Attorney Docket No.: 068A.0004.U2(US)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioner For Patents
Mail Stop: NEW PATENT APPLICATION
P.O. Box 1450
Alexandria, VA 22313-1450

NEW APPLICATION TRANSMITTAL FORM

Sir:

Transmitted herewith for filing is the patent application of

Inventor(s): **Richard B. Thibedeau, Brian Schulte, Michael Skelton, Gary Oakley, Jon Robertson**

For (title): **Intelligent Clearing Network**

Enclosed are the following:

- ☒ Application Cover Page
- ☒ **70** pages of Specification that consists of, **60** pages of Description, **9** pages of Claims and **1** page of Abstract;
- ☒ **31** sheet of drawings;
- ☒ Inventor(s) Declaration; (from S/N 12/587,193)
- ☐ Power of Attorney from Applicant;
- ☒ Preliminary Amendment;
- ☐ Certified Copy of priority document(s);
- ☐ English language translation of priority document;
- ☒ Application Data Sheet;
- ☒ Information Disclosure Statement and/or Form PTO 1449 and cited non-U.S. art (if applicable);
- ☐ Assignment,
  - ☐ Inventor Declaration is in Assignment document (Assignment contains the statements required by § 1.63 (35 U.S.C 115(e) and § 1.63(e)));
- ☐ Recordation Form Cover Sheet for Assignment;
- ☐ Return Receipt Postcard;
- ☐ Other:

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Quotient Technology, LLC et al., v. Intelligent Clearing Network, Inc
IPR2024-01325
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Assignment Data

☒ An assignment of the invention to Intelligent Clearing Network, Inc.
- ☐ is attached.
- ☐ will follow.
- ☒ has been previously filed.

Small Entity Status

☒ Applicant claims small entity status.

Fees

☒ Utility ☐ Reissue

☐ Design

Basic Filing Fee					$ 195.00
Excess Claim Fee					
	Number Filed	Number Extra		Rate	
Total Claims	**20** -20 =	**0**	x	$31.00	$
Independent Claims	**3** - 3 =	**0**	x	$125.00	$
☐ Multiple Dependent Claim Fee ($230.00)					$
Examination Fee					$ 125.00
Patent Search Fee					$ 310.00
Exceeding of 100 sheets of paper fee ($160.00 per each 50 sheets)					$ 160.00
Assignment Recordal		**0**	x	$ 40.00	$
TOTAL FEES					**$ 790.00**

☐ A check in the amount of $_____ in payment of the filing fee is enclosed.

☒ Charge $ 790.00 to Deposit Account No. 50-1924

☒ The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 and 1.17 which may be required for this communication or during the entire pendency of this patent application, or credit any overpayment, to Deposit Account No. 50-1924.

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Page 2 of 342

Authorization To Permit Access To Application by Participating Offices

☒ The undersigned hereby grants the USPTO authority to provide the European Patent Office (EPO), the Japan Patent Office (JPO), the Korean Intellectual Property Office (KIPO), the World Intellectual Property Office (WIPO), and any other intellectual property offices in which a foreign application claiming priority to the above-identified patent application is filed access to the above-identified patent application. See 37 CFR 1.14(c) and (h). This box should not be checked if the applicant does not wish the EPO, JPO, KIPO, WIPO, or other intellectual property office in which a foreign application claiming priority to the above-identified patent application is filed to have access to the above-identified patent application. In accordance with 37 CFR 1.14(h)(3), access will be provided to a copy of the above-identified patent application with respect to: 1) the above-identified patent application-as-filed; 2) any foreign application to which the above-identified patent application claims priority under 35 U.S.C. 119(a)-(d) if a copy of the foreign application that satisfies the certified copy requirement of 37 CFR 1.55 has been filed in the above-identified patent application; and 3) any U.S. application-as-filed from which benefit is sought in the above-identified patent application. In accordance with 37 CFR 1.14(c), access may be provided to information concerning the date of filing the Authorization to Permit Access to Application by Participating Offices.

Certification And Authorization To Permit Access To Search Results By The European Patent Office (EPO)

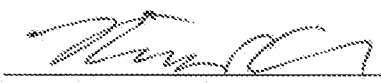
☒ The Undersigned Hereby Certifies And Authorizes The Following For The Above-Identified Application:

1. The undersigned hereby certifies that I am:
   a. an Attorney or agent of record; and/or
   b. a registered attorney or agent named in the application papers filed under 37 CFR 1.53 or 1.495 (37 CFR 1.63 or 1.497 oath or declaration was not filed.); and
2. The undersigned hereby authorizes the USPTO to provide the European Patent Office (EPO) access to the bibliographic data and search results for the above-identified U.S. patent application.

Correspondence

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February 21, 2013
Date



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IN THE U.S. PATENT AND TRADEMARK OFFICE

In re U.S. Patent Application of:

Appl. No.:	To be assigned
Applicants:	Thibedeau et al.
Filed:	Herewith
TC/AU:	Not Yet Assigned/Unknown
Examiner:	Not Yet Assigned/Unknown
Docket No.:	068A.0004.U2 (US)
Customer No.:	29,683

TITLE: INTELLIGENT CLEARING NETWORK

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

Preliminary Amendment

Sir:

Prior to an examination on the merits of the above-captioned patent application, please amend the application as follows.

AMENDMENT TO THE SPECIFICATION

Please replace paragraph [0001] on page 1 with the following amended paragraph:

This application is a continuing application of U.S. Application Serial No.: 12/587,193, filed September 09, 2008, which is a continuation-in-part patent application~~, which claims priority under 35 U.S.C. § 120 from continuation-in-part~~ of U.S. Patent Application Serial No. 12/283,206, filed September 9, 2008, which ~~claims priority under 35 U.S.C. § 120 from~~ is a continuation-in-part patent application of U.S. Patent Application Serial No. 11/439,725, filed May 23, 2006, ~~the entire contents of~~ which are hereby incorporated by reference in their ~~entirety~~ entireties.

AMENDMENTS TO THE CLAIMS:

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

The Claims:

1-37. (**Canceled**).

38. (**New**) A method comprising:

receiving, at an ICN server from a retail server in a retail business located at a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, an application identifier, and retailer identification information and where the ICN server is at a second location that is remote from the first location;

in response to receiving the redeemed coupon related information, determining whether the redemption of the coupon was valid based on the redeemed coupon related information; and

storing, by the ICN server, the redeemed coupon related information in a redeemed coupon database, where the redeemed coupon database comprises a plurality of redeemed coupon related information received from a plurality of retailer servers.

39. (**New**) The method as in claim 38, further comprising:

generating a coupon audit report based on the redeemed coupon database;

transmitting the coupon audit report to a manufacturer; and

in response to receiving approval for at least a portion of the coupon audit report, debiting a bank account assigned to the manufacturer based on the portion of the coupon audit report that was approved and crediting a bank account assigned to the retailer based on the portion of the coupon audit report that was approved.

40. (**New**) The method as in claim 39, wherein the ICN server provides the coupon audit report to the manufacturer in real time.

41. (**New**) The method as in claim 39, where the coupon audit report provides detailed and summary information by individual store and date.

42. (**New**) The method as in claim 38, wherein the redeemed coupon related information comprises information regarding a consumer's transaction including at least one of: date, time, store, lane, total dollar amount spent, customer ID and universal product codes.

43. (**New**) The method as in claim 38, where the ICN server is configured to communicate with a plurality of retail servers.

44. (**New**) The method as in claim 38, further comprising transmitting a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received and whether the redemption of the coupon was valid.

45. (**New**) The method as in claim 38, further comprising, in response to determining that the redemption of the coupon was invalid, transmitting a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received, that the redemption of the coupon was invalid and a reason why the redemption of the coupon was invalid.

46. (**New**) The method as in claim 38, further comprising:

monitoring volume and traffic of redeemed coupons; and

identifying abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic.

47. (**New**) An ICN server comprising a processor; and a memory including computer program code, the memory and the computer program code configured to, with the processor, cause the ICN server to perform at least the following:

to receive, at an ICN server from a retail server located at a in a retail business located at a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, an application identifier, and retailer identification

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information and where the ICN server is at a second location that is remote from the first location;

in response to receiving the redeemed coupon related information, to determine whether the redemption of the coupon was valid based on the redeemed coupon related information; and

to store, by the ICN server, the redeemed coupon related information in a redeemed coupon database, where the redeemed coupon database comprises a plurality of redeemed coupon related information received from a plurality of retailer servers.

48. (**New**) The ICN server as in claim 47, where the memory and the computer program code are further configured to cause the apparatus to transmit a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received and whether the redemption of the coupon was valid.

49. (**New**) The ICN server as in claim 47, where the memory and the computer program code are further configured to cause the ICN server:

to generate a coupon audit report based on the redeemed coupon database;

to transmit the coupon audit report to a manufacturer; and

in response to receiving approval for at least a portion of the coupon audit report, to debit a bank account assigned to the manufacturer based on the portion of the coupon audit report that was approved and to credit a bank account assigned to the retailer based on the portion of the coupon audit report that was approved.

50. (**New**) The ICN server as in claim 49, where the coupon audit report provides detailed and summary information by individual store and date.

51. (**New**) The ICN server as in claim 47, wherein the redeemed coupon related information comprises information regarding a consumer's transaction including at least one of: date, time, store, lane, total dollar amount spent, customer ID and universal product codes.

52. (**New**) The ICN server as in claim 47, where the memory and the computer program code are further configured to cause the apparatus:

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to monitor volume and traffic of redeemed coupons; and

to identify abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic.

53. (**New**) A computer readable medium tangibly encoded with a computer program executable by a processor to perform actions comprising:

receiving, at an ICN server from a retail server in a retail business located at a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, an application identifier, and retailer identification information and where the ICN server is at a second location that is remote from the first location;

in response to receiving the redeemed coupon related information, determining whether the redemption of the coupon was valid based on the redeemed coupon related information; and

storing, by the ICN server, the redeemed coupon related information in a redeemed coupon database, where the redeemed coupon database comprises a plurality of redeemed coupon related information received from a plurality of retailer servers.

