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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
61/655,482	06/05/2012		150			

Evan R. Smith, Esq.
Autoscribe Corporation
Suite 200
9801 Washingtonian Blvd
Gaithersburg, MD 20878

CONFIRMATION NO. 3485
UPDATED FILING RECEIPT



Date Mailed: 03/01/2013

Receipt is acknowledged of this provisional patent application. It will not be examined for patentability and will become abandoned not later than twelve months after its filing date. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. **If an error is noted on this Filing Receipt, please submit a written request for a Filing Receipt Correction. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections**

Inventor(s)

Robert Evan Pollin, Gaithersburg, MD;
Sean A. Fleming, Gaithersburg, MD;
Brian Downey, Gaithersburg, MD;

Applicant(s)

Robert Evan Pollin, Gaithersburg, MD;
Sean A. Fleming, Gaithersburg, MD;
Brian Downey, Gaithersburg, MD;

Power of Attorney:

Evan Smith--35683

If Required, Foreign Filing License Granted: 09/21/2012

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 61/655,482**

Projected Publication Date: None, application is not eligible for pre-grant publication

Non-Publication Request: No

Early Publication Request: No

**** SMALL ENTITY ****

Title

SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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

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

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

LICENSE FOR FOREIGN FILING UNDER

Title 35, United States Code, Section 184

Title 37, Code of Federal Regulations, 5.11 & 5.15

GRANTED

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

date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

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

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

NOT GRANTED

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

SelectUSA

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

RECEIVED
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FEB 25 2013

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: U.S. Patent Application of

Robert POLLIN, et al.

Serial No. 61/655,482

Filed: 5 June 2012

}
}
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}
}
}
}

Mail Stop: Missing Parts

RESPONSE TO NOTICE TO FILE MISSING PARTS

In response to the Notice to File Missing Parts dated September 25, 2012, attached please find a petition for a three-month extension of time, and a credit card form providing payment of the missing filing fee of \$150.00 plus the extension fee of \$645 for a total of \$795.

Respectfully submitted,

/Evan R. Smith/

Evan R. Smith
Reg. No. 35,683

Autoscribe Corporation
Suite 200
9801 Washingtonian Blvd.
Gaithersburg, MD 20878

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office on February 25, 2013.

Signed: /Evan R. Smith/
Evan R. Smith
Reg. No. 35,683
703-615-3555

02/26/2013 APEREZAM 00000002 61655482

01 FC:2005
02 FC:2052

125.00 OP
25.00 OP

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FEB 25 2013

PTO/AIA/22 (10-12)

Approved for use through 2/28/2013. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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

PETITION FOR EXTENSION OF TIME UNDER 37 CFR 1.136(a)		Docket Number (Optional)																								
Application Number 61/655,482	Filed 06 Feb 2012																									
For System and Method for Registering Financial Accounts																										
Art Unit	Examiner																									
This is a request under the provisions of 37 CFR 1.136(a) to extend the period for filing a reply in the above-identified application. The requested extension and fee are as follows (check time period desired and enter the appropriate fee below): <table style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:40%;"></th> <th style="width:20%; text-align: center;"><u>Fee</u></th> <th style="width:20%; text-align: center;"><u>Small Entity Fee</u></th> <th style="width:20%;"></th> </tr> </thead> <tbody> <tr> <td>☐ One month (37 CFR 1.17(a)(1))</td> <td style="text-align: center;">\$150</td> <td style="text-align: center;">\$75</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>☐ Two months (37 CFR 1.17(a)(2))</td> <td style="text-align: center;">\$570</td> <td style="text-align: center;">\$285</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>☒ Three months (37 CFR 1.17(a)(3))</td> <td style="text-align: center;">\$1,290</td> <td style="text-align: center;">\$645</td> <td style="text-align: right;">\$ 645</td> </tr> <tr> <td>☐ Four months (37 CFR 1.17(a)(4))</td> <td style="text-align: center;">\$2,010</td> <td style="text-align: center;">\$1,005</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>☐ Five months (37 CFR 1.17(a)(5))</td> <td style="text-align: center;">\$2,730</td> <td style="text-align: center;">\$1,365</td> <td style="text-align: right;">\$ _____</td> </tr> </tbody> </table> ☐ Applicant claims small entity status. See 37 CFR 1.27. ☐ A check in the amount of the fee is enclosed. ☒ Payment by credit card. Form PTO-2038 is attached. ☐ The Director has already been authorized to charge fees in this application to a Deposit Account. ☐ The Director is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account Number _____ ☐ Payment made via EFS-Web. 02/26/2013 APEREZAM 00000002 61655482 03 FC:2253 645.00 OP WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038. I am the ☐ applicant. ☒ attorney or agent of record. Registration number 35,683 ☐ attorney or agent acting under 37 CFR 1.34. Registration number _____ /Evan R. Smith/ 25 Feb 2013 Signature Date Evan R. Smith 703-615-3555 Typed or printed name Telephone Number NOTE: This form must be signed in accordance with 37 CFR 1.33. See 37 CFR 1.4 for signature requirements and certifications. Submit multiple forms if more than one signature is required, see below.				<u>Fee</u>	<u>Small Entity Fee</u>		☐ One month (37 CFR 1.17(a)(1))	\$150	\$75	\$ _____	☐ Two months (37 CFR 1.17(a)(2))	\$570	\$285	\$ _____	☒ Three months (37 CFR 1.17(a)(3))	\$1,290	\$645	\$ 645	☐ Four months (37 CFR 1.17(a)(4))	\$2,010	\$1,005	\$ _____	☐ Five months (37 CFR 1.17(a)(5))	\$2,730	\$1,365	\$ _____
	<u>Fee</u>	<u>Small Entity Fee</u>																								
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☐ * Total of _____ forms are submitted.

This collection of information is required by 37 CFR 1.136(a). The information is required to obtain or retain a benefit by the public, which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 6 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: Mail Stop PCT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
61/655,482	06/05/2012	Robert Evan Pollin	

Evan R. Smith, Esq.
Autoscribe Corporation
Suite 200
9801 Washingtonian Blvd
Gaithersburg, MD 20878

CONFIRMATION NO. 3485
FORMALITIES LETTER



Date Mailed: 09/25/2012

NOTICE TO FILE MISSING PARTS OF PROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(c)

Filing Date Granted

An application number and filing date have been accorded to this provisional application. The items indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$125 to complete the basic filing fee for a small entity.

The applicant needs to satisfy supplemental fees problems indicated below.

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

- A surcharge (for late submission of filing fee or cover sheet) as set forth in 37 CFR 1.16(g) of \$ **25** for a small entity in compliance with 37 CFR 1.27, must be submitted.

SUMMARY OF FEES DUE:

Total fee(s) required within **TWO MONTHS** from the date of this Notice is \$ **150** for a small entity

- \$ **125** Statutory basic filing fee.
- \$ **25** Surcharge.

Replies should be mailed to:

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

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

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

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

/amanalac/

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



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
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Alexandria, Virginia 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
61/655,482	06/05/2012		0.00			

CONFIRMATION NO. 3485

FILING RECEIPT



Evan R. Smith, Esq.
Autoscribe Corporation
Suite 200
9801 Washingtonian Blvd
Gaithersburg, MD 20878

Date Mailed: 09/25/2012

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Inventor(s)

Robert Evan Pollin, Gaithersburg, MD;
Sean A. Fleming, Gaithersburg, MD;
Brian Downey, Gaithersburg, MD;

Applicant(s)

Robert Evan Pollin, Gaithersburg, MD;
Sean A. Fleming, Gaithersburg, MD;
Brian Downey, Gaithersburg, MD;

Power of Attorney:

Evan Smith--35683

If Required, Foreign Filing License Granted: 09/21/2012

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 61/655,482**

Projected Publication Date: None, application is not eligible for pre-grant publication

Non-Publication Request: No

Early Publication Request: No

**** SMALL ENTITY ****

Title

SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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Title 37, Code of Federal Regulations, 5.11 & 5.15

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SelectUSA

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Provisional Application for Patent Cover Sheet

This is a request for filing a PROVISIONAL APPLICATION FOR PATENT under 37 CFR 1.53(c)

Inventor(s)

Inventor 1

Remove

Given Name

Middle Name

Family Name

City

State

Country i

Robert

Evan

Pollin

Gaithersburg

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US

Inventor 2

Remove

Given Name

Middle Name

Family Name

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State

Country i

Sean

A.

Fleming

Gaithersburg

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US

Inventor 3

Remove

Given Name

Middle Name

Family Name

City

State

Country i

Brian

Downey

Gaithersburg

MD

US

All Inventors Must Be Listed – Additional Inventor Information blocks may be generated within this form by selecting the **Add** button.

Add

Title of Invention

SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

Attorney Docket Number (if applicable)

Correspondence Address

Direct all correspondence to (select one):

☐ The address corresponding to Customer Number

☒ Firm or Individual Name

Firm or Individual Name 1

Evan R. Smith, Esq.

Firm or Individual Name 2

Autoscribe Corporation

Mailing Address of Applicant:

Address 1

9801 Washingtonian Blvd Suite 200

Address 2

City

Gaithersburg

State/Province

MD

Postal Code

20878

Country i

US

Phone

703-615-3555

The invention was made by an agency of the United States Government or under a contract with an agency of the United States Government.

☒ No.

☐ Yes, the name of the U.S. Government agency and the Government contract number are:

Entity Status

Applicant claims small entity status under 37 CFR 1.27

- ☒ Yes, applicant qualifies for small entity status under 37 CFR 1.27
☐ No

Warning

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

Signature

Please see 37 CFR 1.4(d) for the form of the signature.

Signature	/Evan R. Smith/			Date (YYYY-MM-DD)	2012-06-04
First Name	Evan	Last Name	Smith	Registration Number (If appropriate)	35683

This collection of information is required by 37 CFR 1.51. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 8 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **This form can only be used when in conjunction with EFS-Web. If this form is mailed to the USPTO, it may cause delays in handling the provisional application.**

Privacy Act Statement

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

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

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

UNITED STATES PROVISIONAL PATENT APPLICATION

SYSTEM AND METHOD FOR REGISTERING FINANCIAL
ACCOUNTS

Inventors:
Robert E. Pollin
Sean A. Fleming
Brian Downey

SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

Field of the Invention

The present invention relates broadly to systems and methods for obtaining and using account information to process financial payments.

Background

Fraud in credit card and other financial transactions is a major problem, and considerable resources are devoted to securing credit card and other account information provided to merchants by payers. A single breach of security incident can compromise millions of credit card accounts, and such breaches are reported on a regular basis.

