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APPLICATION NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/099,981	06/04/2013	8458041	MJAKP001	1917

21912 7590 05/15/2013
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 217 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, Mountain View, 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.

PART B - FEE(S) TRANSMITTAL

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

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

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

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

21912 7590 02/05/2013
VAN PELT, YI & JAMES LLP
10050 N. FOOTHILL BLVD #200
CUPERTINO, CA 95014

Certificate of Mailing or Transmittal

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

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/099,981	05/03/2011	Bjoern Markus Jakobsen	MIAP001	1917

TITLE OF INVENTION: Method, Medium, and System For Reducing Fraud by Increasing Guilt During a Purchase Transaction

APPL. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PRIV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1770	\$0	\$0	\$1770	05/06/2013

EXAMINER	ART UNIT	CLASS-SUBCLASS
ZIMMERMAN, MATTHEW E	3683	705-026100

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.563).
☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a Customer Number is required.

2. For printing on the patent front page, list:
(1) the names of up to 3 registered patent attorneys or agents OK, alternatively, 1 Van Pelt, Yi & James LLP
(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2
3

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

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignor is identified below, the document has been filed for recordation as set forth in 37 CFR 3.111. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE (CITY and STATE OR COUNTRY)

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

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

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

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

- ☐ A check is enclosed
☐ Payment by credit card. Form PTO-2038 is attached.
☒ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number 50-0685 (enclose an extra copy of this form).

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

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

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

Authorized Signature /Robyn Wagner/

Date May 1, 2013

Typed or printed name Robyn Wagner

Registration No. 50575

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450, DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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.

Electronic Patent Application Fee Transmittal				
Application Number:		13099981		
Filing Date:		03-May-2011		
Title of Invention:		Method, Medium, and System for Reducing Fraud by Increasing Guilt During a Purchase Transaction		
First Named Inventor/Applicant Name:		Bjorn Markus Jakobsson		
Filer:		Robyn Erinn Wagner/Monique Huang		
Attorney Docket Number:		MJAKP001		
Filed as Large Entity				
Utility under 35 USC 111(a) Filing Fees				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Utility Appl Issue Fee	1501	1	1780	1780
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Miscellaneous:				
Total in USD (\$)				1780

Electronic Acknowledgement Receipt	
EFS ID:	15669693
Application Number:	13099981
International Application Number:	
Confirmation Number:	1917
Title of Invention:	Method, Medium, and System for Reducing Fraud by Increasing Guilt During a Purchase Transaction
First Named Inventor/Applicant Name:	Bjorn Markus Jakobsson
Customer Number:	21912
Filer:	Robyn Erinn Wagner/Monique Huang
Filer Authorized By:	Robyn Erinn Wagner
Attorney Docket Number:	MJAKP001
Receipt Date:	01-MAY-2013
Filing Date:	03-MAY-2011
Time Stamp:	21:23:48
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$1780
RAM confirmation Number	7150
Deposit Account	500685
Authorized User	
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees) Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)	

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

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

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

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Issue Fee Payment (PTO-85B)	MJAKP001_IF.pdf	329654	no	1
			0b9eceb1ebf9da03f9116faf9919162ad44698e0		

Warnings:

Information:

2	Fee Worksheet (SB06)	fee-info.pdf	30581	no	2
			939e16fd2ae70caec63c04d8ebdd93932bef11b8		

Warnings:

Information:

Total Files Size (in bytes): 360235

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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www.uspto.gov

NOTICE OF ALLOWANCE AND FEE(S) DUE

21912 7590 02/05/2013
VAN PELT, YI & JAMES LLP
10050 N. FOOTHILL BLVD #200
CUPERTINO, CA 95014

EXAMINER

ZIMMERMAN, MATTHEW E

ART UNIT

PAPER NUMBER

3683

DATE MAILED: 02/05/2013

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/099,981	05/03/2011	Bjorn Markus Jakobsson	MJAKP001	1917

TITLE OF INVENTION: Method, Medium, and System for Reducing Fraud by Increasing Guilt During a Purchase Transaction

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1770	\$0	\$0	\$1770	05/06/2013

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

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

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

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

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

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

If the SMALL ENTITY is shown as NO:

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

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

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

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

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

PART B - FEE(S) TRANSMITTAL

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

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

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

21912 7590 02/05/2013
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 facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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13/099,981	05/03/2011	Bjorn Markus Jakobsson	MJAKP001	1917
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TITLE OF INVENTION: Method, Medium, and System for Reducing Fraud by Increasing Guilt During a Purchase Transaction

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1770	\$0	\$0	\$1770	05/06/2013

EXAMINER	ART UNIT	CLASS-SUBCLASS
ZIMMERMAN, MATTHEW E	3683	705-026100

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

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

2. For printing on the patent front page, list

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

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

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.111. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

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

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

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

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

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

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

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

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

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

Authorized Signature _____

Date _____

Typed or printed name _____

Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/099,981	05/03/2011	Bjorn Markus Jakobsson	MJAKP001	1917
21912	7590	02/05/2013	EXAMINER	
VAN PELT, YI & JAMES LLP			ZIMMERMAN, MATTHEW E	
10050 N. FOOTHILL BLVD #200			ART UNIT	
CUPERTINO, CA 95014			PAPER NUMBER	

3683

DATE MAILED: 02/05/2013

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

The Patent Term Adjustment to date is 217 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 217 day(s).

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

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

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

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.	Applicant(s)	
	13/099,981	JAKOBSSON, BJORN MARKUS	
	Examiner	Art Unit	
	MATTHEW ZIMMERMAN	3683	

-- 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 07/02/2011.

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 20-38. 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).

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 <u>20130124</u> .	

/MATTHEW ZIMMERMAN/ Primary Examiner, Art Unit 3683	
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Examiner-Initiated Interview Summary	Application No.	Applicant(s)	
	13/099,981	JAKOBSSON, BJORN MARKUS	
	Examiner	Art Unit	
	MATTHEW ZIMMERMAN	3683	

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

(1) MATTHEW ZIMMERMAN. (3) ____.

(2) ROBYN WAGNER. (4) ____.

Date of Interview: 23 January 2013.

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: all.

Identification of prior art discussed: n/a.

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 the attorney of record and after some negotiation a final amendment was agreed upon to place the application in condition for allowance. 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 ZIMMERMAN/ Primary Examiner, Art Unit 3683	
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DETAILED ACTION

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 title has been amended as follows:

~~REDUCING FRAUD~~

Method, Medium, and System for Reducing Fraud by Increasing Guilt During a Purchase Transaction

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

1-19 (Cancelled).

20. (New) A method comprising:

receiving a virtual likeness of a face of an account holder, wherein the virtual 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;

associating, by a computer processor, the virtual likeness of the face of the account holder with an account of the account holder;

displaying on a purchase order screen for a purchase order, a destination region and a starting region, wherein the starting region includes the virtual likeness of the face of the account holder and a virtual likeness of a payment method;

receiving a request to graphically move the virtual likeness of the payment method from the starting region to the destination region; and

in response to the graphical move request, displaying on the purchase order screen in the starting region the virtual likeness of the face of the account holder, displaying on the purchase order screen in the destination region the virtual likeness of the payment method, and finalizing the purchase order.

21. (New) The method of claim 20, further comprising recording information from a user for the purchase order.

22. (New) The method of claim 21, wherein the recorded information includes information spoken by the user.

23. (New) The method of claim 21, wherein the recorded information includes a photograph taken by the user.

24. (New) The method of claim 21, further comprising using the recorded information to verify that the user is an authorized user.

25. (New) The method of claim 24, wherein the verifying includes comparing recorded information spoken by the user with a stored voice of the account holder.

26. (New) The method of claim 24, wherein the verifying includes determining whether a photograph taken by the user is of a live human being.

27. (New) The method of claim 20, wherein the graphical move request is a drag request.

28. (New) A system comprising:
at least one computer processor;
at least one memory having instructions which configure the at least one computer processor to:

receive a virtual likeness of a face of an account holder, wherein the virtual 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, by a computer processor, the virtual likeness of the face of the account holder with an account of the account holder;

display on a purchase order screen for a purchase order, a destination region and a starting region, wherein the starting region includes the virtual likeness of the face of the account holder and a virtual likeness of a payment method;

receive a request to graphically move the virtual likeness of the payment method from the starting region to the destination region; and
in response to the graphical move request, display on the purchase order screen in the starting region the virtual likeness of the face of the account holder, display on the purchase order screen in the destination region the virtual likeness of the payment method, and finalize the purchase order.

29. (New) The system of claim 28, wherein the instructions further configure the at least one computer processor to record information from a user for the purchase order.

30. (New) The system of claim 29, wherein the recorded information includes information spoken by the user.

31. (New) The system of claim 29, wherein the recorded information includes a photograph taken by the user.

32. (New) The system of claim 29, wherein the instructions further configure the at least one computer processor to use the recorded information to verify that the user is an authorized user.

33. (New) The system of claim 32, wherein the verifying includes comparing recorded information spoken by the user with a stored voice of the account holder.

34. (New) The system of claim 32, wherein the verifying includes determining whether a photograph taken by the user is of a live human being.

35. (New) The system of claim 28, wherein the graphical move request is a drag request.

36. (New) A non-transitory computer readable medium including executable instructions which when executed by at least one computer processor causes the at least one computer processor to:

receive a virtual likeness of a face of an account holder, wherein the virtual 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;

display on a purchase order screen for a purchase order, a destination region and a starting region, wherein the starting region includes the virtual likeness of the face of the account holder and a virtual likeness of a payment method;

receive a request to graphically move the virtual likeness of the payment method from the starting region to the destination region; and

in response to the graphical move request, display on the purchase order screen in the starting region the virtual likeness of the face of the account holder, displaying on the purchase order screen in the destination region the virtual likeness of the payment method, and finalizing the purchase order.

37. (New) The medium of claim 36, wherein the instructions further include:

recording information spoken by a user during the purchase order; and
comparing the recorded information spoken by the user with a stored
voice of the account holder to verify that the user is an authorized user.

38. (New) The method of claim 36, wherein the instructions further include:

recording a photograph of the user during the purchase order; and
determining whether the photograph taken by the user is of a live human being.

Reasons for Allowance

In the present application, claims 20-38 are allowed. The following is the Examiner's statement of reasons for allowance:

The prior art of record neither alone nor in combination anticipates nor renders obvious the present invention. The allowable features of claim 20: associating, by a computer processor, the virtual likeness of the face of the account holder with an account of the account holder; and in response to the graphical move request, displaying on the purchase order screen in the starting region the virtual likeness of the face of the account holder, displaying on the purchase order screen in the destination region the virtual likeness of the payment method, and finalizing the purchase order.

The allowable features of claims 28 and 36 are the same as claim 20 as both contain the same claim language.

The most related prior art patent of record is Gaw (US 7,930,220) which teaches a graphical drag and drop of a payment method from a starting region to a destination region and the most related non-patent literature of record is Reference U (see PTO-892) which teaches a method of a graphical drag and drop during a shopping session. However, Gaw and Reference U neither teach nor render obvious: associating, by a computer processor, the virtual likeness of the face of the account holder with an account of the account holder; and in response to the graphical move request, displaying on the purchase order screen in the starting region the virtual likeness of the

Art Unit: 3683

face of the account holder, displaying on the purchase order screen in the destination region the virtual likeness of the payment method, and finalizing the purchase order.

For these reasons, the Examiner asserts that the claims are allowable because the prior art does not anticipate them or render them obvious to a person of ordinary skill in the art.

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 ZIMMERMAN whose telephone number is (571)270-5278. The examiner can normally be reached on Mon-Thu 7:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jeff Smith can be reached on (571) 272-6763. 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 ZIMMERMAN/
Primary Examiner, Art Unit 3683

Notice of References Cited	Application/Control No. 13/099,981	Applicant(s)/Patent Under Reexamination JAKOBSSON, BJORN MARKUS	
	Examiner MATTHEW ZIMMERMAN	Art Unit 3683	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-2001/0042042 A1	11-2001	Stokes et al.	705/42
*	B	US-2002/0152137 A1	10-2002	Lindquist et al.	705/27
*	C	US-2004/0254855 A1	12-2004	Shah, Darshatkumar	705/026
*	D	US-2009/0171810 A1	07-2009	Mengerink et al.	705/27
*	E	US-2009/0288012 A1	11-2009	Hertel et al.	715/738
*	F	US-7,930,220 B1	04-2011	Gaw, Derek	705/26.1
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

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

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Mittapelli, Chaitanya Reddy. Online shopping. Diss. Kansas State University, 2008.
	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.



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BIB DATA SHEET

CONFIRMATION NO. 1917

SERIAL NUMBER 13/099,981	FILING or 371(c) DATE 05/03/2011 RULE	CLASS 705	GROUP ART UNIT 3683	ATTORNEY DOCKET NO. MJKP001	
APPLICANTS Bjorn Markus Jakobsson, Mountain View, CA; ** CONTINUING DATA ***** This appln claims benefit of 61/332,140 05/06/2010 ** FOREIGN APPLICATIONS ***** ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** 05/13/2011					
Foreign Priority claimed ☐ Yes ☒ No 35 USC 119(a-d) conditions met ☐ Yes ☐ No Verified and /MATTHEW E ZIMMERMAN/ Acknowledged Examiner's Signature	☐ Met after Allowance Initials	STATE OR COUNTRY CA	SHEETS DRAWINGS 10	TOTAL CLAIMS 19	INDEPENDENT CLAIMS 4
ADDRESS VAN PELT, YI & JAMES LLP 10050 N. FOOTHILL BLVD #200 CUPERTINO, CA 95014 UNITED STATES					
TITLE Method, Medium, and System for Reducing Fraud by Increasing Guilt During a Purchase Transaction					
FILING FEE RECEIVED 1440	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		☐ All Fees ☐ 1.16 Fees (Filing) ☐ 1.17 Fees (Processing Ext. of time) ☐ 1.18 Fees (Issue) ☐ Other _____ ☐ Credit		

Issue Classification 	Application/Control No. 13099981	Applicant(s)/Patent Under Reexamination JAKOBSSON, BJORN MARKUS
	Examiner MATTHEW ZIMMERMAN	Art Unit 3683

CPC		
Symbol	Type	Version

CPC Combination Sets				
Symbol	Type	Set	Ranking	Version

US ORIGINAL CLASSIFICATION						INTERNATIONAL CLASSIFICATION													
CLASS		SUBCLASS				CLAIMED					NON-CLAIMED								
705		26.1				G	0	6	Q	30 / 00 (2012.01.01)									
CROSS REFERENCE(S)																			
CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)																		
705	27.1																		

NONE		Total Claims Allowed:	
		19	
(Assistant Examiner)	(Date)		
/MATTHEW ZIMMERMAN/ Primary Examiner.Art Unit 3683	01/24/2013	O.G. Print Claim(s)	O.G. Print Figure
(Primary Examiner)	(Date)	1	4