54. (**New**) The computer readable medium as in claim 53, where the actions further comprise:

generating a coupon audit report based on the redeemed coupon database;

transmitting the coupon audit report to a manufacturer; and

in response to receiving approval for at least a portion of the coupon audit report, debiting a bank account assigned to the manufacturer based on the portion of the coupon audit report that was approved and crediting a bank account assigned to the retailer based on the portion of the coupon audit report that was approved.

55. (**New**) The computer readable medium as in claim 54, where the coupon audit report provides detailed and summary information by individual store and date.

56. (**New**) The computer readable medium as in claim 53, wherein the redeemed coupon related information comprises information regarding a consumer's transaction including at

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least one of date, time, store, lane, total dollar amount spent, customer ID and universal product codes.

57. (New) The computer readable medium as in claim 53, where the actions further comprise:

monitoring volume and traffic of redeemed coupons; and

identifying abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic.

Remarks

Amendment to the Specification

The specification is amended to update the Cross-reference paragraph.

No new matter is added.

Amendment to the Claims

Claims 1-37 are canceled without prejudice or disclaimer.

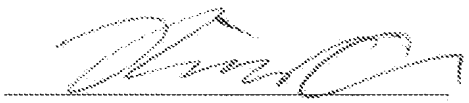
Claims 38-57 are newly added. Support for these claims may be found throughout the specification, for example, the claims as originally filed; Figures 2A and 22-24 with respect to the related description; page 56-57, paragraph [000126] ("if the coupon is determined not to be valid, the ICN real time application may send a message to the POS terminal via the ICN network and ICN data bridge to reject an invalid coupon. Then, in step 2314, the ICN real time application may write invalid coupon redemption attempt and transaction detail data to the ICN database"); pages 31-33, paragraph [00060] ("from the ICN server(s) a Redemption Confirmation Acknowledgement that all redeemed coupons were received and **passed validation**, or that the **redemptions were invalid** for a **noted reason**"); and pages 20-21, paragraph [00039] ("Abnormal transaction volumes from a particular store may be identified to prevent store personnel and/or others from fraudulently redeeming coupons for personal gain... the coupon processing serve may monitor in real time the volume and traffic of redeemed coupons and identify abnormalities to prevent coupon counterfeiting").

No new matter is added.

The Examiner is respectfully requested to allow all of the pending claims 38-57 as now presented for examination. An early notification of the allowability of claims 38-57 is earnestly solicited.

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Page 11 of 342

Respectfully submitted:



2/21/13

Ricardo Ochoa Date

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Thibedeau et al.

SERIAL NO.: ART UNIT:

FILED: herewith EXAMINER:

TITLE: Intelligent clearing Network

ATTORNEY DOCKET NO.: 068A.0004.U2(US)

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

Information Disclosure Statement

(37 C.F.R. §1.97(b))

Sir:

The following information is being disclosed to the U.S. Patent and Trademark Office as information that may be material to the examination of the above-identified patent application.

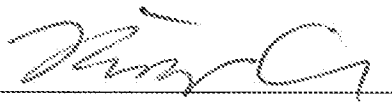
A Form PTO-1449 is enclosed for the Examiner's use which lists all the art cited in the parent application (Serial No.: 12/587,193). In accordance with 37 C.F.R. §1.98(d) copies of the art are not included. These can be obtained by the Examiner from the file of the parent application.

The filing of this Statement is not to be construed as a representation that a search has been made regarding the claimed invention (37 C.F.R. §1.97(g)) or that no other

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possible material information exists. In addition, the filing of this Statement is not to be construed to be an admission that the information cited in the Statement is, or is considered to be, material to Patentability (37 C.F.R. §1.97(h)).

Respectfully submitted,



2/21/13

Ricardo Ochoa (Reg. No.61,545) Date

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Quotient Ex. 1009
Page 14 of 342

INFORMATION DISCLOSURE CITATION FORM FOR PATENT APPLICATION (FORM PTO-1449) (Substitute)	Docket No.: 068A.0004.U2(US) Serial No.: Applicant(s): Thibedeau et al. Filing Date: herewith Group:

U.S. PATENT DOCUMENTS

Examiner Initials	Document Number (Number-Kind Code)	Publication Date (MM-DD-YYYY)	Name of Patentee or Applicant	Class	Sub-class
	US-4,601,490	07-22-1986	Brandon	283	56
	US-6,067,526	05-23-2000	Powell	705	14
	US-6,109,526	08-29-2000	Ohanian et al.	235	462.45
	US-6,199,044 B1	03-06-2001	Ackley et al.	704	275
	US-6,230,143 B1	05-08-2001	Simons et al.	705	14
	US-6,938,821 B2	09-06-2005	Gangi	235	380
	US-7,016,860 B2	03-21-2006	Modani et al.	705	14
	US-2002/0143612 A1	10-03-2002	Barik et al.	705	14
	US-2002/0161625 A1	10-31-2002	Brito-Valladares et al.	705	10
	US-2004/0054575 A1	03-18-2004	Marshall	705	14
	US-2004/0056101 A1	03-25-2004	Barkan et al.	235	472.03
	US-2005/0192906 A1	09-01-2005	Berstis	705	59
	US-2005/0033643 A1	02-10-2005	Smith et al.	705	14
	US-2006/0247972 A1	11-02-2006	Baron et al.	705	14
	US-				
	US-				

FOREIGN PATENT DOCUMENTS

Examiner Initials	Document Number (Country Code-Number-Kind Code)	Publication Date (MM-DD-YYYY)	Name Of Patentee of Applicant	Translation? Yes/No/n/a
	JP 2000-020823	01-21-2000	Toshiba Tec Corp.	Abstract only
	JP 2002-041932	02-08-2002	Nippon Telegr & Teleph Corp.	Abstract only
	JP 02-308654	12-21-1990	Nitsushiyoo Kiko:KK	Abstract only
	JP 03-254996	11-13-1991	O P Kaade Syst KK	Abstract only
	JP 10-287074	10-27-1998	Nippon Signal Co Ltd	Abstract only
	- -			
	- -			

OTHER DOCUMENTS (Author (Capitalize), Title, Date, Pages, Etc., if known)

	"Polytronics: Rolling Out the Chips", Fraunhofer Magazine 1.2002, pgs. 8-11
	Internet article, "UCC/EAN-128 Coupon Extended Codes", March 1, 2006, www.morovia.com, 3 pgs.
	Internet information, © Copyright 2006, Valassis Communications, Inc., www.valassis.com, 3 pgs.

Examiner's Signature: Date Considered:

Initial if reference was considered, whether or not citation is in conformance with MPEP. Mark through citation if not considered. Include a copy of this citation form with your next correspondence to the Applicant(s).

INFORMATION DISCLOSURE CITATION FORM FOR PATENT APPLICATION (FORM PTO-1449) (Substitute)	Docket No.: 068A.0004.U2(US) Serial No.: Applicant(s): Thibedeau et al. Filing Date: herewith Group:

U.S. PATENT DOCUMENTS

Examiner Initials	Document Number (Number-Kind Code)	Publication Date (MM-DD-YYYY)	Name of Patentee or Applicant	Class	Sub-class
	US-5,612,527	03-18-1997	Ovadia	235	383
	US-7,076,444 B1	07-11-2006	Baron et al.	705	14
	US-2005/0171845 A1	08-04-2005	Halfman et al.	705	14
	US-2005/0015300 A1	01-20-2005	Smith et al.	705	14
	US-2004/0107135 A1	06-2004	Deatherage et al.	705	014
	US-2005/0230473 A1	10-2005	Fajkowski, Peter W.	235	383
	US-2006/0038396 A1	02-2006	Thompson et al.	283	067
	US-7,240,843	07-2007	Paul et al.	235	472.01
	US-2005/0182695	08-2005	Lubow et al.	705	028
	US-2004/0019564	01-2004	Goldthwaite et al.	705	44
	US-6,520,542	02-2003	Thompson et al.	283	51
	US-7,578,435	08-2009	Suk	235	379
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FOREIGN PATENT DOCUMENTS

Examiner Initials	Document Number (Country Code-Number-Kind Code)	Publication Date (MM-DD-YYYY)	Name Of Patentee of Applicant	Translation? Yes/No/n/a
	- -			
	- -			
	- -			
	- -			
	- -			
	- -			
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OTHER DOCUMENTS (Author (Capitalize), Title, Date, Pages, Etc., if known)

	"Who's Searching For You", http://www.zoominfo.com/people/Gray_Gary_758777677.aspx, 3 pgs.
	"couponchief", http://www.couponchief.com/pages/about, 4 pgs.
	"lifehacker", http://www.lifehacker.com/software/coupons/find-discounts-online-with-coupon-chief-233654.php

Examiner's Signature: Date Considered:

Initial if reference was considered, whether or not citation is in conformance with MPEP. Mark through citation if not considered. Include a copy of this citation form with your next correspondence to the Applicant(s).

Attorney Docket No.: 068A.0004.U1(US)

Patent Application Papers Of:

Richard Thibedeau
Brian Schulte
Michael Skelton
Gary Oakley
Jon Robertson

For: INTELLIGENT CLEARING NETWORK

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INTELLIGENT CLEARING NETWORK

CROSS REFERENCE TO RELATED APPLICATIONS

[0001] This application is a continuation-in-part patent application, which claims priority under 35 U.S.C. § 120 from continuation-in-part U.S. Patent Application Serial No. 12/283,206, filed September 9, 2008, which claims priority under 35 U.S.C. § 120 from U.S. Patent Application Serial No. 11/439,725, filed May 23, 2006, the entire contents of which are hereby incorporated by reference in their entirety.

TECHNICAL FIELD

[0002] The invention relates to the electronic clearing, and financial settlement of coupons coded with a barcode application identifier and, in particular, to a real time network based system and method for validating and redeeming paper coupons coded with, for example, a barcode identifier, such as a GSI barcode 8110 application identifier.

BACKGROUND

[0003] Coupons provide benefits to manufacturers and consumers. For example, coupons are a beneficial way for manufacturers to test consumer interest in specific products, determine optimal pricing, and move out older inventory. Mail by the postal system, newspapers, and stores usually serve as outlets for providing coupons to consumers. Consumers benefit because coupons are universally accepted, follow GS1 (including Uniform Commercial Code) guidelines, are easily understood by consumers, and require no prior notification to a retailer. The coupons may be clipped out from the source document.