The Payment Card Industry Data Security Standard (PCI DSS) is an information security standard for organizations that handle cardholder information for the major debit, credit, prepaid, e-purse, ATM, and POS cards. Defined by the Payment Card Industry Security Standards Council, the standard was created to increase controls around cardholder data to reduce credit card fraud. Annual PCI compliance audits by an external Qualified Security Assessor (QSA) are required for organizations handling large volumes of transactions. The security and organizational measures required to comply with the PCI standards, and the cost of the annual audits, are borne

by the individual organization. The time, effort, and cost required for merchants and processors to obtain PCI certification to receive and use credit card data are substantial.

In one approach to managing these costs, credit card processing organizations have used tokenization to provide a link to credit card data for purposes of storage and retrieval. Tokenization is the process of replacing some piece of sensitive data with a value that is not considered sensitive in the context of the environment that consumes the token and the original sensitive data. The token is a symbolic representation of a financial instrument that is only meaningful to the merchant, and safeguards the permissible use of and access to the financial instrument to authorized users. In the payments industry, tokenization has become a popular means of bolstering the security of electronic transactions while minimizing the complexity of compliance with industry standards and government regulations.

In the PCI context, tokens are used to reference cardholder data that is stored in a separate database, application or off-site secure facility that is PCI compliant to the appropriate level. The token, which is non-sensitive data, can be stored and used in a wide range of systems in the organization, without bringing those systems within the scope of a higher-level PCI audit and more stringent compliance requirements.

However, there are limits in functionality of existing tokenization methods. There is a need for improvements in conventional approaches to obtaining and using account information to process financial payments.

Brief Description of the Drawings

The accompanying drawings, which are incorporated herein and form a part of the specification, illustrate various exemplary embodiments of the present invention and, together with the description, further serve to explain various principles and to enable a person skilled in the pertinent art to make and use the invention.

Figure 1 is a block schematic diagram of an example computing system that can be used to implement functions described herein.

Pages 0 – 9 attached hereto are flow charts showing an example embodiment of the process disclosed herein.

Sample screen layouts for an example embodiment of an end user interface are also attached and made a part of this specification.

Detailed Description of the Preferred Embodiments

The present invention will be described in terms of one or more examples, with reference to the accompanying drawings.

The present invention will also be explained in terms of exemplary embodiments. This specification discloses one or more embodiments that incorporate the features of this invention. The disclosure herein will provide examples of embodiments, including examples of data analysis from which those skilled in the art will appreciate various novel approaches and features developed by the inventors. These various novel approaches and features, as they may appear herein, may be used individually, or in combination with each other as desired.

In particular, the embodiment(s) described, and references in the specification to “one embodiment”, “an embodiment”, “an example embodiment”, etc., indicate that the embodiment(s) described may include a particular feature, structure, or characteristic, but every embodiment may not necessarily include the particular feature, structure, or characteristic. Moreover, such phrases are not necessarily referring to the same embodiment. Further, when a particular feature, structure, or characteristic is described in connection with an embodiment, persons skilled in the art may implement such feature, structure, or characteristic in connection with other embodiments whether or not explicitly described.

Embodiments of the invention may be implemented in hardware, firmware, software, or any combination thereof, or may be implemented without automated computing equipment. Embodiments of the invention

may also be implemented as instructions stored on a machine-readable medium, which may be read and executed by one or more processors. A machine-readable medium may include any mechanism for storing or transmitting information in a form readable by a machine (e.g. a computing device). For example, a machine-readable medium may include read only memory (ROM); random access memory (RAM); hardware memory in handheld computers, PDAs, mobile telephones, and other portable devices; magnetic disk storage media; optical storage media; thumb drives and other flash memory devices; electrical, optical, acoustical, or other forms of propagated signals (e.g. carrier waves, infrared signals, digital signals, analog signals, etc.), Internet cloud storage, and others. Further, firmware, software, routines, instructions, may be described herein as performing certain actions. However, it should be appreciated that such descriptions are merely for convenience and that such actions in fact result from computing devices, processors, controllers or other devices executing the firmware, software, routines, instructions, etc.

In an example embodiment, an inventive system and method provide functions in an application programming interface. A hosted system provides Financial Account Registration functions and Token Retrieval functions that can be accessed by merchants and others operating websites to process payment transactions without transmitting, processing or storing

Financial Account data. This reduces the liability of the merchants and avoids placing their customer tracking and payment processing systems within the scope of the present Payment Card Industry Data Security Standard (PCI-DSS), thus reducing compliance costs, development costs, and accelerating time-to-market.

The financial account registration and token retrieval functions provided in the API can be implemented within the merchant's website, in a "widget" or frame, using either static or dynamic URL access to the hosted system that maintains the financial data. The hosted system returns a token or other account identifier to the user and/or the merchant's system when the financial account information has been registered at the hosted system. Thereafter, the merchant's system can use the token to process further payment transactions authorized by the end user in his interaction with the merchant. The merchant's system may store customer identification information, purchase history, and other data that does not include financial account information such as credit card information, without being subject to PCI compliance requirements.

In an embodiment, the token provided to the merchant is a symbolic representation of a financial instrument or account that is only meaningful to the merchant. Knowledge of this token is required for an authorized user to use the financial instrument or account.

The hosted system preferably maintains PCI compliance to safeguard the financial account information secured there, and processes transactions using this secured information upon receipt of instructions and a token or other customer identifier from the merchant system that identifies the account to be charged.

Transactions processed may include, for example, credit card, ACH, and any other type of transaction processed using stored financial account information. In addition, other information (beyond financial account information) can be stored in connection with the customer identifier or token. For example, other customer and credit account information may be stored by the host system in connection with the customer record associated with the customer identifier or token.

Pages 0-9 comprise a flow chart for an example embodiment of the system and method disclosed herein. Generally, the numbered connecting points in these flow charts correspond to a page number of the flow chart where the continuing process can be found. The functions performed are indicated in the flow chart blocks.

Further, the flow charts incorporate “swim lane” information indicating where functions may be performed. Locations shown include the End User system, the Payment Application server, Web Browser, and the Financial Account Registration Application server. Functions are also

divided in the example embodiment among an Integrated System, the API system (designated as PayAPI), a Payment Hub, a Financial Account Warehouse, and the Card Network.

Pages 8 and 9 of the flow chart provide an overview of an example embodiment of static and dynamic URL implementations respectively, showing functional divisions between the elements of an overall system. However, those skilled in the art will appreciate that the flow charts provided are only an example; functions may be reassigned as desired among the functional parts and locations of the system while remaining within the spirit of the invention.

The detailed flow chart starts at Page 0 which shows a main branch, indicating that the URL interface provided may be implemented either with a static URL (1B) or a dynamic URL (1A). Page 1A shows the continuing example flow chart for the dynamic URL implementation, while Page 1B shows an example flow chart for a static URL implementation. Pages 2-7 of the flow chart show further example embodiments defining details of this preferred implementation.

The Requirements document attached hereto forms a further part of the specification. The Requirements document describes an example embodiment of definitions for functions that may be provided in an application programming interface (API) to enable the methods described

herein. The functions shown in the Requirements Document correspond, in this example embodiment, to the API flow chart blocks in the flow chart of Pages 0-9.

The specifications provided in the Requirements document merely represent a preferred example embodiment. Those skilled in the art will appreciate that these specifications may be varied as desired within the spirit of the invention.

Screen mockups (15 pages) for the user interface providing login and payment method registration functions are attached hereto, and form a part of the specification. These screen mockups correspond to the process shown in the flow charts of Pages 0 through 9, and represent an implementation example. The screens may be designed in any desired manner consistent with achieving the goals of a particular variation, without departing from the scope or spirit of the invention.

Figure 1 is a block schematic diagram of an example embodiment of a computing system that can be used to perform the functions disclosed herein in the various locations specified in the “swim lane” diagrams. The example embodiment shows a general-purpose computer system 700, such as a PC system. In particular, the methods disclosed herein can be performed manually, implemented in hardware, or implemented as a combination of software and hardware. Consequently, desired features of the invention may

be implemented in the environment of a computer system or other processing system. The computer system 700 includes one or more processors, such as processor 704. Processor 704 can be a special purpose or a general-purpose digital signal processor. The processor 704 is connected to a communication infrastructure 706 (for example, a bus or network). Various software implementations are described in terms of this exemplary computer system. After reading this description, it will become apparent to a person skilled in the relevant art how to implement the invention using other computer systems and/or computer architectures.

Computer system 700 also includes a main memory 705, preferably random access memory (RAM), and may also include a secondary memory 710. The secondary memory 710 may include, for example, a hard disk drive 712, and/or a RAID array 716, and/or a removable storage drive 714, representing a floppy disk drive, a magnetic tape drive, an optical disk drive, solid state memory, USB port for a thumb drive, PC card slot, SD card slot for a flash memory, etc. The removable storage drive 714 reads from and/or writes to a removable storage unit 718 in a well-known manner. Removable storage unit 718, represents a floppy disk, magnetic tape, magnetic drive, optical disk, thumb drive, flash memory device, etc. As will be appreciated, the removable storage unit 718 includes a computer usable storage medium having stored therein computer software and/or data.

In alternative implementations, secondary memory 710 may include other similar means for allowing computer programs or other instructions to be loaded into computer system 700. Such means may include, for example, a removable storage unit 722 and an interface 720. Examples of such means may include a program cartridge and cartridge interface (such as that found in video game devices), a removable memory chip (such as an EPROM, or PROM) and associated socket, and other removable storage units 722 and interfaces 720 which allow software and data to be transferred from the removable storage unit 722 to computer system 700.

Computer system 700 may also include a communications interface 724. Communications interface 724 allows software and data to be transferred between computer system 700 and external devices. Examples of communications interface 724 may include a modem, a network interface (such as an Ethernet interface), a communications port, a wireless network communications device such as an IEEE 802.11x wireless Ethernet device, 3G or 4G cellular data connection, a PCMCIA slot and card, etc. Software and data transferred via communications interface 724 are in the form of signals 728 which may be electronic, electromagnetic, optical or other signals capable of being received by communications interface 724. These signals 728 are provided to communications interface 724 via a communications path 726. Communications path 726 carries signals 728 and may be

implemented using wire or cable, fiber optics, a phone line, a cellular phone link, an RF link and other present or future available communications channels.

The terms "computer program medium" and "computer usable medium" are used herein to generally refer to all available types of digital media, for example, removable storage drive 714, a hard disk installed in hard disk drive 712, and signals 728. These computer program products are means for providing software to computer system 700.

Computer programs (also called computer control logic) are stored in main memory 708 and/or secondary memory 710. Computer programs may also be received via communications interface 724. Such computer programs, when executed by the processor 704, enable the computer system 700 to implement the present invention as discussed herein. In particular, the computer programs, when executed, enable the processor 704 to implement the processes of the present invention. Where the invention is implemented using software, the software may be provided as a computer program product on media or transmitted digitally via one of the network connections available to computer system 700, and loaded into computer system 700, for example on raid array 716, removable storage drive 714, hard drive 712 or communications interface 724.

