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	Filing Date		2008-03-06
	First Named Inventor	Gerry Calabrese	
	Art Unit		
	Examiner Name		
	Attorney Docket Number		W-9001D

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	3	5521363		1996-05-28	Tannenbaum	
	4	6366893	B2	2002-04-02	Hannula et al.	
	5	6442532	B1	2002-08-27	Kawan	
	6	6494367	B1	2002-12-17	Zacharias	
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	8	6754636	B1	2004-06-22	Walker et al.	

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	9	7024396	B2	2006-04-04	Woodward	
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	Attorney Docket Number		W-9001D

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Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

SIGNATURE

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

Signature	/Werner H. Stemer/	Date (YYYY-MM-DD)	2008-03-06
Name/Print	Werner Stemer	Registration Number	34956

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Docket No.: W-9001D
Division of Application No. 11/077,783

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The Patent Office is hereby authorized to charge any fees due under 37 CFR §1.16 and 1.17 or deficiencies in required fees to deposit account 12-1099 of Lerner Greenberg Sterner LLP during the pendency of this application.

PETITION FOR EXTENSION

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/Werner H. Sterner/
Werner H. Sterner
(Reg. No. 34,956)

Electronic Patent Application Fee Transmittal				
Application Number:				
Filing Date:				
Title of Invention:		Mobile Phone Charge Card Notification and Authorization Method		
First Named Inventor/Applicant Name:		Gerry Calabrese		
Filer:		Werner H. Stemer/Birgit Bartell		
Attorney Docket Number:		W-9001D		
Filed as Small Entity				
Utility Filing Fees				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
Utility filing Fee (Electronic filing)	4011	1	75	75
Utility Search Fee	2111	1	255	255
Utility Examination Fee	2311	1	105	105
Pages:				
Claims:				
Independent claims in excess of 3	2201	1	105	105
Miscellaneous-Filing:				
Petition:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				540

Electronic Acknowledgement Receipt

EFS ID:	2957328
Application Number:	12043235
International Application Number:	
Confirmation Number:	4917
Title of Invention:	Mobile Phone Charge Card Notification and Authorization Method
First Named Inventor/Applicant Name:	Gerry Calabrese
Customer Number:	24131
Filer:	Werner H. Stemer/Michelle Janca
Filer Authorized By:	Werner H. Stemer
Attorney Docket Number:	W-9001D
Receipt Date:	06-MAR-2008
Filing Date:	
Time Stamp:	11:19:42
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$ 540
RAM confirmation Number	6343
Deposit Account	
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1		W-9001D.pdf	121478	yes	20
			6f9190f9a473da25efef948fba877e6ebd907b04		
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	Document Description	Start	End		
	Specification	1	15		
	Claims	16	19		
	Abstract	20	20		
Warnings:					
Information:					
2	Drawings-only black and white line drawings	W-9001Figs.pdf	38235	no	2
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Warnings:					
Information:					
3	Oath or Declaration filed	W-9001D-DECL.pdf	98154	no	2
			79be16724d2eeff9eb84e42f1cbf56d72197f810		
Warnings:					
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4	Application Data Sheet	W-9001D-ADS.pdf	1124193	no	4
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Warnings:					
Information:					
5	Information Disclosure Statement (IDS) Filed	W-9001D-IDS.pdf	1175843	no	5
			3a9427329658704a221dc5f7bc8b9712252413ca		
Warnings:					
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6	Miscellaneous Incoming Letter	W-9001D-ChargeAuthorization.pdf	44049	no	1
			2a6e5618de81c535c35894454b63e36542a52e07		
Warnings:					
Information:					
7	Fee Worksheet (PTO-06)	fee-info.pdf	8496	no	2
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New International Application Filed with the USPTO as a Receiving Office

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W-9001D

**MOBILE PHONE CHARGE CARD NOTIFICATION AND
AUTHORIZATION METHOD**

CROSS-REFERENCE TO RELATED APPLICATION

[0001] This application is a divisional of copending application No. 11/077,783, filed March 11, 2005; the prior application is herewith incorporated by reference in its entirety.

BACKGROUND OF THE INVENTION

[0002] Field of the Invention

[0003] The invention lies in the financial transaction processing field. More specifically, the invention relates to credit and debit transactions and to related charge notification and charge authorization.

[0004] Credit cards and charge cards have become the primary vehicle by which payments for consumer services and consumer goods are transacted. In today's environment, credit payments are authorized at the point of sale (POS) and the authorization is provided by the cardholder's signature on a receipt. Often, the transaction is performed under

considerable time pressure (e.g., in a long cash-out line) and mistakes are only recognized after the transaction has been completed. The consumer may, for example, have been charged too much, and he may have authorized the incorrect amount. As many consumers know, correcting such simple mistakes is not at all simple and the correction is time consuming and it is an expensive service for the credit card and credit clearing houses to maintain.

[0005] Mistakes such as the foregoing, however, are not the main reason for considerable losses. Often, incorrect or non-authorized charges are effected because of fraudulent or even innocent mistakes that could have been avoided, had better authorization security been assured. It is well known that charge errors and charge fraud causes millions of dollars in losses in the United States alone.

[0006] Extraneous authorization security, on the other hand, may be too intrusive in many cases and may even have a negative impact on the transaction.

SUMMARY OF THE INVENTION

[0007] It is accordingly an object of the invention to provide a credit card transaction notification and authorization method, which overcomes the above-mentioned disadvantages of the heretofore-known devices and methods of this general type and which provides for a non-intrusive, user-selectable notification and authorization system for credit card transactions.

[0008] With the foregoing and other objects in view there is provided, in accordance with the invention, a payment authorization method, which comprises:

gathering, at a merchant's, account information for payment of a customer's purchase;

transmitting an authorization request to a financial authorization system requesting payment authorization for the customer's purchase, the authorization request including the account information;

notifying the customer by sending a message to a communications device associated with the customer.

[0009] In accordance with an added feature of the invention, the gathering step comprises swiping a card presented by the customer and containing the account information.

[0010] With the above and other objects in view there is also provided, in accordance with a second embodiment of the invention, a payment authorization method, which comprises:

gathering, at a merchant's, account information for payment of a customer's purchase;

transmitting an authorization request to a financial authorization system requesting payment authorization for the customer's purchase, the authorization request including the account information;

calling a communications device associated with the customer and prompting the customer for confirmation or refusal of the transaction; and

processing the authorization request in accordance with the customer's response by either refusing the transaction or processing the purchase.

[0011] In accordance with an alternative implementation of the invention the customer is required to enter their personal identifier (e.g., a PIN) upon being prompted. A proper PIN response is considered an authorization, while an incorrect PIN or no response at all is considered a refusal.

[0012] With the above and other objects in view there is also provided, in accordance with the invention, a charge card processing method, which comprises:

inputting a transaction request to a stationary merchant terminal disposed at a merchant location;

processing the transaction request with the merchant terminal, including a transmission of a first authorization request to a remote processing facility and receipt of a notification that authorization has been accepted or declined;

transmitting a second authorization request from a remote processing facility to a mobile communications device of a customer associated with the requested transaction via a wireless link; and

authorizing the requested transaction only if authorization has been accepted for the first authorization request and a proper response has

been received by the remote processing facility to the second authorization request.

[0013] With the above and other objects in view there is also provided, in accordance with the invention, a charge processing method, which comprises:

preauthorizing an imminent given transaction by transmitting a preauthorization for the imminent given transaction from a customer to a financial authorization system;

subsequently inputting a transaction request concerning the given transaction at a merchant terminal disposed at a merchant location;

processing the transaction request at the merchant terminal, including a transmission of an authorization request for the given transaction to the financial authorization system;

transmitting a response to the authorization request from the financial authorization system to the merchant terminal, and thereby authorizing the transaction request at the merchant's if the preauthorization from the customer is available in the financial authorization system, and otherwise contacting the customer for authorization or declining the authorization request.

[0014] In accordance with a concomitant feature of the invention, the preauthorization from the customer includes a maximum amount to be authorized for the transaction and a time period within which the preauthorization is valid.

[0015] Other features which are considered as characteristic for the invention are set forth in the appended claims.

[0016] Although the invention is illustrated and described herein as embodied in a credit card transaction notification and authorization system, it is nevertheless not intended to be limited to the details shown, since various modifications and structural changes may be made therein without departing from the spirit of the invention and within the scope and range of equivalents of the claims.

[0017] The construction of the invention, however, together with additional objects and advantages thereof will be best understood from the following description of the specific embodiment when read in connection with the accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWING

[0018] Fig. 1 is a schematic diagram illustrating a transaction according to the invention, in which the customer is notified immediately during the transaction; and

[0019] Fig. 2 is a flow diagram illustrating a method for charge request processing according to the invention.

DESCRIPTION OF THE PREFERRED EMBODIMENTS

[0020] Referring now to the figures of the drawing in detail and first, particularly, to Fig. 1 thereof, there is seen a simplified process stream in a cash-less sales transaction. A charge card 1 is swiped at a magnetic card reader 2 at a merchant terminal 3, or the card number is manually entered at the merchant terminal 3. The latter may represent a store, it may be a teller or an automated teller machine (ATM), or it may be a virtual terminal in an internet-type transaction. The cardholder, or the person swiping the card, may now be prompted to select a debit transaction or a credit transaction on the merchant terminal 3. If debit is selected, the cardholder enters the PIN associated with the card or with the account. If credit is selected, the cardholder is requested to sign for the purchase.

[0021] Prior to the customer's signing for the purchase, the merchant terminal 3 connects, through a modem 5, to an acquirer 6. The latter obtains the information from the modem 5 and checks against its data sources whether or not the transaction should be authorized. At the same time, a corresponding customer profile is checked as to the customer's set preferences concerning the notification/authorization options according to the invention.

[0022] Here, the customer's profile is set to simple "notification," which means that the system only notifies the cardholder by sending a message to his wireless device (e.g., cell phone). The message may be an audible message such as, for example, "%amount% charged on %date% at %merchant name%", or it may be an SMS (short message service) sent to the customer's phone. The customer's profile, however, may be set to any of several other options. For instance, the profile may be set to a simple notification, as above, followed by a prompt to confirm the purchase. The confirmation, again, may take any of several forms. For example, a simple "1" in answer to the confirmation request may be a code for authorization and a "2" may be a refusal. Or else, the customer may be prompted to enter a PIN or any set password which is stored in the customer profile. If the profile is set to authorization, the payment authorization and the payment

guarantee are not provided. That is, the card transaction is declined at the merchant terminal 3.

[0023] The simple notification, of course, does not add any time to the transaction. If confirmation is required, the transaction is slightly extended. The added security, however, may well justify the delay. In either case, it is up to the customer to choose and set his profile accordingly.

[0024] The possible delay may be avoided by way of a further modification of the invention. Here, we provide for preauthorization when a charge request is imminent. By way of example: waiting in a checkout line, the customer may call “ahead” and provide preauthorization for the impending purchase. This may be entirely automated. The system will prompt the customer to identify a period of time for which the authorization is valid. For example, the purchase may be expected within 10 minutes and, accordingly, the customer will select, say, the half-hour authorization option. The system may also prompt for a maximum amount that would be authorized. For example, the purchase may be expected to cost \$ 50.00 and, accordingly, the customer may set the maximum authorized amount to, say, \$ 100.00. Proper preauthorization parameters may be empirically or statistically developed and the system may be set accordingly.

[0025] The process flow may be best understood by reference to a realistic example in a restaurant environment: The server has presented the customer a check, the customer has briefly reviewed the check, found the total amount of, say, \$40.00 agreeable, and handed the server the check and the credit card. The server then moves to a backroom and processes the transaction, by swiping the card and entering the amount of \$40.00 into a register terminal. Immediately upon receiving the authorization request, the credit card authorization system (e.g., the acquirer 6) sends an SMS message to the customer's cell phone. The customer receives the message telling him that the restaurant has requested authorization for a charge of \$40.00. This happens well before the server returns with the transaction slip requesting the customer's signature.

[0026] When the final transaction is posted – the customer may have added a tip and the actual total may come out to, say, \$48.00 – the customer may or may not be notified again. This depends on the profile associated with the customer.

[0027] In the foregoing scenario, unfortunately, the customer's credit card is less than safe. It is possible, for example, for the server to swipe the

card for one or two additional transactions, to be posted the next day or the next week. With the invention, the additionally swiped transactions would not be authorized, because the customer would decline. If only notification were requested according to the profile, the customer would still be alerted to the questionable transaction and could thus take the necessary countermeasure steps. Still in the same scenario, the credit card number and the name could be copied down very quickly. In addition, the three-digit security code could be copied down as well. The customer's credit card, while physically long returned to the customer, could now be used to make online and telephone purchases.

[0028] It will be understood that the foregoing scenario is merely exemplary and is in no way limiting with regard to the application of the instant invention (nor is it intended to be disparaging to the restaurant industry). Indeed, there exist numerous situations where proper customer notification and customer authorization may prevent fraudulent transactions and even wrongful transactions that are based on honest mistakes.

[0029] It will also be understood that the foregoing description is not only applicable to credit card processing, but also to debit and ATM card processing. The term "charge card" encompasses all of these cards and

equivalent or similar payment mechanisms. For example, if cash is requested at an ATM (automated teller machine), the customer may be prompted to authorize the dispensing of the given amount via his cell phone, in addition to entering the PIN at the ATM terminal. In a further modification, however, it is possible to dispense with the prompt for the PIN entry at the terminal altogether and to only require the entry of a PIN through the customer's cell phone.

[0030] This leads to yet another modification or, rather, to a further application of the novel system according to the invention. It is possible for the customer profile to be set to notify (and/or require confirmation from) a third party. Such third party notification/confirmation may be beneficial in a parent/child relationship, or in an employer/employee relationship. The cell phone (or beeper, or equivalent wireless device) to which the notification is to be sent is set by the cardholder and it may be freely changed through secure access (e.g., by telephone through customer service, online through the Internet).

[0031] Referring now briefly to Fig. 2, after the required information has been gathered at the merchant's (POS, ATM, online, telephone, etc.), an authorization request or charge request 10 is sent to the financial processing

facility 6. There, the request is processed in a conventional manner as indicated by the boxes 11 and 12. At the same time, the customer profile associated with the account number is checked at 13. The customer profile may be set to “no action” or it may not be set at all. In that case, the right-hand branch is immediately terminated. If the profile is set to *Notify Only*, the query 14 returns a corresponding response and the customer’s wireless device (e.g., cell phone or beeper) is notified at 15. The message may be an SMS message or it may be a voice announcement, depending on the customer profile. Once the notification has been sent at 15, a flag is set at 16.

[0032] If the customer profile is set to *Notify & Confirm*, the message to the customer’s wireless device contains a message as above and a prompt for confirmation at 17. The confirmation may be a simple reply to an SMS message, it may consist of any key depressed (during a live call), or it may be a full fledged PIN or password. In a further modification, which adds yet another level of security, the customer may be prompted for a voice reply and the reply may then be subjected to “voice recognition” by comparing a frequency hysteresis chart associated with the customer to the voice reply.

[0033] If the customer (or the person in the possession of the wireless device) returns the proper response, the query 18 directs the process flow to the box 16, where the confirm flag is once more set to “1.” If no response is received, or if an incorrect response is received, the confirm flag is set to “0” at 19.

[0034] At approximately the same time as the confirm flag is set to “1” or “0” – signifying proper or improper notification and/or proper customer side authorization – the financial transaction processing also has reached an end point at 20. If the transaction has been rejected, the merchant is notified accordingly by refusing the transaction at 21. If the financial transaction has been authorized at 20, the process queries whether or not the confirm flag has been set (“1”) to indicate that the customer has been notified of the transaction and/or has authorized the transaction at 22. If the flag is not set (“0”), the transaction at the merchant’s is refused. If the flag is set, the charge is authorized.

WE CLAIM

1. A payment authorization method, which comprises:

gathering, at a merchant's, account information for payment of a customer's purchase;

transmitting an authorization request to a financial authorization system requesting payment authorization for the customer's purchase;

notifying the customer that the authorization request has been received by transmitting a notification to a communications device associated with the customer; and

processing the transaction for payment authorization.

2. The method according to claim 1, wherein the authorization request includes the account information and a monetary amount, and the notification to the communications device associated with the customer includes the monetary amount.

3. The method according to claim 1, which further comprises prompting the customer to return a response to the notification and authorizing the purchase only when a proper response is returned.

4. The method according to claim 1, wherein the response includes a personal identifier associated with the customer.
5. In a charge card payment authorization method, wherein a charge is requested at a merchant's, account information for payment of a customer's purchase is acquired at the merchant's, an authorization request is transmitted to a remote charge processing facility, and the charge request is processed, the improvement which comprises: transmitting a notification of the charge request to a wireless device associated with the customer no later than immediately after authorizing the charge request.
6. The method according to claim 5, which comprises transmitting the notification immediately upon receiving the charge request and prior to authorizing the charge request.
7. The method according to claim 5, which comprises prompting for an authorization response from the wireless device associated with the customer and authorizing the charge request only upon receiving a valid authorization response.
8. A charge card processing method, which comprises:

inputting a transaction request to a stationary merchant terminal disposed at a merchant location;

processing the transaction request with the merchant terminal, including a transmission of a first authorization request to a remote processing facility and receipt of a notification that authorization has been accepted or declined;

transmitting a second authorization request from a remote processing facility to a mobile communications device of a customer associated with the requested transaction via a wireless link; and

authorizing the requested transaction only if authorization has been accepted for the first authorization request and a proper response has been received by the remote processing facility to the second authorization request.

9. A charge processing method, which comprises:

preauthorizing an imminent given transaction by transmitting a preauthorization for the imminent given transaction from a customer to a financial authorization system;

subsequently inputting a transaction request concerning the given transaction at a merchant terminal disposed at a merchant location;

processing the transaction request at the merchant terminal, including a transmission of an authorization request for the given transaction to the financial authorization system;

transmitting a response to the authorization request from the financial authorization system to the merchant terminal, and thereby authorizing the transaction request at the merchant's if the preauthorization from the customer is available in the financial authorization system, and otherwise contacting the customer for authorization or declining the authorization request.

10. The method according to claim 9, wherein the preauthorization from the customer includes a maximum amount to be authorized for the transaction and a time period within which the preauthorization is valid.

Abstract of the Disclosure:

An added level of security is provided for charge card transactions.

Upon presenting a charge card number for a purchase, for example, the cardholder receives a message on his cell phone or PDA that a charge authorization request has been received. The cardholder may also be prompted to reply with a password or a PIN, so as to add a second security authorization.

WHS:sc - W-9001D//3/6/2008

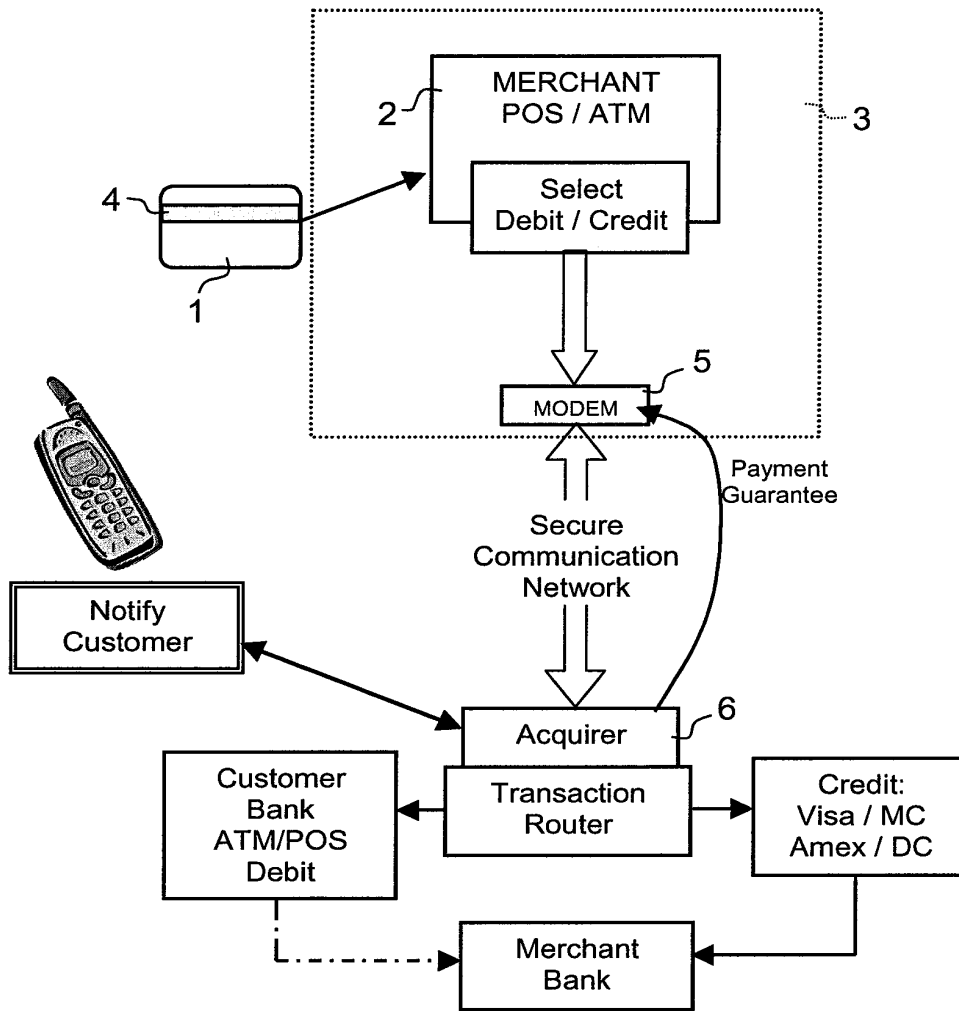


FIG. 1

2/2

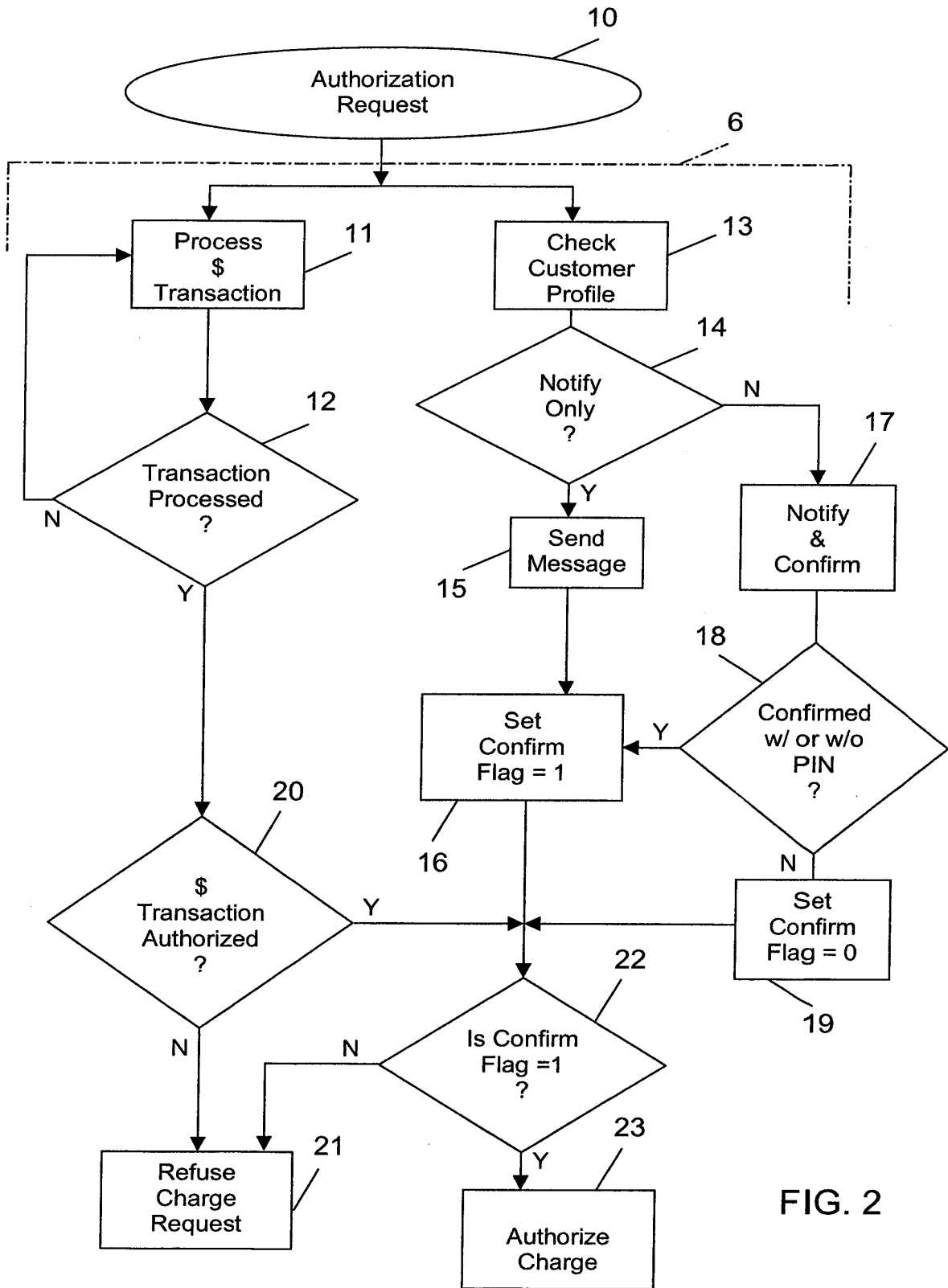


FIG. 2

Docket No.: W-9001

**COMBINED DECLARATION AND POWER OF ATTORNEY
IN ORIGINAL APPLICATION**

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**MOBILE PHONE CHARGE CARD NOTIFICATION
AND AUTHORIZATION METHOD**

described and claimed in the specification bearing that title, that I understand the content of the specification, that I do not know and do not believe the same was ever known or used in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to this application, that the same was not in public use or on sale in the United States of America more than one year prior to this application, that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representatives or assigns more than twelve months prior to this application, that I acknowledge the duty to disclose to the Office all information known to me to be material to patentability as defined in 37 CFR § 1.56, and that no application for patent or inventor's certificate of this invention has been filed earlier than the following in any country foreign to the United States prior to this application by me or my legal representatives or assigns:

I hereby appoint practitioners associated with the Customer Number

24131

as my attorneys and/or agents to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith.