[0004] However, the process of validating, clearing and financial settlement associated with paper coupons can be a slow, labor intensive process potentially prone to fraud and misuse. An extraordinary number of paper coupons are printed, distributed and redeemed each year. Once a coupon is redeemed by the consumer, the paper coupon is monetized and it must flow through the current manual clearing and settlement process before the retailer is reimbursed for the value of the paper coupon and the cost of handling the paper coupon. This physical paper coupon clearing process can be slow and manual and

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sometimes requires a second independent count of each paper coupon before a retailer is reimbursed. Also, within the current paper clearing and settlement process there can be the issue of disputes and charge backs by the manufacture for the value of the redeemed paper coupon to the retailer for paper coupons which the retailer redeemed, but should not have because they were invalid in some way, whether it was because the paper coupon was a copied, or was redeemed after the expiration date on the paper coupon.

[0005] Accordingly, there is need for a real time, convenient way for validating and processing paper coupons quickly, eliminating potential fraud, and providing an auditable and comprehensive financial settlement process, which would eliminate the need for manually counting and validating each paper coupon redeemed.

SUMMARY

[0006] In accordance with a first aspect of the invention, a system comprises an Intelligent Clearing Network (ICN) network; a point-of-sale (POS) terminal; a POS controller; an intelligent clearing network (ICN) server, an ICN database, and an ICN master coupon table. The POS terminal is configured to transmit at least one of 1) first coupon data elements read from a GS1 barcode by the POS terminal, 2) universal product codes of an item purchased, 3) transaction detail information, 4) other related information at the POS terminal to the POS controller, and 5) directly, via the ICN network, to the ICN server for coupon redemption, validation, and financial settlement via the ICN network at the ICN server.

[0007] In accordance with a second aspect of the invention, a master coupon storage medium is configured to store an ICN database. Details defining all coupons printed and distributed with a GS1 barcode are stored centrally in the ICN database on an ICN server configured to be used to validate, redeem, and financially settle all coupons printed with a GS1 barcode. The master coupon storage medium comprises at least one storage device and an interface configured to communicate with the ICN server. The ICN server is configured to communicate over an ICN network with one or more point of sale terminals of a retailer.

[0008] In accordance with a third aspect of the invention, a method for processing coupons comprises reading GS1 data elements from a scanned coupon at a point-of-sale

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(POS) terminal, the GS1 data elements including universal product code information; transmitting the GS1 data elements through a network to an ICN server for validation and redemption; if the ICN server validates the GS1 data elements, and transmitting first coupon related information through the network to the POS terminal. The POS terminal is configured to transmit second coupon related information to a POS controller through an ICN POS bridge upon successful redemption of the scanned coupon. Second coupon related information comprises identification information from the product purchased, an application identifier, and retailer identification information.

[0009] In accordance with a fourth aspect of the invention, a method for processing coupons comprises reading first GS1 databar coupon related information from a terminal, the first GS1 databar coupon related information including universal product code information; transmitting the first GS1 databar coupon related information through a network to an ICN server for validation and redemption; if the ICN server validates the first GS1 databar coupon related information, transmitting second coupon related information through the network to the terminal. The ICN server transmits second GS1 databar coupon related information to a POS controller via an ICN network, wherein the POS terminal transmits third GS1 databar coupon related information to the POS controller through an ICN POS bridge upon successful redemption of a coupon. The third GS1 databar coupon related information comprises identification information from the product purchased, GS1 databar coupon code of the second coupon related information, an application identifier, and retailer identification information.

[00010] In accordance with a fifth aspect of the invention, a computer readable medium storing computer code for processing GS1 databar coupons across a network, comprises computer code configured to transfer first GS1 databar coupon related information including universal product code information from a terminal across the network; computer code for receiving, interpreting, and comparing the first GS1 databar coupon related information at an ICN server; if a GS1 databar coupon code is validated, computer code for retrieving GS1 databar coupon codes and any corresponding target universal product codes triggered by the validation of the GS1 databar coupon codes from a centralized database; computer code configured to transmit the retrieved GS1 databar coupon codes to the terminal via the network; and computer code configured to

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redeem the GS1 databar coupon codes. The ICN server is configured to transmit second GS1 databar coupon related information to the POS controller via the ICN network. The POS terminal is configured to transmit third GS1 databar coupon related information to the POS controller through an ICN POS data bridge upon successful redemption of a GS1 databar coupon. The third GS1 databar coupon related information comprises identification information from the product purchased, GS1 databar coupon code of the second GS1 databar coupon related information, an application identifier, and retailer identification information.

[00011] In a sixth aspect of the invention, a computer readable storage medium is embodied with computer code for processing coupons across an intelligent clearing network (ICN) network. First computer code may permit a user to download and print out a GS1 databar paper coupon accessed via the world wide web where the coupon having first GS1 databar paper coupon related information. Second computer code may transfer the first GS1 databar paper coupon related information including universal product code information from a terminal across the ICN network. Third computer code is configured to receive, interpret, and compare the first GS1 databar paper coupon related information at an ICN server. If a GS1 databar paper coupon code is validated, fourth computer code may retrieve GS1 databar paper coupon codes and any corresponding target universal product codes triggered by the validation of the GS1 databar paper coupon codes from a centralized database. Fifth computer code is configured to transmit the retrieved GS1 databar paper coupon codes to the terminal via the network. Sixth computer code may redeem the GS1 databar paper coupon codes. The ICN server transmits second GS1 databar paper coupon related information to a point-of-sale (POS) controller via the ICN network. A POS terminal transmits third GS1 databar paper coupon related information to the POS controller through an ICN POS bridge upon successful redemption of a GS1 databar paper coupon. The third GS1 databar paper coupon related information comprises identification information from the product purchased, GS1 databar paper coupon code of the second coupon related information, an application identifier, and retailer identification information. Seventh computer code may be executed to notify the ICN server of successful coupon redemptions.

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[00012] In a seventh aspect of the invention, a point of sale (POS) terminal comprises a first interface configured to receive information regarding a transaction to purchase at least one product; a second interface configured to receive information from and transmit information to a retailer server; a processor; and a memory configured to store point of sale bridge computer code for redeeming a manufacturer first GS1 databar paper coupon contained in a promotion request message received through the second interface. The processor is configured to receive information from the first interface and to receive and transmit information through the second interface and configured to execute the point of sale bridge computer code. The second GS1 databar paper coupon related information is received via the ICN network. The POS terminal transmits third GS1 databar paper coupon related information to the POS controller through ICN POS bridge upon successful redemption of a GS1 databar paper coupon, the third GS1 databar paper coupon related information comprises identification information from the product purchased, GS1 coupon code of the second GS1 databar paper coupon related information, an application identifier, and retailer identification information. The first interface is configured to communicate with a universal product code reading device.

[00013] In a eighth aspect of the invention, a point of sale (POS) retailer server comprises a first interface configured to receive information from and transmitting information to a point of sale terminal; a second interface configured to receive information from and transmit information to an intelligent clearing network server via a network; a processor; and a memory configured to store computer code for a point of sale bridge configured to format a promotion request message and send the promotion request message in real time to an intelligent clearing network server promotion redemption real time service. The processor is configured to receive and transmit first GS1 databar paper coupon related information through the first and second interfaces and configured to execute the point of sale bridge computer code. The POS retailer server is configured to receive second GS1 databar paper coupon related information via the intelligent clearing network (ICN) network. The POS retailer server is configured to transmit third GS1 databar paper coupon related information through ICN POS bridge computer code upon successful redemption of a GS1 databar paper coupon. The first GS1 databar paper

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coupon related information comprises identification information from the product purchased, an application identifier, and retailer identification information.

[00014] In a ninth aspect of the invention, an Intelligent Clearing Network (ICN) server comprises a processor; an interface configured to permit communications over a network; and an ICN database. The processor of the ICN server is configured to control the execution of an ICN promotion manager application, an ICN database application, and an ICN promotion redemption service and is configured to receive and transmit data and commands through the interface. The ICN server is configured to receive first coupon related information from a point of sale (POS) controller, wherein the ICN server is configured to transmit second coupon related information to the point of sale (POS) controller via an ICN network. The POS controller is configured to transmit the third coupon related information to the POS controller upon successful redemption of a GS1 databar paper coupon. The third GS1 databar paper coupon related information comprises identification information from the product purchased, an application identifier, and retailer identification information.

BRIEF DESCRIPTION OF THE DRAWINGS

[00015] The foregoing and other aspects of these teachings are made more evident in the following Detailed Description, when read in conjunction with the attached drawings, wherein:

FIG. 1 illustrates an embodiment of a system for redeeming coupons;

FIG. 2A illustrates a block diagram of a first embodiment of information flow;

FIG.2B illustrates a block diagram of a second embodiment of information flow;

FIG. 3A illustrates an embodiment of the back side of a coupon card;

FIG. 3B illustrates an embodiment of the front side of a coupon card;

FIG. 4 illustrates a first embodiment of an insert with a card attached;

FIG. 5 illustrates a second embodiment of the coupon card utilizing RFID technology;

FIG. 6 illustrates an embodiment of a coupon redemption process between a Point of Sale terminal and an Intelligent Clearing Network server;

FIG. 7 illustrates an embodiment of a coupon code format;

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FIG. 8 (FIGs. 8A and 8B) illustrates an embodiment, in detail, of the process of generating and redeeming a coupon card;

FIG. 9 (FIGs. 9A and 9B) illustrates an alternate embodiment, in detail, of the process of generating and redeeming a coupon card;

FIG. 10 shows an embodiment of a system using trigger and target UPCs over a network;

FIG. 11 shows an embodiment of a system permitting a consumer to opt-in to coupons, promotions, or incentives;

FIG. 12 (FIGs. 12A and 12B) shows an example of a process for assigning and display promotions and purchasing products advertised through the promotions;

FIG. 13 shows an embodiment of ICN data flow;

FIG. 14 shows an embodiment of ICN incentive management;

FIG. 15 shows an embodiment of a retail environment that uses ICN;

FIG. 16 shows an embodiment of a method for entering trigger and target UPCs through a browser;

FIG. 17 shows an embodiment of an ICN;

FIG. 18 shows an embodiment of the automated clearing house processing incorporated in a financial settlement system;

FIG. 19 shows an embodiment of a debiting and crediting process;

FIG. 20 shows an ICN system integrated with an ACH processing system;

FIG. 21 shows an embodiment of a system that may operate as the system illustrated by FIGs. 10 or 11;

FIG. 22 (22A, 22B, and 22C) shows an embodiment of a system for processing a paper coupon;

FIG. 23 (23A, 23B, and 23C) shows another embodiment of a system for processing a paper coupon;

FIG. 24 (24A, 24B, and 24C) shows yet another embodiment of a system for processing a paper coupon; and

FIG. 25 shows an embodiment of a paper coupon in accordance with this invention.