Although illustrative embodiments have been described herein in detail, it should be noted and understood that the descriptions and drawings have been provided for purposes of illustration only and that other variations both in form and detail can be added thereto without departing from the spirit and scope of the invention. The terms and expressions in this disclosure have been used as terms of description and not terms of limitation. Thus, the breadth and scope of the present invention should not be limited by any of the above-described exemplary embodiments, but should be defined only in accordance with the claims and their equivalents. The terms and expressions herein should not be interpreted to exclude any equivalents of features shown and described, or portions thereof.

###

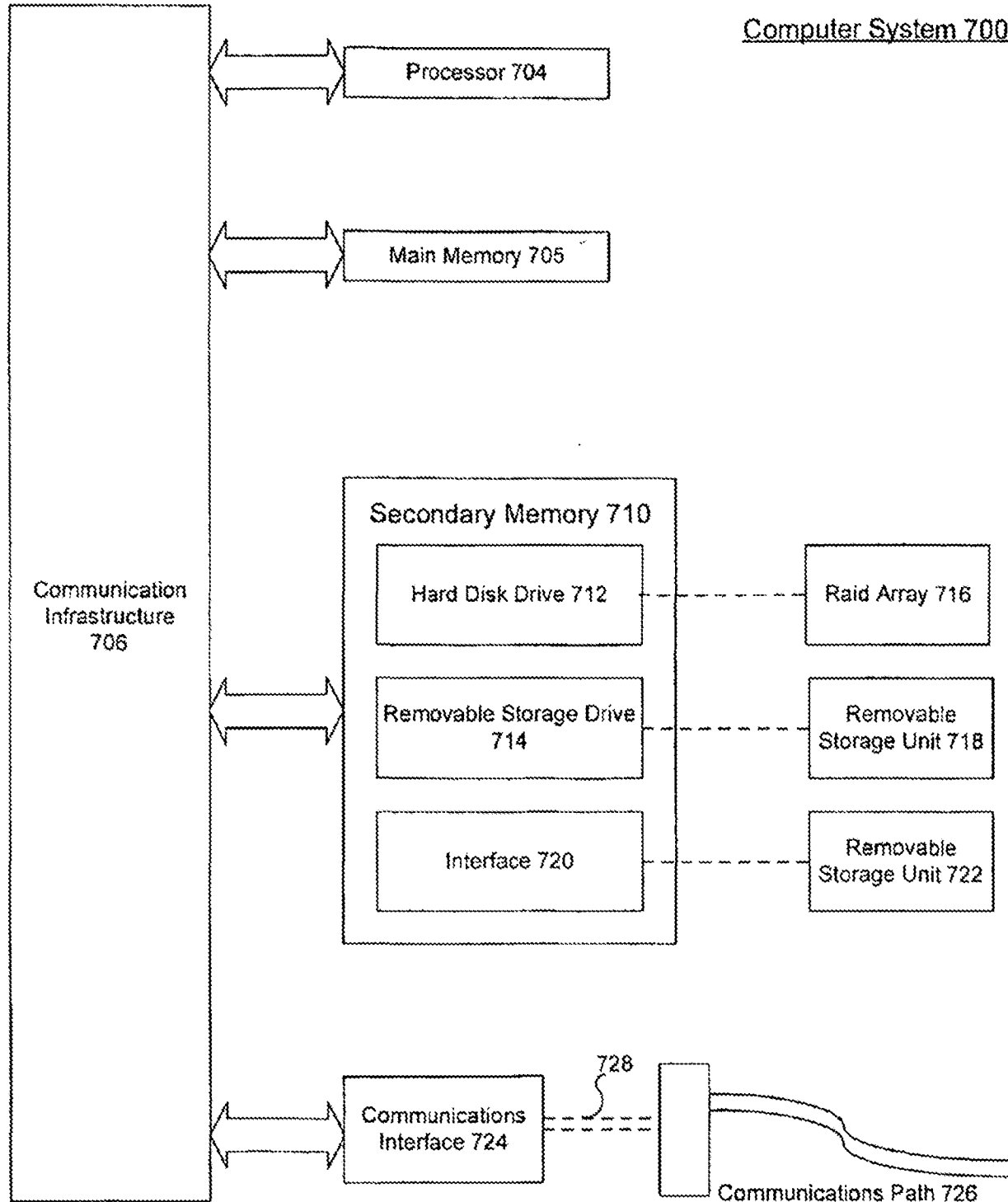
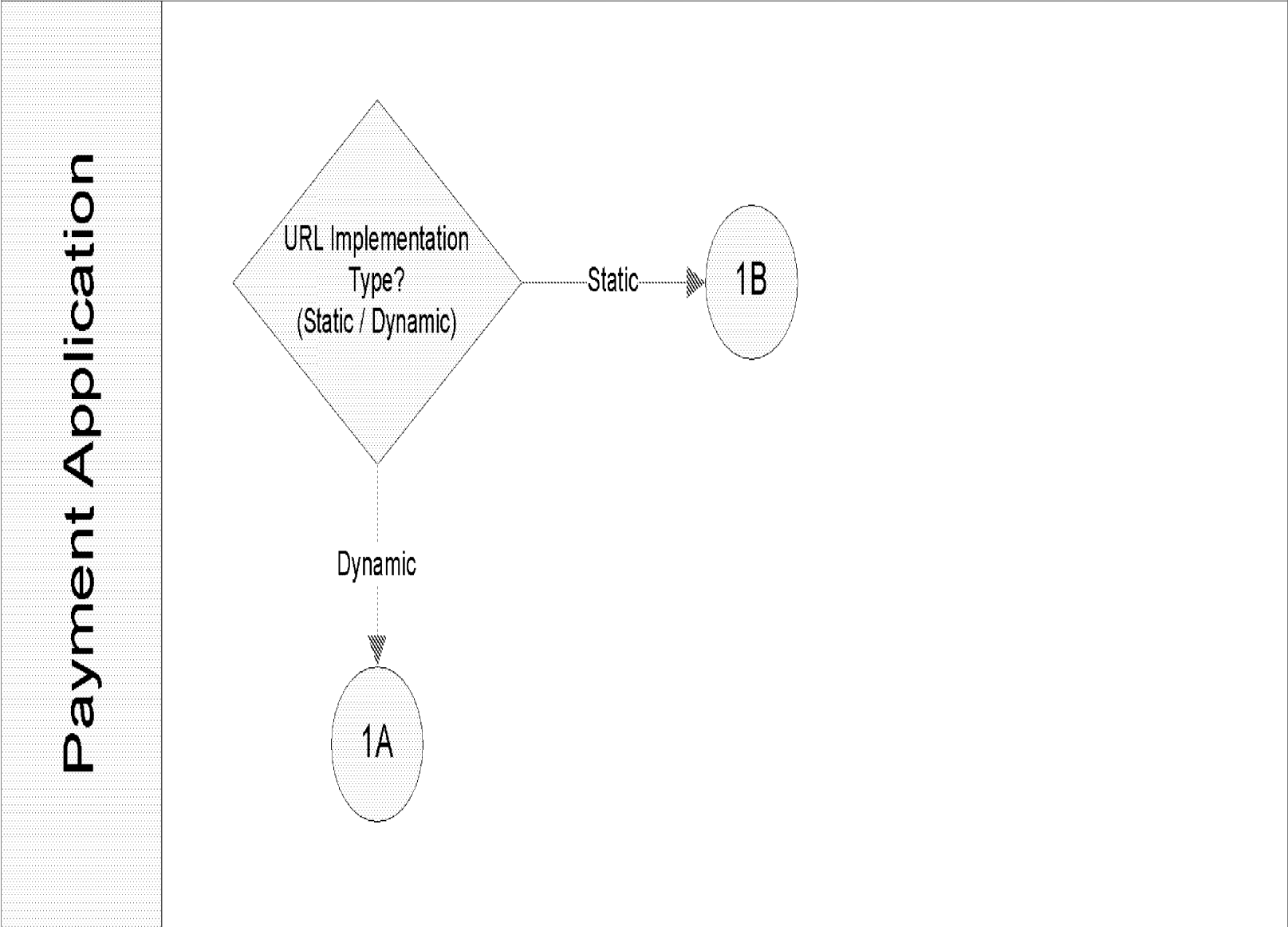
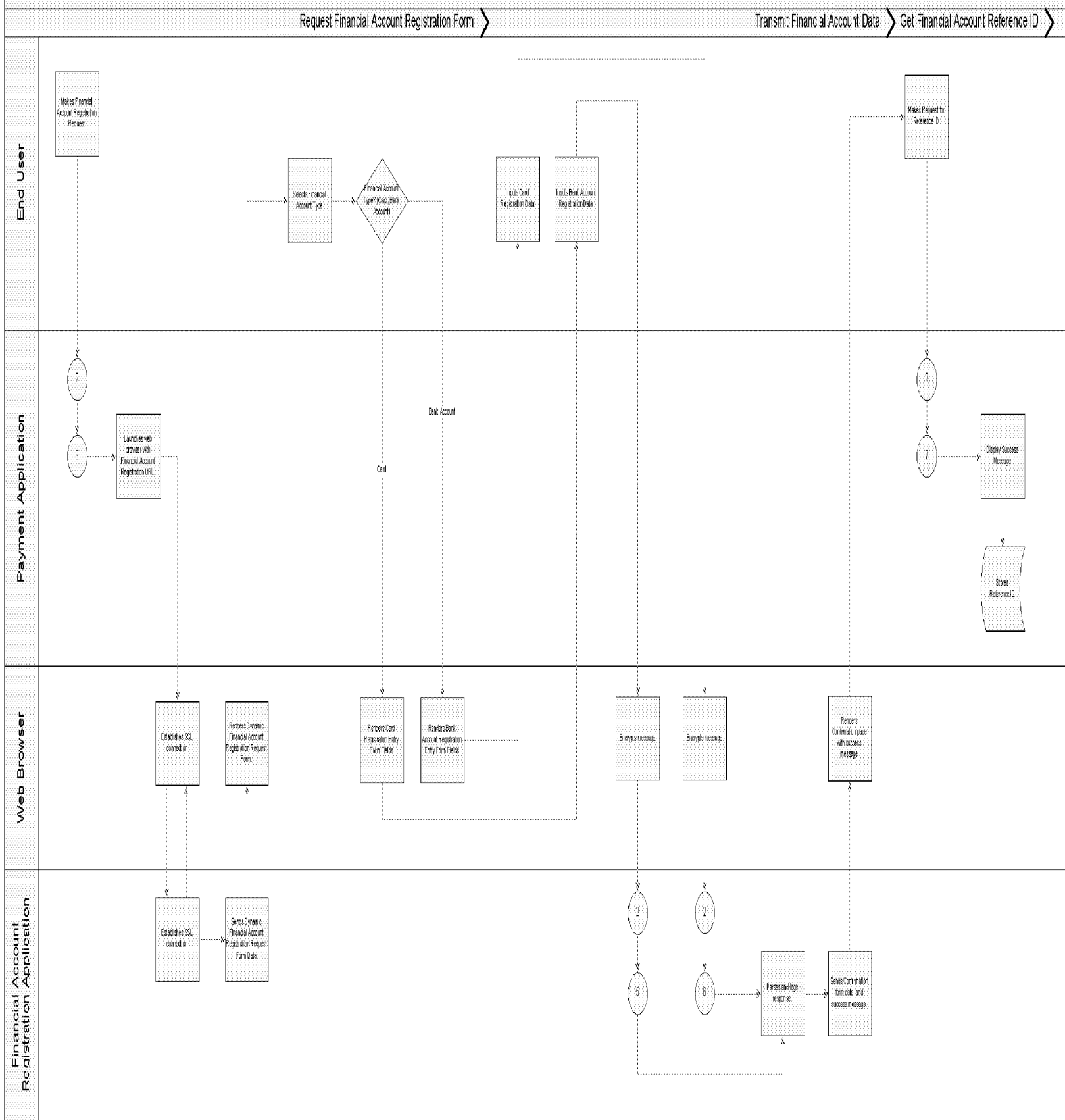
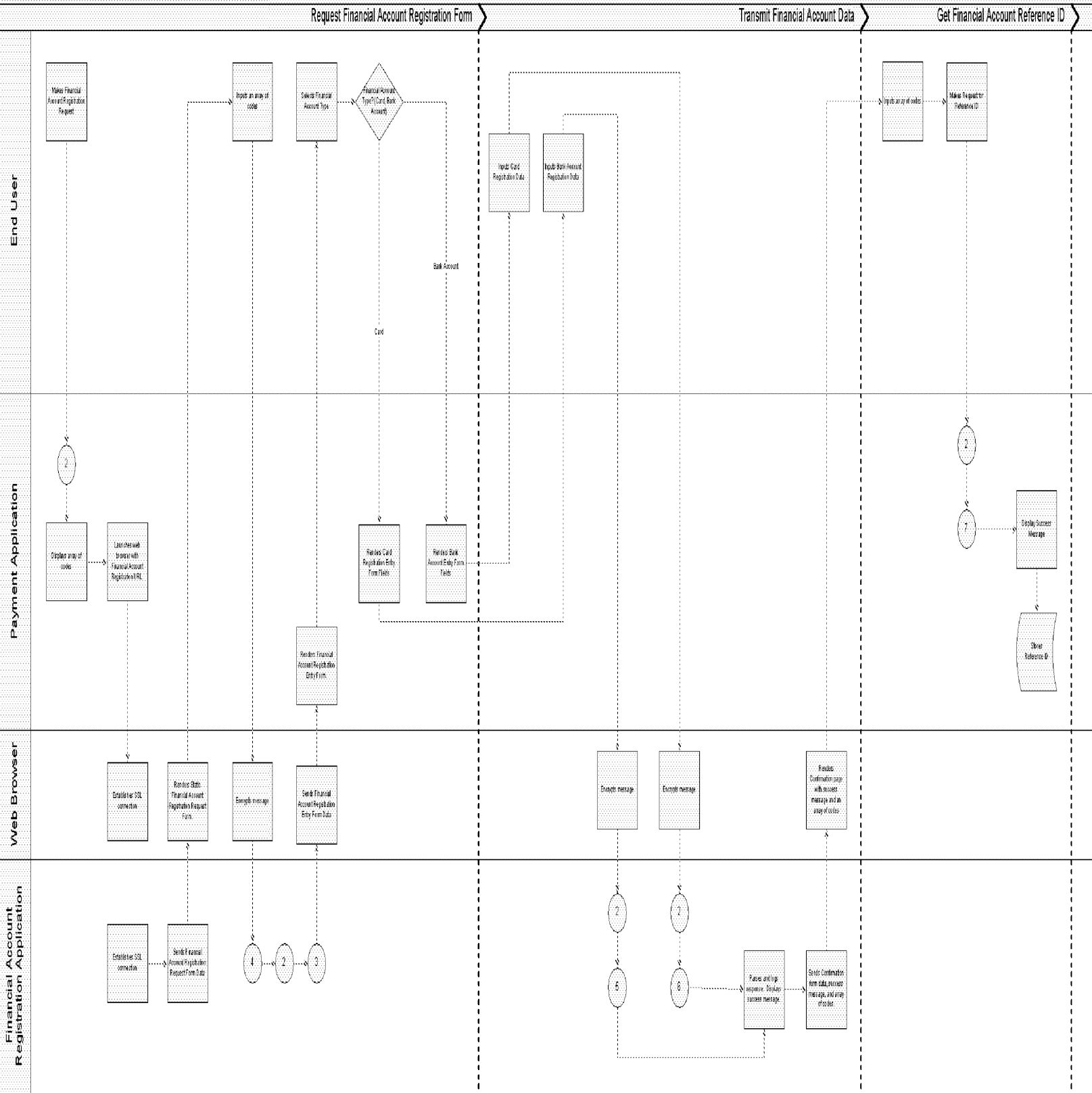