Issue Classification 	Application/Control No. 13099981	Applicant(s)/Patent Under Reexamination JAKOBSSON, BJORN MARKUS
	Examiner MATTHEW ZIMMERMAN	Art Unit 3683

NONE		Total Claims Allowed:	
		19	
(Assistant Examiner)	(Date)		
/MATTHEW ZIMMERMAN/ Primary Examiner.Art Unit 3683	01/24/2013	O.G. Print Claim(s)	O.G. Print Figure
(Primary Examiner)	(Date)	1	4

Issue Classification 	Application/Control No. 13099981	Applicant(s)/Patent Under Reexamination JAKOBSSON, BJORN MARKUS
	Examiner MATTHEW ZIMMERMAN	Art Unit 3683

☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47															
Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
	1		17	14	33										
	2		18	15	34										
	3		19	16	35										
	4	1	20	17	36										
	5	2	21	18	37										
	6	3	22	19	38										
	7	4	23												
	8	5	24												
	9	6	25												
	10	7	26												
	11	8	27												
	12	9	28												
	13	10	29												
	14	11	30												
	15	12	31												
	16	13	32												

NONE (Assistant Examiner) _____ (Date) _____		Total Claims Allowed: 19	
/MATTHEW ZIMMERMAN/ Primary Examiner.Art Unit 3683 (Primary Examiner) _____ (Date) _____		O.G. Print Claim(s) 1	O.G. Print Figure 4

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	0	"13099981"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2012/09/22 10:27
S2	0	"13/099981"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2012/09/22 10:27
S3	9561	705/26.1,27.1-27.2.ccls.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2012/09/22 11:16
S4	91	(bjorn near2 jakobsson).in.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2012/09/22 11:16
S5	40454	fraud	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2012/09/22 11:17
S6	11	S4 and S5	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2012/09/22 11:17
S7	114385	"705".clas.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2012/09/22 11:18
S11	6	(customer consumer shopper user) same (photo photograph avatar image) same (hand) same (money cash) same (drag dragging! dragged!)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2012/09/23 11:10
S13	2	(customer consumer shopper user) same ((photo photograph avatar	US-PGPUB; USPAT;	OR	ON	2012/09/23 11:11

		image) with (hand) with (money cash)) same checkout	USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			
S14	0	(customer consumer shopper user) same ((photo photograph avatar image) with (money cash) with (drag dragg\$3)) same (checkout purchas\$3 order\$3)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2012/09/23 11:12
S15	14361	705/26.1-26.81,27.1-27.2.ccls.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2012/09/23 11:12
S16	9	(customer consumer shopper user) same ((photo photograph avatar image) with (money cash) with (drag dragg\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2012/09/23 11:13
S17	16	(customer consumer shopper user) same ((photo photograph avatar image) with (money cash payment (credit adj card)) with (drag dragg\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2012/09/23 11:14
S18	4	S15 and S17	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2012/09/23 11:14
S19	2	"6141006".pn.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2012/09/23 11:31
S22	12	(customer consumer shopper user) same (photo photograph avatar image) same (hand) same (money cash) same checkout	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/03 12:18
S23	1	(customer consumer shopper user) same (photo photograph avatar image) same checkout same ((drag dragg\$3) near (drop dropp\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/03 12:44
S24	76	(customer consumer shopper user) same (photo photograph avatar image) same (checkout purchas\$3 (order near5 (finaliz\$3 complet\$3))) same ((drag dragg\$3) near (drop dropp\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/03 12:44
S25	119320	"705".clas.	US-PGPUB; USPAT;	OR	ON	2013/01/03 12:45

			USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			
S26	15080	705/26.1-26.81,27.1-27.2.ccls.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/03 12:45
S27	19	S24 and S26	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/03 12:45
S28	1	((owner father mother parent customer consumer shopper user) near4 (photo photograph avatar image)) same checkout same ((drag dragg\$3) near (drop dropp\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/03 12:46
S31	0	"13/099981"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/03 15:36
S33	1	(photo photograph avatar image) same checkout same ((drag dragg\$3) near (drop dropp\$3))	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/04 11:13
S34	10	(photo photograph avatar image) with ((drag dragg\$3) near (drop dropp\$3)) with (cash ((credit debit) adj card) money)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/04 11:14
S35	16	(photo photograph avatar image) with ((drag dragg\$3) near (drop dropp\$3)) with (cash ((credit debit) adj card) money payment)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/04 11:19
S36	6	S35 not S34	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/04 11:19
S37	103	(photo photograph avatar image icon picture) with ((drag dragg\$3) near (drop dropp\$3)) with (cash ((credit debit) adj card) money payment)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/04 11:22
S38	15080	705/26.1-26.81,27.1-27.2.ccls.	US-PGPUB; USPAT;	OR	ON	2013/01/04 11:22

			USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB			
S39	16	S38 and S37	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/04 11:22
S40	11	S38 and S37 not S35	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/04 11:23
S41	4	"7197475".pn. "7739604".pn.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/04 11:31
S42	26	11/847546 ("20010037260" "20010042042" "20010049635" "20020016750" "20020038255" "20020152137" "20030120505" "20070022020" "20080015952" "20080154738" "6141006" "7130820").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/04 11:35
S43	14	11/847546 ("20010037260" "20010042042" "20010049635" "20020016750" "20020038255" "20020152137" "20030120505" "20070022020" "20080015952" "20080154738" "6141006" "7130820").PN.	US-PGPUB; USPAT	OR	ON	2013/01/04 11:35
S44	2	11/847546	US-PGPUB; USPAT	OR	ON	2013/01/04 11:59
S46	103	(photo photograph avatar image icon picture) with ((drag dragg\$3 move moving! moved!) near (drop dropp\$3)) with (cash ((credit debit) adj card) money payment)	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/15 12:43
S47	15154	705/26.1-26.81,27.1-27.2.ccls.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/15 12:44
S48	16	S46 and S47	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/15 12:44
S49	98	(bjorn near2 jakobsson).in.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO;	OR	ON	2013/01/15 12:47

			DERWENT; IBM_TDB			
S50	0	S46 and S49	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/15 12:47
S51	0	13/099981	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2013/01/15 12:48

EAST Search History (Interference)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S8	0	"13/099981"	USPAT; UPAD	OR	ON	2012/09/22 10:27
S9	42	(bjorn near2 jakobsson).in.	USPAT; UPAD	OR	ON	2012/09/22 11:16
S10	2564	705/26.1,27.1,27.2.ccls.	USPAT; UPAD	OR	ON	2012/09/22 11:16
S20	4646	705/26.1-26.81,27.1-27.2.ccls.	USPAT; UPAD	OR	ON	2012/10/25 12:24
S21	0	"13/099981"	USPAT; UPAD	OR	ON	2012/10/25 12:24
S29	4848	705/26.1-26.81,27.1-27.2.ccls.	USPAT; UPAD	OR	ON	2013/01/03 12:18
S30	27	(customer consumer shopper user) same (photo photograph avatar image) same (checkout purchas\$3 (order near5 (finaliz\$3 complet\$3))) same ((drag dragg\$3) near (drop dropp\$3))	USPAT; UPAD	OR	ON	2013/01/03 12:44
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S45	5	(photo photograph avatar image) with ((drag dragg\$3) near (drop dropp\$3)) with (cash ((credit debit) adj card) money)	USPAT; UPAD	OR	ON	2013/01/04 11:14
S52	35	(photo photograph avatar image icon picture) with ((drag dragg\$3 move moving! moved!) near (drop dropp\$3)) with (cash ((credit debit) adj card) money payment)	USPAT; UPAD	OR	ON	2013/01/15 12:43
S53	4890	705/26.1-26.81,27.1-27.2.ccls.	USPAT; UPAD	OR	ON	2013/01/15 12:44
S54	9	S52 and S53	USPAT; UPAD	OR	ON	2013/01/15 12:46
S55	46	(bjorn near2 jakobsson).in.	USPAT; UPAD	OR	ON	2013/01/15 12:47
S56	0	S55 and S52	USPAT; UPAD	OR	ON	2013/01/15 12:47
S57	0	13/099981	USPAT; UPAD	OR	ON	2013/01/15 12:48

1/24/2013 9:43:09 AM

C:\Users\mzimmerman1\Documents\EAST\Workspaces\13099981.wsp

Zimmerman, Matthew

From: Zimmerman, Matthew
Sent: Thursday, January 10, 2013 9:49 AM
To: 'Robyn Wagner'
Subject: RE: Case 13/099,981
Attachments: 01 - [13099981] Proposed Amendment v1.0.doc

Dear Ms. Wagner,

I have attached the proposal we discussed on the telephone last night.

I have made some slight changes to it and would like to discuss them with you over the phone if you have any concerns.

I was going to draft a CRM and System also but I will wait to do that until we receive client approval.

Thanks,

Matt

-----Original Message-----

From: Robyn Wagner [<mailto:rwagner@ip-patent.com>]
Sent: Wednesday, January 09, 2013 5:51 PM
To: Zimmerman, Matthew
Subject: Case 13/099,981

I, Robyn Wagner, am attorney of record for case 13/099,981, and authorize communication via email regarding this matter. I acknowledge that discussions via email will be made of record.

-- Robyn

Robyn Wagner, Esq.

Van Pelt, Yi & James LLP
Intellectual Property Law
10050 N. Foothill Blvd., Suite 200
Cupertino, CA 95014
V: 408-973-2596
F: 408-973-2595
rwagner@ip-patent.com

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Zimmerman, Matthew

From: Robyn Wagner <rwagner@ip-patent.com>
Sent: Monday, January 14, 2013 2:15 PM
To: Zimmerman, Matthew
Subject: RE: Case 13/099,981

Sure. 048.973.2596.

Robyn Wagner, Esq.

Van Pelt, Yi & James LLP
Intellectual Property Law
10050 N. Foothill Blvd., Suite 200
Cupertino, CA 95014
V: 408-973-2596
F: 408-973-2595
rwagner@ip-patent.com

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> -----Original Message-----

> From: Zimmerman, Matthew [<mailto:Matthew.Zimmerman@USPTO.GOV>]

> Sent: Monday, January 14, 2013 11:15

> To: Robyn Wagner

> Subject: RE: Case 13/099,981

>

> Sure, are you available right now?

>

> -----Original Message-----

> From: Robyn Wagner [<mailto:rwagner@ip-patent.com>]

> Sent: Monday, January 14, 2013 2:14 PM

> To: Zimmerman, Matthew

> Subject: Case 13/099,981

>

> Hi Examiner Zimmerman,

>

> Please let me know if there is a good time today or tomorrow for a

> call to discuss the above case.

>

> Thanks,

>

> -- Robyn

> -----

> -

> ----

> Robyn Wagner, Esq.
>
> Van Pelt, Yi & James LLP
> Intellectual Property Law
> 10050 N. Foothill Blvd., Suite 200
> Cupertino, CA 95014
> V: 408-973-2596
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From: Robyn Wagner <rwagner@ip-patent.com>
Sent: Wednesday, January 23, 2013 10:19 PM
To: Zimmerman, Matthew
Subject: 01 - 13099981 Proposed Amendment v1 5 (2).doc
Attachments: 01 - 13099981 Proposed Amendment v1 5 (2).doc

Robyn Wagner, Esq.

Van Pelt, Yi & James LLP
Intellectual Property Law
10050 N. Foothill Blvd., Suite 200
Cupertino, CA 95014
V: 408-973-2596
F: 408-973-2595
rwagner@ip-patent.com

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20. (New) A method comprising:

receiving a virtual likeness of a face of an account holder, wherein the virtual 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;

associating, by a computer processor, the virtual likeness the face of the account holder with an account of the account holder;

displaying on a purchase order screen for a purchase order, a destination region and a starting region, wherein the starting region includes the virtual likeness of the face of the account holder and a virtual likeness a of payment method;

receiving a request to graphically move the virtual likeness of the payment method from the starting region to the destination region; and

in response to the graphical move request, displaying on the purchase order screen in the starting region the virtual likeness of the face of the account holder, displaying on the purchase order screen in the destination region the virtual likeness of the payment method, and finalizing the purchase order.

21. (New) The method of claim 20, further comprising recording information from a user for the purchase order.

22. (New) The method of claim 21, further comprising using the recorded information to verify that the user is an authorized user.

23. (New) The method of claim 22, wherein the recorded information includes information spoken by the user.

24. (New) The method of claim 22, wherein the recorded information includes a photograph taken by the user.

25. (New) The method of claim 23, wherein the verifying includes comparing the recorded information spoken by the user with a stored voice of the account holder.

26. (New) The method of claim 24, wherein the verifying includes determining whether the photograph taken by the user is of a live human being.

27. (New) The method of claim 20, wherein the graphical move request is a drag request.

28. (New) A system comprising:

at least one computer processor;

at least one memory having instructions which configure the at least one computer processor to:

receive a virtual likeness of a face of an account holder, wherein the virtual 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, by a computer processor, the virtual likeness the face of the account holder with an account of the account holder;

display on a purchase order screen for a purchase order, a destination region and a starting region, wherein the starting region includes the virtual likeness of the face of the account holder and a virtual likeness a of payment method;

receive a request to graphically move the virtual likeness of the payment method from the starting region to the destination region; and

in response to the graphical move request, display on the purchase order screen in the starting region the virtual likeness of the face of the account holder, display on the purchase order screen in the destination region the virtual likeness of the payment method, and finalize the purchase order.

29. (New) The system of claim 28, wherein the instructions further configure the at least one computer processor to record information from a user for the purchase order.
30. (New) The system of claim 29, wherein the instructions further configure the at least one computer processor to use the recorded information to verify that the user is an authorized user.
31. (New) The system of claim 30, wherein the recorded information includes information spoken by the user.
32. (New) The system of claim 30, wherein the recorded information includes a photograph taken by the user.
33. (New) The system of claim 31, wherein the verifying includes comparing the recorded information spoken by the user with a stored voice of the account holder.
34. (New) The system of claim 32, wherein the verifying includes determining whether the photograph taken by the user is of a live human being.

35. (New) The system of claim 28, wherein the graphical move request is a drag request.

36. (New) A non-transitory computer readable medium including executable instructions which when executed by at least one computer processor causes the at least one computer processor to:

- receiving a virtual likeness of a face of an account holder, wherein the virtual 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;

- associating, by a computer processor, the virtual likeness the face of the account holder with an account of the account holder;

- displaying on a purchase order screen for a purchase order, a destination region and a starting region, wherein the starting region includes the virtual likeness of the face of the account holder and a virtual likeness a of payment method;

- receiving a request to graphically move the virtual likeness of the payment method from the starting region to the destination region; and

- in response to the graphical move request, displaying on the purchase order screen in the starting region the virtual likeness of the face of the account holder, displaying on the purchase order screen in the destination region the virtual likeness of the payment method, and finalizing the purchase order.