DETAILED DESCRIPTION

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[00016] Non-limiting embodiments of the invention are further described below. However, it should be appreciated that some of the features of the embodiments of the invention may be used to advantage without the corresponding use of other features. As such, the foregoing description should be considered as merely illustrative of the principles of the invention, and not in limitation thereof. Further, one skilled in the art may appreciate that the invention can be practiced by other than the described embodiments; that these described embodiments are presented for the purposes of illustration and not of limitation.

[00017] Embodiments of the invention relate to a coupon processing system and method that allows for automatic processing of coupons and provides linkage between a coupon card and coupon information stored in a centralized database. The coupon processing may entail validation (and invalidation) and, when validated, redemption of the appropriate coupon(s) or other appropriate action. The embodiments present novel ways of bundling technologies, including existing technologies such as real time communications and large volume data processing facilities, into a functioning operational platform and also present novel ways for doing business. Consumers may use the coupon card for a variety of products offered by a manufacturer and/or retailer.

[00018] Thus, according to some embodiments, a real time system is connected to the point-of-sale (POS) terminal and or POS controller wherein the real time system delivers manufacture paper coupon codes or GS1 paper coupon codes directly into a live transaction bypassing the POS scanner and the need for a paper coupon to be presented and subsequently cleared and settled manually. In another aspect of the invention, a real time system is connected to the POS terminal and or POS controller wherein the real time system can execute a coupon discount at the POS without any prior coupon definition or coupon data elements of the coupon related information being loaded onto the POS system. In yet another aspect of the invention, a real time system is connected to the POS terminal or POS controller wherein the real time system can determine in real time the association between the manufacture paper coupon code or the GS1 paper coupon code delivered by the real time system electronically bypassing the scanner and the product or products the coupon discount was applied to by the POS system.

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[00019] FIG. 1 shows an embodiment of a system for redeeming coupons associated with a coupon card via a centralized database. The system may be an Intelligent Clearing Network (ICN) having an ICN server 114. The ICN may be an Intelligent Coupon Network, an Intelligent Incentive Network, an Intelligent Coupon and Incentive Network, or the like.

[00020] An ICN is a system that can provide for the electronic validation and redemption of coupons and/or incentives through real time communications and a centralized database, such as ICN database 116, which is coupled to the ICN server 114. The ICN server 114 executes software applications that process coupons for one or more manufacturers who have transacted with the owner of the ICN server 114 to provide such processing. The ICN server is accessible via a retailer's wide area or other network (WAN or other network) and has an ICN promotion redemption service (PRS) installed and running in real time to accept connections over a configured listening transfer control protocol port. In embodiments, a plurality of manufacturer servers 110 may be configured to communicate with the ICN server 114. The ICN server 114 may tabulate the raw data of the coupon processing transactions for a specific manufacturer and provide the tabulated data to the specific manufacturer in the form of reports.

[00021] Coupon and/or incentive processing typically include validation and redemption and the supplying of the raw data to the appropriate manufacturer. In the embodiment shown in Figure 1, a coupon card may be read by a card reader 102 at a retail store or other establishment. The coupon information from the coupon card may then be sent to the Point-of-Sale (POS) terminal which then may transmit the information to the retail store server 106. The central component of a POS terminal is the processor that executes software application(s). The POS terminal may include a processor, memory, input/output interface circuitry, and the software application(s) to reformat coupon information in an appropriate digital form. The retail store server may record the coupon information and may transmit it to server 114, such as an ICN server, via a network 120. The retail store server, which may be a retail POS controller, includes a processor and input/output interfaces, as needed, and may be implemented as a microprocessor based device, a main frame, a stand alone computer, or a network of computing devices. An ICN server may be a server dedicated solely to the processing of

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manufacturers' coupons and includes a processor. Associated with the server may be a centralized database 116 that is incorporated within the server or may be a stand alone device or storage system, such as a Redundant Array of Independent Disks (RAID). The network 120 may be an internet, such as the World Wide Web, an intranet, an extranet, a virtual private network (VPN), a high speed dedicated communication line, or another network, and may use wired or wireless technology or a mixture of wired and wireless technology. The ICN server 114 then may notify the manufacturer of a completed transaction or completed set of transactions by sending status information to the manufacturer's server 110. As in the case of the ICN server 114, the manufacturer's server 110 may also include a processor, input/output interfaces, and memory to perform the function of processing coupons. The manufacturer's database 112 may be stored within a memory of the manufacturer's server 110 or as a stand alone device or system. Instead of transmitting coupon information from the retail server 106 to the ICN server 114, the coupon information may be transmitted from the retail server 106 to the appropriate manufacturer's server 110 for redemption. In this alternative embodiment, the manufacturer's server 110 notifies the ICN server 114 of the coupon redemption, as shown in FIG. 2B.

[00022] The coupon and/or incentive processing system (e.g., ICN system) distributes coupon codes, such as standard Uniform Code Council System 5 coupon codes or GS1 coupon codes, associated with a coupon card. In an embodiment, the coupon card may be a one-use card. In another embodiment, the coupon card may be useable as long as at least one coupon offer has not expired for a product that has yet to be purchased or a product limit that has not been attained. In yet another embodiment, the coupon card may be updated so as to provide additional coupon offers to a consumer. In still a further embodiment, the coupon card may be a permanent coupon card in which coupon information is updateable via a manufacturer's server or a coupon processing server.

[00023] Embodiments of the invention relate to information associated with a coupon card. A unique account number may be assigned to the consumer coupon card on a magnetic ink character recognition strip (i.e., magstripe) on the back of the consumer coupon card. A magstripe card has a strip of binding material containing ferromagnetic

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particles which is capable of storing data and is read by a reader head such as may be found in magnetic card readers. The system may include a centralized database containing the unique account numbers assigned to each card and a list of available manufacturer coupon codes assigned to the account numbers on each coupon card. The coupon card may link the consumer at the Point of Sale (POS) to a centralized database where the coupons, promotions, or incentives reside. The linkage of one or more coupons, promotions, or incentives to a coupon card may be set at the time the coupon card is provided with a unique account number or shortly thereafter. In embodiments, where the coupons, promotions, or incentives may be updated, the coupon card account number may be linked to various coupons, promotions, or incentives at various times. In distribution methods contemplated by the invention, the consumer may receive a coupon card through a variety of ways, including, but not limited to, on a product's package, newspapers, magazines, postal system mail, or in-store promotions. In one embodiment, during checkout, the cashier presses a coupon card function key on the POS terminal and the consumer may slide his or her coupon card through the card reader, whereupon the POS terminal software may establish a communications link with a server, such as the retailer's server 106 or other computing device, and transmit the account number on the coupon card over the store's real time communication line to the centralized database of a coupon processing computer, such as an Intelligent Clearing Network server 114. The centralized database application may validate the account number, query the centralized database for any active coupon codes found, and transmit the first set of digits/ alphanumeric characters consisting of information, such as the NSC (Number System Code), Manufacturer Number, Family Code, and Value Code of each active coupon code back to the POS terminal. Then, the POS terminal may begin a validation process to validate each coupon code against products purchased by the consumer for any coupon code redeemed, and the POS application, upon validation of a coupon code, may transmit back to the centralized database the second set of digits/ alphanumeric characters, corresponding to the redeemed coupon code, such as the NSC (Number System Code), Manufacturer Number, Family Code, and Value Code. In an example of an implementation, the first set and second set of digits are eleven digits each in the case of a system 5 coupon and or twelve digits each in the case of a system 99 coupon. The first

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and second set of digits may have an equal number of digits/ alphanumeric characters or a different number of digits or alphanumeric characters. For example, the first set of digits may include 13 alphanumeric characters and the second set 11 alphanumeric characters.

[00024] The coupon card 302 may be formed on a substrate, such as plastic or paper or other medium that is typically flexible, sufficiently durable, and cost effective to produce. For example, a 10 mil thick plastic sheet may be sized to the length and width of a credit card or key ring card. Thus, the coupon card may advantageously be of various sizes including the form of a credit card, grocery store shopper's card or key ring for ease of carrying in a wallet or purse or on a key ring.

[00025] As shown in FIG. 3B, the front of the coupon card 302 may display an image 308 of one or more products for which the coupon card offers a discount, including an image 310 of the amount and conditions of the savings. The displayed image may be formed through printing directly on the substrate or through application of a preprinted label. Other image forming techniques may be used including polytronic labeling. To better protect the information on a coupon card, non-optically readable technology may be used. The non-optically readable technology may include electromagnetics, magnetics, or smart card technology. As shown in FIG. 3A, in an embodiment, the back of the coupon card 302 has a swipe strip 304, preferably a Magnetic Ink Character Recognition (MICR) strip. Alternatively, Radio Frequency Identification (RFID) technology or other electromagnetics technology, such as Radio Frequency Data Communication (RFDC), may be employed. Where an RFID coupon card is implemented, the corresponding electronic circuitry on the coupon card may be formed on or adhered to the substrate of the coupon card. Yet, alternatively, optically readable technology, such as optically scannable bar codes, may be used. In an optically readable embodiment, coupon identification information 306 may be provided in a user viewable form on the back of the coupon card 302. In certain embodiments, biometric identification techniques may be employed. For example, in a biometric identification embodiment, a fingerprint scanning pad may be attached or placed proximate to the card reader in which a communications link is established between the fingerprint scanning pad and the POS terminal.