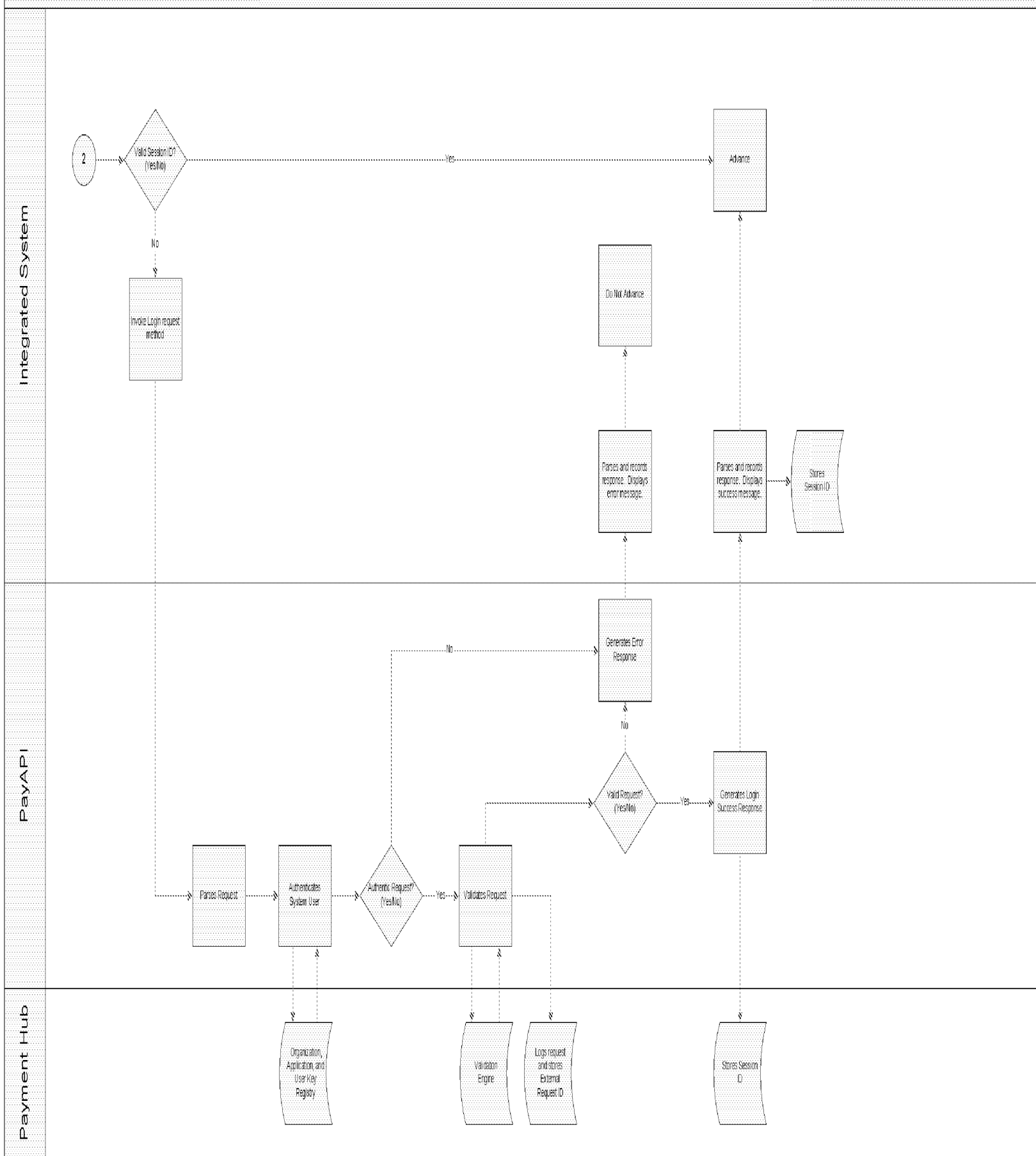
Fig. 1

Remote Financial Account Registration System - URL Type

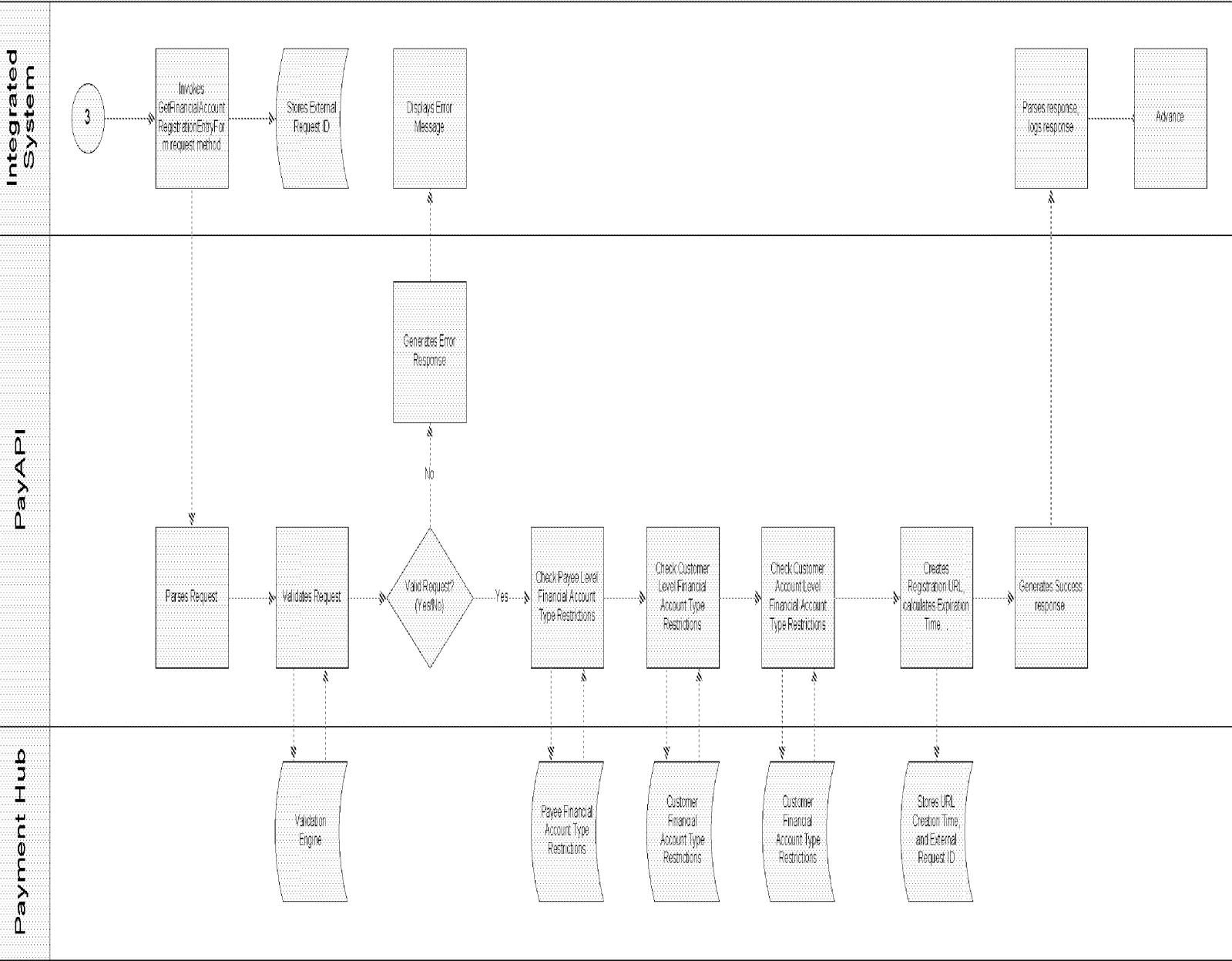




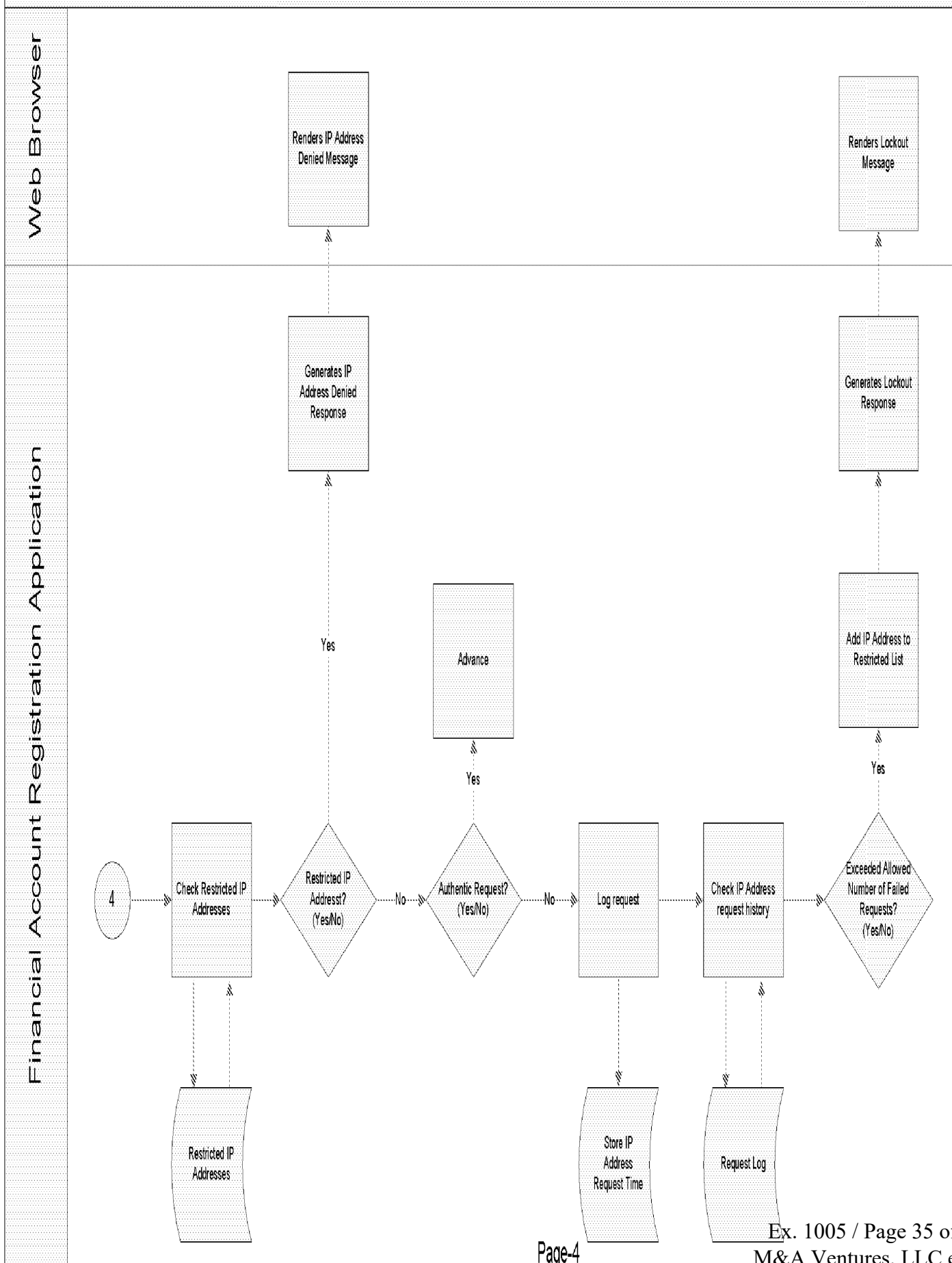


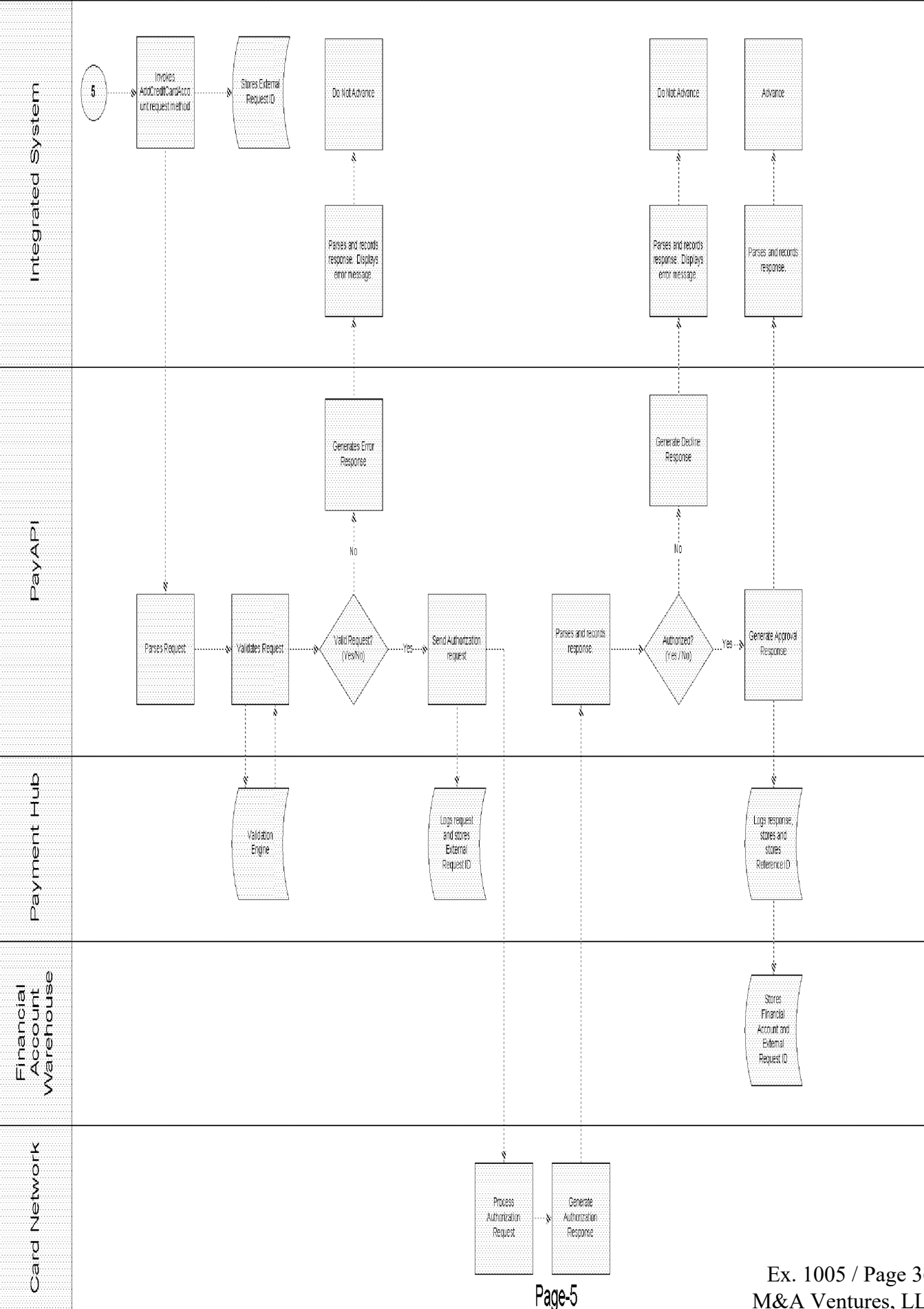


Get Financial Account Registration Entry Form



IP Address Access and Restrictions





