (fraud\$6 with (location GPS!)) and biometric and ((product add\$3 item) near2 cart)	US-PGPUB; USPAT	OR	ON	2020/02/25 16:28
S51	12	(US-20090171810-\$ or US-20040254855-\$ or US-20090288012-\$ or US-20010042042-\$ or US-20020152137-\$).did. or (US-7930220-\$).did.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/25 16:29
S52	50	("20090288015" "6851094" "20020152137" "6091835" "7930220" "5428734" "20050187883" "20020046055" "20050049981" "20020116293" "20090013359" "7930220" "6208659" "20050049981" "20050187883" "20070233614" "6091835" "20080040426" "20090171810" "20090288012" "20010042042" "20040254855").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/25 16:29
S53	9	(S52 S51) and fraud\$6	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/25 16:29
S54	2	"20090288012" and location	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/25 16:39
S56	2	"20090288012" and location	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/26 15:58
S57	1	"20090288012" and (location same fraud\$6)	US-PGPUB; USPAT; USOCR;	OR	ON	2020/02/26 15:59

EAST Search History

			FPRS; EPO; JPO; DERWENT; IBM_TDB			
S58	7	"20120110341"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2020/02/26 16:08

2/28/2020 12:31:08 PM**C:\Users\mzimmerman1\Documents\EAST\Workspaces\15948744.wsp**

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), by mail or fax, or via EFS-Web.

By mail, send to: Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

By fax, send to: (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)

21912 7590 03/09/2020
VAN PELT, YI & JAMES LLP
10050 N. FOOTHILL BLVD #200
CUPERTINO, CA 95014

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

Certificate of Mailing or Transmission

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

(Typed or printed name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
15/948,744	04/09/2018	Bjorn Markus Jakobsson	MJAKP001C2	9735

TITLE OF INVENTION: METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	SMALL	\$500	\$0.00	\$0.00	\$500	06/09/2020

EXAMINER	ART UNIT	CLASS-SUBCLASS
ZIMMERMAN, MATTHEW E	3684	705-026820

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 03-09 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 Van Pelt, Yi & James LLP

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 must have been previously recorded, or filed for recordation, as set forth in 37 CFR 3.11 and 37 CFR 3.81(a). Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

RightQuestion, LLC

Portola Valley, CA

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

4a. Fees submitted: ☒ Issue Fee ☐ Publication Fee (if required) ☐ Advance Order - # of Copies _____

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

☒ Electronic Payment via EFS-Web ☐ Enclosed check ☐ Non-electronic payment by credit card (Attach form PTO-2038)

☒ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment to Deposit Account No. 50-0685

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 /Yeu-Ting George Cheng/

Date June 4, 2020

Typed or printed name Yeu-Ting George Cheng

Registration No. 69408

Electronic Patent Application Fee Transmittal				
Application Number:		15948744		
Filing Date:		09-Apr-2018		
Title of Invention:		METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD		
First Named Inventor/Applicant Name:		Bjorn Markus Jakobsson		
Filer:		Yeu-Ting George Cheng/Elaine Nguyen		
Attorney Docket Number:		MJAKP001C2		
Filed as Small Entity				
Filing Fees for Utility under 35 USC 111(a)				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
UTILITY APPL ISSUE FEE	2501	1	500	500

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				500

Electronic Acknowledgement Receipt	
EFS ID:	39632040
Application Number:	15948744
International Application Number:	
Confirmation Number:	9735
Title of Invention:	METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD
First Named Inventor/Applicant Name:	Bjorn Markus Jakobsson
Customer Number:	21912
Filer:	Yeu-Ting George Cheng/Elaine Nguyen
Filer Authorized By:	Yeu-Ting George Cheng
Attorney Docket Number:	MJAKP001C2
Receipt Date:	04-JUN-2020
Filing Date:	09-APR-2018
Time Stamp:	19:04:38
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	DA
Payment was successfully received in RAM	\$ 500
RAM confirmation Number	E202064J05032269
Deposit Account	500685
Authorized User	Elaine Nguyen
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: 37 CFR 1.16 (National application filing, search, and examination fees) 37 CFR 1.17 (Patent application and reexamination processing fees)	

37 CFR 1.19 (Document supply fees)
37 CFR 1.20 (Post Issuance fees)
37 CFR 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)	MJAKP001C2_IF_Transmittal.pdf	104437	no	1
			39a309c763b2883921b5e7f1ceaeead6c26d15d		

Warnings:

Information:

2	Fee Worksheet (SB06)	fee-info.pdf	30544	no	2
			52345c5da4c72a2d5bd239fab2c96656cb13a780		

Warnings:

Information:

Total Files Size (in bytes):	134981
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This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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



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APPLICATION NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
15/948,744	07/14/2020	10713656	MJAKP001C2	9735

21912 7590 06/24/2020
VAN PELT, YI & JAMES LLP
10050 N. FOOTHILL BLVD #200
CUPERTINO, CA 95014

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 274 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):

Bjorn Markus Jakobsson, Portola Valley, CA;
RightQuestion, LLC, Portola Valley, CA;

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.



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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY.DOCKET NO./TITLE	REQUEST ID
15/948,744	04/09/2018	Bjorn Markus Jakobsson	MJAKP001C2	181529

Acknowledgement of Loss of Entitlement to Entity Status Discount

The entity status change request below filed through Private PAIR on 01/06/2023 has been accepted.

CERTIFICATIONS:

Change of Entity Status:

☒ Applicant changing to regular undiscounted fee status.

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

This portion must be completed by the signatory or signatories making the entity status change in accordance with 37 CFR 1.4(d)(4).

Signature:	/Yeu-Ting George Cheng/
Name:	Yeu-Ting George Cheng
Registration Number:	69408

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
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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, Austin Division on the following

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

DOCKET NO. 1:23-cv-00324	DATE FILED 3/24/2023	U.S. DISTRICT COURT Western District of Texas, Austin Division
PLAINTIFF Carbyne Biometrics, LLC		DEFENDANT Apple Inc.
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
1 10,929,512	2/23/2021	Carbyne Biometrics, LLC
2 11,475,105	10/10/2022	Carbyne Biometrics, LLC
3 11,514,138	11/29/2022	Carbyne Biometrics, LLC
4 9,972,010	5/15/2018	Carbyne Biometrics, LLC
5 10,713,656	7/14/2020	Carbyne Biometrics, 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 PHILIP J. DEVLIN	(BY) DEPUTY CLERK <i>Con R</i>	DATE 03/28/2023
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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

ATTACHMENT TO FORM AO-120
REPORT ON THE FILING OR DETERMINATION OF AN ACTION
REGARDING A PATENT OR TRADEMARK
(Carbyne Biometrics, LLC v. Apple Inc.)

PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
6 US 11,526,886	12/13/2022	Carbyne Biometrics, LLC