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[00026] FIG. 5 illustrates an embodiment of a coupon card using RFID technology. An antenna 502 on the coupon card 508 may transmit and receive information from an RFID reader. The received information may be filtered, amplified, and digitized by processing signal circuitry 510 which may then be further processed for information content by processor 504. Coupled to the processor may be a memory 506. The coupon card memory 506 may be of one or more types of memory, including volatile memory, such as random access memory, and/or non-volatile memory, such as battery backed random access memory and/or read only memory.

[00027] Embodiments of the invention offer a way for Consumer Package Good's (CPG) manufacturers (i.e., manufacturers of consumables such as cleaning products, food, beverages, clothing, and the like) to distribute GS1, Uniform Code Council guideline or other coupons without the need of an optically readable barcode. Through a Direct Mail promotion, In-Store promotion, or a Free-Standing Insert (FSI) in the Sunday newspaper, the consumer may receive an insert, sheet, or flyer with a coupon card having a Magnetic Ink Character Recognition strip on its back. To aid a consumer, a shopping list 318, as shown in FIG. 4, may be provided along with a removable coupon card 302 detachable or removable from the insert, sheet, or flyer 312. To further aid a consumer, coupon information 316 may be printed or labeled on the insert, sheet, or flyer 312. The coupon information, in an embodiment, may provide a list of one or more brands with the amount of savings on a purchase; for example, Brand A's coupon may be a 50 cent off coupon, Brand B may require a purchase of two Brand B products for a savings of $ 2, Brand C may offer a 60 cent savings when purchased with Brand D, etc. Additionally, a space 314 may be dedicated to advertising, such as by displaying an image of one or more of the products, and another space 320 dedicated to miscellaneous information, such as a recipe. The revenue source for the coupons may be the manufacturer of Consumer Package Goods (CPG). The CPG manufacturer may pay for printing and distributing coupons on the coupon processing network, including FSI pages, Direct Mail, and In-Store, on package printing or labeling, coupon clearing fees, and real time data feeds for up to date promotion analysis and accounting.

[00028] FIG. 6 illustrates an embodiment of a method for processing one or more coupons from a coupon card. In an embodiment, contained in the MICR strip of a

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coupon card is a unique number assigned to the coupon card. At the POS 602, the consumer may swipe his/her coupon card through a card reader as would be done in a debit or credit card transaction. Using the real time communication network in the store, a network message may be sent 604 to the centralized database containing the unique coupon card account number along with the retailer's identification and location. The coupon processing server coupled to the centralized database may validate the unique ID number 606 and search for available coupons assigned to the card in the coupon processing server centralized database. Any coupon codes which have not expired or were not previously redeemed may be transmitted back to the POS terminal for normal validation 608 as part of a message that includes the retailer's identification and location and the identification of the POS terminal. For any coupon which is redeemed, the POS terminal may send back a network message to the coupon processing server centralized database indicating which coupons were successfully redeemed. The coupon processing server centralized database may update the customer record, accordingly. As shown in FIG. 6, the coupon processing server may send the first several (e.g., eleven) digits/ alphanumeric characters of the available coupon codes to the POS terminal via the retail server and network 610. The POS terminal may validate the coupons 612 and send the redeemed coupon code to the coupon processing server 614 as a second several digits/ alphanumeric characters and also, as additional digits and alphanumeric characters, other GS1 coupon code information (e.g., by triggering the Uniform Product Code (UPC) of the barcode information from a scanned product corresponding to the coupon being redeemed), to the coupon processing server via the network 616. The coupon processing server may then deactivate the redeemed coupons 618. The coupon processing server may also retrieve the remainder of the GS1 code corresponding to each of the redeemed coupons and send this information and information regarding the unique coupon card number and retailer information (e.g., location, POS terminal identification, time of purchase) to the corresponding CPG manufacturer.

[00029] The method of distributing, redeeming, and clearing Manufacturer Coupons may benefit all three groups involved in the transaction – consumers, retailers, and manufacturers. The benefit to consumers is the ease of use because clipping and/or organizing coupons is no longer needed. The benefits to the retailer are reducing the

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labor associated with processing paper coupons and substantially reducing the time it takes to receive reimbursement for the promotions from the manufacturer. The benefits to the manufacturer potentially include a better product for the consumer resulting in increase response rates, real time promotion tracking, faster and more reliable accounting, and a reduction in fraud associated with paper coupons.

[00030] Thus, embodiments disclosed provide a system and method that may be used for electronically distributing and clearing a variety of coupons. Each coupon may have a code. Each coupon code may include a base portion and an extended portion. For example, the embodiments may be used with GS1 coupons, such as the formerly designated Uniform Code Council (UCC) system five and system ninety nine manufacturer coupons. GS1 format standards are maintained by the GS1 standards organization, formerly known as the Uniform Code Council. In an embodiment, similar to debit, credit and Electronic Benefit Transactions (EBT), the POS terminal reads a unique code from a coupon code and transmits this unique code to a centralized database, such as the centralized database of a coupon processing server via a network.

[00031] An example of an implementation of the coupon processing method of the invention is provided. A coupon card with unique coupon card account number 12345678 may have a coupon for .50 off a 2 liter beverage drink assigned to it; for example, 54900011050x, where x is the check digit. The check digit may be useful for paper coupons with barcodes being scanned by a scanner. On the ICN centralized database, the full coupon code assigned to card 12345678 may include a string of digits or alphanumeric characters such as 54900011050 x 8101 0 88062 0306. The consumer may purchase a 2 liter beverage drink with, for example, UPC code 0:49000:06390 and may swipe his or her coupon card. The POS terminal may transmit the coupon card account number, 12345678, to the ICN server. The ICN server may then send back a corresponding coupon code, e.g. 54900011050, to the POS terminal. The POS terminal then may determine if the coupon code is valid through a validation process, such as standard coupon validation routines. The POS terminal may send back to ICN a redeemed coupon code, e.g., 54900011050, and a triggering UPC product code, e.g., 04900006390. The ICN server may also provide in real time to the beverage drink

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manufacturer the fully redeemed coupon code, the location of the redemption transaction, and the product that triggered the redemption.

[00032] FIG. 7 shows an example of coupon format as the GS1 US format (formerly known as the Uniform Code Council System 5 coupon). A first portion of the coupon code may be GS1 US code, formerly known as the Universal Product Code (UPC), shown, in FIG. 7, to include a Number System Code, a manufacturer number, a family code, a value code, and a check digit. A second portion of the coupon code may be the 'Extended Portion,' which includes information such as Manufacturer Offer Code (MOC), Expiration Dates, Household Identifier, and associated application codes, and may correspond to the GS1, or European Article Numbering (EAN-128), format. The Extended Portion, as shown in FIG. 7, may include an application identifier, a product number system code (NSC), a manufacturer offer code (MOC), an expiration date, another application identifier, and a household identifier. While this information may be necessary to the manufacturer, it is not currently captured and the extended portion of the code may not even be read when scanned by the POS terminal in which case the manufacturer may have to wait weeks until the redeemed coupon has completed the long journey through the manual coupon clearing process. In contrast, with a coupon redeemed through a coupon card of the invention, this information is available immediately upon receiving the network message that a particular coupon has been redeemed. Other coupon code formats are contemplated by the invention.

[00033] The method for processing coupons may include reading first coupon related information from a coupon card at a Point-of-Sale (POS) terminal. The first coupon related information may be householder identifier information, account identification, or the like. The first coupon related information may be transmitted through a network to coupon processing server. If the coupon processing server validates the first coupon related information, second coupon related information may be transmitted from the coupon processing server through the network to the POS terminal. The second coupon related information may be one or more system 5 or system 99 coupon codes available to the identified consumer and may include the NSC (Number System Code), Manufacturer Number, Family Code, and Value Code.

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[00034] FIG. 8 shows a flowchart of an embodiment of a method of the invention. A unique card account number, such as a unique coupon card account number, may be assigned to a coupon card 802. The unique card account number may be a randomly generated number, a household number, the first portion of the coupon code of Figure 7, or the like. Coupon codes may be then assigned to the coupon card 804. For example, GS1 system codes may be assigned to the coupon card. The unique card account number and coupon codes may be loaded into the coupon processing server database 806. The unique card account number may be loaded onto the MICR strip of the coupon card 808 through a magstripe writer. The coupon card and promotion may be sent to the consumer 810. The consumer may present the coupon card during checkout 812 to purchase a product that corresponds to a coupon associated with the coupon card. The cashier may select the coupon card function key on the POS terminal keyboard 814. Alternatively, the coupon card redemption process may be initiated automatically through the reading of the coupon information on the card. The consumer thereupon may slide the coupon card through the card reader for a magnetic swipe card or wave the card in proximity to a RFID reader 816 which reads the unique coupon card account number. A software application of the POS terminal may transmit the unique coupon card account number (as first coupon related information) to the coupon processing server database application 818 as part of a message package that includes identification of the retailer and identification of the POS terminal, either directly or via a retailer server. The coupon processing server database application may validate the unique coupon card account number 820 or send back an error message to the POS terminal. The coupon processing server database application may search for the coupon code (e.g., GS1 code) assigned to the coupon card 822. For active coupons, in an embodiment, the first eleven or twelve digits/ alphanumeric characters of the coupon code consisting of the NSC (Number System Code), Manufacturer Number, Family Code, and Value Code may be transmitted back to the POS terminal 824 in a message package that identifies the retailer and the POS terminal (second coupon related information). In other embodiments, a different number of digits/ alphanumeric characters may be used. The software application at the POS terminal initiates a validation process of each coupon code received against the product(s) purchased 826. For any coupon redeemed, the corresponding coupon code

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may be sent back to the coupon processing server 828 along with the triggering UPC code of the corresponding product purchased as well as identification of the retailer and POS terminal and time of purchase (third coupon related information). The coupon processing server database application updates the unique coupon card account number with the redeemed coupon codes 830. Furthermore, the coupon processing server may then retrieve the remainder of the GS1 code (i.e., the GS1 code that was not transmitted to the POS terminal) of each redeemed coupon and report this information as part of a report to the corresponding CPG manufacturer. The invention is useful for providing market intelligence quickly to a manufacturer, a benefit not known to be provided by current technologies.

