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| Application Data Sheet 37 CFR 1.76 | Attorney Docket Number | MJAKP001C1 |
|---|---|---|
| | Application Number | |
| Title of Invention | REDUCING FRAUD | |

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|---|---|---|---|---|
| | Bjorn | Markus | Jakobsson | |

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|---|---|---|---|---|---|

**Mailing Address of Inventor:**

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## Application Information:

| Title of the Invention | REDUCING FRAUD | | |
|---|---|---|---|
| Attorney Docket Number | MJAKP001C1 | Small Entity Status Claimed | ☒ |
| Application Type | Nonprovisional | | |
| Subject Matter | Utility | | |
| Total Number of Drawing Sheets (if any) | 12 | Suggested Figure for Publication (if any) | |

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| | |
|---|---|
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| Prior Application Status | Pending | | Remove |
|---|---|---|---|
| Application Number | Continuity Type | Prior Application Number | Filing Date (YYYY-MM-DD) |
| | Continuation of | 13099981 | 2011-05-03 |
| Prior Application Status | Expired | | Remove |
| Application Number | Continuity Type | Prior Application Number | Filing Date (YYYY-MM-DD) |
| 13099981 | non provisional of | 61332140 | 2010-05-06 |

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☐ This application (1) claims priority to or the benefit of an application filed before March 16, 2013 and (2) also contains, or contained at any time, a claim to a claimed invention that has an effective filing date on or after March 16, 2013.

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| Title of Invention | REDUCING FRAUD | |

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Clear

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|---|---|---|
| | Application Number | |
| Title of Invention | REDUCING FRAUD | |

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|---|---|---|---|---|---|
| First Name | Robyn | Last Name | Wagner | Registration Number | 50575 |

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Attorney Docket No. MJAKP001C1

# APPLICATION FOR UNITED STATES PATENT

## REDUCING FRAUD

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# REDUCING FRAUD

## CROSS REFERENCE TO OTHER APPLICATIONS

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

## BACKGROUND OF THE INVENTION

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

## BRIEF DESCRIPTION OF THE DRAWINGS

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

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

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

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

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

**[0008]** Figure 3 illustrates a selection of hands.

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

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

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

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

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

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

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

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

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

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

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

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

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



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## DETAILED DESCRIPTION

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**[0036]** **Increasing Feelings of Guilt**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**[0051] Detecting Fraud**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**[0065] Additional Detail**

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

**[0067] Transaction Images**

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

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

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

**[0071]** **Destination Images**

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

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

**[0074]** **Multiple Source Images**

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

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

**[0076]** **Attribution**

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

**[0078]** **Audio Output**

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

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

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

**[0081]** **Changing Non-Fraudulent Behaviors**

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

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

**[0084]** **Additional Actions**

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

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

**[0087]** **Gaming Console with Camera**

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

**[0089]** **NFC Payments**

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

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

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

**[0093]** WHAT IS CLAIMED IS:

CLAIMS

1. A system, comprising:

a processor configured to:

receive a virtual likeness of a face of an account holder, wherein the virtual 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 a purchase order screen for a purchase order, the virtual likeness of the face of the account holder, a destination region, and a starting region, wherein the starting region includes an icon associated with a payment;

receive a request to graphically move the icon associated with the payment from the starting region to the destination region; and

in response to the graphical move request, display on the purchase order screen in the destination region the icon associated with the payment; and

finalize the purchase order; and

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

2. The system of claim 1 wherein the icon includes a graphical representation of an amount of money.

3. The system of claim 1 wherein the icon includes a graphical representation of a hand.

4. The system of claim 1 wherein the icon includes a graphical representation of a payment form.

5. The system of claim 1 wherein the virtual likeness comprises a photograph of the account holder.

6. The system of claim 1 wherein the virtual likeness comprises an avatar selected by the account holder.



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7. The system of claim 1 wherein the processor is further configured to record contextual information associated with the purchase order.

8. The system of claim 7 wherein the contextual information includes information spoken by the user.

9. The system of claim 7 wherein the contextual information includes a photograph taken by the user.

10. 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 finalizing the purchase order.

11. 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.

12. The system of claim 11 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.

13. The system of claim 12 wherein the processor is configured to verify at least in part by determining whether the photograph is of a live human being.

14. The system of claim 12 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.

15. The system of claim 11 wherein the processor is further configured to play back the recorded information.

16. The system of claim 11 wherein the processor is included within an interactive voice response system.

17. 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.

18. 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:

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.



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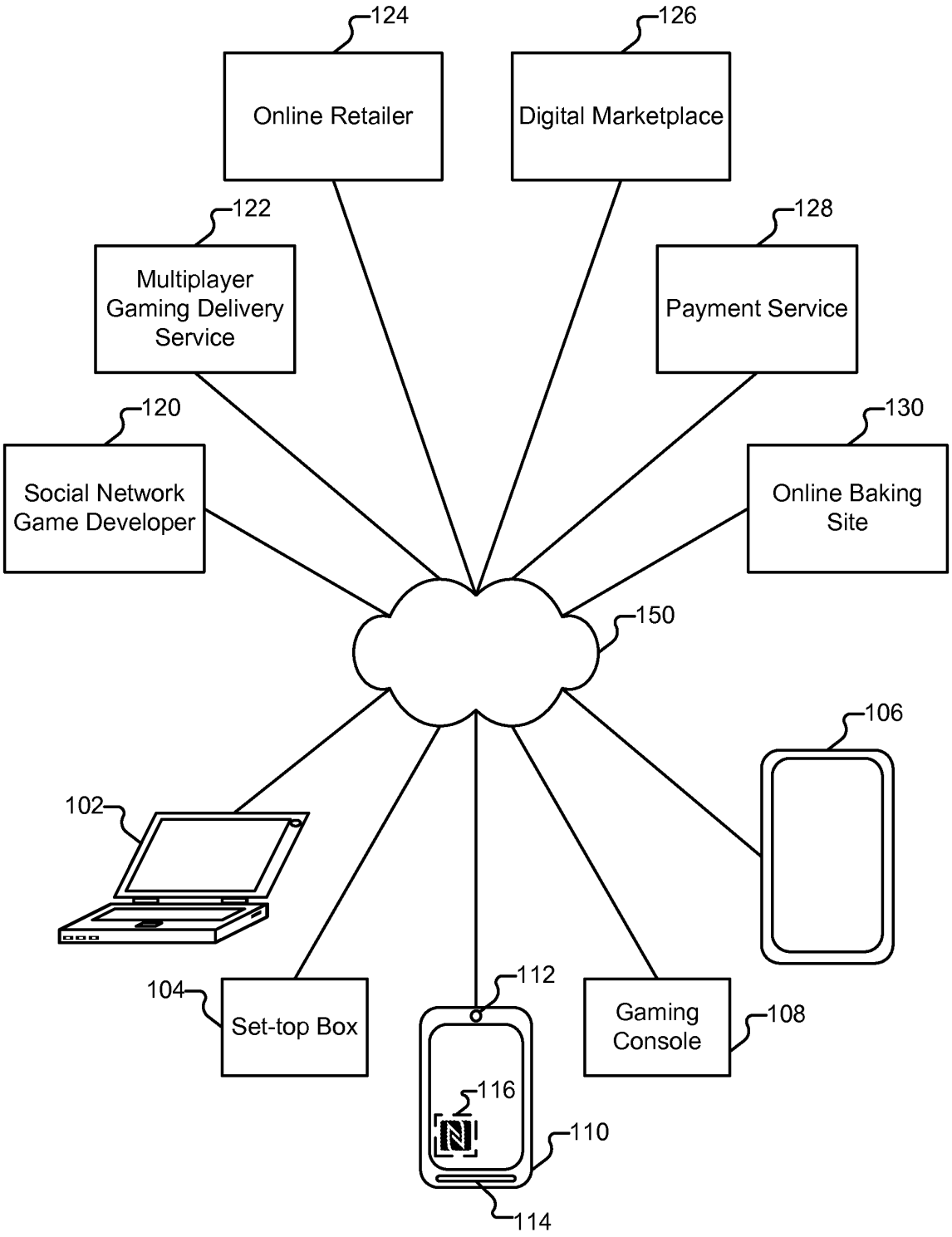

124
Online Retailer
126
Digital Marketplace
122
Multiplayer Gaming Delivery Service
128
Payment Service
120
Social Network Game Developer
130
Online Baking Site
150
106
102
104
Set-top Box
112
116
110
114
Gaming Console
108

FIG. 1

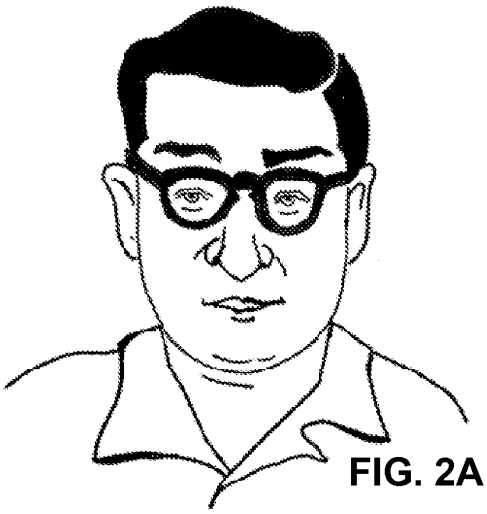


FIG. 2A

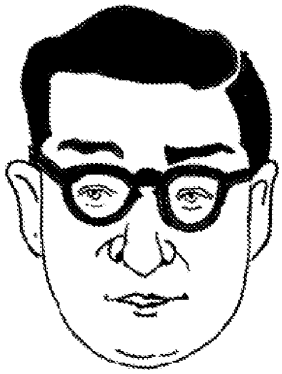


FIG. 2B

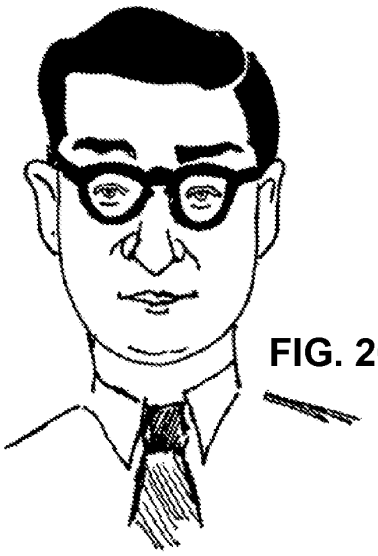


FIG. 2C

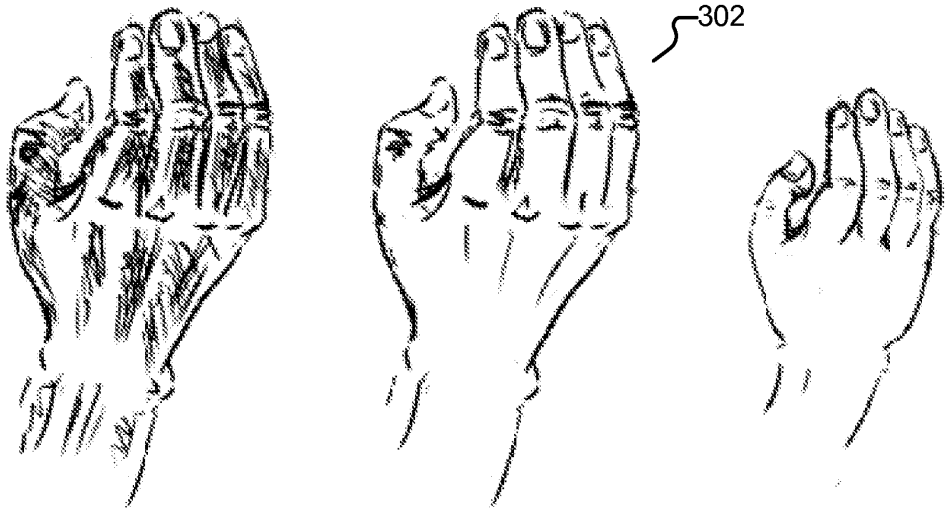
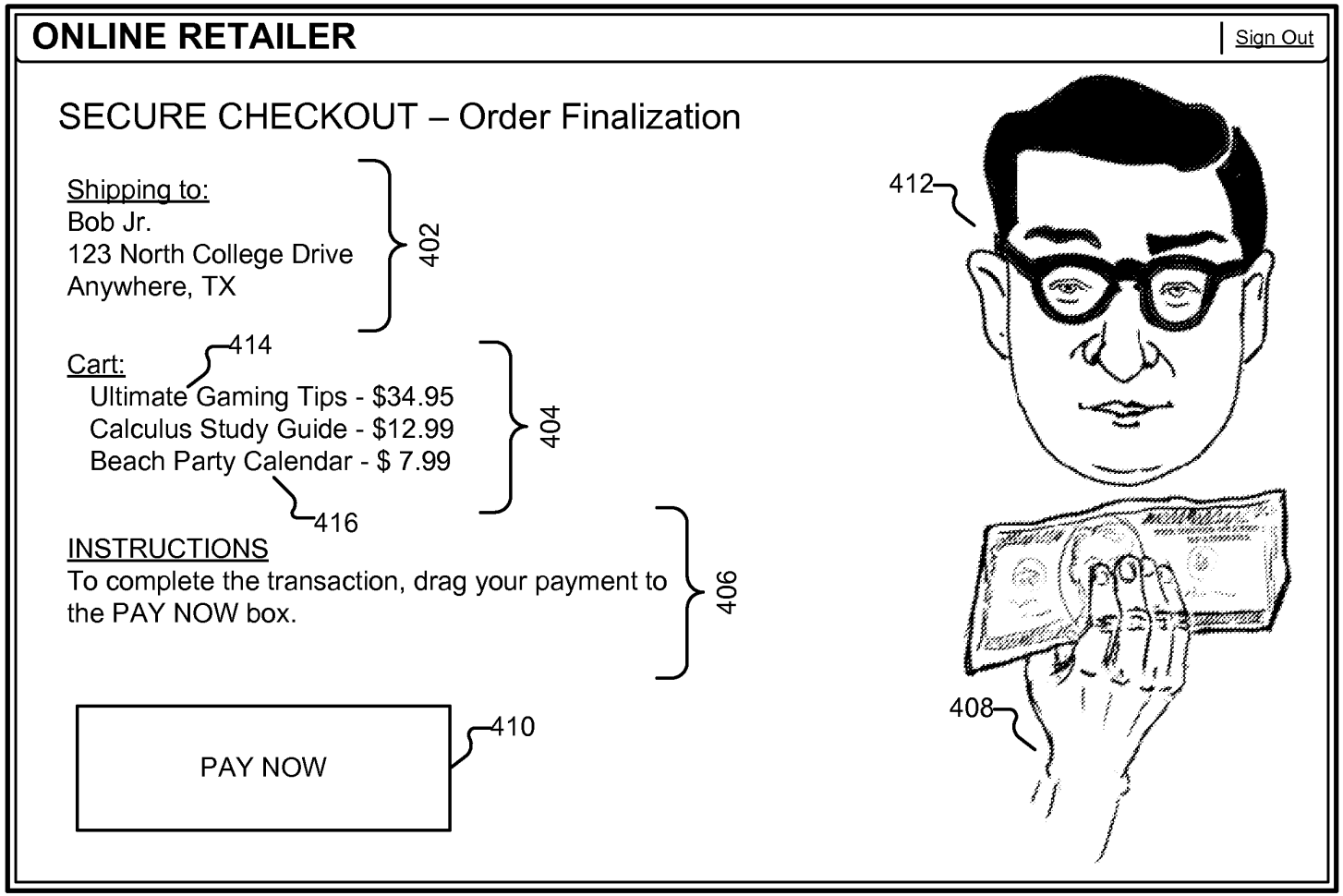



**FIG. 3**


ONLINE RETAILER
Sign Out
SECURE CHECKOUT – Order Finalization
Shipping to:
Bob Jr.
123 North College Drive
Anywhere, TX
402
414
Cart:
Ultimate Gaming Tips - $34.95
Calculus Study Guide - $12.99
Beach Party Calendar - $ 7.99
404
416
INSTRUCTIONS
To complete the transaction, drag your payment to the PAY NOW box.
406
PAY NOW
410
412
408

400

FIG. 4

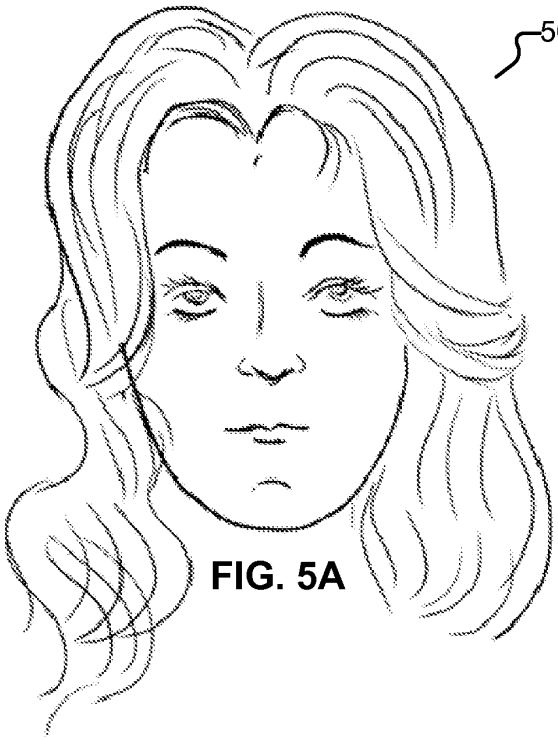



FIG. 5A

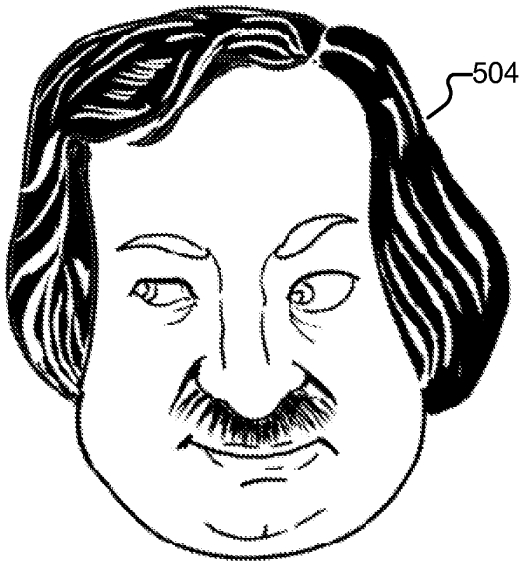



FIG. 5B

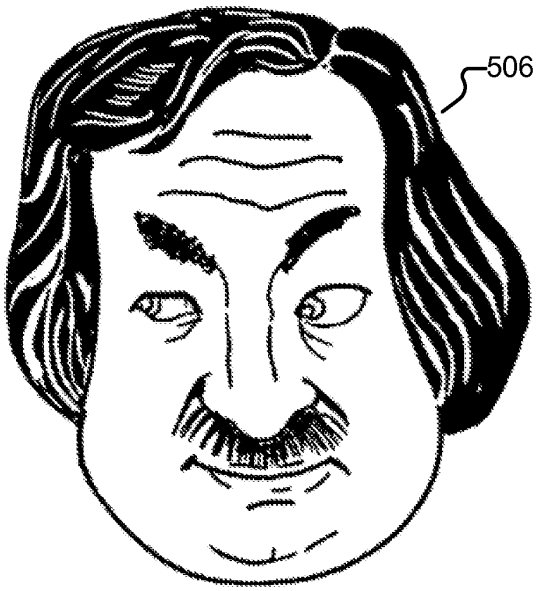



FIG. 5C

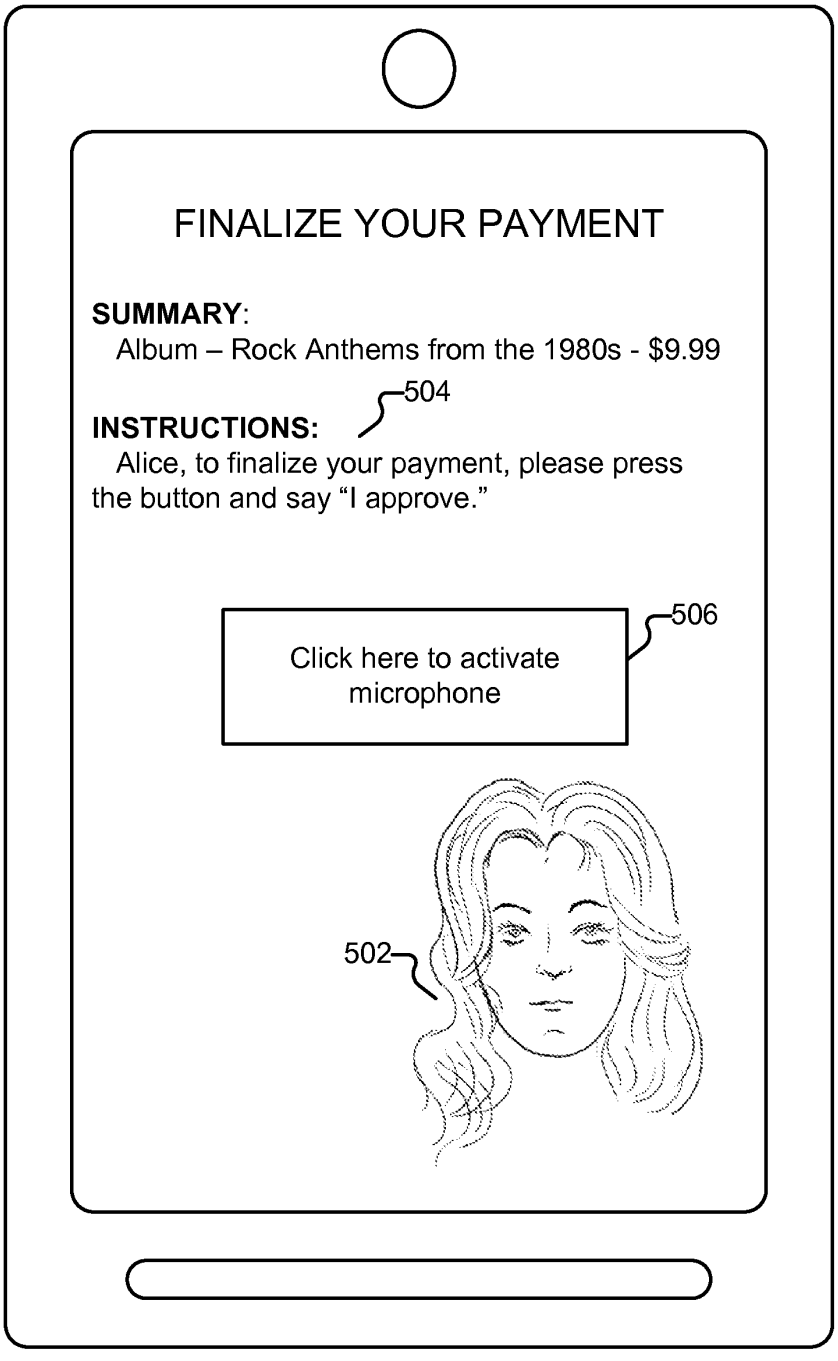

FINALIZE YOUR PAYMENT
SUMMARY:
Album – Rock Anthems from the 1980s - $9.99
504
INSTRUCTIONS:
Alice, to finalize your payment, please press the button and say “I approve.”
506
Click here to activate microphone
502

**FIG. 6**

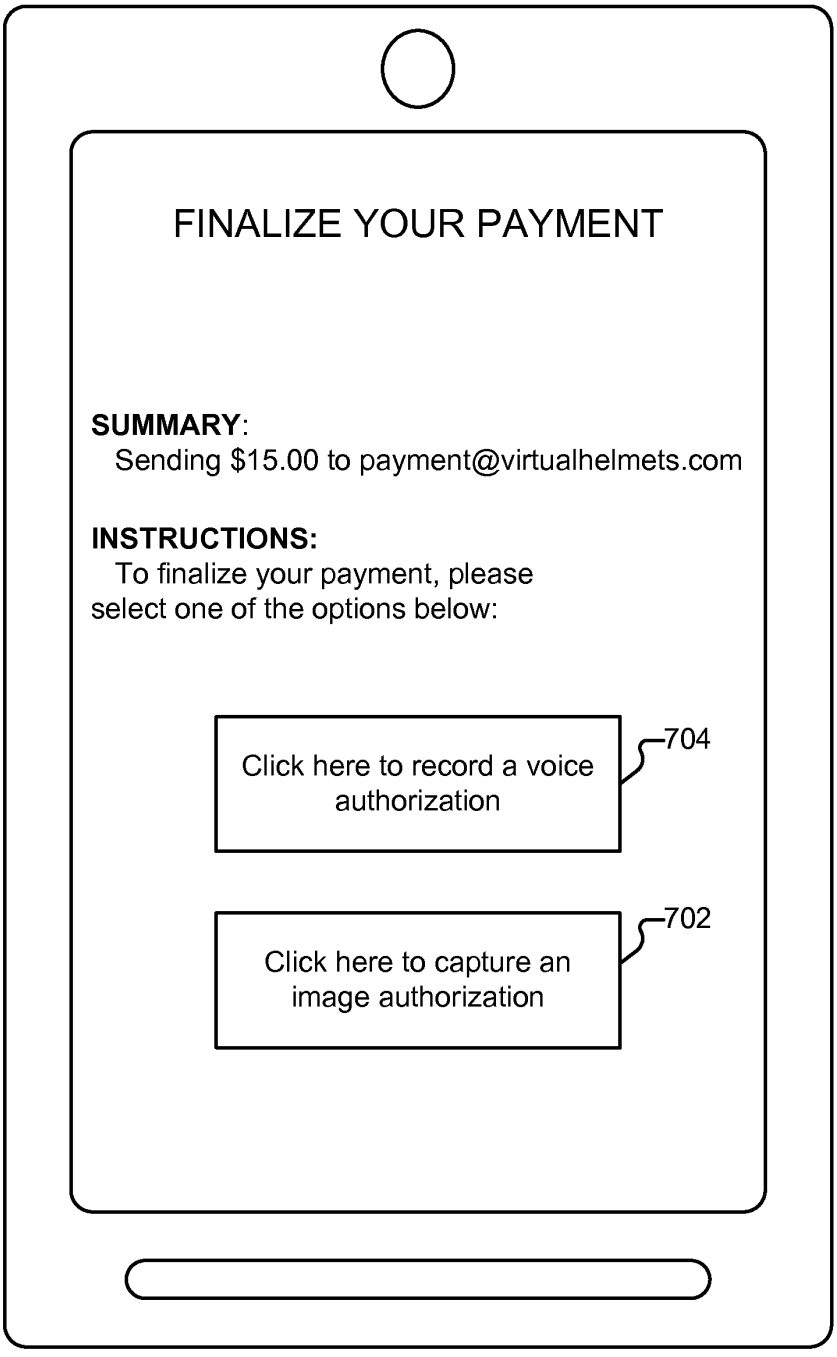

FINALIZE YOUR PAYMENT
SUMMARY:
Sending $15.00 to payment@virtualhelmets.com
INSTRUCTIONS:
To finalize your payment, please select one of the options below:
Click here to record a voice authorization
704
Click here to capture an image authorization
702

FIG. 7

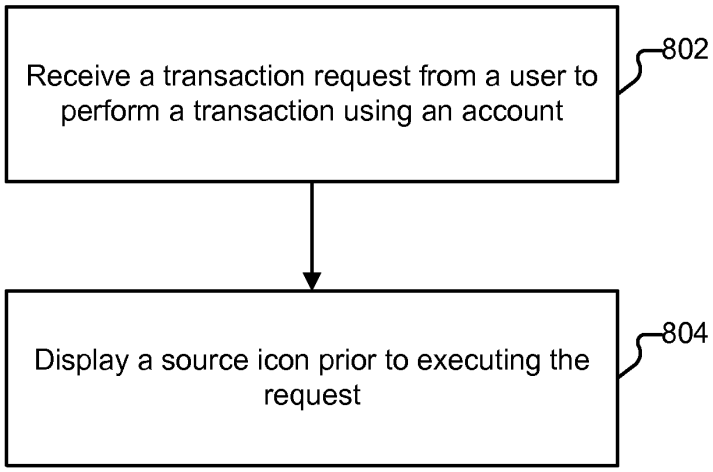

Receive a transaction request from a user to perform a transaction using an account
802
Display a source icon prior to executing the request
804

FIG. 8

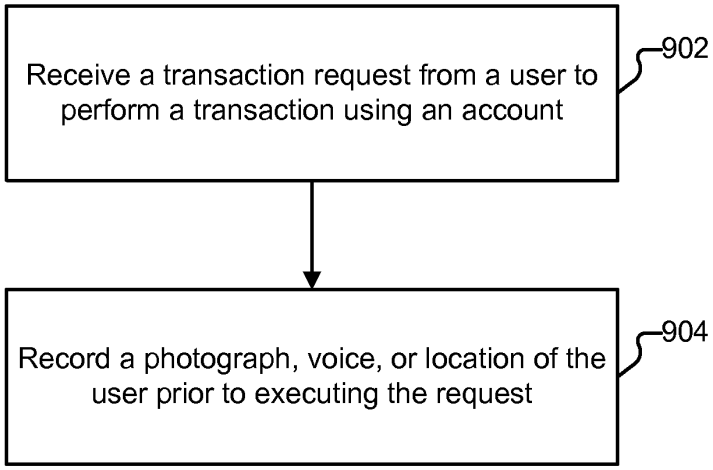

Receive a transaction request from a user to perform a transaction using an account
902
Record a photograph, voice, or location of the user prior to executing the request
904

FIG. 9

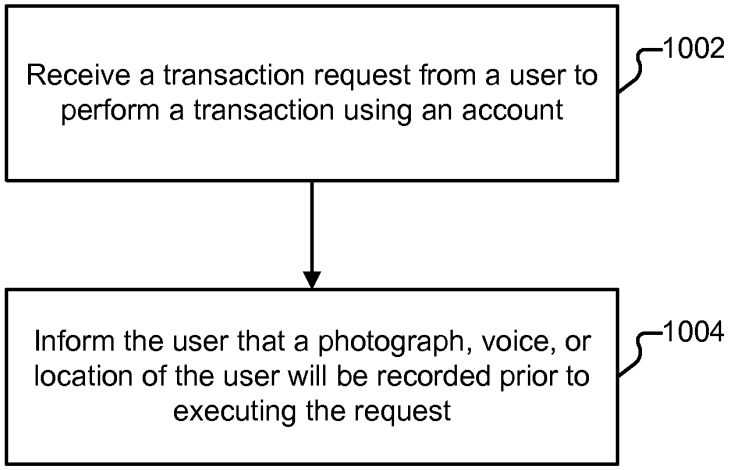

Receive a transaction request from a user to perform a transaction using an account
1002
Inform the user that a photograph, voice, or location of the user will be recorded prior to executing the request
1004

**FIG. 10**

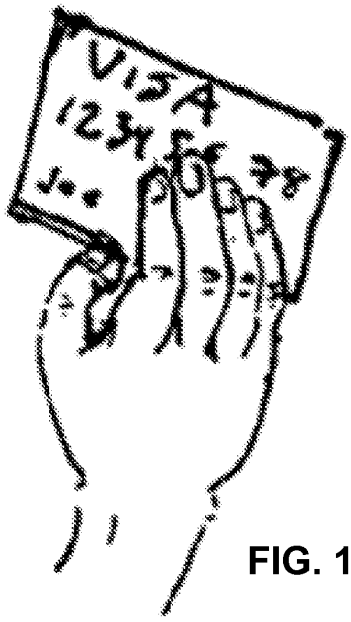



FIG. 11A

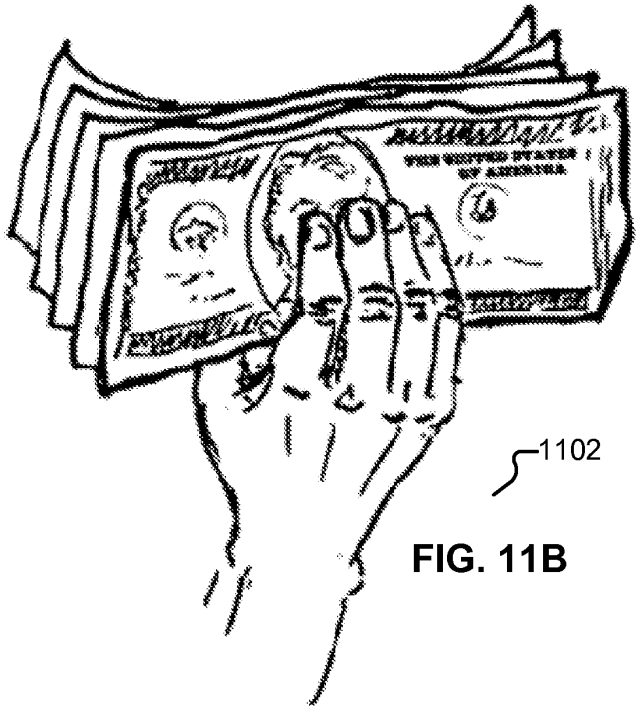



FIG. 11B

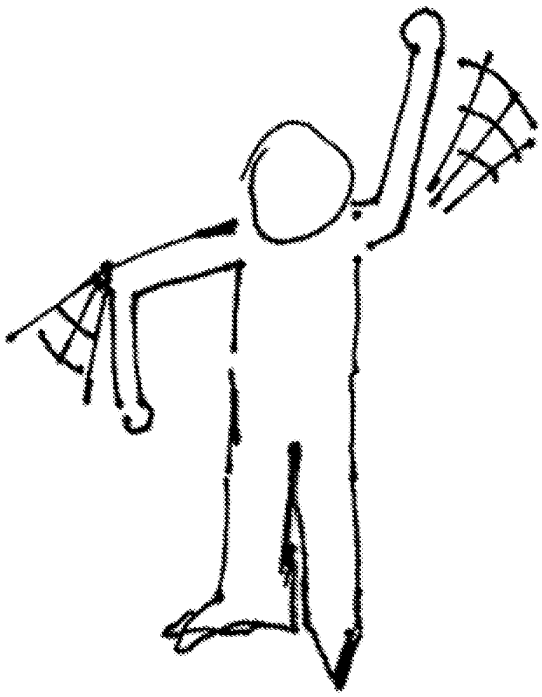


FIG. 12A

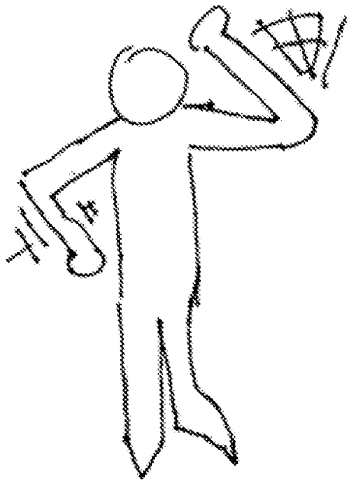


FIG. 12B

# Electronic Acknowledgement Receipt

| | |
|---|---|
| **EFS ID:** | 15669667 |
| **Application Number:** | 13875245 |
| **International Application Number:** | |
| **Confirmation Number:** | 9647 |
| **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:** | MJAKP001C1 |
| **Receipt Date:** | 01-MAY-2013 |
| **Filing Date:** | |
| **Time Stamp:** | 21:18:20 |
| **Application Type:** | Utility under 35 USC 111(a) |

## Payment information:

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

## File Listing:

| Document Number | Document Description | File Name | File Size(Bytes)/ Message Digest | Multi Part /.zip | Pages (if appl.) |
|---|---|---|---|---|---|
| 1 | Application Data Sheet | MJAKP001C1_ADS.pdf | 1503077<br>12592329fb66ff412ec22cd4ca265dc387a13868 | no | 6 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |

| | | | | | |
|---|---|---|---|---|---|
| 2 | | MJAKP001C1_APP.pdf | 167427<br>3474c1634c5fa46167a650685be95d923fd17288 | yes | 26 |

| | Multipart Description/PDF files in .zip description | | |
|---|---|---|---|
| | **Document Description** | **Start** | **End** |
| | Specification | 1 | 22 |
| | Claims | 23 | 25 |
| | Abstract | 26 | 26 |

**Warnings:**

**Information:**

| | | | | | |
|---|---|---|---|---|---|
| 3 | Drawings-only black and white line drawings | MJAKP001C1_App_Figures.pdf | 1058386<br>af3379c0dbaec42a43ceeddbf94a0f995873aba5 | no | 12 |

**Warnings:**

**Information:**

| | |
|---|---|
| **Total Files Size (in bytes):** | 2728890 |

**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.**

DocCode - SCORE

# SCORE Placeholder Sheet for IFW Content

Application Number: 13875245 Document Date: 05/01/2013

The presence of this form in the IFW record indicates that the following document type was received in electronic format on the date identified above. This content is stored in the SCORE database.

- Drawings – Other than Black and White Line Drawings

Since this was an electronic submission, there is no physical artifact folder, no artifact folder is recorded in PALM, and no paper documents or physical media exist. The TIFF images in the IFW record were created from the original documents that are stored in SCORE.

To access the documents in the SCORE database, refer to instructions developed by SIRA.

At the time of document entry (noted above):

- Examiners may access SCORE content via the eDAN interface.
- Other USPTO employees can bookmark the current SCORE URL (http://es/ScoreAccessWeb/).
- External customers may access SCORE content via the Public and Private PAIR interfaces.

Form Revision Date: February 8, 2006

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

| APPLICATION NUMBER | FILING or 371(c) DATE | GRP ART UNIT | FIL FEE REC'D | ATTY.DOCKET.NO | TOT CLAIMS | IND CLAIMS |
|---|---|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | 3693 | 0.00 | MJAKP001C1 | 18 | 4 |

**CONFIRMATION NO. 9647**

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

**FILING RECEIPT**




Date Mailed: 06/10/2013

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

**Inventor(s)**

Bjorn Markus Jakobsson, Portola Valley, CA;

**Applicant(s)**

Bjorn Markus Jakobsson, Portola Valley, CA;

**Power of Attorney:** None

**Domestic Priority data as claimed by applicant**

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

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

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

**If Required, Foreign Filing License Granted:** 06/03/2013
The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 13/875,245**
**Projected Publication Date:** Request for Non-Publication Acknowledged
**Non-Publication Request:** Yes
**Early Publication Request:** No
** **SMALL ENTITY** **

**Title**

REDUCING FRAUD

**Preliminary Class**

705

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

## PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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

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

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

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

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, http://www.stopfakes.gov. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4258).

## LICENSE FOR FOREIGN FILING UNDER

## Title 35, United States Code, Section 184

## Title 37, Code of Federal Regulations, 5.11 & 5.15

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The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

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

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**NOT GRANTED**

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

---


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www.uspto.gov

| APPLICATION NUMBER | FILING OR 371(C) DATE | FIRST NAMED APPLICANT | ATTY. DOCKET NO./TITLE |
|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 |

**CONFIRMATION NO. 9647**

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

**FORMALITIES LETTER**

*OC000000061656158*

Date Mailed: 06/10/2013

# 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 $**70** to complete the basic filing fee for a small entity.*

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

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

- Replacement drawings in compliance with 37 CFR 1.84 and 37 CFR 1.121(d) are required. The drawings submitted are not acceptable because:
  - The drawings must be reasonably free from erasures and must be free from alterations, overwriting, interlineations, folds, and copy marks. See Figure(s) 12A.

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

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 $ **210** 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 the basic filing fee, search fee, examination fee or inventor's oath or declaration) as set forth in 37 CFR 1.16(f) of $ **70** 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 $ **1010** for a small entity

- $ **70** Statutory basic filing fee.
- $ **70** Surcharge.
- The application search fee has not been paid. Applicant must submit $ **300** to complete the search fee.
- The application examination fee has not been paid. Applicant must submit $ **360** 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 $ **210**
  - $ **210** for **1** independent claims over 3.

**Items Required To Avoid Processing Delays:**

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

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

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

Replies should be mailed to:

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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.

/nhassani/

---

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: 13/875,245

### APPLICATION AS FILED - PART I

| FOR | (Column 1) NUMBER FILED | (Column 2) NUMBER EXTRA | SMALL ENTITY RATE($) | SMALL ENTITY FEE($) | OR | OTHER THAN SMALL ENTITY RATE($) | OTHER THAN SMALL ENTITY FEE($) |
|---|---|---|---|---|---|---|---|
| BASIC FEE (37 CFR 1.16(a), (b), or (c)) | N/A | N/A | N/A | 70 | | N/A | |
| SEARCH FEE (37 CFR 1.16(k), (i), or (m)) | N/A | N/A | N/A | 300 | | N/A | |
| EXAMINATION FEE (37 CFR 1.16(o), (p), or (q)) | N/A | N/A | N/A | 360 | | N/A | |
| TOTAL CLAIMS (37 CFR 1.16(i)) | 18 minus 20 = | * | x 40 = | 0.00 | OR | | |
| INDEPENDENT CLAIMS (37 CFR 1.16(h)) | 4 minus 3 = | * 1 | x 210 = | 210 | | | |
| APPLICATION SIZE FEE (37 CFR 1.16(s)) | If the specification and drawings exceed 100 sheets of paper, the application size fee due is $310 ($155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s). | | | 0.00 | | | |
| MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j)) | | | | 0.00 | | | |
| * If the difference in column 1 is less than zero, enter "0" in column 2. | | | TOTAL | 940 | | TOTAL | |

### APPLICATION AS AMENDED - PART II

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

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

* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.

** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".

*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".

The "Highest Number Previously Paid For" (Total or Independent) is the highest found in the appropriate box in column 1.

# IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | | |
|---|---|---|---|
| Inventor: | Bjorn Markus Jakobsson | Examiner: | Not Assigned |
| Application No.: | 13/875,245 | Art Unit: | 9647 |
| Filed: | May 1, 2013 | Docket No.: | MJAKP001C1 |
| 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 **June 10, 2013.**

Application Elements:

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

Accompanying Application Parts:

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

Amendments

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

Fee Calculation (37 CFR § 1.16)

| | | | | | Small Entity | | | Large Entity | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | Rate | Fee | | Rate | Fee |
| Filing Fees | | | | | x $70 = $ | 70 | OR | x $280 = $ | |
| Search Fees | | | | | x $300 = $ | 300 | OR | x $600 = $ | |
| Examination Fees | | | | | x $360 = $ | 360 | OR | x $720 = $ | |
| CLAIMS | Filed. | | Extra | | | | | | |
| Total | 18 | Less 20 | 0 | | x $40 = $ | 0 | OR | x $80 = $ | |
| Independent | 4 | Less 3 | 1 | | x $210 = $ | 210 | OR | x $420 = $ | |
| Multiple Dependent Claims | | | | -0- | x $390 = $ | 0 | OR | x $780 = $ | |
| Declaration and Surcharge Fee | | | | | X $70 = $ | 70 | OR | X $140 = $ | |
| | | | | | TOTAL FILING FEE $ | **1,010** | | TOTAL FILING FEE $ | |

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

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

☒ Please charge Deposit Account No. 50-0685 (MJAKP001C1) in the amount of $1,010.00 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. MJAKP001C1).
☒ 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. MJAKP001C1).
☒ Please send correspondence to the following address:

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

Date: Aug 8, 2013

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

# DECLARATION FOR ORIGINAL U.S. PATENT APPLICATION

Attorney's Docket No. MJAKP001C1

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

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

(check one)

1. ☐ is attached hereto.

2. ☒ was filed on May 1, 2013 as
U.S. Application No. 13/875,245
and was amended on _____.

3. ☐ was filed on _____ as
International PCT Application No. _____
and was amended on _____.

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

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

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

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and I acknowledge that any willful false statement made in this declaration is punishable under 18 USC 1001 by fine or imprisonment of not more than five (5) years, or both.

| | | | |
|---|---|---|---|
| Full name of sole or first inventor | Bjorn Markus Jakobsson | | |
| Signature of sole or first inventor | | Date: | Aug 2, 2013 |

Doc Code: PA..

Document Description: Power of Attorney

PTO/AIA/82B(07-12)
Approved for use through 11/30/2014. OMB 0651-0035
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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

# POWER OF ATTORNEY BY APPLICANT

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

☒ I hereby appoint Practitioner(s) associated with the following Customer Number as my/our attorney(s) or agent(s), and to transact all business in the United States Patent and Trademark Office connected therewith for the application referenced in the attached transmittal letter (form PTO/AIA/82A or equivalent): 21912

OR

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

| Name | Registration Number | Name | Registration Number |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

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

☒ The address associated with the above-mentioned Customer Number.

OR

☐ The address associated with Customer Number: 21912

OR

| | | | | | |
|---|---|---|---|---|---|
| ☐ Firm or Individual Name | | | | | |
| Address | | | | | |
| City | | State | | Zip | |
| Country | | | | | |
| Telephone | | Email | | | |

I am the Applicant:

☒ Inventor or Joint Inventor

☐ Legal Representative of a Deceased or Legally Incapacitated Inventor

☐ Assignee or Person to Whom the Inventor is Under an Obligation to Assign

☐ Person Who Otherwise Shows Sufficient Proprietary Interest (*e.g.*, a petition under 37 CFR 1.46(b)(2) was granted in the application or is concurrently being filed with this document)

**SIGNATURE of Applicant for Patent**

| | | | |
|---|---|---|---|
| Signature | /BMJ/ | Date | April 5, 13 |
| Name | Bjorn Markus Jakobsson | Telephone | 650 575 2804 |
| Title and Company | | | |

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

☒ *Total of 1 forms are submitted.

This collection of information is required by 37 CFR 1.31, 1.32 and 1.33. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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

# Electronic Patent Application Fee Transmittal

| | |
|---|---|
| **Application Number:** | 13875245 |
| **Filing Date:** | 01-May-2013 |
| **Title of Invention:** | REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Filer:** | Robyn Erinn Wagner/Monique Huang |
| **Attorney Docket Number:** | MJAKP001C1 |

Filed as Small Entity

## Utility under 35 USC 111(a) Filing Fees

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| **Basic Filing:** | | | | |
| Utility filing Fee (Electronic filing) | 4011 | 1 | 70 | 70 |
| Utility Search Fee | 2111 | 1 | 300 | 300 |
| Utility Examination Fee | 2311 | 1 | 360 | 360 |
| **Pages:** | | | | |
| **Claims:** | | | | |
| Independent Claims in Excess of 3 | 2201 | 1 | 210 | 210 |
| **Miscellaneous-Filing:** | | | | |
| Late Filing Fee for Oath or Declaration | 2051 | 1 | 70 | 70 |

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| **Petition:** | | | | |
| **Patent-Appeals-and-Interference:** | | | | |
| **Post-Allowance-and-Post-Issuance:** | | | | |
| **Extension-of-Time:** | | | | |
| **Miscellaneous:** | | | | |
| | | **Total in USD ($)** | | **1010** |

| Electronic Acknowledgement Receipt | |
|---|---|
| **EFS ID:** | 16543730 |
| **Application Number:** | 13875245 |
| **International Application Number:** | |
| **Confirmation Number:** | 9647 |
| **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:** | MJAKP001C1 |
| **Receipt Date:** | 08-AUG-2013 |
| **Filing Date:** | 01-MAY-2013 |
| **Time Stamp:** | 21:02:06 |
| **Application Type:** | Utility under 35 USC 111(a) |

## Payment information:

| | |
|---|---|
| Submitted with Payment | yes |
| Payment Type | Deposit Account |
| Payment was successfully received in RAM | $1010 |
| RAM confirmation Number | 6649 |
| Deposit Account | 500685 |
| Authorized User | |
| The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:<br>Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)<br>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)<br>Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)<br>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 | MJAKP001C1_MP_Transmittal.pdf | 92620<br>a307a9be76ae80ad69aae185d8d7b124f3ef37c5 | no | 2 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 2 | Oath or Declaration filed | MJAKP001C1_Executed_Dec.pdf | 102889<br>e2a967aba54268f24f8291fe880f6a3e5cedf24b | no | 1 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 3 | Power of Attorney | MJAKP001C1_AIA82A.pdf | 116182<br>42fcf7fa445b4b88b18a291c7dec18eb7c17f1dc | no | 1 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 4 | Power of Attorney | MJAK_Executed_Markus_Inventor_POA_AIA82B.pdf | 397351<br>2dba483b938be84c0c8de84695d4d9a4bd208c2c | no | 1 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 5 | Fee Worksheet (SB06) | fee-info.pdf | 38609<br>ed6b258bdf186ea162c925045b57794a7f6cc28c | no | 2 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| | | **Total Files Size (in bytes):** | 747651 | | |

**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.**

PTO/AIA/82A (07-12)
Approved for use through 11/30/2014. OMB 0651-0035
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

# TRANSMITTAL FOR POWER OF ATTORNEY TO ONE OR MORE REGISTERED PRACTITIONERS

NOTE: This form is to be submitted with the Power of Attorney by Applicant form (PTO/AIA/82B or equivalent) to identify the application to which the Power of Attorney is directed, in accordance with 37 CFR 1.5. If the Power of Attorney by Applicant form is not accompanied by this transmittal form or an equivalent, the Power of Attorney will not be recognized in the application.

| | |
|---|---|
| Application Number | 13/875,245 |
| Filing Date | May 1, 2013 |
| First Named Inventor | Bjorn Markus Jakobsson |
| Title | REDUCING FRAUD |
| Art Unit | 3693 |
| Examiner Name | Not Assigned |
| Attorney Docket Number | MJAKP001C1 |

**SIGNATURE of Applicant or Patent Practitioner**

| | | | |
|---|---|---|---|
| Signature | /Robyn Wagner/ | Date | August 8, 2013 |
| Name | Robyn Wagner | Telephone | 408-973-2596 |
| Registration Number | 50575 | | |

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

▩ *Total of 1 forms are submitted.