Address all correspondence and telephone calls to the mailing address/contact numbers associated with Customer Number

24131

LERNER AND GREENBERG, P.A.
POST OFFICE BOX 2480
HOLLYWOOD, FLORIDA 33022-2480
Tel: (954) 925-1100
Fax: (954) 925-1101

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

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

FULL NAME OF FIRST JOINT INVENTOR:

Gerry CALABRESE



Inventor's Signature

3-11-05

Date

Residence: Fort Lauderdale, Florida

Country of Citizenship: United States of America

Post Office Address: 15951 S.W. 41st Street, Suite 600
Fort Lauderdale, FL 33331

FULL NAME OF SECOND JOINT INVENTOR:

Werner STEMER



Inventor's Signature

3/11/2005

Date

Residence: Fort Lauderdale, Florida

Country of Citizenship: Austria

Post Office Address: 1008 SW 5th Place
Fort Lauderdale, FL 33312

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Application Data Sheet 37 CFR 1.76		Attorney Docket Number	W-9001D
		Application Number	
Title of Invention	Mobile Phone Charge Card Notification and Authorization Method		
The application data sheet is part of the provisional or nonprovisional application for which it is being submitted. The following form contains the bibliographic data arranged in a format specified by the United States Patent and Trademark Office as outlined in 37 CFR 1.76. This document may be completed electronically and submitted to the Office in electronic format using the Electronic Filing System (EFS) or the document may be printed and included in a paper filed application.			

Secrecy Order 37 CFR 5.2

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

Applicant Information:

Applicant 1					Remove
Applicant Authority		☒ Inventor		☐ Legal Representative under 35 U.S.C. 117	☐ Party of Interest under 35 U.S.C. 118
Prefix	Given Name	Middle Name	Family Name	Suffix	
	Gerry		Calabrese		
Residence Information (Select One) ☒ US Residency ☐ Non US Residency ☐ Active US Military Service					
City	Fort Lauderdale	State/Province	FL	Country of Residence i	US
Citizenship under 37 CFR 1.41(b) i		US			
Mailing Address of Applicant:					
Address 1		15951 S.W. 41st Street, Suite 600			
Address 2					
City	Fort Lauderdale	State/Province	FL		
Postal Code	33331	Country i	US		
Applicant 2					Remove
Applicant Authority		☒ Inventor		☐ Legal Representative under 35 U.S.C. 117	☐ Party of Interest under 35 U.S.C. 118
Prefix	Given Name	Middle Name	Family Name	Suffix	
	Werner		Stemer		
Residence Information (Select One) ☒ US Residency ☐ Non US Residency ☐ Active US Military Service					
City	Fort Lauderdale	State/Province	FL	Country of Residence i	US
Citizenship under 37 CFR 1.41(b) i		AT			
Mailing Address of Applicant:					
Address 1		1008 S.W. 5th Place			
Address 2					
City	Fort Lauderdale	State/Province	FL		
Postal Code	33312	Country i	US		
All Inventors Must Be Listed - Additional Inventor Information blocks may be generated within this form by selecting the Add button.					
Add					

Correspondence Information:

Enter either Customer Number or complete the Correspondence Information section below.
For further information see 37 CFR 1.33(a).

☐ An Address is being provided for the correspondence Information of this application.

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Application Data Sheet 37 CFR 1.76		Attorney Docket Number	W-9001D
		Application Number	
Title of Invention	Mobile Phone Charge Card Notification and Authorization Method		
Customer Number	24131		
Email Address	patents@patentusa.com	Add Email	Remove Email

Application Information:

Title of the Invention	Mobile Phone Charge Card Notification and Authorization Method		
Attorney Docket Number	W-9001D	Small Entity Status Claimed	☒
Application Type	Nonprovisional		
Subject Matter	Utility		
Suggested Class (if any)		Sub Class (if any)	
Suggested Technology Center (if any)			
Total Number of Drawing Sheets (if any)	2	Suggested Figure for Publication (if any)	

Publication Information:

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

Representative Information:

Representative information should be provided for all practitioners having a power of attorney in the application. Providing this information in the Application Data Sheet does not constitute a power of attorney in the application (see 37 CFR 1.32). Enter either Customer Number or complete the Representative Name section below. If both sections are completed the Customer Number will be used for the Representative Information during processing.			
Please Select One:	☒ Customer Number	☐ US Patent Practitioner	☐ Limited Recognition (37 CFR 11.9)
Customer Number	24131		

Domestic Benefit/National Stage Information:

This section allows for the applicant to either claim benefit under 35 U.S.C. 119(e), 120, 121, or 365(c) or indicate National Stage entry from a PCT application. Providing this information in the application data sheet constitutes the specific reference required by 35 U.S.C. 119(e) or 120, and 37 CFR 1.78(a)(2) or CFR 1.78(a)(4), and need not otherwise be made part of the specification.			
Prior Application Status	Pending	Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
	Division of	11077783	2005-03-11
Additional Domestic Benefit/National Stage Data may be generated within this form by selecting the Add button.			Add

Foreign Priority Information:

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Application Data Sheet 37 CFR 1.76		Attorney Docket Number	W-9001D
		Application Number	
Title of Invention	Mobile Phone Charge Card Notification and Authorization Method		

This section allows for the applicant to claim benefit of foreign priority and to identify any prior foreign application for which priority is not claimed. Providing this information in the application data sheet constitutes the claim for priority as required by 35 U.S.C. 119(b) and 37 CFR 1.55(a).

Remove			
Application Number	Country ⁱ	Parent Filing Date (YYYY-MM-DD)	Priority Claimed
			☒ Yes ☐ No
Additional Foreign Priority Data may be generated within this form by selecting the Add button.			Add

Assignee Information:

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

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

Signature:

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

Signature	/Werner H. Stermer/		Date (YYYY-MM-DD)	2008-03-06
First Name	Werner	Last Name	Stermer	Registration Number
				34956

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

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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.

Filing Date: 03/06/08

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

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

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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875					Application or Docket Number 12/043,235	
APPLICATION AS FILED – PART I						
(Column 1)		(Column 2)		SMALL ENTITY		OR
OTHER THAN SMALL ENTITY						
FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)	RATE (\$)	FEE (\$)
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	75	N/A	
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A	255	N/A	
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	105	N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	10	minus 20 = 0	X\$ 25	0	X\$50	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	4	minus 3 = 1	X\$105	105	X\$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 \$260 (\$130 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR					
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))			185		370	
			TOTAL	540	TOTAL	0
* If the difference in column 1 is less than zero, enter "0" in column 2.						
APPLICATION AS AMENDED – PART II						
(Column 1)		(Column 2)		(Column 3)		
AMENDMENT A	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA		RATE (\$)	ADDITIONAL FEE (\$)
	Total (37 CFR 1.16(i))	Minus	**	=	X =	
	Independent (37 CFR 1.16(h))	Minus	***	=	X =	
	Application Size Fee (37 CFR 1.16(s))					
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))				N/A	
				TOTAL ADD'T FEE		
(Column 1)		(Column 2)		(Column 3)		
AMENDMENT B	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA		RATE (\$)	ADDITIONAL FEE (\$)
	Total (37 CFR 1.16(i))	Minus	**	=	X =	
	Independent (37 CFR 1.16(h))	Minus	***	=	X =	
	Application Size Fee (37 CFR 1.16(s))					
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))				N/A	
				TOTAL ADD'T FEE		
* If the entry in column 1 is less than the entry in column 2, write "0" in column 3. ** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20". *** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3". The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.						

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

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APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	TOT CLAIMS	IND CLAIMS
12/043,235	03/06/2008	2876	540	W-9001D	10	4

CONFIRMATION NO. 4917

24131
LERNER GREENBERG STEMER LLP
P O BOX 2480
HOLLYWOOD, FL 33022-2480

FILING RECEIPT



OC000000028875849

Date Mailed: 03/18/2008

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 write to the Office of Initial Patent Examination's Filing Receipt Corrections. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections**

Applicant(s)

Gerry Calabrese, Fort Lauderdale, FL;
Werner Stemer, Fort Lauderdale, FL;

Power of Attorney: The patent practitioners associated with Customer Number 24131

Domestic Priority data as claimed by applicant

This application is a DIV of 11/077,783 03/11/2005

Foreign Applications

If Required, Foreign Filing License Granted: 03/15/2008

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 12/043,235**

Projected Publication Date: 06/26/2008

Non-Publication Request: No

Early Publication Request: No

**** SMALL ENTITY ****

Title

Mobile Phone Charge Card Notification and Authorization Method

Preliminary Class

235

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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

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

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

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

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

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Title 37, Code of Federal Regulations, 5.11 & 5.15

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APPLICATION NUMBER	FILING OR 371(c) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/043,235	03/06/2008	Gerry Calabrese	W-9001D

CONFIRMATION NO. 4917

24131
LERNER GREENBERG STEMER LLP
P O BOX 2480
HOLLYWOOD, FL33022-2480

Title: Mobile Phone Charge Card Notification and Authorization Method

Publication No. US-2008-0154760-A1

Publication Date: 06/26/2008

NOTICE OF PUBLICATION OF APPLICATION

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

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

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

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Pre-Grant Publication Division, 703-605-4283

Doc code: IDS

Doc description: Information Disclosure Statement (IDS) Filed

PTO/SB/08a (03-09)

Approved for use through 03/31/2009. OMB 0651-0031

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		12043235	
	Filing Date		2008-03-06	
	First Named Inventor	Gerry Calabrese et al.		
	Art Unit	2876		
	Examiner Name	N/A		
	Attorney Docket Number	W-9001D		

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	2	5615110	A	1997-03-25	Wong		
	3	6064990	A	2000-05-16	Goldsmith		
	4	7096003	B2	2006-08-22	Joao et al.		
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		12043235	
	Filing Date		2008-03-06	
	First Named Inventor	Gerry Calabrese et al.		
	Art Unit	2876		
	Examiner Name	N/A		
	Attorney Docket Number	W-9001D		

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ² j	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	12043235
	Filing Date	2008-03-06
	First Named Inventor	Gerry Calabrese et al.
	Art Unit	2876
	Examiner Name	N/A
	Attorney Docket Number	W-9001D

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

SIGNATURE

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

Signature	/Werner H. Stermer/	Date (YYYY-MM-DD)	2009-04-29
Name/Print	Werner H. Stermer	Registration Number	34,956

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7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
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EFS ID:	5242263
Application Number:	12043235
International Application Number:	
Confirmation Number:	4917
Title of Invention:	Mobile Phone Charge Card Notification and Authorization Method
First Named Inventor/Applicant Name:	Gerry Calabrese
Customer Number:	24131
Filer:	Werner H. Stemer
Filer Authorized By:	
Attorney Docket Number:	W-9001D
Receipt Date:	29-APR-2009
Filing Date:	06-MAR-2008
Time Stamp:	15:15:31
Application Type:	Utility under 35 USC 111(a)

Payment information:

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Filed (SB/08)	W-9001D-IDS.pdf	608127 83c078de2921a75a756eb0193457ec344c7a2a12	no	4

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Docket No.: W-9001D

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No.	:	12/043,235	Confirmation No.:	4917
Applicant	:	Gerry Calabrese, et al.		
Filing Date	:	March 6, 2008		
Title	:	Mobile Phone Charge Card Notification and Authorization Method		
Examiner	:	Ahshik Kim		
Docket No	:	W-9001D		
Customer No.	:	24131		

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

PRELIMINARY AMENDMENT

Sir:

Preliminary to examination, kindly amend the above-identified application as follows:

- Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.
- Remarks begin on page 6 of this paper.

Amendments to the Claims

Listing of Claims:

Claim 1 (currently amended). A payment authorization method, which comprises:

gathering, at a merchant's, account information for payment of a customer's purchase;

transmitting an authorization request from the merchant's to a financial authorization system requesting payment authorization for the customer's purchase;

checking whether or not a profile is present with regard to the customer and, if the profile is present, checking whether or not the customer has requested notification regarding the authorization request;

if the customer has requested notification, notifying the customer that the authorization request has been received by transmitting a notification to a cell phone or a cellular network-connected communications device associated with the customer; and

processing the transaction for payment authorization and, if the purchase is authorized, notifying the merchant substantially contemporaneously with the step of transmitting the notification to the cell phone or the communications device associated with the customer.

Claim 2 (currently amended). The method according to claim 1, wherein the authorization request includes the account information and a monetary amount, and the notification to the communications device associated with the customer ~~includes~~ in an SMS message including the monetary amount.

Claim 3 (original). The method according to claim 1, which further comprises prompting the customer to return a response to the notification and authorizing the purchase only when a proper response is returned.

Claim 4 (currently amended). The method according to ~~claim 1~~ claim 3, wherein the response includes a personal identifier associated with the customer.

Claim 5 (currently amended). In a charge card payment authorization method, wherein a charge is requested at a merchant's, account information for payment of a customer's purchase is acquired at the merchant's, an authorization request is transmitted to a remote charge processing facility, and the charge request is processed, the improvement which comprises: transmitting a notification of the charge request through a cellular network to a wireless device associated with the customer no later than immediately after authorizing the charge request.

Claim 6 (original). The method according to claim 5, which comprises transmitting the notification immediately upon receiving the charge request and prior to authorizing the charge request.

Claim 7 (original). The method according to claim 5, which comprises prompting for an authorization response from the wireless device associated with the customer and authorizing the charge request only upon receiving a valid authorization response.

Claim 8 (currently amended). A charge card processing method, which comprises:

inputting a transaction request to a stationary merchant terminal disposed at a merchant location;

processing the transaction request with the merchant terminal, including a transmission of a first authorization request to a remote processing facility and receipt of a notification that authorization has been accepted or declined;

transmitting a second authorization request from a remote processing facility to a mobile communications device of a customer associated with the requested transaction ~~via a wireless link~~ through a cellular network; and

authorizing the requested transaction only if authorization has been accepted for the first authorization request and a proper response has been received by the remote processing facility to the second authorization request.

Claim 9 (original). A charge processing method, which comprises:

preauthorizing an imminent given transaction by transmitting a preauthorization for the imminent given transaction from a customer to a financial authorization system;

subsequently inputting a transaction request concerning the given transaction at a merchant terminal disposed at a merchant location;

processing the transaction request at the merchant terminal, including a transmission of an authorization request for the given transaction to the financial authorization system;

transmitting a response to the authorization request from the financial authorization system to the merchant terminal, and thereby authorizing the transaction request at the merchant's if the preauthorization from the customer is available in the financial authorization system, and otherwise contacting the customer for authorization or declining the authorization request.

Claim 10 (original). The method according to claim 9, wherein the preauthorization from the customer includes a maximum amount to be authorized for the transaction and a time period within which the preauthorization is valid.

Remarks

The preliminary amendment is being filed in an effort to present claims that are clearly delineated over the prior art. Upon review, applicants found that the claims, as originally filed in the instant divisional application may have been cast too broadly and that certain limitations may be advantageous in properly defining the invention.

Support is found in the specification. In particular, the elements surrounding the SMS message and the “cellular network” are described in paragraph [0022]. The preliminary “testing” of the authorization system for the presence and the content of the customer profile is described in paragraph [0021].

It is most important in the context of this invention that the notification to the customer be near instantaneous. Support for the “contemporaneous” element of the claims is found, for example, in paragraph [0034] of the specification, in original claims 5 and 6, and in paragraph [0025] (“immediately upon receiving the authorization request . . . sends an SMS message”).

The near instantaneity of the notification is available only by proceeding according to the claimed invention and it provides for advantageous results that cannot be had with any prior art system. Even if, for example, a message were sent from the financial institution to an e-mail account and that e-mail account were set to notify a user that an e-mail has been received, the contents of that message would not be sufficiently specific with regard to the financial transaction. In addition, the message would quite typically be delayed by a considerable amount of time, because the packet-based Internet Protocol delivery and the various mail servers within the message path would not be able to reliably deliver the message to the final terminal within any predictable time frame. The direct notification by way of SMS or MMS (i.e., the multi-media version of SMS) assures that the message may not only be sent virtually immediately but that it would be received virtually immediately (except, of course, if a delivery error occurs -- within the range of less than 1%).

Docket No.: W-9001D
Application No. 12/043,235
Prel. Amdt. dated July 2, 2009

Should the Examiner have any questions or comments with regard to this paper, or the application as a whole, he is requested to telephone counsel so that the issue may be resolved quickly and efficiently.

Respectfully submitted,

/Werner H. Stermer/
Werner H. Stermer
Reg. No. 34,956

WHS/lq

July 2, 2009

Lerner Greenberg Stermer LLP
P.O. Box 2480
Hollywood, Florida 33022-2480
Tel.: (954) 925-1100
Fax: (954) 925-1101

Electronic Acknowledgement Receipt	
EFS ID:	5639084
Application Number:	12043235
International Application Number:	
Confirmation Number:	4917
Title of Invention:	Mobile Phone Charge Card Notification and Authorization Method
First Named Inventor/Applicant Name:	Gerry Calabrese
Customer Number:	24131
Filer:	Werner H. Stemer
Filer Authorized By:	
Attorney Docket Number:	W-9001D
Receipt Date:	02-JUL-2009
Filing Date:	06-MAR-2008
Time Stamp:	17:19:15
Application Type:	Utility under 35 USC 111(a)

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1		W-9001D-prel.pdf	64658	yes	7
			93561be8d02482e4dbfec55f9932cad3dfb5d69a		

	Multipart Description/PDF files in .zip description		
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	Claims	2	5
	Applicant Arguments/Remarks Made in an Amendment	6	7
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APPLICATION AS FILED – PART I										
(Column 1)			(Column 2)			SMALL ENTITY ☒ OR		OTHER THAN SMALL ENTITY		
FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)	OR	RATE (\$)	FEE (\$)			
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A				
☐ SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A			N/A				
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A				
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X \$ =		OR	X \$ =				
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X \$ =			X \$ =				
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).									
☐ MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))										
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL			TOTAL				
APPLICATION AS AMENDED – PART II										
(Column 1)			(Column 2)			SMALL ENTITY OR		OTHER THAN SMALL ENTITY		
AMENDMENT	07/02/2009	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	OR	RATE (\$)	ADDITIONAL FEE (\$)	
	Total (37 CFR 1.16(i))	* 10	Minus	** 20	= 0	X \$26 =	0	OR	X \$ =	
	Independent (37 CFR 1.16(h))	* 4	Minus	***4	= 0	X \$110 =	0	OR	X \$ =	
	☐ Application Size Fee (37 CFR 1.16(s))							OR		
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE	0	OR	TOTAL ADD'L FEE	
AMENDMENT	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	OR	RATE (\$)	ADDITIONAL FEE (\$)		
	Total (37 CFR 1.16(i))	*	Minus	**	=	X \$ =		OR	X \$ =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	X \$ =		OR	X \$ =	
	☐ Application Size Fee (37 CFR 1.16(s))							OR		
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
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Legal Instrument Examiner:
/SHARAIN MORLAND/

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	First Named Inventor	Gerry Calabrese, et al.
	Art Unit	2876
	Examiner Name	Ashik Kim
	Attorney Docket Number	W-9001 D

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Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ² j	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1	1136961	EP	A1	2001-09-26	Calvo et al.	Published in the English language	☐
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	12043235
	Filing Date	2008-03-06
	First Named Inventor	Gerry Calabrese, et al.
	Art Unit	2876
	Examiner Name	Ashik Kim
	Attorney Docket Number	W-9001 D

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Examiner Signature		Date Considered	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	12043235
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	First Named Inventor	Gerry Calabrese, et al.
	Art Unit	2876
	Examiner Name	Ashik Kim
	Attorney Docket Number	W-9001 D

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

SIGNATURE

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

Signature	/Werner H. Stermer/	Date (YYYY-MM-DD)	2009-08-05
Name/Print	Werner H. Stermer	Registration Number	34,956

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(11) **EP 1 136 961 A1**

(12) **EUROPEAN PATENT APPLICATION**

(43) Date of publication:
26.09.2001 Bulletin 2001/39

(51) Int Cl.7: **G07F 7/10**
// G07F19/00

(21) Application number: **00202720.9**

(22) Date of filing: **31.07.2000**

(84) Designated Contracting States:
AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU
MC NL PT SE
 Designated Extension States:
AL LT LV MK RO SI

(30) Priority: 24.03.2000 ES 200000724
23.06.2000 ES 200001573
23.06.2000 ES 200001574

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(54) **System and process for remote payments and transactions in real time by mobile telephone**

(57) A system and a process for processing payments and transactions between payers (13) and payees (27, 29, 14, 14a, 13a, 46) associated to the system, using a first server (20) interconnected with telecommunication means (18, 19, 28, 47) with

first data storage means (22) containing information on each associated payer (13) consisting of at least an admissible telephone number, at least a authorization criterion for authorizing a transaction, and a safety criterion associated to the admissible telephone number, as well as an admissible identification code of each payee;

- second data storage means (21) that contain a second information referring to the type of digital mobile telephone (16, 41) belonging to each telephone number;
- selecting means (20h) for verifying one of the telecommunication equipments (18, 19) that communicates with the digital mobile telephone (16, 41) identified by the admissible telephone number by means of a telecommunication service being compatible with the type of digital mobile telephone (16,

41) as identified.

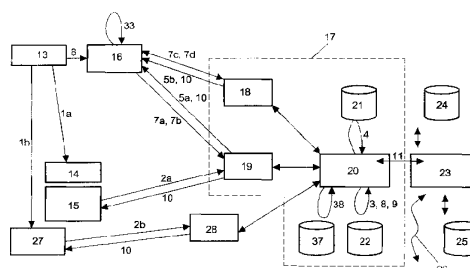


FIG. 1

Description**TECHNICAL FIELD OF THE INVENTION**

[0001] The present invention is applicable to the industrial field of electronic transactions related to businesses and means of payment and in the field of mobile telephones.

BACKGROUND OF THE INVENTION

[0002] In prior art there is known the use of payment processes and systems by means of a mobile telephone which are based on the use of a point of sale terminal, to which a mobile telephone is added in order to carry out the transactions.

[0003] In this sense, European patent application EP-A-0940783 or U.S. Patent US-A-5754655 can be cited.

[0004] Furthermore, systems are known in which a mobile telephone does not form part only of a point of sale terminal, but also payment is made by means of a mobile telephone, for which purpose the mobile telephone has to be modified so that safe transactions can be carried out. In this sense we can cite European patent application EP-A-0785534.

[0005] Other systems are based on transmitting the number of the payer's bank account to a payment collector by means of a connection from the collector's mobile telephone to a bank, such as the case of patent application WO-A-96/13814 or patent application WO-A-97/45814.

[0006] These systems have the inconvenience that the user must inform a person that he might not know, on his bank account number, which represents a very high risk.

[0007] French patent application FR-A-2779896 which describes a process wherein payment is carried out by means of the identification of the buyer should also be pointed out which process consists of ensuring that said buyer is a subscriber normally subscribed to a list of subscribers of the communication network.

[0008] This process has the inconvenience that the confirmation of the transaction is first made from the payment server to the businesses server and then from the store's server to the buyer, whereby the payment server cannot certify that the confirmation of the transaction has been transmitted to the buyer. Furthermore after the buyer decides to make a purchase, communications can only be held between the server of the means of payment and the store's server, which implies that the buyer and the seller are customers of the server of the means of payment so that this latter server can compensate his account.

[0009] Another document is European patent application EP-A-0986275 that refers to a method to carry out a transaction between a buyer, who has a mobile telephone, and a seller, both being subscribed to a validation platform. In order to carry out the transaction, a con-

tact is established between the buyer and the seller, and a purchase agreement is reached; then, the buyer transmits a confirmation message that includes the buyer's identification. A copy of the purchase confirmation is transmitted, automatically, to the validation platform, from the buyer or from the seller.

[0010] Mention can also be made of PCT application WO-A-98/54678 which refers to a system in order to activate a petrol pump by means of a mobile telephone. In order to fill up the tank, the buyer makes a telephone call from his mobile telephone to a unit, and introduces a first secret code. The unit verifies the buyer's telephone number and the first secret code, it verifies that the code corresponds to the telephone number and it verifies whether the buyer thus verified is on a "black list". If the verified buyer is not on the "black list", he is granted access to the system and the buyer can enter the code identifying a specific petrol pump in question and can fill up the tank.

[0011] European patent application EP-A-0950968 describes an electronic trading system that includes a mobile terminal which can be provided with means for carrying out a wide range of operations (payment card, telephone card, electronic ticket for shows, etc.)

[0012] PCT application WO-A-98/47116 that refers to a payment system using a mobile telephone can also be cited. In this case the payer transmits information that identifies him/her, and information regarding the amount of the transaction and an identifier of the seller, to the transaction center.

[0013] The abstract of the publication of Japanese application JP-A-08/249530 that describes a way of operating a vending machine by means of a mobile telephone can also be cited.