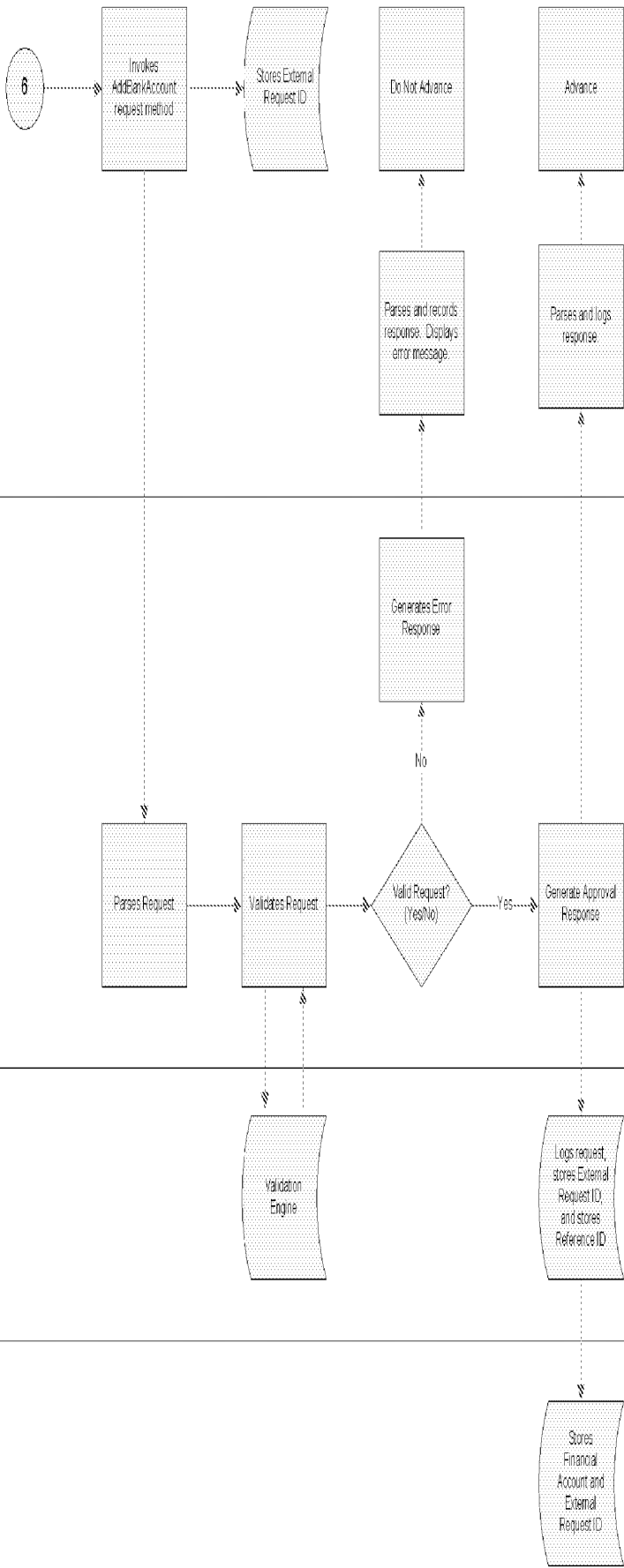
Bank Account Registration

Integrated System

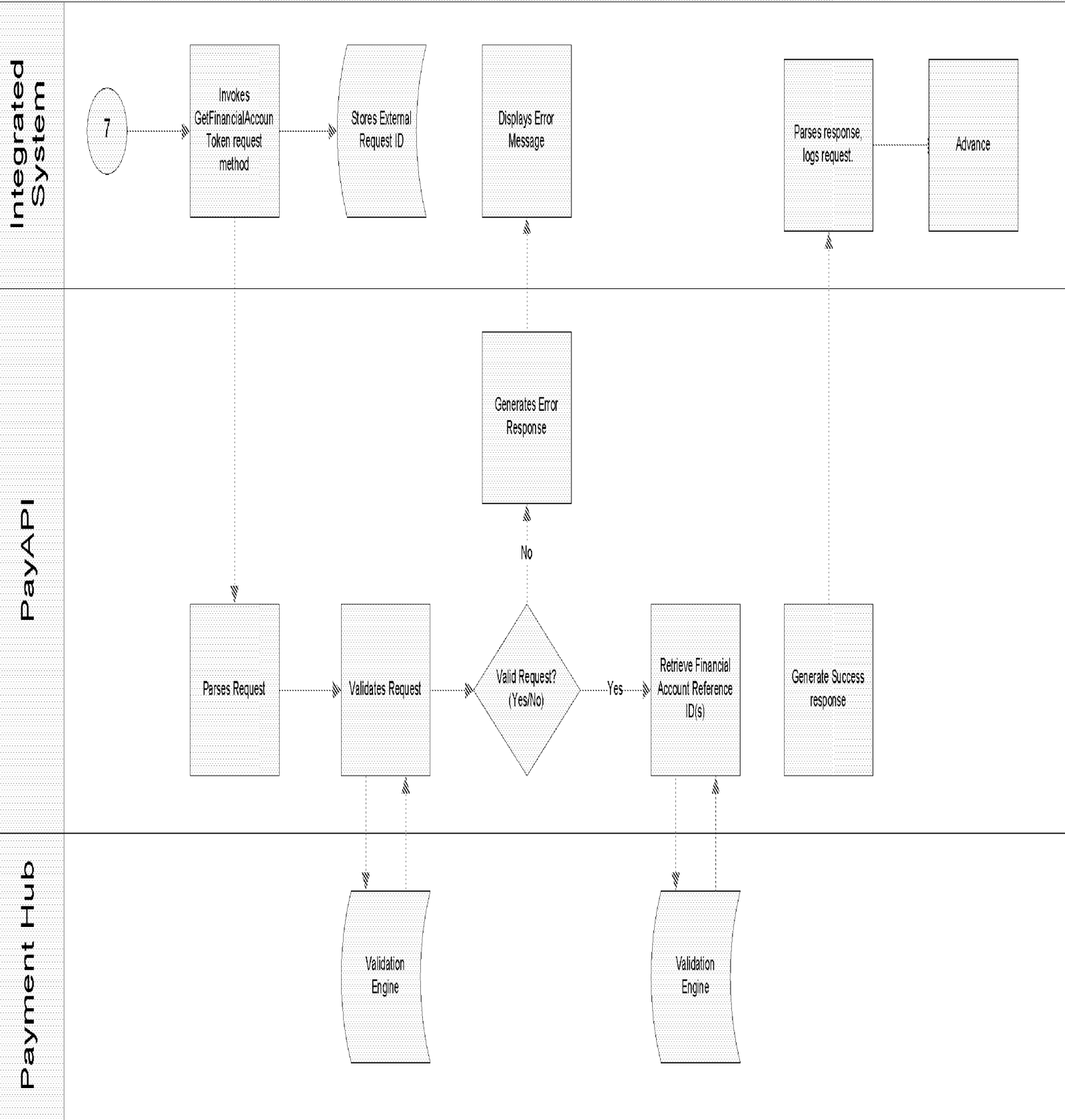
Pay/API

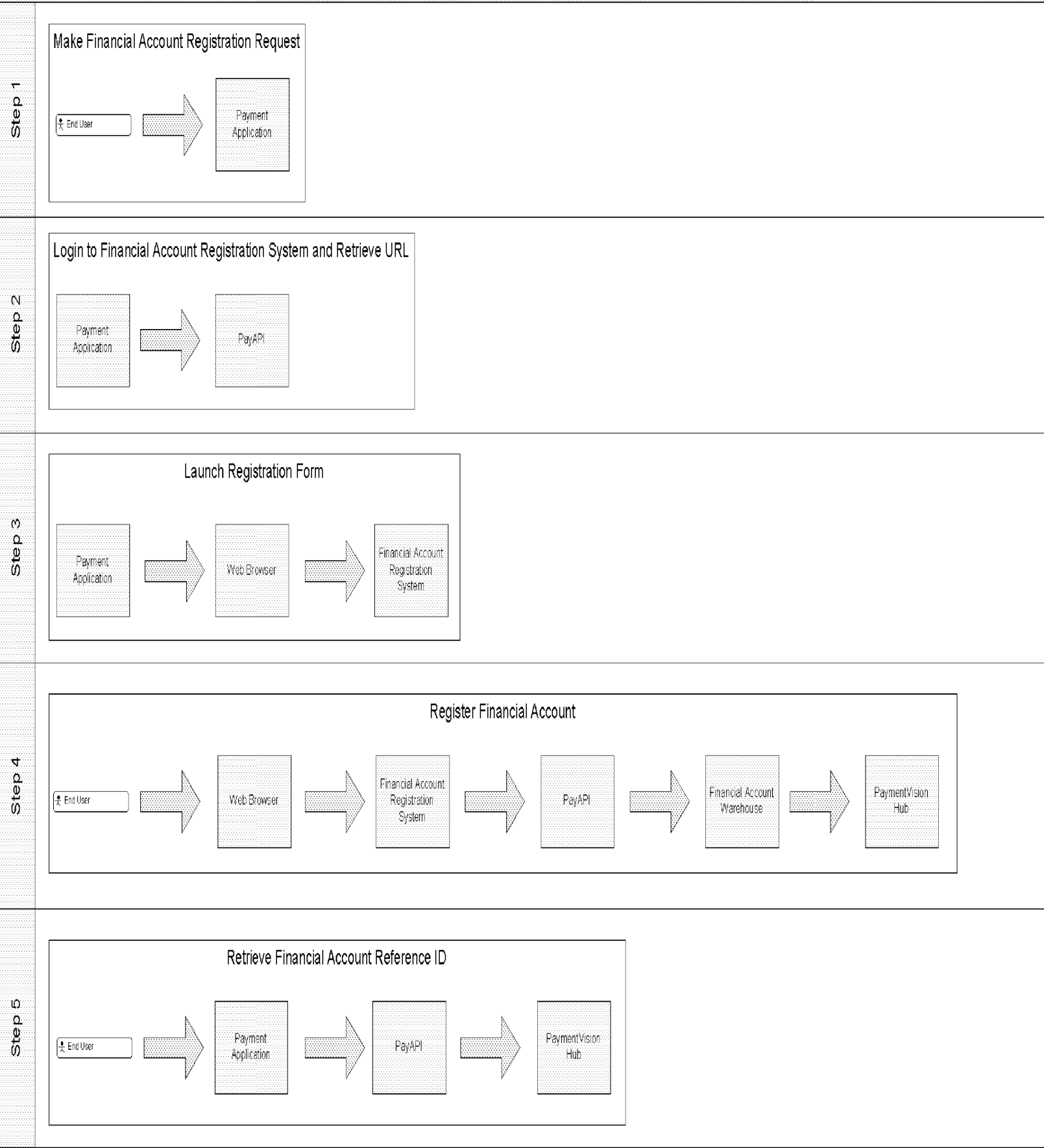
Payment Hub

Financial Account Warehouse



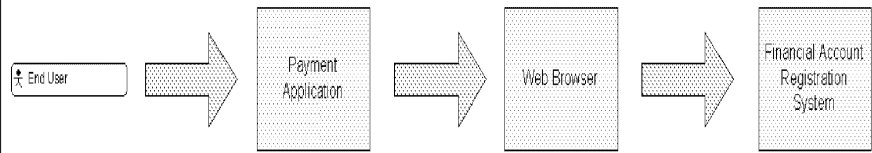
Get Financial Account Token





Step 1

Launch Financial Account Registration System