37. (New) The medium of claim 36, wherein the instructions further include recording information spoken by a user during the purchase order and comparing

the recorded information spoken by the user with a stored voice of the account holder to verify that the user is an authorized user.

38. (New) The method of claim 36, wherein the instructions further include recording a photograph of the user during the purchase order and determining whether the photograph taken by the user is of a live human being.

20. (New) A method comprising:

receiving a virtual likeness of a face of an account holder, wherein the virtual 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;

associating, by a computer processor, the virtual likeness of the face of the account holder with an account of the account holder;

displaying on a purchase order screen for a purchase order, a destination region and a starting region, wherein the starting region includes the virtual likeness of the face of the account holder and a virtual likeness of a payment method;

receiving a request to graphically move the virtual likeness of the payment method from the starting region to the destination region; and

in response to the graphical move request, displaying on the purchase order screen in the starting region the virtual likeness of the face of the account holder, displaying on the purchase order screen in the destination region the virtual likeness of the payment method, and finalizing the purchase order.

21. (New) The method of claim 20, further comprising recording information from a user for the purchase order.

22. (New) The method of claim 21, wherein the recorded information includes information spoken by the user.

23. (New) The method of claim 21, wherein the recorded information includes a photograph taken by the user.

24. (New) The method of claim 21, further comprising using the recorded information to verify that the user is an authorized user.
25. (New) The method of claim 24, wherein the verifying includes comparing recorded information spoken by the user with a stored voice of the account holder.
26. (New) The method of claim 24, wherein the verifying includes determining whether a photograph taken by the user is of a live human being.
27. (New) The method of claim 20, wherein the graphical move request is a drag request.
28. (New) A system comprising:
- at least one computer processor;
 - at least one memory having instructions which configure the at least one computer processor to:
 - receive a virtual likeness of a face of an account holder, wherein the virtual 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, by a computer processor, the virtual likeness of the face of the account holder with an account of the account holder;
 - display on a purchase order screen for a purchase order, a destination region and a starting region, wherein the starting region includes the virtual likeness of the face of the account holder and a virtual likeness of a payment method;

receive a request to graphically move the virtual likeness of the payment method from the starting region to the destination region; and

in response to the graphical move request, display on the purchase order screen in the starting region the virtual likeness of the face of the account holder, display on the purchase order screen in the destination region the virtual likeness of the payment method, and finalize the purchase order.

29. (New) The system of claim 28, wherein the instructions further configure the at least one computer processor to record information from a user for the purchase order.
30. (New) The system of claim 29, wherein the recorded information includes information spoken by the user.
31. (New) The system of claim 29, wherein the recorded information includes a photograph taken by the user.
32. (New) The system of claim 29, wherein the instructions further configure the at least one computer processor to use the recorded information to verify that the user is an authorized user.
33. (New) The system of claim 32, wherein the verifying includes comparing recorded information spoken by the user with a stored voice of the account holder.
34. (New) The system of claim 32, wherein the verifying includes determining whether a photograph taken by the user is of a live human being.

35. (New) The system of claim 28, wherein the graphical move request is a drag request.

36. (New) A non-transitory computer readable medium including executable instructions which when executed by at least one computer processor causes the at least one computer processor to:

- receive a virtual likeness of a face of an account holder, wherein the virtual 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;

- display on a purchase order screen for a purchase order, a destination region and a starting region, wherein the starting region includes the virtual likeness of the face of the account holder and a virtual likeness of a payment method;

- receive a request to graphically move the virtual likeness of the payment method from the starting region to the destination region; and

- in response to the graphical move request, display on the purchase order screen in the starting region the virtual likeness of the face of the account holder, displaying on the purchase order screen in the destination region the virtual likeness of the payment method, and finalizing the purchase order.

37. (New) The medium of claim 36, wherein the instructions further include:

- recording information spoken by a user during the purchase order; and

comparing the recorded information spoken by the user with a stored voice of the account holder to verify that the user is an authorized user.

38. (New) The method of claim 36, wherein the instructions further include:
- recording a photograph of the user during the purchase order; and
 - determining whether the photograph taken by the user is of a live human being.

Search Notes 	Application/Control No. 13099981	Applicant(s)/Patent Under Reexamination JAKOBSSON, BJORN MARKUS
	Examiner MATTHEW ZIMMERMAN	Art Unit 3683

CPC- SEARCHED		
Symbol	Date	Examiner

CPC COMBINATION SETS - SEARCHED		
Symbol	Date	Examiner

US CLASSIFICATION SEARCHED			
Class	Subclass	Date	Examiner
705	26.1,27.1,27.2	1/24/2013	MZ

SEARCH NOTES		
Search Notes	Date	Examiner
Searched EAST and performed an inventor search.	1/24/2013	MZ
Searched GOOGLE.	1/24/2013	MZ

INTERFERENCE SEARCH			
US Class/ CPC Symbol	US Subclass / CPC Group	Date	Examiner
705	26.1,27.1,27.2	1/24/2013	MZ

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Corporate takeover bids, methods of payment, and bidding firms' stock returns olemiss.edu [PDF]
 NG Travlos - The Journal of Finance, 2012 - Wiley Online Library
 ... took an explosive upward turn in the final quarter of 1976." Also, Mergers and Acquisitions (Spring 1986, p. 1) observes that "the acquisition activity is back on an upswing after its mid-1980 **drag**." The number ... of Corporate Takeover Bids Grouped by **Method ... Payment** and Type ...
 Cited by 950 Related articles All 9 versions Cite

Consumer-based system and method for managing and paying electronic billing statements
 WT Dent, J Kaethler, DB Remington... - US Patent 6,128,603, 2000 - Google Patents
 ... "Sterling Commerce Announces New Consumer **Payment** Consolidation Software for Banks; Vector: Biller Lets Banks Solve Costly Manual Handling of Consumer **Payment**", Business Wire, p09160262, Sep. 16, 1996. Large, Jack, "Which **Method** Should You Settle For ..."
 Cited by 243 Related articles All 2 versions Cite

Methods and systems for making a payment and/or a donation via a network, such as the Internet, using a drag and drop user interface
 CJ Martinez, JF Boudier - US Patent App. 12/189,140, 2008 - Google Patents
 The invention provides **methods** and systems that facilitate and expedite electronic transactions between a computer readable medium user ("Payor"), and a merchant or payee ("Payee"), including **payment** through the Internet. The invention allows the Payor to make ...
 Cited by 6 Related articles All 2 versions Cite

Bill organiser portal: A case study on end-user composition unsw.edu.au [PDF]
 A Ro, L Xia, HY Paik, C Chon - Web Information Systems Engineering- ..., 2008 - Springer
 ... StoryBoard provides an intuitive **drag-and-drop** style user ... Returns xhtml form to be displayed for authentication public Bill[] getOutstandingBills(); // Returns a list of Bill Objects public String[] getPaymentMethods(); // Returns a list of **Payment methods** accepted by the biller ...
 Cited by 19 Related articles All 7 versions Cite

Method and system for custom manufacture and delivery of a data product
 DP Cook - US Patent 5,860,068, 1999 - Google Patents
 ... 12, 1999 [54] **METHOD AND SYSTEM FOR CUSTOM MANUFACTURE AND DELIVERY OF A DATA PRODUCT** [75] Inventor: David Philip Cook, Dallas, Tex. ... selects a "set" of sound recordings or data from a library or catalog of such recordings or data and **payment** or credit is ...
 Cited by 296 Related articles All 2 versions Cite

System and method for remotely selecting photographic images
 JR Fredlund, DL Patton, RRA Morton... - US Patent ..., 1997 - Google Patents
 United States Patent [19] Fredlund et al. US005666215A [ii] Patent Number: [45] Date of Patent: 5,666,215 Sep. 9, 1997 [54] **SYSTEM AND METHOD FOR REMOTELY SELECTING PHOTOGRAPHIC IMAGES** [75] Inventors: John Randall Fredlund, Rochester; David Lynn Patton. ...
 Cited by 250 Related articles All 2 versions Cite

Method and system for automated electronic conveyance of hidden data
 PS Sasich, RJ Ashby, Y Fisher, J Sampson... - US Patent ..., 2003 - Google Patents
 ... 9,2003 (54) **METHOD AND SYSTEM FOR AUTOMATED ELECTRONIC CONVEYANCE OF HIDDEN DATA** (75) Inventors: Philip S. Sasich, Seattle, WA (US); Robert Jason ... Network trans- actions are automated through the creation of a **drag-and-drop** interface representing ...
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Enterprise Remote Acces... drag drop payment ... Patent US20080301046 -...

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The invention provides **methods** and systems that facilitate and expedite electronic transactions between a computer readable medium user ("Payor"), and a merchant or payee ("Payee"), including **payment** through the Internet. The invention allows the Payor to make ...

Cited by 6 Related articles All 2 versions Cite

Bill organiser portal: A case study on end-user composition unsw.edu.au [PDF]

A Ro, L Xia, HY Paik, C Chon - Web Information Systems Engineering- ..., 2008 - Springer

... StoryBoard provides an intuitive **drag-and-drop** style user ... Returns xhtml form to be displayed for authentication public Bill[] getOutstandingBills(); // Returns a list of Bill Objects public String[] getPaymentMethods(); // Returns a list of **Payment methods** accepted by the biller ...

Cited by 19 Related articles All 7 versions Cite

Method and system for custom manufacture and delivery of a data product

DP Cook - US Patent 5,860,068, 1999 - Google Patents

... 12, 1999 [54] **METHOD** AND SYSTEM FOR CUSTOM MANUFACTURE AND DELIVERY OF A DATA PRODUCT [75] Inventor: David Philip Cook, Dallas, Tex. ... selects a "set" of sound recordings or data from a library or catalog of such recordings or data and **payment** or credit is ...

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System and method for remotely selecting photographic images

JR Fredlund, DL Patton, RRA Morton... - US Patent ..., 1997 - Google Patents

United States Patent [i9] Fredlund et al. US005666215A [ii] Patent Number: [45] Date of Patent: 5,666,215 Sep. 9, 1997 [54] **SYSTEM** AND **METHOD** FOR REMOTELY SELECTING PHOTOGRAPHIC IMAGES [75] Inventors: John Randall Fredlund, Rochester; David Lynn Patton. ...

Cited by 250 Related articles All 2 versions Cite

Method and system for automated electronic conveyance of hidden data

PS Sasich, RJ Ashby, Y Fisher, J Sampson... - US Patent ..., 2003 - Google Patents

... 9,2003 (54) **METHOD** AND SYSTEM FOR AUTOMATED ELECTRONIC CONVEYANCE OF HIDDEN DATA (75) Inventors: Philip S. Sasich, Seattle, WA (US); Robert Jason ... Network trans- actions are automated through the creation of a **drag-and- drop** interface representing ...

Cited by 50 Related articles All 2 versions Cite

Naked objects: a technique for designing more expressive systems

R Pawson, R Matthews - ACM SIGPLAN Notices, 2001 - dl.acm.org

... In addition to instances of the six primary classes you will also see some instances of secondary business object classes such as **Payment Method**, and Address (for communication). ... The meaning of any such **drag and drop** depends upon the objects involved. ...

Cited by 20 Related articles BL Direct All 2 versions Cite

System and method for scan-based input, storage and retrieval of information over an interactive communication network

O Attia - US Patent App. 09/883,933, 2001 - Google Patents

... Date: Feb. 7,2002 (54) **SYSTEM** AND **METHOD** FOR SCAN-BASED INPUT, STORAGE AND RETRIEVAL OF INFORMATION OVER AN INTERACTIVE COMMUNICATION NETWORK (76) Inventor: Olivier Attia, New York, NY (US) Correspondence Address: Scanbuy, Inc. ...

Cited by 39 Related articles All 2 versions Cite

Methods for executing commercial transactions in a network system using visual link objects

KC Knowlton, GS Miliefsky - US Patent 6,141,006, 2000 - Google Patents

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Patent US20080301046 - Methods and systems for making a payment and/or a donation via a network - Windows Internet Explorer pro

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Methods and systems for making a payment and/or a donation via a network ...
Christian John Martinez et al

Overview
Abstract
Drawings
Description
Claims
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Application number: 12/189,140
Publication number: US 2008/0301046 A1
Filing date: Aug 9, 2008

(19) United States
(12) Patent Application Publication
Martinez et al.

(10) Pub. No.: US 2008/0301046
(43) Pub. Date: Dec. 4, 2008

(54) METHODS AND SYSTEMS FOR MAKING A PAYMENT AND/OR A DONATION VIA A NETWORK, SUCH AS THE INTERNET, USING A DRAG AND DROP USER INTERFACE

(76) Inventors: Christian John Martinez, Novato, CA (US); Jean-Francois Boudier, San Francisco, CA (US)

Correspondence Address:
Christian John Martinez
1502 Buchanan Street
Novato, CA 94947

(21) Appl. No.: 12/189,140
(22) Filed: Aug. 9, 2008

Related U.S. Application Data
(60) Provisional application No. 60/955,279, filed on Aug. 10, 2007.

Publication Classification
(51) Int. Cl. G06Q 20/00 (2006.01)
(52) U.S. Cl. (57) **ABSTRACT**

The invention provides methods and systems that expedite electronic transactions between a readable medium user ("Payor"), and a merchant ("Payee"), including payment through the Internet. The invention allows the Payor to make a payment to a Payee by dragging a graphical element from a graphical user interface control, dragging from a graphical element played on the Payor terminal and dropping into a visual display on a website. The invention reduces the complexity and the time of the payment transaction, in the user overall experience. The invention can be implemented for online commerce, for mobile payments, for amount online payments, for online donations, or for payments using prepaid accounts. The invention can be implemented by an accounts issuer institution or by a financial transactions managing entity.

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graph TD
    A[DragPay user (Payor) visits DragPay enabled Payee website] --> B[DragPay user proceeds to checkout or chooses to make donation 601]
    B --> C[DragPay user enters amount and issues virtual check with DragPay Payor Module 602]
    C --> D[DragPay user drags virtual check from DragPay Payor Module and drops on DragPay Payee Module 603]
    D --> E[ ]
  
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Patent US6141006 - Methods for executing commercial transactions in a network system using ... - Windows Internet Explorer pro

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Methods for executing commercial transactions in a network system using ...

Kenneth Charles Knowlton et al

Overview

Abstract

Drawings

Description

Claims

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Patent number: 6141006

Filing date: Jan 5, 2000

Issue date: Oct 31, 2000

United States Patent

[19]

Knowlton et al.