[0014] French patent application FR-A-2780800 refers to a mobile telephone payment system that includes the transmission of data that identify a seller from a payer's mobile telephone.

[0015] German patent application DE-A-19806557 describes a system for indicating expenses.

[0016] PCT application WO-A-98/06214 refers to a system for alerting the holder of a credit card, payment card, mobile telephone or the like, about fraudulent use thereof. For example, when an attempt is made to carry out a transaction using a credit card in a terminal of a point of sale, the system detects that an attempt to use the credit card is being made and a warning is sent to a telecommunications device, such as a mobile telephone, of the holder of the card, so that the holder thereof can authorize or refuse the transaction, or simply so that the holder thereof may be informed about the transactions carried out.

[0017] None of the cited documents permits selection of a specifically suitable communication equipment, by selecting the suitable communication channel depending on the user's type of mobile telephone, in such a way that payment can be made by a plurality of types of mobile telephones, without changing the structure or parts

thereof.

[0018] On the other hand, none of the cited documents consider the possibility of carrying out the certification of the purchase of Intellectual Property, nor the inclusion of an electronic delivery note, nor the purchase from vending machines.

OBJECT OF THE INVENTION

[0019] The invention in question has the purpose of solving the inconveniences of prior art by means of a system and a process, which allows the use of any mobile telephone as a means of payment: purchases in person, i.e. when the user goes directly to the store; purchases by Internet of goods as well as of Intellectual Property, for example information, music or video games; purchases from vending machines; purchases and reservations in advance; purchases by catalogue; purchases in response to any type of commercials or advertisements, such as for example, television commercials or written advertisements; pay per view; and to allow transactions between users, and all of this irrespective of the type of mobile telephone that the users have. Due to the design of the system, it is applicable for any other type of purchase. Transactions are carried out in real time.

[0020] The invention permits payment to be made from any type of digital mobile telephone, hereinafter referred to as "mobile telephone", without the mobile telephone having to be modified which permits any user who has a mobile telephone to hire the group of payment functions and services; and all of this without the use of credit cards, and without the need of the user having to be necessarily a client of a bank. For this purpose a transaction and payment center is provided for and this center is provided with the different mobile communication capacities with the corresponding equipment and means for identifying from what type of mobile telephone payment is being requested or made, and thus allow the transaction and payment center to make the communication with any mobile telephone by means of the corresponding mobile telephone equipment.

[0021] It should be emphasized that the invention also permits a purchase receipt to be obtained, even in the case of the purchase of Intellectual Property by Internet. Furthermore, confirmation of delivery of previously purchased goods, certifying the delivery without the need of the seller to hand over a delivery note is achieved by means of the invention.

[0022] The invention may be implemented in all countries having a mobile telephony network, and especially in those countries where a nationwide management company has been established. This company will agree with the country's mobile telephone operators on the conditions of providing and operating the service, and payment will be carried out by means of any type of mobile telephone without the need of making variations thereof.

DESCRIPTION OF THE INVENTION

[0023] To achieve the aforementioned objects, the invention provides a system for processing payments and transactions between payers and payees being associated to the system, using at least one communication by digital mobile telephony, the system comprising:

- a first server interconnected with telecommunication means with first data storage means and including account management means that process first data of an account of each associated payer and second data of an account of each associated payee; wherein
- the first telecommunication means selectively communicate the first server with a digital mobile telephone unit identified by an admissible telephone number of an associated payer and with a telecommunication terminal identified by an admissible identification code of an associated payee; the telecommunication means comprising a plurality of telecommunication equipments;
- the first data storage means contain first information on each associated payer, said first information comprising at least the admissible telephone number, at least a pre-established authorization criterion for authorizing at least one transaction that requires a payment from the associated payer's account and at least a safety criterion associated univocally to the associated payer's telephone number, as well as some second information on each associated payee that comprises at least the admissible identification code; the first server comprising
- first verifying means for verifying in the data storage means whether a first message received through the telecommunication means contains an admissible telephone number of an associated payer and an admissible identification code of an associated payee, said first verifying means generating a first acceptance message when they detect an admissible identification code and an admissible telephone number;
- second verifying means for verifying in the data storage means whether a transaction authorization request received through the telecommunication means in addition to the admissible telephone number detected by the first verifying means, satisfies said pre-established authorization criterion, said second verifying means generating a second acceptance message when the authorization request satisfies said authorization criterion;
- third verifying means for verifying in the first data storage means whether a safety parameter received through the telecommunication means satisfies the safety criterion associated to the admissible telephone number detected by the first verifying means, said third verifying means generating a third acceptance message when they detect that the

- safety parameter satisfies the safety criterion associated to the admissible telephone number;
- authorization means for authorizing the account management means on the basis of the authorization request, to process a debit in the associated payer's account and to process a corresponding credit in the associated payee's account as long as the first, second and third acceptance messages have been generated;
 - rejection message generating means for generating a rejection message when at least one of the acceptance messages has not been generated, and for transmitting the rejection message to the telecommunication means;
 - confirmation message generating means for generating at least a confirmation message when at least one of the acceptance messages has been generated, and for transmitting said confirmation message to the telecommunication means, and for selective transmission of the confirmation message to the mobile telephone identified by the admissible telephone number in said first message, and to the telecommunication terminal identified by the admissible identification code;
 - second data storage means that contain at least first information referring to the admissible telephone number of each payer, and at least second information referring to the type of digital mobile telephone belonging to each telephone number;
 - selecting means for verifying in said second data storage means, the second information corresponding to the digital mobile telephone unit identified by the admissible telephone number and for selecting one of the telecommunication equipments that communicates with a digital mobile telephone identified by the admissible telephone number by means of a telecommunication service being compatible with the type of digital mobile telephone identified in said second information.

[0024] In an embodiment of the invention, each second information contained in the second data storage means and referring to the type of digital mobile telephone corresponding to each admissible telephone number of each associated payer and each admissible identification code of each payee when the latter is a number of a digital mobile telephone, is a first identifying code being representative of the International Mobile Equipment Identifier (IMEI).

[0025] The incorporation of the IMEI codes on the basis of which, according to this embodiment, the types of mobile telephones corresponding to each of the admissible telephone numbers are identified, may be made by loading data from a source being alien to the system or, alternatively or complementarily, by inquiry and updating means being present in the system. This, the first server may comprise first inquiry means for inquiring in at least one Visitor Location Register (VLR) comprising

a first register relating telephone numbers with an IMEI code, the IMEI code corresponding to each of the admissible telephone numbers, and updating means for updating said second information in the second data storage means by comparing each IMEI code inquired by the first inquiry means with each code being representative of the IMEI code associated to each admissible telephone number as contained in the second data storage means.

[0026] Alternatively or complementarily, the first inquiry means may also extract the IMEI codes associated to each admissible telephone number,

- * from an Equipment Identifier Register (EIR) that contains an association between each admissible telephone number and the IMEI code corresponding to each admissible telephone number, and which receive said association from each Visitor Location Register as updated by said Visitor Location Register;

- * from an Unstructured Supplementary Service Data (USSD) frame into which each Visitor Location Register associated to each Mobile Switching Center (MSC) which has issued said frame, has inserted the IMEI code associated to the admissible telephone number corresponding to the user who has originated said frame;

- * through an interface between the Visitor Location Register and said inquiry means; and/or

- * by third inquiry means for inquiring in a data bank of a mobile telephony network operator, registers that each Mobile Switching Center (MSC) transfers immediately each time a USSD frame or a voice call is addressed to a specific telephone number, said registers containing a relation of each telephone number from which a call was made or originated the USSD frame with an IMEI code of the terminal from which said call or frame originated, in respect of the IMEI codes corresponding to each admissible telephone number, and by third updating means for updating said second information in said second data storage means on the basis of a comparison of each inquired IMEI code inquired by the third inquiry means with each code being representative of the IMEI code associated to each admissible telephone number contained in the second data storage means.

[0027] Also alternatively or complementarily, the first server may comprise second inquiry means for inquiring the IMEI code corresponding to each admissible telephone number, in Call Data Registers (CDR) of a data bank of a mobile telephony network operator, that contain a relation of each telephone number which, on the grounds of a call, has originated a Call Data Register with an IMEI code of the terminal from which said call originated, and by second updating means for updating said second information in the second data storage

means on the basis of a comparison of each IMEI code inquired by the second inquiry means with each code being representative of the IMEI code associated to each admissible telephone number, contained in the second data storage means.

[0028] On the other hand, the information on the type of mobile telephone corresponding to each admissible telephone number stored in the second data storage means, may also be complemented with other data, as for example, at least one datum being indicative of a communication capacity selected from a capacity of managing sessions according to Wireless Application Protocols (WAP), a capacity of managing sessions of Unstructured Supplementary Service Data (USSD), and combinations thereof, of each digital mobile telephone identified by an IMEI code and associated to an admissible telephone number.

[0029] The presence of the second data storage means has the advantage that the system, on the basis of comprising information on the types of mobile telephones of the associated payers and, in some cases, of associated payees, is capable of selecting the communication channel being the most efficient and quick one for communicating with a payer, this being especially important when the first message, i.e. the first communication regarding a transaction, has not been established from the mobile telephone of an associated payer, because thus a fast and efficient communication may be established without the mobile telephones of the users needing to be modified.

[0030] The admissible identification code of each payee may be selected among a telephone number, a number related to a telephone number, an Internet code, a code representative of an Internet code, an e-mail address, and a code based on an e-mail address. The admissible identification code of a payee may also be that of a digital mobile telephone the admissible telephone number and type of which are comprised in the second data storage means. In this latter case, the first server further comprises complementary verifying means being associated to the selecting means, for verifying if the admissible identification code that has been verified by the first verifying means in said first message received from a payer identified by a first admissible telephone number and containing a transaction request that has been verified by the second verifying means, corresponds to a second admissible telephone number from among the admissible telephone numbers of a digital mobile telephone comprised within the first information contained in the first data storage means. Thus, when said verifying means detect that the first message identifies the second admissible telephone number as identification of a payee, the complementary verifying means generate a fourth acceptance message being processable by the confirmation message generating means. On the other hand, the rejection message generating means generate a rejection message when the fourth message has not been generated.

[0031] Also, the admissible telephone numbers of each or of at least a part of the payers, may be contained in the first and/or second data storage means as such and/or in the form of a code being representative of said numbers, such as for example as MSISDN associated to an admissible telephone number, such the first verifying means verify the payer's admissible telephone number from said code representative of said admissible telephone number and contained in the first data storage means, as received through the telecommunication means. In accordance with the invention, the second acceptance message may be designed such that emission thereof generates an order to the telecommunication means, to transmit to the mobile telephone of a payer identified by the admissible telephone number, a first confirmation message that contains a request to transmit the safety parameter that is to be verified by the third verifying means against the safety criterion. This embodiment is applicable when the first message does not contain a safety parameter which is always the case when the first communication regarding a transaction has been established by a payee, and in those cases where a payer, in his/her first communication, has not yet transmitted a safety parameter. Thus, when the first message verified by the first verifying means is a message received from the telecommunication terminal of a payee, the second acceptance message generates an order to the telecommunication means to establish communication with the mobile telephone for requesting the payer identified by the admissible telephone number to transmit the safety parameter. On the other hand, when the first message verified by the first verifying means is a message received without a safety parameter from the mobile telephone of a payer, the second acceptance message generates an order to the telecommunication means, to transmit a message to said mobile telephone requesting the payer identified by the admissible telephone number to transmit the safety parameter. The second message may be also designed to further generate an order to the telecommunication means to communicate with the telecommunication terminal identified by the admissible identification code detected by the first verifying means, to transmit a second confirmation message that confirms the generation of the first acceptance message.

On the other hand, the third acceptance message generates an order to the telecommunication means to communicate with the telecommunication terminal identified by the admissible identification code detected by the first verifying means to transmit a third confirmation message that confirms the generation of the third acceptance message.

[0032] The third acceptance message generated by the third verifying means may be further designed to generate an order to the telecommunication means, to communicate with the mobile telephone identified by the admissible telephone number detected by the first verifying means, and to transmit a fourth confirmation mes-

sage that confirms the generation of the third acceptance message, such that the payer receives a confirmation that the transaction has been authorized.

[0033] In an advantageous embodiment of the invention, the third acceptance message generated by the third verifying means generates a command to the account management means to process the debit in the payer's account and to process the corresponding credit in the payee's account.

[0034] At their end, the account management means control at least a first intermediate account of each payee contained in the first data storage means and in which each credit is made, and, in an advantageous embodiment of the invention, the account management means comprise first transmission means for transmitting said credit to an administration and management server that comprises a payees' data bank in which all credits made in favor of each payee are stored, the administration and management server transferring the credits contained in the data bank to financial entities that manage each payee's financial accounts.

On the other hand, the account management means advantageously may also be designed to control second intermediate accounts selected from prepayment accounts, such as accounts based on an electronic purse previously created in the first data storage means for each payer who has previously "loaded" this purse by means of a payment in an analogous manner to how conventionally electronic purses are loaded, for example, in payment cards or telephone cards, real time debit accounts having a performance being analogous to that of debits charged by banks on the grounds of payments made with debit cards, and post-payment accounts being analogous to bank accounts which are charged with payments made with credit cards. Each intermediate account of each payer is associated to a pre-established authorization criterion which is verified by the second authorization means. The authorization criterion may be, for example, an available balance in an intermediate account, a maximum credit limit and combinations thereof.

[0035] On the other hand, in an advantageous embodiment of the invention, the account management means comprise second transmission means for transmitting said debit to an administration and management server that comprises a payers' data bank wherein all debits made against each payer are stored, the administration and management server transferring the credits contained in the payers' data bank to financial entities that manage each payer's financial accounts., so as to make all required final transactions from the account of each payer to the account of each payee.

[0036] The safety criterion associated to each admissible telephone number and known to the payer identified by the admissible telephone number, may be a secret identification code, such as an alphanumeric code as for example a PIN code, stored in the first data storage means. In this case, the third identification means

are designed to verify, in a manner known *per se*, if a safety parameter received from a digital mobile telephone of a payer involved in a transaction, corresponds to said code, by means of one of the following verification methods which are applied according to the kind of safety criterion associated to said admissible telephone number:

- * Direct verification of whether the safety parameter contains the secret identification code;
- * Verification of whether the safety parameter contains an encrypted result of a self-verification carried out locally in the mobile telephone after direct entry of the secret identification code into the mobile telephone by the payer, by means of decryption means for decrypting the encrypted result, on the basis of the secret identification code stored in the first data storage means.

[0037] In addition to the criteria and information already described herein before, the first data storage means may further contain, at least in respect of certain payees, complementary information i.e. fourth information associated to said second information and which comprise reference code identifying products or services of a payee as well as a price associated to each product or service. This fourth information is useful in the applications of the system of the invention which will be described hereafter.

[0038] On the one hand the fourth information may be used to calculate the value of a requested transaction and for transmitting to the associated payers information and the products and/or services and/or total prices and/or partial prices of transactions the authorization of which is being or could be or is to be processed, and to thereby request the payer's conformity. Thus, in an embodiment of the invention, the second acceptance message further generates an order to the telecommunication means to transmit at least the value of the transaction, or the total value and a specification of products and/or services, corresponding to the transaction, together with an identification of the payee, which are transmitted together with the message requesting the safety criterion, to the mobile telephone of the payer identified by the admissible telephone number involved in the transaction.

[0039] On the other hand, the fourth information may furthermore comprise a first selectable telephone number, comprised of one of the aforementioned reference codes and an identification code of the corresponding payee, which selectable phone number constitutes the admissible identification, such that purchase of a product or service is enabled by means of the admissible identification codes, such as for example telephone numbers which each univocally identify each product or service, or each group of products or services of a certain payee.

[0040] On the other hand, the fourth information may

further comprise the admissible identification code in the form of an access telephone number to the payee which access telephone number is associated to at least a first menu comprised of the reference codes, the products or services, identified respectively by each one of said reference codes and the price of said products or services.

[0041] In another embodiment of the invention, the first data storage means may group payees who, for example, offer similar products or services, under one same admissible identification code, particularly an admissible access telephone number which, when dialed, provides access to a menu of options wherein the payees grouped under the admissible access telephone number are specified, from which menu the payer may elect at least one payee being in turn identified by an admissible telephone. The menu may be designed in such a manner that, starting from the same, the payer may directly access the elected payee to know the payee's products and/or services, making his/her selection in the menu, or in such a way that election of a certain payee provides access to the payer, to fifth information associated to said second information and analogous to fourth information. This fifth information advantageously comprises reference codes that identify products or services of each one of the payee as well as a price associated to each product or service.

[0042] The system of the present invention is suitable to be used in and adapted to, a plurality of different transactions, such as purchases in person where the payer is staying in the premises, as for example a store, of a payee, purchase of software files by Internet, purchase of products or services with advance payment, delivery of products or services with a delivery receipt, and payment from one person to another.

[0043] Thus, in an embodiment applicable to when a payer wishes to acquire software files such as computer programs, computer games, music, videos etc., the system is designed in such a way that it may process a first message which, in addition to the payer's admissible telephone number, the payees admissible identification code of the payee who, in this case, is a software provider, contains a recipient e-mail address to which the payer wishes the software file to be transmitted by the payee. In this case, the system, in addition to performing the steps which have already been described herein before, operates with confirmation message generating means which additionally generate a further confirmation message that contains a decryption code of the software file, received from the payee in the first server, said further confirmation message being transmitted to the payer's mobile telephone so that the payer may decrypt the software file received at said recipient e-mail address.

[0044] On the other hand, when the system is used for making a purchase with advance payment, the system may be designed in such a way that the first server additionally comprises first detecting means for detect-

ing a first instruction to make a purchase with advance payment and collection code generating means. In this embodiment, the confirmation message generating means further generate a complementary confirmation message that contains the collection code, said complementary confirmation message being transmitted to the payer's mobile telephone and to the payee's telecommunication terminal. Thereby, the payer or a person in which the payer has delegated, may receive the acquired product or service from the payee, by indicating to the payer the collection code.

[0045] In an embodiment of the system being applicable to transactions where issuance of a delivery receipt is required, the first data storage means further comprise, with respect to each payee, third information associated with said second information and that comprises data regarding products or services corresponding to each authorized transaction, and the first server further comprises second detecting means for detecting a second instruction to manage a delivery in person corresponding to an authorized transaction and received from the telecommunication terminal being a payee's mobile telephone, delivery code generating means for generating a delivery code identifying at least a product or service to be delivered, and identification message generating means identifying said product or service. In this embodiment, the confirmation message generating means further generate an additional message that contains the delivery code, said additional message being transmitted to the payer's mobile telephone and to the payee's mobile telephone and the identifying message being transmitted at least to the payer's mobile telephone along with a request to transmit the safety parameter. For managing the delivery, the system comprises delivery management processing means that, when the third verifying means have verified that the safety parameter satisfies the safety criterion associated to the payer's mobile telephone, generate an entry in a delivery note data, which, preferably, is inquirable by the payees for which such delivery notes have been generated.

In an embodiment of the invention applicable to transactions relating to purchases of associated payers in vending machines, the second information in the first data storage means comprises identification codes of a plurality of vending machines each one of which includes a digital mobile telephone as a telecommunication terminal, identified by a mobile telephone number as an admissible identification code, an authorization code associated to the admissible identification code of each vending machine and an activation code for activating the vending machine, associated to each authorization code that activates the vending machine for receiving a request from the payer identified by the admissible telephone number. In this embodiment, the confirmation message generating means generate, when the first, second and third verifying means have respectively generated the first, second and third acceptance mes-

sage, and transmit the confirmation message that comprises at least the code for activating the vending machine and the admissible telephone number of the payer's mobile telephone. So that the payer may select and extract a product which he/she wishes to acquire at the vending machine, this embodiment may, depending on the pre-established conditions stored in the first data storage means, adopt one or both of the following configurations:

[0046] In accordance with the first of these configurations, the confirmation message generating means establish a communication between the payer's mobile telephone and the vending machine, for a pre-established period of time during which the payer can transmit, through the first server, a selection message to the vending machine. In this configuration, the server further comprises deactivation detecting means for detecting deactivation of the vending machine.

[0047] In accordance with the second configuration, the confirmation message generating means in the first server, close the communication with the vending machine after having transmitted the confirmation message, so that the payer may make his selection directly by means of the selection display or a keyboard of the vending machine.

[0048] In view that in the great majority of the cases the products dispensed by vending machines have only low prices, in this embodiment the authorization criterion associated to the admissible telephone number of each vending machine is a direct authorization code that establishes a maximum limit selected from an economic value and a number of dispensing requests, admitted in a specific period of time in respect of requests made from the same mobile telephone, such that the confirmation message generating means generate the confirmation message when the direct authorization code has been detected. Thereby, the need of the second verification means having to access the first data storage means for verifying the authorization criterion being specifically assigned to the payer is avoided and, thus, a greater speed and a lower cost of the transaction is achieved.

[0049] In this embodiment, the first server preferably further comprises recording means associated to the authorization means, for recording transactions recorded in each vending machine.

The system of the invention may be also adapted for enabling payment transactions from one associated user to another, for which purpose the system may be designed in such a manner that the confirmation message generating means generate, when detecting the first, second, third and fourth acceptance message, a first confirmation message containing an identification of the payer, an identification of the transaction and a petition for conformity to the payee identified in the first message. Said petition for conformity further comprises a request of transmission of the safety parameter which said confirmation message transmit to the mobile tele-

phone of the payee identified by the second admissible telephone number through the telecommunication means selected by said selecting means. In turn, the third verifying means furthermore verify if the safety parameter transmitted from the mobile telephone in response to the petition for conformity, satisfies the safety criterion associated to the second admissible telephone number, and generate a fifth acceptance message when said parameter satisfies said safety criterion, whilst the authorization means authorize the account management means when said fifth acceptance message has been generated, whereafter the confirmation message generating means generate and transmit a second confirmation message to the mobile telephone of the payer and to the mobile telephone of the payee.

[0050] Preferably, at least the first server with the before describe means, is integral with a transaction and payment center.

[0051] On the other hand, the present invention also relates to a process for processing payments and transactions between payers and payees associated to the hereinabove described system, by using at least one mobile telephony communication, which process particularly comprises the steps of

- selectively receiving, through telecommunication means, in a payment and transaction center, a first message a first message comprising the number of a mobile telephone of a payer or an identification code of a payee, and, furthermore,
- receiving the amount of a purchase or of a code identifying a product or service, in the payment and transaction center,
- verifying if the first message originates from a payer identified by an admissible telephone number or an admissible identification code of a payee;
- verifying if conditions of a transaction requested in the first message, satisfy transaction criteria stored in first data storing means;
- verifying the type of digital mobile telephone associated to the admissible telephone number, in second data storage means, and selecting one telecommunications equipment for communicating with the digital mobile telephone identified by the admissible telephone number, through a telecommunications service being compatible with the type of digital mobile telephone identified by the admissible telephone number;
- checking "on line", in the first data storage means, if the payer has a disposable balance in a previously created electronic purse in said transaction and payment center;
- requesting the payer identified in the first message, when the transaction condition is satisfied and there is a sufficient disposable balance for authorizing the transaction, to introduce into the mobile telephone identified in the first message, and to transmit, a safety parameter;

- verifying in the first data storage means, if the safety parameter introduced into and transmitted by, the mobile telephone of the payer, satisfies a safety criterion univocally assigned to said mobile telephone;
- authorizing and carrying out the transaction as requested when the safety parameter satisfies the safety criterion; and
- sending a confirmation that the transaction has been carried out, to the mobile telephone of the payer and to the payee.

[0052] All these steps are common for the different embodiments of the invention and in the event that the buyer makes a purchase in person, in other words, directly at the seller's store, the seller is the one who starts the transaction, and the identification of the buyer is done by means of the seller transmitting the buyer's mobile telephone number to the transaction and payment center.

[0053] In this case the identification of the seller is done implicitly by means of the communication that is established with the transaction and payment center in order to transmit the buyer's mobile telephone number along with the amount of the purchase or identification code of the product that is being purchased. This communication is carried out by means of a connection between a seller's mobile telephone and the transaction and payment center.

[0054] Therefore, the process of the invention comprises a step in which the buyer provides his telephone number to the seller. This step is carried out directly, by the buyer verbally informing the seller of his telephone number, or by means of reading a support that contains the buyer's telephone number. Obviously the buyer can communicate his mobile telephone number by any process and conventional device with an equivalent function.

[0055] After having verified the identity of the buyer and of the seller, verifying that both have been subscribed to the transaction and payment center, the process of the invention comprises the step of transmitting, to the buyer's mobile telephone by means of a connection from the transaction and payment center, a confirmation re-request that he agrees with the collection order or re-requested transaction, that was carried out by means of the prior transmission of the amount of the purchase or identification code of the product that is being purchased. The data of the transaction are included in this request.

[0056] Then the buyer confirms the collection order by means of entering and transmitting his secret identification code, by means of his mobile telephone, to the transaction and payment center, wherein it is verified.