This collection of information is required by 37 CFR 1.31, 1.32 and 1.33. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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

## PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number: 13/875,245

### APPLICATION AS FILED - PART I

| FOR | (Column 1) NUMBER FILED | (Column 2) NUMBER EXTRA | SMALL ENTITY RATE($) | SMALL ENTITY FEE($) | OR | OTHER THAN SMALL ENTITY RATE($) | OTHER THAN SMALL ENTITY FEE($) |
|---|---|---|---|---|---|---|---|
| BASIC FEE (37 CFR 1.16(a), (b), or (c)) | N/A | N/A | N/A | 70 | | N/A | |
| SEARCH FEE (37 CFR 1.16(k), (i), or (m)) | N/A | N/A | N/A | 300 | | N/A | |
| EXAMINATION FEE (37 CFR 1.16(o), (p), or (q)) | N/A | N/A | N/A | 360 | | N/A | |
| TOTAL CLAIMS (37 CFR 1.16(i)) | 18 minus 20 = | * | x 40 = | 0.00 | OR | | |
| INDEPENDENT CLAIMS (37 CFR 1.16(h)) | 4 minus 3 = | * 1 | x 210 = | 210 | | | |
| APPLICATION SIZE FEE (37 CFR 1.16(s)) | If the specification and drawings exceed 100 sheets of paper, the application size fee due is $310 ($155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s). | | | 0.00 | | | |
| MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j)) | | | | 0.00 | | | |
| * If the difference in column 1 is less than zero, enter "0" in column 2. | | | TOTAL | 940 | | TOTAL | |

### APPLICATION AS AMENDED - PART II

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

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

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

UNITED STATES PATENT AND TRADEMARK OFFICE

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

| APPLICATION NUMBER | FILING OR 371(C) DATE | FIRST NAMED APPLICANT | ATTY. DOCKET NO./TITLE |
|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 |

**CONFIRMATION NO. 9647**

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

**POA ACCEPTANCE LETTER**

*OC000000063248536*

Date Mailed: 08/16/2013

## NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 08/08/2013.

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

/snguyen/

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

UNITED STATES PATENT AND TRADEMARK OFFICE

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

| APPLICATION NUMBER | FILING OR 371(C) DATE | FIRST NAMED APPLICANT | ATTY. DOCKET NO./TITLE |
|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 |

**CONFIRMATION NO. 9647**

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

**FORMALITIES LETTER**

*OC000000063248661*

Date Mailed: 08/16/2013

## NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

*Filing Date Granted*

The U.S. Patent and Trademark Office has received your reply on 08/08/2013 to the Notice to File Missing Parts (Notice) mailed 06/10/2013 and it has been entered into the nonprovisional application. The reply, however, does not include the following items required in the Notice. A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application. Replies should be mailed to: Mail Stop Missing Parts, Commissioner for Patents, P.O. Box 1450, Alexandria VA 22313-1450.

Applicant is given **TWO MONTHS** from the date of the Notice to File Missing Parts (Notice) mailed 06/10/2013 within which to file all required items and pay any fees required 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).

**Items Required to Avoid Abandonment:**

The required items noted below SHOULD be filed along with any items required above. The filing date of this nonprovisional application will be the date of receipt of the items required above.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

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

- Replacement drawings in compliance with 37 CFR 1.84 and 37 CFR 1.121(d) are required. The drawings submitted are not acceptable because:
  - The drawings must be reasonably free from erasures and must be free from alterations, overwriting, interlineations, folds, and copy marks. See Figure(s) 12A.

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

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

Replies should be mailed to:

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

Registered users of EFS-Web may alternatively submit their reply to this notice via EFS-Web.
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.

/snguyen/

---

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

# IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | | |
|---|---|---|---|
| Inventor: | Bjorn Markus Jakobsson | Examiner: | Not Assigned |
| Application No.: | 13/875,245 | Art Unit: | 9647 |
| Filed: | May 1, 2013 | Docket No.: | MJAKP001C1 |
| Title: | REDUCING FRAUD | | |

## RESPONSE TO NOTICE OF INCOMPLETE REPLY

MAIL STOP MISSING PARTS
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This is a Response to Notice of Incomplete Reply mailed **August 16, 2013.**

Application Elements:

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

Accompanying Application Parts:

☐ Information Disclosure Statement with Form PTO/SB/08 ☐ Copies of IDS Citations
☐ Preliminary Amendment (*New claims numbered after highest original claim in prior application.*)
☐ Power of Attorney with ☐ Transmittal ☐ Statement Under 37 CFR 3.73
☒ Other: One (1) Sheet of Replacement Drawings

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 $70 = $ | 0 | OR | x $280 = $ | |
| Search Fees | | | | | x $300 = $ | 0 | OR | x $600 = $ | |
| Examination Fees | | | | | x $360 = $ | 0 | OR | x $720 = $ | |
| CLAIMS | Filed. | | Extra | | | | | | |
| Total | 18 | Less 20 | 0 | | x $40 = $ | 0 | OR | x $80 = $ | |
| Independent | 4 | Less 3 | 1 | | x $210 = $ | 0 | OR | x $420 = $ | |
| Multiple Dependent Claims | | | | -0- | x $390 = $ | 0 | OR | x $780 = $ | |
| Declaration and Surcharge Fee | | | | | X $70 = $ | 0 | OR | X $140 = $ | |
| | | | | | TOTAL FILING FEE $ | | | TOTAL FILING FEE $ | |

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

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

☒ Please charge Deposit Account No. 50-0685 (MJAKP001C1) in the amount of $100.00 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. MJAKP001C1).
☒ 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. MJAKP001C1).
☒ Please send correspondence to the following address:

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

Date: September 3, 2013

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

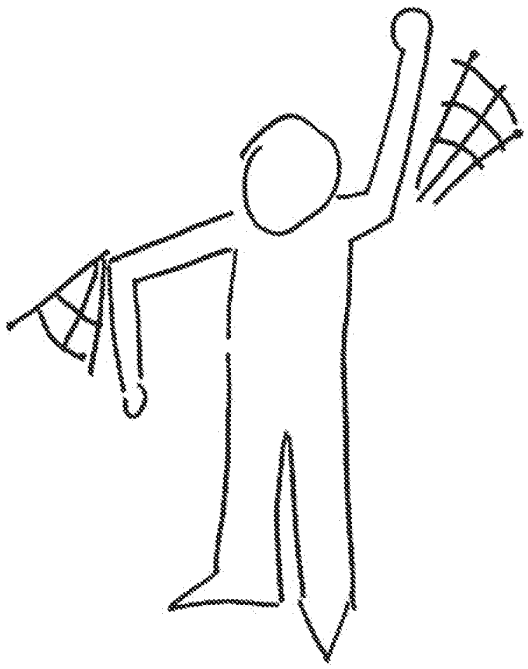


FIG. 12A

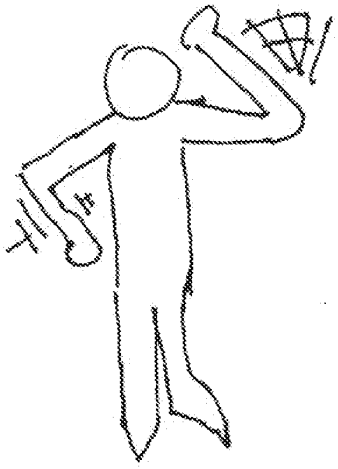


FIG. 12B

# Electronic Patent Application Fee Transmittal

| | |
|---|---|
| **Application Number:** | 13875245 |
| **Filing Date:** | 01-May-2013 |
| **Title of Invention:** | REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Filer:** | Robyn Erinn Wagner/Monique Huang |
| **Attorney Docket Number:** | MJAKP001C1 |

Filed as Small Entity

## Utility under 35 USC 111(a) Filing Fees

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| **Basic Filing:** | | | | |
| **Pages:** | | | | |
| **Claims:** | | | | |
| **Miscellaneous-Filing:** | | | | |
| **Petition:** | | | | |
| **Patent-Appeals-and-Interference:** | | | | |
| **Post-Allowance-and-Post-Issuance:** | | | | |
| **Extension-of-Time:** | | | | |
| Extension - 1 month with $0 paid | 2251 | 1 | 100 | 100 |

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| **Miscellaneous:** | | | | |
| | | | **Total in USD ($)** | **100** |

# Electronic Acknowledgement Receipt

| | |
|---|---|
| **EFS ID:** | 16744948 |
| **Application Number:** | 13875245 |
| **International Application Number:** | |
| **Confirmation Number:** | 9647 |
| **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:** | MJAKP001C1 |
| **Receipt Date:** | 03-SEP-2013 |
| **Filing Date:** | 01-MAY-2013 |
| **Time Stamp:** | 18:00:27 |
| **Application Type:** | Utility under 35 USC 111(a) |

## Payment information:

| | |
|---|---|
| Submitted with Payment | yes |
| Payment Type | Deposit Account |
| Payment was successfully received in RAM | $100 |
| RAM confirmation Number | 5611 |
| 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)<br>Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)<br>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 | MJAKP001C1_Resp_to_Notice_of_Incomplete_Reply.pdf | 96694<br>f0e869dbd165366ef41741344e19e518be0f2072 | no | 2 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 2 | Drawings-only black and white line drawings | MJAKP001C1_Replacement_FIG_12A.pdf | 67787<br>6704236f75ed31cc02ab4d65963b17510c39119d | no | 1 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 3 | Fee Worksheet (SB06) | fee-info.pdf | 30541<br>3e2f7ca5ac61503e6db6ac886d871f09a162af87 | no | 2 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| | | **Total Files Size (in bytes):** | 195022 | | |

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

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

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

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

UNITED STATES PATENT AND TRADEMARK OFFICE

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

| APPLICATION NUMBER | FILING or 371(c) DATE | GRP ART UNIT | FIL FEE REC'D | ATTY.DOCKET.NO | TOT CLAIMS | IND CLAIMS |
|---|---|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | 3693 | 1010 | MJAKP001C1 | 18 | 4 |

**CONFIRMATION NO. 9647**

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

**UPDATED FILING RECEIPT**




Date Mailed: 09/13/2013

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

**Inventor(s)**

Bjorn Markus Jakobsson, Portola Valley, CA;

**Applicant(s)**

Bjorn Markus Jakobsson, Portola Valley, CA;

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

**Domestic Priority data as claimed by applicant**

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

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

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

**If Required, Foreign Filing License Granted:** 06/03/2013
The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 13/875,245**
**Projected Publication Date:** Request for Non-Publication Acknowledged
**Non-Publication Request:** Yes
**Early Publication Request:** No
** **SMALL ENTITY** **

**Title**

REDUCING FRAUD

**Preliminary Class**

705

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

## PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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

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

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

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

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, http://www.stopfakes.gov. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4258).

## LICENSE FOR FOREIGN FILING UNDER

## Title 35, United States Code, Section 184

## Title 37, Code of Federal Regulations, 5.11 & 5.15

**GRANTED**

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

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

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

**NOT GRANTED**

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

---


### *SelectUSA*

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

## PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number: 13/875,245

### APPLICATION AS FILED - PART I

| FOR | (Column 1) NUMBER FILED | (Column 2) NUMBER EXTRA | SMALL ENTITY RATE($) | SMALL ENTITY FEE($) | OR | OTHER THAN SMALL ENTITY RATE($) | OTHER THAN SMALL ENTITY FEE($) |
|---|---|---|---|---|---|---|---|
| BASIC FEE (37 CFR 1.16(a), (b), or (c)) | N/A | N/A | N/A | 70 | | N/A | |
| SEARCH FEE (37 CFR 1.16(k), (i), or (m)) | N/A | N/A | N/A | 300 | | N/A | |
| EXAMINATION FEE (37 CFR 1.16(o), (p), or (q)) | N/A | N/A | N/A | 360 | | N/A | |
| TOTAL CLAIMS (37 CFR 1.16(i)) | 18 minus 20 = | * | x 40 = | 0.00 | OR | | |
| INDEPENDENT CLAIMS (37 CFR 1.16(h)) | 4 minus 3 = | * 1 | x 210 = | 210 | | | |
| APPLICATION SIZE FEE (37 CFR 1.16(s)) | If the specification and drawings exceed 100 sheets of paper, the application size fee due is $310 ($155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s). | | | 0.00 | | | |
| MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j)) | | | | 0.00 | | | |
| * If the difference in column 1 is less than zero, enter "0" in column 2. | | | TOTAL | 940 | | TOTAL | |

### APPLICATION AS AMENDED - PART II

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

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

* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.

** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".

*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".

The "Highest Number Previously Paid For" (Total or Independent) is the highest found in the appropriate box in column 1.

UNITED STATES PATENT AND TRADEMARK OFFICE

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

| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 | 9647 |

21912 7590 11/26/2014

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

| EXAMINER |
|---|
| ZIMMERMAN, MATTHEW E |

| ART UNIT | PAPER NUMBER |
|---|---|
| 3684 | |

| NOTIFICATION DATE | DELIVERY MODE |
|---|---|
| 11/26/2014 | ELECTRONIC |

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

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

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

usptocorrespondence@ip-patent.com

| ***Examiner-Initiated Interview Summary*** | **Application No.** 13/875,245 | **Applicant(s)** JAKOBSSON, BJORN MARKUS | |
|---|---|---|---|
| | **Examiner** MATTHEW ZIMMERMAN | **Art Unit** 3684 | |

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

(1) *MATTHEW ZIMMERMAN*. (3)_____.

(2) *YEU-TING CHENG*. (4)_____.

Date of Interview: *18 November 2014*.

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 discussed the application and the various inventions and proposed an election to the applicant's representative who decided to elect invention 1. 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/<br>Primary Examiner, Art Unit 3684 | |
|---|---|

| Office Action Summary | Application No. 13/875,245 | Applicant(s) JAKOBSSON, BJORN MARKUS | |
|---|---|---|---|
| | Examiner MATTHEW ZIMMERMAN | Art Unit 3684 | AIA (First Inventor to File) Status No |

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

**Period for Reply**

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

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

**Status**

1)☒ Responsive to communication(s) filed on *09/13/2013*.

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

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

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

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

**Disposition of Claims***

5)☒ Claim(s) *1-18* is/are pending in the application.

5a) Of the above claim(s) *11-18* is/are withdrawn from consideration.

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-10* is/are rejected.

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

9)☐ Claim(s) _____ are subject to restriction and/or election requirement.

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

**Application Papers**

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

11)☒ The drawing(s) filed on *05/01/2013* is/are: a)☒ accepted or b)☐ objected to by the Examiner.

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

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

**Priority under 35 U.S.C. § 119**

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

**Certified copies:**

a)☐ All b)☐ Some** c)☐ None of the:

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

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

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

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

**Attachment(s)**

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date _____.

3) ☒ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .

4) ☐ Other: _____.

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

## DETAILED ACTION

### *Status of Claims*

2. Claim(s) 1-10 have been examined.

3. Claim(s) 11-18 have been withdrawn.

### *Election/Restrictions*

## DETAILED ACTION

4. Restriction to one of the following inventions is required under 35 U.S.C. 121:

I. Claims 1-10, drawn to system configured to drag an icon associated with a payment and drop it on a destination region, classified in 705/26.1.

II. Claims 11-17, drawn to a system configured to receive a voice of a user prior to executing a request, classified in 705/26.1.

III. Claims 18, drawn to a system configured to provide an audio statement of a name of an account holder, classified in 705/26.1.

5. Inventions I and II are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct if they do not overlap in scope and are not obvious variants, and if it is shown that at least one subcombination is separately usable. In the instant case, subcombination I has separate utility such as a

system configured to drag an icon associated with a payment and drop it on a destination region. See MPEP § 806.05(d).

6. Inventions I and III are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct if they do not overlap in scope and are not obvious variants, and if it is shown that at least one subcombination is separately usable. In the instant case, subcombination I has separate utility such as a system configured to drag an icon associated with a payment and drop it on a destination region. See MPEP § 806.05(d).

7. Inventions II and III are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct if they do not overlap in scope and are not obvious variants, and if it is shown that at least one subcombination is separately usable. In the instant case, subcombination II has separate utility such as a system configured to receive a voice of a user prior to executing a request. See MPEP § 806.05(d).

The examiner has required restriction between subcombinations usable together. Where applicant elects a subcombination and claims thereto are subsequently found allowable, any claim(s) depending from or otherwise requiring all the limitations of the allowable subcombination will be examined for patentability in accordance with 37 CFR 1.104. See MPEP § 821.04(a). Applicant is advised that if any claim presented in a continuation or divisional application is anticipated by, or includes all the limitations of, a claim that is allowable in the present application, such claim may be subject to

provisional statutory and/or nonstatutory double patenting rejections over the claims of the instant application.

8. Restriction for examination purposes as indicated is proper because all these inventions listed in this action are independent or distinct for the reasons given above and there would be a serious search and/or examination burden if restriction were not required because one or more of the following reasons apply:

the inventions require a different field of search (e.g., searching different classes/subclasses or electronic resources, or employing different search strategies or search queries)..

**Applicant is advised that the reply to this requirement to be complete must include (i) an election of an invention to be examined** even though the requirement may be traversed (37 CFR 1.143) **and (ii) identification of the claims encompassing the elected invention**.

The election of an invention may be made with or without traverse. To reserve a right to petition, the election must be made with traverse. If the reply does not distinctly and specifically point out supposed errors in the restriction requirement, the election shall be treated as an election without traverse. Traversal must be presented at the time of election in order to be considered timely. Failure to timely traverse the requirement will result in the loss of right to petition under 37 CFR 1.144. If claims are added after the election, applicant must indicate which of these claims are readable upon the elected invention.

Should applicant traverse on the ground that the inventions are not patentably distinct, applicant should submit evidence or identify such evidence now of record showing the inventions to be obvious variants or clearly admit on the record that this is the case. In either instance, if the examiner finds one of the inventions unpatentable over the prior art, the evidence or admission may be used in a rejection under 35 U.S.C. 103 or pre-AIA 35 U.S.C. 103(a) of the other invention.

9. During a telephone conversation with Yeu-Ting Cheng on 11/18/2014 a provisional election was made without traverse to prosecute the invention of invention 1, claims 1-10. Affirmation of this election must be made by applicant in replying to this Office action. Claims 11-18 are withdrawn from further consideration by the examiner, 37 CFR 1.142(b), as being drawn to a non-elected invention.

***Double Patenting***

10. A rejection based on double patenting of the "same invention" type finds its support in the language of 35 U.S.C. 101 which states that "whoever invents or discovers any new and useful process... may obtain a patent therefor..." (Emphasis added). Thus, the term "same invention," in this context, means an invention drawn to identical subject matter. See *Miller v. Eagle Mfg. Co.*, 151 U.S. 186 (1894); *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); and *In re Ockert*, 245 F.2d 467, 114 USPQ 330 (CCPA 1957).

A statutory type (35 U.S.C. 101) double patenting rejection can be overcome by canceling or amending the claims that are directed to the same invention so they are no

longer coextensive in scope. The filing of a terminal disclaimer cannot overcome a double patenting rejection based upon 35 U.S.C. 101.

11. Claims 1-10 are rejected under 35 U.S.C. 101 as claiming the same invention as that of claims 1-19 of prior U.S. Patent No. 8,458,041. This is a statutory double patenting rejection.

***Claim Rejections - 35 USC § 101***

12. 35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

13. Claims 1-10 are rejected under 35 U.S.C. 101. The claimed invention is directed to non-statutory subject matter because the claim(s) as a whole, considering all claim elements both individually and in combination, do not amount to significantly more than an abstract idea. The claim(s) is/are directed to the abstract idea of purchasing online. The additional element(s) or combination of elements in the claim(s) other than the abstract idea per se amount(s) to no more than: (i) mere instructions to implement the idea on a computer, and/or (ii) recitation of generic computer structure that serves to perform generic computer functions that are well-understood, routine, and conventional activities previously known to the pertinent industry. Viewed as a whole, these additional claim element(s) do not provide meaningful limitation(s) to transform the abstract idea into a patent eligible application of the abstract idea such that the claim(s) amounts to

significantly more than the abstract idea itself. Therefore, the claim(s) are rejected under 35 U.S.C. 101 as being directed to non-statutory subject matter.

***Claim Rejections - 35 USC § 103***

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

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

**15. Claims 1-2, 4-7 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Gaw (US 7,930,220) in view of Fujioka (US 2009/0288015).**

Referring to Claim 1, Gaw teaches a system, comprising:

a processor configured to:

display a destination region, and a starting region, wherein the starting region includes an icon associated with a payment (*see Gaw Fig. 2 item 183 and 166*);

receive a request to graphically move the icon associated with the payment from the starting region to the destination region (*see Gaw Col. 4 lines 42-57*);

in response to the graphical move request, display on the purchase order screen in the destination region the icon associated with the payment (*see Gaw Col. 4 lines 42-57*);

finalize the purchase order (*see Gaw Fig. 2 click 216*);

a memory coupled to the processor and configured to provide the processor with instructions (*see Gaw Fig. 4-5*).

Gaw does not teach 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, and associate the virtual likeness of the face of the account holder with an account of the account holder, and display a purchase order screen for a purchase order, the virtual likeness of the face of the account holder. However, Fujioka teaches 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, and associate the virtual likeness of the face of the account holder with an account of the account holder, and display the virtual likeness of the face of the account holder on any website (*see Fujioka ¶0024, ¶¶0016-17*). It would have been obvious to one of ordinary skill in the art at the time of invention to expand Gaw to include the virtual likeness and place it on the webpages taught by Gaw because it would increase sales since users could now buy items for the avatar. In addition, the results of the combination would be predictable. Specifically, the purchase order screen would still be displayed except that now it would include the customized avatar of the user.

Referring to Claim 2, the combination teaches the system of claim 1 wherein the icon includes a graphical representation of an amount of money (*see Gaw Fig. 2*).

Referring to Claim 4, the combination teaches the system of claim 1 wherein the icon includes a graphical representation of a payment form (*see Gaw Fig. 2*).

Referring to Claim 5, the combination teaches the system of claim 1 wherein the virtual likeness comprises a photograph of the account holder (*see Fujioka ¶0025, photos*).

Referring to Claim 6, the combination teaches the system of claim 1 wherein the virtual likeness comprises an avatar selected by the account holder (*see Fujioka Fig. 2*).

Referring to Claim 7, the combination teaches the system of claim 1 wherein the processor is further configured to record contextual information associated with the purchase order (*see Gaw Fig. 2, notes*).

**16. Claims 3 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Gaw (US 7,930,220) in view of Fujioka (US 2009/0288015) in further view of Reference U (see PTO-892).**

Referring to Claim 3, the combination teaches the system of claim 1. The combination does not teach wherein the icon includes a graphical representation of a hand, but does teach wherein the icon includes a credit card. Reference U teaches an icon including a credit card including a graphical representation of a hand. It would have

been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of graphical editing because the results of the combination would be predictable. Specifically, the icon would now simply include a graphical representation of a hand.

17. **Claims 8-9 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Gaw (US 7,930,220) in view of Fujioka (US 2009/0288015) in further view of Mixon (US 2005/0049981).**

Referring to Claim 8, the combination teaches the system of claim 7. The combination does not teach wherein the contextual information includes information spoken by the user. However, Mixon teaches wherein contextual information includes information spoken by a user (*see Mixon ¶0027*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of computer programming because the results of the combination would be predictable. Specifically, the contextual information would now simply include information spoken by the user.

Referring to Claim 9, the combination teaches the system of claim 7. The combination does not teach wherein the contextual information includes a photograph taken by the user. However, Mixon teaches wherein contextual information includes a photograph taken by a user (*see Mixon ¶0027*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known

methods of computer programming because the results of the combination would be predictable. Specifically, the contextual information would now simply include a photograph taken by the user.

18. **Claims 8-9 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Gaw (US 7,930,220) in view of Fujioka (US 2009/0288015) in further view of Smithies (US 6,091,835).**

Referring to Claim 10, the combination teaches the system of claim 1. The combination does not teach wherein the processor is further configured to provide as output an audio confirmation including the identity of the owner of the account prior to finalizing the purchase order. However, Smithies teaches this (*see Smithies Col. 34 lines 34-48 in view of Col. 12 lines 3-27*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of computer programming because the results of the combination would be predictable. Specifically, the purchasing taught by Gaw would still occur except that now it would include an output of an audio confirmation including the identity of the owner of the account prior to finalizing the purchase order.

***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-Fri 9:00am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jason B. Dunham can be reached on (571) 272-8109. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/MATTHEW ZIMMERMAN/
Primary Examiner, Art Unit 3684

| Examiner-Initiated Interview Summary | Application No. | Applicant(s) | |
|---|---|---|---|
| | 13/875,245 | JAKOBSSON, BJORN MARKUS | |
| | Examiner | Art Unit | |
| | MATTHEW ZIMMERMAN | 3684 | |

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

(1) *MATTHEW ZIMMERMAN*. (3)_____.

(2) *YEU-TING CHENG*. (4)_____.

Date of Interview: *18 November 2014*.

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 discussed the application and the various inventions and proposed an election to the applicant's representative who decided to elect invention 1. 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/<br>Primary Examiner, Art Unit 3684 | |
|---|---|

| Notice of References Cited | Application/Control No. 13/875,245 | Applicant(s)/Patent Under Reexamination JAKOBSSON, BJORN MARKUS | |
|---|---|---|---|
| | Examiner MATTHEW ZIMMERMAN | Art Unit 3684 | Page 1 of 1 |

**U.S. PATENT DOCUMENTS**

| * | | Document Number Country Code-Number-Kind Code | Date MM-YYYY | Name | Classification |
|---|---|---|---|---|---|
| * | A | US-2009/0288015 | 11-2009 | Fujioka, Robb | 715/747 |
| * | B | US-7,930,220 | 04-2011 | Gaw, Derek | 705/26.1 |
| * | C | US-2005/0049981 | 03-2005 | Mixon, Stephen Randall | 705/400 |
| * | D | US-6,091,835 | 07-2000 | Smithies et al. | 382/115 |
| | E | US- | | | |
| | F | US- | | | |
| | G | US- | | | |
| | H | US- | | | |
| | I | US- | | | |
| | J | US- | | | |
| | K | US- | | | |
| | L | US- | | | |
| | M | US- | | | |

**FOREIGN PATENT DOCUMENTS**

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

**NON-PATENT DOCUMENTS**

| * | | Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages) |
|---|---|---|
| | U | Art Explosion, Nova Development 2002 |
| | V | |
| | W | |
| | X | |

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

**EAST Search History**

**EAST Search History (Prior Art)**

| Ref # | Hits | Search Query | DBs | Default Operator | Plurals | Time Stamp |
|---|---|---|---|---|---|---|
| L1 | 1 | "20030163388" and (audio voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:40 |
| L2 | 1 | "20030163388" and (record$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:43 |
| L3 | 36 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and (playing! playback! (play adj back)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:44 |
| L4 | 113 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and ((playing! playback! (play adj back)) with audio voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:45 |
| L5 | 22 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and ((playing! playback! (play adj back)) with (audio voice verbal)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:45 |
| L7 | 1866 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3) and ((playing! playback! (play adj back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| L8 | 26523 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| L9 | 25 | 7 and 8 | US-PGPUB; | OR | ON | 2014/11/20 |

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|---|---|---|---|---|---|---|
| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 10:51 |
| L10 | 20 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3 same (checkout purchase)) and ((playing! playback! (play adj back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:55 |
| L11 | 20 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3 same (checkout purchase)) and ((playing! playback! (play adj2 back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:55 |
| L12 | 10 | (((record recorded! microphone recording!) with (video picture photo photograph) with (audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! (play adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:57 |
| L13 | 10 | (((record recorded! microphone recording!) with (video picture photo photograph) with (audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:58 |
| L14 | 16 | (((record recorded! microphone recording!) with (video picture photo photograph) with (video audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:59 |
| L15 | 6 | 14 not 13 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:59 |
| L16 | 2 | "20130226728" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:01 |
| L17 | 5 | (((record recorded! microphone recording!) with (video picture photo photograph) with (video audio voice | US-PGPUB; USPAT; USOCR; | OR | ON | 2014/11/20 11:02 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | verbal sound)) same message same (gift present) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| L18 | 178 | (((video picture photo photograph) with (video audio voice verbal sound)) same message same (gift present) same (purchas$3 buy$3 checkout purchase)) and ((replay$3 playing! playback! ((play played!) adj2 back))) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:04 |
| L19 | 30 | 8 and 18 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:05 |
| L20 | 6 | "20060007921" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:08 |
| L21 | 4 | (verbal verbally! voice) with video with (confirm adj (purchase order)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:11 |
| L22 | 568 | (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| L23 | 48 | (record recorded! microphone recording!) with (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| L24 | 71 | (record recorded! microphone recording! camera) with (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| L25 | 42 | (record$3 near4 video) with message with (gift present) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:21 |

| | | | | | | |
|---|---|---|---|---|---|---|
| L26 | 124 | (video near4 message) with gift | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |
| L27 | 199816 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |
| L28 | 80 | 26 and 27 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |
| L29 | 4706 | (purchase order checkout) same ((voice verbal audio) with (video photo photograph picture)) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:31 |
| L30 | 178 | 8 and 29 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:31 |
| L31 | 537 | (purchase order checkout) same ((voice verbal audio video) with (photo photograph picture) with (consumer shopper purchaser user)) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:32 |
| L32 | 14 | 8 and 31 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:32 |
| L33 | 114 | (purchase order checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:35 |

| | | | | | | |
|---|---|---|---|---|---|---|
| L34 | 86 | 33 not baum.in. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:38 |
| L35 | 135 | (purchase order checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:03 |
| L36 | 21 | 35 not 33 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:04 |
| L37 | 27 | (purchas$3 buy$3 order$3 checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same recognition | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:08 |
| L38 | 6 | 37 not 36 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:08 |
| L39 | 232 | (purchas$3 buy$3 order$3 checkout) same (((voice voiceprint verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| L40 | 97 | 39 not 35 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| L41 | 97 | 39 not 35 not 34 | US-PGPUB; USPAT; USOCR; FPRS; | OR | ON | 2014/11/20 12:10 |

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| | | | EPO; JPO; DERWENT; IBM_TDB | | | |
| L42 | 97 | 39 not 35 not 34="6" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:11 |
| L43 | 97 | 39 not 35 not 36 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:11 |
| L44 | 18 | ((purchas$3 buy$3 order$3 checkout) same (((voice voiceprint verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification)).ti,ab,clm. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:14 |
| L45 | 1930 | (purchas$3 buy$3 order$3 checkout) with biometric with (consumer shopper purchaser user) with (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:18 |
| L46 | 243 | (purchas$3 buy$3 order$3 checkout) with biometric with (consumer shopper purchaser) with (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| L47 | 324025 | replay$3 playback (play$3 adj back) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| L48 | 18 | 46 and 47 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |

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| L49 | 100507 | (photo photograph picture) near4 (consumer shopper purchaser user) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |
| L50 | 242935 | (voice verbal voiceprint audio) near4 (consumer shopper purchaser user) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |
| L51 | 1 | 46 and 47 and 49 and 50 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |
| L52 | 3 | "6091835".pn. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:24 |
| L53 | 0 | "6091835".pn. and (photo picture photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:24 |
| L54 | 27 | 46 and 49 and 50 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:26 |
| L56 | 1 | "6091835".pn. and (purchas$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:36 |
| L57 | 1 | "20090288015" and (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:56 |
| L58 | 0 | "20090288015" and (account) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/20 13:00 |

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| | | | DERWENT; IBM_TDB | | | |
| L59 | 1 | "20090288015" and profile | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 13:00 |
| 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 | US-PGPUB; USPAT; USOCR; | OR | ON | 2012/09/23 11:10 |

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| | | cash) same (drag dragging! dragged!) | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S13 | 2 | (customer consumer shopper user) same ((photo photograph avatar image) with (hand) with (money cash)) same checkout | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2012/09/23 11:11 |
| 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) | US-PGPUB; | OR | ON | 2013/01/03 |

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| | | same (photo photograph avatar image) same checkout same ((drag dragg$3) near (drop dropp$3)) | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 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; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2013/01/03 12:45 |
| 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; | OR | ON | 2013/01/04 11:14 |

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| | | | IBM_TDB | | | |
| 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; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2013/01/04 11:22 |
| 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" \| | US-PGPUB; USPAT | OR | ON | 2013/01/04 11:35 |

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| | | "20070022020" \| "20080015952" \| "20080154738" \| "6141006" \| "7130820").PN. | | | | |
| 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; DERWENT; IBM_TDB | OR | ON | 2013/01/15 12:47 |
| 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 |
| S58 | 163 | (bjorn near2 jakobsson).in. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:20 |
| S59 | 26432 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:20 |

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| S60 | 39871 | 705/26.82,27.2,18,44.ccls. G06Q20/206.cpc. G06Q30/0643.cpc. G06Q30/0637.cpc. G06Q30/0601.cpc. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:28 |
| S64 | 59 | (photo picture) with account with profile with (pick$3 choos$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S65 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S66 | 3 | S64 and S65 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S67 | 1876 | (photo picture) with profile with (pick$3 choos$3 select$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:48 |
| S68 | 43 | S67 and S65 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:48 |
| S69 | 923 | profile with ((pick$3 choos$3 select$3) near4 (photo picture avatar)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:51 |
| S70 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:52 |
| S71 | 138 | S69 and S70 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/19 11:52 |

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| | | | DERWENT; IBM_TDB | | | |
| S72 | 0 | profile with ((pick$3 choos$3 select$3) near4 (photo picture avatar)) with ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:55 |
| S73 | 9 | profile same ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:09 |
| S74 | 664 | ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:09 |
| S75 | 16 | (account profile) same ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:10 |
| S76 | 0 | avatar same ((pick$3 choos$3 select$3) near4 (photo picture)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S77 | 285 | avatar same ((pick$3 choos$3 select$3) near4 (photo picture)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S78 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S79 | 15 | S77 and S78 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S80 | 1566 | (profile avatar) same ((pick$3 choos$3 select$3) near4 (photo picture)) | US-PGPUB; USPAT; USOCR; | OR | ON | 2014/11/19 13:12 |

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| | | | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S81 | 5843 | 705/27.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:12 |
| S82 | 12 | S80 and S81 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:13 |
| S83 | 12 | "20100030578" "20070271146" "20090125414" "20100299616" "20050096997" "6876977".pn. "20060122895" "20090265255" | US-PGPUB; USPAT | OR | ON | 2014/11/19 13:15 |
| S84 | 44 | "20060282304" "20120179980" "20060242234" "20030236832" "20040070678" "20080010319" "20070106627" "20100280860" "20080288494" "20070288468" "20070239552" "20070118441" "20070208679" "20080114644" "20080046343" "20090128335" "20060242581" "20050256866" "20060053195" "20070162547" "20040225716" "20100030578" "20070271146" "20090125414" "20100299616" "20050096997" | US-PGPUB; USPAT | OR | ON | 2014/11/19 13:27 |
| S85 | 16 | ((checkout purchase) adj (screen window page display)) same (photo picture photograph) near4 (user buyer consumer shopper) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:31 |
| S86 | 30 | ((checkout purchase) near2 (screen window page display)) same (photo picture photograph) near2 (user buyer consumer shopper) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:33 |
| S87 | 17 | S86 not S85 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:33 |
| S88 | 17 | 12/381663 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/19 13:35 |

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| | | | DERWENT; IBM_TDB | | | |
| S89 | 1 | record$3 with (spoken) with purchas$3 with confirm$6 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:37 |
| S90 | 13 | record$3 same (voice speak spoken) with (purchas$3 near4 confirm$6) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:38 |
| S91 | 40 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with confirm$6 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:59 |
| S92 | 138 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with (confirm$6 authenticat$5) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:59 |
| S93 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:00 |
| S94 | 9 | S92 and S93 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:00 |
| S95 | 62 | S92 not fujisaki.in. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:01 |
| S96 | 26 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with (confirm$6 authenticat$5) with (website webpage) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:02 |
| S97 | 1 | "20090288015" and (photo photograph) | US-PGPUB; USPAT; USOCR; | OR | ON | 2014/11/19 14:05 |

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| | | | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S98 | 496270 | record$3 with (audio video) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:09 |
| S99 | 5 | ((record$3 with (audio video)) same ((take capture) with (photo photograph picture))) and (((voice audio) near4 confirmation) same (purchas$3 order$3 checkout)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:11 |
| S100 | 12681 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:12 |
| S101 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S102 | 932 | S100 and S101 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S103 | 497 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) same (confirmation confirm verify verification authentication authenticate) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S104 | 748 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) same (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S105 | 10 | S81 and S104 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S106 | 821 | ((take capture record$3) with (audio | US-PGPUB; | OR | ON | 2014/11/19 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout buy buying!) same (confirmation confirm verify verification authentication authenticate security fraud) | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 14:15 |
| S107 | 311 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) with (purchas$3 order$3 checkout buy buying!) with (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:16 |
| S108 | 62 | S101 and S107 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:16 |
| S109 | 1 | "7542945".pn. and (camera photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 15:53 |
| S110 | 20 | "12268899" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:19 |
| S111 | 4906 | (purchas$3 order$3 checkout buy buying!) with (video near2 (user buyer consumer shopper)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:25 |
| S112 | 1074 | (purchas$3 order$3 checkout buy buying!) with record$3 with (video near4 (user buyer consumer shopper)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:25 |
| S113 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:26 |
| S114 | 86 | S113 and S112 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; | OR | ON | 2014/11/19 16:26 |

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| | | | IBM_TDB | | | |
| S115 | 348 | (purchas$3 order$3 checkout buy buying!) with (video near4 (user buyer consumer shopper)) with (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:38 |
| S116 | 38 | (purchas$3 order$3 checkout buy buying!) same (video near4 (user buyer consumer shopper)) same (confirmation confirm verify verification authentication authenticate security fraud) same (photo photograph picture) same (play playback) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:39 |
| S117 | 4 | (purchas$3 order$3 checkout buy buying!) same (video near4 (user buyer consumer shopper)) same biometric same (play playback) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:41 |
| S118 | 803 | ((confirm confirmation) near2 (order purchase)) same ((voice video audio) with (picture photo photograph video)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S119 | 280 | ((confirm confirmation) near2 (order purchase)) same ((voice video audio) near5 (picture photo photograph video)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S120 | 86924 | fraud fraudulent | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S121 | 15 | S119 and S120 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S122 | 1133085 | fraud fraudulent security | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S123 | 108 | S119 and S122 | US-PGPUB; USPAT; USOCR; | OR | ON | 2014/11/19 16:43 |

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|---|---|---|---|---|---|---|
| | | | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S124 | 39 | (((confirm confirmation) near2 (order purchase)) same ((voice video audio) near5 (picture photo photograph video))).ti,ab,clm. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:47 |
| S125 | 4 | "5534855".pn. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:51 |
| S126 | 1953 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (user buyer consumer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S127 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S128 | 56 | S126 and S127 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S129 | 379 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:56 |
| S130 | 49 | (confirmation confirm verify verification authentication authenticate security! fraud fraudulent$3 verifies! verified!) same ((log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:57 |
| S131 | 5 | S127 and S130 | US-PGPUB; | OR | ON | 2014/11/19 |

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| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 16:57 |
| S132 | 148 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((verbal video) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S133 | 0 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((verbal) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S134 | 1 | (log logged! logging! record recorded! recording! capture capturing! captured) with (verbal with (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S135 | 136 | (record recorded! recording!) with (purchase near2 confirmation) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:08 |
| S136 | 0 | ((record recorded! recording!) with (purchase near2 confirmation)) same video | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:08 |
| S137 | 0 | ((record recorded! recording!) with (purchase near2 confirmation)) same (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:08 |
| S138 | 1 | ((record recorded! recording!) with (purchase near2 confirmation)) same (audio verbal microphone) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S139 | 31 | S127 and S135 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/19 17:09 |

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|---|---|---|---|---|---|---|
| | | | DERWENT; IBM_TDB | | | |
| S140 | 9 | ((record recorded! recording!) with (purchase near2 confirmation)) same2 (camera microphone) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S141 | 710 | (record recorded! recording!) same ATM same (video picture photo photograph) same (audio) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:48 |
| S142 | 162 | (record recorded! recording!) same ATM! same (video picture photo photograph) same (voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:49 |
| S143 | 51 | ((record recorded! recording!) with (video picture photo photograph) with (voice verbal)) same ATM! | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:49 |
| S144 | 1 | "20030163388" and (video picture photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:52 |

**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 |

| | | | | | | |
|---|---|---|---|---|---|---|
| S32 | 0 | "13/099981" | USPAT; UPAD | OR | ON | 2013/01/03 15:36 |
| 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 |
| S61 | 57 | (bjorn near2 jakobsson).in. | USPAT; UPAD | OR | ON | 2014/11/13 14:20 |
| S62 | 6958 | 705/26.1-27.2.ccls. | USPAT; UPAD | OR | ON | 2014/11/13 14:20 |
| S63 | 7904 | 705/26.82,27.2,18,44.ccls. G06Q20/206.cpc. G06Q30/0643.cpc. G06Q30/0637.cpc. G06Q30/0601.cpc. | USPAT; UPAD | OR | ON | 2014/11/13 14:28 |

**11/20/2014 1:01:27 PM**
**C:\Users\mzimmerman1\Documents\EAST\Workspaces\13875245.wsp**

| Search Notes | Application/Control No. | Applicant(s)/Patent Under Reexamination |
|---|---|---|
| | 13875245 | JAKOBSSON, BJORN MARKUS |
| | Examiner | Art Unit |
| | MATTHEW ZIMMERMAN | 3684 |

| CPC- SEARCHED | | |
|---|---|---|
| Symbol | Date | Examiner |
| | | |

| CPC COMBINATION SETS - SEARCHED | | |
|---|---|---|
| Symbol | Date | Examiner |
| | | |

| US CLASSIFICATION SEARCHED | | | |
|---|---|---|---|
| Class | Subclass | Date | Examiner |
| 705 | 26.1,27.1,26.81 | 11/20/2014 | MZ |

| SEARCH NOTES | | |
|---|---|---|
| Search Notes | Date | Examiner |
| Searched EAST and performed an inventor and asignee search. | 11/20/2014 | MZ |

| INTERFERENCE SEARCH | | | |
|---|---|---|---|
| US Class/ CPC Symbol | US Subclass / CPC Group | Date | Examiner |
| 705 | 26.1,27.1,26.81 | 11/20/2014 | MZ |

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | | |
|---|---|---|---|
| Inventor: | Bjorn Markus Jakobsson | Examiner: | Matthew E Zimmerman |
| Application No.: | 13/875,245 | Art Unit: | 3684 |
| Filed: | May 1, 2013 | Docket No.: | MJAKP001C1 |
| Title: | REDUCING FRAUD | | |

# AMENDMENT A

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

Dear Sir:

This is in response to the Office Action mailed November 26, 2014. The following amendments and remarks are respectfully submitted.

Applicant(s) believe that no (additional) fees are required beyond any fees submitted herewith. If required fees are missing or any additional fees are required during the pendency of the subject application, please charge such fees or credit any overpayment to Deposit Account No. 50-0685 (MJAKP001C1).

## IN THE CLAIMS

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

Listing of Claims:

1. (Currently amended) A system, comprising:

a set of one or more processors configured to, using a set of one or more interfaces:

during an enrollment process:

receive a selected 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, in a data store, the selected virtual likeness of the face of the account holder with an account of the account holder;

during a checkout process at a time subsequent to the enrollment process:

obtain, from the data store, the previously selected virtual likeness of the face of the account holder that was associated with the account of the account holder during the enrollment process;

display a purchase order screen for a purchase order, the obtained selected virtual likeness of the face of the account holder, a destination region, and a starting region, wherein the starting region includes an icon associated with a payment;

receive, from a user, a request to graphically move the icon associated with the payment from the starting region to the destination region; and

in response to the graphical move request to graphically move the icon associated with the payment from the starting region to the destination region[[,]]:

display on the purchase order screen in the destination region the icon associated with the payment; and

finalize the purchase order; and

a memory coupled to the set of one or more processors and configured to provide the set of one or more processors with instructions.

2. (Original) The system of claim 1 wherein the icon includes a graphical representation of an amount of money.

3. (Original) The system of claim 1 wherein the icon includes a graphical representation of a hand.

4. (Original) The system of claim 1 wherein the icon includes a graphical representation of a payment form.

5. (Original) The system of claim 1 wherein the virtual likeness comprises a photograph of the account holder.

6. (Original) The system of claim 1 wherein the virtual likeness comprises an avatar selected by the account holder.

7. (Currently amended) The system of claim 1 wherein the set of one or more processors is further configured to record, during the checkout process, contextual information associated with the purchase order.

8. (Original) The system of claim 7 wherein the contextual information includes information spoken by the user.

9. (Original) The system of claim 7 wherein the contextual information includes a photograph taken by the user.

10. (Currently amended) The system of claim 1 wherein the set of one or more processors is further configured to provide as output, during the checkout process, an audio confirmation including the identity of the owner of the account prior to finalizing the purchase order.

11. (Cancelled)

12. (Cancelled)

13. (Cancelled)

14. (Cancelled)

15. (Cancelled)

16. (Cancelled)

17. (Cancelled)

18. (Cancelled)

19. (New) A method, comprising:

during an enrollment process:

receiving, via a set of one or more interfaces, a selected 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, in a data store, the selected virtual likeness of the face of the account holder with an account of the account holder;

during a checkout process at a time subsequent to the enrollment process:

obtaining, from the data store, the previously selected virtual likeness of the face of the account holder that was associated with the account of the account holder during the enrollment process;

displaying, using a set of one or more processors, a purchase order screen for a purchase order, the obtained selected virtual likeness of the face of the account holder, a destination region, and a starting region, wherein the starting region includes an icon associated with a payment;

receiving, from a user, a request to graphically move the icon associated with the payment from the starting region to the destination region; and

in response to the graphical move request to graphically move the icon associated with the payment from the starting region to the destination region:

displaying on the purchase order screen in the destination region the icon associated with the payment; and

finalizing the purchase order.

20. (New) The method of claim 19 wherein the icon includes a graphical representation of an amount of money.

21. (New) The method of claim 19 wherein the icon includes a graphical representation of a hand.

22. (New) The method of claim 19 wherein the icon includes a graphical representation of a payment form.

23. (New) The method of claim 19 wherein the virtual likeness comprises a photograph of the account holder.

24. (New) The method of claim 19 wherein the virtual likeness comprises an avatar selected by the account holder.

25. (New) The method of claim 19 further comprising recording, during the checkout process, contextual information associated with the purchase order.

26. (New) The method of claim 25 wherein the contextual information includes information spoken by the user.

27. (New) The method of claim 25 wherein the contextual information includes a photograph taken by the user.

28. (New) The method of claim 19 further comprising providing as output, during the checkout process, an audio confirmation including the identity of the owner of the account prior to finalizing the purchase order.

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

during an enrollment process:

receiving, via a set of one or more interfaces, a selected 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, in a data store, the selected virtual likeness of the face of the account holder with an account of the account holder;

during a checkout process at a time subsequent to the enrollment process:

obtaining, from the data store, the previously selected virtual likeness of the face of the account holder that was associated with the account of the account holder during the enrollment process;

displaying, using a set of one or more processors, a purchase order screen for a purchase order, the obtained selected virtual likeness of the face of the account holder, a

destination region, and a starting region, wherein the starting region includes an icon associated with a payment;

receiving, from a user, a request to graphically move the icon associated with the payment from the starting region to the destination region; and

in response to the graphical move request to graphically move the icon associated with the payment from the starting region to the destination region:

displaying on the purchase order screen in the destination region the icon associated with the payment; and

finalizing the purchase order.

## INTERVIEW SUMMARY

A telephonic interview in the above-referenced case was conducted on April 21, 2015 between the Examiner and the Applicants' undersigned representative. The Office Action mailed on November 26, 2014 was discussed. Specifically, the rejection of Claim 1 in light of Gaw and Fujioka and the proposed amendments set forth herein were discussed with the intent to place the claims in better condition for allowance or appeal.

The Applicants thank the Examiner for the interview.

## REMARKS

Claims 11-18 have been cancelled. Claims 1, 7, and 10 have been amended to clarify the subject matter regarded as the invention. New Claims 19-29 have been added. Claims 1-10 and 19-29 are pending. No new subject matter has been added.

### *Election/Restrictions*

Applicants respectfully affirm the election, without traverse, of Claims 1-10, as indicated per a previously conducted telephonic conversation.

### *Double Patenting*

Claims 1-10 have been rejected under the judicially created doctrine of obviousness-type double patenting. It is believed that the Terminal Disclaimer filed herewith is sufficient to overcome the double patenting rejection.

### *Claim Rejections – 35 U.S.C. §101*

Applicants respectfully submit that Claim 1 does not recite an abstract idea. Further, even if independent Claim 1 were directed to an abstract idea, which Applications do not concede, Applicants respectfully submit that the limitations included in Claim 1 amount to "significantly more" than an ineligible concept. Specifically, Claim 1 discloses a technique for improving computer security, and in particular, reducing computer fraud. Thus, Claim 1 is an innovation in at least one of: (1) the functioning of a computer itself, and (2) another technology/technical field – namely, computer security.

As such, independent Claim 1 is believed to be directed to statutory subject matter under 35 U.S.C. §101. Independent Claims 11 and 29 recite similar limitations and are therefore also believed to be directed to statutory subject matter under 35 U.S.C. §101 for the same reasons described above.

The remaining claims depend, either directly or indirectly from one of the aforementioned independent claims, and are therefore also believed to be directed to statutory subject matter under 35 U.S.C. §101 for the same reasons described above.

***Claim Rejections – 35 U.S.C. §103(a)***

The Examiner has rejected Claims 1-2 and 4-7 under 35 U.S.C. §103(a) as being unpatentable over Gaw (U.S. Pat. No. 7,930, 220) in view of Fujioka (U.S. Pub. No. 2009/0288015). The remaining claims stand rejected under 35 U.S.C. §103 based on the combination of Gaw and Fujioka further combined with one or more references. The rejections are respectfully traversed.

As amended, independent Claim 1 recites, in part, "during an enrollment process," "receiv[ing] … a selected virtual likeness of a face of an account holder" and "associat[ing], in a data store, the selected virtual likeness of the face of the account holder with an account of the account holder." As amended, independent Claim 1 further recites, in part, "during a checkout process at a time subsequent to the enrollment process," "obtain[ing], from a data store, the previously selected virtual likeness of the face of the account holder that was associated with the account of the account holder during the enrollment process." Support for the amendments may be found, without limitation, in Paragraphs [0040], [0046-0049], and [0059] of the Specification. Neither Gaw nor Fujioka, whether considered individually or in combination, discloses these limitations. Independent Claim 1 is therefore believed to be allowable.