[00035] An alternative embodiment is provided in FIG. 9. The unique coupon card account number may be written to an MICR strip on the coupon card 902. The magnetic strip side of a coupon card is shown 904. The coupon code may be assigned to the card on the coupon processing server centralized database 906. A consumer may slide the coupon card through the MICR reader during a POS transaction 908. The POS software application may transmit the read unique coupon card account number to the coupon processing server 910 as part of a message package that identifies the retailer and the POS terminal (first coupon related information). The coupon processing server may check to determine if the unique coupon card account number is valid 902. If the account number is not valid, the coupon processing server may return a decline message to the POS software application 914. If the account number is validated, the coupon processing server database application may search for coupon codes assigned to the coupon card 916. A determination may be made as to whether there are active coupons available on the coupon card 918. If not, the coupon processing server may return a no coupons available message to the POS software application 920. If the coupon code is validated, active coupon codes (e.g., system 5 or 99 codes) assigned to the card may be transmitted back to the POS for validation against purchases 922 as part of a message package that identifies the retailer and POS terminal (second coupon related information). For example, the first 11 digits of the coupon code may be transmitted to the POS terminal for validation 922. A determination may be made as to redemption of the coupon(s) 924. If there has been no redemption of the coupon(s), the POS may resume the transaction

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926. For coupons which are redeemed, the POS may send back the redeemed coupon code of the product which triggered the coupon redemption to the coupon processing server centralized database 928 along with the original redeemed coupon code information, the location of the retailer, identification of the POS terminal, and time of purchase (third coupon related information). The coupon processing server centralized database application may update the unique coupon card account number with the time, date, amount, location, and other information relating to the redemption activity 930. The coupon processing server may generate a report to the manufacturer regarding the coupon redemption transaction as requested or periodically to provide quick market intelligence to a CPG manufacturer.

[00036] Embodiments of the method of the invention may be implemented through instructions, stored on a computer-readable medium on a data storage device, which when executed by a computing device, cause the computing device to perform the designated operations. The instructions may be stored in computer-readable medium in a distributed fashion across two or more computing devices or as a single computing device. The computing devices may be one or more of the above mentioned servers. In an embodiment, the computer readable medium may be a small flash drive that connects to a Universal Serial Bus (USB) port of a POS terminal, a retailer server, or the like. For example, a small flash drive may measure less than about 10 cm X 3 cm X 3 cm or may have pen-sized dimensions, such as 71 mm x 20 mm x 8 mm.

[00037] In an embodiment, a computer readable medium storing computer code for processing coupons across a network in response to the non-optical reading of a coupon card, includes computer code for reading identification code from a coupon card that is non-optically read at a Point of Sale terminal; computer code for processing and formatting the read identification code; computer code for transmitting the formatted identification code across the network; computer code for receiving, interpreting, and validating the identification code at coupon processing server; if the identification code is validated, computer code for retrieving coupon codes corresponding to the identification code from a centralized database; computer code for transmitting the retrieved coupon codes to the Point of Sale terminal via the network; and computer code for redeeming the coupon codes.

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[00038] The coupon processing server coupon distribution and processing system and method offers advantages including 1) being easy to use, 2) saving time and money, 3) providing better validation, 4) expanding promotion tracking, 5) increasing response rates, and 6) reducing fraud. The coupon processing server coupon distribution and processing system and method are easy to use because there is no clipping or organizing of coupons and the coupon card may be discarded after the coupons are redeemed. The coupon processing server coupon distribution and processing system and method saves time and money because it avoids the manual counting and clearing of paper for both retailers and manufacturers. Coupon processing server coupon distribution and processing system and method coupons clear electronically so that financial settlements may be completed in a short period of time, such as hours, rather than weeks or months. Coupon coding errors may be corrected immediately as manufacturers avoid the handling of misprinted coupons that may circulate for months at a time. The coupon processing server coupon distribution and processing system and method provides better validation because the expiration dates are enforced by the coupon processing server. Expired coupons are recognized as such and are not sent to the POS for validation. Paper coupons may not be redeemed at a POS because of a faulty barcode or improper coding or printing. With the coupon processing server coupon distribution and processing system and method described herein, the use of a magnetic ink character recognition strip or RFID eliminates the problem of poorly printed barcodes. Invalid coupon codes may be corrected immediately in the centralized database. The coupon processing server coupon distribution and processing system and method expands promotion tracking with the real time reporting of coupon redemptions. Manufacturers are provided with the product information for the product the consumer purchased to trigger the coupon redemption. Manufacturers may track results at the individual household level by assigning unique numbers to the extended portion of the coupon code's application identifier.

[00039] Embodiments of the coupon processing server coupon distribution and processing system and method described herein also increases response rates by making the process of collecting and redeeming coupons easier and more in line with today's technology. The coupon processing server coupon distribution and processing system

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and method further reduces fraud as each coupon may be redeemed only once. Advantageously, the coupon processing server coupon distribution and processing system and method centralized database, in accordance with embodiments, does not transmit to the POS a coupon which has already been redeemed. The coupon processing server coupled to the centralized database may also track in real time redemptions by store. Alternatively the centralized database may have one or more coupon processing processors built into it. Each redemption transaction has a date and time stamp. Abnormal transaction volumes from a particular store may be identified to prevent store personnel and/or others from fraudulently redeeming coupons for personal gain, to meet or exceed sales goals, and the like. The coupon processing server coupon distribution and processing system and method may prevent the assembling of a large volume of newspaper inserts to redeem coupons without selling the corresponding product. In another example, if someone were to determine how account numbers are generated on the coupon cards, the coupon processing serve may monitor in real time the volume and traffic of redeemed coupons and identify abnormalities to prevent coupon counterfeiting.

[00040] A further advantage is that embodiments may be implemented to provide a direct competitor to various marketing services by distributing coupon cards through Direct Mail, In-Store, and FSI or implemented as a service provider to marketing services. For example, marketing services companies may be charged for the distribution of coupons on the coupon processing server in which case the business model may be executed with less expense.

[00041] If a coupon is determined to be valid, but the retailer is temporarily out of stock, provisions may be made to issue a rain check electronically. The electronic rain check may be stored in the centralized database. Alternatively, in lieu of a rain check, the coupon processing server may offer a different product of the manufacturer at a special rate to the consumer.

[00042] As part of the system and method of the invention, in an embodiment, in-store scanners may also be provided to allow a consumer to reveal unexpired and unused coupons available through his or her coupon card.

[00043] In an embodiment, Consumer Package Good's (CPG) manufacturers may create and maintain their own shopper card program. For example, CPG manufacturer A

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may offer consumers a program in which each consumer or consumer household may sign up for a permanent card number. A consumer using such a coupon card may supply sufficient identification at the Point of Sale. This identification may include a driver's license, a passport, or other identification means, such as entry of a special code or biometrics scanning. The consumer, upon enrolling in a CPG manufacturer's program and being assigned a permanent coupon card, may then select discounts from CPG manufacturer A's web site in which the discounts would then be assigned to that permanent coupon card through a registration process using a centralized database of CPG manufacturer A.

[00044] Although some embodiments have been described with the use of a coupon card, embodiments of the invention may be practiced without a coupon card. Embodiments of the invention realized without a coupon card may be found in Figs. 10-17 and 21. The embodiments described in Figs. 1-9, in which a coupon card can be employed may also be adapted to not use a coupon card and instead to either permit a consumer to opt-in to coupons, promotions or incentives or permit a consumer to receive a discount on a product having a target UPC when the target product and/or a trigger product are purchased. A coupon as used herein is generally a paper, plastic, or other sufficiently physically durable incentive or discount having a manufacturer's UPC bar code to identify the product being discounted. It may generally be delivered via an FSI or direct mail where paper is the delivery vehicle. An incentive may be a non-paper (e.g., purely electronic) discount (e.g., a discount not embodied on a physical medium) provided via an in-store, web or mobile device delivery. Both coupons and incentives may provide a vehicle for delivering discounts that the ICN technology captures when the UPC bar code of a product being purchased is scanned at the POS terminal. A promotion may be the event that delivers coupons and/or incentives. An FSI paper coupon is an example of a promotion. An in-store tag incentive offering a discount for buying two of an item is another example of a promotion.

[00045] In addition to the embodiments referenced above in which media companies which produce media products may be provided with multiple coupon offers like FSI's, (Free Standing Inserts) a control number to avoid multiple redemptions of the same coupons, and the ability to track redemptions based on circulation, embodiments of

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the invention also can allow for activation of coupons based on or only on the contents of the consumer's basket, or allowing the consumer to opt into promotions via the internet or mobile device. This can allow for consumers to participate in in-store media promotions based on or only on the occurrence of the promoted products being present in the consumer's transaction at the POS.

[00046] The ICN system can facilitate incentive management 1402. As an embodiment of a method of incentive management, FIG. 14 shows that ICN may assign each third party (e.g., a retailer, a media company, or a manufacturer) a unique identifier 1404 to securely log into the ICN promotion manager, a web application used for incentive management and real time reporting. A retailer headquarters 1406 may send redemption data validation of offers corresponding to the UPC 1408. A manufacturer may receive detailed redemption reports in real time 1410. The ICN may receive redemption information as an independent third party reporter of validation and redemption 1412. The ICN may generate complete redemption reports and submit these to the CPG manufacturer or distributor if there are no disputes 1414. The ICN may activate a bank automated clearing house (ACH) transfer to a retailer for incentive and handling/ media charges 1416. Information regarding the automated clearing house (ACH) transfer may be sent to the ICN accounts receivable (A/R) management 1418 which may then generate invoicing summaries and accounts/ receivables reports that may then be electronically submitted 1420 to retailer headquarters 1406.

[00047] The ICN promotion manager may be a secure portal that enables complete promotion set-up and control and serves as a user interface for defining retailer identity, promotion composition, and promotion availability. The promotion manager may be implemented as a web application, and be available on any computer with a web browser, such as Microsoft Internet Explorer, and an Internet connection. Access to the promotion manager may be controlled by ICN through managed user ID and passwords.