[0057] In order to carry out the communication between the transaction and payment center and the buyer's mobile telephone, it has been provided for that the process comprises a consultation step, on the part of the transaction and payment center, of a data base provided therein, a data base that contains the character-

istics of each buyer's mobile telephone and from this consultation mobile telephone communication equipment is selected from among the following, equipment that are included in the transaction and payment center itself:

- Short Message Centers (SMC), from which the Short Message Service (SMS) defined in the ETSI specifications 03.38, 03.40, 04.11, 09.02, is permitted/carried out. By means of this system it is possible to exchange messages of up to 160 characters between mobile telephones or between mobile telephones and applications. Common short message centers, as well as specifically designed message centers will be used for the present transaction and payment system in order to permit synchronous communication between mobile telephones and the transaction and payment center. Said centers will be used in all short message communications ended in a mobile telephone.
- Unstructured Supplementary Service Data (USSD) Centers defined in the ETSI specifications GSM 02.90, 03.90, 04.80 and 04.90, by means of which it is possible to establish continuous and interactive text dialogues between a mobile telephone and an application, started by the user of the mobile telephone (MAP step 1 and 2) as well as by the application (telephones MAP step 2), by means of the use of the so-called USSD operations.

[0058] The above-mentioned USSD operations as well as the short message service make use of the Stand-alone Dedicated Control Channel (SDCCH) in the interface between the mobile telephone and the base station, of the Direct Transfer Application Part (DTAP) operations from the base station to the Mobile Network Switching Center (MSC), and of the Mobile User Application Part (MAP) operations between the MSC and the USSD centers and short message centers respectively.

[0059] - By means of Wireless Application Protocol (WAP) that permits communication between mobile telephones provided with suitable software and resident applications in Internet nodes, according to the specifications of the WAP Forum (<http://www.wap-forum.org>), using the short message or data services as transport in the cases of GSM networks.

[0060] Therefore, the invention permits the exchange of information between the transaction and payment center and the different types of mobile telephones, without the mobile telephones having to be modified, in such a way that payment can be made by any type of mobile telephone.

[0061] The updating of the data base which includes the characteristics of each buyer's mobile telephone is done automatically for which purpose the transaction and payment center consults the nodes of the mobile telephone network.

[0062] In the secret identification code verification process, some of the following mechanisms intervene:

- Authentication and GSM ciphering that is based on the authentication center of the GSM network in which a Ki secret authentication code of each user resides. This same code resides inaccessibly in the user's Subscriber Identification Module (SIM). For access to the GSM network, the authentication center generates a RAND random number of 128 bits, a number which entered in the non-standard algorithms A3 and A8, together with Ki code, respectively produce a SRES parameter and a Kc session code. These parameters are stored in a Visitor Location Register (VLR) of the authentication center transmitting the RAND random number to the SIM where the same process is carried out: the SRES parameter is returned to the network, which authenticates the user, and the Kc session code is stored in the mobile terminal. From this moment the communication of the mobile telephone with the Base Station Controller (BSC) is ciphered using the algorithm A5 with the Kc code.
- Authentication and ciphering by means of software included in the SIM Toolkit Card, which is a programming model of the SIM cards, described in the ETSI specifications GSM 11.11 and 11.14. Irrespective of the application of GSM ciphering that all the SIM cards carry out, SIM applications that carry out the same management of digital certificates that is presently carried out in personal computer applications, can be developed.
- Authentication and ciphering by means of software in the mobile telephone, in the event that the mobile telephone has the necessary processing capacities, the above-mentioned management of digital certificates can be carried out in the mobile telephone itself.

[0063] The result of the local verification, just as it has already been indicated, is sent to the transaction and payment center in these last two cases.

[0064] Furthermore for a purchase in person, after verification, in the transaction and payment center, that the secret code is correct, the process comprises a step of subtracting the amount of the transaction from the buyer's purse, and once the confirmation of the transaction has been made to the buyer and to the seller, and after a certain amount of time, there is a step for updating the data of the transaction carried out, which leads to credit to the stores and debit to the buyers, in terms of the type of payment chosen. Two types of payment have been defined by means of which the user of the service will be able to pay the amount of his purchases:

- Prepayment: The buyer previously charges an amount of money in his purse previously open in

the transaction and payment center. Once the purchases are made, the amount thereof is subtracted from this account in real time.

- Post-payment: The amount of purchases made during a month are entered in the user's purse and the total thereof will be billed monthly in the current account indicated by the user.

[0065] In both cases secondary accounts may be associated to a main account, in such a way that several users, each one provided with his own mobile telephone and each one associated to a secondary purse, may use the service, in which a single holder appears.

[0066] By means of the process of the invention, there is also the possibility of making a purchase in advance, in which case the process is identical to the one described for the purchase in person, with the difference that the buyer provides his telephone number to the seller by means of a connection of the buyer with the seller's service center or automatic sale system, from which the seller transmits the amount of the purchase or identification code of the product that is being purchased to the transaction and payment center.

[0067] Then the transaction and payment center transmits to the seller, a collection code along with the amount of the purchase or identification code of the product that is being purchased.

[0068] Furthermore, after subtracting the amount of the purchase from the buyer's purse, the confirmation is transmitted to the buyer so that the order collection code is transmitted to the buyer, and the stipulated delivery time of the purchase that is being made is also transmitted.

[0069] In this way, when the buyer is going to collect the purchased product, the collection code constitutes the receipt code, that guarantees that payment has been made and furthermore it represents the product that is going to be delivered to the buyer.

[0070] The invention also permits purchases to be made by Internet, in which case the store is a conventional virtual store that is communicated by Internet or by any type of network, with the transaction and payment center.

[0071] In this case the process is exactly the same as the one described for a purchase in person, but with the difference that the buyer transmits his telephone number to the virtual store by Internet.

[0072] In the event that the purchase by Internet is done from a mobile telephone with WAP capacity, the buyer's telephone number will have been implicitly communicated to the seller upon establishing the communication between both, and the collection order is communicated to the buyer, either by the processes described for a purchase in person, or else by the WAP communication established between the transaction and payment center and the buyer's mobile telephone.

[0073] The invention also permits a purchase to be made from vending machines, in which case the proc-

ess is exactly the same as the one described for a purchase in person with the difference that now it is the buyer who starts the transaction by means of a connection between his mobile telephone and the transaction and payment center, in such a way that identification thereof is carried out implicitly by the connection made; and the identification of the vending machine (seller) is made by transmitting an identification code of the machine associated to it, on the part of the buyer, by means of the connection made. For this purpose the vending machine should include a mobile telephone.

[0074] Once the transaction and payment center has verified the identity of the buyer and of the vending machine, a connection is made with said vending machine transmitting an activation signal thereof. This connection is made by a mobile telephone that is included in the vending machine, which after activation carries out the following steps: displaying the buyer's identity on a screen, which permits the buyer to select/choose the product, and then the product is dispensed.

[0075] In an embodiment of the invention, the charge orders accumulated in the vending machine are periodically questioned by the transaction and payment center which processes all accumulated orders for.

[0076] When the process of the invention is applied to a vending machine, the phases and means already described herein above in respect of the system of the invention, are used.

[0077] The invention also permits the purchase of Intellectual Property i.e. software files as mentioned herein above, to be made by Internet, for which purpose the buyer provides his mobile telephone number to the store on line, in this case a virtual store; and the collection transaction is started from this store just as it has been described in the case of payment by Internet, with the difference that in this case after clearing the files encrypted in the buyer's equipment, the buyer requests the decryption codes from the transaction and payment center, these codes being generated by the seller and transmitted along a safe channel to the transaction and payment center, which determines the acknowledgment of the files and therefore delivery thereof, comprising the subsequent transmission step, on the part of the transaction and payment center, of the decryption codes to the buyer's mobile telephone, which constitutes the verification of delivery of Intellectual Property.

[0078] The invention may further be used to carry out functions of an electronic delivery note, in which case the seller carries out the connection between his mobile telephone and the transaction and payment center, in such a way that the seller is implicitly identified by the connection made wherein the identification code of the product that is going to be delivered is transmitted, in such a way that after making said identification the seller requests a control number from the transaction and payment center, in order to make the delivery of a product to the buyer. Then the transaction and payment center by means of a connection with the buyer, transmits it the

control number requested by the seller, as well as the product that is going to be delivered, and then his secret code is requested, which after being entered by his mobile telephone, this implies acknowledgment of the delivery and acceptance of the product.

[0079] In this way the physical receipt is replaced by the described process, permitting automation of the seller's logistic control eliminating paper, for which purpose a data base accessible to the seller is provided for.

[0080] In respect of this latter case it should be pointed out that the transaction may or may not be accompanied by payment, depending on what has been agreed upon between both parties.

[0081] Obviously, the operational and technical characteristics as described hereinbefore in respect of the system, are also applicable to the process of the present invention and viceversa.

BRIEF DESCRIPTION OF THE FIGURES

[0082] The invention will be hereafter be described on the grounds of drawings in which

Figure 1 is a functional block diagram of a possible embodiment of the system of the invention for making a purchase in person, a purchase in advance, and a purchase by Internet,

Figure 2 shows a functional block diagram of a possible embodiment of the system of the invention in order to make the purchase from a vending machine,

Figure 3 shows a functional block diagram of a possible embodiment of the system of the invention for purchasing Intellectual Property by Internet,

Figure 4 shows a possible embodiment of a functional block diagram of the system of the invention for carrying out the functions of an electronic delivery note according to the process of the invention,

Figure 5 shows a functional block diagram of a possible embodiment of the system of the invention for making a purchase by catalogue, a purchase in response to television commercials or pay per view,

Figure 6 shows a functional block diagram of a possible embodiment of the system of the invention in order to carry out a transaction between users,

Figure 7 shows a schematic representation of an embodiment of the interrelation of the various means constituting the first server included in the transaction and payment center represented in the preceding figures.

DESCRIPTION OF THE PREFERRED EMBODIMENTS

[0083] A description is made hereinafter of the invention on the grounds of the above-cited figures.

[0084] Figure 1 illustrates the process for purchases in person, in other words the purchases wherein a payer

(13), who in this case is a buyer, goes to the store of the payee (14), who in this case is a seller in order to make the purchase.

[0085] In order to make the purchase it is necessary for the seller (14) and the buyer (13) to be subscribed to a transaction and payment center (17), for which purpose each buyer (13) is assigned a secret code that is related to his mobile telephone number.

[0086] In the purchase in person the buyer (13) communicates, by means of a step (1a), to the seller (14) his Mobile Station International Number Integrated Services Digital Network Number (MSISDN) or a number related thereto, different from the secret identification code. This step (1a) is carried out either orally or by means of an optical pencil provided for in the equipment of the seller (15), a pencil which reads a bar code of a label or customer's card. For example, this card can be adhered to the mobile telephone (16) of the buyer (13).

[0087] The seller (14), by means of the equipment (15) establishes a communication (2a) with a transaction and payment center (17) in order to request authorization of a transaction. In the communication (2a) a collection order that contains the buyer's (13) MSISDN or the number related thereto is transmitted, as well as the amount of the transaction whose authorization is being requested.

[0088] As an example, the equipment (15) can be comprised of a compact mobile terminal based on a microprocessor which stores the corresponding programming that permits the sale application according to the invention to be made, and that includes a screen, a keyboard and a mobile telephone with USSD step 2 communication capacity, in order to make the different communications with the transaction and payment center (17) by means of a mobile telephone.

[0089] In order to permit the establishment of the communication (2a), the transaction and payment center has USSD mobile communication equipment (19) by means of which the communication (2a) with the mobile telephone of the seller's equipment is established.

[0090] Moreover, the transaction and payment center (17) has an on line transaction and payment server (20) that includes a data bank (21) for storing the types of the mobile telephones (16) of each buyer (13) and of each seller (14), as well as the telephone number of each one of them; and that also includes a data bank (22) which stores the data referring to the transaction and payment center (17).

[0091] Said data bank (22) also stores first information on each buyer (13) and second information on each seller (14) being subscribed to the payment service materialized by the transaction and payment center (17); for which purpose the data bank (22) stores the buyers' telephone numbers, the secret code that is assigned to each buyer upon being subscribed to the payment service and a code of each buyer being his/her telephone number or a thereto related number. In the event that a

number related to the buyer's telephone number is transmitted, this number is also stored in the data bank (22).

[0092] Hence, the server (20) verifies by means of first verifying means (20a) the merchant's identity by means of the source of the communication (2a), since his/her telephone number is implicit in the connection made by the equipment (15), and furthermore it verifies by means of the means (20a) that the buyer's telephone number transmitted, or the number related thereto, corresponds to a subscriber of the payment service and if the verification is correct it generates an acceptance message.

[0093] Furthermore the server (20) verifies by means of second verifying means (20b) a pre-established authorization criterion by verifying the buyer's balance or amount of credit, by means of step (3). The verification of the balance is made in a purse previously opened in the data bank (22) and if the verification is correct, a second acceptance message is generated.

[0094] If the previous verifications provide a positive result and as a result the acceptance messages have been generated, communication with the buyer (13) is established. In this communication the server (20) transmits to the buyer's (13) mobile telephone (16) a collection order confirmation request (5a) or (5b), either by means of the USSD mobile communication equipment (19) (5a) or mobile communication equipment materialized by a Short Message Center (18) (SMC) (5b), depending on the type of mobile telephone (16) owned by the buyer (13), in such a way that communication with any type of mobile telephone that the buyer has acquired, is permitted.

[0095] For the selection of the step (5a) or (5b), the server (20) consults, by means of step (4), the data bank (21), by means of the selecting means (20h), in order to verify what type of mobile telephone the buyer (13) owns and in order to select the equipment (18) or (19) through which the communication is carried out.

[0096] At this stage it should be pointed out that the data base (21) is updated automatically by means of one or more of the possibilities already described hereinbefore in chapter "Description of the Invention", by means of a consultation process of the nodes of the mobile communication network, in which the International Mobile Equipment Identifier (IMEI) of the buyers' (13) mobile telephones (16) are recorded, and from which the system knows said characteristics.

[0097] Figure 7 show, *inter alia*, an embodiment of the first server (20) with a plurality of materializations of inquiry and updating means for inquiring and updating the IMEI codes, in all of which each second information contained in the second data storage means (21) and referring to the type of digital mobile telephone (16,40) contained in the second data storage means in respect of each admissible telephone number of each associated payer (13) and each admissible identification code of each payee (40) (when this latter code is a number of a digital mobile telephone as will be explained herein

below), is a first identifying code being representative of a IMEI code.

[0098] Thus, in a first materialization, the first inquiry means (20r) extract the IMEI code associated to each admissible phone number, from an Equipment Identifier Register (EIR) that contains an association between each admissible telephone number and the IMEI code corresponding to each admissible telephone number, and which receive said association from each Visitor Location Register as updated by said Visitor Location Register.

[0099] In a second materialization, the first inquiry means (20r) extract the IMEI code associated to each admissible telephone number, from an Unstructured Supplementary Service Data (USSD) frame into which each Visitor Location Register associated to each Mobile Switching Center (MSC) which has issued said frame, has inserted the IMEI code associated to the admissible telephone number corresponding to the user who has originated said frame.

[0100] In a third materialization, the first inquiry means (20r) extract the IMEI code associated to each admissible telephone number, through an interface between the Visitor Location Register and said inquiry means (20r).

[0101] In a fourth materialization, the first server (20) comprises second inquiry means (20t) for inquiring the IMEI code corresponding to each admissible telephone number, in Call Data Registers (CDR) of a data bank of a mobile telephony network operator, that contain a relation of each telephone number which, on the grounds of a call, has originated a Call Data Register with an IMEI code of the terminal from which said call originated, and second updating means (20u) for updating said second information in the second data storage means (21) on the basis of a comparison of each IMEI code inquired by the second inquiry means (20t) with each code being representative of the IMEI code associated to each admissible telephone number, contained in the second data storage means (21).

[0102] In a fifth materialization, the second information further comprises at least one datum being indicative of a communication capacity selected from a capacity of managing sessions according to Wireless Application Protocols (WAP), a capacity of managing sessions of Unstructured Supplementary Service Data (USSD), and combinations thereof, of each digital mobile telephone identified by an IMEI code and associated to an admissible telephone number.

[0103] Finally, in a sixth materialization, the first server (20) comprises second inquiry means (20t) for inquiring the IMEI code corresponding to each admissible telephone number, in Call Data Registers (CDR) of a data bank of a mobile telephony network operator, that contain a relation of each telephone number which, on the grounds of a call, has originated a Call Data Register with an IMEI code of the terminal from which said call originated, second updating means (20u) for updating

said second information in the second data storage means (21) on the basis of a comparison of each IMEI code inquired by the second inquiry means (20t) with each code being representative of the IMEI code associated to each admissible telephone number, contained in the second data storage means (21).

[0104] Obviously, although figure 7 shows a plurality of materializations coexisting in the first server (20), the system of the invention may comprise only one or some of said materializations.

[0105] In the event that the mobile telephone (16) has USSD version 2 capacities, step (5a) is carried out by means of the transmission of a USSD frame, a process by means of which the connection between the mobile telephone (16) and the server (20) is open. Upon receiving this frame, the mobile telephone (16) displays on the screen the authorization request with the details of the collection order.

[0106] In the event that the mobile telephone (16) does not have USSD version 2 capacities, this request is made by the transmission (5b) of a class 0 short message with the details of the collection order and instructions to transmit the authorization. Upon receiving a class 0 short message, the mobile telephone (16) displays it on the screen, without the need of the user navigating through the structure of menus stored in his mobile telephone. A short message center (18), that is characterized in carrying out synchronous communications, is used to transmit these confirmation request messages.

[0107] Returning to figure 1, it can be appreciated that the buyer (13) confirms the collection order received (5a) or (5b) by entering (6) the secret code that was assigned to him upon being subscribed to the service, by means of the keyboard of his mobile telephone. This identification code can be locally verified, in the mobile telephone, by step (33) in the event that the mobile telephone has SIM card authentication mechanisms. In this case, step (7d) is carried out, a step in which the result of the encrypted local authentication is transmitted to the payment server by means of a short message directed to the above-mentioned synchronous short message center (18). In this case the transaction and payment center decrypts and verifies the result of said verification from the user's secret identification code that is stored.

[0108] If these mechanisms are not available, the secret code is transmitted by using the ciphering of the mobile communication network described in the Description of the Invention, by means of any of the processes indicated hereinafter:

[0109] In the event that it is a mobile telephone (16) with USSD version 1 and 2 capacity, that has received the request by step (5a), the secret identification code that the buyer has keyed in step (6) is transmitted by step (7a) over the connection that was opened in said step (5a).

[0110] In the event that it is a mobile telephone with

USSD version 1 capacity, that has received the request by step (5b), the sequence that the buyer has keyed consists of a USSD service code, followed by the secret code, and it is transmitted by step (7b) in a USSD version 1 operation frame originated in the mobile telephone.

[0111] In the event that it is a mobile telephone without USSD capacity, that has received the request by step (5b), the sequence that the buyer (13) keys consists of the secret code, that is transmitted by step (7c) in a short message, by a response to step (5b), either to a short number assigned to said service by the operator, depending on the buyer's (13) mobile telephone (16) number.

[0112] Then the server (20) verifies by means of third verifying means (20c) the secret code transmitted by the buyer (13). The verification is carried out by means of step (8), and in the event that the verification result is positive, a third acceptance message is generated.

[0113] The server (20) has authorizing means (20d) which when it receives the three authorization messages, it authorizes some account management means (20e) included in the server (20) to subtract the amount of the transaction from the buyer's purse/credit account and to credit said amount to the seller's account by means of step (9); and it transmits the confirmation of the transaction to the seller's (15) terminal as well as to the buyer's (13) mobile telephone (16) by means of steps (10). This confirmation is carried out by means of some confirmation message generating means (20g) included in the server (20). These means (20g) can also confirm to the buyer (13) and/or to the seller (14) the verifications carried out by the means (20a) and (20b).

[0114] Then by step (11) which is an off line step, the data are updated towards an administration and management server (23), from which the subscriber processes are forwarded to the stores and the debits to the buyers, depending on the type of payment selected, by the specific applications built in relation with the financial entities, with which communication is established by means of line (26). In order to carry out this function, the administration and management server (23) has a data bank (24) of the stores, and a data bank (25) of the buyers.

[0115] The server (20) has rejection message generating means (20f), which when at least one of the acceptance messages has not been generated, it transmits a rejection message to the seller and/or to the buyer.

[0116] The operation described is identical for the case in which the purchase is made by Internet, in which case the payer is a buyer (13) and the payee is a virtual store (27) to which the buyer transmits his mobile telephone number, or the number related thereto, by step (1b), by means of the communication between the buyer (13) and the virtual store (27), just as it is conventionally done in this type of purchase, in other words, by Internet.

[0117] Then the virtual store (27) transmits a collec-

tion order (2b), equivalent to a previously described collection order (2a), but with the difference that this collection order is transmitted to a network (28) by means of which the communication with the server (20) is established.

[0118] In this case the process is the same as the previously described one, for which purpose the transmission of the confirmation by step (10) is done by the communication network (28).

[0119] The communication network (28) can be Internet, a digital integrated service network, the switched telephone network or any other network.

[0120] These accesses will be provided with the safety mechanisms necessary for each case.

[0121] Furthermore, the process illustrated in figure 1, also permits purchases with payment in advance to be made, for which purpose in this case, the buyer (13) informs the seller (14) of his telephone number by means of a telephone connection with a service center or by an automatic sale system that the seller has operative for this purpose. As of this point the process is the same as the one for a purchase in person, but with the difference that when the seller communicates with the transaction and payment center (17), he transmits along with the data of the transaction and with the buyer's (13) telephone number, an instruction indicating a purchase with payment in advance that is detected by some first detecting means (20i) included in the server (20), which also has a collection code generating means (20j) by means of which a collection code is generated upon detecting said instruction. This code is transmitted to the buyer and seller in step (10), along with the described confirmation of this step 10. In this way, when the buyer goes in person to the seller's (14) store, the previously ordered product, should inform him of the collection code so that the seller may know who the buyer in question is and which product should be handed over to him.

[0122] This operating mode is particularly useful in those stores that produce the production of a product only under the premise that the product is already paid for, for example perishable goods, and therefore, there is certainty that although the product is not collected later on, the price thereof has already been collected. This schema is only possible when the transaction is done on line. The providing of the collection code by the buyer to the seller constitutes the verification that payment has already been made in advance.

[0123] By means of the system and process of the invention, payments can also be made in vending machines, which is illustrated in figure 2.

[0124] In this case the payee is a vending machine (29), which should include a mobile telephone with short message and data communication capacity.

[0125] The buyer (13) reads from the vending machine (29) an identification code of the machine, which has been represented by step (30).

[0126] Then the buyer (13) by means of a communication (31a) or (31b), depending on the type of mobile

telephone (16) he has, as it has already been previously described, transmits the identification code of the vending machine (29) to the server (20).

[0127] This step would be equivalent to step (2a), (2b), described above, but with the difference that the buyer's identification is now carried out implicitly by the connection (31a) or (31b), and the store's identification, in this case the vending machine (29) is carried out by the code transmitted by the buyer.

[0128] The transaction and payment center verifies the customer's identity, his balance or credit limit, the type of mobile telephone (16) and the mobile telephone number that the vending machine (29) is provided with. This is done by steps (3) and (4).

[0129] Steps (5a) (5b), (6), (7a), (7b), (7c), (7d), (8) and (9) are identical to the ones described above.

[0130] Then an activation order (32) of the vending machine is transmitted by the mobile telephone network (equipment 18 or 19). This activation order is carried out by the communication with the mobile telephone of the vending machine (29), for which purpose the transaction and payment center (17) establishes communication with the mobile telephone of the machine, which upon receiving said order, is activated in the same way as if coins had been inserted therein. Along with the activation order of the vending machine (29), the buyer's (13) identification is transmitted, in such a way that the vending machine displays it on a screen and then the buyer selects and obtains the desired product according to step (31). For this purpose the first server (20) closes the communication with the vending machine (20) and allow the payer to make a selection by the display or keyboard of the vending machine (29).

In an embodiment of the system when being applicable to a vending machine, the confirmation message generating means (20g) establish a communication between the mobile telephone (16) of the payer (13) and the vending machine (29) during a preestablished period of time during which the payer (13) may transmit, through the first server (20), a selection message to the vending machine (29), i.e. the selection of the product is made by means of the mobile telephone (16) instead of by the display of the vending machine. After expiration of this period of time, the communication between the first server (20), the vending machine (29) and the payer (13) is closed.

[0131] There is also the possibility of the first server (20) comprising deactivation detecting means (200) for detecting deactivation of the vending machine (29) which in this case also have the function of closing the communication between the first server (20), the vending machine (29) and the payer (13).

[0132] The vending machine (29) periodically, when it is questioned by the transaction and payment center (17), transmits to the server (20) the record of purchases and the users that have made them, according to step (12). For this purpose, the first server (20) comprises transaction recording means (20p) which record the

transactions recorded in each vending machine (29) said recording means being associated to the authorization means (20d).

[0133] Step (10) is carried out upon making the periodic clearance of the purchases made.

[0134] In certain circumstances, such as for example the case in which the amounts of the transaction to be made are low, it could happen that it is not necessary to enter the buyer's secret code, in which case the steps corresponding to this operation would be eliminated.

[0135] The system of the invention is also applicable in for processing purchases by Internet or other remote channels, which is illustrated in figure 3.