Claims 2-10 depend, either directly or indirectly, from independent Claim 1, and are therefore also believed to be allowable for the same reasons described above.

***New Claims***

New independent method and computer program product Claims 19 and 29 correspond to independent system Claim 1, and are therefore also believed to be allowable for the same reasons described above.

New method Claims 20-28 correspond to dependent system Claims 2-10, respectively, and are therefore also believed to be allowable for the same reasons described above.

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

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

Respectfully submitted,

Dated: April 27, 2015

/Yeu-Ting George Cheng/

Robyn Wagner
Registration No. 50,575
V 408-973-2596
F 408-973-2595

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

**PATENT**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | | |
|---|---|---|---|
| Inventor: | Bjorn Markus Jakobsson | Examiner: | Matthew E Zimmerman |
| Application No.: | 13/875,245 | Art Unit: | 3684 |
| Filed: | May 1, 2013 | Docket No.: | MJAKP001C1 |
| Title: | REDUCING FRAUD | | |

# TERMINAL DISCLAIMER UNDER 37 C.F.R. § 1.321 TO OBVIATE AN OBVIOUSNESS-TYPE DOUBLE PATENTING REJECTION

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

Sir:

Applicant(s), Bjorn Markus Jakobsson, the owner(s) of the entire interest in the above-identified application hereby disclaim(s), except as provided below, the terminal part of the statutory term of any patent granted on the above-identified application, which would extend beyond the expiration date of the full statutory term defined in 35 U.S.C. 154 and 173 of prior United States Patent No. 8,458,041 (hereafter "prior patent"), as presently shortened by any terminal disclaimer. The applicant(s)/owner(s) hereby agree(s) that any patent so granted on the above-identified application shall be enforceable only for and during such period that it and the prior patent are commonly owned. This agreement runs with any patent granted on the above-identified application and is binding upon the grantee, its successors or assigns.

In making the above disclaimer, the applicant(s)/owner(s) do(es) not disclaim the terminal part of any patent granted on the above-identified application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. 154 and 173 of the prior patent, as presently shortened by any terminal disclaimer, in the event that it later: expires for failure to pay a maintenance fee, is held unenforceable, is found invalid by a court of competent jurisdiction, is statutorily disclaimed in whole or terminally disclaimed under 37 C.F.R. 1.321,

has all claims canceled by a reexamination certificate, is reissued or is in any matter terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer.

The undersigned is an agent or attorney of record.

Please charge Deposit Account No. 50-0685 (MJAKP001C1) in the amount of $160.00 to cover the fee. If the required fees are missing or any additional fees are required during the pendency of the subject application, please charge such fees or credit any overpayment to Deposit Account No. 50-0685 (Order No. MJAKP001C1).

Respectfully submitted,

Dated: April 27, 2015

/Yeu-Ting George Cheng/

Yeu-Ting George Cheng
Registration No. 69,408
V 408-207-4765
F 408-973-2595

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

# Electronic Patent Application Fee Transmittal

| | |
|---|---|
| **Application Number:** | 13875245 |
| **Filing Date:** | 01-May-2013 |
| **Title of Invention:** | REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Filer:** | Yeu-Ting George Cheng/Melissa Green |
| **Attorney Docket Number:** | MJAKP001C1 |

Filed as Large Entity

**Filing Fees for Utility under 35 USC 111(a)**

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| **Basic Filing:** | | | | |
| **Pages:** | | | | |
| **Claims:** | | | | |
| Claims in Excess of 20 | 1202 | 1 | 80 | 80 |
| **Miscellaneous-Filing:** | | | | |
| **Petition:** | | | | |
| **Patent-Appeals-and-Interference:** | | | | |
| **Post-Allowance-and-Post-Issuance:** | | | | |

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| **Extension-of-Time:** | | | | |
| Extension - 2 months with $0 paid | 1252 | 1 | 600 | 600 |
| **Miscellaneous:** | | | | |
| Statutory or Terminal Disclaimer | 1814 | 1 | 160 | 160 |
| | | **Total in USD ($)** | | **840** |

| Electronic Acknowledgement Receipt | |
|---|---|
| **EFS ID:** | 22183689 |
| **Application Number:** | 13875245 |
| **International Application Number:** | |
| **Confirmation Number:** | 9647 |
| **Title of Invention:** | REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Customer Number:** | 21912 |
| **Filer:** | Yeu-Ting George Cheng/Melissa Green |
| **Filer Authorized By:** | Yeu-Ting George Cheng |
| **Attorney Docket Number:** | MJAKP001C1 |
| **Receipt Date:** | 27-APR-2015 |
| **Filing Date:** | 01-MAY-2013 |
| **Time Stamp:** | 21:55:02 |
| **Application Type:** | Utility under 35 USC 111(a) |

## Payment information:

| | |
|---|---|
| Submitted with Payment | yes |
| Payment Type | Deposit Account |
| Payment was successfully received in RAM | $840 |
| RAM confirmation Number | 7827 |
| Deposit Account | 500685 |
| Authorized User | VAN PELT YI & JAMES LLP |
| The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:<br>Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)<br>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 | | MJAKP001C1_AMD_A.pdf | 114116<br>d7b06e56f34db31a5b027c44d8456e2671e79cd8 | yes | 10 |

**Multipart Description/PDF files in .zip description**

| Document Description | Start | End |
|---|---|---|
| Amendment/Req. Reconsideration-After Non-Final Reject | 1 | 1 |
| Claims | 2 | 6 |
| Applicant summary of interview with examiner | 7 | 7 |
| Applicant Arguments/Remarks Made in an Amendment | 8 | 10 |

| | | | | | |
|---|---|---|---|---|---|
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 2 | Terminal Disclaimer Filed | MJAKP001C1_TD_8458041.pdf | 69404<br>f1242b1096534a4a5734d356ed07c9c0da16d3cb | no | 2 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 3 | Fee Worksheet (SB06) | fee-info.pdf | 34232<br>4205ff112c031db820cdd1ed6e3c2343b73bf259 | no | 2 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| | | **Total Files Size (in bytes):** | 217752 | | |

**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.**

PTO/SB/06 (09-11)
Approved for use through 1/31/2014. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

| PATENT APPLICATION FEE DETERMINATION RECORD<br>Substitute for Form PTO-875 | Application or Docket Number<br>13/875,245 | Filing Date<br>05/01/2013 | ☐ To be Mailed |
|---|---|---|---|

**ENTITY**: ☐ LARGE ☒ SMALL ☐ MICRO

## APPLICATION AS FILED – PART I

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

## APPLICATION AS AMENDED – PART II

| AMENDMENT | 04/27/2015 | (Column 1) CLAIMS REMAINING AFTER AMENDMENT | | (Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR | (Column 3) PRESENT EXTRA | RATE ($) | ADDITIONAL FEE ($) |
|---|---|---|---|---|---|---|---|
| | Total (37 CFR 1.16(i)) | * 21 | Minus | ** 20 | = 1 | X $40 = | 40 |
| | Independent (37 CFR 1.16(h)) | * 3 | Minus | ***4 | = 0 | X $210 = | 0 |
| | ☐ Application Size Fee (37 CFR 1.16(s)) | | | | | | |
| | ☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j)) | | | | | | |
| | | | | | | TOTAL ADD'L FEE | **40** |

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

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

LIE
/TONI HAKIM/

This collection of information is required by 37 CFR 1.16. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**
*If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.*

UNITED STATES PATENT AND TRADEMARK OFFICE

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

| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 | 9647 |

21912 7590 04/28/2015

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

| EXAMINER |
|---|
| ZIMMERMAN, MATTHEW E |

| ART UNIT | PAPER NUMBER |
|---|---|
| 3684 | |

| NOTIFICATION DATE | DELIVERY MODE |
|---|---|
| 04/28/2015 | ELECTRONIC |

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

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

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

usptocorrespondence@ip-patent.com

| **Applicant-Initiated Interview Summary** | **Application No.** 13/875,245 | **Applicant(s)** JAKOBSSON, BJORN MARKUS | |
|---|---|---|---|
| | **Examiner** MATTHEW ZIMMERMAN | **Art Unit** 3684 | |

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

(1) *MATTHEW ZIMMERMAN*. (3)_____.

(2) *GEORGE CHENG YEU-TING*. (4)_____.

Date of Interview: *21 April 2015*.

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: *GAW, FUJOKA*.

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...)

_____.

**Applicant recordation instructions:** The formal written reply to the last Office action must include the substance of the interview. (See MPEP section 713.04). If a reply to the last Office action has already been filed, applicant is given a non-extendable period of the longer of one month or thirty days from this interview date, or the mailing date of this interview summary form, whichever is later, to file a statement of the substance of the 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/<br>Primary Examiner, Art Unit 3684 | |
|---|---|

# Summary of Record of Interview Requirements

**Manual of Patent Examining Procedure (MPEP), Section 713.04, Substance of Interview Must be Made of Record**
A complete written statement as to the substance of any face-to-face, video conference, or telephone interview with regard to an application must be made of record in the application whether or not an agreement with the examiner was reached at the interview.

**Title 37 Code of Federal Regulations (CFR) § 1.133 Interviews**
Paragraph (b)

In every instance where reconsideration is requested in view of an interview with an examiner, a complete written statement of the reasons presented at the interview as warranting favorable action must be filed by the applicant. An interview does not remove the necessity for reply to Office action as specified in §§ 1.111, 1.135. (35 U.S.C. 132)

37 CFR §1.2 Business to be transacted in writing.
All business with the Patent or Trademark Office should be transacted in writing. The personal attendance of applicants or their attorneys or agents at the Patent and Trademark Office is unnecessary. The action of the Patent and Trademark Office will be based exclusively on the written record in the Office. No attention will be paid to any alleged oral promise, stipulation, or understanding in relation to which there is disagreement or doubt.

———

The action of the Patent and Trademark Office cannot be based exclusively on the written record in the Office if that record is itself incomplete through the failure to record the substance of interviews.

It is the responsibility of the applicant or the attorney or agent to make the substance of an interview of record in the application file, unless the examiner indicates he or she will do so. It is the examiner's responsibility to see that such a record is made and to correct material inaccuracies which bear directly on the question of patentability.

Examiners must complete an Interview Summary Form for each interview held where a matter of substance has been discussed during the interview by checking the appropriate boxes and filling in the blanks. Discussions regarding only procedural matters, directed solely to restriction requirements for which interview recordation is otherwise provided for in Section 812.01 of the Manual of Patent Examining Procedure, or pointing out typographical errors or unreadable script in Office actions or the like, are excluded from the interview recordation procedures below. Where the substance of an interview is completely recorded in an Examiners Amendment, no separate Interview Summary Record is required.

The Interview Summary Form shall be given an appropriate Paper No., placed in the right hand portion of the file, and listed on the "Contents" section of the file wrapper. In a personal interview, a duplicate of the Form is given to the applicant (or attorney or agent) at the conclusion of the interview. In the case of a telephone or video-conference interview, the copy is mailed to the applicant's correspondence address either with or prior to the next official communication. If additional correspondence from the examiner is not likely before an allowance or if other circumstances dictate, the Form should be mailed promptly after the interview rather than with the next official communication.

The Form provides for recordation of the following information:
- Application Number (Series Code and Serial Number)
- Name of applicant
- Name of examiner
- Date of interview
- Type of interview (telephonic, video-conference, or personal)
- Name of participant(s) (applicant, attorney or agent, examiner, other PTO personnel, etc.)
- An indication whether or not an exhibit was shown or a demonstration conducted
- An identification of the specific prior art discussed
- An indication whether an agreement was reached and if so, a description of the general nature of the agreement (may be by attachment of a copy of amendments or claims agreed as being allowable). Note: Agreement as to allowability is tentative and does not restrict further action by the examiner to the contrary.
- The signature of the examiner who conducted the interview (if Form is not an attachment to a signed Office action)

It is desirable that the examiner orally remind the applicant of his or her obligation to record the substance of the interview of each case. It should be noted, however, that the Interview Summary Form will not normally be considered a complete and proper recordation of the interview unless it includes, or is supplemented by the applicant or the examiner to include, all of the applicable items required below concerning the substance of the interview.

A complete and proper recordation of the substance of any interview should include at least the following applicable items:
1) A brief description of the nature of any exhibit shown or any demonstration conducted,
2) an identification of the claims discussed,
3) an identification of the specific prior art discussed,
4) an identification of the principal proposed amendments of a substantive nature discussed, unless these are already described on the Interview Summary Form completed by the Examiner,
5) a brief identification of the general thrust of the principal arguments presented to the examiner,
   (The identification of arguments need not be lengthy or elaborate. A verbatim or highly detailed description of the arguments is not required. The identification of the arguments is sufficient if the general nature or thrust of the principal arguments made to the examiner can be understood in the context of the application file. Of course, the applicant may desire to emphasize and fully describe those arguments which he or she feels were or might be persuasive to the examiner.)
6) a general indication of any other pertinent matters discussed, and
7) if appropriate, the general results or outcome of the interview unless already described in the Interview Summary Form completed by the examiner.

Examiners are expected to carefully review the applicant's record of the substance of an interview. If the record is not complete and accurate, the examiner will give the applicant an extendable one month time period to correct the record.

**Examiner to Check for Accuracy**

If the claims are allowable for other reasons of record, the examiner should send a letter setting forth the examiner's version of the statement attributed to him or her. If the record is complete and accurate, the examiner should place the indication, "Interview Record OK" on the paper recording the substance of the interview along with the date and the examiner's initials.

# FACSIMILE COVER SHEET

VAN PELT, YI & JAMES LLP
10050 N. Foothill Blvd.
Suite 200
Cupertino, California 95014
Tel: 408-973-2585
Fax: 408-973-2595

**Date: April 20, 2015**

CONFIDENTIALITY NOTE
The information contained in this facsimile (FAX) message is legally privileged and confidential information intended only for the use of the receiver or firm named below. If the reader of this message is not the intended receiver, you are hereby notified that any dissemination, distribution or copy of this FAX is strictly prohibited. If you have received this FAX in error, please immediately notify the sender at the telephone number provided above and return the original message to the sender at the address above via the United States Postal Service. Thank you.

**TO: Examiner Matthew E. Zimmerman**
**COMPANY: U.S. Patent & Trademark Office**
**FAX NO.: (571) 270-6278**

**FROM: Yeu-Ting George Cheng**
**RE: Applicant Initiated Interview Request**
**REF. NO.: MJAKP001C1**
**APPLICATION NO.: 13/875,245**
**NO. PAGES: Cover Sheet + 1 Page**

## MESSAGE:

Dear Examiner Matthew E. Zimmerman:

Please accept the enclosed Applicant Initiated Interview Request Form, for the above-referenced application.

If you have any questions please do not hesitate to contact me.

Best Regards,

Yeu-Ting George Cheng

Doc Code: M865 or FAI.REQ.INTV

PTOL-413A (08-10)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

# Applicant Initiated Interview Request Form

Application No.: 13/875,245 First Named Applicant: Bjorn Markus Jakobsson
Examiner: Matthew E. Zimmerman Art Unit: 3684 Status of Application: Pending

**Tentative Participants:**
(1) Examiner Matthew E. Zimmerman (2) Yeu-Ting George Cheng
(3) _____ (4) _____

**Proposed Date of Interview:** Tues 4/21 **Proposed Time:** 2:00pm ET (AM/PM)

**Type of Interview Requested:**
(1) [✓] Telephonic (2) [ ] Personal (3) [ ] Video Conference

**Exhibit To Be Shown or Demonstrated:** [ ] YES [✓] NO
**If yes, provide brief description:** _____

## Issues To Be Discussed

| Issues (Rej., Obj., etc) | Claims/ Fig. #s | Prior Art | Discussed | Agreed | Not Agreed |
|---|---|---|---|---|---|
| (1) Rej. | 1 | Gaw, Fujioka | [ ] | [ ] | [ ] |
| (2) | | | [ ] | [ ] | [ ] |
| (3) | | | [ ] | [ ] | [ ] |
| (4) | | | [ ] | [ ] | [ ] |

[ ] Continuation Sheet Attached [ ] Proposed Amendment or Arguments Attached

**Brief Description of Arguments to be Presented:** The prior art does not teach "display[ing] a purchase order screen for a purchase order, [a] virtual likeness of [a] face of [an] account holder, a destination region, and a starting region [that includes an icon associated with a payment]."

**An interview was conducted on the above-identified application on** _____

**NOTE:** This form should be completed and filed by applicant in advance of the interview (see MPEP § 713.01). If this form is signed by a registered practitioner not of record, the Office will accept this as an indication that he or she is authorized to conduct an interview on behalf of the principal (37 CFR 1.32(a)(3)) pursuant to 37 CFR 1.34. This is not a power of attorney to any above named practitioner. See the Instruction Sheet for this form, which is incorporated by reference. By signing this form, applicant or practitioner is certifying that he or she has read the Instruction Sheet. After the interview is conducted, applicant is advised to file a statement of the substance of this interview (37 CFR 1.133(b)) as soon as possible. This application will not be delayed from issue because of applicant's failure to submit a written record of this interview.

/Yeu-Ting George Cheng/
Applicant/Applicant's Representative Signature

_____
Examiner/SPE Signature

Yeu-Ting George Cheng
Typed/Printed Name of Applicant or Representative

69,408
Registration Number, if applicable

This collection of information is required by 37 CFR 1.133. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 24 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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

| Application Number | Application/Control No. | Applicant(s)/Patent under Reexamination | |
|---|---|---|---|
| | 13/875,245 | JAKOBSSON, BJORN MARKUS | |

| Document Code - DISQ | Internal Document – DO NOT MAIL |
|---|---|

| TERMINAL DISCLAIMER | ☒ APPROVED | ☐ DISAPPROVED |
|---|---|---|
| Date Filed : 04/27/2015 | This patent is subject to a Terminal Disclaimer | |

**Approved/Disapproved by:**

Dorethea Lawrence

U.S. Patent and Trademark Office

UNITED STATES PATENT AND TRADEMARK OFFICE

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

| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 | 9647 |

21912 7590 06/10/2015

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

| EXAMINER |
|---|
| ZIMMERMAN, MATTHEW E |

| ART UNIT | PAPER NUMBER |
|---|---|
| 3684 | |

| NOTIFICATION DATE | DELIVERY MODE |
|---|---|
| 06/10/2015 | ELECTRONIC |

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

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

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

usptocorrespondence@ip-patent.com

| Office Action Summary | Application No. 13/875,245 | Applicant(s) JAKOBSSON, BJORN MARKUS | |
|---|---|---|---|
| | Examiner MATTHEW ZIMMERMAN | Art Unit 3684 | AIA (First Inventor to File) Status No |

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

**Period for Reply**

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

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

**Status**

1)☒ Responsive to communication(s) filed on *04/27/2015*.

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

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

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

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

**Disposition of Claims***

5)☒ Claim(s) *1-10 and 19-29* is/are pending in the application.

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

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-10 and 19-29* is/are rejected.

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

9)☐ Claim(s) _____ are subject to restriction and/or election requirement.

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

**Application Papers**

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

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

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

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

**Priority under 35 U.S.C. § 119**

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

**Certified copies:**

a)☐ All b)☐ Some** c)☐ None of the:

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

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

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

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

**Attachment(s)**

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date _____.

3) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .

4) ☐ Other: _____.

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

## DETAILED ACTION

### *Status of Claims*

2. Claim(s) 1-10 and 19-29 have been examined.

3. Claim(s) 11-18 have been cancelled.

4. Claim(s) 19-29 are new.

### *Terminal Disclaimer*

5. The terminal disclaimer filed on 04/27/2015 disclaiming the terminal portion of any patent granted on this application which would extend beyond the expiration date of 8,458,041 has been reviewed and is accepted. The terminal disclaimer has been recorded.

### *Claim Rejections - 35 USC § 101*

6. 35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

7. Claim(s) 1-10 and 19-29 is/are rejected under 35 U.S.C. 101 because the claimed invention is directed to a judicial exception (i.e., a law of nature, a natural phenomenon, or an abstract idea) without significantly more. The claim(s) are directed to the abstract idea of purchasing. The claims do not include additional elements that

are sufficient to amount to significantly more than the judicial exception because the steps such as receiving, associating, obtaining, displaying constitute extra solution activity. The claim lack any steps which create an improvement to another technology or technical field, an improvement to a computer, or something more than simply using generic computing components to perform well known functions. Accordingly, the recited claims are ineligible.

***Claim Rejections - 35 USC § 103***

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

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

**9. Claims 1-2, 4-7, 19-20, 22-25, 29 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Gaw (US 7,930,220) in view of Fujioka (US 2009/0288015).**

Referring to Claim 1, Gaw teaches a system, comprising:

a set of one or more processors configured to, using a set of one or more interfaces: during a checkout process at a time subsequent to an enrollment process, display a purchase order screen for a purchase order, a destination region, and a starting region, wherein the starting region includes an icon associated with a payment (*see Gaw Fig. 2 item 183 and 166*); receive, from a user, a request to graphically move

the icon associated with the payment from the starting region to the destination region (*see Gaw Col. 4 lines 42-57*); in response to the graphical move request to graphically move the icon associated with the payment from the starting region to the designation region, display on the purchase order screen in the destination region the icon associated with the payment (*see Gaw Col. 4 lines 42-57*); finalize the purchase order (*see Gaw Fig. 2 click 216*); a memory coupled to the set of one or more processors and configured to provide the set of one or more processors with instructions (*see Gaw Fig. 4-5*).

Gaw does not teach during an enrollment process, 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, and associate, in a data store, the selected virtual likeness of the face of the account holder with an account of the account holder, and during the checkout process obtain from the data store the previously selected virtual likeness of the face of the account holder that was associated with the account of the account holder during the enrollment process, and display the virtual likeness of the face of the account holder. However, Fujioka teaches during an enrollment process, 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 (*see Fujioka ¶¶0024-25,16-17*), and associate, in a data store, the selected virtual likeness of the face of the account holder with an account of the account

holder (*see Fujioka ¶0019, the customized trading card is embodied in the computing code*), and during the checkout process obtain from the data store the previously selected virtual likeness of the face of the account holder that was associated with the account of the account holder during the enrollment process (*see Fujioka ¶0019, the computing code is then provided to multiple different web pages*), and display the virtual likeness of the face of the account holder (*see Fujioka ¶¶0024-25,16-17,19 and Fig. 1-2*). It would have been obvious to one of ordinary skill in the art at the time of invention to expand Gaw to include the virtual likeness and place it on the webpages during the checkout process taught by Fujioka because it would increase sales since users could now buy items for the avatar. In addition, the results of the combination would be predictable. Specifically, Gaw would continue to provide the ability to move icons on the purchase order screen except that now Gaw would include customized avatars features.

Referring to Claim 2, the combination teaches the system of claim 1 wherein the icon includes a graphical representation of an amount of money (*see Gaw Fig. 2*).

Referring to Claim 4, the combination teaches the system of claim 1 wherein the icon includes a graphical representation of a payment form (*see Gaw Fig. 2*).

Referring to Claim 5, the combination teaches the system of claim 1 wherein the virtual likeness comprises a photograph of the account holder (*see Fujioka ¶0025, photos*).

Referring to Claim 6, the combination teaches the system of claim 1 wherein the virtual likeness comprises an avatar selected by the account holder (*see Fujioka Fig. 2*).

Referring to Claim 7, the combination teaches the system of claim 1 wherein the set of one or more processors is further configured to record during the checkout process contextual information associated with the purchase order (*see Gaw Fig. 2, notes*).

Referring to Claim 19, Fujioka teaches a method, comprising:

during a checkout process at a time subsequent to an enrollment process, display a purchase order screen for a purchase order, a destination region, and a starting region, wherein the starting region includes an icon associated with a payment (*see Gaw Fig. 2 item 183 and 166*); receive, from a user, a request to graphically move the icon associated with the payment from the starting region to the destination region (*see Gaw Col. 4 lines 42-57*); in response to the graphical move request to graphically move the icon associated with the payment from the starting region to the designation region, display on the purchase order screen in the destination region the icon associated with the payment (*see Gaw Col. 4 lines 42-57*); finalize the purchase order

(*see Gaw Fig. 2 click 216*); a memory coupled to the set of one or more processors and configured to provide the set of one or more processors with instructions (*see Gaw Fig. 4-5*).

Gaw does not teach during an enrollment process, 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, and associate, in a data store, the selected virtual likeness of the face of the account holder with an account of the account holder, and during the checkout process obtain from the data store the previously selected virtual likeness of the face of the account holder that was associated with the account of the account holder during the enrollment process, and display the virtual likeness of the face of the account holder. However, Fujioka teaches during an enrollment process, 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 (*see Fujioka ¶¶0024-25,16-17*), and associate, in a data store, the selected virtual likeness of the face of the account holder with an account of the account holder (*see Fujioka ¶0019, the customized trading card is embodied in the computing code*), and obtain from the data store the previously selected virtual likeness of the face of the account holder that was associated with the account of the account holder during the enrollment process (*see Fujioka ¶0019, the computing code is then provided to multiple different web pages*), and display the virtual likeness of the face of the account

holder (*see Fujioka ¶¶0024-25,16-17,19 and Fig. 1-2*). It would have been obvious to one of ordinary skill in the art at the time of invention to expand Gaw to include the virtual likeness and place it on the webpages during the checkout process taught by Fujioka because it would increase sales since users could now buy items for the avatar. In addition, the results of the combination would be predictable. Specifically, Gaw would continue to provide the ability to move icons on the purchase order screen except that now Gaw would include customized avatars features.

Referring to Claim 20, the combination teaches the method of claim 19 wherein the icon includes a graphical representation of an amount of money (*see Gaw Fig. 2*).

Referring to Claim 22, the combination teaches the method of claim 19 wherein the icon includes a graphical representation of a payment form (*see Gaw Fig. 2*).

Referring to Claim 23, the combination teaches the method of claim 19 wherein the virtual likeness comprises a photograph of the account holder (*see Fujioka ¶0025, photos*).

Referring to Claim 24, the combination teaches the method of claim 19 wherein the virtual likeness comprises an avatar selected by the account holder (*see Fujioka Fig. 2*).

Referring to Claim 25, the combination teaches the method of claim 19 further comprising recording, during the checkout process, contextual information associated with the purchase order (*see Gaw Fig. 2, notes*).

Referring to Claim 29, Fujioka teaches a computer program product embodied in a non-transitory computer readable storage medium and comprising computer instructions for:

during a checkout process at a time subsequent to an enrollment process, display a purchase order screen for a purchase order, a destination region, and a starting region, wherein the starting region includes an icon associated with a payment (*see Gaw Fig. 2 item 183 and 166*); receive, from a user, a request to graphically move the icon associated with the payment from the starting region to the destination region (*see Gaw Col. 4 lines 42-57*); in response to the graphical move request to graphically move the icon associated with the payment from the starting region to the designation region, display on the purchase order screen in the destination region the icon associated with the payment (*see Gaw Col. 4 lines 42-57*); finalize the purchase order (*see Gaw Fig. 2 click 216*); a memory coupled to the set of one or more processors and configured to provide the set of one or more processors with instructions (*see Gaw Fig. 4-5*).

Gaw does not teach during an enrollment process, 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, and associate, in a data store, the selected virtual likeness of the face of the account holder with an account of the account holder, and during the checkout process obtain from the data store the previously selected virtual likeness of the face of the account holder that was associated with the account of the account holder during the enrollment process, and display the virtual likeness of the face of the account holder. However, Fujioka teaches during an enrollment process, 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 (*see Fujioka ¶¶0024-25,16-17*), and associate, in a data store, the selected virtual likeness of the face of the account holder with an account of the account holder (*see Fujioka ¶0019, the customized trading card is embodied in the computing code*), and obtain from the data store the previously selected virtual likeness of the face of the account holder that was associated with the account of the account holder during the enrollment process (*see Fujioka ¶0019, the computing code is then provided to multiple different web pages*), and display the virtual likeness of the face of the account holder (*see Fujioka ¶¶0024-25,16-17,19 and Fig. 1-2*). It would have been obvious to one of ordinary skill in the art at the time of invention to expand Gaw to include the virtual likeness and place it on the webpages during the checkout process taught by Fujioka because it would increase sales since users could now buy items for the avatar. In addition, the results of the combination would be predictable. Specifically, Gaw would

continue to provide the ability to move icons on the purchase order screen except that now Gaw would include customized avatars features.

**10. Claims 3 and 21 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Gaw (US 7,930,220) in view of Fujioka (US 2009/0288015) in further view of Reference U (see PTO-892).**

Referring to Claim 3, the combination teaches the system of claim 1. The combination does not teach wherein the icon includes a graphical representation of a hand, but does teach wherein the icon includes a credit card. Reference U teaches an icon including a credit card including a graphical representation of a hand. It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of graphical editing because the results of the combination would be predictable. Specifically, the icon would now simply include a graphical representation of a hand.

Referring to Claim 21, the combination teaches the method of claim 19. The combination does not teach wherein the icon includes a graphical representation of a hand, but does teach wherein the icon includes a credit card. Reference U teaches an icon including a credit card including a graphical representation of a hand. It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of graphical editing because the results of the

combination would be predictable. Specifically, the icon would now simply include a graphical representation of a hand.

11. **Claims 8-9 and 26-27 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Gaw (US 7,930,220) in view of Fujioka (US 2009/0288015) in further view of Mixon (US 2005/0049981).**

Referring to Claim 8, the combination teaches the system of claim 7. The combination does not teach wherein the contextual information includes information spoken by the user. However, Mixon teaches wherein contextual information includes information spoken by a user (*see Mixon ¶0027*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of computer programming because the results of the combination would be predictable. Specifically, the contextual information would now simply include information spoken by the user.

Referring to Claim 9, the combination teaches the system of claim 7. The combination does not teach wherein the contextual information includes a photograph taken by the user. However, Mixon teaches wherein contextual information includes a photograph taken by a user (*see Mixon ¶0027*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of computer programming because the results of the combination would be

predictable. Specifically, the contextual information would now simply include a photograph taken by the user.

Referring to Claim 26, the combination teaches the method of claim 25. The combination does not teach wherein the contextual information includes information spoken by the user. However, Mixon teaches wherein contextual information includes information spoken by a user (*see Mixon ¶0027*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of computer programming because the results of the combination would be predictable. Specifically, the contextual information would now simply include information spoken by the user.

Referring to Claim 27, the combination teaches the method of claim 25. The combination does not teach wherein the contextual information includes a photograph taken by the user. However, Mixon teaches wherein contextual information includes a photograph taken by a user (*see Mixon ¶0027*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of computer programming because the results of the combination would be predictable. Specifically, the contextual information would now simply include a photograph taken by the user.

12. **Claims 10 and 28 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Gaw (US 7,930,220) in view of Fujioka (US 2009/0288015) in further view of Smithies (US 6,091,835).**

Referring to Claim 10, the combination teaches the system of claim 1. The combination does not teach wherein the set of one or more processors is further configured to provide as output during the checkout process an audio confirmation including the identity of the owner of the account prior to finalizing the purchase order. However, Smithies teaches this (*see Smithies Col. 34 lines 34-48 in view of Col. 12 lines 3-27*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of computer programming because the results of the combination would be predictable. Specifically, the purchasing taught by Gaw would still occur except that now it would include an output of an audio confirmation including the identity of the owner of the account prior to finalizing the purchase order.

Referring to Claim 28, the combination teaches the method of claim 19. The combination does not teach providing as output during the checkout process an audio confirmation including the identity of the owner of the account prior to finalizing the purchase order. However, Smithies teaches this (*see Smithies Col. 34 lines 34-48 in view of Col. 12 lines 3-27*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of computer

programming because the results of the combination would be predictable. Specifically, the purchasing taught by Gaw would still occur except that now it would include an output of an audio confirmation including the identity of the owner of the account prior to finalizing the purchase order.

### *Response to Arguments*

13. Applicant's arguments filed have been fully considered but they are not persuasive.

14. The double patenting rejection is withdrawn.

15. The 101 rejection is maintained because reducing fraud is not an improvement in another technology or technical field, an improvement in a computer (e.x., an improvement to make the cpu run faster than previous ways to accomplish the same inventive goal or an improvement to reduce memory usage than previous ways to accomplish the same inventive goal), and does not amount to more than using generic computing components to perform routine and well-understood activities.

16. Then remainder of the arguments are directed to new amendments fully addressed above.

### *Conclusion*

17. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP

§ 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MATTHEW ZIMMERMAN whose telephone number is (571)270-5278. The examiner can normally be reached on Mon-Fri 9:00am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jason B. Dunham can be reached on (571) 272-8109. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/MATTHEW ZIMMERMAN/
Primary Examiner, Art Unit 3684

| Notice of References Cited | Application/Control No. 13/875,245 | Applicant(s)/Patent Under Reexamination JAKOBSSON, BJORN MARKUS | |
|---|---|---|---|
| | Examiner MATTHEW ZIMMERMAN | Art Unit 3684 | Page 1 of 1 |

**U.S. PATENT DOCUMENTS**

| * | | Document Number Country Code-Number-Kind Code | Date MM-YYYY | Name | Classification |
|---|---|---|---|---|---|
| * | A | US-2009/0288015 | 11-2009 | Fujioka, Robb | 715/747 |
| * | B | US-7,930,220 | 04-2011 | Gaw, Derek | 705/26.1 |
| * | C | US-2005/0049981 | 03-2005 | Mixon, Stephen Randall | 705/400 |
| * | D | US-6,091,835 | 07-2000 | Smithies et al. | 382/115 |
| | E | US- | | | |
| | F | US- | | | |
| | G | US- | | | |
| | H | US- | | | |
| | I | US- | | | |
| | J | US- | | | |
| | K | US- | | | |
| | L | US- | | | |
| | M | US- | | | |

**FOREIGN PATENT DOCUMENTS**

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

**NON-PATENT DOCUMENTS**

| * | | Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages) |
|---|---|---|
| * | U | Art Explosion, Nova Development 2002 |
| | V | |
| | W | |
| | X | |

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

**EAST Search History**

**EAST Search History (Prior Art)**

| Ref # | Hits | Search Query | DBs | Default Operator | Plurals | Time Stamp |
|---|---|---|---|---|---|---|
| L1 | 0 | 13/875245 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:20 |
| L3 | 3 | "705".clas. and (increas$3 near4 guilt) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:26 |
| 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; | OR | ON | 2012/09/22 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 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 image) with (hand) with (money cash)) same checkout | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2012/09/23 11:11 |
| 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; | OR | ON | 2012/09/23 11:14 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | IBM_TDB | | | |
| 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; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2013/01/03 12:45 |
| 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; | OR | ON | 2013/01/03 15:36 |

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| | | | EPO; JPO; DERWENT; IBM_TDB | | | |
| 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; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2013/01/04 11:22 |
| 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; | OR | ON | 2013/01/04 11:31 |

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| | | | USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| 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; DERWENT; IBM_TDB | OR | ON | 2013/01/15 12:47 |
| 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; | OR | ON | 2013/01/15 12:48 |

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| | | | DERWENT; IBM_TDB | | | |
| S58 | 163 | (bjorn near2 jakobsson).in. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:20 |
| S59 | 26432 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:20 |
| S60 | 39871 | 705/26.82,27.2,18,44.ccls. G06Q20/206.cpc. G06Q30/0643.cpc. G06Q30/0637.cpc. G06Q30/0601.cpc. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:28 |
| S64 | 59 | (photo picture) with account with profile with (pick$3 choos$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S65 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S66 | 3 | S64 and S65 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S67 | 1876 | (photo picture) with profile with (pick$3 choos$3 select$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:48 |
| S68 | 43 | S67 and S65 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:48 |
| S69 | 923 | profile with ((pick$3 choos$3 select$3) near4 (photo picture avatar)) | US-PGPUB; USPAT; USOCR; | OR | ON | 2014/11/19 11:51 |

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| | | | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S70 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:52 |
| S71 | 138 | S69 and S70 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:52 |
| S72 | 0 | profile with ((pick$3 choos$3 select$3) near4 (photo picture avatar)) with ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:55 |
| S73 | 9 | profile same ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:09 |
| S74 | 664 | ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:09 |
| S75 | 16 | (account profile) same ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:10 |
| S76 | 0 | avatar same ((pick$3 choos$3 select$3) near4 (photo picture)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S77 | 285 | avatar same ((pick$3 choos$3 select$3) near4 (photo picture)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S78 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; | OR | ON | 2014/11/19 |

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| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 13:11 |
| S79 | 15 | S77 and S78 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S80 | 1566 | (profile avatar) same ((pick$3 choos$3 select$3) near4 (photo picture)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:12 |
| S81 | 5843 | 705/27.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:12 |
| S82 | 12 | S80 and S81 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:13 |
| S83 | 12 | "20100030578" "20070271146" "20090125414" "20100299616" "20050096997" "6876977".pn. "20060122895" "20090265255" | US-PGPUB; USPAT | OR | ON | 2014/11/19 13:15 |
| S84 | 44 | "20060282304" "20120179980" "20060242234" "20030236832" "20040070678" "20080010319" "20070106627" "20100280860" "20080288494" "20070288468" "20070239552" "20070118441" "20070208679" "20080114644" "20080046343" "20090128335" "20060242581" "20050256866" "20060053195" "20070162547" "20040225716" "20100030578" "20070271146" "20090125414" "20100299616" "20050096997" | US-PGPUB; USPAT | OR | ON | 2014/11/19 13:27 |
| S85 | 16 | ((checkout purchase) adj (screen window page display)) same (photo picture photograph) near4 (user buyer consumer shopper) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:31 |
| S86 | 30 | ((checkout purchase) near2 (screen window page display)) same (photo picture photograph) near2 (user | US-PGPUB; USPAT; USOCR; | OR | ON | 2014/11/19 13:33 |

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| | | buyer consumer shopper) | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S87 | 17 | S86 not S85 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:33 |
| S88 | 17 | 12/381663 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:35 |
| S89 | 1 | record$3 with (spoken) with purchas$3 with confirm$6 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:37 |
| S90 | 13 | record$3 same (voice speak spoken) with (purchas$3 near4 confirm$6) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:38 |
| S91 | 40 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with confirm$6 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:59 |
| S92 | 138 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with (confirm$6 authenticat$5) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:59 |
| S93 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:00 |
| S94 | 9 | S92 and S93 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:00 |
| S95 | 62 | S92 not fujisaki.in. | US-PGPUB; | OR | ON | 2014/11/19 |

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| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 14:01 |
| S96 | 26 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with (confirm$6 authenticat$5) with (website webpage) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:02 |
| S97 | 1 | "20090288015" and (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:05 |
| S98 | 496270 | record$3 with (audio video) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:09 |
| S99 | 5 | ((record$3 with (audio video)) same ((take capture) with (photo photograph picture))) and (((voice audio) near4 confirmation) same (purchas$3 order$3 checkout)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:11 |
| S100 | 12681 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:12 |
| S101 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S102 | 932 | S100 and S101 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S103 | 497 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) same (confirmation confirm verify verification authentication authenticate) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; | OR | ON | 2014/11/19 14:13 |

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| | | | IBM_TDB | | | |
| S104 | 748 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) same (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S105 | 10 | S81 and S104 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S106 | 821 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout buy buying!) same (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:15 |
| S107 | 311 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) with (purchas$3 order$3 checkout buy buying!) with (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:16 |
| S108 | 62 | S101 and S107 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:16 |
| S109 | 1 | "7542945".pn. and (camera photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 15:53 |
| S110 | 20 | "12268899" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:19 |
| S111 | 4906 | (purchas$3 order$3 checkout buy buying!) with (video near2 (user buyer consumer shopper)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:25 |
| S112 | 1074 | (purchas$3 order$3 checkout buy buying!) with record$3 with (video near4 (user buyer consumer shopper)) | US-PGPUB; USPAT; USOCR; FPRS; | OR | ON | 2014/11/19 16:25 |

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| | | | EPO; JPO; DERWENT; IBM_TDB | | | |
| S113 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:26 |
| S114 | 86 | S113 and S112 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:26 |
| S115 | 348 | (purchas$3 order$3 checkout buy buying!) with (video near4 (user buyer consumer shopper)) with (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:38 |
| S116 | 38 | (purchas$3 order$3 checkout buy buying!) same (video near4 (user buyer consumer shopper)) same (confirmation confirm verify verification authentication authenticate security fraud) same (photo photograph picture) same (play playback) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:39 |
| S117 | 4 | (purchas$3 order$3 checkout buy buying!) same (video near4 (user buyer consumer shopper)) same biometric same (play playback) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:41 |
| S118 | 803 | ((confirm confirmation) near2 (order purchase)) same ((voice video audio) with (picture photo photograph video)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S119 | 280 | ((confirm confirmation) near2 (order purchase)) same ((voice video audio) near5 (picture photo photograph video)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S120 | 86924 | fraud fraudulent | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S121 | 15 | S119 and S120 | US-PGPUB; | OR | ON | 2014/11/19 |

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| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 16:43 |
| S122 | 1133085 | fraud fraudulent security | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S123 | 108 | S119 and S122 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S124 | 39 | (((confirm confirmation) near2 (order purchase)) same ((voice video audio) near5 (picture photo photograph video))).ti,ab,clm. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:47 |
| S125 | 4 | "5534855".pn. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:51 |
| S126 | 1953 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (user buyer consumer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S127 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S128 | 56 | S126 and S127 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S129 | 379 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (buyer consumer | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/19 16:56 |

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| | | customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | DERWENT; IBM_TDB | | | |
| S130 | 49 | (confirmation confirm verify verification authentication authenticate security! fraud fraudulent$3 verifies! verified!) same ((log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:57 |
| S131 | 5 | S127 and S130 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:57 |
| S132 | 148 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((verbal video) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S133 | 0 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((verbal) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S134 | 1 | (log logged! logging! record recorded! recording! capture capturing! captured) with (verbal with (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S135 | 136 | (record recorded! recording!) with (purchase near2 confirmation) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:08 |
| S136 | 0 | ((record recorded! recording!) with (purchase near2 confirmation)) same video | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:08 |
| S137 | 0 | ((record recorded! recording!) with (purchase near2 confirmation)) same (photo photograph) | US-PGPUB; USPAT; USOCR; | OR | ON | 2014/11/19 17:08 |

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|---|---|---|---|---|---|---|
| | | | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S138 | 1 | ((record recorded! recording!) with (purchase near2 confirmation)) same (audio verbal microphone) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S139 | 31 | S127 and S135 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S140 | 9 | ((record recorded! recording!) with (purchase near2 confirmation)) same2 (camera microphone) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S141 | 710 | (record recorded! recording!) same ATM same (video picture photo photograph) same (audio) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:48 |
| S142 | 162 | (record recorded! recording!) same ATM! same (video picture photo photograph) same (voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:49 |
| S143 | 51 | ((record recorded! recording!) with (video picture photo photograph) with (voice verbal)) same ATM! | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:49 |
| S144 | 1 | "20030163388" and (video picture photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:52 |
| S145 | 1 | "20030163388" and (audio voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:40 |
| S146 | 1 | "20030163388" and (record$3) | US-PGPUB; | OR | ON | 2014/11/20 |

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|---|---|---|---|---|---|---|
| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 10:43 |
| S147 | 36 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and (playing! playback! (play adj back)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:44 |
| S148 | 113 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and ((playing! playback! (play adj back)) with audio voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:45 |
| S149 | 22 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and ((playing! playback! (play adj back)) with (audio voice verbal)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:45 |
| S150 | 1866 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3) and ((playing! playback! (play adj back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| S151 | 26523 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| S152 | 25 | S150 and S151 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| S153 | 20 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3 same (checkout purchase)) and ((playing! playback! (play adj back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:55 |
| S154 | 20 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3 same (checkout purchase)) and ((playing! playback! (play adj2 back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; | OR | ON | 2014/11/20 10:55 |

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|---|---|---|---|---|---|---|
| | | | IBM_TDB | | | |
| S155 | 10 | (((record recorded! microphone recording!) with (video picture photo photograph) with (audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! (play adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:57 |
| S156 | 10 | (((record recorded! microphone recording!) with (video picture photo photograph) with (audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:58 |
| S157 | 16 | (((record recorded! microphone recording!) with (video picture photo photograph) with (video audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:59 |
| S158 | 6 | S157 not S156 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:59 |
| S159 | 2 | "20130226728" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:01 |
| S160 | 5 | (((record recorded! microphone recording!) with (video picture photo photograph) with (video audio voice verbal sound)) same message same (gift present) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:02 |
| S161 | 178 | (((video picture photo photograph) with (video audio voice verbal sound)) same message same (gift present) same (purchas$3 buy$3 checkout purchase)) and ((replay$3 playing! playback! ((play played!) adj2 back))) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:04 |
| S162 | 30 | S151 and S161 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:05 |

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| S163 | 6 | "20060007921" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:08 |
| S164 | 4 | (verbal verbally! voice) with video with (confirm adj (purchase order)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:11 |
| S165 | 568 | (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| S166 | 48 | (record recorded! microphone recording!) with (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| S167 | 71 | (record recorded! microphone recording! camera) with (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| S168 | 42 | (record$3 near4 video) with message with (gift present) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:21 |
| S169 | 124 | (video near4 message) with gift | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |
| S170 | 199816 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |
| S171 | 80 | S169 and S170 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/20 11:27 |

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|---|---|---|---|---|---|---|
| | | | DERWENT; IBM_TDB | | | |
| S172 | 4706 | (purchase order checkout) same ((voice verbal audio) with (video photo photograph picture)) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:31 |
| S173 | 178 | S151 and S172 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:31 |
| S174 | 537 | (purchase order checkout) same ((voice verbal audio video) with (photo photograph picture) with (consumer shopper purchaser user)) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:32 |
| S175 | 14 | S151 and S174 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:32 |
| S176 | 114 | (purchase order checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:35 |
| S177 | 86 | S176 not baum.in. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:38 |
| S178 | 135 | (purchase order checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:03 |
| S179 | 21 | S178 not S176 | US-PGPUB; | OR | ON | 2014/11/20 |

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|---|---|---|---|---|---|---|
| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 12:04 |
| S180 | 27 | (purchas$3 buy$3 order$3 checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same recognition | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:08 |
| S181 | 6 | S180 not S179 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:08 |
| S182 | 232 | (purchas$3 buy$3 order$3 checkout) same (((voice voiceprint verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| S183 | 97 | S182 not S178 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| S184 | 97 | S182 not S178 not S177 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| S185 | 97 | S182 not S178 not S177="6" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:11 |
| S186 | 97 | S182 not S178 not S179 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:11 |
| S187 | 18 | ((purchas$3 buy$3 order$3 checkout) | US-PGPUB; | OR | ON | 2014/11/20 |

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| | | same (((voice voiceprint verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification)).ti,ab,clm. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 12:14 |
| S188 | 1930 | (purchas$3 buy$3 order$3 checkout) with biometric with (consumer shopper purchaser user) with (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:18 |
| S189 | 243 | (purchas$3 buy$3 order$3 checkout) with biometric with (consumer shopper purchaser) with (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| S190 | 324025 | replay$3 playback (play$3 adj back) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| S191 | 18 | S189 and S190 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| S192 | 100507 | (photo photograph picture) near4 (consumer shopper purchaser user) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |
| S193 | 242935 | (voice verbal voiceprint audio) near4 (consumer shopper purchaser user) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |
| S194 | 1 | S189 and S190 and S192 and S193 | US-PGPUB; USPAT; USOCR; FPRS; | OR | ON | 2014/11/20 12:20 |

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| | | | EPO; JPO; DERWENT; IBM_TDB | | | |
| S195 | 3 | "6091835".pn. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:24 |
| S196 | 0 | "6091835".pn. and (photo picture photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:24 |
| S197 | 27 | S189 and S192 and S193 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:26 |
| S198 | 1 | "6091835".pn. and (purchas$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:36 |
| S199 | 1 | "20090288015" and (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:56 |
| S200 | 0 | "20090288015" and (account) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 13:00 |
| S201 | 1 | "20090288015" and profile | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 13:00 |

**EAST Search History (Interference)**

| Ref # | Hits | Search Query | DBs | Default Operator | Plurals | Time Stamp |
|---|---|---|---|---|---|---|
| L2 | 0 | 13/875245 | USPAT; UPAD | OR | ON | 2015/05/31 23:21 |
| S8 | 0 | "13/099981" | USPAT; | OR | ON | 2012/09/22 |

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|---|---|---|---|---|---|---|
| | | | UPAD | | | 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 |
| S32 | 0 | "13/099981" | USPAT; UPAD | OR | ON | 2013/01/03 15:36 |
| 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 |
| S61 | 57 | (bjorn near2 jakobsson).in. | USPAT; UPAD | OR | ON | 2014/11/13 14:20 |
| S62 | 6958 | 705/26.1-27.2.ccls. | USPAT; UPAD | OR | ON | 2014/11/13 14:20 |
| S63 | 7904 | 705/26.82,27.2,18,44.ccls. G06Q20/206.cpc. G06Q30/0643.cpc. G06Q30/0637.cpc. G06Q30/0601.cpc. | USPAT; UPAD | OR | ON | 2014/11/13 14:28 |

**5/31/2015 11:30:18 PM**
**C:\Users\mzimmerman1\Documents\EAST\Workspaces\13875245.wsp**

Doc code: RCEX
Doc description: Request for Continued Examination (RCE)

PTO/SB/30EFS (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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# REQUEST FOR CONTINUED EXAMINATION(RCE)TRANSMITTAL
## (Submitted Only via EFS-Web)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Application Number | 13875245 | Filing Date | 2013-05-01 | Docket Number (if applicable) | MJAKP001C1 | Art Unit | 3684 |
| First Named Inventor | Bjorn Markus Jakobsson | | | Examiner Name | Matthew E Zimmerman | | |

**This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application.**
Request for Continued Examination (RCE) practice under 37 CFR 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, or to any design application. The Instruction Sheet for this form is located at WWW.USPTO.GOV

### SUBMISSION REQUIRED UNDER 37 CFR 1.114

Note: If the RCE is proper, any previously filed unentered amendments and amendments enclosed with the RCE will be entered in the order in which they were filed unless applicant instructs otherwise. If applicant does not wish to have any previously filed unentered amendment(s) entered, applicant must request non-entry of such amendment(s).