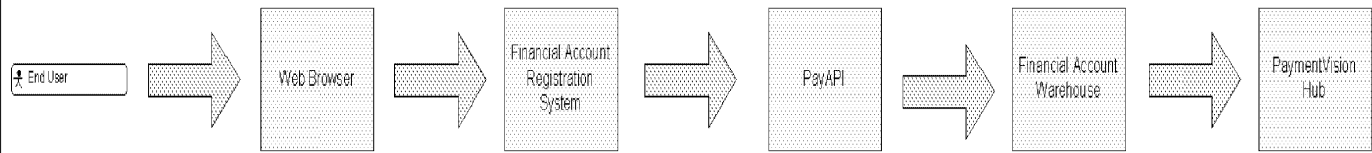
Step 2

Login to Financial Account Registration System and Launch Registration Form



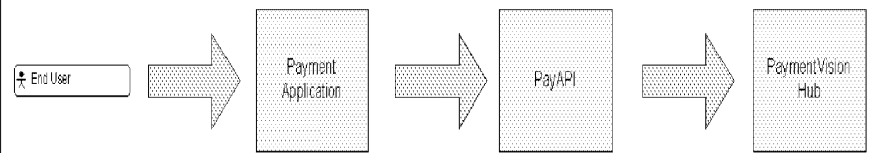
Step 2

Register Financial Account



Step 5

Get Financial Account Reference ID



Login

Code 1

Code 2

Enter Text From Box Below

UWMLZ



Login

[PV Organization Name]