[0136] The buyer (13) (payer) by Internet, provides on line by means of step (1), his/her telephone number to the virtual store (27) (payee). Step (2), that consists of transmitting to the server (20) the collection order that contains the telephone number and the amount of the purchase to be made, is carried out from the virtual store (27) and by means of a network (28). In this operation the server (20) verifies the identities of the buyer and of the seller and generates a connection to the buyer's (13) mobile telephone (16), by means of the equipment (18) or (19) depending on the type of telephone that the buyer owns, in order to transmit a message that informs him of the store's identity, of the amount of the purchase and the secret code is requested according to the steps illustrated in figure 1. After verifying that there is an available balance, the transaction is confirmed to the buyer (13) and to the virtual store (27). Steps (1) to (10) are thus identical to the those already described herein above. Then the virtual store clears on line the software files encrypted in the buyer's (13) computer by Internet according to step (34). When the buyer (13) has received them, the decryption codes are requested from the server (20) by steps (12a) or (12b), depending on the type of mobile telephone. These codes are generated by the seller (27) and transmitted by a safe channel to the server (20) at the request thereof. Then the server's (20) confirmation message generating means (20g) generates a confirmation message that contains the decryption code of the software file that is transmitted to the buyer by means of steps (13a) or (13b), depending on the type of the buyer's (13) mobile telephone (16), and finally, the data are updated in the server (20) and in the administration and management server (23) by means of step (11) off line.

[0137] Furthermore, the system of the invention permits application thereof as an electronic delivery note, which is illustrated in figure 4.

[0138] When a supplier (14a) (payee) makes the delivery to a buyer's (13) premises, the supplier (14a) by a mobile telephone (15a) previously makes a communication (2c) with the transaction and payment center (17) to which the identification code of the product that is being purchased and the buyer's telephone number are transmitted, and furthermore a delivery code such as for example a control number is requested. For this

purpose the seller transmits a second delivery management instruction that is detected by some second detecting means (20k) provided for in the server (20). Once the center (17) verifies the supplier's (14a) identity by the communication (2c), and as of said detection, by means of some generating means (20l) of a delivery code, said code is generated and transmitted to the seller by step (35), in such a way that the center (17) identifies the type of the buyer's mobile telephone by step (4) and communicates with it by a connection (36a) or (36b), depending on the type of the buyer's (13) mobile telephone (16) just as it has already been explained. In the communication (36a) or (36b), the buyer (13) receives the data regarding the control number of the product that is delivered and the request of his secret code. For this purpose, the server (20) has message generating means (20m) for identifying said product or service.

[0139] Then the buyer enters his secret code, which implies acknowledgment of the delivery and acceptance of the product. The server (20) verifies that the data are correct by step (8a) in the manner already described in previous examples (step 8). Then by means of delivery management processing means (20n) included in the server (20), a entry is generated in a delivery note data base (37) and the delivery is confirmed to both by step (10). Finally the data of the delivery are updated by step (11a) off line in the administration and management server (23). The server's (20) data base (37) is accessible to the supplier permitting him to conduct a computer control of the status of his deliveries, a control that bears the digital signature of acceptance of his customers by the transmission of the control number and the secret code. This is done by step (38).

[0140] In this way, the physical receipt that is conventionally handed over to the buyer is replaced by the described process.

[0141] Likewise, this step (38) can be carried out with a purchase in person, a purchase in advance and a purchase by Internet, which were previously described.

[0142] These transaction may or may not be accompanied with payment.

[0143] Figure 5 shows another possible embodiment of making a purchase by a product or a service code, that consists of assigning a code to the product or service in order to make a purchase by catalogue; a purchase in response to any type of commercial or advertisement, such as for example, television commercials or written advertisements, a pay per view, or any other type of purchase in which the indicated possibility is assigned.

[0144] In this case, for making the purchase, once the buyer knows the code assigned to the product that he/she wants to buy, the buyer calls the transaction and payment center (17) with his mobile telephone, establishing a communication (45a) or (45b), depending on the type of mobile telephone that the buyer (13) owns. The communication (45a) is established by means of

the mobile communication equipment (19), and the communication (45b) is established by means of the short message center (18), just as it has been explained in the preceding cases.

[0145] By communication (45a) or (45b), the buyer transmits the telephone number corresponding to the product that he wants to buy. This telephone number comprises a part indicating the code of the product that he wishes to buy, and another part indicating the seller's identity, and this is stored in the data bank (22).

[0146] At this point, it should be pointed out that, according to a further embodiment of the invention, there is the possibility that the telephone number itself dealt by the buyer for communicating with the transaction and payment center (17), permits access to the code of a series of different sellers, that are stored in the data bank (22), in such a way that when the transaction and payment center receives this telephone call, it has access to said data bank (22) and it transmits a message with the different options of the sellers to the buyer. As of this point, the selection, first of the seller, and then of the product that is to be purchased may be made. According to another embodiment, there is also the possibility that the number dialed by the buyer in order to have access to the transaction and payment center (17) refers to a specific seller, stored in the data bank (22) of the transaction and payment center, in such a way that the transaction and payment center (17) transmits a message with said seller's different products to be selected to the client.

[0147] This structure has the advantage that the user does not need to know the codes of the products, but rather on the contrary, the user can have access to the products of a specific seller, or of several sellers, by phoning a generic telephone number.

[0148] In any case, the selection of the mobile communication equipment (18, 19) for establishing the communication (45a) or (45b) with the buyer, is carried out by means of step (4), in which the server (20) consults the data bank (21), just as it has already been explained, in order to determine what type of mobile telephone the buyer (13) owns.

[0149] Likewise, in this case the server (20) verifies the buyer's identity by means of the source of the communication (45a) or (45b), since his telephone number is implicit in the connection made, and furthermore it verifies that the telephone number of the product corresponds to a seller subscribed to the payment service, and it determines the product that is purchased and the price thereof from the code received. This code, just as it has been indicated can be obtained directly from the number dialed by the buyer, or indirectly from the seller or sellers that the initially dialed telephone number refers to.

[0150] There is the possibility that the data referring to each product of each seller are stored in the equipment of the seller himself (46), in which case the transaction and payment center (17) questions the seller

(46), by means of the communication network (47) that connects them, about the price and product to which the buyer is referring. The seller (46) responds with the adequate data and the transaction and payment center (17) informs the buyer (13) thereof.

[0151] Then step (3) for verifying the balance is carried out in any of the indicated cases, and if the previous verifications give a positive result the previously described steps (5a) or (5b) for confirming the collection order are generated.

[0152] Then the buyer (13) confirms the collection order (5a) or (5b) received, the secret code being introduced by means of the keyboard of his mobile telephone and being verified by means of step (8) from the previously described steps (33) and (7d) or (7a), (7b) or (7c).

[0153] In the event that the result of the verification is positive, the amount of the transactions is subtracted from the buyer's purse/credit account and the amount is credited to the seller's account by means of step (9), and the identification of the buyer and of the purchased product are communicated to the seller (46) by means of a communication network (47) so that the seller sends the purchased product to the buyer's domicile. Furthermore, the confirmation of the transaction is sent by means of steps (10).

[0154] Thereafter, previously described step (11) is carried out.

[0155] By means of the network (47), the seller (46) updates the data base (22) of the transaction and payment center (17) regarding its products, prices and codes that affect them, each time that said sellers make a modification thereof, when these data are stored in said center (17).

[0156] In the event that it is a pay per view, the buyer starts the typical transaction by telephoning the number that appears on the television screen, from which the transaction and payment center (17) communicates with the television broadcasting center that broadcasts the selected decoded program, and to which the buyer who is selecting the purchase of the program is indicated. In other words, it operates just like in the case of delivering a physical product, except that in this case the seller delivers a television signal.

[0157] Figure 6 shows another possible embodiment whereby transactions between users (13) and (40) who own a mobile telephone (16), (41), respectively, and who are obviously subscribed to the transaction and payment center (17) are made possible in the above-mentioned manner.

[0158] In this case the user (13) constitutes a payer, and the user (40) constitutes a payee.

[0159] Hence, when a payer (13) wishes to carry out a transaction in favor of a payee (40), a communication (39a) is established with the short message center (18) or a communication (39b) is established with the mobile communication equipment (19), depending on the type of mobile telephone that the user has.

[0160] In this case, the payment order that contains

the payee's (40) telephone number or the number related thereto is transmitted in the communication (39a) or (39b) and furthermore, the amount of the transaction whose authorization is being requested, is transmitted.

5 This may correspond, for example, to a debt that is to be settled, or to a credit that is to be made.

[0161] In this case the transaction and payment center stores the data corresponding to the payee (40) in its data banks (21) and (22), in the same way that it does with the payer (13).

[0162] The selection of the communication equipment in order to establish the communication (39a) or (39b) is carried out by means of step (4).

[0163] The payer's (13) identity and the payee's (40) telephone number are verified by means of the origin of the communication (39a) or (39b) and then, the payer's balance is verified by means of step (3).

[0164] When the previous verifications give a positive result, steps (5a), (6) and (7a), or (5b), (6) and (7b), or (5b), (6) and (7c), and finally step (8) are carried out in the manner that has already been described.

[0165] Then the server (20) transmits a payment order confirmation request (5c) or (5d) to the payee's (40) mobile telephone (41), depending on the type of mobile telephone that the payee (13a) owns. This is selected by means of step 4.

[0166] For the selection of steps (5c) or (5d), the server (20) carries out a process identical to the one described for steps (5a) or (5b), in such a way that steps (7) and (7f) are identical to steps (7a) and (7b), and steps (7g) and (7f) are identical to steps (7c) and (7d).

[0167] Firstly, the server verifies the secret code sent by the payee (40) by means of step (8), and in the event that the result of the verification of both secret identification codes corresponding to the payer and the payee is positive, the amount of the transaction is subtracted from the payer's purse or credit account by means of step (9) and the amount of the transaction is credited to the payee's purse/credit account by means of said step (9) and then, the confirmation is transmitted to the payer (13) and to the payee (40) by means of steps (10).

[0168] Finally, step (11) is carried out in the manner that has already been described.

[0169] Obviously, there is the possibility that the transaction may be started by the payee (40), in which case the process is carried out in the reverse manner from the one described, in other words, the confirmation of the payee's secret code is requested and then the confirmation of the payer's secret code is requested.

Claims

1. A system for processing payments and transactions between payers (13) and payees (27, 29, 14, 14a, 13a, 46) associated to the system, using at least one communication by means of digital mobile telephony, the system comprising

- a first server (20) interconnected with telecommunication means (18, 19, 28, 47) with first data storage means (22), and including account management means (20e) that process first data of an account of each associated payer (13) and second data of an account of each associated payee (27, 29, 14, 14a, 40, 46); wherein
 - the first telecommunication means (18, 19, 28, 47) selectively communicate the first server identified by an admissible telephone number of an associated payer (13) and with a telecommunication terminal (15, 15a, 27, 29, 41, 46) identified by an admissible identification code of an associated payee (27, 29, 14, 14a, 40, 46); the telecommunication means (18, 19, 28, 47) comprising a plurality of telecommunication equipments (18, 19);
 - the first data storage means (22) contain first information on each associated payer (13), said first information comprising at least the admissible telephone number, at least a pre-established authorization criterion for authorizing at least one transaction that requires a payment from the associated payer's (13) account and at least a safety criterion associated univocally to the associated payer's (13) telephone number, as well as some second information on each associated payee (27, 29, 14, 14a, 40, 46) that comprises at least the admissible identification code;
 - the first server (20) comprising
 - first verifying means (20a) for verifying in the data storage means (22) whether a first message received through the telecommunication means (18, 19, 28, 47) contains an admissible telephone number of an associated payer (13) and an admissible identification code of an associated payee (27, 29, 14, 14a, 40, 46), said first verifying means (20a) generating a first acceptance message when they detect an admissible identification code and an admissible telephone number;
 - second verifying means (20b) for verifying in the data storage means (22) whether a transaction authorization request received through the telecommunication means (18, 19, 28, 47) in addition to the admissible telephone number detected by the first verifying means, satisfies said pre-established authorization criterion, said second verifying means (20b) generating a second acceptance message when the authorization request satisfies said authorization criterion;
 - third verifying means (20c) for verifying in the first data storage means (22) whether a safety parameter received through the telecommunication means (18, 19) satisfies the safety criterion associated to the admissible telephone number detected by the first verifying means, said third verifying means (20c) generating a third acceptance message when they detect that the safety parameter satisfies the safety criterion associated to the admissible telephone number;
 - authorization means (20d) for authorizing the account management means (20e) on the basis of the authorization request, to process a debit in the associated payer's (13) account and to process a corresponding credit in the associated payee's (27, 29, 14, 14a, 40, 46) account as long as the first, second and third acceptance messages have been generated;
 - rejection message generating means (20f) for generating a rejection message when at least one of the acceptance messages has not been generated, and for transmitting the rejection message to the telecommunication means (18, 19, 28, 47);
 - confirmation message generating means (20g) for generating at least a confirmation message when at least one of the acceptance messages has been generated, and for transmitting said confirmation message to the telecommunication means (18, 19, 28, 47), and for selective transmission of the confirmation message to the mobile telephone (16, 41) identified by the admissible telephone number in said first message, and to the telecommunication terminal (15, 15a, 27, 29, 41, 46) identified by the admissible identification code;
 - second data storage means (21) that contain at least first information referring to the admissible telephone number of each payer (13), and at least second information referring to the type of digital mobile telephone (16, 41) belonging to each telephone number;
 - selecting means (20h) for verifying in said second data storage means (21), the second information corresponding to the digital mobile telephone unit (16, 41) identified by the admissible telephone number and for selecting one of the telecommunication equipments (18, 19) that communicates with a digital mobile telephone (16, 41) identified by the admissible telephone number by means of a telecommunication service being compatible with the type of digital mobile telephone (16, 41) identified in said second information.
2. A system according to claim 1, wherein the admissible identification code of each payee (27, 29, 14, 14a, 40, 46) is selected among a telephone number,

a number related to a telephone number, an Internet code, a code representative of an Internet code, an e-mail address, and a code based on an e-mail address.

3. A system according to claim 1, wherein the first verifying means verify the payer's (13) admissible telephone number from a code received through the telecommunication means (18, 19, 28, 47), representative of said admissible telephone number and contained in the first data storage means (22).
4. A system according to claim 1, wherein the second acceptance message generates an order to the telecommunication means (18, 19) to transmit to the mobile telephone (16) of a payer (13) identified by the admissible telephone number, a first confirmation message that contains a request to transmit the safety parameter that is to be verified by the third verifying means (20c) against the safety criterion.
5. A system according to claim 4, wherein the second acceptance message further generates an order to the telecommunication means (18, 19, 28, 47) to communicate with the telecommunication terminal (15, 15a, 27, 29, 46) identified by the admissible identification code detected by the first verifying means (20a), to transmit a second confirmation message that confirms the generation of the first acceptance message.
6. A system according to claim 1, wherein the third acceptance message generated by the third verifying means (20c) generates an order to the telecommunication means (18, 19, 28, 47) to communicate with the telecommunication terminal (15, 15a, 27, 29, 46) identified by the admissible identification code detected by the first verifying means (20a) to transmit a third confirmation message that confirms the generation of the third acceptance message.
7. A system according to claim 1 or 6, wherein the third acceptance message generated by the third verifying means (20c) generates an order to the telecommunication means (18, 19) to communicate with the mobile telephone (16) identified by the admissible telephone number detected by the first verifying means (20a), and to transmit a fourth confirmation message that confirms the generation of the third acceptance message.
8. A system according to claim 1, 6 or 7, wherein the third acceptance message generated by the third verifying means (20c) generates a command to the account management means (20e) to process the debit in the payer's (13) account and to process the corresponding credit in the payee's (27, 29, 14, 14a, 40, 46) account.

9. A system according to claim 1 or 8, wherein the account management means (20e) control at least a first intermediate account of each payee (27, 29, 14, 14a, 40, 46) contained in the first data storage means (22) and in which each credit is made.
10. A system according to claim 9, wherein the account management means (20e) comprise first transmission means for transmitting said credit to an administration and management server (23) that comprises a payees' data bank (25) in which all credits made in favor of each payee (27, 29, 14, 14a, 46) are stored, the administration and management server (23) transferring the credits contained in the data bank (25) to financial entities that manage each payee's financial accounts.
11. A system according to claim 1 or 8, wherein the account management means (20e) control second intermediate accounts selected from prepayment accounts, debit accounts in real time and post-payment accounts, of the payers (13).
12. A system according to claim 11, wherein the prepayment accounts controlled by the account management means (20e) comprise an electronic purse previously created in the first data storage means (22) for each buyer (13).
13. A system according to claim 1, wherein the authorization request comprises data regarding the value of the transaction, and wherein the pre-established authorization criterion verified by the second verifying means (20b) is selected among an available balance, a maximum credit limit and combinations thereof, established for each account of each payer (13).
14. A system according to claim 8, wherein the account management means (20e) comprise second transmission means for transmitting said debit to an administration and management server (23) that comprises a payers' data bank (24) wherein all debits made against each payer (13) are stored, the administration and management server (23) transferring the credits contained in the payers' data bank (24) to financial entities that manage each payer's financial accounts.
15. A system according to claim 1, wherein the safety criterion verified by the third verifying means (20c) is a secret identification code known by the payer (13) and stored in the first data storage means (22).
16. A system according to claim 15, wherein the third verifying means (20c) directly verify whether the safety parameter contains the secret identification code.

17. A system according to claim 15, wherein the third verifying means (20c) verify whether the safety parameter contains an encrypted result of a self-verification (33) carried out locally in the mobile telephone (16) after direct entry (6) of the secret identification code into the mobile telephone by the payer (13), by means of decryption means for decrypting the encrypted result, on the basis of the secret identification code stored in the first data storage means (22). 5
18. A system according to claim 4, wherein when the first message verified by the first verifying means (20a) is a message received from the telecommunication terminal (15, 15a, 27, 41, 46), the second acceptance message generates an order to the telecommunication means (18, 19) to establish communication with the mobile telephone (16) for requesting the payer (13) identified by the admissible telephone number to transmit the safety parameter. 10
19. A system according to claim 4, wherein, when the first message verified by the first verifying means (20a) is a message received from a payer's (13) mobile telephone (16), the second acceptance message generates an order to the telecommunication means (18, 19) to transmit a message to said mobile telephone (16) requesting the payer (13) identified by the admissible telephone number to transmit the safety parameter. 15
20. A system according to claim 4, 18 or 19, wherein the second acceptance message further generates an order to the telecommunication means (18, 19) to transmit at least the value of the transaction and an identification of the payee, which are transmitted together with the message requesting the safety criterion. 20
21. A system according to claim 1, wherein the first server (20) processes a first message that furthermore contains an identification of an e-mail address, wherein the payee (27) is a supplier of software files, and wherein the confirmation message generating means (20g) furthermore generate a further confirmation message that contains a decryption code of the software file, received from the payee (27) in the first server (20), said further confirmation message being transmitted to the payer's (13) mobile telephone (16). 25
22. A system according to claim 1, wherein the first server (20) further comprises first detecting means (20i) for detecting a first instruction to make a purchase with advance payment and collection code generating means (20j), and wherein the confirmation message generating means (20g) also generate a complementary confirmation message that contains the collection code, said complementary confirmation message being transmitted to the payer's (13) mobile telephone (16) and to the payee's (14, 14a, 27, 29, 46) telecommunication terminal (15, 15a, 27, 29, 46). 30
23. A system according to claim 1, wherein the first data storage means (22) further comprise, with respect to each payee (14a, 46), third information associated with said second information and that comprises data regarding products or services corresponding to each authorized transaction, and wherein the first server (20) further comprises second detecting means (20k) for detecting a second instruction to manage a delivery in person corresponding to an authorized transaction and received from the telecommunication terminal (15a) being a payee's (14a) mobile telephone. 35
- delivery code generating means (20l) for generating a delivery code identifying at least a product or service to be delivered, and identification message generating means (20m) identifying said product or service, and wherein the confirmation message generating means (20g) further generate an additional message that contains the delivery code, said additional message being transmitted to the payer's (13) mobile telephone (16) and to the payee's (14a) mobile telephone (15a) and the identifying message being transmitted at least to the payer's (13) mobile telephone (16) along with a request to transmit the safety parameter, and delivery management processing means (20n) that, when the third verifying means (20c) have verified that the safety parameter satisfies the safety criterion associated to the payer's (13) mobile telephone, generate an entry in a delivery note data base (37). 40
24. A system according to claim 1, wherein the first data storage means (22) also comprise fourth information associated to said second information and that comprise reference codes that identify the products or services of at least one payee (14a, 46) as well as a price associated to each product or service. 45
25. A system according to claim 24, wherein the fourth information also comprises a first selectable telephone number comprised of one of said reference codes and an identification code of the corresponding payee (14, 46), and that constitutes the admissible identification code. 50
26. A system according to claim 24 or 25, wherein the fourth information also comprises the admissible identification code in the form of a telephone 55

number for access to the payee (16,46) associated to at least a first menu comprised of the reference codes, the products or services identified respectively by each one of said reference codes and the price of said products or services.

27. A system according to claim 1, wherein the admissible identification code is an admissible access telephone number for accessing a second menu of respective admissible identification codes of a plurality of associated payees (14a, 46) and wherein the first data storage means (22) further comprise fifth information associated to said second information and that comprise reference codes that identify products or services of each one of the payees (14a, 46) as well as a price associated to each product or service.
28. A system according to claim 27, wherein the fifth information further comprises a first selectable telephone number comprised of one of said reference codes and an identification code of the corresponding payee (14, 46) and that constitutes the admissible identification code.
29. A system according to claim 27 or 28, wherein the fifth information further comprises the admissible identification code as an access telephone number of the payee (14,46) being associated to at least a first menu comprised of the reference codes, the products or services identified respectively by each of said reference codes and the price of each of said products or services.
30. A system according to claim 1, wherein the second information in the first data storage means (22) comprise

identification codes of a plurality of vending machines (29) each one of which includes a digital mobile telephone (29a) as a telecommunication terminal, identified by a mobile telephone number as an admissible identification code; an authorization code associated to the admissible identification code of each vending machine; an activation code for activating the vending machine (29), associated to each authorization code that activates the vending machine for receiving a request from the payer (13) identified by the admissible telephone number; and wherein the confirmation message generating means (20g) generate, when the first, second and third verifying means (20a, 20b, 20c) have respectively generated the first, second and third acceptance message, and transmit the confirmation message that comprises at least the code

for activating the vending machine and the admissible telephone number of the payer's (13) mobile telephone (16).

31. A system according to claim 30, wherein the confirmation message generating means (20g) establish a communication between the payer's (13) mobile telephone and the vending machine (29), for a pre-established period of time during which the payer (13) can transmit, through the first server (20), a selection message to the vending machine (29); and wherein the server (20) further comprises deactivation detecting means (20o) for detecting deactivation of the vending machine (29).
32. A system according to claim 31, wherein the authorization criterion associated to the admissible telephone number of each vending machine is a direct authorization code that establishes a maximum limit selected from an economic value and a number of dispensing requests, admitted in a specific period of time in respect of requests made from the same mobile telephone, and wherein the confirmation message generating means (20g) generate the confirmation message when the direct authorization code has been detected.
33. A system according to claim 30, wherein when the confirmation message generating means (20g) in the first server (20), close the communication with the vending machine (29) after having transmitted the confirmation message, so that the payer (13) may make his selection directly by means of the selection display of the vending machine.
34. A system according to claim 30,31,32 or 33, wherein the first server (20) further comprises recording means (20p) associated to the authorization means (20d), for recording transactions recorded in each vending machine (29).
35. A system according to claim 1, wherein the first verifying means (20a) of the first server (20) further comprise complementary verifying means (20g) being associated to the selecting means (20h), for verifying if the admissible identification code that has been verified by the first verifying means (20a) in said first message received from a payer (13) identified by a first admissible telephone number and containing a transaction request that has been verified by the second verifying means (20b), corresponds to a second admissible telephone number from among the admissible telephone numbers of a digital mobile telephone (41) comprised within the first information contained in the first data storage means (22) and if the first message identifies the second admissible telephone number as identification of a payee (40), the complementary verifying

means (20q) generating a fourth acceptance message when detecting that said second admissible telephone number corresponds to a payee (40), said fourth acceptance message being processable by the confirmation message generating means (20g), and wherein the rejection message generating means (20f) generate a rejection message when the fourth message has not been generated.

36. A system according to claim 35, wherein

the confirmation message generating means (20g) generate, when detecting the first, second, third and fourth acceptance message, a first confirmation message containing an identification of the payer (13), an identification of the transaction and a petition for conformity to the payee (40) identified in the first message; said petition for conformity comprising a request of transmission of the safety parameter, and transmit said confirmation message to the mobile telephone (41) of the payee (40) identified by the second admissible telephone number through the telecommunication means (18,19) selected by the selecting means; the third verifying means (20c) furthermore verify if the safety parameter transmitted from the mobile telephone (41) in response to the petition for conformity, satisfies the safety criterion associated to the second admissible telephone number; said third verifying means (20c) generating a fifth acceptance message when said parameter satisfies said safety criterion; the authorization means (20e) authorize the account management means (20d) when said fifth acceptance message has been generated; the confirmation message generating means (20g) generate and transmit a second confirmation message to the mobile telephone (16) of the payer and to the mobile telephone (41) of the payee (41).

37. A system according to any of claims 1, 35 or 36, wherein, in the first server (20), each second information contained in the second data storage means (21) and referring to the type of digital mobile telephone corresponding to each admissible telephone number of each associated payer (13) and each admissible identification code of each payee (40) when the latter is a number of a digital mobile telephone, is a first identifying code being representative of the International Mobile Equipment Identifier (IMEI).

38. A system according to claim 37, wherein the first server (20) comprises first inquiry means (20r) for inquiring in at least one Visitor Location Register (VLR) comprising a first register relating telephone

numbers with an IMEI code, the IMEI code corresponding to each of the admissible telephone numbers, and updating means (20s) for updating said second information in the second data storage means (21) by comparing each IMEI code inquired by the first inquiry means (20r) with each code being representative of the IMEI code associated to each admissible telephone number as contained in the second data storage means (21).