☐ Previously submitted. If a final Office action is outstanding, any amendments filed after the final Office action may be considered as a submission even if this box is not checked.

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

☐ Other _____

☒ Enclosed

☒ Amendment/Reply

☐ Information Disclosure Statement (IDS)

☐ Affidavit(s)/ Declaration(s)

☐ Other _____

### MISCELLANEOUS

☐ Suspension of action on the above-identified application is requested under 37 CFR 1.103(c) for a period of months _____
(Period of suspension shall not exceed 3 months; Fee under 37 CFR 1.17(i) required)

☐ Other _____

### FEES

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

☒ The Director is hereby authorized to charge any underpayment of fees, or credit any overpayments, to Deposit Account No 500685

### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED

☒ Patent Practitioner Signature

☐ Applicant Signature

PTO/SB/30EFS (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

| Signature of Registered U.S. Patent Practitioner | | | |
|---|---|---|---|
| Signature | /Yeu-Ting George Cheng/ | Date (YYYY-MM-DD) | 2015-10-13 |
| Name | Yeu-Ting George Cheng | Registration Number | 69408 |

This collection of information is required by 37 CFR 1.114. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450.

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

# Privacy Act Statement

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

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

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

2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.

3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.

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5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.

6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).

7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.

8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.

9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

# Electronic Patent Application Fee Transmittal

| | |
|---|---|
| **Application Number:** | 13875245 |
| **Filing Date:** | 01-May-2013 |
| **Title of Invention:** | REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Filer:** | Yeu-Ting George Cheng/Melissa Yee |
| **Attorney Docket Number:** | MJAKP001C1 |

Filed as Large Entity

**Filing Fees for Utility under 35 USC 111(a)**

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| **Basic Filing:** | | | | |
| **Pages:** | | | | |
| **Claims:** | | | | |
| Claims in Excess of 20 | 1202 | 2 | 80 | 160 |
| **Miscellaneous-Filing:** | | | | |
| **Petition:** | | | | |
| **Patent-Appeals-and-Interference:** | | | | |
| **Post-Allowance-and-Post-Issuance:** | | | | |

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| **Extension-of-Time:** | | | | |
| Extension - 1 month with $0 paid | 1251 | 1 | 200 | 200 |
| **Miscellaneous:** | | | | |
| | | **Total in USD ($)** | | **360** |

| Electronic Acknowledgement Receipt | |
|---|---|
| **EFS ID:** | 23774964 |
| **Application Number:** | 13875245 |
| **International Application Number:** | |
| **Confirmation Number:** | 9647 |
| **Title of Invention:** | REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Customer Number:** | 21912 |
| **Filer:** | Yeu-Ting George Cheng/Melissa Yee |
| **Filer Authorized By:** | Yeu-Ting George Cheng |
| **Attorney Docket Number:** | MJAKP001C1 |
| **Receipt Date:** | 13-OCT-2015 |
| **Filing Date:** | 01-MAY-2013 |
| **Time Stamp:** | 21:41:19 |
| **Application Type:** | Utility under 35 USC 111(a) |

## Payment information:

| | |
|---|---|
| Submitted with Payment | yes |
| Payment Type | Deposit Account |
| Payment was successfully received in RAM | $360 |
| RAM confirmation Number | 8212 |
| Deposit Account | 500685 |
| Authorized User | VAN PELT YI & JAMES LLP |
| The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:<br>Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)<br>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 | | MJAKP001C1_AMD_B.pdf | 115404<br>93fdb21a156fb2b3118ebc3f702a155537b6eb02 | yes | 11 |

**Multipart Description/PDF files in .zip description**

| Document Description | Start | End |
|---|---|---|
| Amendment Submitted/Entered with Filing of CPA/RCE | 1 | 1 |
| Claims | 2 | 7 |
| Applicant summary of interview with examiner | 8 | 8 |
| Applicant Arguments/Remarks Made in an Amendment | 9 | 11 |

| | | | | | |
|---|---|---|---|---|---|
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 2 | Request for Continued Examination (RCE) | MJAKP001C1_AMD_B_RCE.pdf | 697767<br>de820d4999ebc96e28ee0b8957cefd412af665fe | no | 3 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 3 | Fee Worksheet (SB06) | fee-info.pdf | 32523<br>ed8251070dd00e3a4d3853af181045bcbe95643c | no | 2 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| | | **Total Files Size (in bytes):** | 845694 | | |

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

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

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

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | | |
|---|---|---|---|
| Inventor: | Bjorn Markus Jakobsson | Examiner: | Matthew E Zimmerman |
| Application No.: | 13/875,245 | Art Unit: | 3684 |
| Filed: | May 1, 2013 | Docket No.: | MJAKP001C1 |
| Title: | REDUCING FRAUD | | |

# AMENDMENT B

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

Dear Sir:

This is in response to the Office Action mailed June 10, 2015. The following amendments and remarks are respectfully submitted.

Applicant(s) believe that no (additional) fees are required beyond any fees submitted herewith. If required fees are missing or any additional fees are required during the pendency of the subject application, please charge such fees or credit any overpayment to Deposit Account No. 50-0685 (MJAKP001C1).

## IN THE CLAIMS

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

Listing of Claims:

1. (Currently amended) A system, comprising:

a set of one or more processors configured to, using a set of one or more interfaces:

~~during an enrollment process:~~

receive a ~~selected~~ 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, in a data store, the ~~selected~~ virtual likeness of the face of the account holder with an account of the account holder;

~~during a checkout process at a time subsequent to the enrollment process:~~

~~obtain, from the data store, the previously selected virtual likeness of the face of the account holder that was associated with the account of the account holder during the enrollment process;~~

receive, from a user, a request to perform a transaction using the account;

in response to receiving the request to perform the transaction using the account, cause to be rendered an interface including:

the virtual likeness of the face of the account holder;

an icon associated with a payment; and

instructions for completing the transaction, wherein the instructions include moving the icon associated with the payment away from the virtual likeness of the face of the account holder to a destination region; and

complete the transaction in response to receiving, from the user, a request to graphically move the icon associated with the payment away from the virtual likeness of the face of the account holder to the destination region; and

~~display a purchase order screen for a purchase order, the obtained selected virtual likeness of the face of the account holder, a destination region, and a~~

~~starting region, wherein the starting region includes an icon associated with a payment;~~

~~receive, from a user, a request to graphically move the icon associated with the payment from the starting region to the destination region; and~~

~~in response to the graphical move request to graphically move the icon associated with the payment from the starting region to the destination region:~~

~~display on the purchase order screen in the destination region the icon associated with the payment; and~~

~~finalize the purchase order; and~~

a memory coupled to the set of one or more processors and configured to provide the set of one or more processors with instructions.

2. (Original) The system of claim 1 wherein the icon includes a graphical representation of an amount of money.

3. (Original) The system of claim 1 wherein the icon includes a graphical representation of a hand.

4. (Original) The system of claim 1 wherein the icon includes a graphical representation of a payment form.

5. (Original) The system of claim 1 wherein the virtual likeness comprises a photograph of the account holder.

6. (Original) The system of claim 1 wherein the virtual likeness comprises an avatar selected by the account holder.

7. (Currently amended) The system of claim 1 wherein the set of one or more processors is further configured to record~~, during the checkout process,~~ contextual information associated with the transaction ~~purchase order~~.

8. (Original) The system of claim 7 wherein the contextual information includes information spoken by the user.

9. (Original) The system of claim 7 wherein the contextual information includes a photograph taken by the user.

10. (Currently amended) The system of claim 1 wherein the set of one or more processors is further configured to provide as output~~, during the checkout process,~~ an audio confirmation including the identity of [[the]] an owner of the account prior to completing the transaction ~~finalizing the purchase order~~.

11. (Cancelled)

12. (Cancelled)

13. (Cancelled)

14. (Cancelled)

15. (Cancelled)

16. (Cancelled)

17. (Cancelled)

18. (Cancelled)

19. (Currently amended) A method, comprising:

~~during an enrollment process:~~

receiving, via a set of one or more interfaces, a ~~selected~~ 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, in a data store, the ~~selected~~ virtual likeness of the face of the account holder with an account of the account holder;

~~during a checkout process at a time subsequent to the enrollment process:~~

~~obtaining, from the data store, the previously selected virtual likeness of the face of the account holder that was associated with the account of the account holder during the enrollment process;~~

receiving, from a user, a request to perform a transaction using the account;

in response to receiving the request to perform the transaction using the account, causing to be rendered an interface including:

the virtual likeness of the face of the account holder;

an icon associated with a payment; and

instructions for completing the transaction, wherein the instructions include moving the icon associated with the payment away from the virtual likeness of the face of the account holder to a destination region; and

completing the transaction in response to receiving, from the user, a request to graphically move the icon associated with the payment away from the virtual likeness of the face of the account holder to the destination region.

~~displaying, using a set of one or more processors, a purchase order screen for a purchase order, the obtained selected virtual likeness of the face of the account holder, a destination region, and a starting region, wherein the starting region includes an icon associated with a payment;~~

~~receiving, from a user, a request to graphically move the icon associated with the payment from the starting region to the destination region; and~~

~~in response to the graphical move request to graphically move the icon associated with the payment from the starting region to the destination region:~~

~~displaying on the purchase order screen in the destination region the icon associated with the payment; and~~

~~finalizing the purchase order.~~

20. (Previously presented) The method of claim 19 wherein the icon includes a graphical representation of an amount of money.

21. (Previously presented) The method of claim 19 wherein the icon includes a graphical representation of a hand.

22. (Previously presented) The method of claim 19 wherein the icon includes a graphical representation of a payment form.

23. (Currently amended) The method of claim 19 wherein the virtual likeness comprises[[ ]] a photograph of the account holder.

24. (Previously presented) The method of claim 19 wherein the virtual likeness comprises an avatar selected by the account holder.

25. (Currently amended) The method of claim 19 further comprising recording~~, during the checkout process,~~ contextual information associated with the transaction ~~purchase order~~.

26. (Previously presented) The method of claim 25 wherein the contextual information includes information spoken by the user.

27. (Previously presented) The method of claim 25 wherein the contextual information includes a photograph taken by the user.

28. (Currently amended) The method of claim 19 further comprising providing as output~~,~~ ~~during the checkout process,~~ an audio confirmation including the identity of [[the]] an owner of the account prior to completing the transaction ~~finalizing the purchase order~~.

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

~~during an enrollment process:~~

receiving, via a set of one or more interfaces, a ~~selected~~ 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, in a data store, the ~~selected~~ virtual likeness of the face of the account holder with an account of the account holder;

~~during a checkout process at a time subsequent to the enrollment process:~~

~~obtaining, from the data store, the previously selected virtual likeness of the face of the account holder that was associated with the account of the account holder during the enrollment process;~~

receiving, from a user, a request to perform a transaction using the account;

in response to receiving the request to perform the transaction using the account, causing to be rendered an interface including:

the virtual likeness of the face of the account holder;

an icon associated with a payment; and

instructions for completing the transaction, wherein the instructions include moving the icon associated with the payment away from the virtual likeness of the face of the account holder to a destination region; and

completing the transaction in response to receiving, from the user, a request to graphically move the icon associated with the payment away from the virtual likeness of the face of the account holder to the destination region.

~~displaying, using a set of one or more processors, a purchase order screen for a purchase order, the obtained selected virtual likeness of the face of the account holder, a destination region, and a starting region, wherein the starting region includes an icon associated with a payment;~~

~~receiving, from a user, a request to graphically move the icon associated with the payment from the starting region to the destination region; and~~

~~in response to the graphical move request to graphically move the icon associated with the payment from the starting region to the destination region:~~

~~displaying on the purchase order screen in the destination region the icon associated with the payment; and~~

~~finalizing the purchase order.~~

30. (New) The system of claim 1 wherein the virtual likeness of the face of the account holder represents an unhappy version of the account holder, and wherein the virtual likeness is included in the rendered interface based at least in part on a determination that completion of the transaction will cause a threshold to be exceeded.

31. (New) The method of claim 19 wherein the displayed virtual likeness of the face of the account holder represents an unhappy version of the account holder, and wherein the virtual likeness is included in the rendered interface based at least in part on a determination that completion of the transaction will cause a threshold to be exceeded.

## INTERVIEW SUMMARY

A telephonic interview in the above-referenced case was conducted on October 13, 2015 between the Examiner and the Applicants' undersigned representative. The Office Action mailed on June 10, 2015 was discussed. Specifically, the rejections of Claims 1, 19, and 29 in light of Gaw and Fujioka and the proposed amendments set forth herein were discussed with the intent to place the claims in better condition for allowance or appeal.

The Applicants thank the Examiner for the interview.

## REMARKS

Claims 1, 7, 10, 19, 23, 25, 28, and 29 have been amended to clarify the subject matter regarded as the invention. New Claims 30 and 31 have been added. Claims 1-10 and 19-31 are pending. No new subject matter has been added.

### *Claim Rejections – 35 U.S.C. §101*

Applicants maintain that independent Claims 1, 19, and 29 and their dependent claims are believed to be non-abstract because they are not fundamental economic practices, methods of organizing human activities, ideas themselves, or mathematical relationships/formulas.

If the Examiner were to maintain that the claims are directed to an abstract idea, Applicants further submit that amended independent Claims 1, 19, and 29 include additional elements that are significantly more than the judicial exception. Specifically, independent Claims 1, 19, and 29 recite specific limitations other than what is well-understood, routine and conventional in the field, and add unconventional steps that confine the claim to a particular useful application. In particular, the claims disclose "receiv[ing], from a user, a request to perform a transaction using [an] account [of an account holder]" and "in response to receiving the request to perform the transaction using the account, causing to be rendered an interface including: [a] virtual likeness of the face of the account holder; an icon associated with a payment; and instructions for completing the transaction, wherein the instructions include moving the icon associated with the payment away from the virtual likeness of the face of the account holder to a destination region."

As such, independent Claims 1, 19, and 29 and their dependent claims are believed to be directed to statutory subject matter under 35 U.S.C. §101.

### *Claim Rejections – 35 U.S.C. §103(a)*

The Examiner has rejected Claims 1-2, 4-7, 19-20, 22-25, and 29 under 35 U.S.C. §103(a) as being unpatentable over Gaw (U.S. Pat. No. 7,930,220) in view of Fujioka (U.S. Pub. No. 2009/0228015). The remaining claims stand rejected under 35 U.S.C. §103(a) based on the

combination of Gaw and Fujioka further combined with one or more other references. The rejection is respectfully traversed.

As amended, independent Claims 1, 19, and 29 each recite, in part, "receiv[ing], from a user, a request to perform a transaction using [an] account [of an account holder]" and "in response to receiving the request to perform the transaction using the account, causing to be rendered an interface including: [a] virtual likeness of the face of the account holder; an icon associated with a payment; and instructions for completing the transaction, wherein the instructions include moving the icon associated with the payment away from the virtual likeness of the face of the account holder to a destination region." Independent Claims 1, 19, and 29 have each been further amended to recite, in part, "complet[ing] the transaction in response to receiving, from the user, a request to graphically move the icon associated with the payment away from the virtual likeness of the face of the account holder to the destination region." Support for the amendments may be found, without limitation, in Paragraphs [0046-0048] and [0062] and Figure 4 of the Specification.

Neither Gaw nor Fujioka, whether considered individually or in combination, discloses these limitations. Independent Claims 1, 19, and 29 are therefore believed to be allowable.

***New Claims***

Support for new Claims 30 and 31 may be found, without limitation, in Paragraph [0050] and Figures 5B and 5C of the Specification.

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

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

Respectfully submitted,

Dated: October 13, 2015

/Yeu-Ting George Cheng/

Yeu-Ting George Cheng
Registration No. 69,408
V 408-207-4765
F 408-973-2595

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PTO/SB/06 (09-11)
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| PATENT APPLICATION FEE DETERMINATION RECORD<br>Substitute for Form PTO-875 | Application or Docket Number<br>13/875,245 | Filing Date<br>05/01/2013 | ☐ To be Mailed |
|---|---|---|---|

**ENTITY**: ☐ LARGE ☒ SMALL ☐ MICRO

## APPLICATION AS FILED – PART I

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

## APPLICATION AS AMENDED – PART II

AMENDMENT 10/13/2015

| | (Column 1) CLAIMS REMAINING AFTER AMENDMENT | | (Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR | (Column 3) PRESENT EXTRA | RATE ($) | ADDITIONAL FEE ($) |
|---|---|---|---|---|---|---|
| Total (37 CFR 1.16(i)) | * 23 | Minus | ** 21 | = 2 | X $40 = | 80 |
| Independent (37 CFR 1.16(h)) | * 3 | Minus | ***4 | = 0 | X $210 = | 0 |
| ☐ Application Size Fee (37 CFR 1.16(s)) | | | | | | |
| ☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j)) | | | | | | |
| | | | | | TOTAL ADD'L FEE | **80** |

AMENDMENT

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

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

LIE
/ERIC DANTZLER/

This collection of information is required by 37 CFR 1.16. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**
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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 | 9647 |

21912 7590 10/16/2015

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

| EXAMINER | |
|---|---|
| ZIMMERMAN, MATTHEW E | |

| ART UNIT | PAPER NUMBER |
|---|---|
| 3684 | |

| NOTIFICATION DATE | DELIVERY MODE |
|---|---|
| 10/16/2015 | ELECTRONIC |

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

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

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

usptocorrespondence@ip-patent.com

| **Applicant-Initiated Interview Summary** | **Application No.** | **Applicant(s)** | |
|---|---|---|---|
| | 13/875,245 | JAKOBSSON, BJORN MARKUS | |
| | **Examiner** | **Art Unit** | |
| | MATTHEW ZIMMERMAN | 3684 | |

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

(1) *MATTHEW ZIMMERMAN*. (3)_____.

(2) *GEORGE CHANG*. (4)_____.

Date of Interview: *13 October 2015*.

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: *gaw, fujioka*.

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 suggested incorporating paragraph 50 into the claims which, depending on how it was phrased, might overcome the prior art of record. The examiner did not have a suggestion regarding the rejection under 101. This concluded the interview*.

**Applicant recordation instructions:** The formal written reply to the last Office action must include the substance of the interview. (See MPEP section 713.04). If a reply to the last Office action has already been filed, applicant is given a non-extendable period of the longer of one month or thirty days from this interview date, or the mailing date of this interview summary form, whichever is later, to file a statement of the substance of the 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/<br>Primary Examiner, Art Unit 3684 | |
|---|---|

# Summary of Record of Interview Requirements

**Manual of Patent Examining Procedure (MPEP), Section 713.04, Substance of Interview Must be Made of Record**
A complete written statement as to the substance of any face-to-face, video conference, or telephone interview with regard to an application must be made of record in the application whether or not an agreement with the examiner was reached at the interview.

**Title 37 Code of Federal Regulations (CFR) § 1.133 Interviews**
Paragraph (b)

In every instance where reconsideration is requested in view of an interview with an examiner, a complete written statement of the reasons presented at the interview as warranting favorable action must be filed by the applicant. An interview does not remove the necessity for reply to Office action as specified in §§ 1.111, 1.135. (35 U.S.C. 132)

37 CFR §1.2 Business to be transacted in writing.
All business with the Patent or Trademark Office should be transacted in writing. The personal attendance of applicants or their attorneys or agents at the Patent and Trademark Office is unnecessary. The action of the Patent and Trademark Office will be based exclusively on the written record in the Office. No attention will be paid to any alleged oral promise, stipulation, or understanding in relation to which there is disagreement or doubt.

———

The action of the Patent and Trademark Office cannot be based exclusively on the written record in the Office if that record is itself incomplete through the failure to record the substance of interviews.

It is the responsibility of the applicant or the attorney or agent to make the substance of an interview of record in the application file, unless the examiner indicates he or she will do so. It is the examiner's responsibility to see that such a record is made and to correct material inaccuracies which bear directly on the question of patentability.

Examiners must complete an Interview Summary Form for each interview held where a matter of substance has been discussed during the interview by checking the appropriate boxes and filling in the blanks. Discussions regarding only procedural matters, directed solely to restriction requirements for which interview recordation is otherwise provided for in Section 812.01 of the Manual of Patent Examining Procedure, or pointing out typographical errors or unreadable script in Office actions or the like, are excluded from the interview recordation procedures below. Where the substance of an interview is completely recorded in an Examiners Amendment, no separate Interview Summary Record is required.

The Interview Summary Form shall be given an appropriate Paper No., placed in the right hand portion of the file, and listed on the "Contents" section of the file wrapper. In a personal interview, a duplicate of the Form is given to the applicant (or attorney or agent) at the conclusion of the interview. In the case of a telephone or video-conference interview, the copy is mailed to the applicant's correspondence address either with or prior to the next official communication. If additional correspondence from the examiner is not likely before an allowance or if other circumstances dictate, the Form should be mailed promptly after the interview rather than with the next official communication.

The Form provides for recordation of the following information:
- Application Number (Series Code and Serial Number)
- Name of applicant
- Name of examiner
- Date of interview
- Type of interview (telephonic, video-conference, or personal)
- Name of participant(s) (applicant, attorney or agent, examiner, other PTO personnel, etc.)
- An indication whether or not an exhibit was shown or a demonstration conducted
- An identification of the specific prior art discussed
- An indication whether an agreement was reached and if so, a description of the general nature of the agreement (may be by attachment of a copy of amendments or claims agreed as being allowable). Note: Agreement as to allowability is tentative and does not restrict further action by the examiner to the contrary.
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It is desirable that the examiner orally remind the applicant of his or her obligation to record the substance of the interview of each case. It should be noted, however, that the Interview Summary Form will not normally be considered a complete and proper recordation of the interview unless it includes, or is supplemented by the applicant or the examiner to include, all of the applicable items required below concerning the substance of the interview.

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   (The identification of arguments need not be lengthy or elaborate. A verbatim or highly detailed description of the arguments is not required. The identification of the arguments is sufficient if the general nature or thrust of the principal arguments made to the examiner can be understood in the context of the application file. Of course, the applicant may desire to emphasize and fully describe those arguments which he or she feels were or might be persuasive to the examiner.)
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**Examiner to Check for Accuracy**

If the claims are allowable for other reasons of record, the examiner should send a letter setting forth the examiner's version of the statement attributed to him or her. If the record is complete and accurate, the examiner should place the indication, "Interview Record OK" on the paper recording the substance of the interview along with the date and the examiner's initials.

| **Applicant-Initiated Interview Summary** | **Application No.** | **Applicant(s)** | |
|---|---|---|---|
| | 13/875,245 | JAKOBSSON, BJORN MARKUS | |
| | **Examiner** | **Art Unit** | |
| | MATTHEW ZIMMERMAN | 3684 | |

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

(1) *MATTHEW ZIMMERMAN*. (3)_____.

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(For each of the checked box(es) above, please describe below the issue and detailed description of the discussion)

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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...)

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# FACSIMILE COVER SHEET

VAN PELT, YI & JAMES LLP
10050 N. Foothill Blvd.
Suite 200
Cupertino, California 95014
Tel: 408-973-2585
Fax: 408-973-2595

**Date: October 12, 2015**

CONFIDENTIALITY NOTE
The information contained in this facsimile (FAX) message is legally privileged and confidential information intended only for the use of the receiver or firm named below. If the reader of this message is not the intended receiver, you are hereby notified that any dissemination, distribution or copy of this FAX is strictly prohibited. If you have received this FAX in error, please immediately notify the sender at the telephone number provided above and return the original message to the sender at the address above via the United States Postal Service. Thank you.

**TO: Examiner Matthew E. Zimmerman**
**COMPANY: U.S. Patent & Trademark Office**
**FAX NO.: (571) 270-6278**

**FROM: Yeu-Ting George Cheng**
**RE: Applicant Initiated Interview Request**
**REF. NO.: MJAKP001C1**
**APPLICATION NO.: 13/875,245**
**NO. PAGES: Cover Sheet + 1 Page**

## MESSAGE:

Dear Examiner Matthew E. Zimmerman:

Please accept the enclosed Applicant Initiated Interview Request Form, for the above-referenced application.

If you have any questions please do not hesitate to contact me.

Best Regards,

Yeu-Ting George Cheng

Doc Code: M865 or FAI.REQ.INTV

PTOL-413A (08-10)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

# Applicant Initiated Interview Request Form

Application No.: 13/875,245 First Named Applicant: Bjorn Markus Jakobsson
Examiner: Matthew E. Zimmerman Art Unit: 3684 Status of Application: Pending

**Tentative Participants:**
(1) Examiner Matthew E. Zimmerman (2) Yeu-Ting George Cheng
(3) _____ (4) _____

**Proposed Date of Interview:** Tues 10/13 **Proposed Time:** 1:00pm ET (AM/PM)

**Type of Interview Requested:**
(1) [✓] Telephonic (2) [ ] Personal (3) [ ] Video Conference

**Exhibit To Be Shown or Demonstrated:** [ ] YES [✓] NO
If yes, provide brief description: _____

## Issues To Be Discussed

| Issues (Rej., Obj., etc) | Claims/ Fig. #s | Prior Art | Discussed | Agreed | Not Agreed |
|---|---|---|---|---|---|
| (1) Rej. 103 | 1 | Gaw, Fujioka | [ ] | [ ] | [ ] |
| (2) Rej. 101 | | | [ ] | [ ] | [ ] |
| (3) | | | [ ] | [ ] | [ ] |
| (4) | | | [ ] | [ ] | [ ] |

[ ] Continuation Sheet Attached [ ] Proposed Amendment or Arguments Attached
**Brief Description of Arguments to be Presented:** Applicants would like to discuss 103 and 101 rejections.

**An interview was conducted on the above-identified application on** _____

**NOTE:** This form should be completed and filed by applicant in advance of the interview (see MPEP § 713.01). If this form is signed by a registered practitioner not of record, the Office will accept this as an indication that he or she is authorized to conduct an interview on behalf of the principal (37 CFR 1.32(a)(3)) pursuant to 37 CFR 1.34. This is not a power of attorney to any above named practitioner. See the Instruction Sheet for this form, which is incorporated by reference. By signing this form, applicant or practitioner is certifying that he or she has read the Instruction Sheet. After the interview is conducted, applicant is advised to file a statement of the substance of this interview (37 CFR 1.133(b)) as soon as possible. This application will not be delayed from issue because of applicant's failure to submit a written record of this interview.

/Yeu-Ting George Cheng/
Applicant/Applicant's Representative Signature

Examiner/SPE Signature

Yeu-Ting George Cheng
Typed/Printed Name of Applicant or Representative

69,408
Registration Number, if applicable

This collection of information is required by 37 CFR 1.133. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 24 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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

UNITED STATES PATENT AND TRADEMARK OFFICE

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

| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 | 9647 |

21912 7590 02/25/2016
VAN PELT, YI & JAMES LLP
10050 N. FOOTHILL BLVD #200
CUPERTINO, CA 95014

| EXAMINER | |
|---|---|
| ZIMMERMAN, MATTHEW E | |

| ART UNIT | PAPER NUMBER |
|---|---|
| 3684 | |

| NOTIFICATION DATE | DELIVERY MODE |
|---|---|
| 02/25/2016 | ELECTRONIC |

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

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

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

usptocorrespondence@ip-patent.com

| Office Action Summary | Application No. 13/875,245 | Applicant(s) JAKOBSSON, BJORN MARKUS | |
|---|---|---|---|
| | Examiner MATTHEW ZIMMERMAN | Art Unit 3684 | AIA (First Inventor to File) Status No |

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

**Period for Reply**

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

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

**Status**

1)☒ Responsive to communication(s) filed on *10/13/2015*.

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

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

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

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

**Disposition of Claims***

5)☒ Claim(s) *1-10 and 19-31* is/are pending in the application.

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

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-10 and 19-31* is/are rejected.

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

9)☐ Claim(s) _____ are subject to restriction and/or election requirement.

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

**Application Papers**

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

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

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

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

**Priority under 35 U.S.C. § 119**

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

**Certified copies:**

a)☐ All b)☐ Some** c)☐ None of the:

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

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

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

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

**Attachment(s)**

1) ☐ Notice of References Cited (PTO-892)

2) ☐ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date _____.

3) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .

4) ☐ Other: _____.

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

***Continued Examination Under 37 CFR 1.114***

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 10/13/2015 has been entered.

## DETAILED ACTION

***Status of Claims***

2. Claim(s) 1-10 and 19-31 have been examined.

3. Claim(s) 11-18 have been cancelled.

***Claim Rejections - 35 USC § 101***

4. 35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claim(s) 1-10 and 19-31 is/are rejected under 35 U.S.C. 101 because the claimed invention is directed to a judicial exception (i.e., a law of nature, a natural phenomenon, or an abstract idea) without significantly more. The claim(s) recite

limitations such as receiving a virtual likeness of a face of an account holder, associating the virtual likeness with the account holder, receive from a user a request to perform a transaction using the account, cause to be rendered on an interface the virtual likeness, an icon associated with a payment, and instructions explaining that one is to move the icon representing the payment away from the virtual likeness of the account holder to a destination region, and then completing the transaction upon doing said movement. The claims taken as a whole, when considered with the specification, describe one way to reduce the likelihood of unauthorized transactions. The concept of reducing the likelihood of unauthorized transactions is a fundamental economic practice because it is foundational and basic to the practice of commerce. Such a concept is likened to reduction of fraud which has been practiced by merchants throughout history. In addition, the concept of reducing the likelihood of unauthorized transactions involves methods of organizing human activity as it involves a user interacting with a merchant and is similar to concepts courts have found abstract such as creating a contractual relationship in buySAFE and mitigating settlement risk in Alice Corp.

The entirety of the claims have been analyzed for something constituting significantly more than the abstract idea. The claims recite a memory coupled to the set of one or more processors, however these limitations are recited at a high level of generality and operate on generic functions. It has been held that generic computing components performing generic functions, alone, do not amount to significantly more than the abstract idea. The limitations also recite the act of graphically moving an icon, however, the graphical movement of data is a generic function as virtually any computer

can perform graphical movement of data. The remaining limitations describe the data represented on the interface and simply amount to extra solution activity. The claims lack limitations creating an improvement in another technology or technical field, an improvement in a computer, or something beyond using generic computer components to perform routine and conventional activities.

### *Response to Arguments*

5. Applicant's arguments filed have been fully considered but they are not persuasive in regards to the 101 and have been addressed above.

6. The claims are not in condition for allowance because they are rejected under 35 U.S.C. 101.

### *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-Fri 9:00am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jason B. Dunham can be reached on (571) 272-8109. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/MATTHEW ZIMMERMAN/
Primary Examiner, Art Unit 3684

**EAST Search History**

**EAST Search History (Prior Art)**

| Ref # | Hits | Search Query | DBs | Default Operator | Plurals | Time Stamp |
|---|---|---|---|---|---|---|
| L1 | 10 | (US-20090171810-$ or US-20040254855-$ or US-20090288012-$ or US-20010042042-$ or US-20020152137-$ or US-20090013359-$ or US-20050049981-$ or US-20020046055-$).did. or (US-7930220-$ or US-6091835-$).did. | US-PGPUB; USPAT | OR | ON | 2016/02/19 13:36 |
| L2 | 6 | (US-20090171810-$ or US-20040254855-$ or US-20090288012-$ or US-20010042042-$ or US-20020152137-$).did. or (US-7930220-$).did. | US-PGPUB; USPAT | OR | ON | 2016/02/19 13:36 |
| L3 | 6 | 1 and 2 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2016/02/19 13:36 |
| L4 | 10 | 1 2 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2016/02/19 13:36 |
| L5 | 6 | 4 AND ( (G06Q30/06 OR G06Q30/0633 OR G06Q30/0601 OR G06Q30/0641).CPC. ) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2016/02/19 13:37 |
| L6 | 85008 | (G06Q30/06 OR G06Q30/0633 OR G06Q30/0601 OR G06Q30/0641).CPC. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2016/02/19 13:37 |
| L8 | 336 | ((confirm confirmation) near2 (order purchase)) same ((voice video audio) near5 (picture photo photograph video)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2016/02/19 13:37 |
| L10 | 70 | 6 and 8 | US-PGPUB; USPAT; USOCR; | OR | ON | 2016/02/19 13:38 |

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| | | | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| 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) | US-PGPUB; | OR | ON | 2012/09/23 |

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| | | same ((photo photograph avatar image) with (hand) with (money cash)) same checkout | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 11:11 |
| 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; | OR | ON | 2013/01/03 12:44 |

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| | | | IBM_TDB | | | |
| 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; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2013/01/03 12:45 |
| 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; | OR | ON | 2013/01/04 11:19 |

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| | | | EPO; JPO; DERWENT; IBM_TDB | | | |
| 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; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2013/01/04 11:22 |
| 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 |

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| 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; DERWENT; IBM_TDB | OR | ON | 2013/01/15 12:47 |
| 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 |
| S58 | 163 | (bjorn near2 jakobsson).in. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:20 |
| S59 | 26432 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:20 |
| S60 | 39871 | 705/26.82,27.2,18,44.ccls. G06Q20/206.cpc. G06Q30/0643.cpc. G06Q30/0637.cpc. G06Q30/0601.cpc. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/13 14:28 |

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|---|---|---|---|---|---|---|
| | | | DERWENT; IBM_TDB | | | |
| S64 | 59 | (photo picture) with account with profile with (pick$3 choos$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S65 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S66 | 3 | S64 and S65 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S67 | 1876 | (photo picture) with profile with (pick$3 choos$3 select$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:48 |
| S68 | 43 | S67 and S65 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:48 |
| S69 | 923 | profile with ((pick$3 choos$3 select$3) near4 (photo picture avatar)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:51 |
| S70 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:52 |
| S71 | 138 | S69 and S70 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:52 |
| S72 | 0 | profile with ((pick$3 choos$3 select$3) near4 (photo picture avatar)) with ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; | OR | ON | 2014/11/19 11:55 |

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| | | | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S73 | 9 | profile same ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:09 |
| S74 | 664 | ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:09 |
| S75 | 16 | (account profile) same ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:10 |
| S76 | 0 | avatar same ((pick$3 choos$3 select$3) near4 (photo picture)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S77 | 285 | avatar same ((pick$3 choos$3 select$3) near4 (photo picture)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S78 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S79 | 15 | S77 and S78 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S80 | 1566 | (profile avatar) same ((pick$3 choos$3 select$3) near4 (photo picture)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:12 |
| S81 | 5843 | 705/27.1-27.2.ccls. | US-PGPUB; | OR | ON | 2014/11/19 |

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| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 13:12 |
| S82 | 12 | S80 and S81 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:13 |
| S83 | 12 | "20100030578" "20070271146" "20090125414" "20100299616" "20050096997" "6876977".pn. "20060122895" "20090265255" | US-PGPUB; USPAT | OR | ON | 2014/11/19 13:15 |
| S84 | 44 | "20060282304" "20120179980" "20060242234" "20030236832" "20040070678" "20080010319" "20070106627" "20100280860" "20080288494" "20070288468" "20070239552" "20070118441" "20070208679" "20080114644" "20080046343" "20090128335" "20060242581" "20050256866" "20060053195" "20070162547" "20040225716" "20100030578" "20070271146" "20090125414" "20100299616" "20050096997" | US-PGPUB; USPAT | OR | ON | 2014/11/19 13:27 |
| S85 | 16 | ((checkout purchase) adj (screen window page display)) same (photo picture photograph) near4 (user buyer consumer shopper) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:31 |
| S86 | 30 | ((checkout purchase) near2 (screen window page display)) same (photo picture photograph) near2 (user buyer consumer shopper) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:33 |
| S87 | 17 | S86 not S85 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:33 |
| S88 | 17 | 12/381663 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:35 |
| S89 | 1 | record$3 with (spoken) with purchas$3 with confirm$6 | US-PGPUB; USPAT; USOCR; | OR | ON | 2014/11/19 13:37 |

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| | | | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S90 | 13 | record$3 same (voice speak spoken) with (purchas$3 near4 confirm$6) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:38 |
| S91 | 40 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with confirm$6 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:59 |
| S92 | 138 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with (confirm$6 authenticat$5) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:59 |
| S93 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:00 |
| S94 | 9 | S92 and S93 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:00 |
| S95 | 62 | S92 not fujisaki.in. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:01 |
| S96 | 26 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with (confirm$6 authenticat$5) with (website webpage) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:02 |
| S97 | 1 | "20090288015" and (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:05 |
| S98 | 496270 | record$3 with (audio video) | US-PGPUB; | OR | ON | 2014/11/19 |

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| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 14:09 |
| S99 | 5 | ((record$3 with (audio video)) same ((take capture) with (photo photograph picture))) and (((voice audio) near4 confirmation) same (purchas$3 order$3 checkout)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:11 |
| S100 | 12681 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:12 |
| S101 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S102 | 932 | S100 and S101 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S103 | 497 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) same (confirmation confirm verify verification authentication authenticate) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S104 | 748 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) same (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S105 | 10 | S81 and S104 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S106 | 821 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout buy buying!) same (confirmation confirm verify verification authentication | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; | OR | ON | 2014/11/19 14:15 |

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| | | authenticate security fraud) | IBM_TDB | | | |
| S107 | 311 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) with (purchas$3 order$3 checkout buy buying!) with (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:16 |
| S108 | 62 | S101 and S107 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:16 |
| S109 | 1 | "7542945".pn. and (camera photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 15:53 |
| S110 | 20 | "12268899" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:19 |
| S111 | 4906 | (purchas$3 order$3 checkout buy buying!) with (video near2 (user buyer consumer shopper)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:25 |
| S112 | 1074 | (purchas$3 order$3 checkout buy buying!) with record$3 with (video near4 (user buyer consumer shopper)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:25 |
| S113 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:26 |
| S114 | 86 | S113 and S112 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:26 |
| S115 | 348 | (purchas$3 order$3 checkout buy buying!) with (video near4 (user buyer consumer shopper)) with (confirmation confirm verify | US-PGPUB; USPAT; USOCR; FPRS; | OR | ON | 2014/11/19 16:38 |

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|---|---|---|---|---|---|---|
| | | verification authentication authenticate security fraud) | EPO; JPO; DERWENT; IBM_TDB | | | |
| S116 | 38 | (purchas$3 order$3 checkout buy buying!) same (video near4 (user buyer consumer shopper)) same (confirmation confirm verify verification authentication authenticate security fraud) same (photo photograph picture) same (play playback) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:39 |
| S117 | 4 | (purchas$3 order$3 checkout buy buying!) same (video near4 (user buyer consumer shopper)) same biometric same (play playback) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:41 |
| S118 | 803 | ((confirm confirmation) near2 (order purchase)) same ((voice video audio) with (picture photo photograph video)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S119 | 280 | ((confirm confirmation) near2 (order purchase)) same ((voice video audio) near5 (picture photo photograph video)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S120 | 86924 | fraud fraudulent | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S121 | 15 | S119 and S120 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S122 | 1133085 | fraud fraudulent security | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S123 | 108 | S119 and S122 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S124 | 39 | (((confirm confirmation) near2 (order | US-PGPUB; | OR | ON | 2014/11/19 |

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| | | purchase)) same ((voice video audio) near5 (picture photo photograph video))).ti,ab,clm. | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 16:47 |
| S125 | 4 | "5534855".pn. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:51 |
| S126 | 1953 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (user buyer consumer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S127 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S128 | 56 | S126 and S127 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S129 | 379 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:56 |
| S130 | 49 | (confirmation confirm verify verification authentication authenticate security! fraud fraudulent$3 verifies! verified!) same ((log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:57 |
| S131 | 5 | S127 and S130 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:57 |

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| S132 | 148 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((verbal video) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S133 | 0 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((verbal) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S134 | 1 | (log logged! logging! record recorded! recording! capture capturing! captured) with (verbal with (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S135 | 136 | (record recorded! recording!) with (purchase near2 confirmation) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:08 |
| S136 | 0 | ((record recorded! recording!) with (purchase near2 confirmation)) same video | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:08 |
| S137 | 0 | ((record recorded! recording!) with (purchase near2 confirmation)) same (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:08 |
| S138 | 1 | ((record recorded! recording!) with (purchase near2 confirmation)) same (audio verbal microphone) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S139 | 31 | S127 and S135 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S140 | 9 | ((record recorded! recording!) with (purchase near2 confirmation)) same2 (camera microphone) | US-PGPUB; USPAT; USOCR; FPRS; | OR | ON | 2014/11/19 17:09 |

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| | | | EPO; JPO; DERWENT; IBM_TDB | | | |
| S141 | 710 | (record recorded! recording!) same ATM same (video picture photo photograph) same (audio) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:48 |
| S142 | 162 | (record recorded! recording!) same ATM! same (video picture photo photograph) same (voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:49 |
| S143 | 51 | ((record recorded! recording!) with (video picture photo photograph) with (voice verbal)) same ATM! | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:49 |
| S144 | 1 | "20030163388" and (video picture photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:52 |
| S145 | 1 | "20030163388" and (audio voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:40 |
| S146 | 1 | "20030163388" and (record$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:43 |
| S147 | 36 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and (playing! playback! (play adj back)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:44 |
| S148 | 113 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and ((playing! playback! (play adj back)) with audio voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:45 |
| S149 | 22 | (((record recorded! recording!) with (video picture photo photograph) with | US-PGPUB; USPAT; | OR | ON | 2014/11/20 10:45 |

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| | | (audio voice verbal)) same ATM!) and ((playing! playback! (play adj back)) with (audio voice verbal)) | USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S150 | 1866 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3) and ((playing! playback! (play adj back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| S151 | 26523 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| S152 | 25 | S150 and S151 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| S153 | 20 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3 same (checkout purchase)) and ((playing! playback! (play adj back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:55 |
| S154 | 20 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3 same (checkout purchase)) and ((playing! playback! (play adj2 back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:55 |
| S155 | 10 | (((record recorded! microphone recording!) with (video picture photo photograph) with (audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! (play adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:57 |
| S156 | 10 | (((record recorded! microphone recording!) with (video picture photo photograph) with (audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:58 |
| S157 | 16 | (((record recorded! microphone recording!) with (video picture photo photograph) with (video audio voice verbal sound)) same (greeting! message! confirmation! confirm!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/20 10:59 |

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| | | same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | DERWENT; IBM_TDB | | | |
| S158 | 6 | S157 not S156 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:59 |
| S159 | 2 | "20130226728" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:01 |
| S160 | 5 | (((record recorded! microphone recording!) with (video picture photo photograph) with (video audio voice verbal sound)) same message same (gift present) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:02 |
| S161 | 178 | (((video picture photo photograph) with (video audio voice verbal sound)) same message same (gift present) same (purchas$3 buy$3 checkout purchase)) and ((replay$3 playing! playback! ((play played!) adj2 back))) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:04 |
| S162 | 30 | S151 and S161 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:05 |
| S163 | 6 | "20060007921" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:08 |
| S164 | 4 | (verbal verbally! voice) with video with (confirm adj (purchase order)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:11 |
| S165 | 568 | (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| S166 | 48 | (record recorded! microphone | US-PGPUB; | OR | ON | 2014/11/20 |

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| | | recording!) with (video near5 (confirm confirmation authoriz$6)) with (purchase order) | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 11:17 |
| S167 | 71 | (record recorded! microphone recording! camera) with (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| S168 | 42 | (record$3 near4 video) with message with (gift present) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:21 |
| S169 | 124 | (video near4 message) with gift | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |
| S170 | 199816 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |
| S171 | 80 | S169 and S170 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |
| S172 | 4706 | (purchase order checkout) same ((voice verbal audio) with (video photo photograph picture)) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:31 |
| S173 | 178 | S151 and S172 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:31 |
| S174 | 537 | (purchase order checkout) same ((voice verbal audio video) with (photo photograph picture) with (consumer shopper purchaser user)) same (confirm confirmation! | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/20 11:32 |

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| | | authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | DERWENT; IBM_TDB | | | |
| S175 | 14 | S151 and S174 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:32 |
| S176 | 114 | (purchase order checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:35 |
| S177 | 86 | S176 not baum.in. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:38 |
| S178 | 135 | (purchase order checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:03 |
| S179 | 21 | S178 not S176 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:04 |
| S180 | 27 | (purchas$3 buy$3 order$3 checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same recognition | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:08 |
| S181 | 6 | S180 not S179 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:08 |
| S182 | 232 | (purchas$3 buy$3 order$3 checkout) same (((voice voiceprint verbal audio | US-PGPUB; USPAT; | OR | ON | 2014/11/20 12:10 |

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| | | video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S183 | 97 | S182 not S178 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| S184 | 97 | S182 not S178 not S177 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| S185 | 97 | S182 not S178 not S177="6" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:11 |
| S186 | 97 | S182 not S178 not S179 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:11 |
| S187 | 18 | ((purchas$3 buy$3 order$3 checkout) same (((voice voiceprint verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification)).ti,ab,clm. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:14 |
| S188 | 1930 | (purchas$3 buy$3 order$3 checkout) with biometric with (consumer shopper purchaser user) with (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:18 |
| S189 | 243 | (purchas$3 buy$3 order$3 checkout) with biometric with (consumer | US-PGPUB; USPAT; | OR | ON | 2014/11/20 12:19 |

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| | | shopper purchaser) with (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S190 | 324025 | replay$3 playback (play$3 adj back) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| S191 | 18 | S189 and S190 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| S192 | 100507 | (photo photograph picture) near4 (consumer shopper purchaser user) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |
| S193 | 242935 | (voice verbal voiceprint audio) near4 (consumer shopper purchaser user) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |
| S194 | 1 | S189 and S190 and S192 and S193 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |
| S195 | 3 | "6091835".pn. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:24 |
| S196 | 0 | "6091835".pn. and (photo picture photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:24 |
| S197 | 27 | S189 and S192 and S193 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/20 12:26 |

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| | | | DERWENT; IBM_TDB | | | |
| S198 | 1 | "6091835".pn. and (purchas$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:36 |
| S199 | 1 | "20090288015" and (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:56 |
| S200 | 0 | "20090288015" and (account) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 13:00 |
| S201 | 1 | "20090288015" and profile | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 13:00 |
| S202 | 0 | 13/875245 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:20 |
| S203 | 3 | "705".clas. and (increas$3 near4 guilt) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:26 |
| S204 | 178 | (account with holder with face) and payment | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:32 |
| S205 | 33 | (account with holder with face) and payment and icon | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:32 |
| S207 | 5 | "20050049981" | US-PGPUB; USPAT; USOCR; | OR | ON | 2015/06/01 14:42 |

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| | | | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S208 | 0 | "20090288015" and database | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/06/02 08:46 |

**EAST Search History (Interference)**

| Ref # | Hits | Search Query | DBs | Default Operator | Plurals | Time Stamp |
|---|---|---|---|---|---|---|
| L7 | 13050 | (G06Q30/06 OR G06Q30/0633 OR G06Q30/0601 OR G06Q30/0641).CPC. | USPAT; UPAD | OR | ON | 2016/02/19 13:37 |
| L9 | 122 | ((confirm confirmation) near2 (order purchase)) same ((voice video audio) near5 (picture photo photograph video)) | USPAT; UPAD | OR | ON | 2016/02/19 13:38 |
| 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 |
| S32 | 0 | "13/099981" | USPAT; UPAD | OR | ON | 2013/01/03 15:36 |
| 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 |

| | | | | | | |
|---|---|---|---|---|---|---|
| S61 | 57 | (bjorn near2 jakobsson).in. | USPAT; UPAD | OR | ON | 2014/11/13 14:20 |
| S62 | 6958 | 705/26.1-27.2.ccls. | USPAT; UPAD | OR | ON | 2014/11/13 14:20 |
| S63 | 7904 | 705/26.82,27.2,18,44.ccls. G06Q20/206.cpc. G06Q30/0643.cpc. G06Q30/0637.cpc. G06Q30/0601.cpc. | USPAT; UPAD | OR | ON | 2014/11/13 14:28 |
| S206 | 0 | 13/875245 | USPAT; UPAD | OR | ON | 2015/05/31 23:21 |

**2/ 19/ 2016 1:38:33 PM**
**C:\ Users\ mzimmerman1\ Documents\ EAST\ Workspaces\ 13875245.wsp**

| Search Notes | Application/Control No. | Applicant(s)/Patent Under Reexamination |
|---|---|---|
| | 13875245 | JAKOBSSON, BJORN MARKUS |
| | Examiner | Art Unit |
| | MATTHEW ZIMMERMAN | 3684 |

| CPC- SEARCHED | | |
|---|---|---|
| Symbol | Date | Examiner |
| G06Q30/06,0633,0601,0641 | 2/19/2016 | MZ |

| CPC COMBINATION SETS - SEARCHED | | |
|---|---|---|
| Symbol | Date | Examiner |
| | | |

| US CLASSIFICATION SEARCHED | | | |
|---|---|---|---|
| Class | Subclass | Date | Examiner |
| 705 | 26.1,27.1,26.81 | 11/20/2014 | MZ |

| SEARCH NOTES | | |
|---|---|---|
| Search Notes | Date | Examiner |
| Searched EAST and performed an inventor and asignee search. | 11/20/2014 | MZ |
| Updated EAST search. | 2/19/2016 | MZ |

| INTERFERENCE SEARCH | | | |
|---|---|---|---|
| US Class/ CPC Symbol | US Subclass / CPC Group | Date | Examiner |
| 705 | 26.1,27.1,26.81 | 11/20/2014 | MZ |
| G06Q30 | 06,0633,0601,0641 | 2/19/2016 | MZ |

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | | |
|---|---|---|---|
| Inventor: | Bjorn Markus Jakobsson | Examiner: | Matthew E Zimmerman |
| Application No.: | 13/875,245 | Art Unit: | 3684 |
| Filed: | May 1, 2013 | Docket No.: | MJAKP001C1 |
| Title: | REDUCING FRAUD | | |

# AMENDMENT C

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

Dear Sir:

This is in response to the Office Action mailed February 25, 2016. The following amendments and remarks are respectfully submitted.