User: [External User]

Register Financial Account

Customer

Customer Name:

Customer ID:

Customer Account ID:

Enter Financial Account Information

Financial Account Type

Bank Account ▼

Bank Routing Number

Lookup

Bank

Lookup

Bank Account Number

Bank Account Status

Verify

Bank Account Type ▼

Personal or Business Bank Account ▼

Bank Account Owner ▼

Register Account

Register Financial Account

Customer

Customer Name:
Customer ID:
Customer Account ID:

Enter Financial Account Information

Financial Account Type

Bank Account ▼

Lookup Bank Routing Number

Bank Name: State:

Search

Bank Routing #	Bank Name	Address	City	State	ZIP Code

Cancel Select

[PV Organization Name]

User: [External User]

Register Financial Account

Customer

Customer Name:
Customer ID:
Customer Account ID:

Enter Financial Account Information

Financial Account Type

Bank Account ▼

101101109

Lookup

Bank

Lookup

Bank Account Number

Bank Account Status

Verify

Bank Account Type ▼

Personal or Business Bank Account ▼

Bank Account Owner ▼

Register Account

[PV Organization Name]

User: [External User]

Register Financial Account

Customer

Customer Name:
Customer ID:
Customer Account ID:

Enter Financial Account Information

Financial Account Type

Bank Account

Bank Routing Number

101101109

Lookup

Bank

[Bank Name]
[Address]
[City], [State] [ZIP Code]
[Phone Number]

Lookup

Bank Account Number

Bank Account Status

Verify

Bank Account Type

Personal or Business Bank Account

Bank Account Owner

Register Account

[PV Organization Name]

User: [External User]

Register Financial Account

Customer

Customer Name:

Customer ID:

Customer Account ID:

Enter Financial Account Information

Financial Account Type

Bank Account

Lookup Bank

Bank Routing Number:

101101109

Search

Bank Name	Address	City	State	ZIP Code

Cancel

Select

Register Financial Account

Customer

Customer Name:
Customer ID:
Customer Account ID:

Enter Financial Account Information

Financial Account Type

Bank Account *

Bank Routing Number

101101109

Lookup

Bank

[Bank Name]
[Address]
[City], [State] [ZIP Code]
[Phone Number]

Lookup

Bank Account Number

1213435666

Bank Account Status

Verify

Bank Account Type

Checking ▼

Personal or Business Bank Account

Personal ▼

Bank Account Owner

[CustomerFirstName] [CustomerLastName] ▼

Billing Address *

Register Financial Account

Customer

Customer Name:
Customer ID:
Customer Account ID:

Enter Financial Account Information

Financial Account Type

Bank Account

Bank Routing Number

101101109

Lookup

Bank

[Bank Name]
[Address]
[City], [State] [ZIP Code]
[Phone Number]

Lookup

1213435666

[Bank Account Status]

Verify

Bank Account Type

Checking

Personal or Business Bank Account

Personal

Bank Account Owner

[CustomerFirstName] [CustomerLastName]

Billing Address

Register Financial Account

Customer

Customer Name:
Customer ID:
Customer Account ID:

Enter Financial Account Information

Financial Account Type

Bank Account

Bank Routing Number

101101109

Lookup

Bank

[Bank Name]
[Address]
[City], [State] [ZIP Code]
[Phone Number]

Lookup

Bank Account Number

1213435666

[Bank Account Status]

Verify

Bank Account Type

Checking

Personal or Business Bank Account

Personal

Bank Account Owner

[CustomerFirstName] [CustomerLastName]

Billing Address

[CustomerAddressLine1]

Register Financial Account

Customer

Customer Name:
Customer ID:
Customer Account ID:

Enter Financial Account Information

Financial Account Type

Bank Account

Bank Routing Number

101101109

Bank

[Bank Name]
[Address]
[City], [State] [Z/P Code]
[Phone Number]

Lookup

Bank Account Number

1213435566

[Bank Account Name]

Save

Bank Account Type

Checking

Personal or Business Bank Account

Personal

Bank Account Owner

[CustomerFirstName] [CustomerLastName]

Billing Address

Enter New Address

Address Line 1

Address Line 2

City

State

ZIP Code

Billing Phone Number

Email Address

Email Address

Mobile Phone Number

Register Financial Account

Customer

Customer Name:
Customer ID:
Customer Account ID:

Enter Financial Account information

Financial Account Type

Bank Account

Bank Routing Number

101101109

Bank

[Bank Name]
[Address]
[City], [State] [ZIP Code]
[Phone Number]

Lookup

Bank Account Number

121345666

[Bank Name]
[Address]
[City], [State] [ZIP Code]
[Phone Number]

Lookup

Bank Account Type

Checking

Personal or Business Bank Account

Personal

Bank Account Owner

Enter Other Owner

First Name

Last Name

Billing Address Line 1

Address Line 2

City

State

ZIP Code

Billing Phone Number

Email Address

Mobile Phone Number

Register Financial Account

Customer

Customer Name:
Customer ID:
Customer Account ID:

Enter Financial Account Information

Financial Account Type

Card

Card Number

Card Type

Expiration Month

Expiration Year

Card Security Code

[Need help locating?](#)

Card Owner

Billing Address

Register Account

[PV Organization Name]

User: [External User]

Register Financial Account

Customer

Customer Name:
Customer ID:
Customer Account ID:

Enter Financial Account Information

Financial Account Type

Card ▼

4111111111111111

Visa

Expiration Month ▼ Expiration Year ▼

Card Security Code [Need help locating?](#)

Card Owner ▼

Billing Address ▼

Register Account

[PV Organization Name]

User: [External User]

Financial Account Successfully Registered

Code 1:

Code 2:

Instructions

To complete the registration process...

Summary

Submission Date:

Submitted By:

Customer Name:

Customer ID:

Bank Account Type:

Bank Routing Number:

Bank Name:

Bank Account Number:

Bank Account Status:

[PV Organization Name]

User: [External User]

Financial Account Successfully Registered

Code 1:

Code 2:

Instructions

To complete the registration process...

Summary

Submission Date:

Submitted By:

Customer Name:

Customer ID:

Card Type:

Card Number:

Expiration Date:

Requirements

Financial Account Registration and Token Retrieval System

Document Reference					
Revision	Sections		Date	Author	Notes
001			5/3/2012	sfleming	Created

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Chapter One

Introduction

The purpose of this document is to provide Product Development with requirements for a Financial Account Registration and Token Retrieval System (System) to be hosted by PaymentVision and offered to Integration Partners.

The purpose of the System is to provide Integration Partners and their customers with a means to process a future-dated payment transaction without transmitting, processing or storing Financial Account data thus reducing liability.

The System may be used to keep an Integration Partner and its systems out of scope of the Payment Card Industry Data Security Standard (PCI-DSS) thus reducing the cost of compliance.

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Terminology

This document makes reference to the terminology defined within the following table.

Term	Definition
Merchant Organization	Company or business that receives Payments through one or more PaymentVision Payment Channels (e.g., biller or servicer of a loan or outstanding debt).
Customer	Individual or business that holds an account (Customer Account) with a Merchant Organization for which a payment obligation exists.
Integration Partner	Payment Application provider that communicates with PaymentVision via PayAPI and exchanges data according to PaymentVision Data Exchange Specifications.
Transaction	Money transfer instruction consisting of a Payment, Financial Account, Payment Method, Customer and Customer Account.
Payment	Amount, date, and beneficiary(s) of a Transaction.
Batch	A grouping of Transactions for a particular Settlement Type, as a condition for release to a Settlement Network.
Financial Account	Account against which a Customer makes a Payment (e.g., Bank Account, Credit Card Account)
Customer Account	Account held by a Customer with a Merchant Organization (e.g., loan, utility, outstanding debt) for which a payment obligation exists.
Payment Method	Financial Account and Settlement Mechanism used to make a Payment.
Payment Channel	Means by which a Transaction request is submitted to the PaymentVision Payment Hub.

System Components

This document makes reference to the system components described within the following table.

System	Description
Payment Application	Interface that enables a user to schedule and/or manage payments via PayAPI. Examples include PayWeb, PayIVR, PayAgent and various software applications provided by PaymentVision Integration Partners.
PayAPI	PaymentVision web service that allows a Payment Application to communicate with the PaymentVision Payment Hub and Payment Gateway.
Financial Account Registration Site	Web site hosted by PaymentVision that allows a user to register a Financial Account in the PaymentVision Hub and generate a reference ID for use in future-dated payment requests.
Financial Account Warehouse	PCI-compliant storage solution for Financial Accounts.
PaymentVision Hub	Central repository of a Merchant Organization's payment rules, financial account tokens, payment and return history, future-dated payment instructions, and payment administrative audit history.
PaymentVision Gateway	PaymentVision communication system that receives Transaction authorization and settlement requests from PaymentVision Payment Channels, routes requests to payment networks based on settings established at multiple Organizational levels, and returns responses.
PaymentVision Admin Site	PaymentVision site that allows administrative users to view and manage Payment Channels, Payment Rules, and Payment Transactions.
Credit Card Network	An interconnected group of systems acting on behalf of Card Holders, Merchant Organizations, Merchant Account Providers, and Card Issuers to process authorization and settlement requests for card transactions.

Chapter Two

Retrieving a Financial Account Registration Form

The System supports two methods of retrieving a Financial Account Registration Form; as described in the table below.

Workflow Type	Description
Dynamic URL	A temporary URL to a Financial Account Registration Form can be requested via PayAPI; whereby the input parameters in the form request are used to authenticate the registration request, present different variations of the Financial Account Form based on configuration settings and rules in the System, and associate the Financial Account to a Customer.
Static URL	A temporary array of codes can be requested via PayAPI and submitted on a Financial Account Registration site; whereby the codes are used to authenticate the registration request, present different variations of the Financial Account Form based on configuration settings and rules in the System, and associate the Financial Account to a Customer.