[00048] FIG. 15 illustrates an embodiment of a method of invention. Manufacturers, media companies, or retailers may enter weekly promotion details at a single entry point through the ICN promotion manager secure web site 1508. This may be done through an online through a program or portal on the world wide web 1510. For example, a representative for a manufacturer, media company, or retailer using the ICN

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promotion manager may establish start and stop dates of the promotion, the products affected, whether there is a trigger product and target product relationship, etc. A media company, manufacturer, or retailer may review the promotion data and submit to production for promotion execution 1502. Promotion execution may involve in-store signage, online coupons, in-store kiosks, mobile devices, PDAs, etc. in which, e.g., a Brand X, Product Y is offered 1504. A shopper who sees instant savings products in-store and on the shelf may select such products 1506. Instant savings can be applied at checkout with all instant savings showing on the receipt 1512. The ICN POS bridge software installed on the retailer's POS system (e.g., POS controller) or other device provides transaction information to the ICN. Then, the ICN can run redemption reports on the ICN promotion clearing application and provide the results, and can make any needed settlement, e.g. billing and payment, between the manufacturer and the retailer 1516.

[00049] Consumers may opt into Internet based promotions or mobile device promotions by identifying themselves and purchasing the qualified products in which the consumer might not have a physical card to present. During the checkout process the consumer may identify himself or herself uniquely by entering their unique ID entered when he/she opts into the promotion on the retailer, manufacturer, or media company web site. The unique ID may be included in the transaction information along with the UPCs or products purchased and transmitted in real time to the ICN server. Or, the consumer may opt into the promotion anonymously. When the consumer opts in, he or she may use their phone or other number as the account number which the coupon(s) would be assigned to. For example, he or she may provide his or her phone number to the cashier or type it in on the keypad during checkout, or the consumer's mobile device or cell phone may have an image containing the consumer's cell phone number which may be scanned by the cashier. He or she may also opt in using the particular retailers frequent shopper card number, the coupon(s) would be tied to the presence of that card number or phone number in the POS transaction.

[00050] Fig. 12, as Figs. 12A and 12B, shows an embodiment of a process for setting up and using trigger and target UPCs to qualify a coupon or promotion during a transaction. In the method of setting up trigger and target UPC promotions 1202, shown

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in Fig. 12A, the media company, manufacturer, or retailer logs into the secure ICN web based promotion manager application to create a promotion 1204. The media company, manufacturer, or retailer may define a promotion start and end date 1206, may define the manufacturer coupon by information such as UCC extended type (e.g., 8100 or 8101) 1208, and may provide UCC coupon barcode component information 1210, such as number system code, manufacturer number, family code, value code, manufacturer offer code, and expiration date 1212. The media company, manufacturer, retailer or other party may enter each of the trigger UPCs and defines the product that must be purchased corresponding to each individual trigger UPC 1214. The media company, manufacturer, retailer or other party can also enter the target UPCs and can define the produce that must be purchased corresponding to each individual trigger UPC 1214. The media company, manufacturer, retailer or other party can also enter the target UPCs and define to which product a specified coupon may be applied 1216. The media company, manufacturer, retailer or other party can advertise the sale arrangement of the trigger UPC and target UPC by various techniques, such as signage in a store such as a display (e.g., in-store shelf ads), printed materials, electronic sign (e.g., floor graphics), or through an in-store kiosk or through advertisements on a web site 1218.

[00051] Coupons may have trigger UPCs and target UPCs that are the same. That is, the UPCs which trigger the coupon are also the same UPCs which the coupon is applied to. For example, buy two of product C, save $ 1.00. In more complex coupons and promotions, the trigger and target UPCs may be different. For example, buy product C and save $ 1.00 on product D.

[00052] Fig. 12B shows an embodiment of a method for using trigger and target UPCs that may be used in conjunction or separately from the method shown in Fig. 12A. Here, at a retail site, the consumer may place products which correspond to defined and advertised promotions created using the ICN promotion manager application with trigger and target UPCs in a shopping cart, perhaps as a result of promotional signage at the retail site 1220. The media company, manufacturer, or retailer may send the consumer opt-in information to the ICN database in real time 1222. While shopping, a consumer may select the trigger and target UPCs which are promoted online or otherwise 1224. During checkout, the consumer may present their unique ID which they used to opt into

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the Internet promotion 1226. Then, all the UPC codes of the products then in the shopping cart may be transmitted in real time using the ICN POS bridge software installed on the retailer's POS controller and POS terminal to the ICN promotion redemption real time service running on the ICN server in a promotion request message 1228. The ICN real time application may search the ICN database to locate any active promotions the consumer may have opted into 1230. The ICN promotion redemption real time application can compare the purchased UPCs to all active promotion trigger and target UPCs in the ICN database to determine any tie in or bundling relations, for example, ones in which the purchase of a product with a trigger UPC would provide a discounted price for the purchase of the product with a corresponding target UPC 1232. In an example, for any active coupon or incentive, the first 11 digits only of the extended UCC coupon code, the target UPC, and target UPC price may be transmitted back to the point-of-sale terminal 1234. The point-of-sale application attempts to validate each coupon code against the corresponding product purchased 1236. For any coupon or incentive redeemed, the coupon code and target UPC may be sent back to the ICN promotion redemption real time application in the form of a promotion confirmation message 1238. The ICN promotion redemption application may update the ICN database with real time redemption data including the coupon redeemed and trigger and target UPCs 1240. At some point, media partners, retailers, and manufacturers may log into the ICN database to view real time redemption data 1242, 1244.

[00053] The retail POS controller, the POS terminal, and the ICN server may each include a processor, as discussed previously, and may have one or more associated memories as well as interfaces for communication with other devices.

[00054] In an embodiment, if the ICN promotion redemption real time application or the ICN database server is experiencing down time, the ICN POS bridge software installed on the retailer's POS controller may automatically fail to a backup ICN promotion redemption real time application and a mirror database maintained by the ICN.

[00055] In accordance with yet another aspect of the invention, the ICN can be used to deliver coupons and promotions to a consumer who has opted into a coupon or promotion by visiting the retailer, manufacturer, or media company web site. In this embodiment of the invention, the retailer, manufacturer, or media company can transmit

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in real time or batch the consumer opt-in information to the ICN database. The consumer opt-in information may include, but is not limited, to a customer identification number which may be but is not limited to the consumer's phone number or frequency shopper identification number, the coupons, incentives, or promotions the consumer opted into and the details of the coupon, promotion, or incentive. The coupons, incentives, or promotions may be retrieved by the ICN promotion manager web application and sent over a network or directly communicated to CPG or CPG media partner which may then provide the coupons, incentives, or promotions as the in-store promotion display or advertisement. Opt-in permits the consumer to participate in promotions without the requirement of printing the coupon at home and bringing it into the store to redeem.

[00056] An embodiment where a consumer may opt-in to retrieve a coupon is shown in Fig. 11. Here, a media, manufacturer, or retailer web site 1102 or other party may display one or more selectable coupons for downloading or other retrieval, such as fax to a consumer at a terminal. The media, manufacturer, retailer or other party may be provide promotion or coupon details to the ICN either by manually entering the information into the web based ICN promotion manager application 1118, or by transmitting the information via a web service or batch mode to the ICN promotion manager application 1118, including coupon codes, expiration dates, store location, and trigger and target UPCs. When the consumer visits 1104 the media, manufacturer, or retailer web site 1102 and presents his or her identification, coupons with control numbers selected by the consumer may be printed out or downloaded to the ICN promotion manager 1118 and the ICN database 1116. When the consumer visits the retailer's store and has been provided with knowledge as to available coupons, upon checking out a transaction at a point-of-sale terminal 1110 or other terminal, such as when shopping from home, the point-of-sale terminal or other terminal may provide transactional information, such as UPCs or other product information through the ICN POS bridge software 1111 installed on the retailer POS terminal 1110 to the ICN POS bridge software 1109 installed on the retailer's POS controller 1108. At this point, the ICN POS bridge software 1109 installed on the retailer's store controller 1108 may format a promotion request message and send the promotion request message in real time from the retailer's headquarters 1122 to the ICN promotion redemption real time service

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1113, via a network, such as a retailer's wide area network 1124, which is running as a real time service on the ICN server 1114. The ICN promotion redemption service 1113 may compare the UPCs contained in the promotion request message to all active promotions defined by the manufacturer or its representative on the ICN database 1116. For an active promotion where the UPCs contained within the promotion request message satisfy the requirements of that promotion, the ICN promotion redemption service may format a promotion request response message which may include portions of the manufacturer coupon code as shown in FIG. 6 plus the target UPC number of the product the manufacturer coupon may be applied to. The promotion request response message may then be sent back to the ICN POS bridge software 1109 installed on the retailer's store controller 1108 via the retailer's wide area network 1124 (or, other network) and the retailer's headquarters 1122. The ICN POS bridge software 1109 installed on the retailer's store controller 1108 may be located at one or more or each of the retailer's stores and may then transmit the message to the ICN POS bridge software 1111 installed on the retailer's POS terminal 1110. The retailer's POS terminal 1110 may attempt to redeem the manufacturer coupon against the target UPC contained in the promotion request message. Upon completion of the checkout transaction 1106 the ICN POS bridge software 1111 may generate a redemption confirmation message which may contain information regarding the success fo the coupon redemption process. The redemption confirmation message may be transmitted to the ICN POS bridge software 1109 installed on the retailer's store controller 1108 which can transmit the redemption confirmation message to the ICN promotion real time redemption service 1113 running on the ICN server 1114, completing a communication loop. In an embodiment, access to the ICN database 1116 is provided only through the ICN server 1114.

[00057] The details of the coupon, promotion, or incentive may include NSC Number, Manufacturer Number, Family Code, Value Code, Application Identifier, Product NSC, MOC Code, Expiration Date, Application Identifier, Household Number, Trigger UPCs, Target UPCs, and participating store information may be stored in the ICN Database 1116 and used to validate the purchases in real time by the ICN Network Server 1114. Portions of the Manufacturer coupon, promotion, or incentive may be sent down by the ICN promotion redemption service 1113 to the ICN POS bridge software

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1109 installed on the retailer's POS controller 1108 and passed to the ICN POS bridge software 1111 installed on the POS terminal 1110, and then delivered to the active checkout transaction 1106. An ICN promotion manager 1118 may set up coupons and/or promotions over a network 1120 at a media, manufacturer, or retailer web site 1102 using the ICN database 1116.