Applicant(s) believe that no (additional) fees are required beyond any fees submitted herewith. If required fees are missing or any additional fees are required during the pendency of the subject application, please charge such fees or credit any overpayment to Deposit Account No. 50-0685 (MJAKP001C1).

## IN THE CLAIMS

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

Listing of Claims:

1. (Currently amended) A system, comprising:

a set of one or more processors configured to, using a set of one or more interfaces:

receive a virtual likeness of a face of an account holder;

associate, in a data store, the virtual likeness of the face of the account holder with an account of the account holder;

receive, from a user, a request to perform an electronic transaction via one or more computer networks using the account;

in response to receiving the request to perform the electronic transaction using the account, cause to be rendered an interface including:

the virtual likeness of the face of the account holder;

an icon associated with a payment; and

instructions for completing the electronic transaction, wherein the instructions include moving the icon associated with the payment away from the virtual likeness of the face of the account holder to a destination region; and

complete the electronic transaction via the one or more computer networks in response to receiving, from the user, a request to graphically move the icon associated with the payment away from the virtual likeness of the face of the account holder to the destination region; and

a memory coupled to the set of one or more processors and configured to provide the set of one or more processors with instructions.

2. (Original) The system of claim 1 wherein the icon includes a graphical representation of an amount of money.

3. (Original) The system of claim 1 wherein the icon includes a graphical representation of a hand.

4. (Original) The system of claim 1 wherein the icon includes a graphical representation of a payment form.

5. (Original) The system of claim 1 wherein the virtual likeness comprises a photograph of the account holder.

6. (Original) The system of claim 1 wherein the virtual likeness comprises an avatar selected by the account holder.

7. (Previously presented) The system of claim 1 wherein the set of one or more processors is further configured to record contextual information associated with the transaction.

8. (Original) The system of claim 7 wherein the contextual information includes information spoken by the user.

9. (Original) The system of claim 7 wherein the contextual information includes a photograph taken by the user.

10. (Previously presented) The system of claim 1 wherein the set of one or more processors is further configured to provide as output an audio confirmation including the identity of an owner of the account prior to completing the transaction.

11. (Cancelled)

12. (Cancelled)

13. (Cancelled)

14. (Cancelled)

15. (Cancelled)

16. (Cancelled)

17. (Cancelled)

18. (Cancelled)

19. (Currently amended) A method, comprising:

receiving, via a set of one or more interfaces, a virtual likeness of a face of an account holder;

associating, in a data store, the virtual likeness of the face of the account holder with an account of the account holder;

receiving, from a user, a request to perform an electronic transaction via one or more computer networks using the account;

in response to receiving the request to perform the electronic transaction using the account, causing to be rendered an interface including:

the virtual likeness of the face of the account holder;

an icon associated with a payment; and

instructions for completing the electronic transaction, wherein the instructions include moving the icon associated with the payment away from the virtual likeness of the face of the account holder to a destination region; and

completing the electronic transaction via the one or more computer networks in response to receiving, from the user, a request to graphically move the icon associated with the payment away from the virtual likeness of the face of the account holder to the destination region.

20. (Previously presented) The method of claim 19 wherein the icon includes a graphical representation of an amount of money.

21. (Previously presented) The method of claim 19 wherein the icon includes a graphical representation of a hand.

22. (Previously presented) The method of claim 19 wherein the icon includes a graphical representation of a payment form.

23. (Previously presented) The method of claim 19 wherein the virtual likeness comprises a photograph of the account holder.

24. (Previously presented) The method of claim 19 wherein the virtual likeness comprises an avatar selected by the account holder.

25. (Previously presented) The method of claim 19 further comprising recording contextual information associated with the transaction.

26. (Previously presented) The method of claim 25 wherein the contextual information includes information spoken by the user.

27. (Previously presented) The method of claim 25 wherein the contextual information includes a photograph taken by the user.

28. (Previously presented) The method of claim 19 further comprising providing as output an audio confirmation including the identity of an owner of the account prior to completing the transaction.

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

receiving, via a set of one or more interfaces, a virtual likeness of a face of an account holder;

associating, in a data store, the virtual likeness of the face of the account holder with an account of the account holder;

receiving, from a user, a request to perform an electronic transaction via one or more computer networks using the account;

in response to receiving the request to perform the electronic transaction using the account, causing to be rendered an interface including:

the virtual likeness of the face of the account holder;

an icon associated with a payment; and

instructions for completing the electronic transaction, wherein the instructions include moving the icon associated with the payment away from the virtual likeness of the face of the account holder to a destination region; and

completing the electronic transaction via the one or more computer networks in response to receiving, from the user, a request to graphically move the icon associated with the payment away from the virtual likeness of the face of the account holder to the destination region.

30. (Previously presented) The system of claim 1 wherein the virtual likeness of the face of the account holder represents an unhappy version of the account holder, and wherein the virtual likeness is included in the rendered interface based at least in part on a determination that completion of the transaction will cause a threshold to be exceeded.

31. (Previously presented) The method of claim 19 wherein the displayed virtual likeness of the face of the account holder represents an unhappy version of the account holder, and wherein

the virtual likeness is included in the rendered interface based at least in part on a determination that completion of the transaction will cause a threshold to be exceeded.

## INTERVIEW SUMMARY

A telephonic interview in the above-referenced case was conducted on May 23, 2016 between the Examiner and the Applicants' undersigned representative. The Office Action mailed on February 25, 2016 was discussed. Specifically, the rejections of Claims 1-10 and 19-31 under 35 U.S.C. §101 and the proposed amendments set forth herein were discussed with the intent to place the claims in better condition for allowance or appeal.

The Applicants thank the Examiner for the interview.

## REMARKS

Claims 1, 19, and 29 have been amended to clarify the subject matter regarded as the invention. Claims 1-10 and 19-31 are pending.

***Claim Rejections – 35 U.S.C. §101***

Independent Claims 1, 19, and 29 have been amended in a manner that is believed to overcome the rejection under 35 U.S.C. §101. Support for the amendments to independent Claims 1, 19, and 29 may be found, without limitation, in Paragraphs [0025] and [0037] of the Specification.

Independent Claims 1, 19, and 29 and their dependent claims are believed to satisfy the requirements under 35 U.S.C. §101 for the following reasons:

Applicants respectfully submit that independent Claims 1, 19, and 29 and their dependent claims are not directed to an abstract idea because they are not fundamental economic practices, methods of organizing human activities, ideas of themselves, or mathematical relationships/formulas.

Applicants respectfully further submit that, similarly to the claims from *DDR Holdings, LLC v. Hotels.com*, independent Claims 1, 19, and 29 amount to an inventive concept and are thus patent eligible. In particular, Applicants respectfully submit that independent Claims 1, 19, and 29 are directed to a solution that is necessarily rooted in computer technology in order to overcome a problem specifically arising in the realm of computer networks.

In particular, the claims address the problem of fraud perpetrated in the context of electronic transactions via computer networks. As described in the Background of the Specification, "[e]lectronic 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." Further, as described in Paragraph [0038] of the Specification, "the victim of [a fraudulent electronic] transaction is anonymous" and "the identity of the victim [of a fraudulent electronic transaction] will likely be less pronounced."

In order to overcome the problem of fraud perpetrated in the context of electronic transactions via computer networks, a problem specifically arising in the realm of computer networks, independent Claims 1, 19, and 29 include additional elements including "receiv[ing] a virtual likeness of a face of an account holder," "associat[ing], in a data store, the virtual likeness of the face of the account holder with an account of the account holder," "receiv[ing], from a user, a request to perform an electronic transaction via one or more computer networks using the account," "in response to receiving the request to perform the electronic transaction using the account, caus[ing] to be rendered an interface including: the virtual likeness of the face of the account holder; an icon associated with a payment; and instructions for completing the electronic transaction, wherein the instructions include moving the icon associated with the payment away from the virtual likeness of the face of the account holder to a destination region," and "complet[ing] the electronic transaction via the one or more computer networks in response to receiving, from the user, a request to graphically move the icon associated with the payment away from the virtual likeness of the face of the account holder to the destination region" to "mak[e] a given transaction more concrete" and to "emphasiz[e] the victim's identity" (Paragraph [0039] of the Specification).

Even, if arguendo, independent Claims 1, 19, and 29 were directed to an abstract idea, which Applicants do not concede, when the limitations of independent Claims 1, 19, and 29 are taken together as a combination, Applicants further respectfully submit that independent Claims 1, 19, and 29 recite a method/computer program product/system that is "significantly more" than the judicial exception.

Specifically, independent Claims 1, 19, and 29 recite specific limitations other than what is well-understood, routine and conventional in the field, and add unconventional steps that confine the claims to a particular useful application. In particular, independent Claims 1, 19, and 29 disclose "receiv[ing] a virtual likeness of a face of an account holder," "associat[ing], in a data store, the virtual likeness of the face of the account holder with an account of the account holder," "receiv[ing], from a user, a request to perform an electronic transaction via one or more computer networks using the account," "in response to receiving the request to perform the electronic transaction using the account, caus[ing] to be rendered an interface including: the virtual likeness of the face of the account holder; an icon associated with a payment; and

instructions for completing the electronic transaction, wherein the instructions include moving the icon associated with the payment away from the virtual likeness of the face of the account holder to a destination region," and "complet[ing] the electronic transaction via the one or more computer networks in response to receiving, from the user, a request to graphically move the icon associated with the payment away from the virtual likeness of the face of the account holder to the destination region."

Independent Claims 1, 19, and 29 and their dependent claims are therefore believed to be directed to statutory subject matter under 35 U.S.C. §101.

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

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

Respectfully submitted,

Dated: June 27, 2016

/Yeu-Ting George Cheng/

Yeu-Ting George Cheng
Registration No. 69,408
V 408-207-4765
F 408-973-2595

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

# Electronic Patent Application Fee Transmittal

| | |
|---|---|
| **Application Number:** | 13875245 |
| **Filing Date:** | 01-May-2013 |
| **Title of Invention:** | REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Filer:** | Yeu-Ting George Cheng/Elaine Nguyen |
| **Attorney Docket Number:** | MJAKP001C1 |

Filed as Small Entity

**Filing Fees for Utility under 35 USC 111(a)**

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| **Basic Filing:** | | | | |
| **Pages:** | | | | |
| **Claims:** | | | | |
| **Miscellaneous-Filing:** | | | | |
| **Petition:** | | | | |
| **Patent-Appeals-and-Interference:** | | | | |
| **Post-Allowance-and-Post-Issuance:** | | | | |
| **Extension-of-Time:** | | | | |

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| Extension - 1 month with $0 paid | 2251 | 1 | 100 | 100 |
| **Miscellaneous:** | | | | |
| | | **Total in USD ($)** | | **100** |

# Electronic Acknowledgement Receipt

| | |
|---|---|
| **EFS ID:** | 26188628 |
| **Application Number:** | 13875245 |
| **International Application Number:** | |
| **Confirmation Number:** | 9647 |
| **Title of Invention:** | REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Customer Number:** | 21912 |
| **Filer:** | Yeu-Ting George Cheng/Elaine Nguyen |
| **Filer Authorized By:** | Yeu-Ting George Cheng |
| **Attorney Docket Number:** | MJAKP001C1 |
| **Receipt Date:** | 27-JUN-2016 |
| **Filing Date:** | 01-MAY-2013 |
| **Time Stamp:** | 19:08:55 |
| **Application Type:** | Utility under 35 USC 111(a) |

## Payment information:

| | |
|---|---|
| Submitted with Payment | yes |
| Payment Type | Deposit Account |
| Payment was successfully received in RAM | $100 |
| RAM confirmation Number | 8382 |
| Deposit Account | 500685 |
| Authorized User | VAN PELT YI & JAMES LLP |
| The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:<br>Charge any Additional Fees required under 37 CFR 1.16 (National application filing, search, and examination fees)<br>Charge any Additional Fees required under 37 CFR 1.17 (Patent application and reexamination processing fees) | |

Charge any Additional Fees required under 37 CFR 1.19 (Document supply fees)

Charge any Additional Fees required under 37 CFR 1.20 (Post Issuance fees)

Charge any Additional Fees required under 37 CFR 1.21 (Miscellaneous fees and charges)

## File Listing:

| Document Number | Document Description | File Name | File Size(Bytes)/ Message Digest | Multi Part /.zip | Pages (if appl.) |
|---|---|---|---|---|---|
| 1 | Amendment/Req. Reconsideration-After Non-Final Reject | MJAKP001C1_AMD_C.pdf | 127655<br>12645982b70d69b3b77155d07f5e1bd376faedbe | no | 10 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 2 | Fee Worksheet (SB06) | fee-info.pdf | 30707<br>9fbc2ddcf715cb0df57e2a3ef4512a2027be68a4 | no | 2 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| | | **Total Files Size (in bytes):** | 158362 | | |

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

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

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

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

UNITED STATES PATENT AND TRADEMARK OFFICE

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

| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 | 9647 |

21912 7590 08/04/2016

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10050 N. FOOTHILL BLVD #200
CUPERTINO, CA 95014

| EXAMINER |
|---|
| ZIMMERMAN, MATTHEW E |

| ART UNIT | PAPER NUMBER |
|---|---|
| 3684 | |

| NOTIFICATION DATE | DELIVERY MODE |
|---|---|
| 08/04/2016 | ELECTRONIC |

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

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

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

usptocorrespondence@ip-patent.com

| Office Action Summary | Application No. 13/875,245 | Applicant(s) JAKOBSSON, BJORN MARKUS | |
|---|---|---|---|
| | Examiner MATTHEW ZIMMERMAN | Art Unit 3684 | AIA (First Inventor to File) Status No |

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

**Period for Reply**

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

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

**Status**

1)☒ Responsive to communication(s) filed on *06/27/2016*.

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

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

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

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

**Disposition of Claims***

5)☒ Claim(s) *1-10 and 19-31* is/are pending in the application.

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

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-10 and 19-31* is/are rejected.

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

9)☐ Claim(s) _____ are subject to restriction and/or election requirement.

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

**Application Papers**

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

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

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

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

**Priority under 35 U.S.C. § 119**

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

**Certified copies:**

a)☐ All b)☐ Some** c)☐ None of the:

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

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

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

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

**Attachment(s)**

1) ☐ Notice of References Cited (PTO-892)

2) ☐ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date _____.

3) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .

4) ☐ Other: _____.

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

## DETAILED ACTION

### *Status of Claims*

2. Claim(s) 1-10 and 19-31 have been examined.

3. Claim(s) 11-18 have been cancelled.

### *Claim Rejections - 35 USC § 101*

4. 35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claim(s) 1-10 and 19-31 is/are rejected under 35 U.S.C. 101 because the claimed invention is directed to a judicial exception (i.e., a law of nature, a natural phenomenon, or an abstract idea) without significantly more. The claim(s) recite limitations such as receiving a virtual likeness of a face of an account holder, associating the virtual likeness with the account holder, receive from a user a request to perform a transaction using the account, cause to be rendered on an interface the virtual likeness, an icon associated with a payment, and instructions explaining that one is to move the icon representing the payment away from the virtual likeness of the account holder to a destination region, and then completing the transaction upon doing said movement. The claims taken as a whole, when considered with the specification,

describe one way to reduce the likelihood of unauthorized transactions. The concept of reducing the likelihood of unauthorized transactions is a fundamental economic practice because it is foundational and basic to the practice of commerce. Such a concept is likened to reduction of fraud which has been practiced by merchants throughout history. In addition, the concept of reducing the likelihood of unauthorized transactions involves methods of organizing human activity as it involves a user interacting with a merchant and is similar to concepts courts have found abstract such as creating a contractual relationship in buySAFE and mitigating settlement risk in Alice Corp.

The entirety of the claims have been analyzed for something constituting significantly more than the abstract idea. The claims recite a memory coupled to the set of one or more processors, however these limitations are recited at a high level of generality and operate on generic functions. It has been held that generic computing components performing generic functions, alone, do not amount to significantly more than the abstract idea. The limitations also recite the act of graphically moving an icon, however, the graphical movement of data is a generic function as virtually any computer can perform graphical movement of data. The remaining limitations describe the data represented on the interface and simply amount to extra solution activity. The claims lack limitations creating an improvement in another technology or technical field, an improvement in a computer, or something beyond using generic computer components to perform routine and conventional activities.

***Response to Arguments***

5. Applicant's arguments filed have been fully considered but they are not persuasive in regards to the 101 and have been addressed above.

6. The applicant likens the claims to DDR in that they solve a problem that is unique to the Internet, specifically Internet transactions are anonymous and don't always require the use of a victim's credit card so fraud is easier and more prevalent. The Examiner disagrees. While the Internet and/or computers may have made certain elements involved within a fraudulent transaction easier, the Internet and/or computers did not create the problem of fraudulent transactions. Further, not notion of anonymous transactions and/or lack of credit cards during fraudulent transactions is not constrained to the Internet. Fraud was still committed prior to the existence of credit cards. In addition, telephones (which do not require a computer) allow for anonymous transactions. Finally, it would be better stated that the present invention increases the likelihood of guilt during a transaction rather than directly reducing fraud. If an individual is determined to commit fraud, then the image of the account holder will not reduce fraud. The applicant did not invent a new way to analyze credit card numbers or invent a novel way of performing a biometric identification on the individual. Rather, the invention merely displays an image of an account holder and allows one to possibly feel guilty when they drag an icon, assumedly representing money, away from the face of the account holder to a purchase region. For these reasons, the Examiner is not persuaded by applicant's arguments.

7. The claims are not in condition for allowance because they are rejected under 35 U.S.C. 101.

***Conclusion***

8. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MATTHEW ZIMMERMAN whose telephone number is (571)270-5278. The examiner can normally be reached on Mon-Fri 9:00am-5:00pm.

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

number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/MATTHEW ZIMMERMAN/
Primary Examiner, Art Unit 3684

UNITED STATES PATENT AND TRADEMARK OFFICE

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

| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 | 9647 |

21912 7590 11/10/2016
VAN PELT, YI & JAMES LLP
10050 N. FOOTHILL BLVD #200
CUPERTINO, CA 95014

| EXAMINER | |
|---|---|
| ZIMMERMAN, MATTHEW E | |

| ART UNIT | PAPER NUMBER |
|---|---|
| 3684 | |

| NOTIFICATION DATE | DELIVERY MODE |
|---|---|
| 11/10/2016 | ELECTRONIC |

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

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

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

usptocorrespondence@ip-patent.com

| Applicant-Initiated Interview Summary | Application No. | Applicant(s) | |
|---|---|---|---|
| | 13/875,245 | JAKOBSSON, BJORN MARKUS | |
| | Examiner | Art Unit | |
| | MATTHEW ZIMMERMAN | 3684 | |

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

(1) *MATTHEW ZIMMERMAN*. (3)_____.

(2) *GEORGE CHANG*. (4)_____.

Date of Interview: *03 November 2016*.

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 attorney of record asked for 101 guidance in light of the Nov. 2 memo which discusses pre-emption. The Examiner stated that the memo is not entirely clear and the Examiner will research it some more and also await the further training that the memo cites. This concluded the interview*.

**Applicant recordation instructions:** The formal written reply to the last Office action must include the substance of the interview. (See MPEP section 713.04). If a reply to the last Office action has already been filed, applicant is given a non-extendable period of the longer of one month or thirty days from this interview date, or the mailing date of this interview summary form, whichever is later, to file a statement of the substance of the 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/<br>Primary Examiner, Art Unit 3684 | |
|---|---|

# Summary of Record of Interview Requirements

**Manual of Patent Examining Procedure (MPEP), Section 713.04, Substance of Interview Must be Made of Record**
A complete written statement as to the substance of any face-to-face, video conference, or telephone interview with regard to an application must be made of record in the application whether or not an agreement with the examiner was reached at the interview.

**Title 37 Code of Federal Regulations (CFR) § 1.133 Interviews**
Paragraph (b)

In every instance where reconsideration is requested in view of an interview with an examiner, a complete written statement of the reasons presented at the interview as warranting favorable action must be filed by the applicant. An interview does not remove the necessity for reply to Office action as specified in §§ 1.111, 1.135. (35 U.S.C. 132)

37 CFR §1.2 Business to be transacted in writing.
All business with the Patent or Trademark Office should be transacted in writing. The personal attendance of applicants or their attorneys or agents at the Patent and Trademark Office is unnecessary. The action of the Patent and Trademark Office will be based exclusively on the written record in the Office. No attention will be paid to any alleged oral promise, stipulation, or understanding in relation to which there is disagreement or doubt.

———

The action of the Patent and Trademark Office cannot be based exclusively on the written record in the Office if that record is itself incomplete through the failure to record the substance of interviews.

It is the responsibility of the applicant or the attorney or agent to make the substance of an interview of record in the application file, unless the examiner indicates he or she will do so. It is the examiner's responsibility to see that such a record is made and to correct material inaccuracies which bear directly on the question of patentability.

Examiners must complete an Interview Summary Form for each interview held where a matter of substance has been discussed during the interview by checking the appropriate boxes and filling in the blanks. Discussions regarding only procedural matters, directed solely to restriction requirements for which interview recordation is otherwise provided for in Section 812.01 of the Manual of Patent Examining Procedure, or pointing out typographical errors or unreadable script in Office actions or the like, are excluded from the interview recordation procedures below. Where the substance of an interview is completely recorded in an Examiners Amendment, no separate Interview Summary Record is required.

The Interview Summary Form shall be given an appropriate Paper No., placed in the right hand portion of the file, and listed on the "Contents" section of the file wrapper. In a personal interview, a duplicate of the Form is given to the applicant (or attorney or agent) at the conclusion of the interview. In the case of a telephone or video-conference interview, the copy is mailed to the applicant's correspondence address either with or prior to the next official communication. If additional correspondence from the examiner is not likely before an allowance or if other circumstances dictate, the Form should be mailed promptly after the interview rather than with the next official communication.

The Form provides for recordation of the following information:
- Application Number (Series Code and Serial Number)
- Name of applicant
- Name of examiner
- Date of interview
- Type of interview (telephonic, video-conference, or personal)
- Name of participant(s) (applicant, attorney or agent, examiner, other PTO personnel, etc.)
- An indication whether or not an exhibit was shown or a demonstration conducted
- An identification of the specific prior art discussed
- An indication whether an agreement was reached and if so, a description of the general nature of the agreement (may be by attachment of a copy of amendments or claims agreed as being allowable). Note: Agreement as to allowability is tentative and does not restrict further action by the examiner to the contrary.
- The signature of the examiner who conducted the interview (if Form is not an attachment to a signed Office action)

It is desirable that the examiner orally remind the applicant of his or her obligation to record the substance of the interview of each case. It should be noted, however, that the Interview Summary Form will not normally be considered a complete and proper recordation of the interview unless it includes, or is supplemented by the applicant or the examiner to include, all of the applicable items required below concerning the substance of the interview.

A complete and proper recordation of the substance of any interview should include at least the following applicable items:
1) A brief description of the nature of any exhibit shown or any demonstration conducted,
2) an identification of the claims discussed,
3) an identification of the specific prior art discussed,
4) an identification of the principal proposed amendments of a substantive nature discussed, unless these are already described on the Interview Summary Form completed by the Examiner,
5) a brief identification of the general thrust of the principal arguments presented to the examiner,
   (The identification of arguments need not be lengthy or elaborate. A verbatim or highly detailed description of the arguments is not required. The identification of the arguments is sufficient if the general nature or thrust of the principal arguments made to the examiner can be understood in the context of the application file. Of course, the applicant may desire to emphasize and fully describe those arguments which he or she feels were or might be persuasive to the examiner.)
6) a general indication of any other pertinent matters discussed, and
7) if appropriate, the general results or outcome of the interview unless already described in the Interview Summary Form completed by the examiner.

Examiners are expected to carefully review the applicant's record of the substance of an interview. If the record is not complete and accurate, the examiner will give the applicant an extendable one month time period to correct the record.

**Examiner to Check for Accuracy**

If the claims are allowable for other reasons of record, the examiner should send a letter setting forth the examiner's version of the statement attributed to him or her. If the record is complete and accurate, the examiner should place the indication, "Interview Record OK" on the paper recording the substance of the interview along with the date and the examiner's initials.

Doc code: RCEX
Doc description: Request for Continued Examination (RCE)

PTO/SB/30EFS (07-14)
Approved for use through 07/31/2016. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

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

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Application Number | 13875245 | Filing Date | 2013-05-01 | Docket Number (if applicable) | MJAKP001C1 | Art Unit | 3684 |
| First Named Inventor | Bjorn Markus Jakobsson | | | Examiner Name | Matthew E Zimmerman | | |

**This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application.**
Request for Continued Examination (RCE) practice under 37 CFR 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, to any international application that does not comply with the requirements of 35 U.S.C. 371, or to any design application. The Instruction Sheet for this form is located at WWW.USPTO.GOV.

### SUBMISSION REQUIRED UNDER 37 CFR 1.114

Note: If the RCE is proper, any previously filed unentered amendments and amendments enclosed with the RCE will be entered in the order in which they were filed unless applicant instructs otherwise. If applicant does not wish to have any previously filed unentered amendment(s) entered, applicant must request non-entry of such amendment(s).

☐ Previously submitted. If a final Office action is outstanding, any amendments filed after the final Office action may be considered as a submission even if this box is not checked.

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

☒ Enclosed

- ☒ Amendment/Reply
- ☐ Information Disclosure Statement (IDS)
- ☐ Affidavit(s)/ Declaration(s)
- ☐ Other _____

### MISCELLANEOUS

☐ Suspension of action on the above-identified application is requested under 37 CFR 1.103(c) for a period of months _____
(Period of suspension shall not exceed 3 months; Fee under 37 CFR 1.17(i) required)

☐ Other _____

### FEES

☒ **The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.**
The Director is hereby authorized to charge any underpayment of fees, or credit any overpayments, to Deposit Account No 500685

### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED

☒ Patent Practitioner Signature

Applicant Signature

PTO/SB/30EFS (07-14)
Approved for use through 07/31/2016. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

| Signature of Registered U.S. Patent Practitioner | | | |
|---|---|---|---|
| Signature | /Yeu-Ting George Cheng/ | Date (YYYY-MM-DD) | 2016-12-05 |
| Name | Yeu-Ting George Cheng | Registration Number | 69408 |

This collection of information is required by 37 CFR 1.114. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450.

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

# Privacy Act Statement

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

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

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

2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.

3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.

4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).

5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.

6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).

7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.

8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.

9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | | |
|---|---|---|---|
| Inventor: | Bjorn Markus Jakobsson | Examiner: | Matthew E Zimmerman |
| Application No.: | 13/875,245 | Art Unit: | 3684 |
| Filed: | May 1, 2013 | Docket No.: | MJAKP001C1 |
| Title: | REDUCING FRAUD | | |

## COMMUNICATION D

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

Dear Sir:

This is in response to the Office Action mailed August 4, 2016. The following amendments and remarks are respectfully submitted.

Applicant(s) believe that no (additional) fees are required beyond any fees submitted herewith. If required fees are missing or any additional fees are required during the pendency of the subject application, please charge such fees or credit any overpayment to Deposit Account No. 50-0685 (MJAKP001C1).

## INTERVIEW SUMMARY

A telephonic interview in the above-referenced case was conducted on November 3, 2016 between the Examiner and the Applicants' undersigned representative. The Office Action mailed on August 4, 2016 was discussed. Specifically, the rejections of Claims 1-10 and 19-31 under 35 U.S.C. §101 were discussed with the intent to place the claims in better condition for allowance or appeal.

The Applicants thank the Examiner for the interview.

## REMARKS

Claims 1-10 and 19-31 are pending.

***Claim Rejections – 35 U.S.C. §101***

Claims 1-10 and 19-31 have been rejected under 35 U.S.C. §101 as allegedly being directed to non-statutory subject matter. Applicants respectfully traverse these rejections.

The claims are analyzed under the 2014 Interim Eligibility Guidance.

Claims 1, 19, and 29 recite a machine, a process, and an article of manufacture. (Step 1A: YES).

In Step 2A (Part 1 of the *Mayo* test), it is determined whether the claim is directed to a law of nature, a natural phenomenon, or an abstract idea (judicially recognized exceptions).

Independent Claims 1-10 and 19-31 are not directed to a law of nature or a natural phenomenon. Applicants respectfully further submit that claims 1, 19, and 29 are not directed to an abstract idea.

Page 3 of the Office Action asserts that the claims are directed to the abstract idea of "reducing the likelihood of unauthorized transactions." Applicants respectfully submit that the purported abstract idea of "reducing the likelihood of unauthorized transactions" is not similar to any concept that the courts have identified as an abstract idea.

Page 3 of the Office Action states that the purported abstract idea is "similar to concepts courts have found abstract such as creating a contractual relationship in buySAFE and mitigating settlement risk in Alice Corp." Applicants respectfully disagree. Applicants respectfully submit that the purported abstract idea of "reducing the likelihood of unauthorized transactions" is dissimilar to creating a contractual relationship as in buySAFE, mitigating settlement risk as in Alice, or other concepts that the courts have identified as abstract ideas.

The November 2, 2016 USPTO Memorandum on Recent Subject Matter Eligibility Decisions from Robert W. Bahr (*McRO, Inc. dba Planet Blue v. Bandai Namco Games America Inc.* and *BASCOM Global Internet Services v. AT&T Mobility LLC*) (hereinafter "memo") states that "[i]n *McRO*, the Federal Circuit held the claimed methods of automatic lip synchronization and facial expression animation using computer-implemented rules **patent eligible** under 35 U.S.C. §101, because they were not directed to an abstract idea (Step 2A of the USPTO's SME guidance)" (emphasis in the original).

The memo further states that "[t]he basis for the *McRO* court's decision was that the claims were directed to an improvement in computer-related technology…" The memo further states that "[a]n indication that a claim is directed to an improvement in a computer-related technology may include –" (1) "a teaching in the specification about how the claimed invention improves a computer or other technology …" and (2) "a particular solution to a problem or a particular way to achieve a desired outcome …"

Applicants respectfully submit that the Specification of the present application includes a teaching about how the claimed invention improves a computer or other technology, such as reducing fraud in electronic transactions.

For example, Paragraphs [0026-0031] of the Specification describe examples of fraudulent transactions in which "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)" (Specification, Paragraph [0025]).

As described in Paragraph [0032] of the Specification, in each of the examples of fraudulent transactions described in Paragraphs [0026-0031], "the would-be perpetrators … 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 …, 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 …, the otherwise honest fraudsters are nonetheless committing fraudulent transactions."

Paragraph [0033] of the Specification describes that one reason that people refrain from committing fraudulent acts is "associated feelings of guilt." Paragraph [0034] of the Specification indicates claims 1, 19, and 29 as being directed to "increasing the guilt felt by fraudsters when they are about to commit a fraudulent transaction," where Paragraph [0039] of the Specification describes that "[f]eelings 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."

Applicants respectfully submit that claims 1, 19, and 29, which describe, in part, "complet[ing] [an] electronic transaction via … one or more computer networks in response to receiving, from [a] user, a request to graphically move [an] icon associated with [a] payment away from [a] virtual likeness of [a] face of [an] account holder to [a] destination region," increase feelings of guilt for engaging in fraudulent transactions by making a given transaction more concrete, and by emphasizing the victim's identity, and claims 1, 19, and 29 are therefore directed to improvements in a computer related technology, such as reducing fraud in electronic transactions.

Applicants respectfully further submit that the claimed invention is directed to a specific way of achieving a desired outcome or end result. For example, the claims define a specific way, namely, "complet[ing] [an] electronic transaction via … one or more computer networks in response to receiving, from [a] user, a request to graphically move [an] icon associated with [a] payment away from [a] virtual likeness of [a] face of [an] account holder to [a] destination region," to achieve a reduction in fraud in electronic transactions.

Applicants therefore respectfully submit that the Specification of the present application includes a teaching about how the claimed invention improves a computer or other technology, and that the claimed invention is directed to a particular solution to a problem or a particular way to achieve a desired outcome, indications that the claims are directed to an improvement in a computer-related technology.

Accordingly, it is believed that the claims are not directed to an abstract idea. (Step 2A: NO)

Under the two-part framework, no further analysis is necessary. If, however, the Examiner were to maintain that the claims are directed to an abstract idea, Applicants further submit that that the amended claims include additional elements that are significantly more than the judicial exception.

Page 3 of the memo states that "[t]he *BASCOM* court … explained that the district court erred by failing to recognize that when combined, an inventive concept may be found in the non-conventional and non-generic arrangement of the additional elements, *i.e.,* the installation of a filtering tool at a specific location, remote from the end-users, with customizable filtering features specific to each end user."

Page 3 of the memo further states that "[i]n Step 2B of the USPTO's SME guidance, examiners should consider the additional elements in **combination**, as well as individually, when determining whether a claim as a whole amounts to significantly more, as this may be found in the non-conventional and non-generic arrangement of known, conventional elements." Page 4 of the memo further states that "[i]f an examiner still determines that the claim is directed to a judicial exception, the examiner should then reconsider in step 2B of the eligibility analysis whether the additional elements **in combination** (as well as individually) are more than the non-conventional and non-generic arrangement of known, conventional elements" (emphasis in the original).

Applicants respectfully submit that the claims, when considered as a whole, are a non-conventional and non-generic arrangement of elements that amount to significantly more than the judicial exception; specifically, "receiv[ing] a virtual likeness of a face of an account holder, associat[ing], in a data store, the virtual likeness of the face of the account holder with an account of the account holder," "receiv[ing], from a user, a request to perform an electronic transaction via one or more computer network using the account," "in response to receiving the request to perform the electronic transaction using the account, caus[ing] to be rendered an interface including: the virtual likeness of the face of the account holder; an icon associated with

a payment; and instructions for completing the electronic transaction, wherein the instructions include moving the icon associated with the payment away from the virtual likeness of the face of the account holder to a destination region," and "complet[ing] the electronic transaction via the one or more computer networks in response to receiving, from the user, a request to graphically move the icon associated with the payment away from the virtual likeness of the face of the account holder to the destination region."

Moreover, Applicants respectfully further submit that the claims do not preempt all applications of the judicial exception, such as reducing the likelihood of unauthorized transactions without requiring completing an electronic transaction via one or more computer networks in response to receiving, from a user, a request to graphically move an icon associated with a payment away from a virtual likeness of a face of an account holder to a destination region.

Page 4 of the memo further states that "[if] applicant argues that a claim does not preempt all applications of the exception, an examiner should reconsider in Step 2A of the eligibility of analysis where the claim is directed to an improvement in computer-related technology or a specific way of achieving a desired outcome or end result." For the reasons described above, Applicants respectfully submit that claims 1, 19, and 29 are directed to an improvement in computer-related technology and are directed to a specific way of achieving a desired outcome or end result.

Applicants further respectfully note that the Office Action omits a prior art rejection, indicating that the previously pending claims distinguish over the prior art. Thus, independent Claims 1, 19, and 29 are believed to be directed to an inventive concept and are significantly more than an abstract idea.

Thus, it is believed that the claims recite additional elements that amount to significantly more than the judicial exception (Step 2B: Yes).

Accordingly, withdrawal of the rejection under 35 U.S.C. §101 is respectfully requested.

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

Respectfully submitted,

Dated: December 5, 2016

/Yeu-Ting George Cheng/

Yeu-Ting George Cheng
Registration No. 69,408
V 408-207-4765
F 408-973-2595

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

# Electronic Patent Application Fee Transmittal

| | |
|---|---|
| **Application Number:** | 13875245 |
| **Filing Date:** | 01-May-2013 |
| **Title of Invention:** | REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Filer:** | Yeu-Ting George Cheng/Chelsea Watkins |
| **Attorney Docket Number:** | MJAKP001C1 |

Filed as Large Entity

**Filing Fees for Utility under 35 USC 111(a)**

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| **Basic Filing:** | | | | |
| **Pages:** | | | | |
| **Claims:** | | | | |
| **Miscellaneous-Filing:** | | | | |
| **Petition:** | | | | |
| **Patent-Appeals-and-Interference:** | | | | |
| **Post-Allowance-and-Post-Issuance:** | | | | |
| **Extension-of-Time:** | | | | |

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| Extension - 1 month with $0 paid | 1251 | 1 | 200 | 200 |
| **Miscellaneous:** | | | | |
| RCE- 2ND AND SUBSEQUENT REQUEST | 1820 | 1 | 1700 | 1700 |
| | | **Total in USD ($)** | | **1900** |

# Electronic Acknowledgement Receipt

| | |
|---|---|
| **EFS ID:** | 27699622 |
| **Application Number:** | 13875245 |
| **International Application Number:** | |
| **Confirmation Number:** | 9647 |
| **Title of Invention:** | REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Customer Number:** | 21912 |
| **Filer:** | Yeu-Ting George Cheng/Chelsea Watkins |
| **Filer Authorized By:** | Yeu-Ting George Cheng |
| **Attorney Docket Number:** | MJAKP001C1 |
| **Receipt Date:** | 05-DEC-2016 |
| **Filing Date:** | 01-MAY-2013 |
| **Time Stamp:** | 19:56:21 |
| **Application Type:** | Utility under 35 USC 111(a) |

## Payment information:

| | |
|---|---|
| Submitted with Payment | yes |
| Payment Type | DA |
| Payment was successfully received in RAM | $1900 |
| RAM confirmation Number | 120616INTEFSW00001889500685 |
| Deposit Account | 500685 |
| Authorized User | Chelsea Watkins |
| The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:<br>37 CFR 1.16 (National application filing, search, and examination fees)<br>37 CFR 1.17 (Patent application and reexamination processing fees) | |

37 CFR 1.19 (Document supply fees)

37 CFR 1.20 (Post Issuance fees)

37 CFR 1.21 (Miscellaneous fees and charges)

## File Listing:

| Document Number | Document Description | File Name | File Size(Bytes)/ Message Digest | Multi Part /.zip | Pages (if appl.) |
|---|---|---|---|---|---|
| 1 | Request for Continued Examination (RCE) | MJAKP001C1_RCE_AMD_D.pdf | 1322828<br>12a66177d64e8f33fc0a164879a8ffff397d2acc | no | 3 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 2 | Amendment Submitted/Entered with Filing of CPA/RCE | MJAKP001C1_AMD_D.pdf | 124653<br>7c2263dbd4853866f74b0fad63fb68f34bbae58 | no | 8 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 3 | Fee Worksheet (SB06) | fee-info.pdf | 32621<br>08a1eb901279698820d5abc879182710c06114d6 | no | 2 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| | | **Total Files Size (in bytes):** | 1480102 | | |

**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.**

PTO/SB/06 (09-11)
Approved for use through 1/31/2014. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

| PATENT APPLICATION FEE DETERMINATION RECORD<br>Substitute for Form PTO-875 | Application or Docket Number<br>13/875,245 | Filing Date<br>05/01/2013 | ☐ To be Mailed |
|---|---|---|---|

**ENTITY**: ☐ LARGE ☒ SMALL ☐ MICRO

## APPLICATION AS FILED – PART I

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

## APPLICATION AS AMENDED – PART II

| AMENDMENT | 12/05/2016 | (Column 1) CLAIMS REMAINING AFTER AMENDMENT | | (Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR | (Column 3) PRESENT EXTRA | RATE ($) | ADDITIONAL FEE ($) |
|---|---|---|---|---|---|---|---|
| | Total (37 CFR 1.16(i)) | * 23 | Minus | ** 23 | = 0 | X $40 = | 0 |
| | Independent (37 CFR 1.16(h)) | * 3 | Minus | ***4 | = 0 | X $210 = | 0 |
| | ☐ Application Size Fee (37 CFR 1.16(s)) | | | | | | |
| | ☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j)) | | | | | | |
| | | | | | | TOTAL ADD'L FEE | 0 |

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

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

LIE
MARY HOLMES

This collection of information is required by 37 CFR 1.16. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**
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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 | 9647 |

21912 7590 01/09/2017

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

| EXAMINER | |
|---|---|
| ZIMMERMAN, MATTHEW E | |

| ART UNIT | PAPER NUMBER |
|---|---|
| 3684 | |

| NOTIFICATION DATE | DELIVERY MODE |
|---|---|
| 01/09/2017 | ELECTRONIC |

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

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

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

usptocorrespondence@ip-patent.com

| Office Action Summary | Application No. 13/875,245 | Applicant(s) JAKOBSSON, BJORN MARKUS | |
|---|---|---|---|
| | Examiner MATTHEW ZIMMERMAN | Art Unit 3684 | AIA (First Inventor to File) Status No |

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

**Period for Reply**

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

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

**Status**

1)☒ Responsive to communication(s) filed on *12/05/2016*.

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

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

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

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

**Disposition of Claims***

5)☒ Claim(s) *1-10 and 19-31* is/are pending in the application.

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

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-10,19-31* is/are rejected.

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

9)☐ Claim(s) _____ are subject to restriction and/or election requirement.

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

**Application Papers**

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

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

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

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

**Priority under 35 U.S.C. § 119**

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

**Certified copies:**

a)☐ All b)☐ Some** c)☐ None of the:

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

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

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

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

**Attachment(s)**

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date _____.

3) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .

4) ☐ Other: _____.

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

### *Continued Examination Under 37 CFR 1.114*

2. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 12/05/2016 has been entered.

## DETAILED ACTION

### *Status of Claims*

3. Claim(s) 1-10 and 19-31 have been examined.

4. Claim(s) 11-18 have been cancelled.

### *Claim Rejections - 35 USC § 101*

5. 35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

6. Claim(s) 1-10 and 19-31 is/are rejected under 35 U.S.C. 101 because the claimed invention is directed to a judicial exception (i.e., a law of nature, a natural

phenomenon, or an abstract idea) without significantly more. The claim(s) recite limitations such as receiving a virtual likeness of a face of an account holder, associating the virtual likeness with the account holder, receive from a user a request to perform a transaction using the account, cause to be rendered on an interface the virtual likeness, an icon associated with a payment, and instructions explaining that one is to move the icon representing the payment away from the virtual likeness of the account holder to a destination region, and then completing the transaction upon doing said movement.

The claims taken as a whole, when considered with the specification, describe reducing unauthorized transactions. The concept of reducing unauthorized transactions is a fundamental economic practice because it is foundational and basic to the practice of commerce. Such a concept is likened to reduction of fraud which has been practiced by merchants throughout history and is similar to the abstract idea of mitigating settlement risk found described by the court in Alice.

In addition, reducing unauthorized transactions involves methods of organizing human activity as it involves a user interacting with a merchant and is similar to concepts courts have found abstract such as creating a contractual relationship in BuySAFE and mitigating settlement risk in Alice.

The entirety of the claims have been analyzed for something constituting significantly more than the abstract idea. The claims and specification are drawn to the concept of reducing fraud and the context of said reduction is on networked computers. However, fraud in and of itself is not a computer or other technology. While fraud can

occur on computers and over networks, it has existed prior to such. Therefore, from a high level, the claims cannot be persuasively argued to improve a computer or another technology.

In addition, even if fraud on a networked computer was a technology, the reduction purported by the application is mere conjecture. It alleges fraud is reduced by displaying a picture of an account holder on the screen to increase guilt of whomever is completing the transaction (ex., Bobby is buying video games with his dad's credit card and should be buying books so the picture of dad is intended to make Bobby feel guilty and refrain from buying the video games). That is all. The claims do not check credit card numbers for fraud (ex., if the credit card was used in various countries at physical retailers all within the past few minutes). The claims do not perform biometric verification of the user. The claims do not perform voice analysis on the user to ensure it is the account holder. These things reduce fraud. Displaying a picture of a user on a screen does not guarantee any reduction in fraud.

As for hardware, the claims recite a memory coupled to the set of one or more processors, however these limitations are recited at a high level of generality and operate on generic functions. It has been held that generic computing components performing generic functions, alone, do not amount to significantly more than the abstract idea. The claims also describe the transactions as electronic transactions and that the steps operate over one or more computer networks. However, again, there is merely the application of the abstract idea on computers and placing the abstract idea

on a computer and saying "apply it" does not constitute significantly more than the abstract idea.

The limitations also recite the act of graphically moving an icon. This action, when read in light of the specification, describes a drag and drop action. However, a drag and drop action is well understood, routine, and conventional (Haynes Col. 3 lines 28-50, drag and drop is well known; Synstelien, drag and drop is well known; ¶¶0003-05; Robertson Col. 12 lines 27-56, drag and drop is well known; Lao ¶0038, drag and drop is a conventional activity).

The remaining limitations describe the data represented on the interface and simply amount to extra solution activity. The claims and their dependents lack limitations creating an improvement in another technology or technical field, an improvement in a computer, or something beyond using generic computer components to perform routine and conventional activities.

### *Response to Arguments*

7. Applicant's arguments filed have been fully considered but they are not persuasive in regards to the 101 and have been addressed above.