39. A system according to claim 38, wherein the first inquiry means (20r) extract the IMEI code associated to each admissible phone number, from an Equipment Identifier Register (EIR) that contains an association between each admissible telephone number and the IMEI code corresponding to each admissible telephone number, and which receive said association from each Visitor Location Register as updated by said Visitor Location Register.

40. A system according to claim 38 or 39, wherein the first inquiry means (20r) extract the IMEI code associated to each admissible telephone number, from an Unstructured Supplementary Service Data (USSD) frame into which each Visitor Location Register associated to each Mobile Switching Center (MSC) which has issued said frame, has inserted the IMEI code associated to the admissible telephone number corresponding to the user who has originated said frame.

41. A system according to claim 38, wherein the first inquiry means (20r) extract the IMEI code associated to each admissible telephone number, through an interface between the Visitor Location Register and said inquiry means (20r).

42. A system according to claim 37, wherein the first server (20) comprises

second inquiry means (20t) for inquiring the IMEI code corresponding to each admissible telephone number, in Call Data Registers (CDR) of a data bank of a mobile telephony network operator, that contain a relation of each telephone number which, on the grounds of a call, has originated a Call Data Register with an IMEI code of the terminal from which said call originated, second updating means (20u) for updating said second information in the second data storage means (21) on the basis of a comparison of each IMEI code inquired by the second inquiry means (20t) with each code being representative of the IMEI code associated to each admissible telephone number, contained in the second data storage means (21).

43. A system according to claim 37, wherein the second information further comprises at least one datum being indicative of a communication capacity selected from a capacity of managing sessions according to Wireless Application Protocols (WAP), a capacity of managing sessions of Unstructured Supplementary Service Data (USSD), and combinations thereof, of each digital mobile telephone identified by an IMEI code and associated to an admissible telephone number.

44. A system according to claim 37, wherein the first server (20) comprises

third inquiry means (20v) for inquiring in a data bank of a mobile telephony network operator, registers that each Mobile Switching Center (MSC) transfers immediately each time a USSD frame or a voice call is addressed to a specific telephone number, said registers containing a relation of each telephone number from which a call was made or originated the USSD frame with an IMEI code of the terminal from which said call or frame originated, in respect of the IMEI codes corresponding to each admissible telephone number, and third updating means (20w) for updating said second information in said second data storage means (21) on the basis of a comparison of each inquired IMEI code inquired by the third inquiry means (20v) with each code being representative of the IMEI code associated to each admissible telephone number contained in the second data storage means.

45. A process for processing payments and transactions between payers (13) and payees (27,29,14,14a,13a,40,46), wherein a system as defined in any of the preceding claims is used.

46. A process according to claim 45, the process comprising

- selectively receiving, through telecommunication means (18,19,28,47), in a payment and transaction center (17), a first message comprising the number of a mobile telephone (16) of a payer (13) or an identification code of a payee (27,29,14,14a,13a,40,46), and, furthermore,
- receiving the amount of a purchase or of a code identifying a product or service, in the payment and transaction center (17),
- verifying if the first message originates from a payer (13) identified by an admissible telephone number or an admissible identification code of a payee (27,29,14,14a,13a,40,46);
- verifying if conditions of a transaction request-

ed in the first message, satisfy transaction criteria stored in first data storing means (22);

- verifying the type of digital mobile telephone associated to the admissible telephone number, in second data storage means (21), and selecting one telecommunications equipment (18,19) for communicating with the digital mobile telephone (16) identified by the admissible telephone number, through a telecommunications service being compatible with the type of digital mobile telephone (16) identified by the admissible telephone number;
- checking "on line", in the first data storage means (22), if the payer (13) has a disposable balance in a previously created electronic purse in said transaction and payment center (17);
- requesting the payer (13) identified in the first message, when the transaction condition is satisfied and there is a sufficient disposable balance for authorizing the transaction, to introduce into the mobile telephone (16) identified in the first message, and to transmit, a safety parameter;
- verifying in the first data storage means (22), if the safety parameter introduced into and transmitted by, the mobile telephone (16) of the payer, satisfies a safety criterion univocally assigned to said mobile telephone (16);
- authorizing and carrying out the transaction as requested when the safety parameter satisfies the safety criterion; and
- sending a confirmation that the transaction has been carried out, to the mobile telephone (16) of the payer and to the payee (27,29,14,14a,13a,40,46).

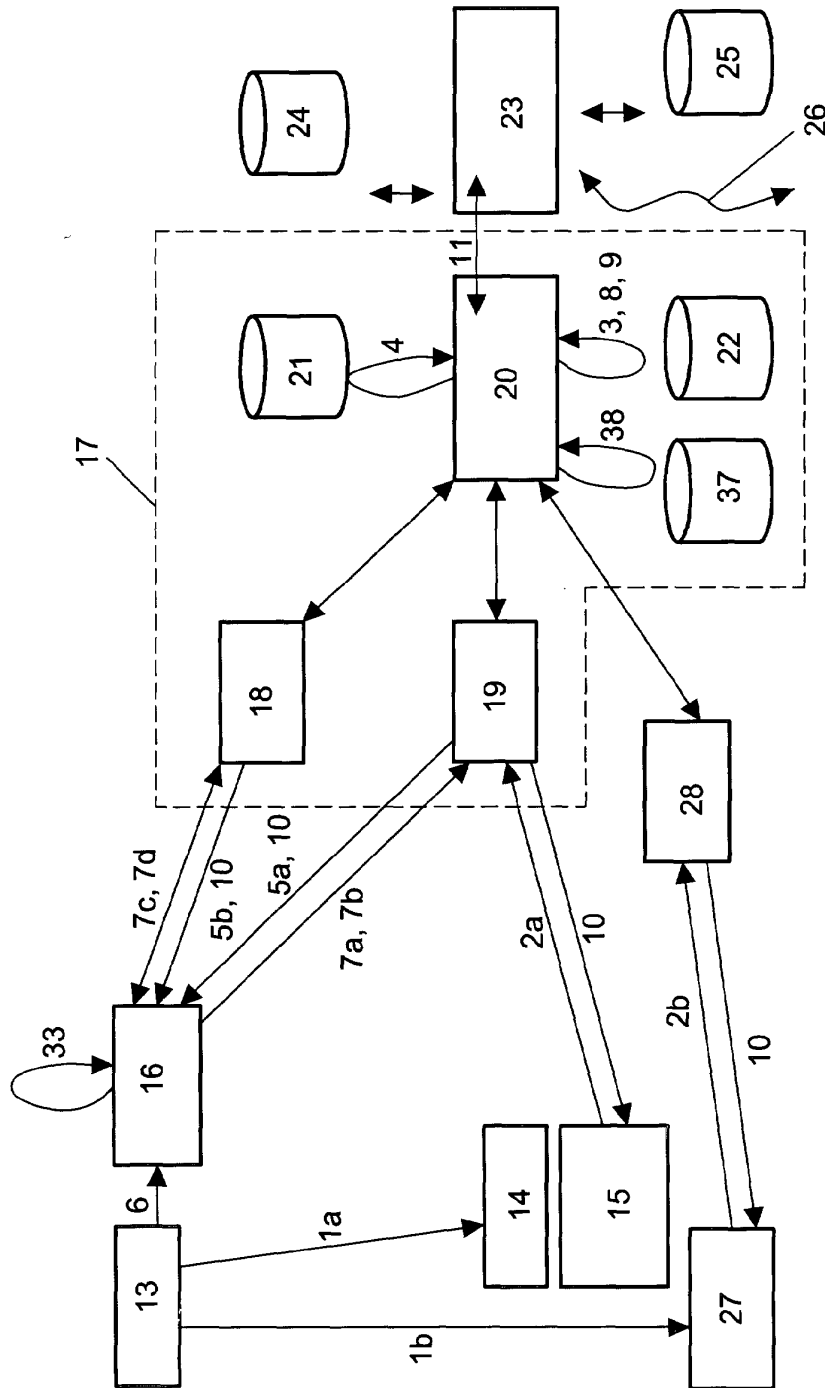


FIG. 1

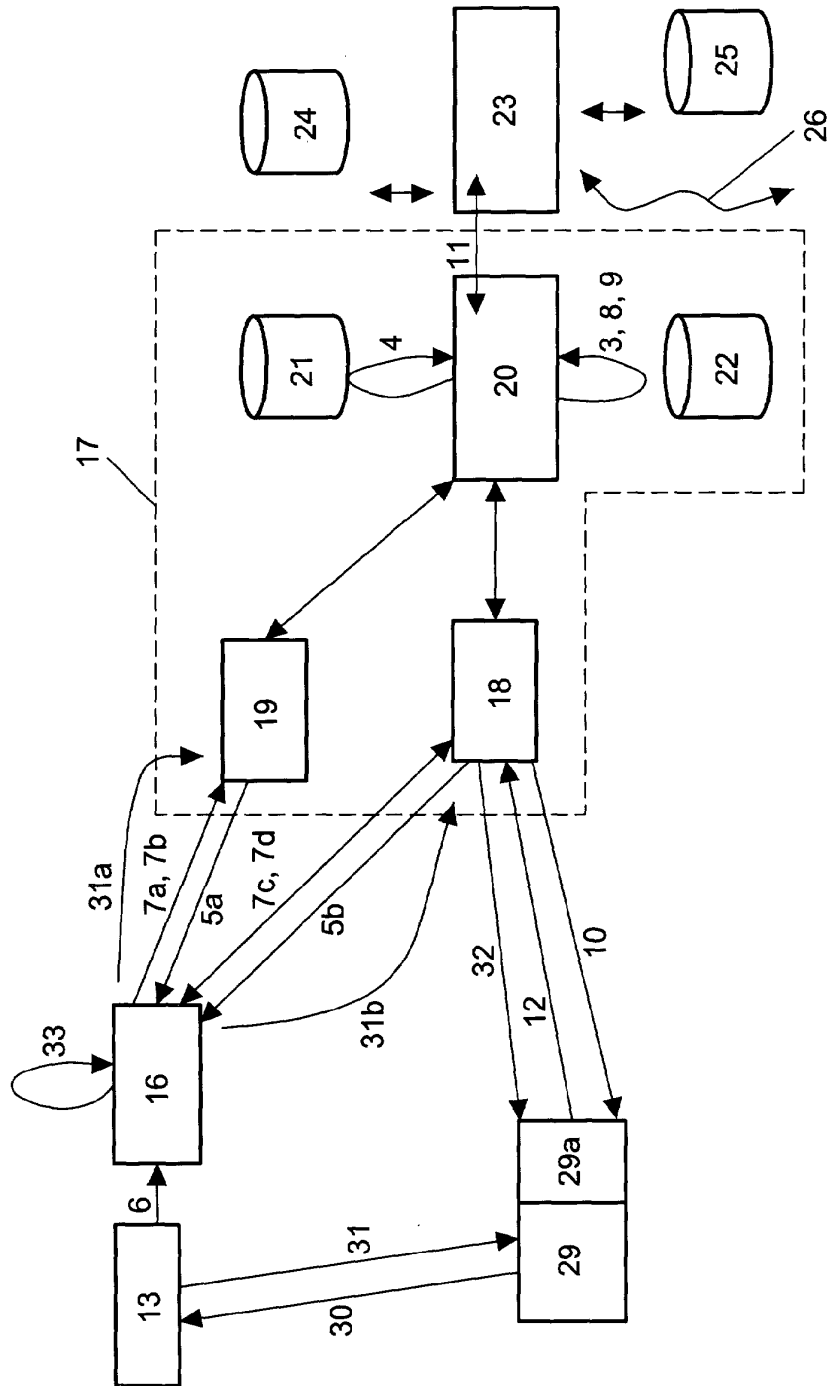


FIG. 2

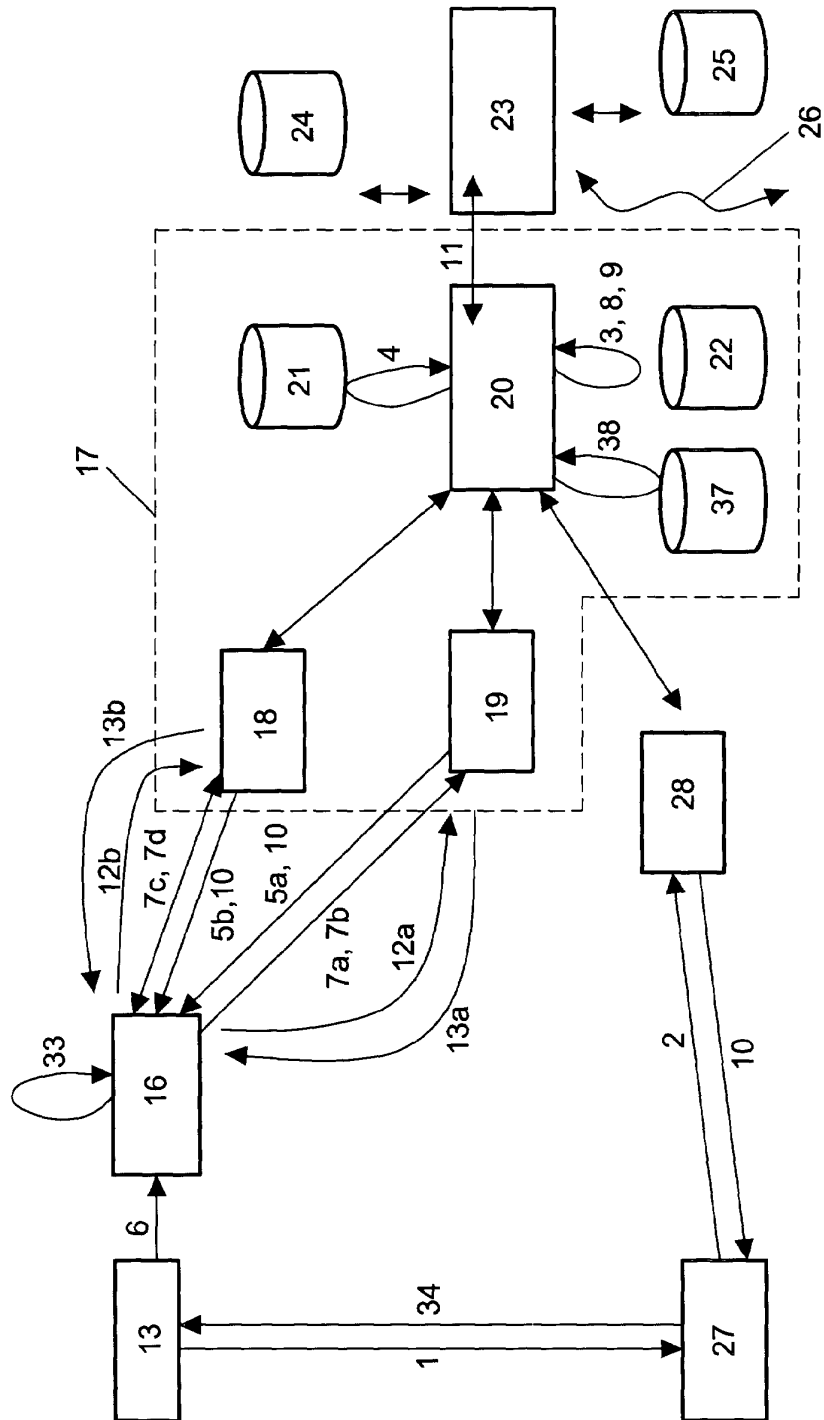


FIG. 3

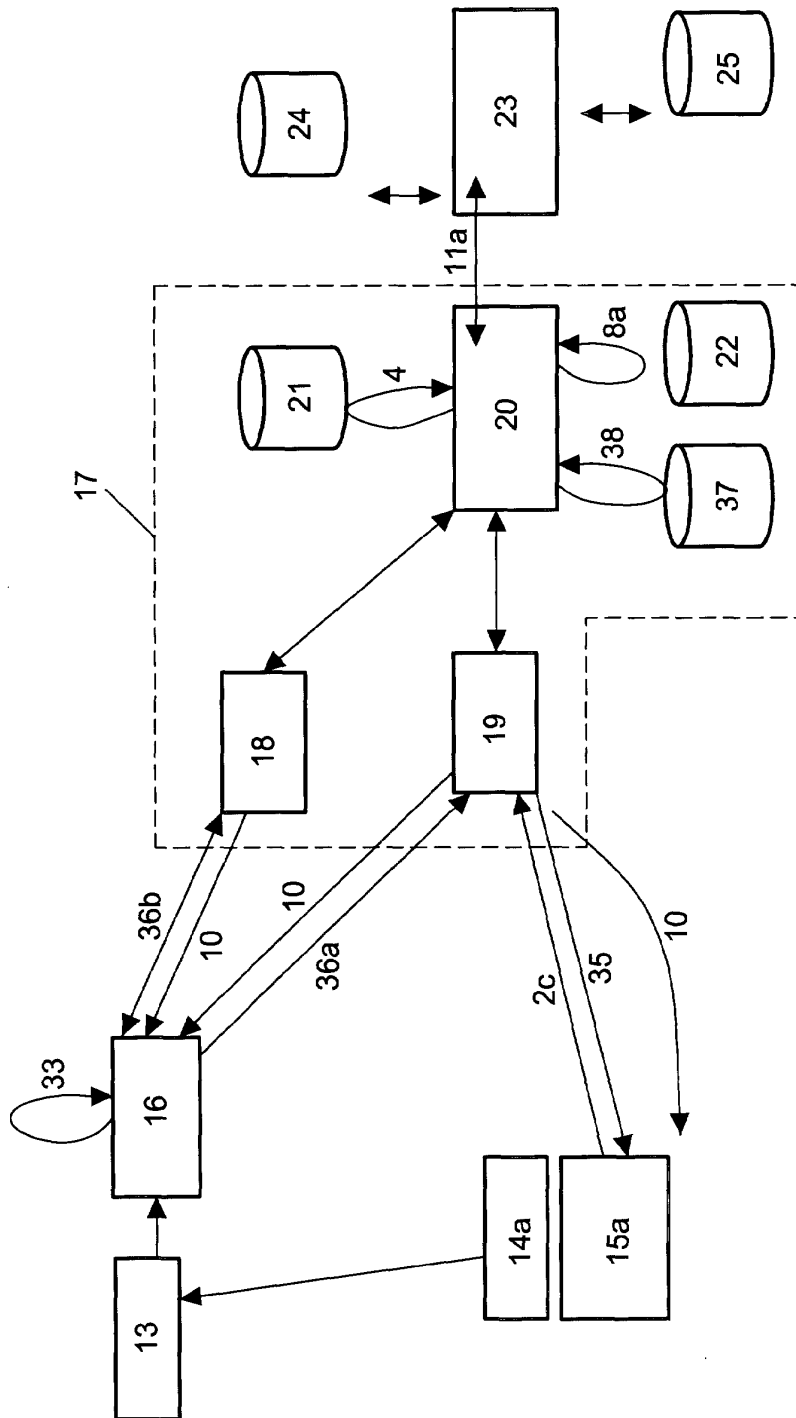


FIG. 4

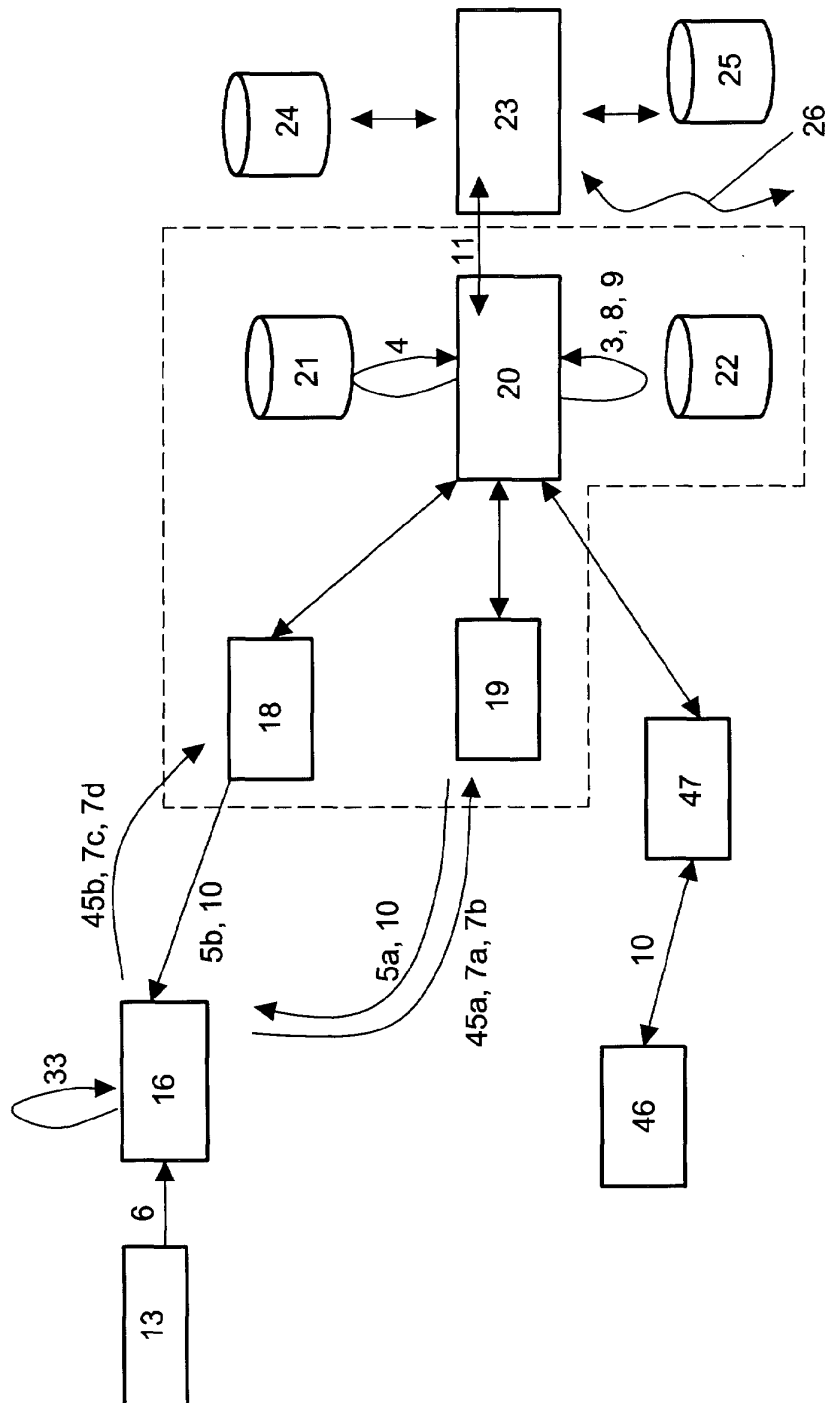
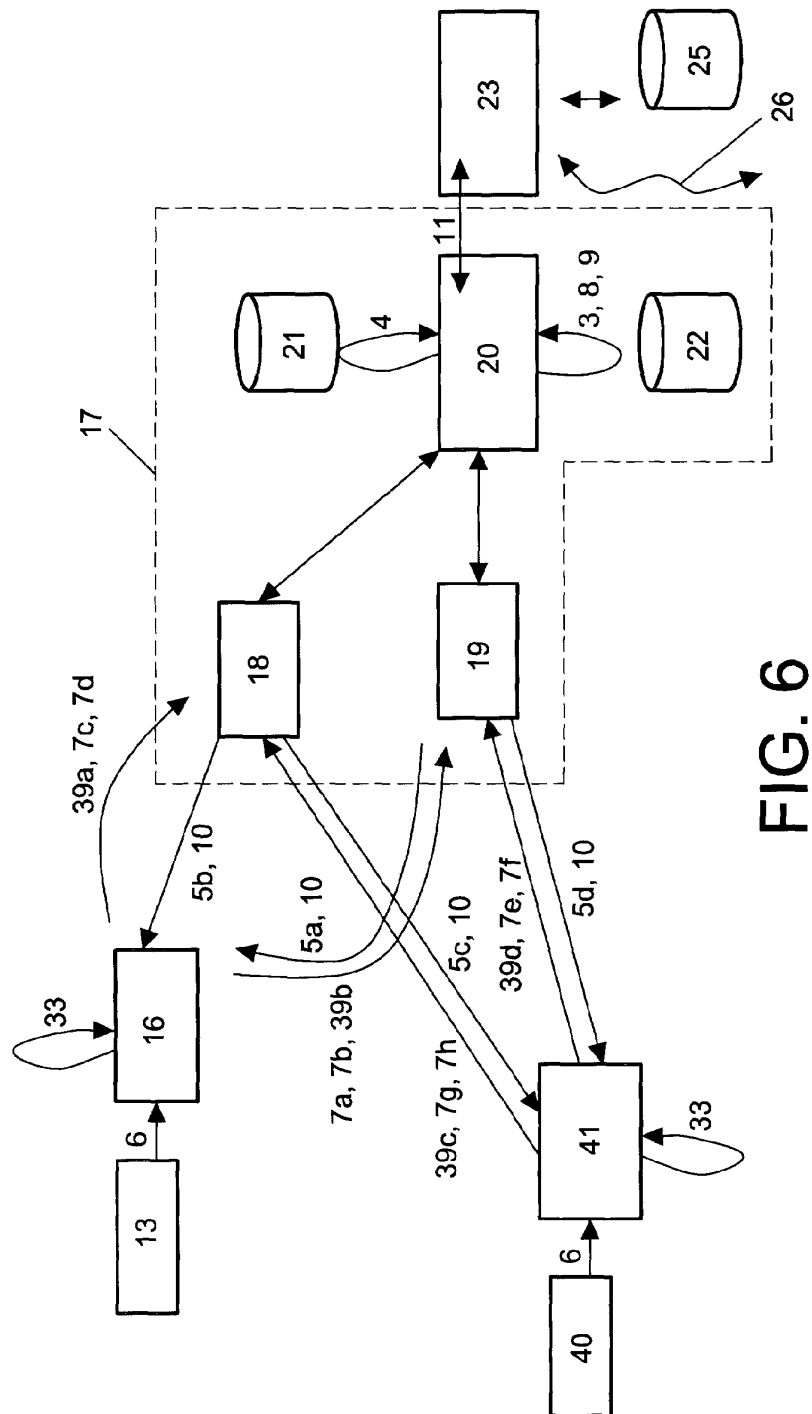