In This Chapter

Dynamic URL	8
Static URL	9

Dynamic URL

The diagram identified as “Page 8” shows the Dynamic URL workflow at a high level. A more detailed workflow can be found in an accompanying diagrams Page 0-Page 9.

Static URL

The diagram identified as Page 9 shows the Static URL workflow at a high level. A more detailed workflow can be found in the accompanying diagrams Page 0 – Page 9.

Chapter Three

Request Methods

The System will incorporate the following PayAPI request methods.

In This Chapter

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Login

This request method creates a token which can be used to authenticate multiple requests over a period of time (Session ID). The Session ID performs the same function as the authentication object and is a required parameter in many request methods. Once a Session ID has been issued it can be used until a 20 minute period of inactivity or until a request to terminate.

Input Values			
Parameter	Data Type	Required?	Description
authentication	authentication	Yes	See authentication object

Output Values			
Parameter	Data Type	Required?	Description
loginResponse	loginResponse	Yes	See loginResponse (on page 20) object

GetFinancialAccountRegistrationForm

This request method is used to retrieve a temporary array of codes and a temporary url for a Financial Account Registration Form.

Input Values			
Parameter	Data Type	Required?	Description
SessionID	string	Yes	Used to authenticate multiple requests over a period of time. The Session ID is provided in the response to the Login request method.
ExternalRequestID	string	No	A unique request ID assigned by the requesting application.
MerchantPayeeCode	string	Yes	Identifies the Merchant Payee in PaymentVision. A Merchant Payee is a payment beneficiary and is typically used to define a business unit or client-trust account.
Customer	customer	Yes	see customer object
FinancialAccountRegistrationFormConfigurationSettings	financialAccountRegistrationFormConfigurationSettings	No	See financialAccountRegistrationFormConfigurationSettings object

Output Values			
Parameter	Data Type	Always Returned?	Description
getFinancialAccountRegistrationFormResponse	getFinancialAccountRegistrationFormResponse	Yes	See getFinancialAccountRegistrationFormResponse object

GetFinancialAccountTokens

This request method is used to return a Customer's Financial Account tokens.

Input Values			
Parameter	Data Type	Required?	Description
SessionID	string	Yes	Used to authenticate multiple requests over a period of time. The Session ID is provided in the response to the Login request method.
ExternalRequestID	string	No	A unique request ID assigned by the requesting application.
CustomerReferenceCode	string	Yes	Unique identifier for the Customer
FinancialAccountTokenFilter	financialAccountTokenFilter	No	Used to filter the results of the request. see financialAccountTokenFilter object

Output Values			
Parameter	Data Type	Always Returned?	Description
getFinancialAccountTokensResponse	getFinancialAccountTokensResponse	Yes	See getFinancialAccountTokensResponse object

Chapter Four

Objects

The System will incorporate the following PayAPI objects.

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authentication

This object authenticates the user and identifies the organization and source capture system originating the request.

Parameter	Data Type	Required?	Description
PvLogin	string	Yes	The login id required to authenticate the user of the web service
PvPassword	string	Yes	The password required to authenticate the user of the web service
PvAPIKey	string	Yes	The API key identifies the system accessing the service.
PvToken	string	Yes	The token identifies the merchant accessing the service. The system initiating the request to this web service will have a physical copy of the PaymentVision token. The web service requires that the contents of that token be read and populated here

customer

This object identifies the Customer and Customer Account used in the request. For more information on how a Customer record is structured in PaymentVision refer to PaymentVision Account Structure.

Property	Data Type	Required?	Description
CustomerReferenceCode	String	No	Unique identifier for the customer ("Customer") to whom a payment is being applied. If there is no value for this field in the request, PayAPI will create and return one with the response. If the CustomerReferenceCode already exists, PaymentVision will replace the name and address information using the information in the new request
AccountReferenceCode	String	No	Used to differentiate multiple customer accounts belonging to a single customer. This value must be globally unique.
FirstName	string	Yes	The financial account owner's first name
LastName	string	Yes	The financial account owner's first name
AddressLineOne	string	Yes	The mailing street address of the financial account owner <i>Note:</i> The miss-spelling of Address in the parameter name is a known issue.
AddressLineTwo	string	No	The mailing street address of the financial account owner in regards to Suite, Apt, Floor, etc.
City	string	Yes	The mailing city address of the financial account owner.
State	string	Yes	The billing state of the financial account owner.
Zip	int	Yes	The 5-digit billing zip code for the financial account owner.
HomePhone	string	No	The home phone number associated with the billing address.
WorkPhone	string	No	The work phone number associated with the billing address.
Email	string	No	The email address of the financial account owner

financialAccountTokenFilter

This object contains Financial Account Token filter settings which may be used in the GetFinancialAccountTokens request method.

Note: Leaving a particular filter property blank will return all types.

Property	Data Type	Required?	Description
FinancialAccountTokenType	type	No	FinancialAccountTokenTypes include: • BankAccount • CreditCardAccount
StatusType	type	Yes	Status Types include: • Active • Retired
ExternalRequestID	string	No	Unique ID of a GetFinancialAccountRegistrationForm request. May be used to limit the results to the Financial Account associated with the External Request ID.
ConfirmationCodes	string	No	Confirmation codes returned in a successful Financial Account Registration request. May be used to limit the results to the Financial Account associated with these codes.

getFinancialAccountRegistrationFormResponse

This object contains the response to a GetFinancialAccountRegistrationForm request

Parameter	Data Type	Always Returned ?	Description
TimeReceived	string	Yes	Time when PayAPI received the request. Example: 2011-03-25T14:26:12.207
Responses	list<response>	Yes	An array of response codes and messages explaining why a login attempt was successful or not. See response object.
RegistrationSiteUrl	string	Yes	Static url to the Financial Account Registration Site
TemporaryRegistrationFormUrl	string	Yes	Temporary url to a Financial Account Registration Form
TemporaryRegistrationCodes	string	Yes	An array of codes that can be input on the Financial Account Registration Site to retrieve a Financial Account Registration Form
ExpirationTime	string	Yes	Amount of time before the Temporary Registration Form URL and codes will expire.

getFinancialAccountTokensResponse

This object contains the results of a request for Financial Account tokens. (see GetFinancialAccountTokens request method)

Property	Data Type	Always Returned? (Yes/No)	Description						
TimeReceived	string	Yes	Time when PayAPI received the request. Example: 2011-03-25T14:26:12.207						
Responses	list<response>	Yes	An array of response codes and messages explaining why a login attempt was successful or not. See response object.						
FinancialAccountTokenFilter	financialAccountTokenFilter	No	Filter settings used in the request. Note: will be blank in the event of an error.						
RecordCount	int	Yes	The total number of records returned.						
FinancialAccountTokens	object []	No	An array of Financial Account Tokens. <table><tr><th>Object</th><th>Description</th></tr><tr><td>bankAccountToken</td><td>see bankAccountToken object</td></tr><tr><td>creditCardAccountToken</td><td>see creditCardAccountToken object</td></tr></table>	Object	Description	bankAccountToken	see bankAccountToken object	creditCardAccountToken	see creditCardAccountToken object
Object	Description								
bankAccountToken	see bankAccountToken object								
creditCardAccountToken	see creditCardAccountToken object								

financialAccountRegistrationFormConfiguration

This object contains Financial Account Registration Form configuration settings which may be used in the GetFinancialAccountRegistrationForm request method.

Property	Data Type	Required?	Description
FinancialAccountTypes	types	No	Financial Account Types include: • Bank Account • Card
Lookup Bank Routing Number	boolean	No	Lookup a bank routing number using a bank name
Lookup Bank	boolean	No	Lookup a bank using a bank routing number
Verify Bank Account	boolean	No	Verify Bank Account status

loginResponse

This object contains the results of a login (on page 11) attempt. A successful login will return a Session ID which is a required parameter for many request methods. The Session ID will expire after a 20 minute period of inactivity, after which a new Session ID will need to be obtained.

Property	Data Type	Always Returned? (Yes/No)	Description
SessionID	string	Yes	Returned after a successful login. This is a required parameter in certain request methods.
ReferenceID	string	Yes	This value maps to an internal code that is based on the login attempt and can be referenced for support purposes.
Responses	list<response>	Yes	An array of response codes and messages explaining why a login attempt was successful or not. See response object.

response

This object indicates whether PaymentVision successfully processed a request or if an error occurred.

Property	Data Type	Required?	Description
ResponseCode	string	Yes	Response code returned by PayAPI. '1000' for success. Please refer to Appendix A – API Response Codes and Error Messages
ErrorMessage	string	No	Error description returned by PayAPI. If Response code is '1000' Error Message will be blank. Maps to the description in Appendix A – API Response Codes and Error Messages

Chapter Five

Configuration Options

The Financial Account Registration Form can be configured using the properties contained within the table below.

Configuration Option	Data Type	Description
Display Customer Profile	boolean	Establishes whether the Customer widget is included on the Financial Account Registration Form
Display Organization Name	boolean	Establishes whether the Merchant Organization name is included on the Financial Account Registration Form
Display User	boolean	Establishes whether the External User ID is included on the Financial Account Registration Form
Lookup Bank Routing Number	boolean	Establishes whether the Lookup Bank Routing Number widget is included on the Financial Account Registration Form
Lookup Bank	boolean	Establishes whether the Lookup bank widget is included on the Financial Account Registration Form
Verify Bank Account	boolean	Establishes whether the Verify Bank Account widget is included on the Financial Account Registration Form
Display Confirmation Codes	boolean	Establishes whether the Confirmation codes are included on the Financial Account Registration Form

Chapter Six

Screen Mockups

Screen mock-ups can be found in an accompanying document.

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1	Provisional Cover Sheet (SB16)	ProvisionalSB.pdf	2071833	no	4
			ddd7fed0b4ee1fb5eb3809d5b48c6bc53431435a		
Warnings:					
Information:					
2	Specification	ProvisionalApplicationFinal.pdf	85336	no	14
			11d32eb5bb970691bcae7e1ae2f6b122146954c6		
Warnings:					
Information:					
3	Drawings-only black and white line drawings	Fig1.pdf	314378	no	1
			09bbcd4a3ea8fdb915b3288e556ffa0a11cd3b73		
Warnings:					
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4	Drawings-other than black and white line drawings	workflow.pdf	528750	no	11
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Information:					
5	Drawings-other than black and white line drawings	ScreenMockups.pdf	543797	no	15
			6e33555f1d1f23b5862bd920ccc20c8465b8425		
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Information:					
6	Specification	FinancialAccountRegistrationSystem1.pdf	460942	no	27
			72252f68f0d4131bcc958db0cda38d94f167e857		
Warnings:					
Information:					
7	Fee Worksheet (SB06)	fee-info.pdf	29158	no	2
			47294c79c16d1e5e581e40f4ed45851bdbf8da20		
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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.

SCORE Placeholder Sheet for IFW Content

Application Number: 61655482

Document Date: 6/5/2012

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

- Drawings

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

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