### *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-Fri 9:00am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jason B. Dunham can be reached on (571) 272-8109. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/MATTHEW ZIMMERMAN/
Primary Examiner, Art Unit 3684

| Notice of References Cited | Application/Control No. 13/875,245 | Applicant(s)/Patent Under Reexamination JAKOBSSON, BJORN MARKUS | |
|---|---|---|---|
| | Examiner MATTHEW ZIMMERMAN | Art Unit 3684 | Page 1 of 1 |

**U.S. PATENT DOCUMENTS**

| * | | Document Number Country Code-Number-Kind Code | Date MM-YYYY | Name | CPC Classification | US Classification |
|---|---|---|---|---|---|---|
| * | A | US-5,428,734 A | 06-1995 | Haynes; Thom R. | G06F3/0486 | 715/769 |
| * | B | US-2008/0040426 A1 | 02-2008 | Synstelien; Don | G06F9/4443 | 709/203 |
| * | C | US-6,851,094 B1 | 02-2005 | Robertson; William H. | G06F17/5045 | 709/217 |
| * | D | US-6,208,659 B1 | 03-2001 | Govindarajan; Rangaprasad | G06Q30/06 | 370/400 |
| * | E | US-2002/0116293 A1 | 08-2002 | Lao, Guillermo | G06F17/3089 | 705/27.1 |
| | F | US- | | | | |
| | G | US- | | | | |
| | H | US- | | | | |
| | I | US- | | | | |
| | J | US- | | | | |
| | K | US- | | | | |
| | L | US- | | | | |
| | M | US- | | | | |

**FOREIGN PATENT DOCUMENTS**

| * | | Document Number Country Code-Number-Kind Code | Date MM-YYYY | Country | Name | CPC Classification |
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| | N | | | | | |
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| | T | | | | | |

**NON-PATENT DOCUMENTS**

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

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

**EAST Search History**

**EAST Search History (Prior Art)**

| Ref # | Hits | Search Query | DBs | Default Operator | Plurals | Time Stamp |
|---|---|---|---|---|---|---|
| L1 | 42500 | ((drag dragg$3) adj3 (drop dropp$3)) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:37 |
| L2 | 956 | ((drag dragg$3) adj3 (drop dropp$3)) same (well adj known) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:37 |
| L3 | 614 | ((drag dragg$3) adj3 (drop dropp$3)) with (well adj known) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:40 |
| L4 | 388 | ((drag dragg$3) adj3 (drop dropp$3)) near4 (well adj known) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:40 |
| L5 | 42500 | ((drag dragg$3) adj3 (drop dropp$3)) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:44 |
| L6 | 388 | 4 and 5 | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:44 |
| L7 | 388 | 4 and 5 | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:44 |
| L8 | 9 | (((drag dragg$3) adj3 (drop dropp$3)) near4 (well adj known)) same (website site internet) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:54 |
| L9 | 0 | ((drag dragg$3) adj3 (drop dropp$3)) same (well adj known) same routine same conventional same (website site internet) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:57 |
| L10 | 0 | ((drag dragg$3) adj3 (drop dropp$3)) same (well adj known) same routine same conventional | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:57 |
| L11 | 13 | ((drag dragg$3) adj3 (drop dropp$3)) same routine same conventional | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:58 |
| 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; | OR | ON | 2012/09/22 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 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 image) with (hand) with (money cash)) same checkout | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2012/09/23 11:11 |
| 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; | OR | ON | 2012/09/23 11:13 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | IBM_TDB | | | |
| 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; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2013/01/03 12:45 |
| 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; | OR | ON | 2013/01/03 12:45 |

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| | | | EPO; JPO; DERWENT; IBM_TDB | | | |
| 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; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2013/01/04 11:22 |
| S39 | 16 | S38 and S37 | US-PGPUB; USPAT; | OR | ON | 2013/01/04 11:22 |

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| | | | USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| 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 |

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| | | | 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 |
| S58 | 163 | (bjorn near2 jakobsson).in. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:20 |
| S59 | 26432 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:20 |
| S60 | 39871 | 705/26.82,27.2,18,44.ccls. G06Q20/206.cpc. G06Q30/0643.cpc. G06Q30/0637.cpc. G06Q30/0601.cpc. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:28 |
| S64 | 59 | (photo picture) with account with profile with (pick$3 choos$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S65 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S66 | 3 | S64 and S65 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S67 | 1876 | (photo picture) with profile with (pick$3 choos$3 select$3) | US-PGPUB; USPAT; USOCR; | OR | ON | 2014/11/19 11:48 |

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| | | | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S68 | 43 | S67 and S65 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:48 |
| S69 | 923 | profile with ((pick$3 choos$3 select$3) near4 (photo picture avatar)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:51 |
| S70 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:52 |
| S71 | 138 | S69 and S70 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:52 |
| S72 | 0 | profile with ((pick$3 choos$3 select$3) near4 (photo picture avatar)) with ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:55 |
| S73 | 9 | profile same ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:09 |
| S74 | 664 | ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:09 |
| S75 | 16 | (account profile) same ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:10 |
| S76 | 0 | avatar same ((pick$3 choos$3 | US-PGPUB; | OR | ON | 2014/11/19 |

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| | | select$3) near4 (photo picture)) same ((top upper) near2 (left right)) | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 13:11 |
| S77 | 285 | avatar same ((pick$3 choos$3 select$3) near4 (photo picture)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S78 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S79 | 15 | S77 and S78 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S80 | 1566 | (profile avatar) same ((pick$3 choos$3 select$3) near4 (photo picture)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:12 |
| S81 | 5843 | 705/27.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:12 |
| S82 | 12 | S80 and S81 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:13 |
| S83 | 12 | "20100030578" "20070271146" "20090125414" "20100299616" "20050096997" "6876977".pn. "20060122895" "20090265255" | US-PGPUB; USPAT | OR | ON | 2014/11/19 13:15 |
| S84 | 44 | "20060282304" "20120179980" "20060242234" "20030236832" "20040070678" "20080010319" "20070106627" "20100280860" "20080288494" "20070288468" "20070239552" "20070118441" "20070208679" "20080114644" "20080046343" "20090128335" "20060242581" "20050256866" | US-PGPUB; USPAT | OR | ON | 2014/11/19 13:27 |

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| | | "20060053195" "20070162547" "20040225716" "20100030578" "20070271146" "20090125414" "20100299616" "20050096997" | | | | |
| S85 | 16 | ((checkout purchase) adj (screen window page display)) same (photo picture photograph) near4 (user buyer consumer shopper) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:31 |
| S86 | 30 | ((checkout purchase) near2 (screen window page display)) same (photo picture photograph) near2 (user buyer consumer shopper) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:33 |
| S87 | 17 | S86 not S85 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:33 |
| S88 | 17 | 12/381663 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:35 |
| S89 | 1 | record$3 with (spoken) with purchas$3 with confirm$6 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:37 |
| S90 | 13 | record$3 same (voice speak spoken) with (purchas$3 near4 confirm$6) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:38 |
| S91 | 40 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with confirm$6 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:59 |
| S92 | 138 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with (confirm$6 authenticat$5) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:59 |
| S93 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; | OR | ON | 2014/11/19 |

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| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 14:00 |
| S94 | 9 | S92 and S93 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:00 |
| S95 | 62 | S92 not fujisaki.in. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:01 |
| S96 | 26 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with (confirm$6 authenticat$5) with (website webpage) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:02 |
| S97 | 1 | "20090288015" and (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:05 |
| S98 | 496270 | record$3 with (audio video) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:09 |
| S99 | 5 | ((record$3 with (audio video)) same ((take capture) with (photo photograph picture))) and (((voice audio) near4 confirmation) same (purchas$3 order$3 checkout)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:11 |
| S100 | 12681 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:12 |
| S101 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; | OR | ON | 2014/11/19 14:13 |

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| | | | IBM_TDB | | | |
| S102 | 932 | S100 and S101 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S103 | 497 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) same (confirmation confirm verify verification authentication authenticate) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S104 | 748 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) same (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S105 | 10 | S81 and S104 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S106 | 821 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout buy buying!) same (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:15 |
| S107 | 311 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) with (purchas$3 order$3 checkout buy buying!) with (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:16 |
| S108 | 62 | S101 and S107 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:16 |
| S109 | 1 | "7542945".pn. and (camera photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 15:53 |
| S110 | 20 | "12268899" | US-PGPUB; USPAT; USOCR; FPRS; | OR | ON | 2014/11/19 16:19 |

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| | | | EPO; JPO; DERWENT; IBM_TDB | | | |
| S111 | 4906 | (purchas$3 order$3 checkout buy buying!) with (video near2 (user buyer consumer shopper)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:25 |
| S112 | 1074 | (purchas$3 order$3 checkout buy buying!) with record$3 with (video near4 (user buyer consumer shopper)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:25 |
| S113 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:26 |
| S114 | 86 | S113 and S112 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:26 |
| S115 | 348 | (purchas$3 order$3 checkout buy buying!) with (video near4 (user buyer consumer shopper)) with (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:38 |
| S116 | 38 | (purchas$3 order$3 checkout buy buying!) same (video near4 (user buyer consumer shopper)) same (confirmation confirm verify verification authentication authenticate security fraud) same (photo photograph picture) same (play playback) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:39 |
| S117 | 4 | (purchas$3 order$3 checkout buy buying!) same (video near4 (user buyer consumer shopper)) same biometric same (play playback) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:41 |
| S118 | 803 | ((confirm confirmation) near2 (order purchase)) same ((voice video audio) with (picture photo photograph video)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S119 | 280 | ((confirm confirmation) near2 (order | US-PGPUB; | OR | ON | 2014/11/19 |

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| | | purchase)) same ((voice video audio) near5 (picture photo photograph video)) | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 16:43 |
| S120 | 86924 | fraud fraudulent | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S121 | 15 | S119 and S120 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S122 | 1133085 | fraud fraudulent security | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S123 | 108 | S119 and S122 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S124 | 39 | (((confirm confirmation) near2 (order purchase)) same ((voice video audio) near5 (picture photo photograph video))).ti,ab,clm. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:47 |
| S125 | 4 | "5534855".pn. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:51 |
| S126 | 1953 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (user buyer consumer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S127 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/19 16:54 |

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| | | | DERWENT; IBM_TDB | | | |
| S128 | 56 | S126 and S127 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S129 | 379 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:56 |
| S130 | 49 | (confirmation confirm verify verification authentication authenticate security! fraud fraudulent$3 verifies! verified!) same ((log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:57 |
| S131 | 5 | S127 and S130 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:57 |
| S132 | 148 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((verbal video) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S133 | 0 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((verbal) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S134 | 1 | (log logged! logging! record recorded! recording! capture capturing! captured) with (verbal with (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S135 | 136 | (record recorded! recording!) with (purchase near2 confirmation) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/19 17:08 |

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| | | | DERWENT; IBM_TDB | | | |
| S136 | 0 | ((record recorded! recording!) with (purchase near2 confirmation)) same video | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:08 |
| S137 | 0 | ((record recorded! recording!) with (purchase near2 confirmation)) same (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:08 |
| S138 | 1 | ((record recorded! recording!) with (purchase near2 confirmation)) same (audio verbal microphone) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S139 | 31 | S127 and S135 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S140 | 9 | ((record recorded! recording!) with (purchase near2 confirmation)) same2 (camera microphone) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S141 | 710 | (record recorded! recording!) same ATM same (video picture photo photograph) same (audio) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:48 |
| S142 | 162 | (record recorded! recording!) same ATM! same (video picture photo photograph) same (voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:49 |
| S143 | 51 | ((record recorded! recording!) with (video picture photo photograph) with (voice verbal)) same ATM! | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:49 |
| S144 | 1 | "20030163388" and (video picture photo photograph) | US-PGPUB; USPAT; USOCR; | OR | ON | 2014/11/20 09:52 |

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|---|---|---|---|---|---|---|
| | | | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S145 | 1 | "20030163388" and (audio voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:40 |
| S146 | 1 | "20030163388" and (record$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:43 |
| S147 | 36 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and (playing! playback! (play adj back)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:44 |
| S148 | 113 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and ((playing! playback! (play adj back)) with audio voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:45 |
| S149 | 22 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and ((playing! playback! (play adj back)) with (audio voice verbal)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:45 |
| S150 | 1866 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3) and ((playing! playback! (play adj back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| S151 | 26523 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| S152 | 25 | S150 and S151 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| S153 | 20 | (((record recorded! recording!) with | US-PGPUB; | OR | ON | 2014/11/20 |

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|---|---|---|---|---|---|---|
| | | (video picture photo photograph) with (audio voice verbal)) same messag$3 same (checkout purchase)) and ((playing! playback! (play adj back)) with message) | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 10:55 |
| S154 | 20 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3 same (checkout purchase)) and ((playing! playback! (play adj2 back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:55 |
| S155 | 10 | (((record recorded! microphone recording!) with (video picture photo photograph) with (audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! (play adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:57 |
| S156 | 10 | (((record recorded! microphone recording!) with (video picture photo photograph) with (audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:58 |
| S157 | 16 | (((record recorded! microphone recording!) with (video picture photo photograph) with (video audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:59 |
| S158 | 6 | S157 not S156 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:59 |
| S159 | 2 | "20130226728" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:01 |
| S160 | 5 | (((record recorded! microphone recording!) with (video picture photo photograph) with (video audio voice verbal sound)) same message same (gift present) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:02 |
| S161 | 178 | (((video picture photo photograph) with (video audio voice verbal sound)) | US-PGPUB; USPAT; | OR | ON | 2014/11/20 11:04 |

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|---|---|---|---|---|---|---|
| | | same message same (gift present) same (purchas$3 buy$3 checkout purchase)) and ((replay$3 playing! playback! ((play played!) adj2 back))) | USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S162 | 30 | S151 and S161 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:05 |
| S163 | 6 | "20060007921" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:08 |
| S164 | 4 | (verbal verbally! voice) with video with (confirm adj (purchase order)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:11 |
| S165 | 568 | (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| S166 | 48 | (record recorded! microphone recording!) with (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| S167 | 71 | (record recorded! microphone recording! camera) with (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| S168 | 42 | (record$3 near4 video) with message with (gift present) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:21 |
| S169 | 124 | (video near4 message) with gift | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |

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|---|---|---|---|---|---|---|
| S170 | 199816 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |
| S171 | 80 | S169 and S170 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |
| S172 | 4706 | (purchase order checkout) same ((voice verbal audio) with (video photo photograph picture)) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:31 |
| S173 | 178 | S151 and S172 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:31 |
| S174 | 537 | (purchase order checkout) same ((voice verbal audio video) with (photo photograph picture) with (consumer shopper purchaser user)) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:32 |
| S175 | 14 | S151 and S174 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:32 |
| S176 | 114 | (purchase order checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:35 |
| S177 | 86 | S176 not baum.in. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:38 |

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|---|---|---|---|---|---|---|
| S178 | 135 | (purchase order checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:03 |
| S179 | 21 | S178 not S176 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:04 |
| S180 | 27 | (purchas$3 buy$3 order$3 checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same recognition | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:08 |
| S181 | 6 | S180 not S179 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:08 |
| S182 | 232 | (purchas$3 buy$3 order$3 checkout) same (((voice voiceprint verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| S183 | 97 | S182 not S178 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| S184 | 97 | S182 not S178 not S177 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| S185 | 97 | S182 not S178 not S177="6" | US-PGPUB; USPAT; USOCR; FPRS; | OR | ON | 2014/11/20 12:11 |

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|---|---|---|---|---|---|---|
| | | | EPO; JPO; DERWENT; IBM_TDB | | | |
| S186 | 97 | S182 not S178 not S179 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:11 |
| S187 | 18 | ((purchas$3 buy$3 order$3 checkout) same (((voice voiceprint verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification)).ti,ab,clm. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:14 |
| S188 | 1930 | (purchas$3 buy$3 order$3 checkout) with biometric with (consumer shopper purchaser user) with (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:18 |
| S189 | 243 | (purchas$3 buy$3 order$3 checkout) with biometric with (consumer shopper purchaser) with (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| S190 | 324025 | replay$3 playback (play$3 adj back) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| S191 | 18 | S189 and S190 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| S192 | 100507 | (photo photograph picture) near4 (consumer shopper purchaser user) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |

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|---|---|---|---|---|---|---|
| S193 | 242935 | (voice verbal voiceprint audio) near4 (consumer shopper purchaser user) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |
| S194 | 1 | S189 and S190 and S192 and S193 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |
| S195 | 3 | "6091835".pn. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:24 |
| S196 | 0 | "6091835".pn. and (photo picture photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:24 |
| S197 | 27 | S189 and S192 and S193 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:26 |
| S198 | 1 | "6091835".pn. and (purchas$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:36 |
| S199 | 1 | "20090288015" and (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:56 |
| S200 | 0 | "20090288015" and (account) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 13:00 |
| S201 | 1 | "20090288015" and profile | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/20 13:00 |

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|---|---|---|---|---|---|---|
| | | | DERWENT; IBM_TDB | | | |
| S202 | 0 | 13/875245 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:20 |
| S203 | 3 | "705".clas. and (increas$3 near4 guilt) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:26 |
| S204 | 178 | (account with holder with face) and payment | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:32 |
| S205 | 33 | (account with holder with face) and payment and icon | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:32 |
| S207 | 5 | "20050049981" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/06/01 14:42 |
| S208 | 0 | "20090288015" and database | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/06/02 08:46 |

**EAST Search History (Interference)**

| Ref # | Hits | Search Query | DBs | Default Operator | Plurals | Time Stamp |
|---|---|---|---|---|---|---|
| S8 | 0 | "13/099981" | USPAT; * No UPAD | OR | ON | 2012/09/22 10:27 |
| S9 | 42 | (bjorn near2 jakobsson).in. | USPAT; * No UPAD | OR | ON | 2012/09/22 11:16 |
| S10 | 2564 | 705/26.1,27.1,27.2.ccls. | USPAT; * No UPAD | OR | ON | 2012/09/22 11:16 |
| S20 | 4646 | 705/26.1-26.81,27.1-27.2.ccls. | USPAT; * No | OR | ON | 2012/10/25 12:24 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | UPAD | | | |
| S21 | 0 | "13/099981" | USPAT; * No UPAD | OR | ON | 2012/10/25 12:24 |
| S29 | 4848 | 705/26.1-26.81,27.1-27.2.ccls. | USPAT; * No 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; * No UPAD | OR | ON | 2013/01/03 12:44 |
| S32 | 0 | "13/099981" | USPAT; * No UPAD | OR | ON | 2013/01/03 15:36 |
| S45 | 5 | (photo photograph avatar image) with ((drag dragg$3) near (drop dropp$3)) with (cash ((credit debit) adj card) money) | USPAT; * No 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; * No UPAD | OR | ON | 2013/01/15 12:43 |
| S53 | 4890 | 705/26.1-26.81,27.1-27.2.ccls. | USPAT; * No UPAD | OR | ON | 2013/01/15 12:44 |
| S54 | 9 | S52 and S53 | USPAT; * No UPAD | OR | ON | 2013/01/15 12:46 |
| S55 | 46 | (bjorn near2 jakobsson).in. | USPAT; * No UPAD | OR | ON | 2013/01/15 12:47 |
| S56 | 0 | S55 and S52 | USPAT; * No UPAD | OR | ON | 2013/01/15 12:47 |
| S57 | 0 | 13/099981 | USPAT; * No UPAD | OR | ON | 2013/01/15 12:48 |
| S61 | 57 | (bjorn near2 jakobsson).in. | USPAT; * No UPAD | OR | ON | 2014/11/13 14:20 |
| S62 | 6958 | 705/26.1-27.2.ccls. | USPAT; * No UPAD | OR | ON | 2014/11/13 14:20 |
| S63 | 7904 | 705/26.82,27.2,18,44.ccls. G06Q20/206.cpc. G06Q30/0643.cpc. G06Q30/0637.cpc. G06Q30/0601.cpc. | USPAT; * No UPAD | OR | ON | 2014/11/13 14:28 |
| S206 | 0 | 13/875245 | USPAT; * No UPAD | OR | ON | 2015/05/31 23:21 |

**1/ 3/ 2017 9:59:32 AM**
**C:\ Users\ mzimmerman1\ Documents\ EAST\ Workspaces\ 13875245.wsp**

| Search Notes | Application/Control No. | Applicant(s)/Patent Under Reexamination |
|---|---|---|
| | 13875245 | JAKOBSSON, BJORN MARKUS |
| | Examiner | Art Unit |
| | MATTHEW ZIMMERMAN | 3684 |

| CPC- SEARCHED | | |
|---|---|---|
| Symbol | Date | Examiner |
| G06Q30/06,0633,0601,0641 | 2/19/2016 | MZ |

| CPC COMBINATION SETS - SEARCHED | | |
|---|---|---|
| Symbol | Date | Examiner |
| | | |

| US CLASSIFICATION SEARCHED | | | |
|---|---|---|---|
| Class | Subclass | Date | Examiner |
| 705 | 26.1,27.1,26.81 | 11/20/2014 | MZ |

| SEARCH NOTES | | |
|---|---|---|
| Search Notes | Date | Examiner |
| Searched EAST and performed an inventor and asignee search. | 11/20/2014 | MZ |
| Updated EAST search. | 2/19/2016 | MZ |
| Updated EAST search. | 1/3/2017 | |

| INTERFERENCE SEARCH | | | |
|---|---|---|---|
| US Class/ CPC Symbol | US Subclass / CPC Group | Date | Examiner |
| 705 | 26.1,27.1,26.81 | 11/20/2014 | MZ |
| G06Q30 | 06,0633,0601,0641 | 2/19/2016 | MZ |

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | | |
|---|---|---|---|
| Application No.: | 13/875,245 | Examiner: | Matthew E. Zimmerman |
| Filed: | May 01 2013 | Art Unit: | 3684 |
| Confirmation No.: | 9647 | Docket No.: | MJAKP001C1 |
| First Inventor: | Bjorn Markus Jakobsson | | |
| Title: | REDUCING FRAUD | | |

# AMENDMENT E

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

Dear Sir:

This is in response to the Office Action mailed Jan 09 2017. The following amendment and remarks are respectfully submitted.

Applicant(s) believe that no (additional) fees are required beyond any fees submitted herewith. If required fees are missing or any additional fees are required during the pendency of the subject application, please charge such fees or credit any overpayment to Deposit Account No. 50-0685 (MJAKP001C1).

## IN THE CLAIMS

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

Listing of Claims:

1. (Currently amended) A system, comprising:

a set of one or more processors configured to~~, using a set of one or more interfaces~~:

receive a virtual likeness of a face of an account holder;

associate, in a data store, the virtual likeness of the face of the account holder with an account of the account holder;

receive, from a user, a request to perform an electronic transaction via one or more computer networks using the account;

~~in response to receiving the request to perform the electronic transaction using the account, cause to be rendered an interface including:~~

~~the virtual likeness of the face of the account holder;~~

~~an icon associated with a payment; and~~

~~instructions for completing the electronic transaction, wherein the instructions include moving the icon associated with the payment away from the virtual likeness of the face of the account holder to a destination region; and~~

display, in an interface, the virtual likeness of the face of the account holder;

display, in the interface, instructions for completing the electronic transaction;

based at least in part on an action taken by the user and captured biometric information associated with the user, complete the electronic transaction via the one or more computer networks ~~in response to receiving, from the user, a request to graphically move the icon associated with the payment away from the virtual likeness of the face of the account holder to the destination region~~; and

display, in the interface, a moving icon; and

a memory coupled to the set of one or more processors and configured to provide the set of one or more processors with instructions.

2. (Original) The system of claim 1 wherein the icon includes a graphical representation of an amount of money.

3. (Original) The system of claim 1 wherein the icon includes a graphical representation of a hand.

4. (Original) The system of claim 1 wherein the icon includes a graphical representation of a payment form.

5. (Original) The system of claim 1 wherein the virtual likeness comprises a photograph of the account holder.

6. (Original) The system of claim 1 wherein the virtual likeness comprises an avatar selected by the account holder.

7. (Currently amended) The system of claim 1 wherein the set of one or more processors is further configured to record contextual information associated with the electronic transaction.

8. (Original) The system of claim 7 wherein the contextual information includes information spoken by the user.

9. (Original) The system of claim 7 wherein the contextual information includes a photograph taken by the user.

10. (Currently amended) The system of claim 1 wherein the set of one or more processors is further configured to provide as output an audio confirmation including [[the]] an identity of an owner of the account prior to completing the electronic transaction.

11. (Cancelled)

12. (Cancelled)

13. (Cancelled)

14. (Cancelled)

15. (Cancelled)

16. (Cancelled)

17. (Cancelled)

18. (Cancelled)

19. (Currently amended) A method, comprising:

receiving~~, via a set of one or more interfaces,~~ a virtual likeness of a face of an account holder;

associating, in a data store, the virtual likeness of the face of the account holder with an account of the account holder;

receiving, from a user, a request to perform an electronic transaction via one or more computer networks using the account;

~~in response to receiving the request to perform the electronic transaction using the account, causing to be rendered an interface including:~~

~~the virtual likeness of the face of the account holder;~~

~~an icon associated with a payment; and~~

~~instructions for completing the electronic transaction, wherein the instructions include moving the icon associated with the payment away from the virtual likeness of the face of the account holder to a destination region; and~~

displaying, in an interface, the virtual likeness of the face of the account holder;

displaying, in the interface, instructions for completing the electronic transaction;

based at least in part on an action taken by the user and captured biometric information associated with the user, completing the electronic transaction via the one or more computer networks ~~in response to receiving, from the user, a request to graphically move the icon associated with the payment away from the virtual likeness of the face of the account holder to the destination region.~~; and

displaying, in the interface, a moving icon.

20. (Previously presented) The method of claim 19 wherein the icon includes a graphical representation of an amount of money.

21. (Previously presented) The method of claim 19 wherein the icon includes a graphical representation of a hand.

22. (Previously presented) The method of claim 19 wherein the icon includes a graphical representation of a payment form.

23. (Previously presented) The method of claim 19 wherein the virtual likeness comprises a photograph of the account holder.

24. (Previously presented) The method of claim 19 wherein the virtual likeness comprises an avatar selected by the account holder.

25. (Currently amended) The method of claim 19 further comprising recording contextual information associated with the electronic transaction.

26. (Previously presented) The method of claim 25 wherein the contextual information includes information spoken by the user.

27. (Previously presented) The method of claim 25 wherein the contextual information includes a photograph taken by the user.

28. (Currently amended) The method of claim 19 further comprising providing as output an audio confirmation including [[the]] an identity of an owner of the account prior to completing the electronic transaction.

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

receiving~~, via a set of one or more interfaces,~~ a virtual likeness of a face of an account holder;

associating, in a data store, the virtual likeness of the face of the account holder with an account of the account holder;

receiving, from a user, a request to perform an electronic transaction via one or more computer networks using the account;

~~in response to receiving the request to perform the electronic transaction using the account, causing to be rendered an interface including:~~

~~the virtual likeness of the face of the account holder;~~

~~an icon associated with a payment; and~~

~~instructions for completing the electronic transaction, wherein the instructions include moving the icon associated with the payment away from the virtual likeness of the face of the account holder to a destination region; and~~

displaying, in an interface, the virtual likeness of the face of the account holder;

displaying, in the interface, instructions for completing the electronic transaction;

based at least in part on an action taken by the user and captured biometric information associated with the user, completing the electronic transaction via the one or more computer

networks ~~in response to receiving, from the user, a request to graphically move the icon associated with the payment away from the virtual likeness of the face of the account holder to the destination region.~~; and

displaying, in the interface, a moving icon.

30. (Currently amended) The system of claim 1 wherein the virtual likeness of the face of the account holder represents an unhappy version of the account holder, and wherein the virtual likeness is displayed in the ~~included in the rendered~~ interface based at least in part on a determination that completion of the electronic transaction will cause a threshold to be exceeded.

31. (Currently amended) The method of claim 19 wherein the displayed virtual likeness of the face of the account holder represents an unhappy version of the account holder, and wherein the virtual likeness is displayed in the ~~included in the rendered~~ interface based at least in part on a determination that completion of the electronic transaction will cause a threshold to be exceeded.

32. (New) The system of claim 1 wherein the set of one or more processors is further configured to capture location information associated with the user.

33. (New) The system of claim 1 wherein the set of one or more processors is further configured to determine that the user is alive.

34. (New) The system of claim 1 wherein the captured biometric information associated with the user includes a fingerprint.

## INTERVIEW SUMMARY

A telephonic interview in the above-referenced case was conducted on May 5, 2017 between the Examiner and the Applicants' undersigned representative. The Office Action mailed on January 9, 2017 was discussed. Specifically, the rejections of Claims 1-10 and 19-31 under 35 U.S.C. §101 and the proposed amendments set forth herein were discussed with the intent to place the claims in better condition for allowance or appeal.

The Applicants thank the Examiner for the interview.

## REMARKS

Claims 1, 7, 10, 19, and 28-31 have been amended to clarify the subject matter regarded as the invention. New Claims 32-34 have been added. Claims 1-10 and 19-34 are pending. No new matter has been added.

***Claim Rejections – 35 U.S.C. §101***

Support for the amendments to independent Claims 1, 19, and 29 may be found, without limitation, in Paragraphs [0046-0048] and Figure 4 of the Specification.

Applicants respectfully maintain that independent Claims 1, 19, and 29 and their dependent claims are believed to be non-abstract because they are not directed to fundamental economic practices, methods of organizing human activities, ideas themselves, or mathematical relationships/formulas.

If the Examiner were to maintain that the claims are directed to an abstract idea, Applicants further submit that amended independent Claims 1, 19, and 29 include additional elements that are significantly more than the judicial exception. Specifically, independent Claims 1, 19, and 29 recite specific limitations other than what is well-understood, routine and conventional in the field, and add unconventional steps that confine the claims to a particular useful application. In particular, the independent claims, as amended, disclose "display[ing], in an interface, the virtual likeness of the face of the account holder," "display[ing], in the interface, instructions for completing the electronic transaction," "based at least in part on an action taken by [a] user and captured biometric information associated with the user, complet[ing] the electronic transaction via the one or more computer networks," and "display[ing], in the interface, a moving icon."

As such, independent Claims 1, 19, and 29 are believed to be directed to statutory subject matter under 35 U.S.C. §101. Claims 2-10, 20-28, and 30-31 depend, either directly or indirectly, from one of the aforementioned independent claims, and are therefore also believed to be directed to statutory subject matter under 35 U.S.C. §101.

***New Claims***

Support for new Claim 32 may be found, without limitation, in Paragraph [0058] of the Specification.

Support for new Claim 33 may be found, without limitation, in Paragraph [0058] of the Specification.

Support for new Claim 34 may be found, without limitation, in Paragraph [0047] of the Specification.

New Claims 32-34 depend from independent Claim 1, and are therefore also believed to be directed to statutory subject matter under 35 U.S.C. §101.

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

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

Respectfully submitted,

Dated: May 9, 2017

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

VAN PELT, YI & JAMES LLP
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# Electronic Patent Application Fee Transmittal

| | |
|---|---|
| **Application Number:** | 13875245 |
| **Filing Date:** | 01-May-2013 |
| **Title of Invention:** | REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Filer:** | Yeu-Ting George Cheng/Chelsea Watkins |
| **Attorney Docket Number:** | MJAKP001C1 |

Filed as Large Entity

**Filing Fees for Utility under 35 USC 111(a)**

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| **Basic Filing:** | | | | |
| **Pages:** | | | | |
| **Claims:** | | | | |
| **Miscellaneous-Filing:** | | | | |
| **Petition:** | | | | |
| **Patent-Appeals-and-Interference:** | | | | |
| **Post-Allowance-and-Post-Issuance:** | | | | |
| **Extension-of-Time:** | | | | |

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| Extension - 1 month with $0 paid | 1251 | 1 | 200 | 200 |
| **Miscellaneous:** | | | | |
| | | **Total in USD ($)** | | **200** |

# Electronic Acknowledgement Receipt

| | |
|---|---|
| **EFS ID:** | 29158072 |
| **Application Number:** | 13875245 |
| **International Application Number:** | |
| **Confirmation Number:** | 9647 |
| **Title of Invention:** | REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Customer Number:** | 21912 |
| **Filer:** | Yeu-Ting George Cheng/Chelsea Watkins |
| **Filer Authorized By:** | Yeu-Ting George Cheng |
| **Attorney Docket Number:** | MJAKP001C1 |
| **Receipt Date:** | 09-MAY-2017 |
| **Filing Date:** | 01-MAY-2013 |
| **Time Stamp:** | 14:45:38 |
| **Application Type:** | Utility under 35 USC 111(a) |

## Payment information:

| | |
|---|---|
| Submitted with Payment | yes |
| Payment Type | DA |
| Payment was successfully received in RAM | $200 |
| RAM confirmation Number | 051017INTEFSW00001306500685 |
| Deposit Account | 500685 |
| Authorized User | Chelsea Watkins |
| The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:<br>37 CFR 1.16 (National application filing, search, and examination fees)<br>37 CFR 1.17 (Patent application and reexamination processing fees) | |

37 CFR 1.19 (Document supply fees)

37 CFR 1.20 (Post Issuance fees)

37 CFR 1.21 (Miscellaneous fees and charges)

## File Listing:

| Document Number | Document Description | File Name | File Size(Bytes)/ Message Digest | Multi Part /.zip | Pages (if appl.) |
|---|---|---|---|---|---|
| 1 | Amendment/Req. Reconsideration-After Non-Final Reject | MJAKP001C1_AMD_E.pdf | 110065<br>e096d53f9794d6f8ad4cb2d5878662dfbf1d6a5e | no | 9 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 2 | Fee Worksheet (SB06) | fee-info.pdf | 30807<br>227a50237d110c3ca9dbe7144ca67a52d00589ae | no | 2 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| | | **Total Files Size (in bytes):** | 140872 | | |

**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.**

PTO/SB/06 (09-11)
Approved for use through 1/31/2014. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

| PATENT APPLICATION FEE DETERMINATION RECORD<br>Substitute for Form PTO-875 | Application or Docket Number<br>13/875,245 | Filing Date<br>05/01/2013 | ☐ To be Mailed |
|---|---|---|---|

**ENTITY**: ☐ LARGE ☒ SMALL ☐ MICRO

## APPLICATION AS FILED – PART I

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

## APPLICATION AS AMENDED – PART II

| AMENDMENT | 05/09/2017 | (Column 1) CLAIMS REMAINING AFTER AMENDMENT | | (Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR | (Column 3) PRESENT EXTRA | RATE ($) | ADDITIONAL FEE ($) |
|---|---|---|---|---|---|---|---|
| | Total (37 CFR 1.16(i)) | * 26 | Minus | ** 23 | = 3 | X $40 = | 120 |
| | Independent (37 CFR 1.16(h)) | * 3 | Minus | ***4 | = 0 | X $210 = | 0 |
| | ☐ Application Size Fee (37 CFR 1.16(s)) | | | | | | |
| | ☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j)) | | | | | | |
| | | | | | | TOTAL ADD'L FEE | **120** |

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

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

LIE
TARA WASHINGTON

This collection of information is required by 37 CFR 1.16. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**
*If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.*

Document code: WFEE

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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 | 9647 |

21912 7590 05/12/2017

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

| EXAMINER |
|---|
| ZIMMERMAN, MATTHEW E |

| ART UNIT | PAPER NUMBER |
|---|---|
| 3684 | |

| NOTIFICATION DATE | DELIVERY MODE |
|---|---|
| 05/12/2017 | ELECTRONIC |

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

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

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

usptocorrespondence@ip-patent.com

| Applicant-Initiated Interview Summary | Application No. | Applicant(s) | |
|---|---|---|---|
| | 13/875,245 | JAKOBSSON, BJORN MARKUS | |
| | Examiner | Art Unit | |
| | MATTHEW ZIMMERMAN | 3684 | |

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

(1) *MATTHEW ZIMMERMAN*. (3)_____.

(2) *GEORGE CHANG*. (4)_____.

Date of Interview: *05 May 2017*.

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 stated that if the applicant were to incorporate langauge from paragraph [0058] to recite something like caputring a plurality of images of a user in rapid succession and determining based on the caputinng that the user is alive and the plurality of images match that of the account holder" and then amending the completing of the transaction step to be further based on the determining that the user is alive and that the images match those of the account holder then the rejection under 101 would be withdrawn. This concluded the interview*.

**Applicant recordation instructions:** The formal written reply to the last Office action must include the substance of the interview. (See MPEP section 713.04). If a reply to the last Office action has already been filed, applicant is given a non-extendable period of the longer of one month or thirty days from this interview date, or the mailing date of this interview summary form, whichever is later, to file a statement of the substance of the 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/<br>Primary Examiner, Art Unit 3684 | |
|---|---|

# Summary of Record of Interview Requirements

**Manual of Patent Examining Procedure (MPEP), Section 713.04, Substance of Interview Must be Made of Record**
A complete written statement as to the substance of any face-to-face, video conference, or telephone interview with regard to an application must be made of record in the application whether or not an agreement with the examiner was reached at the interview.

**Title 37 Code of Federal Regulations (CFR) § 1.133 Interviews**
Paragraph (b)

In every instance where reconsideration is requested in view of an interview with an examiner, a complete written statement of the reasons presented at the interview as warranting favorable action must be filed by the applicant. An interview does not remove the necessity for reply to Office action as specified in §§ 1.111, 1.135. (35 U.S.C. 132)

37 CFR §1.2 Business to be transacted in writing.
All business with the Patent or Trademark Office should be transacted in writing. The personal attendance of applicants or their attorneys or agents at the Patent and Trademark Office is unnecessary. The action of the Patent and Trademark Office will be based exclusively on the written record in the Office. No attention will be paid to any alleged oral promise, stipulation, or understanding in relation to which there is disagreement or doubt.

———

The action of the Patent and Trademark Office cannot be based exclusively on the written record in the Office if that record is itself incomplete through the failure to record the substance of interviews.

It is the responsibility of the applicant or the attorney or agent to make the substance of an interview of record in the application file, unless the examiner indicates he or she will do so. It is the examiner's responsibility to see that such a record is made and to correct material inaccuracies which bear directly on the question of patentability.

Examiners must complete an Interview Summary Form for each interview held where a matter of substance has been discussed during the interview by checking the appropriate boxes and filling in the blanks. Discussions regarding only procedural matters, directed solely to restriction requirements for which interview recordation is otherwise provided for in Section 812.01 of the Manual of Patent Examining Procedure, or pointing out typographical errors or unreadable script in Office actions or the like, are excluded from the interview recordation procedures below. Where the substance of an interview is completely recorded in an Examiners Amendment, no separate Interview Summary Record is required.

The Interview Summary Form shall be given an appropriate Paper No., placed in the right hand portion of the file, and listed on the "Contents" section of the file wrapper. In a personal interview, a duplicate of the Form is given to the applicant (or attorney or agent) at the conclusion of the interview. In the case of a telephone or video-conference interview, the copy is mailed to the applicant's correspondence address either with or prior to the next official communication. If additional correspondence from the examiner is not likely before an allowance or if other circumstances dictate, the Form should be mailed promptly after the interview rather than with the next official communication.

The Form provides for recordation of the following information:
- Application Number (Series Code and Serial Number)
- Name of applicant
- Name of examiner
- Date of interview
- Type of interview (telephonic, video-conference, or personal)
- Name of participant(s) (applicant, attorney or agent, examiner, other PTO personnel, etc.)
- An indication whether or not an exhibit was shown or a demonstration conducted
- An identification of the specific prior art discussed
- An indication whether an agreement was reached and if so, a description of the general nature of the agreement (may be by attachment of a copy of amendments or claims agreed as being allowable). Note: Agreement as to allowability is tentative and does not restrict further action by the examiner to the contrary.
- The signature of the examiner who conducted the interview (if Form is not an attachment to a signed Office action)

It is desirable that the examiner orally remind the applicant of his or her obligation to record the substance of the interview of each case. It should be noted, however, that the Interview Summary Form will not normally be considered a complete and proper recordation of the interview unless it includes, or is supplemented by the applicant or the examiner to include, all of the applicable items required below concerning the substance of the interview.

A complete and proper recordation of the substance of any interview should include at least the following applicable items:
1) A brief description of the nature of any exhibit shown or any demonstration conducted,
2) an identification of the claims discussed,
3) an identification of the specific prior art discussed,
4) an identification of the principal proposed amendments of a substantive nature discussed, unless these are already described on the Interview Summary Form completed by the Examiner,
5) a brief identification of the general thrust of the principal arguments presented to the examiner,
   (The identification of arguments need not be lengthy or elaborate. A verbatim or highly detailed description of the arguments is not required. The identification of the arguments is sufficient if the general nature or thrust of the principal arguments made to the examiner can be understood in the context of the application file. Of course, the applicant may desire to emphasize and fully describe those arguments which he or she feels were or might be persuasive to the examiner.)
6) a general indication of any other pertinent matters discussed, and
7) if appropriate, the general results or outcome of the interview unless already described in the Interview Summary Form completed by the examiner.

Examiners are expected to carefully review the applicant's record of the substance of an interview. If the record is not complete and accurate, the examiner will give the applicant an extendable one month time period to correct the record.

**Examiner to Check for Accuracy**

If the claims are allowable for other reasons of record, the examiner should send a letter setting forth the examiner's version of the statement attributed to him or her. If the record is complete and accurate, the examiner should place the indication, "Interview Record OK" on the paper recording the substance of the interview along with the date and the examiner's initials.

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Alexandria, Virginia 22313-1450
www.uspto.gov

| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 | 9647 |

21912 7590 07/07/2017

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

| EXAMINER | |
|---|---|
| ZIMMERMAN, MATTHEW E | |

| ART UNIT | PAPER NUMBER |
|---|---|
| 3684 | |

| NOTIFICATION DATE | DELIVERY MODE |
|---|---|
| 07/07/2017 | ELECTRONIC |

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

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

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

usptocorrespondence@ip-patent.com

| Office Action Summary | Application No. 13/875,245 | Applicant(s) JAKOBSSON, BJORN MARKUS | |
|---|---|---|---|
| | Examiner MATTHEW ZIMMERMAN | Art Unit 3684 | AIA (First Inventor to File) Status No |

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

**Period for Reply**

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

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

**Status**

1)☒ Responsive to communication(s) filed on *05/09/2017*.

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

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

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

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

**Disposition of Claims***

5)☒ Claim(s) *1-10 and 19-34* is/are pending in the application.

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

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-10 and 19-34* is/are rejected.

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

9)☐ Claim(s) _____ are subject to restriction and/or election requirement.

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

**Application Papers**

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

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

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

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

**Priority under 35 U.S.C. § 119**

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

**Certified copies:**

a)☐ All b)☐ Some** c)☐ None of the:

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

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

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

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

**Attachment(s)**

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date _____.

3) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .

4) ☐ Other: _____.

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

## DETAILED ACTION

### *Status of Claims*

2. Claim(s) 1-10 and 19-34 have been examined.

3. Claim(s) 11-18 have been cancelled.

### *Claim Rejections - 35 USC § 101*

4. 35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

The Supreme Court set forth a framework "for distinguishing patents that claim laws of nature, natural phenomena, and abstract ideas from those that claim patent-eligible applications of [these] concepts." Alice Corp., Pty. Ltd. v. CLSBankInt'l., 134 S. Ct. at 2347, 2355 (2014) (citing Mayo Collaborative Servs. v. Prometheus Labs., Inc., 132 S. Ct. 1289 (2012)).

The first step in this analysis is to "determine whether the claims at issue are directed to one of those patent-ineligible concepts." Id. (citing Mayo, 132 S. Ct. at 1296—97). If the claims are not directed to an abstract idea, the inquiry ends. Otherwise, the inquiry proceeds to the second step where elements of the claims are considered "individually and 'as an ordered combination"' to determine whether there

are additional elements that "'transform the nature of the claim' into a patent-eligible application." Id. (citing Mayo, 132 S. Ct. at 1298, 1297).

The Court acknowledged in Mayo that "all inventions at some level embody, use, reflect, rest upon, or apply laws of nature, natural phenomena, or abstract ideas." Mayo, 132 S. Ct. at 1293. One, therefore, must look to whether the claims focus on a specific means or method that improves the relevant technology or are instead directed to a result or effect that itself is the abstract idea and merely invoke generic processes and machinery. See Enfish, LLC v. Microsoft Corp., 822 F.3d 1327, 1336 (Fed. Cir. 2016).

Here, claim 1, which is representative, recites a "system," comprising the following steps: a set of one or more processors configured to: receive a virtual likeness of a face of an account holder; associate, in a data store, the virtual likeness of the face of the account holder with an account of the account holder; receive, from a user, a request to perform an electronic transaction via one or more computer networks using the account; display, in an interface, the virtual likeness of the face of the account holder; display, in the interface, instructions for completing the electronic transaction; based at least in part on an action taken by the user and captured biometric information associated with the user, complete the electronic transaction via the one or more computer networks; and display, in the interface, a moving icon; and a memory coupled to the set of one or more processors and configured to provide the set of one or more processors with instructions.

Stated another way, claim 1 recites a system for capturing and presenting information in order to complete a transaction. And Appellant's Specification describes the invention as "improve[ing] techniques to prevent fraud." Spec. [0002].

Based on the language of the claims and Specification, the claim is directed to capturing and presenting information in order to complete a transaction, which is considered to be an abstract idea inasmuch as such activity is considered a "certain method of organizing human activity," a "fundamental economic practice," and "an idea 'of itself.'"

Regarding the "certain method of organizing human activity," capturing and presenting information in order to complete a transaction involves interpersonal and intrapersonal activities, such as advertising, marketing, and sales activities or behaviors. Several cases have found concepts relating to advertising, marketing, and sales activities or behaviors to be abstract ideas, such as creating a contractual relationship (BuySAFE).

Regarding the "fundamental economic practice," capturing and presenting information in order to complete a transaction involves the economy and commerce, such as the performance of financial transactions. Several cases have found concepts relating to the performance of financial transactions to be abstract ideas, such as creating a contractual relationship (BuySAFE).

Regarding "an idea 'of itself,'" capturing and presenting information in order to complete a transaction is merely an uninstantiated concept relating to processes of organizing information and can be performed by a human using pen and paper. Several

cases have found uninstantiated concepts to be abstract ideas, such as collecting information, analyzing it, and displaying certain results of the collection and analysis (Electric Power Group).

Turning to the second step of our analysis, one must next consider whether there is an inventive concept, defined by an element or combination of elements in the claim, which is significantly more than the abstract idea of capturing and presenting information in order to complete a transaction. See Alice, 134 S. Ct. at 2355 (citation omitted). There is see nothing in the subject matter that transforms the abstract idea.

The claim's invocation of "one or more processors" as well as "one or more computer networks" and "an electronic transaction", adds no inventive concept. Alice, 134 S. Ct. at 2358 ("the mere recitation of a generic computer cannot transform a patent-ineligible abstract idea into a patent-eligible invention"). The claim recites capturing biometric information associated with a user but this be done manually, such as using ink and paper to capture a fingerprint. Finally, the act of receiving and displaying the data (ex., virtual likeness) is routine and conventional activity as is the displaying of the moving icon which can be interpreted as a mouse pointer.

The dependent claims have also been reviewed and there is nothing in those claims that transforms the patent-ineligible concept to a patent-eligible concept. For example, claims 2-6 recite extra solution activity. In regards to claims 7-10, the capture of audio, video, and its playback is routine and conventional activity.

As a whole, the claims and their dependents lack one or more limitations amounting to significantly more than the abstract idea because they do not contain one

or more limitations creating an improvement in another technology or technical field, an improvement in a computer, applying the judicial exception with, or by use of, a particular machine, adding a specific limitation other than what is well-understood, routine and conventional in the field, adding unconventional steps that confine the claim to a particular useful application, or other meaningful limitations beyond generally linking the use of the judicial exception to a particular technological environment.

Therefore, the claim is rejected under 35 U.S.C. § 101. Independent claim 19 and 29 similarly covers claimed subject matter that is judicially-excepted from patent eligibility under § 101.

***Claim Rejections - 35 USC § 103***

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

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

**6. Claims 1-2, 4-7, 19-20, 22-25, 29, and 32-34 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Gaw (US 7,930,220) in view of Fujioka (US 2009/0288015) in further view of Bishop (US 2005/0187883).**

Referring to Claim 1, Gaw teaches a system, comprising: a set of one or more processors configured to: receive, from a user, a request to perform an electronic transaction via one or more computer networks using the account (*see Gaw Col. 3 lines*

*14-26*); display, in the interface, instructions for completing the electronic transaction (*see Gaw Fig. 2*); based at least in part on an action taken by the user associated with the user, complete the electronic transaction via the one or more computer networks (*see Gaw Fig. 2 click 216*); and display, in the interface, a moving icon (*see Gaw Col. 4 lines 42-57*); and a memory coupled to the set of one or more processors and configured to provide the set of one or more processors with instructions.

Gaw does not teach receiving a virtual likeness of a face of an account holder; associate, in a data store, the virtual likeness of the face of the account holder with an account of the account holder; and display, in an interface, the virtual likeness of the face of the account holder. However, Fujioka teaches receiving a virtual likeness of a face of an account holder (*see Fujioka ¶¶0024-25,16-17*), and associate, in a data store, the virtual likeness of the face of the account holder with an account of the account holder (*see Fujioka ¶0019, the customized trading card is embodied in the computing code*), and display, in an interface, the virtual likeness of the face of the account holder (*see Fujioka ¶¶0024-25,16-17,19 and Fig. 1-2*). It would have been obvious to one of ordinary skill in the art at the time of invention to expand Gaw to include the virtual likeness and place it on the webpages during the checkout process taught by Fujioka because it would increase sales since users could now buy items for the avatar. In addition, the results of the combination would be predictable. Specifically, Gaw would continue to provide the ability to move icons on the purchase order screen except that now Gaw would include customized avatars features.

The combination does not teach wherein the electronic transaction is further completed based on captured biometric information. However, Bishop teaches this (*see Bishop ¶0110, an electronic transaction may be completed using biometric information*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references because it would lead to increased security during the electronic transactions.

Referring to Claim 2, the combination teaches the system of claim 1 wherein the icon includes a graphical representation of an amount of money (*see Gaw Fig. 2*).

Referring to Claim 4, the combination teaches the system of claim 1 wherein the icon includes a graphical representation of a payment form (*see Gaw Fig. 2*).

Referring to Claim 5, the combination teaches the system of claim 1 wherein the virtual likeness comprises a photograph of the account holder (*see Fujioka ¶0025, photos*).

Referring to Claim 6, the combination teaches the system of claim 1 wherein the virtual likeness comprises an avatar selected by the account holder (*see Fujioka Fig. 2*).

Referring to Claim 7, the combination teaches the system of claim 1 wherein the set of one or more processors is further configured to record contextual information associated with the electronic transaction (*see Gaw Fig. 2, notes*).

Referring to Claim 19, this claim is similar to claim 1 and therefore rejected under the same reasoning and rationale.

Referring to Claim 20, the combination teaches the method of claim 19 wherein the icon includes a graphical representation of an amount of money (*see Gaw Fig. 2*).

Referring to Claim 22, the combination teaches the method of claim 19 wherein the icon includes a graphical representation of a payment form (*see Gaw Fig. 2*).

Referring to Claim 23, the combination teaches the method of claim 19 wherein the virtual likeness comprises a photograph of the account holder (*see Fujioka ¶0025, photos*).

Referring to Claim 24, the combination teaches the method of claim 19 wherein the virtual likeness comprises an avatar selected by the account holder (*see Fujioka Fig. 2*).

Referring to Claim 25, the combination teaches the method of claim 19 further comprising recording, during the checkout process, contextual information associated with the purchase order (*see Gaw Fig. 2, notes*).

Referring to Claim 29, this claim is similar to claim 1 and therefore rejected under the same reasoning and rationale.

Referring to Claim 32, the combination teaches the system of claim 1 wherein the set of one or more processors is further configured to capture location information associated with the user (*see Gaw Col. 5 lines 50-65*).

Referring to Claim 33, the combination teaches the system of claim 1 wherein the set of one or more processors is further configured to determine that the user is alive (*see Bishop ¶0131*).

Referring to Claim 34, the combination teaches the system of claim 1 wherein the captured biometric information associated with the user includes a fingerprint (*see Bishop ¶¶0121-133*).

**7. Claims 3 and 21 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Gaw (US 7,930,220) in view of Fujioka (US 2009/0288015) in**

**further view of Bishop (US 2005/0187883) in further view of Reference U (see PTO-892).**

Referring to Claim 3, the combination teaches the system of claim 1. The combination does not teach wherein the icon includes a graphical representation of a hand, but does teach wherein the icon includes a credit card. Reference U teaches an icon including a credit card including a graphical representation of a hand. It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of graphical editing because the results of the combination would be predictable. Specifically, the icon would now simply include a graphical representation of a hand.

Referring to Claim 21, the combination teaches the method of claim 19. The combination does not teach wherein the icon includes a graphical representation of a hand, but does teach wherein the icon includes a credit card. Reference U teaches an icon including a credit card including a graphical representation of a hand. It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of graphical editing because the results of the combination would be predictable. Specifically, the icon would now simply include a graphical representation of a hand.

8. **Claims 8-9 and 26-27 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Gaw (US 7,930,220) in view of Fujioka (US 2009/0288015) in**

**further view of Bishop (US 2005/0187883) in further view of Mixon (US 2005/0049981).**

Referring to Claim 8, the combination teaches the system of claim 7. The combination does not teach wherein the contextual information includes information spoken by the user. However, Mixon teaches wherein contextual information includes information spoken by a user (*see Mixon ¶0027*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of computer programming because the results of the combination would be predictable. Specifically, the contextual information would now simply include information spoken by the user.

Referring to Claim 9, the combination teaches the system of claim 7. The combination does not teach wherein the contextual information includes a photograph taken by the user. However, Mixon teaches wherein contextual information includes a photograph taken by a user (*see Mixon ¶0027*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of computer programming because the results of the combination would be predictable. Specifically, the contextual information would now simply include a photograph taken by the user.

Referring to Claim 26, the combination teaches the method of claim 25. The combination does not teach wherein the contextual information includes information

spoken by the user. However, Mixon teaches wherein contextual information includes information spoken by a user (*see Mixon ¶0027*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of computer programming because the results of the combination would be predictable. Specifically, the contextual information would now simply include information spoken by the user.

Referring to Claim 27, the combination teaches the method of claim 25. The combination does not teach wherein the contextual information includes a photograph taken by the user. However, Mixon teaches wherein contextual information includes a photograph taken by a user (*see Mixon ¶0027*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of computer programming because the results of the combination would be predictable. Specifically, the contextual information would now simply include a photograph taken by the user.

9. **Claims 10 and 28 are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Gaw (US 7,930,220) in view of Fujioka (US 2009/0288015) in further view of Bishop (US 2005/0187883) in further view of Smithies (US 6,091,835).**

Referring to Claim 10, the combination teaches the system of claim 1. The combination does not teach wherein the set of one or more processors is further configured to provide as output an audio confirmation including an identity of the owner of the account prior to completing the electronic transaction. However, Smithies teaches this (*see Smithies Col. 34 lines 34-48 in view of Col. 12 lines 3-27*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of computer programming because the results of the combination would be predictable. Specifically, the purchasing taught by Gaw would still occur except that now it would include an output of an audio confirmation including an identity of the owner of the account prior to completing the electronic transaction.