FIG. 5



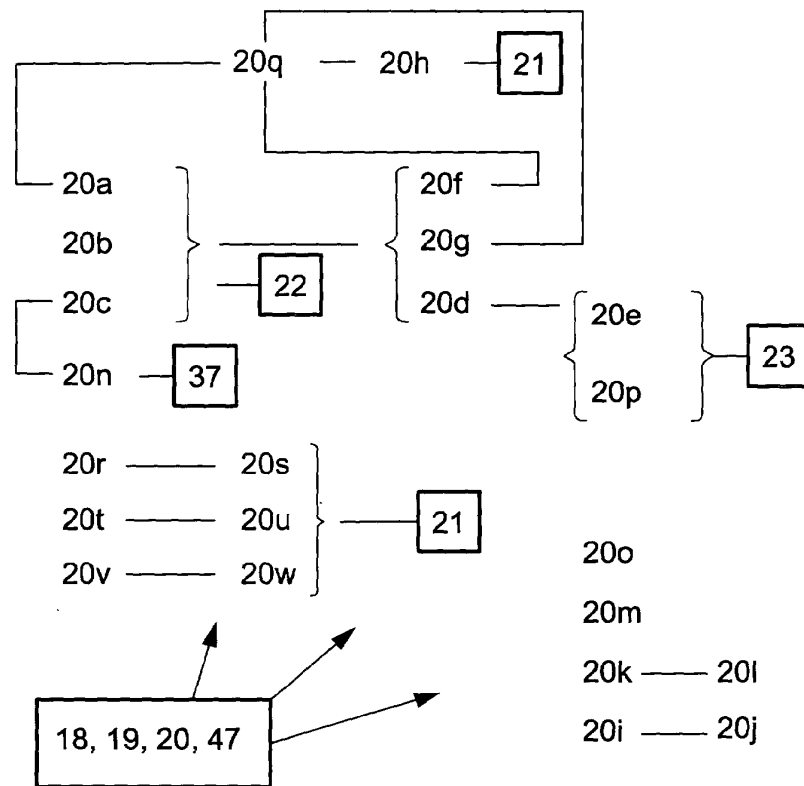


FIG. 7



European Patent
Office

EUROPEAN SEARCH REPORT

Application Number
EP 00 20 2720

DOCUMENTS CONSIDERED TO BE RELEVANT			
Category	Citation of document with indication, where appropriate, of relevant passages	Relevant to claim	CLASSIFICATION OF THE APPLICATION (Int.Cl.7)
A,D	EP 0 986 275 A (SWISSCOM AG) 15 March 2000 (2000-03-15) * the whole document *	1-9, 21, 24, 25, 35-45	G07F7/10 //G07F19/00
A	WO 99 33034 A (GLOBAL MOBILITY SYSTEMS INC) 1 July 1999 (1999-07-01) * page 7, line 9 - page 11, line 20 * * page 14, line 3 - page 16, line 23 *	15, 24, 27, 28, 30-34	
A,D	WO 98 47116 A (ERICSSON TELEFON AB L M) 22 October 1998 (1998-10-22) * page 7, line 1 - page 19, line 21 * * figure 3 *	1, 3, 9-11, 15	
A	WO 99 22346 A (SONERA OY ; VIHINEN SEPPO (FI); STEWEN TEEMU (FI)) 6 May 1999 (1999-05-06) * page 3, line 3 - page 7, line 27 * * page 8, line 34 - page 9, line 22 * * figure *	24, 27-34	
A	WO 97 41499 A (MARTINEZ JERRY R) 6 November 1997 (1997-11-06) * page 9, line 22 - page 12, line 5 * * page 15, line 12 - page 16, line 16 *	23	
A	"DIALOG. SUN-SENTINEL" DIALOG. SUN-SENTINEL, XP002932299		
The present search report has been drawn up for all claims			
Place of search THE HAGUE		Date of completion of the search 13 June 2001	Examiner Bocage, S
CATEGORY OF CITED DOCUMENTS X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document		T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons & : member of the same patent family, corresponding document	

EPC FORM 1503 03/92 (P04001)

**ANNEX TO THE EUROPEAN SEARCH REPORT
ON EUROPEAN PATENT APPLICATION NO.**

EP 00 20 2720

This annex lists the patent family members relating to the patent documents cited in the above-mentioned European search report. The members are as contained in the European Patent Office EDP file on
The European Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

13-06-2001

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
EP 0986275 A	15-03-2000	JP 2000163487 A	16-06-2000
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EPC FORM P-406

For more details about this annex : see Official Journal of the European Patent Office, No. 12/82

Electronic Acknowledgement Receipt	
EFS ID:	5835119
Application Number:	12043235
International Application Number:	
Confirmation Number:	4917
Title of Invention:	Mobile Phone Charge Card Notification and Authorization Method
First Named Inventor/Applicant Name:	Gerry Calabrese
Customer Number:	24131
Filer:	Werner H. Stemer
Filer Authorized By:	
Attorney Docket Number:	W-9001D
Receipt Date:	05-AUG-2009
Filing Date:	06-MAR-2008
Time Stamp:	16:45:12
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Filed (SB/08)	W-9001D-IDS.pdf	607932 8766fc38892c91978364766a3648cb86905bfc45	no	4

Warnings:

Information:

A U.S. Patent Number Citation or a U.S. Publication Number Citation is required in the Information Disclosure Statement (IDS) form for autoloading of data into USPTO systems. You may remove the form to add the required data in order to correct the Informational Message if you are citing U.S. References. If you chose not to include U.S. References, the image of the form will be processed and be made available within the Image File Wrapper (IFW) system. However, no data will be extracted from this form. Any additional data such as Foreign Patent Documents or Non Patent Literature will be manually reviewed and keyed into USPTO systems.

2	Foreign Reference	EP1136961A1.pdf	2279423	no	32
			0779ee78b2b176da55af2a10bb0e60330ab61e6c		

Warnings:

Information:

Total Files Size (in bytes):	2887355
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This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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



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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/043,235	03/06/2008	Gerry Calabrese	W-9001D	4917
24131 7590 11/05/2010 LERNER GREENBERG STEMER LLP P O BOX 2480 HOLLYWOOD, FL 33022-2480			EXAMINER KIM, AHSHIK	
			ART UNIT 2876	PAPER NUMBER
			MAIL DATE 11/05/2010	DELIVERY MODE PAPER

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

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

Office Action Summary	Application No. 12/043,235		Applicant(s) CALABRESE ET AL.	
	Examiner Ahshik Kim		Art Unit 2876	

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

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

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

Status

1) ☒ Responsive to communication(s) filed on 7/2/09 (Prelim Amendment).

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

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

Disposition of Claims

4) ☒ Claim(s) 1-10 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) ☒ Claim(s) 1-4 and 8-10 is/are allowed.

6) ☒ Claim(s) 5-7 is/are rejected.

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

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

Application Papers

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

10) ☒ The drawing(s) filed on 06 March 2008 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

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

a) ☐ All b) ☐ Some * c) ☐ None of:

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

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

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

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

Attachment(s)

1) ☒ Notice of References Cited (PTO-892) 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) 3) ☒ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date <u>3/6/08, 4/29/09, 8/5/09</u> .	4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____. 5) ☐ Notice of Informal Patent Application 6) ☐ Other: _____.
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DETAILED ACTION

1. This is the first action relating to U.S. Application Serial No. 12/043,235 filed on March 6, 2008.

5

Preliminary Amendment

2. Receipt is acknowledged of the preliminary amendment filed on July 2, 2009. Currently claims 1-10 remain in the examination.

10

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

15

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

4. Claims 5-7 are rejected under 35 U.S.C. 102(b) as being anticipated by US 2002/0107791 A1 to Nobrega et al. (hereinafter "Nobrega").

20

Re claim 5, Nobrega discloses a credit card based transaction (see abstract) at merchant's POS; wherein credit account information of a customer is collected (see paragraph 0009) along with purchase transaction information (see paragraph 0034); the transaction information is transmitted to remote charge processing facility 2 (see paragraph 0022); the charge processing facility, in turn, transmitting the transaction information to the customer's wireless phone (see paragraph 0022); the consumer inputs PIN in the customer's wireless device to

authorize/approve the transaction (see paragraph 0037). The wireless device in figure 2 is a cellular telephone, which is a part of a cellular network (see paragraph 0020).

Re claims 6 and 7, the notification must occur prior to authorizing the request, which the customer does with the wireless device (see paragraph 0037). Requiring the customer PIN is a prompt for an authorization response, and entry of valid PIN is a valid authorization response.

Allowable Subject Matter

5. Claims 1-4 and 8-10 are allowed.

6. The following is a statement of reasons for the indication of allowable subject matter:

10 The claims are directed at a payment authorization method comprising gathering at merchants, account information for customer's purchase; transmitting an authorization request to a financial authorization system; checking whether or not a profile is present for the customer and whether the customer has requested a notification in the profile regarding the authorization request; if the customer has requested notification, notifying to a cell phone of the customer and processing the transaction for payment authorization. Such a payment authorization method, particularly checking the customer's profile to see the notification procedure, and notifying the customer according to the information in the profile is neither disclosed nor suggested by the cited references. The limitations recited in other independent claims are also allowable.

20

Conclusion

Art Unit: 2876

I. The pertinent prior arts made of record but not relied are listed in attached form PTO-892. These are considered pertinent to Applicant's disclosure. Applicant is respectfully suggested to carefully review these references.

5 II. Any inquiry concerning this communication or earlier communications from the examiner should be directed to *Ahshik Kim* whose telephone number is (571)272-2393. The examiner can normally be reached between the hours of 8:00 AM to 5:00 PM Monday thru Friday.

10 If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee, can be reached on (571)272-2398. The fax phone number for this Group is (571)273-8300.

15 Communications via Internet e-mail regarding this application, other than those under 35 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be addressed to [ahshik.kim@uspto.gov].

20 *All Internet e-mail communications will be made of record in the application file. PTO employees do not engage in Internet communications where there exists a possibility that sensitive information could be identified or exchanged unless the record includes a properly signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and Trademark on February 25, 1997 at 1195 OG 89.*

25 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 application is available for Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have any questions or access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

30

/Ahshik Kim/

35

Primary Examiner
Art Unit 2876
November 3, 2010

Notice of References Cited	Application/Control No. 12/043,235	Applicant(s)/Patent Under Reexamination CALABRESE ET AL.	
	Examiner Ahshik Kim	Art Unit 2876	Page 1 of 1

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*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-2002/0107791	08-2002	Nobrega et al.	705/39
*	B	US-2002/0156689	10-2002	Spalding, Jeff	705/26
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
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	V	
	W	
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Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

<i>Index of Claims</i> 	Application/Control No. 12043235	Applicant(s)/Patent Under Reexamination CALABRESE ET AL.
	Examiner Ahshik Kim	Art Unit 2876

✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
=	Allowed	÷	Restricted	I	Interference	O	Objected

☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47										
CLAIM		DATE								
Final	Original	11/03/2010								
	1	=								
	2	=								
	3	=								
	4	=								
	5	✓								
	6	✓								
	7	✓								
	8	=								
	9	=								
	10	=								

Search Notes 	Application/Control No. 12043235	Applicant(s)/Patent Under Reexamination CALABRESE ET AL.
	Examiner Ahshik Kim	Art Unit 2876

SEARCHED			
Class	Subclass	Date	Examiner
235	380	11/3/2010	ak
	379	11/3/2010	ak
	382	11/3/2010	ak
705	77	11/3/2010	ak

SEARCH NOTES		
Search Notes	Date	Examiner
See attached EAST search history	11/3/2010	ak
Reviewed parent case	11/3/2010	ak

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner

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CONFIRMATION NO. 4917

SERIAL NUMBER 12/043,235	FILING or 371(c) DATE 03/06/2008 RULE	CLASS 235	GROUP ART UNIT 2876	ATTORNEY DOCKET NO. W-9001D		
APPLICANTS Gerry Calabrese, Fort Lauderdale, FL; Werner Stermer, Fort Lauderdale, FL; ** CONTINUING DATA ***** This application is a DIV of 11/077,783 03/11/2005 PAT 7,357,310 ** FOREIGN APPLICATIONS ***** ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** * SMALL ENTITY ** 03/15/2008						
Foreign Priority claimed ☐ Yes ☒ No 35 USC 119(a-d) conditions met ☐ Yes ☒ No Verified and /AHSHIK KIM/ Acknowledged Examiner's Signature		☐ Met after Allowance Initials	STATE OR COUNTRY FL	SHEETS DRAWINGS 2	TOTAL CLAIMS 10	INDEPENDENT CLAIMS 4
ADDRESS LERNER GREENBERG STEMER LLP P O BOX 2480 HOLLYWOOD, FL 33022-2480 UNITED STATES						
TITLE Mobile Phone Charge Card Notification and Authorization Method						
FILING FEE RECEIVED 540	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		☐ All Fees ☐ 1.16 Fees (Filing) ☐ 1.17 Fees (Processing Ext. of time) ☐ 1.18 Fees (Issue) ☐ Other _____ ☐ Credit			

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
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L18	75	("235"/\$7.ccls. or "705"/ \$7.ccls.) and ("approv"\$6 with ("preauthorized" or "pre- authorized"))	US-PGPUB; USPAT	OR	ON	2010/11/03 12:42
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L20	143	("235"/\$7.ccls. or "705"/ \$7.ccls.) and (("preapproved" or "pre- approved") with ("transaciton" or "purchase"))	US-PGPUB; USPAT	OR	ON	2010/11/03 12:44
L21	109	("235"/\$7.ccls. or "705"/ \$7.ccls.) and (("preapproved" or "pre- approved" or "preauthorized" or "preauthorized") with "code")	US-PGPUB; USPAT	OR	ON	2010/11/03 13:16
L22	23	("235"/\$7.ccls. or "705"/ \$7.ccls.) and (("preapproved" or "pre- approved" or "preauthorized" or "preauthorized") with "voice")	US-PGPUB; USPAT	OR	ON	2010/11/03 13:48
L23	53	("235"/\$7.ccls. or "705"/ \$7.ccls.) and (("preapproved" or "pre- approved" or "preauthorized" or "preauthorized") same "voice")	US-PGPUB; USPAT	OR	ON	2010/11/03 13:48
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S2	5	("5015830" "5613159" "5635701" "5895903" "5936220"). PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2006/06/05 11:27
S3	21	("6250557").URPN.	USPAT	OR	OFF	2006/06/05 11:29
S4	16	"235"/\$7.ccls. and ("financial" with "transaction" with "wireless"\$3)	USPAT	OR	ON	2006/06/05 11:30
S5	38	("4305059" "4424529" "4529870" "4575621" "4686407" "4707592" "4819039" "4965568" "5159632" "5192947" "5265033" "5285496" "5347580" "5359182" "5371493" "5412192" "5440634" "5442707" "5452356" "5453601" "5455864" "5467398" "5473143" "5473667" "5477215" "5481255" "5483595" "5510778" "5521363" "5539189" "5541583" "5557518" "5572004" "5585787" "5585789" "5590038" "5591949" "5754655"). PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2006/06/05 11:31
S6	104	("5359182").URPN.	USPAT	OR	OFF	2006/06/05 11:33

S7	36	("4305059" "4529870" "4575621" "4707592" "5159632" "5192947" "5221838" "5265033" "5285496" "5347580" "5359182" "5371493" "5412192" "5440634" "5442707" "5452356" "5453601" "5455864" "5467398" "5473143" "5473667" "5477215" "5481255" "5483595" "5510778" "5521363" "5539189" "5541583" "5557518" "5572004" "5585787" "5585789" "5590038" "5591949" "5929773" "6144848").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2006/06/05 11:35
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S9	105	"235"/\$7.ccls. and ("financial" with "transaction" with "approv"\$6)	US-PGPUB; USPAT; EPO; JPO	OR	ON	2006/06/05 11:57
S10	46	S9 and "wireless"\$3	US-PGPUB; USPAT; EPO; JPO	OR	ON	2006/06/05 11:57
S11	215	("5221838").URPN.	USPAT	OR	OFF	2006/06/05 12:01
S12	93	S11 and "wireless"\$3	USPAT	OR	OFF	2006/06/05 12:01
S13	4	("5221838" "5387784" "5608778" "5887266").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2006/06/05 12:23
S14	1	("6442532").PN.	US-PGPUB; USPAT; EPO; JPO	OR	OFF	2006/06/05 12:37
S15	133	"235"/\$7.ccls. and "lapstun".in.	US-PGPUB; USPAT; EPO; JPO	OR	OFF	2006/06/06 09:11

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S17	108	("5359182").URPN.	USPAT	OR	OFF	2006/09/20 15:07
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S19	5	("5015830" "5613159" "5635701" "5895903" "5936220"). PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2006/09/20 15:18
S20	21	("6250557").URPN.	USPAT	OR	OFF	2006/09/20 15:18
S21	20	("20020023215" "20020038287" "20020046185" "20020077993" "20020107755" "20020143634" "20020143655" "20020169719" "20020179704" "20030024979" "20030061170" "20030154139" "20040078328" "20050131838" "5221838" "6026379" "6212634" "6250557" "6270011" "6938019").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2006/09/20 15:19
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S25	1	("6442532").PN.	US-PGPUB; USPAT; EPO; JPO	OR	OFF	2006/10/11 09:58
S26	1	11/077783	US-PGPUB; USPAT; EPO; JPO	OR	OFF	2007/03/05 13:07

S27	20	("20020023215" "20020038287" "20020046185" "20020077993" "20020107755" "20020143634" "20020143655" "20020169719" "20020179704" "20030024979" "20030061170" "20030154139" "20040078328" "20050131838" "5221838" "6026379" "6212634" "6250557" "6270011" "6938019").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2007/03/05 13:27
S28	774	"pos" with "wireless"	US-PGPUB; USPAT; EPO; JPO	OR	OFF	2007/03/05 13:48
S29	177	"pos" with "wireless" with "transaction"	US-PGPUB; USPAT; EPO; JPO	OR	ON	2007/03/05 13:48
S30	27	("235"/\$7.ccls. or "705"/ \$7.ccls.) and ("preauthoriz"\$6 with "time")	US-PGPUB; USPAT; EPO; JPO	OR	OFF	2007/03/07 10:04
S31	27	("235"/\$7.ccls. or "705"/ \$7.ccls.) and ("preauthoriz"\$6 with "time")	US-PGPUB; USPAT; EPO; JPO	OR	ON	2007/03/07 10:05
S32	131	("235"/\$7.ccls. or "705"/ \$7.ccls.) and (("preauthoriz"\$6 or "pre-authori"\$6) with "time")	US-PGPUB; USPAT; EPO; JPO	OR	ON	2007/03/07 10:06
S33	44	S32 and "pos"	US-PGPUB; USPAT; EPO; JPO	OR	ON	2007/03/07 10:06
S34	0	11/557171	US-PGPUB; USPAT; EPO; JPO	OR	OFF	2007/03/07 14:06
S35	1	11/077783	US-PGPUB; USPAT; EPO; JPO	OR	OFF	2007/09/19 17:04

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12043235, GAU: 2876

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	Filing Date		2008-03-06
	First Named Inventor	Gerry Calabrese	
	Art Unit		
	Examiner Name		
	Attorney Docket Number		W-9001D

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Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	5221838		1993-06-22	Gutman et al.	
	2	5359182		1994-10-25	Schilling	
	3	5521363		1996-05-28	Tannenbaum	
	4	6366893	B2	2002-04-02	Hannula et al.	
	5	6442532	B1	2002-08-27	Kawan	
	6	6494367	B1	2002-12-17	Zacharias	
	7	6726098	B2	2004-04-27	Schilling	
	8	6754636	B1	2004-06-22	Walker et al.	

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	Attorney Docket Number		W-9001D	

	9	7024396	B2	2006-04-04	Woodward	
	10	7181432	B2	2007-02-20	Wells et al.	

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	1	20020035539	A1	2002-03-21	O'Connell	
	2	20020107755	A1	2002-08-08	Steed et al.	
	3	20020107791	A1	2002-08-08	Nobrega et al.	

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	Filing Date		2008-03-06	
	First Named Inventor	Gerry Calabrese		
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	Attorney Docket Number		W-9001D	

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Filed on 4/29/09

12043235 - GAU: 2876

Doc code: IDS

Doc description: Information Disclosure Statement (IDS) Filed

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	Filing Date		2008-03-06	
	First Named Inventor	Gerry Calabrese et al.		
	Art Unit	2876		
	Examiner Name	N/A		
	Attorney Docket Number	W-9001D		

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	1	5530438	A	1996-06-25	Bickham et al.		
	2	5615110	A	1997-03-25	Wong		
	3	6064990	A	2000-05-16	Goldsmith		
	4	7096003	B2	2006-08-22	Joao et al.		
	5	7389275	B2	2008-06-17	Kemper et al.		
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	Filing Date		2008-03-06
	First Named Inventor	Gerry Calabrese et al.	
	Art Unit	2876	
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	Attorney Docket Number	W-9001D	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	12043235
	Filing Date	2008-03-06
	First Named Inventor	Gerry Calabrese, et al.
	Art Unit	2876
	Examiner Name	Ashik Kim
	Attorney Docket Number	W-9001 D

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	1	1136961	EP	A1	2001-09-26	Calvo et al.	Published in the English language	☐
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	12043235 12043235 - GAU: 2876
	Filing Date	2008-03-06
	First Named Inventor	Gerry Calabrese, et al.
	Art Unit	2876
	Examiner Name	Ashik Kim
	Attorney Docket Number	W-9001 D

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Examiner Signature	/Ahshik Kim/	Date Considered	11/03/2010
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Docket No.: W-9001D

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No.	: 12/043,235	Confirmation No.:	4917
Applicant	: Gerry Calabrese, et al.		
Filing Date	: March 6, 2008		
Title	: Mobile Phone Charge Card Notification and Authorization Method		
Examiner	: Ahshik Kim		
Docket No	: W-9001D		
Customer No.	: 24131		

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

AMENDMENT

Sir:

This is responsive to the Office action dated Nov. 5, 2010. Kindly amend the above-identified application as follows:

- Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.
- Remarks begin on page 6 of this paper.

Amendments to the Claims

Listing of Claims:

Claim 1 (previously presented). A payment authorization method, which comprises:

gathering, at a merchant's, account information for payment of a customer's purchase;

transmitting an authorization request from the merchant's to a financial authorization system requesting payment authorization for the customer's purchase;

checking whether or not a profile is present with regard to the customer and, if the profile is present, checking whether or not the customer has requested notification regarding the authorization request;

if the customer has requested notification, notifying the customer that the authorization request has been received by transmitting a notification to a cell phone or a cellular network-connected communications device associated with the customer; and

processing the transaction for payment authorization and, if the purchase is authorized, notifying the merchant substantially contemporaneously with the step of transmitting the notification to the cell phone or the communications device associated with the customer.

Claim 2 (previously presented). The method according to claim 1, wherein the authorization request includes the account information and a monetary amount, and the notification to the communications device associated with the customer in an SMS message including the monetary amount.

Claim 3 (original). The method according to claim 1, which further comprises prompting the customer to return a response to the notification and authorizing the purchase only when a proper response is returned.

Claim 4 (previously presented). The method according to claim 3, wherein the response includes a personal identifier associated with the customer.

Claim 5 (currently amended). In a charge card payment authorization method, wherein a charge is requested at a merchant's, account information for payment of a customer's purchase is acquired at the merchant's, an authorization request is transmitted to a remote charge processing facility, and the charge request is processed, the improvement which comprises: transmitting a notification of the charge request through a cellular network to a wireless device associated with the customer no later than immediately after authorizing the charge request and processing the charge request without requiring a response from the wireless device associated with the customer.

Claim 6 (original). The method according to claim 5, which comprises transmitting the notification immediately upon receiving the charge request and prior to authorizing the charge request.

Claim 7 (canceled).

Claim 8 (previously presented). A charge card processing method, which comprises:

inputting a transaction request to a stationary merchant terminal disposed at a merchant location;

processing the transaction request with the merchant terminal, including a transmission of a first authorization request to a remote processing facility and receipt of a notification that authorization has been accepted or declined;

transmitting a second authorization request from a remote processing facility to a mobile communications device of a customer associated with the requested transaction through a cellular network; and

authorizing the requested transaction only if authorization has been accepted for the first authorization request and a proper response has been received by the remote processing facility to the second authorization request.

Claim 9 (original). A charge processing method, which comprises:

preauthorizing an imminent given transaction by transmitting a preauthorization for the imminent given transaction from a customer to a financial authorization system;

subsequently inputting a transaction request concerning the given transaction at a merchant terminal disposed at a merchant location;

processing the transaction request at the merchant terminal, including a transmission of an authorization request for the given transaction to the financial authorization system;

transmitting a response to the authorization request from the financial authorization system to the merchant terminal, and thereby authorizing the transaction request at the merchant's if the preauthorization from the customer is available in the financial authorization system, and otherwise contacting the customer for authorization or declining the authorization request.