US006141006A

Patent Number: 6,141,006

Date of Patent: Oct. 31, 2000

54] METHODS FOR EXECUTING COMMERCIAL TRANSACTIONS IN A NETWORK SYSTEM USING VISUAL LINK OBJECTS

5,781,189 7/1998 Holleran et al. 345/335

5,799,157 8/1998 Escallon 705/27

5,864,827 1/1999 Wilson 705/35

5,870,717 2/1999 Wiecha 705/26

5,890,175 3/1999 Wong et al. 707/505

5,897,622 4/1999 Blinn et al. 705/26

75] Inventors: Kenneth Charles Knowlton, Merrimack, N.H.; Gary Steven Miliefsky, Tyngsborough, Mass.

73] Assignee: QuickBuy, Inc., Acton, Mass.

21] Appl. No.: 09/478,449

22] Filed: Jan. 5, 2000

Related U.S. Application Data

63] Continuation of application No. 09/248,653, Feb. 11, 1999, Pat. No. 6,061,057.

51] Int. Cl.⁷ G06F 17/60

52] U.S. Cl. 345/335; 705/26

58] Field of Search 345/329, 333, 345/334, 335, 348, 349, 356, 357, 969; 705/26, 27; 707/104, 513, 515, 516, 522, 523, 524; 709/203, 217, 218

References Cited

U.S. PATENT DOCUMENTS

5,740,549 4/1998 Reilly et al. 705/14

Primary Examiner—Crescelle N. dela Torre

Attorney, Agent, or Firm—G. D. Clapp, Esq.

[57] ABSTRACT

Apparatus and methods for executing business transactions and transferring subscribed for and periodically updated information across networks by means of encapsulated, self contained visual link objects that include a displayable image representing the contents of the visual link object, a dataset forming the contents of the object, and additional information wherein the contents of a visual link object are determined by the nature of an intended transaction or the nature of the information to be distributed. Also described are apparatus and methods for creating and distributing graphical user interfaces for application programs, for customization of applications programs, and methods for multi-level encapsulation of visual link objects to protect the contents thereof from unauthorized access, together with alternate implementations of visual link objects.

13 Claims, 16 Drawing Sheets

User

Encoder 50

DB 62A

DB 62B

DB 64

VLO Store 60

Broadcaster Mechanism 56

Server 308

458

Internet | Protected Mode: On

APPL-1006
APPLE INC. / Page 51 of 131

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... credit card holders and issuers to disable the consumer from, in effect, stopping **payment** for defec ... they are "assignees" of the merchant's contract claim against the consumer card- **holder**,²⁸ the ... 2 9 There is, of course, no difficulty with the revolving- charge **account** operated by ...
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... Causes such as the complicated check-in and **checkout** procedure, malfunction of the apparatus ... In terms of suggestions, Stoppers cited not having to **check out** (16%) and easier control of the ... types of trip makers have different preferences and attitudes toward **payment** methods. ...
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... can be added to the cart as shown in Figure 8. 3. When you click on **checkout** after the item being selected, it will take you to VA ... Figure 17: **Payment** Details Next is the **check out** screen. ... **payment** options like Visa card, Mastercard, Discover, Diners, Debit or the Virtual credit card. ...
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CK Lung, RT Michael, YS Moon, WS Ada, CS John - 2000 - cs.cuhk.hk
... Finally, they can **check out** the shopping basket and request the **payment** gateway for **payment**. ... **payment** and all the requests can be executed concurrently. The merchant, however, can ... request, the total **checkout** time in TravelNet is between 1.7 seconds and 2 seconds. The ...
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DA Montague - 2010 - books.google.com
... alternative payments are limiting their discussion to ACH, PayPal, Amazon, and Google **Check-out**. ... In essence, the **payment** provider stores the consumer's bank **account** information online; then ... These fees are incurred whether you use PayPal, Google **Checkout**, or Amazon ...
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... 1 We define a **payment** instrument as "any instrument enabling the **holder**/user to ... credit and debit cards towards alternative **payment** options like PayPal, Google **Checkout**, Revolution ... operational characteristics include the required technology, the 'basis of **payment**' (**account** vs. ...
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- There is a distinct advantage to using a third-party service that combines data from multiple merchants or banks to track velocity of use, as you get a much fuller picture on activity by a potential fraudster and have a better chance at picking up on run-up activity.

Estimated costs: Costs to implement a simple velocity of use tool are low, as long as you already have database resources you can utilize and the applications you use to process orders are easily integrated into. A lot of ERP, application servers, decision servers, and the like on the market have this technology integrated into them.

Alternative solutions: Fraud-screening services have velocity of use already built in. Be sure to check if you can add your own custom fields. If you are looking at doing this check based on their account numbers, you will have to look at purchasing in-house solutions or building this service on your own.

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Look at velocity of change as well, as these two forms of velocity complement each other.

Vendors: CyberSource, Clear Commerce, Retail Decisions, HNC/ Fair Isaac

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... Page 26. The **Picture of Guilt** Professor Mathieson raised her head and nod- ded. "I know he was. ... "He was compiling an **account** of her day-to-day activities during the last year of her life. It's tedious work, but details are essential for a project like mine. ...
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 ... The design tool pipeline is used to create the design in response to mission objectives, create build instructions, assist in the automated **checkout** procedures that run during assembly and ... SDT provides the Detailed Simulation and the Spacecraft **Drag & Drop** functions, as ...
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 ... exposure following a nearby insecticide application (n=5; 13%), and adults inadvertently spraying themselves in the **face** with a ... 2-year-old girl grabbed a squirt bottle of DEET (toxicity category III) that was on **display** in the ... The **parent** called poison control for management advice ...
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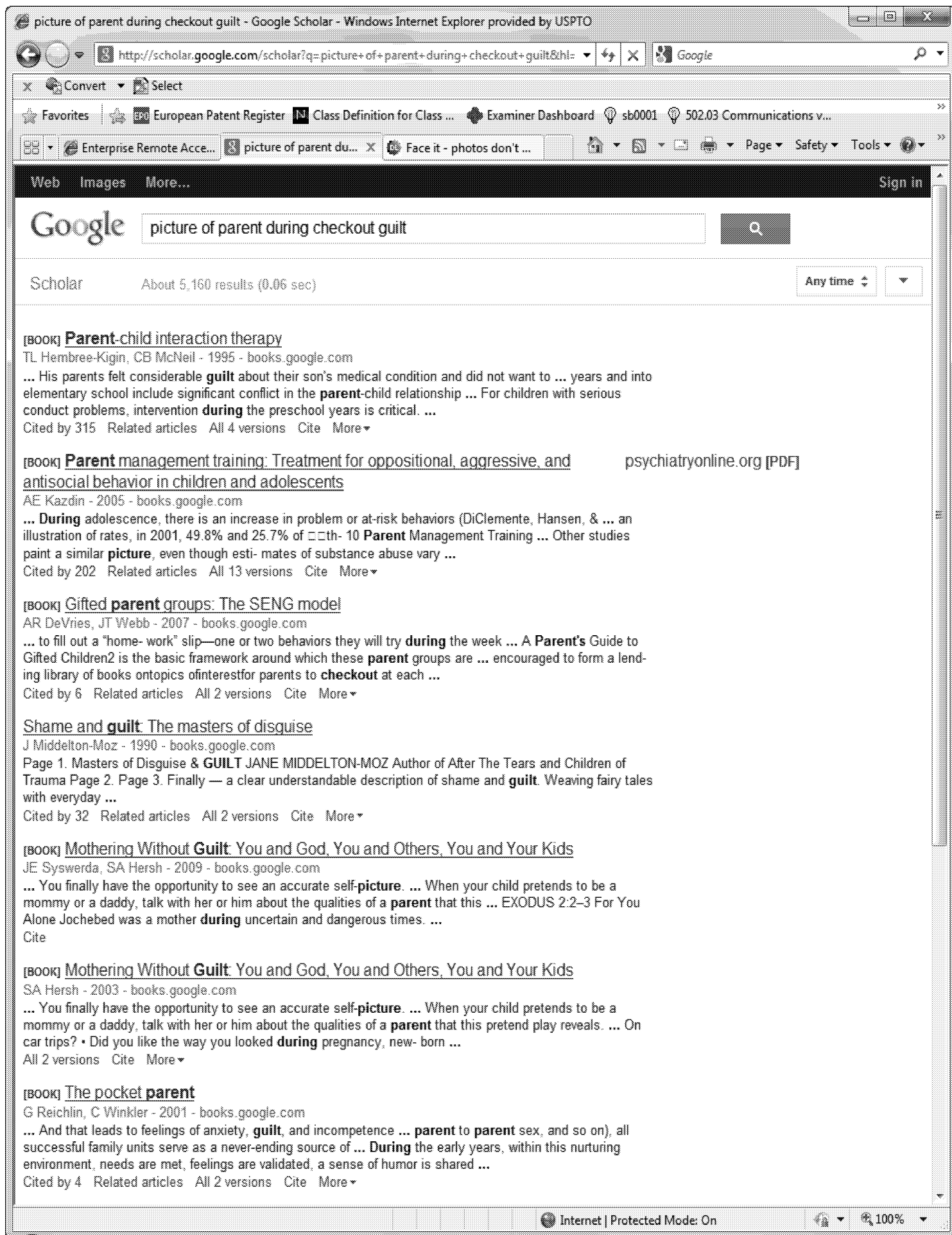
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 ... Then they click on the links that **display** possible Web sites for buying the desired item ... It is best to deal with local people and meet **face-to-face** at a public place like a coffee shop, fast-food restaurant, or local library ... Teens should bring a **parent** or other trusted adult to the meeting ...
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 ... of a **face** f is defined by three components9: Faceld(f) = [stepId, facelIndex, surfaceType] where stepId is the ID of a modeling step **during** which f ... Each FacetedFace consists of a Faceld for the generic name, a **face** equation FaceEq, and a TriangleList for **display** and other ...
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Google display picture of customer during checkout security

Scholar About 6,660 results (0.07 sec) Any time

System for self-checkout of bulk produce items
 DR Humble - US Patent 5,426,282, 1995 - Google Patents
 ... purchaser inputs the number of units purchased, again by touching the **display** screen or ... of information including a description of the produce item, a digitized **picture** of the ... Normally this information is reviewed before the **customer** tenders payment, either by electronic means at ...
 Cited by 115 Related articles All 2 versions Cite

Method and apparatus for customer performed article scanning in self-service shopping
 DA Collins Jr - US Patent 4,929,819, 1990 - Google Patents
 ... FOR **CUSTOMER** 146 142 PRICE AND ITEM DESCRIPTION ARE ATTACHED TO THE VIDEO **PICTURE** OF ITEM ... checkstand 12 in- cludes a terminal 82 having a keyboard 84, a **display** monitor 86 ... cart 20 **during** the selection 15 of articles for purchase by the **customer** 17 has ...
 Cited by 102 Related articles All 2 versions Cite

Self-checkout system having component video camera for produce purchase monitoring
 RL Snyder - US Patent App. 10/033,121, 2001 - Google Patents
 ... terminal via the network; and (ii) **display** the digital **picture** of the produce item on the **display**. ...
 Additionally, the digital **picture**(s) and/or real-time video may be stored for a period of ... Such item movement monitoring may be uti- lized to determine if the **customer** is unintentionally or ...
 Cited by 5 Related articles All 2 versions Cite

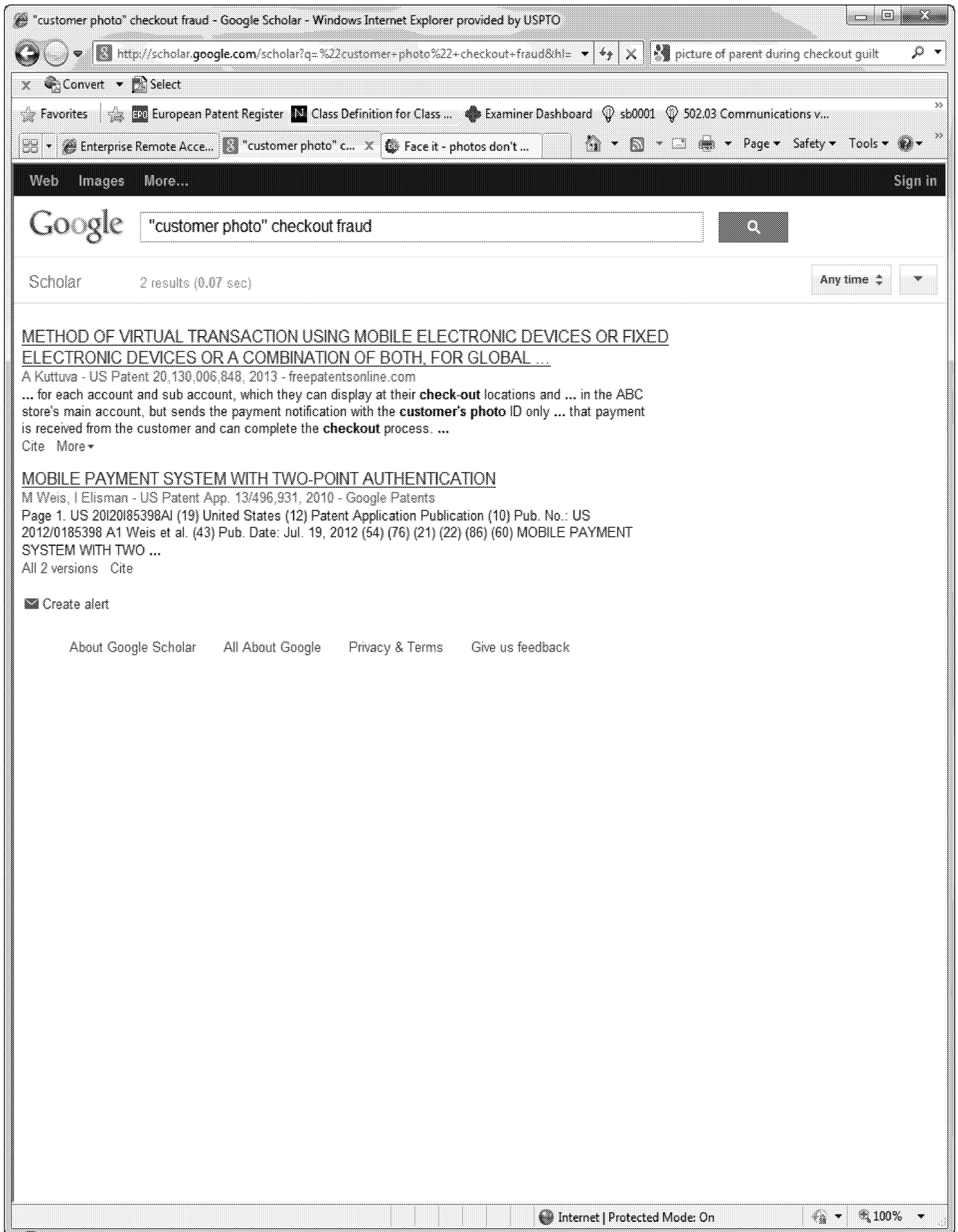
Self-service checkout terminal having a biometric sensing device for verifying identity of a user and associated method
 J Morrison, JC Addy - US Patent 6,522,772, 2003 - Google Patents
 ... manually enter his or her user reported identity code by use of the touch screen associated with the **display** monitor 32 ... case of where the biometric sensing device 16 is embodied as a facial recognition device, a digital **picture** may be taken of the **customer** **during** issuance of ...
 Cited by 85 Related articles All 2 versions Cite