Referring to Claim 28, the combination teaches the method of claim 19. The combination does not teach providing as output an audio confirmation including an identity of the owner of the account prior to completing the electronic transaction. However, Smithies teaches this (*see Smithies Col. 34 lines 34-48 in view of Col. 12 lines 3-27*). It would have been obvious to one of ordinary skill in the art at the time of invention to combine these references using known methods of computer programming because the results of the combination would be predictable. Specifically, the purchasing taught by Gaw would still occur except that now it would include an output of an audio confirmation including the identity of the owner of the account prior to completing the electronic transaction.

### *Response to Arguments*

10. Claims 30-31 are not in condition for allowance because they are rejected under 35 U.S.C. 101.

11. The applicant's arguments are directed at newly amended limitations fully addressed above.

### *Conclusion*

12. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MATTHEW ZIMMERMAN whose telephone number is (571)270-5278. The examiner can normally be reached on Mon-Fri 9:00am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jason B. Dunham can be reached on (571) 272-8109. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/MATTHEW ZIMMERMAN/
Primary Examiner, Art Unit 3684

| Notice of References Cited | Application/Control No. 13/875,245 | Applicant(s)/Patent Under Reexamination JAKOBSSON, BJORN MARKUS | |
|---|---|---|---|
| | Examiner MATTHEW ZIMMERMAN | Art Unit 3684 | Page 1 of 1 |

**U.S. PATENT DOCUMENTS**

| * | | Document Number Country Code-Number-Kind Code | Date MM-YYYY | Name | CPC Classification | US Classification |
|---|---|---|---|---|---|---|
| * | A | US-2005/0187883 A1 | 08-2005 | Bishop, Fred | G06Q20/027 | 705/67 |
| * | B | US-5,428,734 A | 06-1995 | Haynes; Thom R. | G06F3/0486 | 715/769 |
| * | C | US-2008/0040426 A1 | 02-2008 | Synstelien; Don | G06F9/4443 | 709/203 |
| * | D | US-6,851,094 B1 | 02-2005 | Robertson; William H. | G06F17/5045 | 709/217 |
| * | E | US-6,208,659 B1 | 03-2001 | Govindarajan; Rangaprasad | G06Q30/06 | 370/400 |
| * | F | US-2002/0116293 A1 | 08-2002 | Lao, Guillermo | G06F17/3089 | 705/27.1 |
| | 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 | CPC Classification |
|---|---|---|---|---|---|---|
| | N | | | | | |
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| | P | | | | | |
| | Q | | | | | |
| | R | | | | | |
| | S | | | | | |
| | T | | | | | |

**NON-PATENT DOCUMENTS**

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

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

| Search Notes | Application/Control No. | Applicant(s)/Patent Under Reexamination |
|---|---|---|
| | 13875245 | JAKOBSSON, BJORN MARKUS |
| | Examiner | Art Unit |
| | MATTHEW ZIMMERMAN | 3684 |

| CPC- SEARCHED | | |
|---|---|---|
| Symbol | Date | Examiner |
| G06Q30/06,0633,0601,0641 | 2/19/2016 | MZ |

| CPC COMBINATION SETS - SEARCHED | | |
|---|---|---|
| Symbol | Date | Examiner |
| | | |

| US CLASSIFICATION SEARCHED | | | |
|---|---|---|---|
| Class | Subclass | Date | Examiner |
| 705 | 26.1,27.1,26.81 | 11/20/2014 | MZ |

| SEARCH NOTES | | |
|---|---|---|
| Search Notes | Date | Examiner |
| Searched EAST and performed an inventor and asignee search. | 11/20/2014 | MZ |
| Updated EAST search. | 2/19/2016 | MZ |
| Updated EAST search. | 1/3/2017 | MZ |
| Updated EAST search. | 6/30/2017 | MZ |

| INTERFERENCE SEARCH | | | |
|---|---|---|---|
| US Class/ CPC Symbol | US Subclass / CPC Group | Date | Examiner |
| 705 | 26.1,27.1,26.81 | 11/20/2014 | MZ |
| G06Q30 | 06,0633,0601,0641 | 2/19/2016 | MZ |

**EAST Search History**

**EAST Search History (Prior Art)**

| Ref # | Hits | Search Query | DBs | Default Operator | Plurals | Time Stamp |
|---|---|---|---|---|---|---|
| L4 | 2 | "20050187883" | US-PGPUB; USPAT | OR | ON | 2017/06/30 13:43 |
| L5 | 2 | "20050187883" and ((biometric fingerprint) (website web adj (site page))) | US-PGPUB; USPAT | OR | ON | 2017/06/30 13:44 |
| L6 | 0 | "20050187883" and ((biometric fingerprint) same (website web adj (site page))) | US-PGPUB; USPAT | OR | ON | 2017/06/30 13:44 |
| L7 | 2 | "20050187883" and ((biometric fingerprint) same (internet website web adj (site page))) | US-PGPUB; USPAT | OR | ON | 2017/06/30 13:44 |
| L8 | 2 | "20050187883" and (biometric fingerprint) | US-PGPUB; USPAT | OR | ON | 2017/06/30 13:53 |
| 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; | OR | ON | 2012/09/22 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 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 image) with (hand) with (money cash)) same checkout | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2012/09/23 11:11 |
| 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; | OR | ON | 2012/09/23 11:14 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | IBM_TDB | | | |
| 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; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2013/01/03 12:45 |
| 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; | OR | ON | 2013/01/03 15:36 |

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| | | | EPO; JPO; DERWENT; IBM_TDB | | | |
| 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; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2013/01/04 11:22 |
| 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; | OR | ON | 2013/01/04 11:31 |

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| | | | USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| 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; DERWENT; IBM_TDB | OR | ON | 2013/01/15 12:47 |
| 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; | OR | ON | 2013/01/15 12:48 |

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| | | | DERWENT; IBM_TDB | | | |
| S58 | 163 | (bjorn near2 jakobsson).in. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:20 |
| S59 | 26432 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:20 |
| S60 | 39871 | 705/26.82,27.2,18,44.ccls. G06Q20/206.cpc. G06Q30/0643.cpc. G06Q30/0637.cpc. G06Q30/0601.cpc. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:28 |
| S64 | 59 | (photo picture) with account with profile with (pick$3 choos$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S65 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S66 | 3 | S64 and S65 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S67 | 1876 | (photo picture) with profile with (pick$3 choos$3 select$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:48 |
| S68 | 43 | S67 and S65 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:48 |
| S69 | 923 | profile with ((pick$3 choos$3 select$3) near4 (photo picture avatar)) | US-PGPUB; USPAT; USOCR; | OR | ON | 2014/11/19 11:51 |

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| | | | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S70 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:52 |
| S71 | 138 | S69 and S70 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:52 |
| S72 | 0 | profile with ((pick$3 choos$3 select$3) near4 (photo picture avatar)) with ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:55 |
| S73 | 9 | profile same ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:09 |
| S74 | 664 | ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:09 |
| S75 | 16 | (account profile) same ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:10 |
| S76 | 0 | avatar same ((pick$3 choos$3 select$3) near4 (photo picture)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S77 | 285 | avatar same ((pick$3 choos$3 select$3) near4 (photo picture)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S78 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; | OR | ON | 2014/11/19 |

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| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 13:11 |
| S79 | 15 | S77 and S78 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S80 | 1566 | (profile avatar) same ((pick$3 choos$3 select$3) near4 (photo picture)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:12 |
| S81 | 5843 | 705/27.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:12 |
| S82 | 12 | S80 and S81 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:13 |
| S83 | 12 | "20100030578" "20070271146" "20090125414" "20100299616" "20050096997" "6876977".pn. "20060122895" "20090265255" | US-PGPUB; USPAT | OR | ON | 2014/11/19 13:15 |
| S84 | 44 | "20060282304" "20120179980" "20060242234" "20030236832" "20040070678" "20080010319" "20070106627" "20100280860" "20080288494" "20070288468" "20070239552" "20070118441" "20070208679" "20080114644" "20080046343" "20090128335" "20060242581" "20050256866" "20060053195" "20070162547" "20040225716" "20100030578" "20070271146" "20090125414" "20100299616" "20050096997" | US-PGPUB; USPAT | OR | ON | 2014/11/19 13:27 |
| S85 | 16 | ((checkout purchase) adj (screen window page display)) same (photo picture photograph) near4 (user buyer consumer shopper) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:31 |
| S86 | 30 | ((checkout purchase) near2 (screen window page display)) same (photo picture photograph) near2 (user buyer | US-PGPUB; USPAT; USOCR; | OR | ON | 2014/11/19 13:33 |

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| | | consumer shopper) | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S87 | 17 | S86 not S85 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:33 |
| S88 | 17 | 12/381663 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:35 |
| S89 | 1 | record$3 with (spoken) with purchas$3 with confirm$6 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:37 |
| S90 | 13 | record$3 same (voice speak spoken) with (purchas$3 near4 confirm$6) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:38 |
| S91 | 40 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with confirm$6 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:59 |
| S92 | 138 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with (confirm$6 authenticat$5) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:59 |
| S93 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:00 |
| S94 | 9 | S92 and S93 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:00 |
| S95 | 62 | S92 not fujisaki.in. | US-PGPUB; | OR | ON | 2014/11/19 |

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| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 14:01 |
| S96 | 26 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with (confirm$6 authenticat$5) with (website webpage) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:02 |
| S97 | 1 | "20090288015" and (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:05 |
| S98 | 496270 | record$3 with (audio video) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:09 |
| S99 | 5 | ((record$3 with (audio video)) same ((take capture) with (photo photograph picture))) and (((voice audio) near4 confirmation) same (purchas$3 order$3 checkout)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:11 |
| S100 | 12681 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:12 |
| S101 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S102 | 932 | S100 and S101 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S103 | 497 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) same (confirmation confirm verify verification authentication authenticate) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; | OR | ON | 2014/11/19 14:13 |

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| | | | IBM_TDB | | | |
| S104 | 748 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) same (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S105 | 10 | S81 and S104 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S106 | 821 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout buy buying!) same (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:15 |
| S107 | 311 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) with (purchas$3 order$3 checkout buy buying!) with (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:16 |
| S108 | 62 | S101 and S107 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:16 |
| S109 | 1 | "7542945".pn. and (camera photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 15:53 |
| S110 | 20 | "12268899" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:19 |
| S111 | 4906 | (purchas$3 order$3 checkout buy buying!) with (video near2 (user buyer consumer shopper)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:25 |
| S112 | 1074 | (purchas$3 order$3 checkout buy buying!) with record$3 with (video near4 (user buyer consumer shopper)) | US-PGPUB; USPAT; USOCR; FPRS; | OR | ON | 2014/11/19 16:25 |

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| | | | EPO; JPO; DERWENT; IBM_TDB | | | |
| S113 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:26 |
| S114 | 86 | S113 and S112 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:26 |
| S115 | 348 | (purchas$3 order$3 checkout buy buying!) with (video near4 (user buyer consumer shopper)) with (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:38 |
| S116 | 38 | (purchas$3 order$3 checkout buy buying!) same (video near4 (user buyer consumer shopper)) same (confirmation confirm verify verification authentication authenticate security fraud) same (photo photograph picture) same (play playback) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:39 |
| S117 | 4 | (purchas$3 order$3 checkout buy buying!) same (video near4 (user buyer consumer shopper)) same biometric same (play playback) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:41 |
| S118 | 803 | ((confirm confirmation) near2 (order purchase)) same ((voice video audio) with (picture photo photograph video)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S119 | 280 | ((confirm confirmation) near2 (order purchase)) same ((voice video audio) near5 (picture photo photograph video)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S120 | 86924 | fraud fraudulent | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S121 | 15 | S119 and S120 | US-PGPUB; | OR | ON | 2014/11/19 |

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| | | | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 16:43 |
| S122 | 1133085 | fraud fraudulent security | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S123 | 108 | S119 and S122 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S124 | 39 | (((confirm confirmation) near2 (order purchase)) same ((voice video audio) near5 (picture photo photograph video))).ti,ab,clm. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:47 |
| S125 | 4 | "5534855".pn. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:51 |
| S126 | 1953 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (user buyer consumer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S127 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S128 | 56 | S126 and S127 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S129 | 379 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (buyer consumer | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/19 16:56 |

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| | | customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | DERWENT; IBM_TDB | | | |
| S130 | 49 | (confirmation confirm verify verification authentication authenticate security! fraud fraudulent$3 verifies! verified!) same ((log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:57 |
| S131 | 5 | S127 and S130 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:57 |
| S132 | 148 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((verbal video) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S133 | 0 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((verbal) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S134 | 1 | (log logged! logging! record recorded! recording! capture capturing! captured) with (verbal with (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S135 | 136 | (record recorded! recording!) with (purchase near2 confirmation) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:08 |
| S136 | 0 | ((record recorded! recording!) with (purchase near2 confirmation)) same video | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:08 |
| S137 | 0 | ((record recorded! recording!) with (purchase near2 confirmation)) same (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/19 17:08 |

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| | | | DERWENT; IBM_TDB | | | |
| S138 | 1 | ((record recorded! recording!) with (purchase near2 confirmation)) same (audio verbal microphone) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S139 | 31 | S127 and S135 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S140 | 9 | ((record recorded! recording!) with (purchase near2 confirmation)) same2 (camera microphone) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S141 | 710 | (record recorded! recording!) same ATM same (video picture photo photograph) same (audio) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:48 |
| S142 | 162 | (record recorded! recording!) same ATM! same (video picture photo photograph) same (voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:49 |
| S143 | 51 | ((record recorded! recording!) with (video picture photo photograph) with (voice verbal)) same ATM! | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:49 |
| S144 | 1 | "20030163388" and (video picture photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:52 |
| S145 | 1 | "20030163388" and (audio voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:40 |
| S146 | 1 | "20030163388" and (record$3) | US-PGPUB; USPAT; USOCR; | OR | ON | 2014/11/20 10:43 |

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| | | | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S147 | 36 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and (playing! playback! (play adj back)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:44 |
| S148 | 113 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and ((playing! playback! (play adj back)) with audio voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:45 |
| S149 | 22 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and ((playing! playback! (play adj back)) with (audio voice verbal)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:45 |
| S150 | 1866 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3) and ((playing! playback! (play adj back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| S151 | 26523 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| S152 | 25 | S150 and S151 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| S153 | 20 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3 same (checkout purchase)) and ((playing! playback! (play adj back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:55 |
| S154 | 20 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3 same (checkout purchase)) and ((playing! playback! (play adj2 back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:55 |
| S155 | 10 | (((record recorded! microphone | US-PGPUB; | OR | ON | 2014/11/20 |

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| | | recording!) with (video picture photo photograph) with (audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! (play adj2 back)) near4 message) | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 10:57 |
| S156 | 10 | (((record recorded! microphone recording!) with (video picture photo photograph) with (audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:58 |
| S157 | 16 | (((record recorded! microphone recording!) with (video picture photo photograph) with (video audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:59 |
| S158 | 6 | S157 not S156 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:59 |
| S159 | 2 | "20130226728" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:01 |
| S160 | 5 | (((record recorded! microphone recording!) with (video picture photo photograph) with (video audio voice verbal sound)) same message same (gift present) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:02 |
| S161 | 178 | (((video picture photo photograph) with (video audio voice verbal sound)) same message same (gift present) same (purchas$3 buy$3 checkout purchase)) and ((replay$3 playing! playback! ((play played!) adj2 back))) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:04 |
| S162 | 30 | S151 and S161 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:05 |
| S163 | 6 | "20060007921" | US-PGPUB; USPAT; | OR | ON | 2014/11/20 11:08 |

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| | | | USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S164 | 4 | (verbal verbally! voice) with video with (confirm adj (purchase order)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:11 |
| S165 | 568 | (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| S166 | 48 | (record recorded! microphone recording!) with (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| S167 | 71 | (record recorded! microphone recording! camera) with (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| S168 | 42 | (record$3 near4 video) with message with (gift present) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:21 |
| S169 | 124 | (video near4 message) with gift | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |
| S170 | 199816 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |
| S171 | 80 | S169 and S170 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |

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| S172 | 4706 | (purchase order checkout) same ((voice verbal audio) with (video photo photograph picture)) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:31 |
| S173 | 178 | S151 and S172 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:31 |
| S174 | 537 | (purchase order checkout) same ((voice verbal audio video) with (photo photograph picture) with (consumer shopper purchaser user)) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:32 |
| S175 | 14 | S151 and S174 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:32 |
| S176 | 114 | (purchase order checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:35 |
| S177 | 86 | S176 not baum.in. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:38 |
| S178 | 135 | (purchase order checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:03 |
| S179 | 21 | S178 not S176 | US-PGPUB; USPAT; USOCR; FPRS; | OR | ON | 2014/11/20 12:04 |

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| | | | EPO; JPO; DERWENT; IBM_TDB | | | |
| S180 | 27 | (purchas$3 buy$3 order$3 checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same recognition | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:08 |
| S181 | 6 | S180 not S179 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:08 |
| S182 | 232 | (purchas$3 buy$3 order$3 checkout) same (((voice voiceprint verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| S183 | 97 | S182 not S178 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| S184 | 97 | S182 not S178 not S177 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| S185 | 97 | S182 not S178 not S177="6" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:11 |
| S186 | 97 | S182 not S178 not S179 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:11 |
| S187 | 18 | ((purchas$3 buy$3 order$3 checkout) same (((voice voiceprint verbal audio video) near4 (consumer shopper purchaser user)) with ((photo | US-PGPUB; USPAT; USOCR; FPRS; | OR | ON | 2014/11/20 12:14 |

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| | | photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification)).ti,ab,clm. | EPO; JPO; DERWENT; IBM_TDB | | | |
| S188 | 1930 | (purchas$3 buy$3 order$3 checkout) with biometric with (consumer shopper purchaser user) with (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:18 |
| S189 | 243 | (purchas$3 buy$3 order$3 checkout) with biometric with (consumer shopper purchaser) with (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| S190 | 324025 | replay$3 playback (play$3 adj back) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| S191 | 18 | S189 and S190 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| S192 | 100507 | (photo photograph picture) near4 (consumer shopper purchaser user) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |
| S193 | 242935 | (voice verbal voiceprint audio) near4 (consumer shopper purchaser user) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |
| S194 | 1 | S189 and S190 and S192 and S193 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |

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| S195 | 3 | "6091835".pn. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:24 |
| S196 | 0 | "6091835".pn. and (photo picture photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:24 |
| S197 | 27 | S189 and S192 and S193 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:26 |
| S198 | 1 | "6091835".pn. and (purchas$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:36 |
| S199 | 1 | "20090288015" and (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:56 |
| S200 | 0 | "20090288015" and (account) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 13:00 |
| S201 | 1 | "20090288015" and profile | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 13:00 |
| S202 | 0 | 13/875245 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:20 |
| S203 | 3 | "705".clas. and (increas$3 near4 guilt) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2015/05/31 23:26 |

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| | | | DERWENT; IBM_TDB | | | |
| S204 | 178 | (account with holder with face) and payment | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:32 |
| S205 | 33 | (account with holder with face) and payment and icon | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:32 |
| S207 | 5 | "20050049981" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/06/01 14:42 |
| S208 | 0 | "20090288015" and database | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/06/02 08:46 |
| S209 | 42500 | ((drag dragg$3) adj3 (drop dropp$3)) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:37 |
| S210 | 956 | ((drag dragg$3) adj3 (drop dropp$3)) same (well adj known) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:37 |
| S211 | 614 | ((drag dragg$3) adj3 (drop dropp$3)) with (well adj known) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:40 |
| S212 | 388 | ((drag dragg$3) adj3 (drop dropp$3)) near4 (well adj known) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:40 |
| S213 | 42500 | ((drag dragg$3) adj3 (drop dropp$3)) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:44 |
| S214 | 388 | S212 and S213 | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:44 |
| S215 | 388 | S212 and S213 | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:44 |
| S216 | 9 | (((drag dragg$3) adj3 (drop dropp$3)) near4 (well adj known)) same (website site internet) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:54 |
| S217 | 0 | ((drag dragg$3) adj3 (drop dropp$3)) same (well adj known) same routine same conventional same (website site internet) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:57 |
| S218 | 0 | ((drag dragg$3) adj3 (drop dropp$3)) same (well adj known) same routine same conventional | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:57 |
| S219 | 13 | ((drag dragg$3) adj3 (drop dropp$3)) same routine same conventional | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:58 |
| S220 | 1 | fingerprint same alive same (checkout purchas$3) same (item product) | US-PGPUB; USPAT | OR | ON | 2017/06/29 15:36 |

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|---|---|---|---|---|---|---|
| S221 | 19 | (fingerprint same (alive living breathing)) and((checkout purchas$3) same (item product) same biometric) | US-PGPUB; USPAT | OR | ON | 2017/06/29 15:37 |
| S222 | 30 | fingerprint and (biometric near15 (alive living breathing)) and((checkout purchas$3) same (item product) same biometric) | US-PGPUB; USPAT | OR | ON | 2017/06/29 15:50 |
| S223 | 16 | S222 not S221 | US-PGPUB; USPAT | OR | ON | 2017/06/29 15:50 |
| S224 | 1 | "5,719,950".pn. | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:00 |
| S225 | 347 | fingerprint and (alive! living! breathing!) and ((checkout purchas$3) same (item product) same (fingerprint biometric)) | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:05 |
| S226 | 23004 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:05 |
| S227 | 12 | S225 and S226 | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:05 |
| S228 | 1405 | fingerprint and (human alive! living! breathing!) and ((checkout purchas$3) same (item product) same (fingerprint biometric)) | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:07 |
| S229 | 154 | fingerprint and ((human alive! living! breathing!) same (fake fraud$7) same (fingerprint biometric)) and ((checkout purchas$3) same (item product) same (fingerprint biometric)) | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:10 |
| S230 | 176309 | "705".clas. | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:10 |
| S231 | 59 | S229 and S230 | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:10 |
| S232 | 20 | S229 and S230 and (website web adj (site page)) | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:13 |

**EAST Search History (Interference)**

| Ref # | Hits | Search Query | DBs | Default Operator | Plurals | Time Stamp |
|---|---|---|---|---|---|---|
| S8 | 0 | "13/099981" | USPAT | OR | ON | 2012/09/22 10:27 |
| S9 | 42 | (bjorn near2 jakobsson).in. | USPAT | OR | ON | 2012/09/22 11:16 |
| S10 | 2564 | 705/26.1,27.1,27.2.ccls. | USPAT | OR | ON | 2012/09/22 11:16 |
| S20 | 4646 | 705/26.1-26.81,27.1-27.2.ccls. | USPAT | OR | ON | 2012/10/25 12:24 |
| S21 | 0 | "13/099981" | USPAT | OR | ON | 2012/10/25 12:24 |
| S29 | 4848 | 705/26.1-26.81,27.1-27.2.ccls. | USPAT | 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 | OR | ON | 2013/01/03 12:44 |

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|---|---|---|---|---|---|---|
| S32 | 0 | "13/099981" | USPAT | OR | ON | 2013/01/03 15:36 |
| S45 | 5 | (photo photograph avatar image) with ((drag dragg$3) near (drop dropp$3)) with (cash ((credit debit) adj card) money) | USPAT | 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 | OR | ON | 2013/01/15 12:43 |
| S53 | 4890 | 705/26.1-26.81,27.1-27.2.ccls. | USPAT | OR | ON | 2013/01/15 12:44 |
| S54 | 9 | S52 and S53 | USPAT | OR | ON | 2013/01/15 12:46 |
| S55 | 46 | (bjorn near2 jakobsson).in. | USPAT | OR | ON | 2013/01/15 12:47 |
| S56 | 0 | S55 and S52 | USPAT | OR | ON | 2013/01/15 12:47 |
| S57 | 0 | 13/099981 | USPAT | OR | ON | 2013/01/15 12:48 |
| S61 | 57 | (bjorn near2 jakobsson).in. | USPAT | OR | ON | 2014/11/13 14:20 |
| S62 | 6958 | 705/26.1-27.2.ccls. | USPAT | OR | ON | 2014/11/13 14:20 |
| S63 | 7904 | 705/26.82,27.2,18,44.ccls. G06Q20/206.cpc. G06Q30/0643.cpc. G06Q30/0637.cpc. G06Q30/0601.cpc. | USPAT | OR | ON | 2014/11/13 14:28 |
| S206 | 0 | 13/875245 | USPAT | OR | ON | 2015/05/31 23:21 |

**6/30/2017 2:01:45 PM**
**C:\Users\mzimmerman1\Documents\EAST\Workspaces\13875245.wsp**

Doc code: RCEX
Doc description: Request for Continued Examination (RCE)

PTO/SB/30EFS (07-14)
Approved for use through 07/31/2016. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

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

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Application Number | 13/875,245 | Filing Date | 2013-05-01 | Docket Number (if applicable) | MJAKP001C1 | Art Unit | 3684 |
| First Named Inventor | Bjorn Jakobsson | | | Examiner Name | Matthew E Zimmerman | | |

**This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application.**
Request for Continued Examination (RCE) practice under 37 CFR 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, to any international application that does not comply with the requirements of 35 U.S.C. 371, or to any design application. The Instruction Sheet for this form is located at WWW.USPTO.GOV.

### SUBMISSION REQUIRED UNDER 37 CFR 1.114

Note: If the RCE is proper, any previously filed unentered amendments and amendments enclosed with the RCE will be entered in the order in which they were filed unless applicant instructs otherwise. If applicant does not wish to have any previously filed unentered amendment(s) entered, applicant must request non-entry of such amendment(s).

☐ Previously submitted. If a final Office action is outstanding, any amendments filed after the final Office action may be considered as a submission even if this box is not checked.

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

☒ Enclosed

- ☒ Amendment/Reply
- ☐ Information Disclosure Statement (IDS)
- ☐ Affidavit(s)/ Declaration(s)
- ☐ Other _____

### MISCELLANEOUS

☐ Suspension of action on the above-identified application is requested under 37 CFR 1.103(c) for a period of months _____
(Period of suspension shall not exceed 3 months; Fee under 37 CFR 1.17(i) required)

☐ Other _____

### FEES

☒ **The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.**
The Director is hereby authorized to charge any underpayment of fees, or credit any overpayments, to Deposit Account No 500685

### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED

× Patent Practitioner Signature

Applicant Signature

EFS - Web 2.1.15

PTO/SB/30EFS (07-14)
Approved for use through 07/31/2016. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

| Signature of Registered U.S. Patent Practitioner | | | |
|---|---|---|---|
| Signature | /Yeu-Ting George Cheng/ | Date (YYYY-MM-DD) | 2017-11-01 |
| Name | Yeu-Ting George Cheng | Registration Number | 69408 |

This collection of information is required by 37 CFR 1.114. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450.

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

# Privacy Act Statement

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

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

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

2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.

3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.

4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).

5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.

6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).

7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.

8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.

9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | | |
|---|---|---|---|
| Application No.: | 13/875,245 | Examiner: | Matthew E Zimmerman |
| Filed: | May 01 2013 | Art Unit: | 3684 |
| Confirmation No.: | 9647 | Docket No.: | MJAKP001C1 |
| First Inventor: | Bjorn Markus Jakobsson | | |
| Title: | REDUCING FRAUD | | |

## AMENDMENT F

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

Dear Sir:

This is in response to the Office Action mailed Jul 07 2017. The following amendment and remarks are respectfully submitted.

Applicant(s) believe that no (additional) fees are required beyond any fees submitted herewith. If required fees are missing or any additional fees are required during the pendency of the subject application, please charge such fees or credit any overpayment to Deposit Account No. 50-0685 (MJAKP001C1).

## IN THE CLAIMS

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

Listing of Claims:

1. (Currently amended) A system, comprising:

~~a set of~~ one or more processors configured to:

receive a virtual likeness of a face of an account holder;

associate, in a data store, the virtual likeness of the face of the account holder with an account of the account holder;

~~receive, from a user, a request to perform an electronic transaction via one or more computer networks using the account;~~

render ~~display~~, in an interface, the virtual likeness of the face of the account holder;

render a transaction icon associated with an electronic transaction, wherein the transaction icon is rendered in the interface with the virtual likeness of the face of the account holder;

~~display, in the interface, instructions for completing the electronic transaction;~~

receive an indication of an action taken by a user, the action comprising a user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder;

capture contextual information associated with the electronic transaction, the contextual information comprising at least one of biometric information and physical location information associated with a user;

perform an analysis of the captured contextual information associated with the electronic transaction; and

based at least in part on both [[an]] the user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder ~~action taken by the user~~ and the analysis of the captured contextual information associated with

the electronic transaction ~~biometric information associated with the user~~, complete the electronic transaction ~~via the one or more computer networks~~; and

~~display, in the interface, a moving icon; and~~

a memory coupled to the ~~set of~~ one or more processors and configured to provide the ~~set of~~ one or more processors with instructions.

2. (Currently amended) The system of claim 1 wherein the transaction icon includes a graphical representation of an amount of money.

3. (Currently amended) The system of claim 1 wherein the transaction icon includes a graphical representation of a hand.

4. (Currently amended) The system of claim 1 wherein the transaction icon includes a graphical representation of a payment form.

5. (Original) The system of claim 1 wherein the virtual likeness comprises a photograph of the account holder.

6. (Original) The system of claim 1 wherein the virtual likeness comprises an avatar selected by the account holder.

7. (Cancelled)

8. (Currently amended) The system of claim [[7]] 1 wherein the contextual information comprises at least one of biometric information, physical location information, and ~~includes~~ information spoken by the user.

9. (Cancelled)

10. (Currently amended) The system of claim 1 wherein the ~~set of~~ one or more processors [[is]] are further configured to provide as output an audio confirmation including an identity of an owner of the account prior to completing the electronic transaction.

11. (Cancelled)

12. (Cancelled)

13. (Cancelled)

14. (Cancelled)

15. (Cancelled)

16. (Cancelled)

17. (Cancelled)

18. (Cancelled)

19. (Currently amended) A method, comprising:

receiving a virtual likeness of a face of an account holder;

associating, in a data store, the virtual likeness of the face of the account holder with an account of the account holder;

~~receiving, from a user, a request to perform an electronic transaction via one or more computer networks using the account;~~

rendering ~~displaying~~, in an interface, the virtual likeness of the face of the account holder;

rendering a transaction icon associated with an electronic transaction, wherein the transaction icon is rendered in the interface with the virtual likeness of the face of the account holder;

~~displaying, in the interface, instructions for completing the electronic transaction;~~

receiving an indication of an action taken by a user, the action comprising a user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder;

capturing contextual information associated with the electronic transaction, the contextual information comprising at least one of biometric information and physical location information associated with a user;

performing an analysis of the captured contextual information associated with the electronic transaction; and

based at least in part on both [[an]] the user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder ~~action taken by the user~~ and the analysis of the captured contextual information associated with the electronic transaction ~~biometric information associated with the user~~, completing the electronic transaction ~~via the one or more computer networks; and~~

~~displaying, in the interface, a moving icon~~.

20. (Currently amended) The method of claim 19 wherein the transaction icon includes a graphical representation of an amount of money.

21. (Currently amended) The method of claim 19 wherein the transaction icon includes a graphical representation of a hand.

22. (Currently amended) The method of claim 19 wherein the transaction icon includes a graphical representation of a payment form.

23. (Previously presented) The method of claim 19 wherein the virtual likeness comprises a photograph of the account holder.

24. (Previously presented) The method of claim 19 wherein the virtual likeness comprises an avatar selected by the account holder.

25. (Cancelled)

26. (Currently amended) The method of claim [[25]] 19 wherein the contextual information comprises at least one of biometric information, physical location information, and ~~includes~~ information spoken by the user.

27. (Cancelled)

28. (Previously presented) The method of claim 19 further comprising providing as output an audio confirmation including an identity of an owner of the account prior to completing the electronic transaction.

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

receiving a virtual likeness of a face of an account holder;

associating, in a data store, the virtual likeness of the face of the account holder with an account of the account holder;

~~receiving, from a user, a request to perform an electronic transaction via one or more computer networks using the account;~~

rendering ~~displaying~~, in an interface, the virtual likeness of the face of the account holder;

rendering a transaction icon associated with an electronic transaction, wherein the transaction icon is rendered in the interface with the virtual likeness of the face of the account holder;

~~displaying, in the interface, instructions for completing the electronic transaction;~~

receiving an indication of an action taken by a user, the action comprising a user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder;

capturing contextual information associated with the electronic transaction, the contextual information comprising at least one of biometric information and physical location information associated with a user;

performing an analysis of the captured contextual information associated with the electronic transaction; and

based at least in part on both [[an]] the user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder ~~action taken by the user~~ and the analysis of the captured contextual information associated with the electronic transaction ~~biometric information associated with the user~~, completing the electronic transaction ~~via the one or more computer networks~~; and

displaying, in the interface, a moving icon.

30. (Previously presented) The system of claim 1 wherein the virtual likeness of the face of the account holder represents an unhappy version of the account holder, and wherein the virtual likeness is displayed in the interface based at least in part on a determination that completion of the electronic transaction will cause a threshold to be exceeded.

31. (Currently amended) The method of claim 19 wherein the ~~displayed~~ virtual likeness of the face of the account holder represents an unhappy version of the account holder, and wherein the virtual likeness is displayed in the interface based at least in part on a determination that completion of the electronic transaction will cause a threshold to be exceeded.

32. (Cancelled)

33. (Cancelled)

34. (Currently amended) The system of claim 1 wherein the ~~captured~~ biometric information associated with the user includes a fingerprint.

35. (New) The system of claim 1 wherein the biometric information comprises a plurality of photographs, and wherein the analysis comprises an analysis of the plurality of photographs to determine that the user is alive.

36. (New) The system of claim 1 wherein the analysis comprises a determination of a physical location of the user, and wherein the physical location information is captured using GPS.

37. (New) The system of claim 1 wherein the account holder comprises a first account holder, wherein the account comprises a first account, and wherein the one or more processors are further configured to:

receive a virtual likeness of a face of a second account holder;

associate, in the data store, the virtual likeness of the face of the second account holder with a second account of the second account holder; and

render a destination image comprising the virtual likeness of the face of the second account holder; and

wherein completing the electronic transaction based at least in part on both the user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the first account holder and the analysis of the captured contextual information associated with the electronic transaction comprises transferring funds between the first account of the first account holder and the second account of the second account holder for which the destination image comprising the virtual likeness of the face of the second account holder was rendered.

## INTERVIEW SUMMARY

A telephonic interview in the above-referenced case was conducted on October 31, 2017 between the Examiner and the Applicants' undersigned representative. The Office Action mailed on July 7. 2017 was discussed. Specifically, the rejections of Claims 1, 19, and 29 in light of Gaw, Fujioka, and Bishop and the proposed amendments set forth herein were discussed with the intent to place the claims in better condition for allowance or appeal.

The Applicants thank the Examiner for the interview.

## REMARKS

Claims 7, 9, 25, 27, and 32-33 have been canceled. Claims 1-4, 8, 10, 19-22, 26, 29, 31, and 34 have been amended to clarify the subject matter regarded as the invention. New Claims 35-37 have been added. Claims 1-6, 8, 10, 19-24, 26, 28-31, and 34-37 are pending. No new matter has been added.

***Claim Rejections – 35 U.S.C. §101***

Applicants respectfully maintain that independent Claims 1, 19, and 29 and their dependent claims are believed to be non-abstract because they are not directed to fundamental economic practices, methods of organizing human activities, ideas themselves, or mathematical relationships/formulas.

If the Examiner were to maintain that the claims are directed to an abstract idea, Applicants respectfully further submit that amended independent Claims 1, 19, and 29 include additional elements that are significantly more than the judicial exception. Specifically, Applicants respectfully submit that the claims are directed to a solution necessarily rooted in computer technology in order to overcome a problem specifically arising in the realm of computer networks.

For example, as described in the Background of the instant Application, "[e]lectronic fraud can be particular devastating because the perpetrator does not need physical access to a victim's credit card (or other resource) to perform the fraud," an example of a problem specifically arising in the realm of computer networks.

Applicants respectfully submit that amended independent Claims 1, 19, and 29 are directed to a solution necessarily rooted in computer technology in order to deter the aforementioned problem of electronic fraud. In particular, as amended, independent Claims 1, 19, and 29 each recite, in part, "render[ing], in an interface, [a] virtual likeness of [a] face of [an] account holder," "render[ing] a transaction icon associated with an electronic transaction," that "the transaction icon is rendered in the interface with the virtual likeness of the face of the

account holder," "receiv[ing] an indication of an action taken by a user, the action comprising a user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder," "captur[ing] contextual information associated with the electronic transaction, the contextual information comprising at least one of biometric information and physical location information associated with a user," "perform[ing] an analysis of the captured contextual information associated with the electronic transaction," and "based at least in part on both the user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder and the analysis of the captured contextual information associated with the electronic transaction, complet[ing] the electronic transaction."

As such, independent Claims 1, 19, and 29 and their dependent claims are believed to be directed to statutory subject matter under 35 U.S.C. §101.

***Claim Rejections – 35 U.S.C. §103***

The Examiner has rejected Claims 1-2, 4-6, 19-20, 22-24, 29, and 34 under 35 U.S.C. §103 as being unpatentable over Gaw (U.S. Pat. No. 7,930,220) in view of Fujioka (U.S. Pub. No. 2009/0288015) in further view of Bishop et al. (U.S. Pub. No. 2005/0187883). The rejection is respectfully traversed. Claims 3, 8, 10, 21, 26, and 28 stand rejected under 35 U.S.C. §103 based on the combination of Gaw, Fujioka, and Bishop further combined with one or more other references. The rejection is respectfully traversed.

As amended, independent Claims 1, 19, and 29 each recite, in part, "render[ing], in an interface, [a] virtual likeness of [a] face of [an] account holder," "render[ing] a transaction icon associated with an electronic transaction," and that "the transaction icon is rendered in the interface with the virtual likeness of the face of the account holder." Independent Claims 1, 19, and 29, as amended, each further recite, in part, "receiv[ing] an indication of an action taken by a user, the action comprising a user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder," "captur[ing] contextual information associated with the electronic transaction, the contextual information comprising at least one of biometric information and physical location information associated with a user," and "perform[ing] an analysis of the captured contextual information associated with the electronic

transaction." As amended, independent Claims 1, 19, and 29 each further recite, in part, "based at least in part on both the user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder and the analysis of the captured contextual information associated with the electronic transaction, complet[ing] the electronic transaction."

Support for the amendments may be found, without limitation, in Paragraphs [0047], [0058-0059], [0068-0070], and [0073] of the Specification. None of Gaw, Fujioka, and Bishop discloses such completion of an electronic transaction "based at least in part on both the user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder and the analysis of the captured contextual information associated with the electronic transaction" as recited in amended independent Claims 1, 19, and 29.

Independent Claims 1, 19, and 29 are therefore believed to be allowable. Claims 2-6, 8, 10, 20-24, 26, 28, 30-31, and 34 depend, either directly or indirectly, from one of the aforementioned independent claims, and are therefore also believed to be allowable for the same reasons described above.

***New Claims***

Support for new Claim 35 may be found, without limitation, in Paragraph [0058] of the Specification.

Support for new Claim 36 may be found, without limitation, in Paragraphs [0058-0060] of the Specification.

Support for new Claim 37 may be found, without limitation, in Paragraph [0073] of the Specification.

New Claims 35-37 depend, either directly or indirectly, from one of the aforementioned independent claims, and are therefore also believed to be allowable for the same reasons described above.

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

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

Respectfully submitted,

Dated: November 1, 2017

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

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

# Electronic Patent Application Fee Transmittal

| | |
|---|---|
| **Application Number:** | 13875245 |
| **Filing Date:** | 01-May-2013 |
| **Title of Invention:** | REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Filer:** | Yeu-Ting George Cheng/Chelsea Watkins |
| **Attorney Docket Number:** | MJAKP001C1 |

Filed as Large Entity

**Filing Fees for Utility under 35 USC 111(a)**

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| **Basic Filing:** | | | | |
| **Pages:** | | | | |
| **Claims:** | | | | |
| **Miscellaneous-Filing:** | | | | |
| **Petition:** | | | | |
| **Patent-Appeals-and-Interference:** | | | | |
| **Post-Allowance-and-Post-Issuance:** | | | | |
| **Extension-of-Time:** | | | | |

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| Extension - 1 month with $0 paid | 1251 | 1 | 200 | 200 |
| **Miscellaneous:** | | | | |
| RCE- 2ND AND SUBSEQUENT REQUEST | 1820 | 1 | 1700 | 1700 |
| | | **Total in USD ($)** | | **1900** |

# Electronic Acknowledgement Receipt

| | |
|---|---|
| **EFS ID:** | 30831738 |
| **Application Number:** | 13875245 |
| **International Application Number:** | |
| **Confirmation Number:** | 9647 |
| **Title of Invention:** | REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Customer Number:** | 21912 |
| **Filer:** | Yeu-Ting George Cheng/Chelsea Watkins |
| **Filer Authorized By:** | Yeu-Ting George Cheng |
| **Attorney Docket Number:** | MJAKP001C1 |
| **Receipt Date:** | 01-NOV-2017 |
| **Filing Date:** | 01-MAY-2013 |
| **Time Stamp:** | 19:48:50 |
| **Application Type:** | Utility under 35 USC 111(a) |

## Payment information:

| | |
|---|---|
| Submitted with Payment | yes |
| Payment Type | DA |
| Payment was successfully received in RAM | $1900 |
| RAM confirmation Number | 110217INTEFSW00005608500685 |
| Deposit Account | 500685 |
| Authorized User | Chelsea Watkins |
| The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:<br>37 CFR 1.16 (National application filing, search, and examination fees)<br>37 CFR 1.17 (Patent application and reexamination processing fees) | |

37 CFR 1.19 (Document supply fees)

37 CFR 1.20 (Post Issuance fees)

37 CFR 1.21 (Miscellaneous fees and charges)

## File Listing:

| Document Number | Document Description | File Name | File Size(Bytes)/ Message Digest | Multi Part /.zip | Pages (if appl.) |
|---|---|---|---|---|---|
| 1 | Request for Continued Examination (RCE) | MJAKP001C1_AMD_F_RCE.pdf | 1322806<br>2599bbf23dcdc5b85a315f977c047f573e733797 | no | 3 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 2 | Amendment Submitted/Entered with Filing of CPA/RCE | MJAKP001C1_AMD_F.pdf | 116866<br>1d1afbf0e2fad59cedfc65a9a8ad0a5fe55b29c3 | no | 12 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 3 | Fee Worksheet (SB06) | fee-info.pdf | 32622<br>1d58db8a678504e10b9efa72c7507a70ce1f6476 | no | 2 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| | | **Total Files Size (in bytes):** | 1472294 | | |

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**New Applications Under 35 U.S.C. 111**

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

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

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

**New International Application Filed with the USPTO as a Receiving Office**

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

PTO/SB/06 (09-11)
Approved for use through 1/31/2014. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

| PATENT APPLICATION FEE DETERMINATION RECORD<br>Substitute for Form PTO-875 | Application or Docket Number<br>13/875,245 | Filing Date<br>05/01/2013 | ☐ To be Mailed |
|---|---|---|---|

**ENTITY**: ☐ LARGE ☒ SMALL ☐ MICRO

## APPLICATION AS FILED – PART I

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

## APPLICATION AS AMENDED – PART II

AMENDMENT **11/01/2017**

| | (Column 1) CLAIMS REMAINING AFTER AMENDMENT | | (Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR | (Column 3) PRESENT EXTRA | RATE ($) | ADDITIONAL FEE ($) |
|---|---|---|---|---|---|---|
| Total (37 CFR 1.16(i)) | * 23 | Minus | ** 26 | = 0 | X $40 = | 0 |
| Independent (37 CFR 1.16(h)) | * 3 | Minus | ***4 | = 0 | X $210 = | 0 |
| ☐ Application Size Fee (37 CFR 1.16(s)) | | | | | | |
| ☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j)) | | | | | | |
| | | | | | TOTAL ADD'L FEE | 0 |

AMENDMENT

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

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

LIE
/SANDRA F. GARNETT/

This collection of information is required by 37 CFR 1.16. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**
*If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.*

**EAST Search History**

**EAST Search History (Prior Art)**

| Ref # | Hits | Search Query | DBs | Default Operator | Plurals | Time Stamp |
|---|---|---|---|---|---|---|
| L4 | 8948 | G06Q20/4014.cpc. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2018/02/16 09:53 |
| L6 | 31 | fingerprint and (biometric near15 (alive living breathing)) and((checkout purchas$3) same (item product) same biometric) | US-PGPUB; USPAT | OR | ON | 2018/02/16 09:53 |
| L8 | 0 | 4 and 6 | USPAT | OR | ON | 2018/02/16 09:54 |
| 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; | OR | ON | 2012/09/22 11:17 |

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|---|---|---|---|---|---|---|
| | | | USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| 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 image) with (hand) with (money cash)) same checkout | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2012/09/23 11:11 |
| 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; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2013/01/03 12:45 |
| 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; | OR | ON | 2013/01/03 15:36 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | DERWENT; IBM_TDB | | | |
| 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; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2013/01/04 11:22 |
| 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; | OR | ON | 2013/01/04 11:31 |

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|---|---|---|---|---|---|---|
| | | | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| 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; DERWENT; IBM_TDB | OR | ON | 2013/01/15 12:47 |
| 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; | OR | ON | 2013/01/15 12:48 |

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|---|---|---|---|---|---|---|
| | | | IBM_TDB | | | |
| S58 | 163 | (bjorn near2 jakobsson).in. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:20 |
| S59 | 26432 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:20 |
| S60 | 39871 | 705/26.82,27.2,18,44.ccls. G06Q20/206.cpc. G06Q30/0643.cpc. G06Q30/0637.cpc. G06Q30/0601.cpc. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/13 14:28 |
| S64 | 59 | (photo picture) with account with profile with (pick$3 choos$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S65 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S66 | 3 | S64 and S65 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:42 |
| S67 | 1876 | (photo picture) with profile with (pick$3 choos$3 select$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:48 |
| S68 | 43 | S67 and S65 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:48 |
| S69 | 923 | profile with ((pick$3 choos$3 select$3) near4 (photo picture avatar)) | US-PGPUB; USPAT; USOCR; FPRS; | OR | ON | 2014/11/19 11:51 |

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|---|---|---|---|---|---|---|
| | | | EPO; JPO; DERWENT; IBM_TDB | | | |
| S70 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:52 |
| S71 | 138 | S69 and S70 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:52 |
| S72 | 0 | profile with ((pick$3 choos$3 select$3) near4 (photo picture avatar)) with ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 11:55 |
| S73 | 9 | profile same ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:09 |
| S74 | 664 | ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:09 |
| S75 | 16 | (account profile) same ((pick$3 choos$3 select$3) near4 (photo picture avatar)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:10 |
| S76 | 0 | avatar same ((pick$3 choos$3 select$3) near4 (photo picture)) same ((top upper) near2 (left right)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S77 | 285 | avatar same ((pick$3 choos$3 select$3) near4 (photo picture)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S78 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; | OR | ON | 2014/11/19 13:11 |

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|---|---|---|---|---|---|---|
| | | | USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S79 | 15 | S77 and S78 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:11 |
| S80 | 1566 | (profile avatar) same ((pick$3 choos$3 select$3) near4 (photo picture)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:12 |
| S81 | 5843 | 705/27.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:12 |
| S82 | 12 | S80 and S81 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:13 |
| S83 | 12 | "20100030578" "20070271146" "20090125414" "20100299616" "20050096997" "6876977".pn. "20060122895" "20090265255" | US-PGPUB; USPAT | OR | ON | 2014/11/19 13:15 |
| S84 | 44 | "20060282304" "20120179980" "20060242234" "20030236832" "20040070678" "20080010319" "20070106627" "20100280860" "20080288494" "20070288468" "20070239552" "20070118441" "20070208679" "20080114644" "20080046343" "20090128335" "20060242581" "20050256866" "20060053195" "20070162547" "20040225716" "20100030578" "20070271146" "20090125414" "20100299616" "20050096997" | US-PGPUB; USPAT | OR | ON | 2014/11/19 13:27 |
| S85 | 16 | ((checkout purchase) adj (screen window page display)) same (photo picture photograph) near4 (user buyer consumer shopper) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:31 |
| S86 | 30 | ((checkout purchase) near2 (screen window page display)) same (photo picture photograph) near2 (user buyer consumer shopper) | US-PGPUB; USPAT; USOCR; FPRS; | OR | ON | 2014/11/19 13:33 |

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|---|---|---|---|---|---|---|
| | | | EPO; JPO; DERWENT; IBM_TDB | | | |
| S87 | 17 | S86 not S85 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:33 |
| S88 | 17 | 12/381663 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:35 |
| S89 | 1 | record$3 with (spoken) with purchas$3 with confirm$6 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:37 |
| S90 | 13 | record$3 same (voice speak spoken) with (purchas$3 near4 confirm$6) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:38 |
| S91 | 40 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with confirm$6 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:59 |
| S92 | 138 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with (confirm$6 authenticat$5) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 13:59 |
| S93 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:00 |
| S94 | 9 | S92 and S93 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:00 |
| S95 | 62 | S92 not fujisaki.in. | US-PGPUB; USPAT; | OR | ON | 2014/11/19 14:01 |

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|---|---|---|---|---|---|---|
| | | | USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S96 | 26 | record$3 with (voice speak spoken) with (buy$3 purchas$3 checkout) with (confirm$6 authenticat$5) with (website webpage) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:02 |
| S97 | 1 | "20090288015" and (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:05 |
| S98 | 496270 | record$3 with (audio video) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:09 |
| S99 | 5 | ((record$3 with (audio video)) same ((take capture) with (photo photograph picture))) and (((voice audio) near4 confirmation) same (purchas$3 order$3 checkout)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:11 |
| S100 | 12681 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:12 |
| S101 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S102 | 932 | S100 and S101 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S103 | 497 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) same (confirmation confirm verify verification authentication authenticate) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |

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| S104 | 748 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout) same (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S105 | 10 | S81 and S104 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:13 |
| S106 | 821 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) same (purchas$3 order$3 checkout buy buying!) same (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:15 |
| S107 | 311 | ((take capture record$3) with (audio voice) with (video photo photograph picture)) with (purchas$3 order$3 checkout buy buying!) with (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:16 |
| S108 | 62 | S101 and S107 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 14:16 |
| S109 | 1 | "7542945".pn. and (camera photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 15:53 |
| S110 | 20 | "12268899" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:19 |
| S111 | 4906 | (purchas$3 order$3 checkout buy buying!) with (video near2 (user buyer consumer shopper)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:25 |
| S112 | 1074 | (purchas$3 order$3 checkout buy buying!) with record$3 with (video near4 (user buyer consumer shopper)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/19 16:25 |