Claim 10 (original). The method according to claim 9, wherein the preauthorization from the customer includes a maximum amount to be authorized for the transaction and a time period within which the preauthorization is valid.

Remarks

Reconsideration of the application is requested.

Claims 1-6 and 8-10 remain in the application. Claim 5 has been amended. Claim 7 has been canceled.

The allowance of claims 1-4 and 8-10 is appreciatively noted. We agree with the Primary Examiner that these claims define over the prior art.

Claim 5 was rejected as being anticipated under 35 U.S.C. § 102 over the prior art reference to Nobrega et al. (US 2002/0107791 A1, hereinafter "Nobrega"). We respectfully submit that the amended claim 5 is patentable over the prior art.

According to the amended claim 5, the authorization is processed without requiring a response from the consumer. Support for the added language in claim 5 is found, for example, in paragraph [0022] of the original specification. There, we describe the option of a "simple notification" without a confirmation response.

Claim 7, which had been directed to the option of notification with a response requirement, has been canceled, because its requirement would collide with the newly added limitation in claim 5. Applicants are currently considering further prosecuting the concept of claim 7 in a further divisional application.

Claim 5, as amended, distinguishes over Nobrega. There, the acquirer 4 is connected to a "commerce platform" 2 in which the consumer's credit card information and authorization PIN etc. are stored. The commerce platform is operated by a wireless carrier. On receiving a notification from the acquirer that a transaction has been initiated at the merchant's (POS 5), the commerce platform 2 transmits a message to the consumer's cell phone 1. The consumer is prompted to enter a PIN or to enter a cell phone-based browser to continue the transaction.

Docket No.: W-9001D
Application No. 12/043,235
Amendment dated November 9, 2010
Responsive to Office Action dated November 5, 2010

The transaction process described by Nobrega uses "independent actions of both the consumer (using the wireless device) and the merchant (normally using a POS terminal)." Nobrega, p. 4, para. [0035],

To be sure, Nobrega appears to suggest a variation in which the customer is not required to enter a PIN or similar response. To wit:

Note that a wireless carrier also has other ways of validating user identity for a credit card transaction besides using a PIN, such as based on its knowledge about the legitimacy of the wireless device being used and correlations between the wireless device and the issued card.

Nobrega, p. 2, para. [0022].

Either way, even if no PIN entry is required from the customer, the wireless carrier nevertheless pings the cell phone to find its latest location. That is, a response is required to the query, to be sent from the customer's wireless device back to the commerce platform. Without a response, the acquirer is prompted to refuse the authorization. If and when the consumer's identity is properly validated, the acquirer is so notified and prompted to obtain authorization from a clearing network.

We respectfully submit that claim 5, as amended, is patentable over Nobrega and all of the other references of record.

The issuance of a Notice of Allowance for claims 1-6 and 8-10 is requested.

/Werner H. Stemer/
Werner H. Stemer
Reg. No. 34,956

WHS/sc - November 9, 2010
Lerner Greenberg Stemer LLP
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Electronic Acknowledgement Receipt	
EFS ID:	8800934
Application Number:	12043235
International Application Number:	
Confirmation Number:	4917
Title of Invention:	Mobile Phone Charge Card Notification and Authorization Method
First Named Inventor/Applicant Name:	Gerry Calabrese
Customer Number:	24131
Filer:	Werner H. Stemer/Sabriye Avery
Filer Authorized By:	Werner H. Stemer
Attorney Docket Number:	W-9001D
Receipt Date:	09-NOV-2010
Filing Date:	06-MAR-2008
Time Stamp:	15:52:15
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		W-9001D-am1.pdf	69725	yes	7
			752f60a4104bc3e27f2451337608d870df81ed03		

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Amendment/Req. Reconsideration-After Non-Final Reject	1	1
	Claims	2	5
	Applicant Arguments/Remarks Made in an Amendment	6	7
Warnings:			
Information:			
Total Files Size (in bytes):		69725	
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.			

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

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875					Application or Docket Number 12/043,235		Filing Date 03/06/2008		☐ To be Mailed	
APPLICATION AS FILED – PART I										
(Column 1)			(Column 2)			SMALL ENTITY ☒ OR		OTHER THAN SMALL ENTITY		
FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)	OR	RATE (\$)	FEE (\$)			
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A				
☐ SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A			N/A				
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A				
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X \$ =		OR	X \$ =				
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X \$ =			X \$ =				
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).									
☐ MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))										
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL			TOTAL				
APPLICATION AS AMENDED – PART II										
(Column 1)			(Column 2)			SMALL ENTITY OR		OTHER THAN SMALL ENTITY		
AMENDMENT	11/09/2010	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	OR	RATE (\$)	ADDITIONAL FEE (\$)	
	Total (37 CFR 1.16(i))	* 8	Minus	** 20	=	X \$ =		OR	X \$ =	
	Independent (37 CFR 1.16(h))	* 4	Minus	***4	=	X \$ =		OR	X \$ =	
	☐ Application Size Fee (37 CFR 1.16(s))									
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))									
					TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE		
AMENDMENT	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)	OR	RATE (\$)	ADDITIONAL FEE (\$)		
	Total (37 CFR 1.16(i))	*	Minus	**	=	X \$ =		OR	X \$ =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	X \$ =		OR	X \$ =	
	☐ Application Size Fee (37 CFR 1.16(s))									
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))									
					TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE		
* If the entry in column 1 is less than the entry in column 2, write "0" in column 3. ** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20". *** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3". The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.										

Legal Instrument Examiner:
//TERRANCE LAWRENCE//

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
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Address: COMMISSIONER FOR PATENTS
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www.uspto.gov

NOTICE OF ALLOWANCE AND FEE(S) DUE

24131 7590 01/21/2011

LERNER GREENBERG STEMER LLP
P O BOX 2480
HOLLYWOOD, FL 33022-2480

EXAMINER

KIM, AHSHIK

ART UNIT

PAPER NUMBER

2876

DATE MAILED: 01/21/2011

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/043,235	03/06/2008	Gerry Calabrese	W-9001D	4917

TITLE OF INVENTION: MOBILE PHONE CHARGE CARD NOTIFICATION AND AUTHORIZATION METHOD

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$755	\$300	\$0	\$1055	04/21/2011

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

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

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

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

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

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

If the SMALL ENTITY is shown as NO:

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

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

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

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

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

PART B - FEE(S) TRANSMITTAL

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

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

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

24131 7590 01/21/2011

LERNER GREENBERG STEMER LLP
P O BOX 2480
HOLLYWOOD, FL 33022-2480

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.
12/043,235	03/06/2008	Gerry Calabrese	W-9001D	4917

TITLE OF INVENTION: MOBILE PHONE CHARGE CARD NOTIFICATION AND AUTHORIZATION METHOD

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$755	\$300	\$0	\$1055	04/21/2011

EXAMINER	ART UNIT	CLASS-SUBCLASS
KIM, AHSHIK	2876	235-380000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).
☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

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

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

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

(A) NAME OF ASSIGNEE

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

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

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

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

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

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

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

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

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

Authorized Signature _____

Date _____

Typed or printed name _____

Registration No. _____

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

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UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/043,235	03/06/2008	Gerry Calabrese	W-9001D	4917
24131	7590	01/21/2011	EXAMINER	
LERNER GREENBERG STEMER LLP P O BOX 2480 HOLLYWOOD, FL 33022-2480			KIM, AHSHIK	
			ART UNIT	PAPER NUMBER
			2876	
DATE MAILED: 01/21/2011				

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

The Patent Term Adjustment to date is 548 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 548 day(s).

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

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

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

Interview Summary	Application No.	Applicant(s)	
	12/043,235	CALABRESE ET AL.	
	Examiner	Art Unit	
	Ahshik Kim	2876	

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

(1) Ahshik Kim. (3) _____.

(2) Mr. Werner Stemer. (4) _____.

Date of Interview: 13 January 2010.

Type: a) ☒ Telephonic b) ☐ Video Conference
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.
If Yes, brief description: _____.

Claim(s) discussed: 5-7.

Identification of prior art discussed: none.

Agreement with respect to the claims f) ☒ was reached. g) ☐ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicant agreed to cancel rejected claims 5-7 via Examiner amendment. The other pending claims would be allowed.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

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. See Summary of Record of Interview requirements on reverse side or on attached sheet.

/Ahshik Kim/ Primary Examiner, Art Unit 2876	
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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.

Notice of Allowability	Application No.	Applicant(s)	
	12/043,235	CALABRESE ET AL.	
	Examiner	Art Unit	
	Ahshik Kim	2876	

-- 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 Amendment filed on 11/29/10.

2. ☒ The allowed claim(s) is/are 1-4 and 8-10.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892) 2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948) 3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____ 4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material	5. ☐ Notice of Informal Patent Application 6. ☒ Interview Summary (PTO-413), Paper No./Mail Date <u>20110113</u> . 7. ☒ Examiner's Amendment/Comment 8. ☐ Examiner's Statement of Reasons for Allowance 9. ☐ Other _____.
--	---

/Ahshik Kim/ Primary Examiner, Art Unit 2876	
---	--

DETAILED ACTION

Amendment

1. Receipt is acknowledged of the amendment filed on November 29, 2010. Currently
5 claims 1-6 and 8-10 remain in the examination.

Interview

2. An interview was held by Applicant's representative (Applicant) and Examiner on
January 13, 2011.

10

Examiner's Amendment

3. 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
15 payment of the issue fee.

Authorization for this examiner's amendment was granted during a telephone interview
with Mr. Werner Stemer on January 13, 2011. See attached Interview Summary for the details
of the interview.

20 **IN THE CLAIMS**

Claim 5 (canceled).

Claim 6 (canceled).

Pursuant to entering the Examiner Amendment as authorized by Applicant, claims 1-4 and 8-10 remain in the examination.

Allowable Subject Matter

- 5 4. Claims 1-4 and 8-10 are allowed. Reason for allowable subject matter was indicated in previous Office Action.

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
10 Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ahshik Kim whose telephone number is (571)272-2393. The
15 examiner can normally be reached between the hours of 8:00AM to 5:00PM Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee, can be reached on (571)272-2398. The fax phone number for this
20 Group is (571)273-8300.

Communications via Internet e-mail regarding this application, other than those under 35 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be addressed to [ahshik.kim@uspto.gov].
25

All Internet e-mail communications will be made of record in the application file. PTO employees do not engage in Internet communications where there exists a possibility that sensitive information could be identified or exchanged unless the record includes a properly signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly
30 set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and Trademark on February 25, 1997 at 1195 OG 89.

Art Unit: 2876

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 application is available for Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have any questions or access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

10

/Ahshik Kim/
Primary Examiner
Art Unit 2876

15

January 13, 2011

Issue Classification 	Application/Control No. 12043235	Applicant(s)/Patent Under Reexamination CALABRESE ET AL.
	Examiner Ahshik Kim	Art Unit 2876

ORIGINAL						INTERNATIONAL CLASSIFICATION												
CLASS		SUBCLASS				CLAIMED					NON-CLAIMED							
235		380				G	0	6	K	5 / 00 (2006.01.01)								
CROSS REFERENCE(S)																		
CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)																	
235	379	382																

☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47															
Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
1	1														
2	2														
3	3														
4	4														
	5														
	6														
	7														
5	8														
6	9														
7	10														

NONE		Total Claims Allowed:	
		7	
(Assistant Examiner)	(Date)		
/Ahshik Kim/ Primary Examiner.Art Unit 2876	01/13/2011	O.G. Print Claim(s)	O.G. Print Figure
(Primary Examiner)	(Date)	1	1

Search Notes 	Application/Control No. 12043235	Applicant(s)/Patent Under Reexamination CALABRESE ET AL.
	Examiner Ahshik Kim	Art Unit 2876

SEARCHED			
Class	Subclass	Date	Examiner
235	380	11/3/2010	ak
	379	11/3/2010	ak
	382	11/3/2010	ak
705	77	11/3/2010	ak

SEARCH NOTES		
Search Notes	Date	Examiner
See attached EAST search history	11/3/2010	ak
Reviewed parent case	11/3/2010	ak
Updated Search	1/13/2011	ak

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner
	Same as above (see Searched)	1/13/2011	ak

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<i>Index of Claims</i> 	Application/Control No. 12043235	Applicant(s)/Patent Under Reexamination CALABRESE ET AL.
	Examiner Ahshik Kim	Art Unit 2876

✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
=	Allowed	÷	Restricted	I	Interference	O	Objected

☐ Claims renumbered in the same order as presented by applicant				☐ CPA				☐ T.D.				☐ R.1.47			
CLAIM		DATE													
Final	Original	11/03/2010	01/13/2011												
1	1	=	=												
2	2	=	=												
3	3	=	=												
4	4	=	=												
	5	✓	-												
	6	✓	-												
	7	✓	-												
5	8	=	=												
6	9	=	=												
7	10	=	=												

Docket No.: W-9001D

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No.	:	12/043,235	Confirmation No: 4917
Applicant	:	Gerry Calabrese, et al.	
Filed	:	March 6, 2008	
Title	:	Mobile Phone Charge Card Notification and Authorization Method	
Art Unit	:	2876	
Examiner	:	Ahshik Kim	
Docket No.	:	W-9001D	
Customer No.	:	24131	

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

STATEMENT OF SUBSTANCE OF INTERVIEW

Sir:

Responsive to the Interview Summary dated January 21, 2011, kindly consider the following remarks:

- **Remarks/Arguments** begin on page 2 of this paper.

REMARKS/ARGUMENTS

Applicants fully agree with the Examiner's summary of the substance of the interview.

Respectfully submitted,

/Werner H. Stemer/
Werner H. Stemer
Reg. No. 34,956

/ab

February 1, 2011

Lerner Greenberg Stemer LLP
P.O. Box 2480
Hollywood, Florida 33022-2480
Tel.: 954-925-1100
Fax: 954-925-1101

Electronic Acknowledgement Receipt	
EFS ID:	9350120
Application Number:	12043235
International Application Number:	
Confirmation Number:	4917
Title of Invention:	MOBILE PHONE CHARGE CARD NOTIFICATION AND AUTHORIZATION METHOD
First Named Inventor/Applicant Name:	Gerry Calabrese
Customer Number:	24131
Filer:	Werner H. Stemer/Arlette Breakstone
Filer Authorized By:	Werner H. Stemer
Attorney Docket Number:	W-9001D
Receipt Date:	01-FEB-2011
Filing Date:	06-MAR-2008
Time Stamp:	10:57:51
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	Applicant summary of interview with examiner	W-9001D-responsetointersumm.pdf	55552 fa9b781a23d137c11ca5bd3c0a4a57a21d4a9fba	no	2

Warnings:

Information:

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.

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)

24131 7590 01/21/2011
LERNER GREENBERG STEMER LLP
P O BOX 2480
HOLLYWOOD, FL 33022-2480

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.
12/043,235	03/06/2008	Gerry Calabrese	W-9001D	4917

TITLE OF INVENTION: MOBILE PHONE CHARGE CARD NOTIFICATION AND AUTHORIZATION METHOD

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$755	\$300	\$0	\$1055	04/21/2011

EXAMINER	ART UNIT	CLASS-SUBCLASS
KIM, AHSHIK	2876	235-380000

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

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

2. For printing on the patent front page, list

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

1 **Werner H. Stemer**

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

CALABRESE STEMER LLC

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

Hollywood, Florida

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

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

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

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

- ☐ A check is enclosed.
☒ Payment by credit card. Form PTO-2038 is attached.
☒ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number **12-1099** (enclose an extra copy of this form).

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

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

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

Authorized Signature _____

Date **April 15, 2011**

Typed or printed name **Werner H. Stemer**

Registration No. **34,956**

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

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

Docket No.: W-9001D
Application No. 12/043,235
Amendment dated April 15, 2011

Docket No.: W-9001D

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No.	: 12/043,235	Confirmation No.:	4917
Applicant	: Gerry Calabrese, et al.		
Filing Date	: March 6, 2008		
Title	: Mobile Phone Charge Card Notification and Authorization Method		
Examiner	: Ahshik Kim		
Docket No	: W-9001D		
Customer No.	: 24131		

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

AMENDMENT - Rule 312

Sir:

This is further to the receipt of the Notice of Allowability of January 21, 2011. Kindly amend the above-identified application as follows:

- Amendments to the Specification begin on page 2 of this paper.
- Remarks begin on page 3 of this paper.

Docket No.: W-9001D
Application No. 12/043,235
Amendment dated April 15, 2011

Amendments to the Specification

Page 1, replace paragraph [0001] with the following amended paragraph:

[0001] This application is a divisional of copending application No.
11/077,783, filed March 11, 2005, now U.S. Patent No. US 7,357,310 B2;
the prior application is herewith incorporated by reference in its entirety.

Docket No.: W-9001D
Application No. 12/043,235
Amendment dated April 15, 2011

Remarks

The amendment is being submitted in an effort to update the cross-reference to related application section of the specification. The entry of the amendment is respectfully requested.

Respectfully submitted,

/Werner H. Stemer/
Werner H. Stemer
Reg. No. 34,956

WHS/sc - April 15, 2011
Lerner Greenberg Stemer LLP
P.O. Box 2480
Hollywood, Florida 33022-2480
Tel.: (954) 925-1100
Fax: (954) 925-1101

Electronic Patent Application Fee Transmittal				
Application Number:	12043235			
Filing Date:	06-Mar-2008			
Title of Invention:	MOBILE PHONE CHARGE CARD NOTIFICATION AND AUTHORIZATION METHOD			
First Named Inventor/Applicant Name:	Gerry Calabrese			
Filer:	Werner H. Stemer/Sabriye Avery			
Attorney Docket Number:	W-9001D			
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:				
Utility Appl issue fee	2501	1	755	755
Publ. Fee- early, voluntary, or normal	1504	1	300	300

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				1055

Electronic Acknowledgement Receipt	
EFS ID:	9890403
Application Number:	12043235
International Application Number:	
Confirmation Number:	4917
Title of Invention:	MOBILE PHONE CHARGE CARD NOTIFICATION AND AUTHORIZATION METHOD
First Named Inventor/Applicant Name:	Gerry Calabrese
Customer Number:	24131
Filer:	Werner H. Stemer/Michelle Janca
Filer Authorized By:	Werner H. Stemer
Attorney Docket Number:	W-9001D
Receipt Date:	15-APR-2011
Filing Date:	06-MAR-2008
Time Stamp:	14:40:06
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$1055
RAM confirmation Number	1016
Deposit Account	
Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
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1	Issue Fee Payment (PTO-85B)	W-9001D.pdf	435430 fd91ecab7fca5ed7d949d2bffb9bb6c3e1b1a1d4	no	1
Warnings:					
Information:					
2		W-9001D-am312.pdf	62558 c3ff41b3b8b7ee180bd07579aeebdeae49f78600	yes	3
	Multipart Description/PDF files in .zip description				
	Document Description		Start	End	
	Amendment after Notice of Allowance (Rule 312)		1	1	
	Specification		2	2	
	Applicant Arguments/Remarks Made in an Amendment		3	3	
Warnings:					
Information:					
3	Fee Worksheet (PTO-875)	fee-info.pdf	31803 e8e64d4888f286644b7eaa6f508a9b5647794eb4	no	2
Warnings:					
Information:					
Total Files Size (in bytes):			529791		
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.					



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/043,235	03/06/2008	Gerry Calabrese	W-9001D	4917
24131 7590 04/18/2011 LERNER GREENBERG STEMER LLP P O BOX 2480 HOLLYWOOD, FL 33022-2480			EXAMINER KIM, AHSHIK	
			ART UNIT 2876	PAPER NUMBER
			MAIL DATE 04/18/2011	DELIVERY MODE PAPER

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

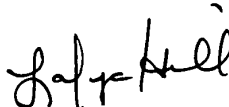
The time period for reply, if any, is set in the attached communication.

Response to Rule 312 Communication	Application No. 12/043,235 Examiner	Applicant(s) CALABRESE ET AL. Art Unit
---	---	--

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

1. ☒ The amendment filed on 15 April 2011 under 37 CFR 1.312 has been considered, and has been:

- a) ☒ entered.
- b) ☐ entered as directed to matters of form not affecting the scope of the invention.
- c) ☐ disapproved because the amendment was filed after the payment of the issue fee.
 Any amendment filed after the date the issue fee is paid must be accompanied by a petition under 37 CFR 1.313(c)(1) and the required fee to withdraw the application from issue.
- d) ☐ disapproved. See explanation below.
- e) ☐ entered in part. See explanation below.


Publishing Division



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/043,235	06/07/2011	7954706	W-9001D	4917

24131 7590 05/18/2011
LERNER GREENBERG STEMER LLP
P O BOX 2480
HOLLYWOOD, FL 33022-2480

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 637 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):

Gerry Calabrese, Fort Lauderdale, FL;
Werner Stemer, Fort Lauderdale, FL;

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
Certificate of Corrections Branch of the Patent Issue Division**

Patent. No. : US 7,954,706 B2
Patentee : Gerry Calabrese, et al.
Issued : June 7, 2011
Title : Mobile Phone Charge Card Notification
and Authorization Method
Docket No. : W-9001D
Customer No. : 24131

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

**REQUEST FOR CERTIFICATE OF CORRECTION OF PATENT
FOR PTO MISTAKE (37 C.F.R.1.322(a))**

1. Attached is Form PTO-1050 (PTO/SB/44), suitable for printing.
2. The document where the errors are shown correctly in the application file are:

The Inventor's information appears correctly in the Application Data Sheet and in the executed Oath or Declaration.

3. Please send the Certificate to:

Name : LERNER GREENBERG STEMER LLP
Address : P.O. BOX 2480
HOLLYWOOD, FL 33022-2480

/Werner H. Stemer/
Werner H. Stemer
Reg. No. 34,956

Date: June 17, 2011

WHS/sa

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO : US 7,954,706 B2 Page 1 of 1
APPLICATION NO. : 12/043,235
DATED : June 7, 2011
INVENTOR(S) : Gerry Calabrese, et al.

It is certified that an error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Item 75 should read as follows:

(75) Inventors: **Gerry Calabrese**, Fort Lauderdale, FL (US);
Werner Stemer, Fort Lauderdale, FL (US)

MAILING ADDRESS OF SENDER:

Lerner Greenberg Stemer LLP
P.O. Box 2480
Hollywood, FL 33020

PATENT NO. 7,954,706

No. of additional copies



Burden Hour Statement: This form is estimated to take 1.0 hour to complete. Time will vary upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Electronic Acknowledgement Receipt	
EFS ID:	10332226
Application Number:	12043235
International Application Number:	
Confirmation Number:	4917
Title of Invention:	MOBILE PHONE CHARGE CARD NOTIFICATION AND AUTHORIZATION METHOD
First Named Inventor/Applicant Name:	Gerry Calabrese
Customer Number:	24131
Filer:	Werner H. Stemer/Sabriye Avery
Filer Authorized By:	Werner H. Stemer
Attorney Docket Number:	W-9001D
Receipt Date:	17-JUN-2011
Filing Date:	06-MAR-2008
Time Stamp:	15:53:36
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Request for Certificate of Correction	W-9001D-COC.pdf	147720 acdb00d4d1c2d3d112fe48fe2f4202e8c1e72d9ae	no	2

Warnings:

Information:

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
CERTIFICATE OF CORRECTION

PATENT NO. : 7,954,706 B2
APPLICATION NO. : 12/043235
DATED : June 7, 2011
INVENTOR(S) : Gerry Calabrese et al.

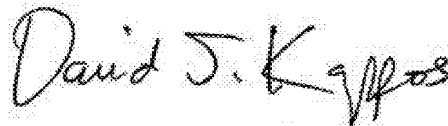
Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

On title page Item 75 should read as follows:

Item (75) Inventors: **Gerry Calabrese**, Fort Lauderdale, FL
Werner Stemer, Fort Lauderdale, FL

Signed and Sealed this
Twenty-sixth Day of July, 2011

A handwritten signature in black ink that reads "David J. Kappos". The signature is written in a cursive, flowing style.

David J. Kappos
Director of the United States Patent and Trademark Office



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY.DOCKET NO./TITLE	REQUEST ID
12/043,235	03/06/2008	Gerry Calabrese	W-9001D	85805

Acknowledgement of Loss of Entitlement to Entity Status Discount

The entity status change request below filed through Private PAIR on 04/16/2019 has been accepted.

CERTIFICATIONS:

Change of Entity Status:

☒ Applicant changing to regular undiscounted fee status.

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

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

Signature:	/LAURENCE A GREENBERG/
Name:	LAURENCE A GREENBERG
Registration Number:	29308



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY.DOCKET NO./TITLE	REQUEST ID
12/043,235	03/06/2008	Gerry Calabrese	W-9001D	167620

Acknowledgement of Change to Small Entity Status

The entity status change request below filed through Private PAIR on 06/07/2022 has been accepted.

CERTIFICATIONS:

Change of Entity Status:

× 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:	/WERNER H. STEMER/
Name:	WERNER H. STEMER
Registration Number:	29308



United States Patent and Trademark Office

Office of the Chief Financial Officer

Document Code:WFEE

User :C55319

Sale Accounting Date:06/07/2022

Sale Item Reference Number
12043235

Effective Date
06/07/2022

Document Number	Fee Code	Fee Code Description	Amount Paid	Payment Method
I202267F32100820	2553	MAINTENANCE FEE DUE AT 11.5 YEARS	\$3,850.00	Credit Card