Self-checkout of produce items
 DR Humble - US Patent 4,964,053, 1990 - Google Patents
 ... will appear in large letters on the video monitor 11 and the actual **picture** of the ... 7. The invention claimed in claim 6 wherein said screen presents a first **display** message for ... of said second type and wherein said second processor means is responsive to **customer** interaction with ...
 Cited by 103 Related articles All 2 versions Cite

Automatic electronic article surveillance for self-checkout
 CK Wike Jr, RL Snyder, AJ Hutcheon... - US Patent ..., 2008 - Google Patents
 ... 12 SCOT 58 60- 61 TERMINAL TOUCH SCREEN **DISPLAY** 18 A. 72- EAS DEACTIVATOR ... **during** a **checkout** transaction is particularly useful to prevent impro- prieties **during** the **checkout** ... item movement monitoring may be utilized to determine if the **customer** is unintentionally ...
 Cited by 21 Related articles All 4 versions Cite

System and method for security protection, inventory tracking and automated shopping cart checkout
 RC Liang - US Patent 7,780,081, 2010 - Google Patents
 ... kl 116 Time of purchase; weight scale/touch sensors; location; **picture**; product weight, USID, price.UPC ... that has been taken from its storage or **display** location, steps Recently stores have tried to ... notifying the **customer** to pay if the product has not been Yet another problem with ...
 Cited by 5 Related articles All 3 versions Cite

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drag and drop shopping cart - Google Scholar - Windows Internet Explorer provided by USPTO

http://scholar.google.com/scholar?as_sdt=1,47&q=drag+and+drop+shopping+cart&... picture of parent during checkout guilt

Convert Select

Favorites EPD European Patent Register N Class Definition for Class ... Examiner Dashboard sb0001 502.03 Communications v...

Enterprise Rem... drag and dr... Face it - photos... ScienceDirect.c...

Web Images More... Sign in

Google drag and drop shopping cart

Scholar About 21,800 results (0.06 sec) Any time

[BOOK] Modeling the effects of fuel injection characteristics on diesel engine soot and NOx emissions
 MA Patterson, SC Kong, GJ Hampson, RD Reitz - 1994 - papers.sae.org
 ... In particular, **drop** breakup and **drop drag** effects govern the penetration and mixing of vaporizing sprays under diesel engine conditions. ... The appropriate SAE Member discount will be applied through the **Shopping Cart** process. ...
 Cited by 159 Related articles All 5 versions Cite More

Multidimensional computation of multicomponent spray vaporization and combustion
 NS Ayoub, RD Reitz - SAE paper, 1995 - papers.sae.org
 ... The code has also been updated with state-of-the-art submodels including: a wave breakup atomization model, **drop drag** with **drop** distortion, spray/wall interaction with sliding ... The appropriate SAE Member discount will be applied through the **Shopping Cart** process. ...
 Cited by 17 Related articles All 4 versions Cite More

A visual annotation tool for multimedia content description
 JR Smith, B Lugeon - Proc. SPIE Photonics East, Internet Multimedia ..., 2000 - spie.org
 ... MPEG-7 Visual Annotation Tool. The tool provides utilities for **drag-and-drop** copying and reusing of description elements and allows the output of the descriptions in XML to files. The initial implementation centers around manual ...
 Cited by 37 Related articles BL Direct All 5 versions Cite More

Visual design and programming for Web applications
 T Shimomura - Journal of Visual Languages & Computing, 2005 - Elsevier
 ... The "order" page shows the name, price, number, and amount of a fruit stored in a **shopping cart** (See Fig. 2(c)). We arrange a table with two rows and four columns, and **drag** and **drop** each field of DB table "fruit" into the table to display the name and price of the fruit. ...
 Cited by 12 Related articles All 3 versions Cite

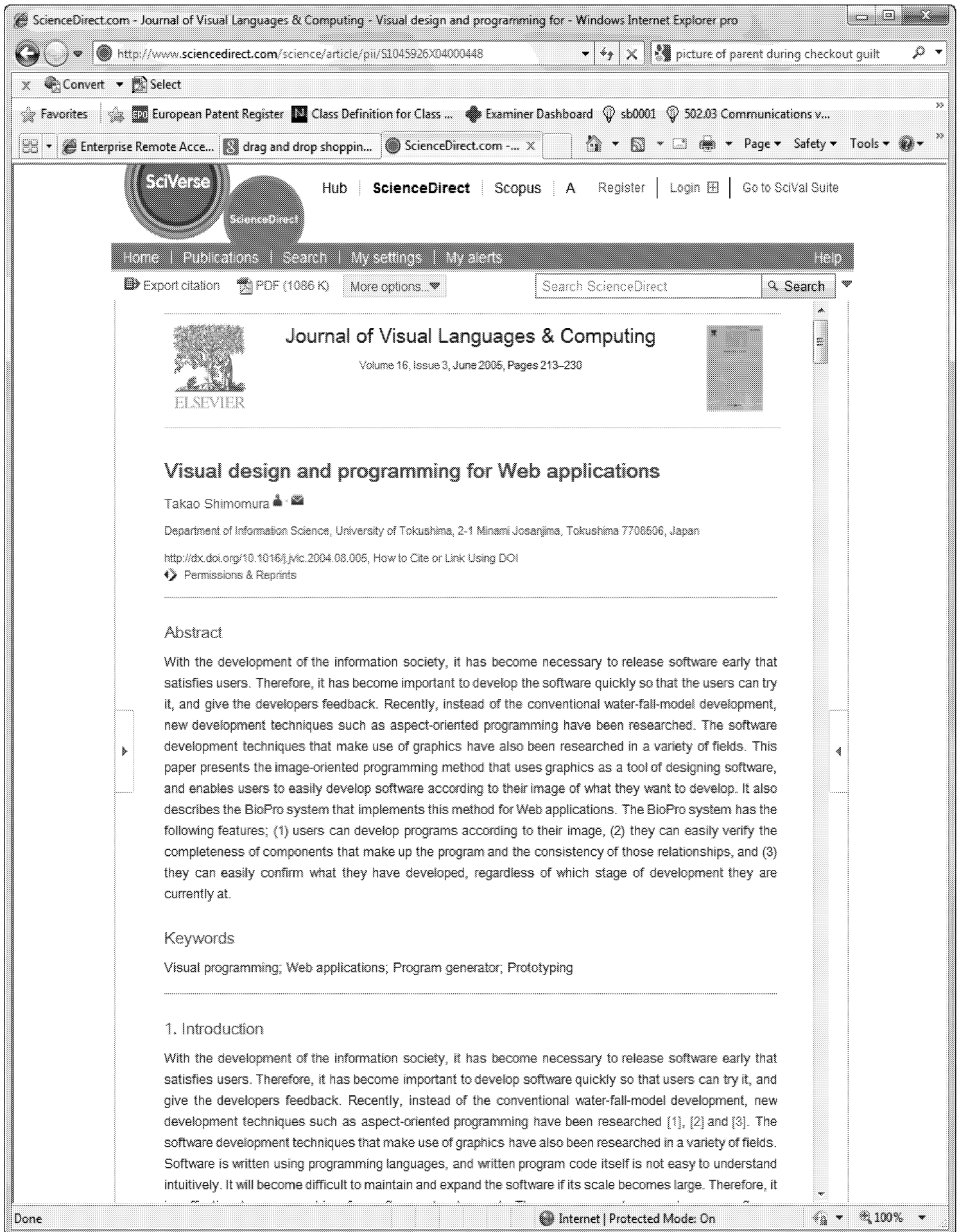
Modeling drop drag effects on fuel spray impingement in direct injection diesel engines
 Z Liu, T Obokata, RD Reitz - SAE paper, 1997 - papers.sae.org
 ... The effect of the modified **drop drag** model was seen to be very important on ... This indicates that the physics of **drop** destabilization processes following wall impingement are accounted for ... The appropriate SAE Member discount will be applied through the **Shopping Cart** process ...
 Cited by 7 Related articles BL Direct All 5 versions Cite More

[PDF] Pattern languages in interaction design: Structure and organization tue.nl [PDF]
 M Van Welie, GC Van der Veer - Proceedings of interact, 2003 - idemployee.id.tue.nl
 ... **Shopping cart** Identify Registering Product Comparison Product Configurator Product Advisor Premium Content Lock FAQ Newsletter ... tool (Javahery & Seffah 2002) is a tool where designer can create designs directly using patterns using **drag-and-drop** like functionality. ...
 Cited by 150 Related articles All 12 versions Cite More

[BOOK] Microsoft Outlook 2000 for Windows for dummies electrocomponents.com [PDF]
 B Dyszel - 1999 - docs-asia.origin.electrocomponents.com
 ... From Table view From the Sort dialog box Grouping Grouping views with **drag-and-drop** Using the ... Cars | Wireless Phones | Kitchen | Tools & Hardware | Lawn & Patio | Health & Beauty | Outlet | Auctions | zShops | e-Cards | 1-Click Settings **Shopping Cart** | Your Account ...
 Cited by 16 Related articles All 7 versions Cite More

Modeling the effects of intake flow structures on fuel/air mixing in a direct-injected spark-ignition engine

Internet | Protected Mode: On 100%





UNITED STATES PATENT AND TRADEMARK OFFICE

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www.uspto.gov

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	TOT CLAIMS	IND CLAIMS
13/099,981	05/03/2011	2876	1440	MJAKP001	19	4

CONFIRMATION NO. 1917

UPDATED FILING RECEIPT



0000000048667240

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

Date Mailed: 07/13/2011

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

Applicant(s)

Bjorn Markus Jakobsson, Mountain View, CA;

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

Domestic Priority data as claimed by applicant

This appln claims benefit of 61/332,140 05/06/2010

Foreign Applications (You may be eligible to benefit from the **Patent Prosecution Highway** program at the USPTO. Please see <http://www.uspto.gov> for more information.)

If Required, Foreign Filing License Granted: 05/13/2011

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 13/099,981**

Projected Publication Date: Request for Non-Publication Acknowledged

Non-Publication Request: Yes

Early Publication Request: No

Title

REDUCING FRAUD

Preliminary Class

235

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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

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

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

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

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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875						Application or Docket Number 13/099,981				
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			N/A	330			
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A			N/A	540			
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	220			
TOTAL CLAIMS (37 CFR 1.16(i))	19	minus 20 = *			OR	x 52 =	0.00			
INDEPENDENT CLAIMS (37 CFR 1.16(h))	4	minus 3 = *	1			x 220 =	220			
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$270 (\$135 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 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	1310			
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.										

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor:	Bjorn Markus Jakobsson	Examiner:	Not Assigned
Application No.:	13/099,981	Art Unit:	2876
Filed:	May 3, 2011	Docket No.:	MJAKP001
Title:	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 Notice to File Missing Parts mailed **May 17, 2011**.

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.*)
- ☐ Return Receipt Postcard
- ☐ Copy of Notice to File Missing Parts of NonProvisional Application
- ☐ 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.*)

Fee Calculation (37 CFR § 1.16)

				Small Entity			Large Entity	
				Rate	Fee		Rate	Fee
Filing Fees				x \$165 = \$		OR	x \$330 = \$	330
Search Fees				x \$270 = \$		OR	x \$540 = \$	540
Examination Fees				x \$110 = \$		OR	x \$220 = \$	220
CLAIMS	Filed.		Extra					
Total	19	Less 20	0	x \$26 = \$		OR	x \$52 = \$	0
Independent	4	Less 3	1	x \$110 = \$		OR	x \$220 = \$	220
Multiple Dependent Claims			-0-	x \$195 = \$		OR	x \$390 = \$	0
Declaration and Surcharge Fee				X \$65 = \$		OR	X \$130 = \$	130
				TOTAL FILING FEE \$			TOTAL FILING FEE \$	1,440

☐ 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 \$65=\$		OR	x \$130=\$	
☐ Extension for Response within SECOND month	x \$245=\$		OR	x \$490=\$	
☐ Extension for Response within THIRD month	x \$555=\$		OR	x \$1110 = \$	
☐ Extension for Response within FOURTH month	x \$86 = \$		OR	x \$1730= \$	
☐ Extension for Response within FIFTH month	x \$1175=\$		OR	x \$2350 = \$	

☒ Please charge Deposit Account No. 50-0685 (MJAKP001) in the amount of \$1,440.00 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. MJAKP001).

☒ 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. MJAKP001).

☒ 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 2, 2011

/Robyn Wagner/
 Robyn Wagner
 Registration No. 50,575

DECLARATION AND POWER OF ATTORNEY FOR ORIGINAL U.S. PATENT APPLICATION

Attorney's Docket No. MIAKP001

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

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

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: **REDUCING FRAUD**, the specification of which,

- (check one)
1. ☐ is attached hereto.
2. ☒ was filed on May 3, 2011 as
U.S. Application No. 13/099,981
and was amended on _____.
3. ☐ was filed on _____ as
International PCT Application No. _____
and was amended on _____.

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

For Assigned Inventions: I understand that the purpose of making this appointment is to permit prosecution of patent applications for the above-identified invention for the benefit of my assignee, and that this appointment does not create an attorney-client relationship between me and these appointees.

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

I hereby claim foreign priority benefits under Title 35, United States code, § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

Priority Benefits Claimed?

(Appl. No.)

(Country)

(Filing Date)

☐ Yes ☐ No

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

Prior Provisional Application(s)

61/332,140
(Application No.)

May 6, 2010
(Filing Date)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Prior U.S. Application(s)

(Application No.)

(Filing Date)

(Status - patented, pending, abandoned)

And I hereby appoint the attorneys and/or agents associated with Customer No. **21912** as my principal attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Please Direct all Correspondence To:

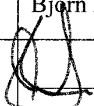
Customer No. 21912

VAN PELT, YI & JAMES LLP
10050 N. Foothill Blvd., Suite 200
Cupertino, CA 95014

Direct Telephone Calls To:

Robyn Wagner at telephone number 408-973-2596

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 issuing thereon.