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| | | | DERWENT; IBM_TDB | | | |
| S113 | 199577 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:26 |
| S114 | 86 | S113 and S112 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:26 |
| S115 | 348 | (purchas$3 order$3 checkout buy buying!) with (video near4 (user buyer consumer shopper)) with (confirmation confirm verify verification authentication authenticate security fraud) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:38 |
| S116 | 38 | (purchas$3 order$3 checkout buy buying!) same (video near4 (user buyer consumer shopper)) same (confirmation confirm verify verification authentication authenticate security fraud) same (photo photograph picture) same (play playback) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:39 |
| S117 | 4 | (purchas$3 order$3 checkout buy buying!) same (video near4 (user buyer consumer shopper)) same biometric same (play playback) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:41 |
| S118 | 803 | ((confirm confirmation) near2 (order purchase)) same ((voice video audio) with (picture photo photograph video)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S119 | 280 | ((confirm confirmation) near2 (order purchase)) same ((voice video audio) near5 (picture photo photograph video)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S120 | 86924 | fraud fraudulent | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S121 | 15 | S119 and S120 | US-PGPUB; USPAT; | OR | ON | 2014/11/19 16:43 |

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| | | | USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S122 | 1133085 | fraud fraudulent security | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S123 | 108 | S119 and S122 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:43 |
| S124 | 39 | (((confirm confirmation) near2 (order purchase)) same ((voice video audio) near5 (picture photo photograph video))).ti,ab,clm. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:47 |
| S125 | 4 | "5534855".pn. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:51 |
| S126 | 1953 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (user buyer consumer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S127 | 26495 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S128 | 56 | S126 and S127 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:54 |
| S129 | 379 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; | OR | ON | 2014/11/19 16:56 |

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| | | order$3 checkout buy buying! shop shopping!) | IBM_TDB | | | |
| S130 | 49 | (confirmation confirm verify verification authentication authenticate security! fraud fraudulent$3 verifies! verified!) same ((log logged! logging! record recorded! recording! capture capturing! captured) with ((audio video audible voice) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:57 |
| S131 | 5 | S127 and S130 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 16:57 |
| S132 | 148 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((verbal video) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S133 | 0 | (log logged! logging! record recorded! recording! capture capturing! captured) with ((verbal) near5 (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S134 | 1 | (log logged! logging! record recorded! recording! capture capturing! captured) with (verbal with (video photo picture photograph)) with (buyer consumer customer shopper) with (purchas$3 order$3 checkout buy buying! shop shopping!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:02 |
| S135 | 136 | (record recorded! recording!) with (purchase near2 confirmation) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:08 |
| S136 | 0 | ((record recorded! recording!) with (purchase near2 confirmation)) same video | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:08 |
| S137 | 0 | ((record recorded! recording!) with (purchase near2 confirmation)) same (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; | OR | ON | 2014/11/19 17:08 |

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| | | | IBM_TDB | | | |
| S138 | 1 | ((record recorded! recording!) with (purchase near2 confirmation)) same (audio verbal microphone) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S139 | 31 | S127 and S135 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S140 | 9 | ((record recorded! recording!) with (purchase near2 confirmation)) same2 (camera microphone) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/19 17:09 |
| S141 | 710 | (record recorded! recording!) same ATM same (video picture photo photograph) same (audio) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:48 |
| S142 | 162 | (record recorded! recording!) same ATM! same (video picture photo photograph) same (voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:49 |
| S143 | 51 | ((record recorded! recording!) with (video picture photo photograph) with (voice verbal)) same ATM! | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:49 |
| S144 | 1 | "20030163388" and (video picture photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 09:52 |
| S145 | 1 | "20030163388" and (audio voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:40 |
| S146 | 1 | "20030163388" and (record$3) | US-PGPUB; USPAT; USOCR; FPRS; | OR | ON | 2014/11/20 10:43 |

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| | | | EPO; JPO; DERWENT; IBM_TDB | | | |
| S147 | 36 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and (playing! playback! (play adj back)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:44 |
| S148 | 113 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and ((playing! playback! (play adj back)) with audio voice verbal) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:45 |
| S149 | 22 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same ATM!) and ((playing! playback! (play adj back)) with (audio voice verbal)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:45 |
| S150 | 1866 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3) and ((playing! playback! (play adj back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| S151 | 26523 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| S152 | 25 | S150 and S151 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:51 |
| S153 | 20 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3 same (checkout purchase)) and ((playing! playback! (play adj back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:55 |
| S154 | 20 | (((record recorded! recording!) with (video picture photo photograph) with (audio voice verbal)) same messag$3 same (checkout purchase)) and ((playing! playback! (play adj2 back)) with message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:55 |
| S155 | 10 | (((record recorded! microphone recording!) with (video picture photo | US-PGPUB; USPAT; | OR | ON | 2014/11/20 10:57 |

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| | | photograph) with (audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! (play adj2 back)) near4 message) | USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S156 | 10 | (((record recorded! microphone recording!) with (video picture photo photograph) with (audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:58 |
| S157 | 16 | (((record recorded! microphone recording!) with (video picture photo photograph) with (video audio voice verbal sound)) same (greeting! message! confirmation! confirm!) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:59 |
| S158 | 6 | S157 not S156 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 10:59 |
| S159 | 2 | "20130226728" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:01 |
| S160 | 5 | (((record recorded! microphone recording!) with (video picture photo photograph) with (video audio voice verbal sound)) same message same (gift present) same (checkout purchase)) and ((playing! playback! ((play played!) adj2 back)) near4 message) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:02 |
| S161 | 178 | (((video picture photo photograph) with (video audio voice verbal sound)) same message same (gift present) same (purchas$3 buy$3 checkout purchase)) and ((replay$3 playing! playback! ((play played!) adj2 back))) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:04 |
| S162 | 30 | S151 and S161 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:05 |
| S163 | 6 | "20060007921" | US-PGPUB; USPAT; USOCR; | OR | ON | 2014/11/20 11:08 |

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| | | | FPRS; EPO; JPO; DERWENT; IBM_TDB | | | |
| S164 | 4 | (verbal verbally! voice) with video with (confirm adj (purchase order)) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:11 |
| S165 | 568 | (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| S166 | 48 | (record recorded! microphone recording!) with (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| S167 | 71 | (record recorded! microphone recording! camera) with (video near5 (confirm confirmation authoriz$6)) with (purchase order) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:17 |
| S168 | 42 | (record$3 near4 video) with message with (gift present) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:21 |
| S169 | 124 | (video near4 message) with gift | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |
| S170 | 199816 | "705".clas. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |
| S171 | 80 | S169 and S170 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:27 |
| S172 | 4706 | (purchase order checkout) same | US-PGPUB; | OR | ON | 2014/11/20 |

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| | | ((voice verbal audio) with (video photo photograph picture)) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | | | 11:31 |
| S173 | 178 | S151 and S172 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:31 |
| S174 | 537 | (purchase order checkout) same ((voice verbal audio video) with (photo photograph picture) with (consumer shopper purchaser user)) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:32 |
| S175 | 14 | S151 and S174 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:32 |
| S176 | 114 | (purchase order checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent!) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:35 |
| S177 | 86 | S176 not baum.in. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 11:38 |
| S178 | 135 | (purchase order checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:03 |
| S179 | 21 | S178 not S176 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/20 12:04 |

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| | | | DERWENT; IBM_TDB | | | |
| S180 | 27 | (purchas$3 buy$3 order$3 checkout) same (((voice verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same recognition | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:08 |
| S181 | 6 | S180 not S179 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:08 |
| S182 | 232 | (purchas$3 buy$3 order$3 checkout) same (((voice voiceprint verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| S183 | 97 | S182 not S178 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| S184 | 97 | S182 not S178 not S177 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:10 |
| S185 | 97 | S182 not S178 not S177="6" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:11 |
| S186 | 97 | S182 not S178 not S179 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:11 |
| S187 | 18 | ((purchas$3 buy$3 order$3 checkout) same (((voice voiceprint verbal audio video) near4 (consumer shopper purchaser user)) with ((photo photograph picture) near4 (consumer | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2014/11/20 12:14 |

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| | | shopper purchaser user))) same (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification)).ti,ab,clm. | DERWENT; IBM_TDB | | | |
| S188 | 1930 | (purchas$3 buy$3 order$3 checkout) with biometric with (consumer shopper purchaser user) with (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:18 |
| S189 | 243 | (purchas$3 buy$3 order$3 checkout) with biometric with (consumer shopper purchaser) with (confirm confirmation! authenticate authentication! authenticated! confirmed! authorize authorized! authorization! security! fraud! fraudulent! recognition identify! identifies! identified! identification) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| S190 | 324025 | replay$3 playback (play$3 adj back) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| S191 | 18 | S189 and S190 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:19 |
| S192 | 100507 | (photo photograph picture) near4 (consumer shopper purchaser user) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |
| S193 | 242935 | (voice verbal voiceprint audio) near4 (consumer shopper purchaser user) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |
| S194 | 1 | S189 and S190 and S192 and S193 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:20 |

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| S195 | 3 | "6091835".pn. | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:24 |
| S196 | 0 | "6091835".pn. and (photo picture photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:24 |
| S197 | 27 | S189 and S192 and S193 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:26 |
| S198 | 1 | "6091835".pn. and (purchas$3) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:36 |
| S199 | 1 | "20090288015" and (photo photograph) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 12:56 |
| S200 | 0 | "20090288015" and (account) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 13:00 |
| S201 | 1 | "20090288015" and profile | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2014/11/20 13:00 |
| S202 | 0 | 13/875245 | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:20 |
| S203 | 3 | "705".clas. and (increas$3 near4 guilt) | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; | OR | ON | 2015/05/31 23:26 |

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| | | | DERWENT; IBM_TDB | | | |
| S204 | 178 | (account with holder with face) and payment | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:32 |
| S205 | 33 | (account with holder with face) and payment and icon | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/05/31 23:32 |
| S207 | 5 | "20050049981" | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/06/01 14:42 |
| S208 | 0 | "20090288015" and database | US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB | OR | ON | 2015/06/02 08:46 |
| S209 | 42500 | ((drag dragg$3) adj3 (drop dropp$3)) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:37 |
| S210 | 956 | ((drag dragg$3) adj3 (drop dropp$3)) same (well adj known) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:37 |
| S211 | 614 | ((drag dragg$3) adj3 (drop dropp$3)) with (well adj known) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:40 |
| S212 | 388 | ((drag dragg$3) adj3 (drop dropp$3)) near4 (well adj known) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:40 |
| S213 | 42500 | ((drag dragg$3) adj3 (drop dropp$3)) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:44 |
| S214 | 388 | S212 and S213 | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:44 |
| S215 | 388 | S212 and S213 | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:44 |
| S216 | 9 | (((drag dragg$3) adj3 (drop dropp$3)) near4 (well adj known)) same (website site internet) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:54 |
| S217 | 0 | ((drag dragg$3) adj3 (drop dropp$3)) same (well adj known) same routine same conventional same (website site internet) | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:57 |
| S218 | 0 | ((drag dragg$3) adj3 (drop dropp$3)) same (well adj known) same routine same conventional | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:57 |
| S219 | 13 | ((drag dragg$3) adj3 (drop dropp$3)) same routine same conventional | US-PGPUB; USPAT | OR | ON | 2017/01/03 09:58 |
| S220 | 1 | fingerprint same alive same (checkout purchas$3) same (item product) | US-PGPUB; USPAT | OR | ON | 2017/06/29 15:36 |

| | | | | | | |
|---|---|---|---|---|---|---|
| S221 | 19 | (fingerprint same (alive living breathing)) and((checkout purchas$3) same (item product) same biometric) | US-PGPUB; USPAT | OR | ON | 2017/06/29 15:37 |
| S222 | 30 | fingerprint and (biometric near15 (alive living breathing)) and((checkout purchas$3) same (item product) same biometric) | US-PGPUB; USPAT | OR | ON | 2017/06/29 15:50 |
| S223 | 16 | S222 not S221 | US-PGPUB; USPAT | OR | ON | 2017/06/29 15:50 |
| S224 | 1 | "5,719,950".pn. | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:00 |
| S225 | 347 | fingerprint and (alive! living! breathing!) and ((checkout purchas$3) same (item product) same (fingerprint biometric)) | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:05 |
| S226 | 23004 | 705/26.1-27.2.ccls. | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:05 |
| S227 | 12 | S225 and S226 | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:05 |
| S228 | 1405 | fingerprint and (human alive! living! breathing!) and ((checkout purchas$3) same (item product) same (fingerprint biometric)) | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:07 |
| S229 | 154 | fingerprint and ((human alive! living! breathing!) same (fake fraud$7) same (fingerprint biometric)) and ((checkout purchas$3) same (item product) same (fingerprint biometric)) | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:10 |
| S230 | 176309 | "705".clas. | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:10 |
| S231 | 59 | S229 and S230 | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:10 |
| S232 | 20 | S229 and S230 and (website web adj (site page)) | US-PGPUB; USPAT | OR | ON | 2017/06/30 09:13 |
| S233 | 2 | "20050187883" | US-PGPUB; USPAT | OR | ON | 2017/06/30 13:43 |
| S234 | 2 | "20050187883" and ((biometric fingerprint) (website web adj (site page))) | US-PGPUB; USPAT | OR | ON | 2017/06/30 13:44 |
| S235 | 0 | "20050187883" and ((biometric fingerprint) same (website web adj (site page))) | US-PGPUB; USPAT | OR | ON | 2017/06/30 13:44 |
| S236 | 2 | "20050187883" and ((biometric fingerprint) same (internet website web adj (site page))) | US-PGPUB; USPAT | OR | ON | 2017/06/30 13:44 |
| S237 | 2 | "20050187883" and (biometric fingerprint) | US-PGPUB; USPAT | OR | ON | 2017/06/30 13:53 |
| S238 | 2 | ("7930220".pn. "20090288015") and location | US-PGPUB; USPAT | OR | ON | 2017/06/30 17:09 |
| S239 | 1 | ("7930220".pn. "20090288015") and address | US-PGPUB; USPAT | OR | ON | 2017/06/30 17:11 |

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| *Examiner-Initiated Interview Summary* | **Application No.** 13/875,245 | **Applicant(s)** Jakobsson, Bjorn Markus | |
|---|---|---|---|
| | **Examiner** MATTHEW E ZIMMERMAN | **Art Unit** 3684 | **AIA Status** No |

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

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

(2) GEORGE CHANG. (4) _____.

Date of Interview: 16 February 2018.

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 contacted the attorney of record and suggested an amendment to place the application in condition for allowance. The attorney of record agreed to said amendment. This concluded the interview..

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

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

☐ Attachment

| /MATTHEW E ZIMMERMAN/<br>Primary Examiner, Art Unit 3684 | |
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Method, medium, and system for reducing **fraud** by increasing guilt during a purchase transaction
BM Jakobsson - US Patent 8,458,041, 2013 - Google Patents
... This would deter **fraud**, but also avoids mistakes by Alice, such as one where she pays her cousin Charlie instead of her boyfriend. ... of sale terminal could be configured to state the name of the account holder out loud, increasing the risk of **detection** of **fraudulent** transactions ...
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Smartphone **virtual** payment card
KD Brown, RP Knapp, RB Main - US Patent App. 14/098,840, 2014 - Google Patents
... components; G07F7/084—Additional components relating to data transfer and storing, eg error **detection**, self-diagnosis ... If not, the payment request is declined, and if **fraud** is **detected** a report is generated ... So more of the risk of a **fraudulent** transaction is carried by the merchant ...
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Method, system, and program product for determining a state of a shopping receptacle
HCR Jonathan, BR Duponchel, MD Flickner... - US Patent ..., 2012 - Google Patents
... **detect** an end of a shopping transaction, determine whether any non-shopping item is present in the shopping receptacle using at least one image taken of the shopping ... System and methods for preventing **fraud** in retail environments, including the **detection** of empty and ...
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The Forgotten Signature: An Observational Study on Policy of Securing Identity in Prevention of Identity Theft and Credit/Debit Card **Fraud** at Retail Store POS ... [PDF] etsu.edu
BR Wilson - 2016 - search.proquest.com
... The problem is, that the statistical **detection** systems are only useful after the identity theft and plastic card **fraud**, has already occurred and damages have incurred ... This type of **fraud** may involve the use of the actual stolen card or a **fraudulent** duplicated card ...
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Debit/credit card system having primary utility in replacing food stamps
TW Adams - US Patent 5,536,045, 1996 - Google Patents
... that a historical profile showing his establishment's record with respect to **fraudulent** or unauthorized ... 1 including the step of creating profiles of recipient purchase histories to **detect fraud** or abuse ... 04-08, 2004-10-14, Wood Richard Glee, Method for reducing **fraud** in government ...
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**Virtual** experience of a mobile device
R Tanner, H Ludtke - US Patent App. 09/733,844, 2002 - Google Patents
... 22 is a block diagram for one embodiment of a **virtual** electronic device. [0029]. [0029]FIG. 23 is an exemplary view of a display used in the **virtual** tutorial system. [0930]. [0030]FIG ... In addition, at **checkout** the coupons may be automatically credited without intervention by the user ...
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An Empirical Investigation of the Causes and Consequences of Card-Not-Present **Fraud**, Its Impact and Solution [PDF] uel.ac.uk
KC Aguoru - 2015 - roar.uel.ac.uk
... 2.10.4.6 Neural Network Credit card **fraud detection** ----- 84 ... not-present **fraud**, and aims to improve the security and trust of online card payments and ... information with the intention to use it to make **fraudulent** online payments ...
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H Nissenbaum - 2009 - books.google.com
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The devil and customer relationship management: informational capitalism and the performativity of the sign
H Knox, D O'Doherty, T Vurdubakis ... - Journal of Cultural ..., 2010 - Taylor & Francis
... A triumph then for corporate knowing over **fraudulent** behaviour? The tale as told to us in FreeWorldSys hinted at a different moral ... Anderton attempts to evade **detection** in the anonymity of urban crowds ... That consent is a **fraud**, it's a bit like slavery to your supermarket ...
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D Brin - 1999 - books.google.com

... those microcameras overhead. They might even believe official statements claiming that all the spy eyes were banished and dismantled a year or two ago, when in fact they were only made smaller, harder to **detect**. Jane and ...

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[PDF] heinonline.org

SB Spencer - San Diego L. Rev., 2002 - HeinOnline

... 36. See RESTATEMENT (SECOND) OF TORTS §§ 652B-652E (1977). Omitted from this discussion are the torts for misappropriation of name or **likeness** and "false light" invasion of privacy; sections 652C and 652E, because neither implicates information privacy ...

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J Thompson - 2006 - search.proquest.com
... to say that interesting and important work linking poetics and new media is currently not being done; for example, Tom OConnors Poetic Acts and New Media seeks to offerclear theoretical guidelines whereby the relations between printed poetry and electronic/**virtual** media can ...
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[BOOK] CIG Cash In On Inventions, 2E
RC Levy - 2010 - books.google.com
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C Calvert, J Brown - Cardozo Arts & Ent. LJ, 2000 - HeinOnline
... and re- cording others' private activities both easier to capture and harder to **detect**, 3 and ... public place?226 Doesn't a woman who stands in an otherwise public **checkout** line at ... hundred dollars more, a voyeur may go wireless, transmitting un- **detected** images to either a monitor ...
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C Anderson - 2009 - books.google.com
... contained everything Raine would need to make good her escape—black leather and denim clothing, a silver-studded belt, chunky boots, lots of Goth-style jewelry, oversize sunglasses, fake tattoos, makeup, the tanning lotion, and all the necessary **fraudulent** identification ...
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[BOOK] Music distribution and the Internet: a legal guide for the music business
AP Sparrow - 2006 - books.google.com
Page 1. ISTRIBU LION AND THE INTERNET There is hardly ae aspei ;of internet music promotion, sale and distribution which does n< a legal dimension. Sine (^Stakeholders in the process includes artists, their managers, : ...
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[PDF] Applying **Biometrics** in Customer Relationship Management [PDF] uni-koblenz.de
A Boltnet, JF Hampe - CollECTeR Europe 2006, 2006 - bas.uni-koblenz.de
... Instead of the expected ease of use for visitors and decrease in **fraud**, the zoo management ... with 1-5% of their **purchases** as a re- ward for enrolling their **biometric** pattern into ... 6 Summary and Outlook The enterprises that have made the decision to install **biometrics** are pleased ...
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N Semmens - Handbook on Crime, 2010 - books.google.com
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AM Marshall, BC Tompsett - Computer Law & Security Review, 2005 - Elsevier
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MC Bromby - 2000 - papers.ssrn.com
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[BOOK] Who goes there?: Authentication through the lens of privacy [PDF] iitb.ac.in
National Research Council - 2003 - books.google.com
... ANI-0090219, General Services Administration **Purchase** Order Number GS00C00AM00228, Social Security Ad- ministration **Purchase** Order Number ... Telecommunications Board (CSTB) in Washington, DC, and described his need for studies of **biometrics** and authentication ...
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Electronic Signature [PDF] sharif.ir
F Ruzic - Digital Economy: Impacts, Influences, and Challenges, 2005 - books.google.com
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[PDF] Identity theft in an online world — [PDF] academia.edu
S Campus - 2004 - academia.edu
... also involve cryptographic keys, physical devices such as dongles, swipe cards, or even **biometric** recognition ... token which is used with a weak chain of trust, and permits identity **fraud** to take ... An example, is that if the **biometrics** associated with such a card are not authenticated ...
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[BOOK] Who goes there?: Authentication through the lens of privacy — [PDF] iitb.ac.in
National Research Council - 2003 - books.google.com
... ANI-0090219, General Services Administration **Purchase** Order Number GS00C00AM00226, Social Security Ad- ministration **Purchase** Order Number ... Telecommunications Board (CSTB) in Washington, DC, and described his need for studies of **biometrics** and authentication ...
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Electronic Signature — [PDF] sharif.ir
F Ruzic - Digital Economy: Impacts, Influences, and Challenges, 2005 - books.google.com
... Various technologies and concepts is in place such as **Virtual** Private Networks ... So shared secret systems, including passwords and **biometrics**, are inappropriate for use ... provide worthwhile safeguards against electronic document tampering, deception, **fraud**, and unwanted ...
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J Grijpink - Computer Law & Security Review, 2005 - Elsevier
... C. An overall strategy for identity **fraud** resistant **biometrics** Let us try, by way of conclusion, to formulate some headlines of an overall strategy for identity **fraud** resistant **biometrics**, making use of the inherent variety of **biometric** systems and the two proposed ...
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S Prabhakar, S Pankanti, AK Jain - IEEE security & privacy, 2003 - ieeexplore.ieee.org
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ZJ Geradts, AC Ruifrok - Visual Information Processing XII, 2003 - spiedigitallibrary.org
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RA Rashid, NH Mahalin, MA Sarijari... - ... , 2008. ICCCE 2008 ... , 2008 - ieeexplore.ieee.org
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M Collins - 1999 - agris.fao.org
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E Guizzo - IEEE Spectrum, 2006 - ieeexplore.ieee.org
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[PDF] **Living on the wrong side of a one-way mirror: face recognition technology and video surveillance** [PDF] graysonbarber.com
G Barber - 2002 - graysonbarber.com
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J Hylleberg, A Nateewathana - Phuket Marine Biological Center ... , 1991 - agris.fao.org
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JD Woodward - Proceedings of the IEEE, 1997 - ieeexplore.ieee.org Full-Text @ USPTO-STIC
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[PDF] **Biometrics: Enhancing Security in Organizations** [PDF] researchgate.net
B Gupta - IBM Center for the Business of Government, 2008 - researchgate.net
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| EXAMINER | |
|---|---|
| ZIMMERMAN, MATTHEW E | |
| ART UNIT | PAPER NUMBER |
| 3684 | |

DATE MAILED: 03/27/2018

| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 | 9647 |

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

| APPLN. TYPE | ENTITY STATUS | ISSUE FEE DUE | PUBLICATION FEE DUE | PREV. PAID ISSUE FEE | TOTAL FEE(S) DUE | DATE DUE |
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PTOL-85 (Rev. 02/11)

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|---|---|---|---|
| | Examiner MATTHEW E ZIMMERMAN | Art Unit 3684 | AIA Status No |

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

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

1. ☑ This communication is responsive to 11/01/2017.
   ☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.

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

3. ☑ The allowed claim(s) is/are See Continuation Sheet . As a result of the allowed claim(s), you may be eligible to benefit from the **Patent Prosecution Highway** program at a participating intellectual property office for the corresponding application. For more information, please see **http://www.uspto.gov/patents/init_events/pph/index.jsp** or send an inquiry to **PPHfeedback@uspto.gov.**

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

   **Certified copies:**

   a) ☐ All  b) ☐ Some  *c) ☐ None of the:

   1. ☐ Certified copies of the priority documents have been received.
   2. ☐ Certified copies of the priority documents have been received in Application No. _____ .
   3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

   * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file areply 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)
2. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____.
3. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material _____.
4. ☑ Interview Summary (PTO-413), Paper No./Mail Date. _____.
5. ☑ Examiner's Amendment/Comment
6. ☐ Examiner's Statement of Reasons for Allowance
7. ☐ Other _____.

/MATTHEW E ZIMMERMAN/
Primary Examiner, Art Unit 3684

Continuation of 3. The allowed claim(s) is/are: 1-6,8,10,19-24,26,28-31 and 34-37

## 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

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

1. (Proposed) A system, comprising:

one or more processors configured to:

receive a virtual likeness of a face of an account holder;

associate, in a data store, the virtual likeness of the face of the account holder with an account of the account holder;

render, in an interface, the virtual likeness of the face of the account holder;

render a transaction icon associated with an electronic transaction, wherein the transaction icon is rendered in the interface with the virtual likeness of the face of the account holder;

receive an indication of an action taken by a user, the action comprising a user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder;

capture contextual information associated with the electronic transaction, the captured contextual information comprising ~~at least one of~~ captured biometric information ~~and physical location information~~ associated with a user;

perform [[an]] a fraud detection analysis of the captured contextual information associated with the electronic transaction, wherein performing the fraud detection analysis comprises determining, based at least in part on the captured biometric information, that the user is alive; and

based at least in part on both the user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder and performing the fraud detection analysis comprising determining that the user is alive based at least in part on the captured biometric information ~~the analysis of the captured contextual information associated with the electronic transaction~~, complete the electronic transaction; and

a memory coupled to the one or more processors and configured to provide the one or more processors with instructions.

2. (Previously presented) The system of claim 1 wherein the transaction icon includes a graphical representation of an amount of money.

3. (Previously presented) The system of claim 1 wherein the transaction icon includes a graphical representation of a hand.

4. (Previously presented) The system of claim 1 wherein the transaction icon includes a graphical representation of a payment form.

5. (Original) The system of claim 1 wherein the virtual likeness comprises a photograph of the account holder.

6. (Original) The system of claim 1 wherein the virtual likeness comprises an avatar selected by the account holder.

7. (Cancelled)

8. (Proposed) The system of claim 1 wherein the captured contextual information further comprises at least one of ~~biometric information,~~ physical location information[[,]] and information spoken by the user.

9. (Cancelled)

10. (Previously presented) The system of claim 1 wherein the one or more processors are further configured to provide as output an audio confirmation including an identity of an owner of the account prior to completing the electronic transaction.

11. (Cancelled)

12. (Cancelled)

13. (Cancelled)

14. (Cancelled)

15. (Cancelled)

16. (Cancelled)

17. (Cancelled)

18. (Cancelled)

19. (Proposed) A method, comprising:

receiving a virtual likeness of a face of an account holder;

associating, in a data store, the virtual likeness of the face of the account holder with an account of the account holder;

rendering, in an interface, the virtual likeness of the face of the account holder;

rendering a transaction icon associated with an electronic transaction, wherein the transaction icon is rendered in the interface with the virtual likeness of the face of the account holder;

receiving an indication of an action taken by a user, the action comprising a user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder;

capturing contextual information associated with the electronic transaction, the captured contextual information comprising ~~at least one of~~ captured biometric information ~~and physical location information~~ associated with a user;

performing [[an]] a fraud detection analysis of the captured contextual information associated with the electronic transaction, wherein performing the fraud detection analysis comprises determining, based at least in part on the captured biometric information, that the user is alive; and

based at least in part on both the user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder and

performing the fraud detection analysis comprising determining that the user is alive based at least in part on the captured biometric information ~~the analysis of the captured contextual information associated with the electronic transaction~~, completing the electronic transaction.

20. (Previously presented) The method of claim 19 wherein the transaction icon includes a graphical representation of an amount of money.

21. (Previously presented) The method of claim 19 wherein the transaction icon includes a graphical representation of a hand.

22. (Previously presented) The method of claim 19 wherein the transaction icon includes a graphical representation of a payment form.

23. (Previously presented) The method of claim 19 wherein the virtual likeness comprises a photograph of the account holder.

24. (Previously presented) The method of claim 19 wherein the virtual likeness comprises an avatar selected by the account holder.

25. (Cancelled)

26. (Proposed) The method of claim 19 wherein the captured contextual information further comprises at least one of ~~biometric information,~~ physical location information[[,]] and information spoken by the user.

27. (Cancelled)

28. (Previously presented) The method of claim 19 further comprising providing as output an audio confirmation including an identity of an owner of the account prior to completing the electronic transaction.

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

receiving a virtual likeness of a face of an account holder;

associating, in a data store, the virtual likeness of the face of the account holder with an account of the account holder;

rendering, in an interface, the virtual likeness of the face of the account holder;

rendering a transaction icon associated with an electronic transaction, wherein the transaction icon is rendered in the interface with the virtual likeness of the face of the account holder;

receiving an indication of an action taken by a user, the action comprising a user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder;

capturing contextual information associated with the electronic transaction, the captured contextual information comprising ~~at least one of~~ captured biometric information ~~and physical location information~~ associated with a user;

performing [[an]] a fraud detection analysis of the captured contextual information associated with the electronic transaction, wherein performing the fraud detection analysis comprises determining, based at least in part on the captured biometric information, that the user is alive; and

based at least in part on both the user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the account holder and performing the fraud detection analysis comprising determining that the user is alive based at least in part on the captured biometric information ~~the analysis of the captured~~

~~contextual information associated with the electronic transaction~~, completing the electronic transaction~~; and~~

~~displaying, in the interface, a moving icon~~.

30. (Previously presented) The system of claim 1 wherein the virtual likeness of the face of the account holder represents an unhappy version of the account holder, and wherein the virtual likeness is displayed in the interface based at least in part on a determination that completion of the electronic transaction will cause a threshold to be exceeded.

31. (Previously presented) The method of claim 19 wherein the virtual likeness of the face of the account holder represents an unhappy version of the account holder, and wherein the virtual likeness is displayed in the interface based at least in part on a determination that completion of the electronic transaction will cause a threshold to be exceeded.

32. (Cancelled)

33. (Cancelled)

34. (Proposed) The system of claim 1 wherein the captured biometric information associated with the user includes a fingerprint.

35. (Proposed) The system of claim 1 wherein the captured biometric information comprises a plurality of photographs, and wherein the fraud detection analysis comprises an analysis of the plurality of photographs to determine that the user is alive.

36. (Proposed) The system of claim 1 wherein the captured contextual information further comprises captured physical location information associated with the user, and

wherein performing the fraud detection analysis further comprises determining ~~a determination of~~ a physical location of the user based at least in part on the captured physical location information~~, and wherein the physical location information is captured using GPS~~.

37. (Proposed) The system of claim 1 wherein the account holder comprises a first account holder, wherein the account comprises a first account, and wherein the one or more processors are further configured to:

receive a virtual likeness of a face of a second account holder;

associate, in the data store, the virtual likeness of the face of the second account holder with a second account of the second account holder; and

render a destination image comprising the virtual likeness of the face of the second account holder; and

wherein completing the electronic transaction based at least in part on both the user interaction with the transaction icon rendered in the interface with the virtual likeness of the face of the first account holder and performing the fraud detection analysis comprising determining that the user is alive based at least in part on the captured biometric information ~~the analysis of the captured contextual information associated with the electronic transaction~~ comprises transferring funds between the first account of the first account holder and the second account of the second account holder for which the destination image comprising the virtual likeness of the face of the second account holder was rendered.

***Remarks***

In the present application, claims 1-6, 8, 10, 19-24, 26, 28-31, 34-37 are allowed. The most related prior art patent of record is Bishop (US 2005/0187883) and the most related non-patent literature of record is Reference U (see PTO-892).

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 E ZIMMERMAN whose telephone number is (571)270-5278. The examiner can normally be reached on 8:30-5:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jason Dunham can be reached on (571) 272-8109. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/MATTHEW E ZIMMERMAN/
Primary Examiner, Art Unit 3684

| Search Notes | Application/Control No. | Applicant(s)/Patent Under Reexamination |
|---|---|---|
| | 13/875,245 | Jakobsson, Bjorn Markus |
| | Examiner | Art Unit |
| | MATTHEW E ZIMMERMAN | 3684 |

| CPC - Searched* | | |
|---|---|---|
| **Symbol** | **Date** | **Examiner** |
| G06Q30/06,0633,0601,0641 | 2/19/2016 | MZ |
| G06Q20/4014 | 02/16/2018 | MZ |

| CPC Combination Sets - Searched* | | |
|---|---|---|
| **Symbol** | **Date** | **Examiner** |
| | | |

| US Classification - Searched* | | | |
|---|---|---|---|
| **Class** | **Subclass** | **Date** | **Examiner** |
| 705 | 26.1,27.1,26.81 | 11/20/2014 | MZ |

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

| Search Notes | | |
|---|---|---|
| **Search Notes** | **Date** | **Examiner** |
| Searched EAST and performed an inventor and asignee search. | 11/20/2014 | MZ |
| Updated EAST search. | 2/19/2016 | MZ |
| Updated EAST search. | 1/3/2017 | MZ |
| Updated EAST search. | 6/30/2017 | MZ |
| Updated EAST search. | 02/16/2018 | MZ |

| Interference Search | | | |
|---|---|---|---|
| **US Class/CPC Symbol** | **US Subclass/CPC Group** | **Date** | **Examiner** |
| 705 | 26.1,27.1,26.81 | 11/20/2014 | MZ |
| G06Q30 | 06,0633,0601,0641 | 2/19/2016 | MZ |
| G06Q20 | 4014 | 02/16/2018 | MZ |

| /MATTHEW E ZIMMERMAN/<br>Primary Examiner, Art Unit 3684 | |
|---|---|

| Search Notes | Application/Control No. | Applicant(s)/Patent Under Reexamination |
|---|---|---|
| | 13/875,245 | Jakobsson, Bjorn Markus |
| | Examiner | Art Unit |
| | MATTHEW E ZIMMERMAN | 3684 |

| | |
|---|---|
| /MATTHEW E ZIMMERMAN/<br>Primary Examiner, Art Unit 3684 | |

# Bibliographic Data

Application No: 13875245

Foreign Priority claimed: ○ Yes ◉ No

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

Verified and Acknowledged: /MATTHEW E. ZIMMERMAN/ (Examiner's Signature) | Initials

Title: METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD

| FILING or 371(c) DATE | CLASS | GROUP ART UNIT | ATTORNEY DOCKET NO. |
|---|---|---|---|
| 05/01/2013 | 705 | 3684 | MJAKP001C1 |
| RULE | | | |

**APPLICANTS**

**INVENTORS**

Bjorn Markus Jakobsson, Portola Valley, CA, UNITED STATES

**CONTINUING DATA**

This application is a CON of 13099981 05/03/2011 PAT 8458041

13099981 has PRO of 61332140 05/06/2010

**FOREIGN APPLICATIONS**

**IF REQUIRED, FOREIGN LICENSE GRANTED****

06/03/2013

**STATE OR COUNTRY**

UNITED STATES

**ADDRESS**

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

**FILING FEE RECEIVED**

$1,010

| Notice of References Cited | Application/Control No. 13/875,245 | Applicant(s)/Patent Under Reexamination Jakobsson, Bjorn Markus | |
|---|---|---|---|
| | Examiner MATTHEW E ZIMMERMAN | Art Unit 3684 | Page 1 of 1 |

**U.S. PATENT DOCUMENTS**

| * | | Document Number Country Code-Number-Kind Code | Date MM-YYYY | Name | CPC Classification | US Classification |
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| | M | | | | | |

**FOREIGN PATENT DOCUMENTS**

| * | | Document Number Country Code-Number-Kind Code | Date MM-YYYY | Country | Name | CPC Classification |
|---|---|---|---|---|---|---|
| | N | | | | | |
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| | R | | | | | |
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| | T | | | | | |

**NON-PATENT DOCUMENTS**

| * | | Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages) |
|---|---|---|
| | U | Sengottuvelan, P., and A. Wahi. "Analysis of Living and Dead Finger Impression Identification for Biometric Application." Conference on Computational Intelligence and Multimedia Applications, 2007. International Conference on. Vol. 2. IEEE, 2007. ( Year: 2007) |
| | 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.

| Issue Classification | Application/Control No. | Applicant(s)/Patent Under Reexamination |
|---|---|---|
| | 13/875,245 | Jakobsson, Bjorn Markus |
| | **Examiner** | **Art Unit** |
| | MATTHEW E ZIMMERMAN | 3684 |

| CPC | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Symbol** | | | | | | **Type** | **Version** |
| G06Q | / | 20 | / | 4014 | | F | 2013-01-01 |

| CPC Combination Sets | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Symbol** | | | | | | **Type** | **Set** | **Ranking** | **Version** |
| | / | | / | | | | | | |

| NONE | | Total Claims Allowed: | |
|---|---|---|---|
| (Assistant Examiner) | (Date) | 23 | |
| /MATTHEW E ZIMMERMAN/<br>Primary Examiner, Art Unit 3684 | 16 February 2018 | O.G. Print Claim(s) | O.G. Print Figure |
| (Primary Examiner) | (Date) | 1 | 4 |

U.S. Patent and Trademark Office — Part of Paper No.: 20180216

| Issue Classification | Application/Control No. | Applicant(s)/Patent Under Reexamination |
|---|---|---|
| | 13/875,245 | Jakobsson, Bjorn Markus |
| | **Examiner** | **Art Unit** |
| | MATTHEW E ZIMMERMAN | 3684 |

| INTERNATIONAL CLASSIFICATION | | | | |
|---|---|---|---|---|
| **CLAIMED** | | | | |
| G06Q | / | 30 | / | 00 |

| NON-CLAIMED | | | | |
|---|---|---|---|---|
| | / | | / | |

| US ORIGINAL CLASSIFICATION | |
|---|---|
| **CLASS** | **SUBCLASS** |
| | |

| CROSS REFERENCES(S) | | | | | | |
|---|---|---|---|---|---|---|
| **CLASS** | **SUBCLASS (ONE SUBCLASS PER BLOCK)** | | | | | |
| | | | | | | |

| NONE | | Total Claims Allowed: | |
|---|---|---|---|
| (Assistant Examiner) | (Date) | 23 | |
| /MATTHEW E ZIMMERMAN/<br>Primary Examiner, Art Unit 3684 | 16 February 2018 | O.G. Print Claim(s) | O.G. Print Figure |
| (Primary Examiner) | (Date) | 1 | 4 |

U.S. Patent and Trademark Office — Part of Paper No.: 20180216

| Issue Classification | Application/Control No. | Applicant(s)/Patent Under Reexamination |
|---|---|---|
| | 13/875,245 | Jakobsson, Bjorn Markus |
| | **Examiner** | **Art Unit** |
| | MATTHEW E ZIMMERMAN | 3684 |

☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47

**CLAIMS**

| Final | Original | Final | Original | Final | Original | Final | Original | Final | Original | Final | Original | Final | Original | Final | Original |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 1 | 8 | 10 | 9 | 19 | 16 | 28 | 23 | 37 | | | | | | |
| 2 | 2 | | 11 | 10 | 20 | 17 | 29 | | | | | | | | |
| 3 | 3 | | 12 | 11 | 21 | 18 | 30 | | | | | | | | |
| 4 | 4 | | 13 | 12 | 22 | 19 | 31 | | | | | | | | |
| 5 | 5 | | 14 | 13 | 23 | | 32 | | | | | | | | |
| 6 | 6 | | 15 | 14 | 24 | | 33 | | | | | | | | |
| | 7 | | 16 | | 25 | 20 | 34 | | | | | | | | |
| 7 | 8 | | 17 | 15 | 26 | 21 | 35 | | | | | | | | |
| | 9 | | 18 | | 27 | 22 | 36 | | | | | | | | |

| NONE | | **Total Claims Allowed:** | |
|---|---|---|---|
| (Assistant Examiner) | (Date) | 23 | |
| /MATTHEW E ZIMMERMAN/<br>Primary Examiner, Art Unit 3684 | 16 February 2018 | O.G. Print Claim(s) | O.G. Print Figure |
| (Primary Examiner) | (Date) | 1 | 4 |

U.S. Patent and Trademark Office — Part of Paper No.: 20180216

## 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 03/27/2018
VAN PELT, YI & JAMES LLP
10050 N. FOOTHILL BLVD #200
CUPERTINO, CALIFORNIA 95014
UNITED STATES OF AMERICA

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. |
|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 | 9647 |

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

| APPLN. TYPE | ENTITY STATUS | ISSUE FEE DUE | PUBLICATION FEE DUE | PREV. PAID ISSUE FEE | TOTAL FEE(S) DUE | DATE DUE |
|---|---|---|---|---|---|---|
| REGULAR | SMALL | $500 | $0.00 | $0.00 | $500 | 06/27/2018 |

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

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

☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

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

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

1 ~~Van Pelt, Yi & James LLP~~
2
3

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

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

(A) NAME OF ASSIGNEE: RightQuestion, LLC

(B) RESIDENCE: (CITY and STATE OR COUNTRY): Portola Valley, CA

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

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

☑ Issue Fee

☐ Publication Fee (No small entity discount permitted)

☐ Advance Order - # of Copies _____

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

☐ A check is enclosed.

☑ Payment by credit card. Form PTO-2038 is attached.

☐ The director is hereby authorized to charge the required fee(s), any deficiency, or credits any overpayment, to Deposit Account Number 50-0685 (enclose an extra copy of this form).

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

☐ Applicant certifying micro entity status. See 37 CFR 1.29

☐ Applicant asserting small entity status. See 37 CFR 1.27

☑ Applicant changing to regular undiscounted fee status.

NOTE: Absent a valid certification of Micro Entity Status (see forms PTO/SB/15A and 15B), issue fee payment in the micro entity amount will not be accepted at the risk of application abandonment.
NOTE: If the application was previously under micro entity status, checking this box will be taken to be a notification of loss of entitlement to micro entity status.
NOTE: Checking this box will be taken to be a notification of loss of entitlement to small or micro entity status, as applicable.

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

Authorized Signature /Yeu-Ting George Cheng/ Date April 9, 2018

Typed or printed name Yeu-Ting George Cheng Registration No. 69408



PTOL-85 Part B (10-13) Approved for use through 10/31/2013. OMB 0651-0033 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

# Electronic Patent Application Fee Transmittal

| | |
|---|---|
| **Application Number:** | 13875245 |
| **Filing Date:** | 01-May-2013 |
| **Title of Invention:** | METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Filer:** | Yeu-Ting George Cheng/Chelsea Watkins |
| **Attorney Docket Number:** | MJAKP001C1 |

Filed as Large Entity

**Filing Fees for Utility under 35 USC 111(a)**

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| **Basic Filing:** | | | | |
| **Pages:** | | | | |
| **Claims:** | | | | |
| **Miscellaneous-Filing:** | | | | |
| **Petition:** | | | | |
| **Patent-Appeals-and-Interference:** | | | | |
| **Post-Allowance-and-Post-Issuance:** | | | | |
| UTILITY APPL ISSUE FEE | 1501 | 1 | 1000 | 1000 |

| Description | Fee Code | Quantity | Amount | Sub-Total in USD($) |
|---|---|---|---|---|
| **Extension-of-Time:** | | | | |
| **Miscellaneous:** | | | | |
| | | **Total in USD ($)** | | **1000** |

# Electronic Acknowledgement Receipt

| | |
|---|---|
| **EFS ID:** | 32278739 |
| **Application Number:** | 13875245 |
| **International Application Number:** | |
| **Confirmation Number:** | 9647 |
| **Title of Invention:** | METHOD, MEDIUM, AND SYSTEM FOR REDUCING FRAUD |
| **First Named Inventor/Applicant Name:** | Bjorn Markus Jakobsson |
| **Customer Number:** | 21912 |
| **Filer:** | Yeu-Ting George Cheng/Chelsea Watkins |
| **Filer Authorized By:** | Yeu-Ting George Cheng |
| **Attorney Docket Number:** | MJAKP001C1 |
| **Receipt Date:** | 09-APR-2018 |
| **Filing Date:** | 01-MAY-2013 |
| **Time Stamp:** | 17:34:50 |
| **Application Type:** | Utility under 35 USC 111(a) |

## Payment information:

| | |
|---|---|
| Submitted with Payment | yes |
| Payment Type | DA |
| Payment was successfully received in RAM | $1000 |
| RAM confirmation Number | 041018INTEFSW00004920500685 |
| Deposit Account | 500685 |
| Authorized User | Chelsea Watkins |
| The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:<br>37 CFR 1.16 (National application filing, search, and examination fees)<br>37 CFR 1.17 (Patent application and reexamination processing fees) | |

37 CFR 1.19 (Document supply fees)

37 CFR 1.20 (Post Issuance fees)

37 CFR 1.21 (Miscellaneous fees and charges)

## File Listing:

| Document Number | Document Description | File Name | File Size(Bytes)/ Message Digest | Multi Part /.zip | Pages (if appl.) |
|---|---|---|---|---|---|
| 1 | Issue Fee Payment (PTO-85B) | MJAKP001C1_IF_Transmittal.pdf | 102106<br>04610ee9a5cd4b27b0b35d3412d48ae81ddf6e4f | no | 1 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| 2 | Fee Worksheet (SB06) | fee-info.pdf | 30438<br>04a2f006ff1aebe0ec1f483f7ae151418a1a9ff2 | no | 2 |
| **Warnings:** | | | | | |
| **Information:** | | | | | |
| | | **Total Files Size (in bytes):** | 132544 | | |

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

**New Applications Under 35 U.S.C. 111**

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

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

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

**New International Application Filed with the USPTO as a Receiving Office**

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

UNITED STATES PATENT AND TRADEMARK OFFICE

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

| APPLICATION NO. | ISSUE DATE | PATENT NO. | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|---|---|---|---|
| 13/875,245 | 05/15/2018 | 9972010 | MJAKP001C1 | 9647 |

21912 7590 04/25/2018

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 0 day(s). Any patent to issue from the above-identified application will include an indication of the adjustment on the front page.

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

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

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

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

Bjorn Markus Jakobsson, Portola Valley, CA;

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.

IR103 (Rev. 10/09)

UNITED STATES PATENT AND TRADEMARK OFFICE

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

| APPLICATION NUMBER | FILING OR 371(C) DATE | FIRST NAMED APPLICANT | ATTY.DOCKET NO./TITLE | REQUEST ID |
|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 | 153334 |

## Acknowledgement of Change to Small Entity Status

The entity status change request below filed through Private PAIR on 12/01/2021 has been accepted.

**CERTIFICATIONS:**

**Change of Entity Status:**

X Applicant asserting small entity status. See 37 CFR 1.27.

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

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

| | |
|---|---|
| **Signature:** | /Robyn Wagner/ |
| **Name:** | Robyn Wagner |
| **Registration Number:** | 50575 |

# United States Patent and Trademark Office

*Office of the Chief Financial Officer*

Document Code:WFEE

User :67142

Sale Accounting Date:12/27/2021

| Sale Item Reference Number | Effective Date |
|---|---|
| 13875245 | 10/22/2021 |

| Document Number | Fee Code | Fee Code Description | Amount Paid | Payment Method |
|---|---|---|---|---|
| I2021BQE38372547 | 2551 | MAINTENANCE FEE DUE AT 3.5 YEARS | $1,000.00 | Salea |

UNITED STATES PATENT AND TRADEMARK OFFICE

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

| APPLICATION NUMBER | FILING OR 371(C) DATE | FIRST NAMED APPLICANT | ATTY.DOCKET NO./TITLE | REQUEST ID |
|---|---|---|---|---|
| 13/875,245 | 05/01/2013 | Bjorn Markus Jakobsson | MJAKP001C1 | 181528 |

## Acknowledgement of Loss of Entitlement to Entity Status Discount

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

**CERTIFICATIONS:**

**Change of Entity Status:**

X Applicant changing to regular undiscounted fee status.

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

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

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

AO 120 (Rev. 08/10)

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

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

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

| DOCKET NO. | DATE FILED | U.S. DISTRICT COURT |
|---|---|---|
| 1:23-cv-00324 | 3/24/2023 | Western District of Texas, Austin Division |

| PLAINTIFF | DEFENDANT |
|---|---|
| Carbyne Biometrics, LLC | Apple Inc. |

| | PATENT OR TRADEMARK NO. | DATE OF PATENT OR TRADEMARK | HOLDER OF PATENT OR TRADEMARK |
|---|---|---|---|
| 1 | 10,929,512 | 2/23/2021 | Carbyne Biometrics, LLC |
| 2 | 11,475,105 | 10/10/2022 | Carbyne Biometrics, LLC |
| 3 | 11,514,138 | 11/29/2022 | Carbyne Biometrics, LLC |
| 4 | 9,972,010 | 5/15/2018 | Carbyne Biometrics, LLC |
| 5 | 10,713,656 | 7/14/2020 | Carbyne Biometrics, LLC |

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

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

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

| DECISION/JUDGEMENT |
|---|
| |

| CLERK | (BY) DEPUTY CLERK | DATE |
|---|---|---|
| PHILIP J. DEVLIN | Cory Ruy | 03/28/2023 |

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

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

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