Full name of sole or first inventor	Bjorn Markus Jakobsson				
Signature of sole or first inventor				Date:	June 10, 2011
Residence: City	Mountain View	State:	CA	Citizenship:	Sweden
Mailing Address	590 Mariposa Avenue, Mountain View, CA, 94041				

Electronic Patent Application Fee Transmittal				
Application Number:	13099981			
Filing Date:	03-May-2011			
Title of Invention:	REDUCING FRAUD			
First Named Inventor/Applicant Name:	Bjorn Markus Jakobsson			
Filer:	Robyn Erinn Wagner/Monique Huang			
Attorney Docket Number:	MJAKP001			
Filed as Large Entity				
Utility under 35 USC 111(a) Filing Fees				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
Utility application filing	1011	1	330	330
Utility Search Fee	1111	1	540	540
Utility Examination Fee	1311	1	220	220
Pages:				
Claims:				
Independent claims in excess of 3	1201	1	220	220
Miscellaneous-Filing:				
Late filing fee for oath or declaration	1051	1	130	130

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				1440

Electronic Acknowledgement Receipt	
EFS ID:	10444889
Application Number:	13099981
International Application Number:	
Confirmation Number:	1917
Title of Invention:	REDUCING FRAUD
First Named Inventor/Applicant Name:	Bjorn Markus Jakobsson
Customer Number:	21912
Filer:	Robyn Erinn Wagner/Monique Huang
Filer Authorized By:	Robyn Erinn Wagner
Attorney Docket Number:	MJAKP001
Receipt Date:	02-JUL-2011
Filing Date:	03-MAY-2011
Time Stamp:	22:09:06
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$1440
RAM confirmation Number	6126
Deposit Account	500685
Authorized User	
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees) Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)	

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)					
Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)					
Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)					
File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Applicant Response to Pre-Exam Formalities Notice	MJAKP001_Missing_Parts_Transmittal.pdf	89924	no	2
			f4e3558ab1566b347e4cf420c3a93607047f0b7d		
Warnings:					
Information:					
2	Oath or Declaration filed	MJAKP001_Executed_Dec_POA.pdf	322768	no	2
			da8358c471ba470b448df9e49435d09d3a271c875		
Warnings:					
Information:					
3	Fee Worksheet (SB06)	fee-info.pdf	38454	no	2
			c728332a70a8c227a61a061e00d6ee5014b26afe		
Warnings:					
Information:					
Total Files Size (in bytes):			451146		
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.					

Electronic Acknowledgement Receipt	
EFS ID:	10444889
Application Number:	13099981
International Application Number:	
Confirmation Number:	1917
Title of Invention:	REDUCING FRAUD
First Named Inventor/Applicant Name:	Bjorn Markus Jakobsson
Customer Number:	21912
Filer:	Robyn Erinn Wagner/Monique Huang
Filer Authorized By:	Robyn Erinn Wagner
Attorney Docket Number:	MJAKP001
Receipt Date:	02-JUL-2011
Filing Date:	03-MAY-2011
Time Stamp:	22:09:06
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$1440
RAM confirmation Number	6126
Deposit Account	500685
Authorized User	
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees) Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)	

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)					
Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)					
Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)					
File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Applicant Response to Pre-Exam Formalities Notice	MJAKP001_Missing_Parts_Transmittal.pdf	89924	no	2
			f4e3558ab1566b347e4cf420c3a93607047f0b7d		
Warnings:					
Information:					
2	Oath or Declaration filed	MJAKP001_Executed_Dec_POA.pdf	322768	no	2
			da8358c471ba470b448df9e49435d09d3a271c875		
Warnings:					
Information:					
3	Fee Worksheet (SB06)	fee-info.pdf	38454	no	2
			c728332a70a8c227a61a061e00d6ee5014b26afe		
Warnings:					
Information:					
Total Files Size (in bytes):			451146		
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.					



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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/099,981	05/03/2011	Bjorn Markus Jakobsson	MJAKP001

CONFIRMATION NO. 1917

FORMALITIES LETTER

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



Date Mailed: 05/17/2011

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.
Applicant must submit \$82 to complete the basic filing fee for a small entity.
- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
Note: If a petition under 37 CFR 1.47 is being filed, an oath or declaration in compliance with 37 CFR 1.63 signed by all available joint inventors, or if no inventor is available by a party with sufficient proprietary interest, is required.

The applicant needs to satisfy supplemental fees problems indicated below.

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

- Additional claim fees of **\$110** as a small entity, including any required multiple dependent claim fee, are required. Applicant must submit the additional claim fees or cancel the additional claims for which fees are due.
- A surcharge (for late submission of filing fee, search fee, examination fee or oath or declaration) as set forth in 37 CFR 1.16(f) of **\$65** for a small entity in compliance with 37 CFR 1.27, must be submitted.

SUMMARY OF FEES DUE:

Total fee(s) required within **TWO MONTHS** from the date of this Notice is **\$637** for a small entity

- **\$82** Statutory basic filing fee.
- **\$65** Surcharge.
- The application search fee has not been paid. Applicant must submit **\$270** to complete the search fee.
- The application examination fee has not been paid. Applicant must submit **\$110** to complete the examination fee for a small entity in compliance with 37 CFR 1.27.

- Total additional claim fee(s) for this application is **\$110**
 - **\$110** for **1** independent claims over 3.

Replies should be mailed to:

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

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

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

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

/tlulu/

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

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875						Application or Docket Number 13/099,981		
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	82		N/A		
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A	270		N/A		
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	110		N/A		
TOTAL CLAIMS (37 CFR 1.16(j))	19	minus 20 = *	x 26 =	0.00	OR			
INDEPENDENT CLAIMS (37 CFR 1.16(h))	4	minus 3 = *	x 110 =	110				
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$270 (\$135 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).			0.00				
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))				0.00				
			TOTAL	572		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(\$)		OTHER THAN SMALL ENTITY	
	Total (37 CFR 1.16(i))	*	Minus **	=	x =		RATE(\$)	
	Independent (37 CFR 1.16(h))	*	Minus ***	=	x =		ADDITIONAL FEE(\$)	
	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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www.uspto.gov

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	TOT CLAIMS	IND CLAIMS
13/099,981	05/03/2011	2876	0.00	MJAKP001	19	4

CONFIRMATION NO. 1917

FILING RECEIPT



OC000000047657033

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

Date Mailed: 05/17/2011

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

Applicant(s)

Bjorn Markus Jakobsson, Mountain View, CA;

Power of Attorney: None

Domestic Priority data as claimed by applicant

This appln claims benefit of 61/332,140 05/06/2010

Foreign Applications (You may be eligible to benefit from the **Patent Prosecution Highway** program at the USPTO. Please see <http://www.uspto.gov> for more information.)

If Required, Foreign Filing License Granted: 05/13/2011

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 13/099,981**

Projected Publication Date: Request for Non-Publication Acknowledged

Non-Publication Request: Yes

Early Publication Request: No

**** SMALL ENTITY ****

Title

REDUCING FRAUD

Preliminary Class

235

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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

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

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

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

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

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NOT GRANTED

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

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	MJAKP001
		Application Number	
Title of Invention	REDUCING FRAUD		
The application data sheet is part of the provisional or nonprovisional application for which it is being submitted. The following form contains the bibliographic data arranged in a format specified by the United States Patent and Trademark Office as outlined in 37 CFR 1.76. This document may be completed electronically and submitted to the Office in electronic format using the Electronic Filing System (EFS) or the document may be printed and included in a paper filed application.			

Secrecy Order 37 CFR 5.2

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

Applicant Information:

Applicant 1					Remove
Applicant Authority		☒ Inventor		☐ Legal Representative under 35 U.S.C. 117	☐ Party of Interest under 35 U.S.C. 118
Prefix	Given Name	Middle Name	Family Name	Suffix	
	Bjorn	Markus	Jakobsson		
Residence Information (Select One) ☒ US Residency ☐ Non US Residency ☐ Active US Military Service					
City	Mountain View	State/Province	CA	Country of Residence i	US
Citizenship under 37 CFR 1.41(b) i		SW			
Mailing Address of Applicant:					
Address 1	590 Mariposa Avenue				
Address 2					
City	Mountain View	State/Province	CA		
Postal Code	94041	Country i	US		
All Inventors Must Be Listed - Additional Inventor Information blocks may be generated within this form by selecting the Add button.					
Add					

Correspondence Information:

Enter either Customer Number or complete the Correspondence Information section below. For further information see 37 CFR 1.33(a).			
☐ An Address is being provided for the correspondence information of this application.			
Customer Number	21912		
Email Address		Add Email	Remove Email

Application Information:

Title of the Invention	REDUCING FRAUD		
Attorney Docket Number	MJAKP001	Small Entity Status Claimed	☒
Application Type	Nonprovisional		
Subject Matter	Utility		
Suggested Class (if any)		Sub Class (if any)	
Suggested Technology Center (if any)			
Total Number of Drawing Sheets (if any)	12	Suggested Figure for Publication (if any)	

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	MJAKP001
		Application Number	
Title of Invention	REDUCING FRAUD		

Publication Information:

☐	Request Early Publication (Fee required at time of Request 37 CFR 1.219)
☒	Request Not to Publish. I hereby request that the attached application not be published under 35 U.S.C. 122(b) and certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral international agreement, that requires publication at eighteen months after filing.

Representative Information:

Representative information should be provided for all practitioners having a power of attorney in the application. Providing this information in the Application Data Sheet does not constitute a power of attorney in the application (see 37 CFR 1.32). Enter either Customer Number or complete the Representative Name section below. If both sections are completed the Customer Number will be used for the Representative Information during processing.			
Please Select One:	☒ Customer Number	☐ US Patent Practitioner	☐ Limited Recognition (37 CFR 11.9)
Customer Number	21912		

Domestic Benefit/National Stage Information:

This section allows for the applicant to either claim benefit under 35 U.S.C. 119(e), 120, 121, or 365(c) or indicate National Stage entry from a PCT application. Providing this information in the application data sheet constitutes the specific reference required by 35 U.S.C. 119(e) or 120, and 37 CFR 1.78(a)(2) or CFR 1.78(a)(4), and need not otherwise be made part of the specification.			
Prior Application Status	Pending	Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
	non provisional of	61332140	2010-05-06
Additional Domestic Benefit/National Stage Data may be generated within this form by selecting the Add button.			Add

Foreign Priority Information:

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

Assignee Information:

Providing this information in the application data sheet does not substitute for compliance with any requirement of part 3 of Title 37 of the CFR to have an assignment recorded in the Office.	
Assignee 1	Remove

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

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	MJAKP001
		Application Number	
Title of Invention	REDUCING FRAUD		

If the Assignee is an Organization check here. ☐				
Prefix	Given Name	Middle Name	Family Name	Suffix
Mailing Address Information:				
Address 1				
Address 2				
City		State/Province		
Country i		Postal Code		
Phone Number		Fax Number		
Email Address				
Additional Assignee Data may be generated within this form by selecting the Add button. Add				

Signature:

A signature of the applicant or representative is required in accordance with 37 CFR 1.33 and 10.18. Please see 37 CFR 1.4(d) for the form of the signature.				
Signature	/Robyn Wagner/		Date (YYYY-MM-DD)	2011-05-03
First Name	Robyn	Last Name	Wagner	Registration Number
				50575

This collection of information is required by 37 CFR 1.76. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 23 minutes to complete, including gathering, preparing, and submitting the completed application data sheet form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

Privacy Act Statement

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

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

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether the Freedom of Information Act requires disclosure of these records.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

APPLICATION FOR UNITED STATES PATENT

REDUCING FRAUD

By Inventor:

Bjorn Markus Jakobsson
Mountain View, CA
A Citizen of Sweden

VAN PELT, YI & JAMES LLP
10050 N. Foothill Blvd., Suite 200
Cupertino, CA 95014
Telephone (408) 973-2585

REDUCING FRAUD

CROSS REFERENCE TO OTHER APPLICATIONS

[0001] This application 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 transaction request from a user to perform a transaction using an
5 account; and
display a source icon prior to executing the request, wherein the source icon
includes a graphical representation of an owner of the account; and
a memory coupled to the processor and configured to provide the processor with
instructions.
- 10 2. The system of claim 1 wherein the processor is further configured to display a transaction
icon for the transaction request, wherein the transaction icon includes information to indicate a
concrete representation for a transaction associated with the transaction request.
3. The system of claim 1 wherein the transaction icon includes a graphical representation of
an amount of money.
- 15 4. The system of claim 1 wherein the transaction icon includes a graphical representation of
a hand.
5. The system of claim 1 wherein the processor is further configured to display a destination
icon for the transaction request, wherein the destination icon includes information to indicate a
concrete representation for the transaction request.
- 20 6. The system of claim 1 wherein the graphical representation of the owner is a photograph
of the owner.
7. The system of claim 1 wherein the graphical representation of the owner is an avatar
selected by the owner.
8. The system of claim 1 wherein the processor is further configured to record contextual
25 information associated with the transaction.
9. The system of claim 8 wherein the contextual information includes information spoken
by the user.

10. The system of claim 8 wherein the contextual information includes a photograph taken by the user.

11. The system of claim 1 wherein the processor is further configured to provide as output an audio confirmation including the identity of the owner of the account prior to executing the request.

12. A system, comprising:
a processor configured to:
receive a transaction request from a user to perform a transaction using an account; and
record at least one of a photograph and a voice of the user prior to executing the request; and
a memory coupled to the processor and configured to provide the processor with instructions.

13. The system of claim 12 wherein the processor is further configured to verify that the transaction request is associated with an authorized user of the account based on the recorded information.

14. The system of claim 13 wherein the processor is configured to verify at least in part by determining whether the photograph is of a live human being.

15. The system of claim 13 wherein the processor is configured to verify at least in part by comparing the received voice of the user to a stored voice of an owner of the account.

16. The system of claim 12 wherein the processor is further configured to play back the recorded information.

17. The system of claim 12 wherein the processor is included within an interactive voice response system.

18. A system, comprising:
a processor configured to:
receive a transaction request from a user to perform a transaction using an account; and

inform the user that at least one of a photograph, a voice print, and location data will be taken prior to executing the transaction request; and
a memory coupled to the processor and configured to provide the processor with instructions.

- 5 19. A system, comprising:
a processor configured to:
receive, as part of a transaction, an indication from a near field communication device; and
provide as output prior to completing the transaction, at least one of:
10 a source icon that includes a graphical representation of an owner of an account; and
an audio statement of a name of the owner of the account.

REDUCING FRAUD

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.

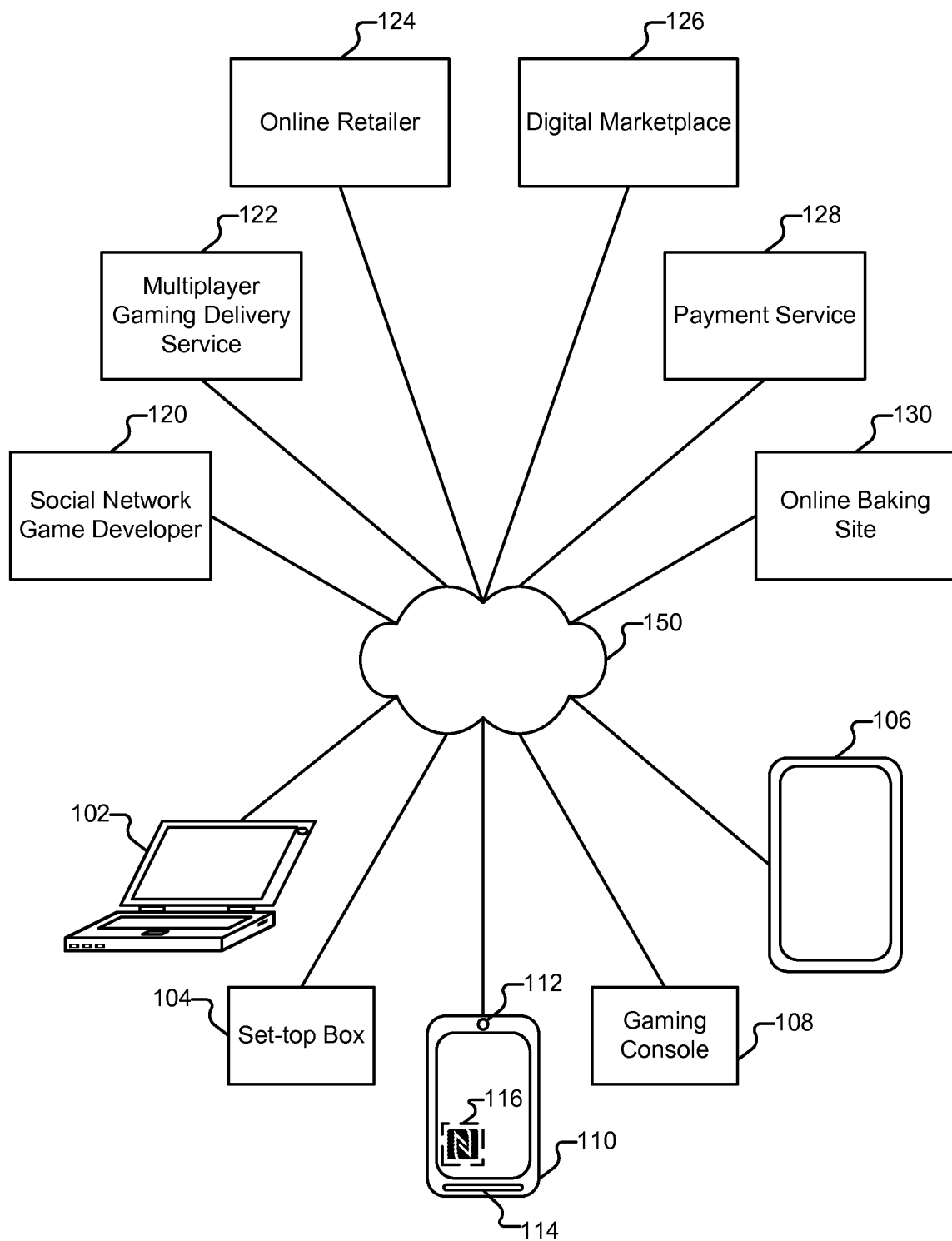
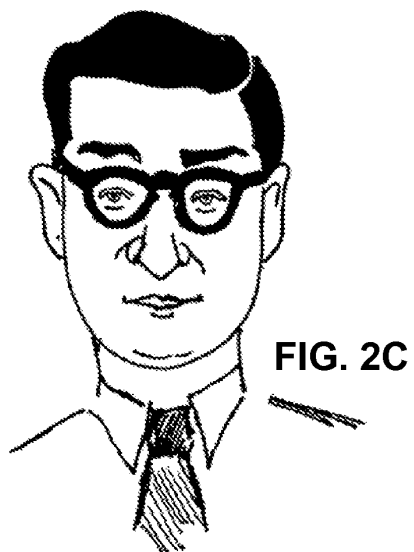
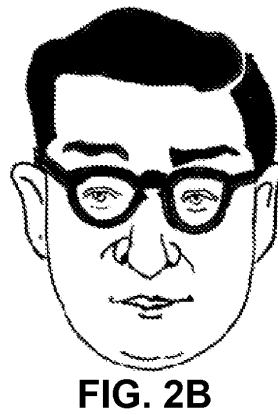
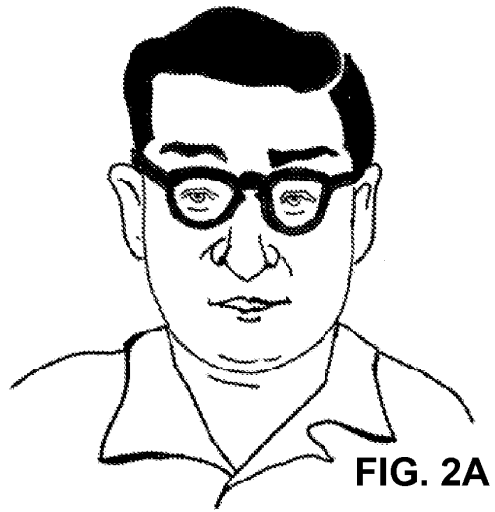


FIG. 1



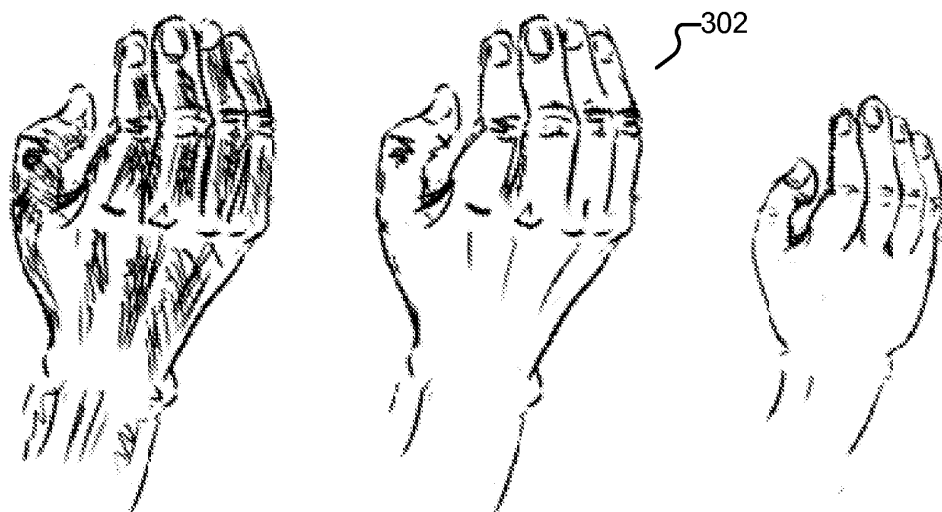


FIG. 3

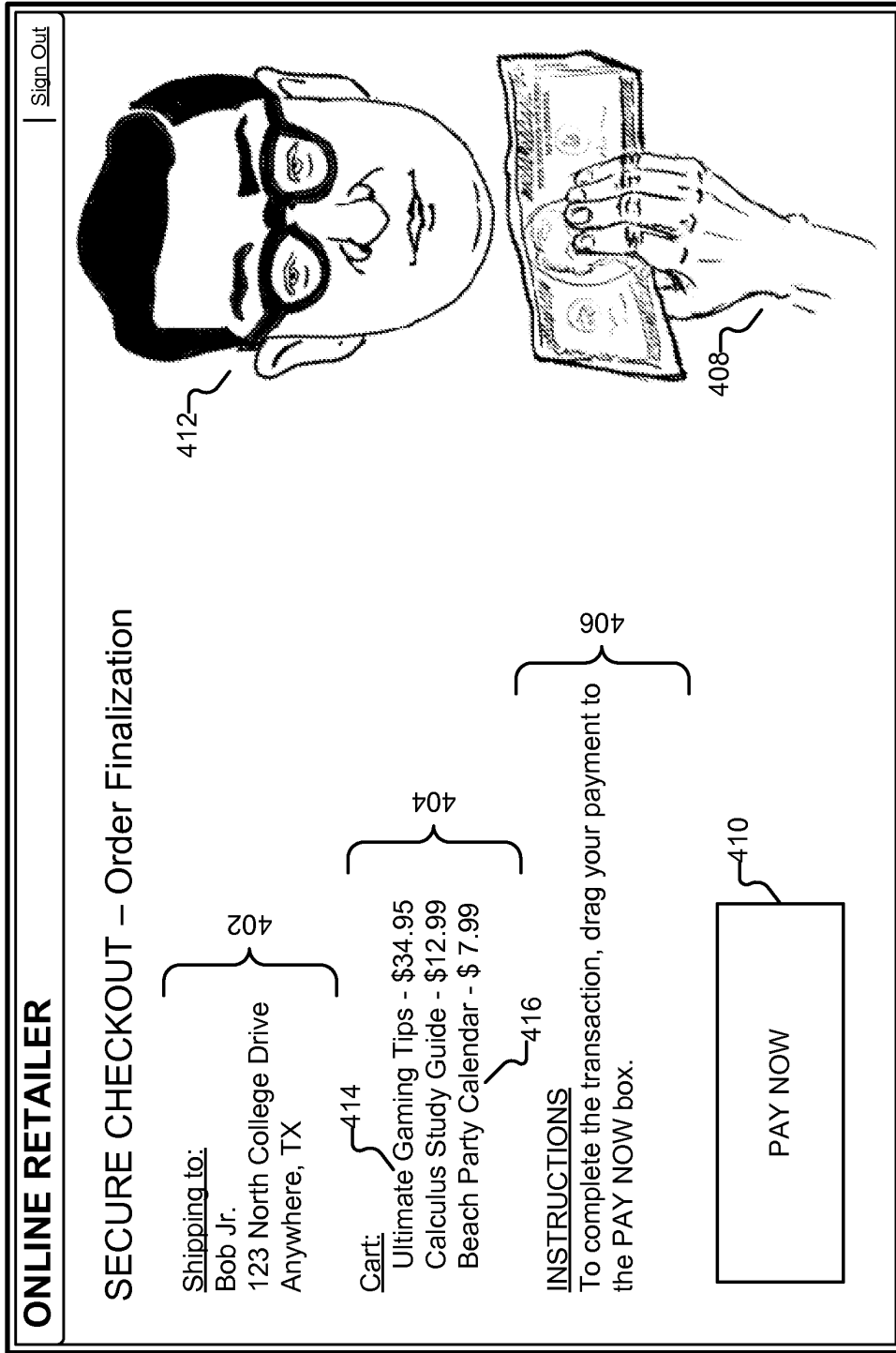
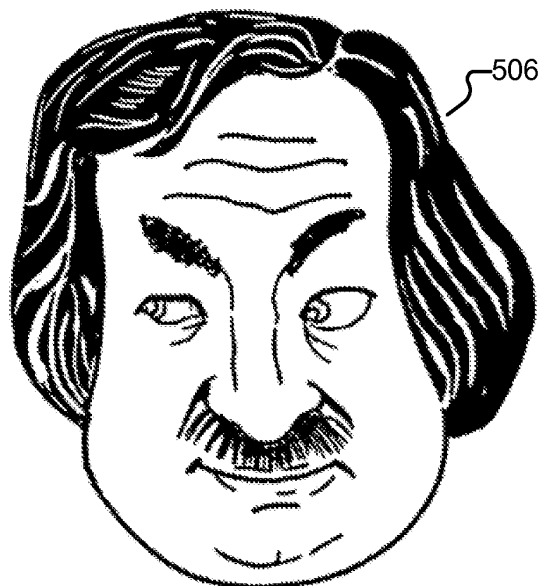
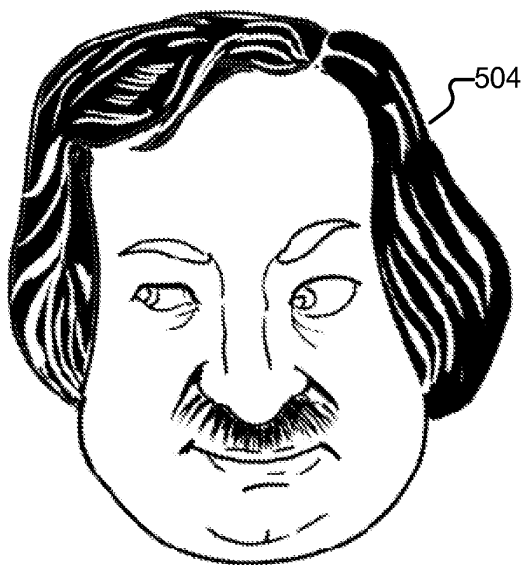
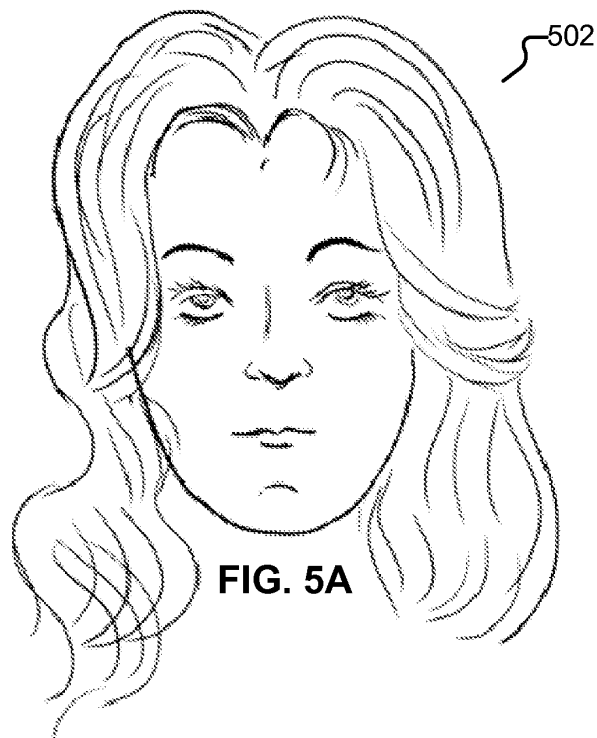


FIG. 4



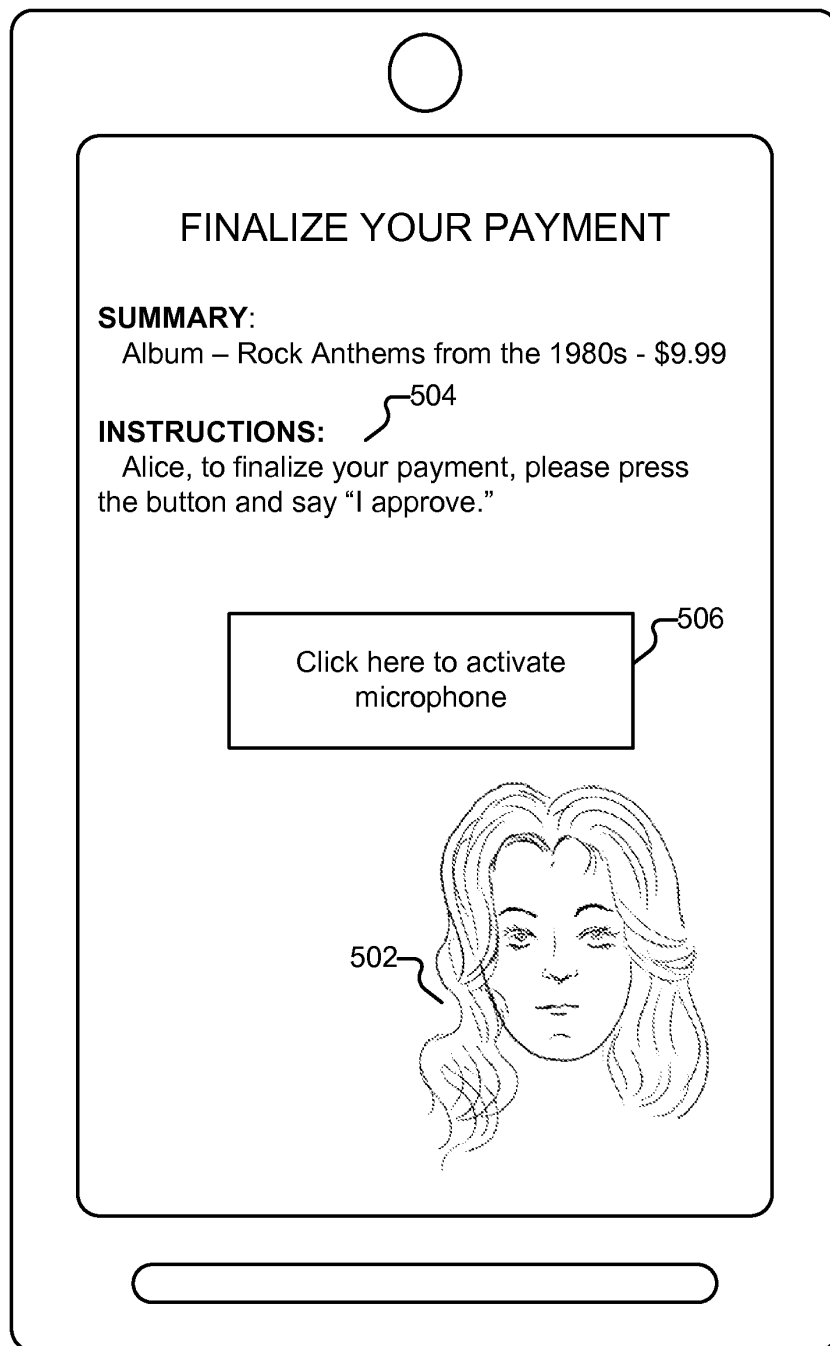


FIG. 6

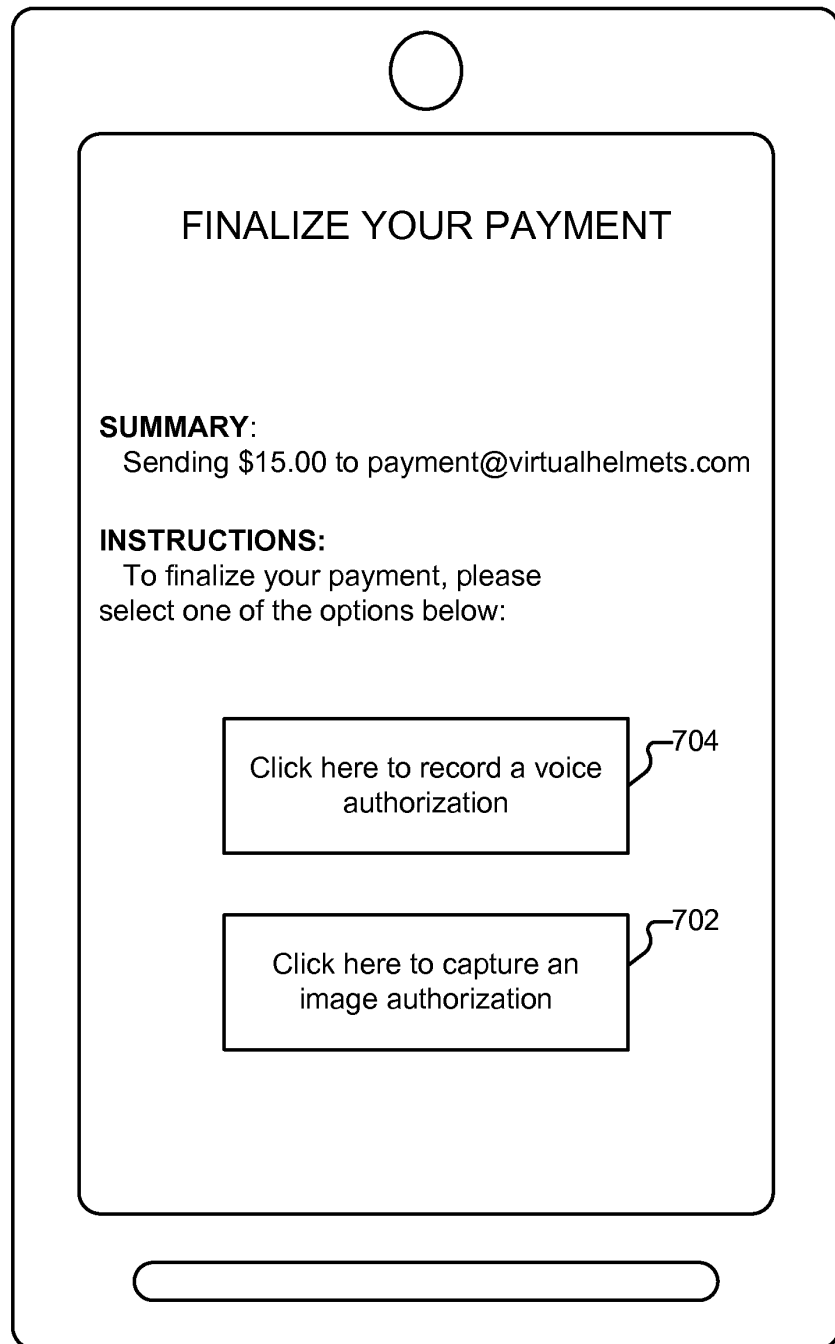


FIG. 7

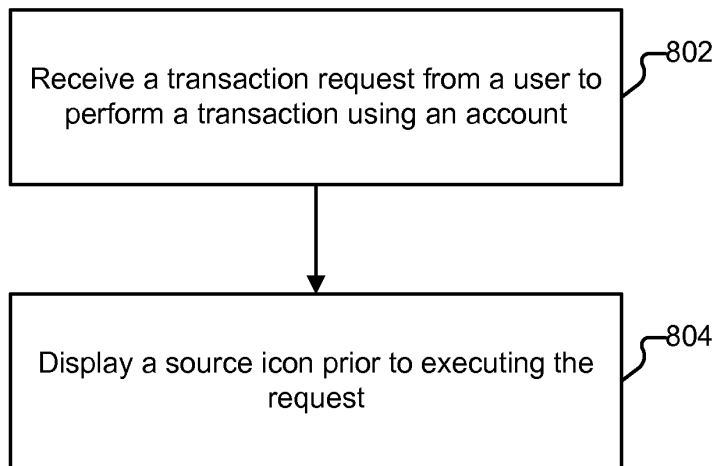


FIG. 8

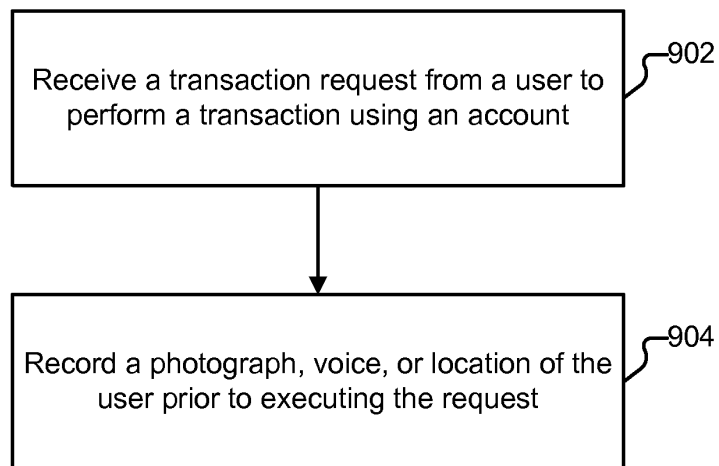


FIG. 9

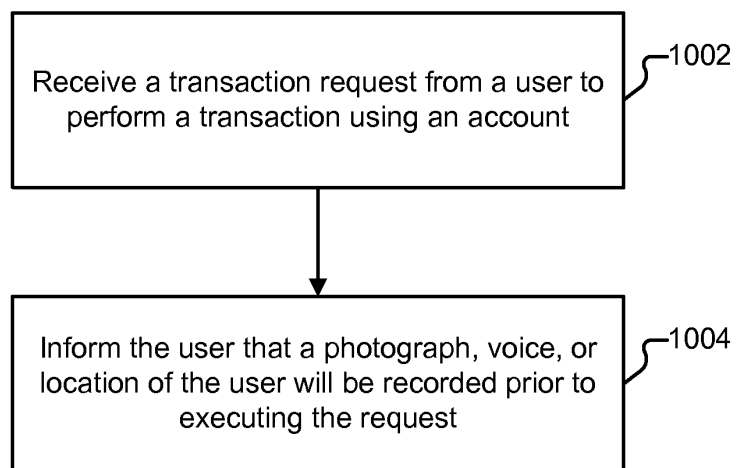


FIG. 10

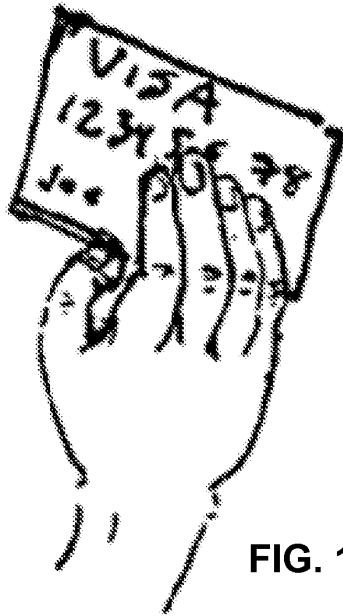


FIG. 11A

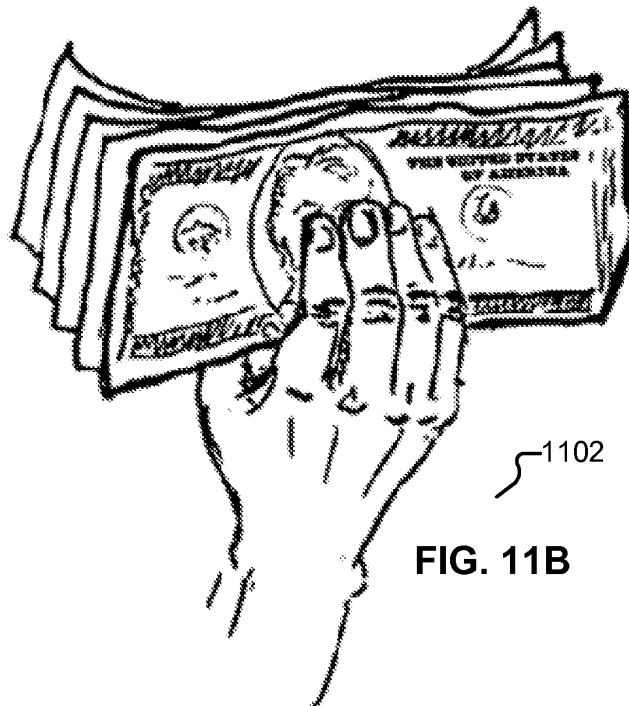


FIG. 11B

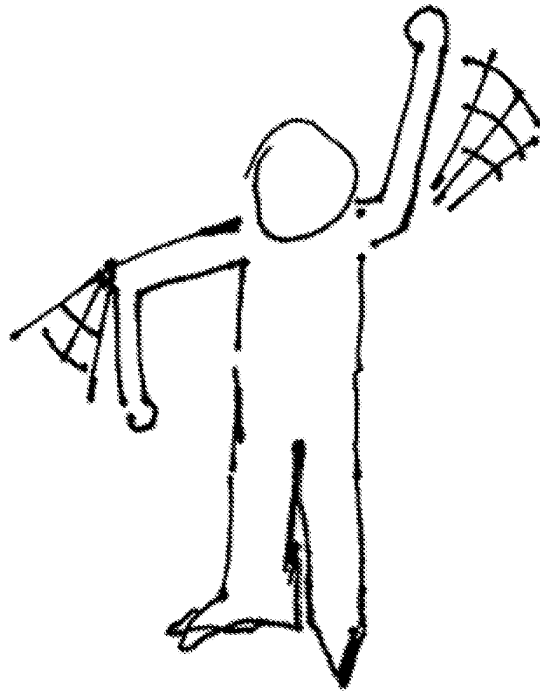


FIG. 12A

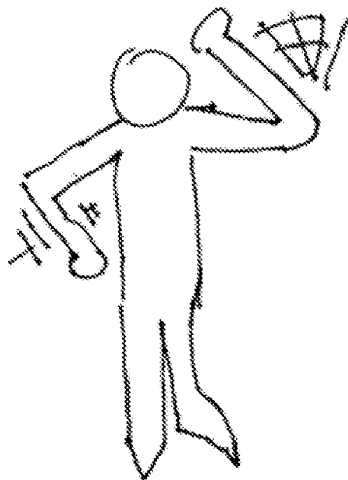


FIG. 12B

Electronic Acknowledgement Receipt	
EFS ID:	10012132
Application Number:	13099981
International Application Number:	
Confirmation Number:	1917
Title of Invention:	REDUCING FRAUD
First Named Inventor/Applicant Name:	Bjorn Markus Jakobsson
Customer Number:	21912
Filer:	Robyn Erinn Wagner/Monique Huang
Filer Authorized By:	Robyn Erinn Wagner
Attorney Docket Number:	MJAKP001
Receipt Date:	03-MAY-2011
Filing Date:	
Time Stamp:	17:07:46
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	MJAKP001_ADS.pdf	1030861 c5002e6b1dd53549c38d3748f575403436035231	no	4

Warnings:

Information:

2		MJAKP001_APP.pdf	158523	yes	26
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Multipart Description/PDF files in .zip description					
		Document Description	Start	End	
		Specification	1	22	
		Claims	23	25	
		Abstract	26	26	
Warnings:					
Information:					
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