[00058] In accordance with another aspect of the invention, coupons or incentives may be delivered to the consumer based on or entirely on the presence of specific UPCs or products contained in the consumer's transaction at the POS during checkout. An example of this embodiment is a media company advertising a savings, incentive in-store, on the web or via a mobile device which would only require the consumer to purchase the required UPCs or products to activate and receive the coupon or savings.

[00059] FIG. 10 shows an embodiment in which coupons are delivered based on the presence of specific UPCs or products in the consumer's transaction 1004. An in-store or online or mobile device promotion may display or advertise products on promotion or at a discounted price 1002. The promotional information may come from a manufacturer or its representative which sets up sale or discount information and interacts with the ICN promotion manager 1016 (e.g., web application) to store this sale or discount information and other promotion details in the ICN database 1014. Upon the start of a checkout transaction 1004 at the POS terminal 1006 the consumer can present a collection of products with UPCs 1004 to be purchased for scanning by the POS scanner or by manual entry through the keyboard by the cashier. In further accordance with the embodiment, the basket of UPCs or products 1004 is communicated by the POS terminal 1006 by means of the ICN POS bridge software 1007 installed on the POS terminal 1006 to the retailer's store controller 1008 which also may contain ICN POS bridge software 1009. The ICN POS bridge software 1009 installed on the retailer's store controller 1008 may be located at one or more or each of the retailer's stores and may format a promotion request message and send the promotion request message in real time via the retailer's headquarters 1022 and the retailer's wide area network 1024 from the retailer's headquarters 1022 to the ICN promotion redemption real time service 1013, which is running as a real time service on the ICN server 1012, via a network, such as a retailer's wide area network 1024. The ICN promotion redemption service 1013 may compare the

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UPCs contained in the promotion request message to all active promotions defined by the manufacturer or its representative on the ICN database 1014. For any active promotion where the UPCs contained within the promotion request message satisfy the requirements of that promotion, the ICN promotion redemption service may format a promotion request response message which includes portions of the manufacturer coupon code Fig. 6 plus the target UPC number of the product the manufacturer coupon is to be applied to. The promotion request response message may then be sent back to the ICN POS bridge software 1009 installed on the retailer's store controller 1008. The ICN POS bridge software 1009 installed on retailer's store controller 1008 may transmit the message to the ICN POS bridge software 1007 installed on the retailer's POS terminal 1006. The retailers POS terminal 1006 may then attempt to redeem the manufacturer coupon against the target UPC contained in the promotion request message. Upon completion of the checkout transaction 1004 the ICN POS bridge software 1007 may generate a redemption confirmation message which may contain information regarding the success of the coupon redemption process. The redemption confirmation message is transmitted to the ICN POS bridge software 1009 installed on the retailer's store controller 1008 which may transmit the redemption confirmation message to the ICN promotion redemption service 1013 running on the ICN server 1012 which then may complete the communication loop. In an embodiment, access to the ICN database is provided only through the ICN server 1012.

[00060] The POS data bridge may be implemented as at least one device with software that may be a configurable software suite that is physically installed on the POS environment (controller, and/or terminals, etc). The ICN Data Bridge may control various POS behavior based on information sent and received to and from the ICN server(s). The POS data bridge software, in an embodiment, may have two distinct parts: one installed on the POS controller in a store and the other installed on each POS terminal in a store. Versions of the POS data bridge software may be adapted as needed or desired for each unique POS vendor (e.g., retailer). In a specific example, a POS data bridge software may be provided for IBM 4690 POS systems in a grocery retail setting or other POS solutions for retail, supply chain, and/or distribution operations of enterprises. This may include but is not limited to:

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- Transaction & basket information needed for promotion qualification being sent to ICN server(s) via a Promotion Request. This information may include (but is not limited to) data such as store, lane/terminal, transaction number, cashier, datetime, loyalty card(s), and all scanned data, including for normal, void, etc. scenarios.
- Coupon & promotion information being received from ICN server(s) via a Promotion Response. The data bridge software may receive promotional coupon and/or incentive information back from the ICN servers to the POS terminals via the POS controller(s) and the retailer's HQ, where the promotional coupon and/or incentive information includes but is not limited to the coupon code/number, ICN promotion number, value of the coupon, target item(s) which the coupon should be applied to, and text to display on the receipt describing each coupon, both for normal and void scenarios.
- Coupon & promotional information being sent to the ICN server(s) via a Redemption Confirmation. This may include but is not limited to information such as the coupon's value (for hard to handle coupons such as buy x, get x free), the ICN promotion number, the coupon code/number, the tlog datetime (the datetime logged to the tlog's transaction header record is typically the time of the last activity of the transaction), the gross transaction total, etc. both for redeemed promotions or coupons and also for voided promotions or coupons.
- Receiving from the ICN server(s) a Redemption Confirmation Acknowledgement that all redeemed coupons were received and passed validation, or that the redemptions were invalid for a noted reason.
- Voided Transaction notification being sent to the ICN server(s) via a Voided Transaction message. In the POS world this indicates the entire transaction is over and everything within is considered null and void.
- Voided Transaction Acknowledgement being received from the ICN server(s) indicating ICN has considered all activity from that transaction null and void.

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- POS status information being sent to the ICN server(s) via a Client Status Update message. As part of regular network diagnostic updates, the ICN Data Bridge updates ICN with information such as but not limited to the number of lanes attached to a controller, the average response time the POS is experiencing for message round trips, the number of erroneous or dropped message scenarios, the store number, the POS version and vendor, the ICN Data Bridge and ICN API versions, the current datetime, the datetime the ICN service started, etc.
- Receiving from ICN server(s) a Client Status Update Acknowledgement.
- Sending and Receiving message faults to and/or from the ICN server(s) when erroneous or unexpected scenarios are encountered.

[00061] The ICN Application Programming Interface (API) may be a piece of ICN code built into the data bridge which controls 1) the encoding / decoding of ICN messages in either XML or ICN's binary format. The XML message encoding protocol capability enables 3rd party integrators leveraging devices that do not send as many messages as a POS does, and greater ease of integration. The binary message encoding protocol is compact, designed for speed and lower bandwidth requirements, which lends well to retailers with many stores that each have many lanes.

[00062] The communications between the retailer's POS controller 1008 and the retailer's headquarters 1022 may be any transmission control protocol/ internet protocol (TCP/IP) communication network. For example, the TCP/IP communication network may be the retailer's wide area network 1024. Other examples of TCP/IP communication networks that may be used include digital subscriber line (DSL), T1, integrated services digital network (ISDN), multiprotocol label switching (MPLS), etc. The retailer's headquarters 1022 itself may be a centralized point within the retailer's wide area network to which the ICN bridges via ICN bridge software for all network connectivity. It may be the ICN's entry point into the retailer's network (e.g., WAN). The retailer's headquarters 1022 may be the data center (e.g., single node) that facilitates communications with the ICN server or may be a multi-node such as for major tier 1 retailers widely distributed geographically. The communications network between the POS controller 1008 and retailer's headquarters 1022 may also be used between the POS

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controller 1108 and retailer's headquarters 1122. The retailer's headquarters 1122 may be the same kind of retailer's headquarters as retailer's headquarters 1022.

[00063] In another embodiment, FIG. 21 shows that the ICN server 2112 communicates with the retailer headquarters 2122 of a retailer's WAN 2124. Within the retailer's WAN 2124, the retailer POS controller 2108 communicates with the retailer headquarters 2122 via the ICN POS bridge software installed on the POS controller 2108. The POS terminal 2106 may communicate with the retailer POS controller 2108 via the ICN POS bridge software installed on the POS terminal. Operations of analogous system components are otherwise similar to those disclosed in FIGs. 10 and 11. The local store network comprises the interconnections between POS controller 2108 and POS terminal 2106 which permit communications between the POS controller ICN POS bridge software 2109 and the POS terminal ICN POS bridge software 2107 and any other communications between the POS controller 2108 and the POS terminal 2106. These interconnections may be cable, radio frequency, optical, and/or the like. The ICN POS bridge software 2109 may communicate also with the Promotion Redemption Service of the ICN server. The local store network may also be referred to as the store loop and may comprise the cabling within a single retail store that connects all the POS terminals to the POS controller of the store. The in-store promotion display or advertisement 2102 (1002, 1102) may be physical signage, displays or end caps without an electronic hardware or may be an electronic display that may receive communications from a CPG or CPG media partner.

[00064] In an example of an embodiment of communications between a POS terminal and the ICN server, a promotion request message may be sent by the POS terminal to the ICN server and a promotion response message may be sent in reply by the ICN server to the POS terminal. The POS terminal and the POS controller may communicate through the retailer's WAN through their respective data bridge software in a sequential flow of information where the POS terminal does not communicate directly with the retailer headquarters. In this example of an embodiment, the exchange of messages may follow the following routing. In transmitting the POS terminal may send the promotion request message to the POS controller through the local store network (the local store network may correspond to the retailer's WAN), and the POS controller may

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send the promotion request message to the retailer headquarter (or, hub or switch) via the retailer's WAN to the ICN promotion redemption real time service (PRS) of the ICN server whereupon the ICN PRS may access the ICN database via the ICN network (e.g., internal ICN network). In reply, the ICN PRS, having accessed the ICN database through the ICN PRS, may send the promotion response message to the retailer headquarters via the retailer's WAN, the retailer headquarters may send the promotion response message to the POS controller via the retailer's WAN (in this and similar embodiments, neither the POS controller nor the POS terminal communicates directly with the ICN server), the POS controller may receive the promotion response message via the retailer's WAN, and may send the promotion response message via the local store network to the POS terminal.

[00065] An embodiment of an ICN system of the invention is shown in FIG. 17. An ICN promotion manager web application ASP.NET 1702 may access an ICN database 1702, such as an SQL server. An example of such a manager web application is a promotion manager. Point-of-sale terminals 1712, 1714, 1716 or similar devices may, during validation and redemption, access an enterprise's computer system 1708 through a retailer controller 1710. In each point-of-sale terminal 1712, 1714, 1716 or in a memory accessed by the retailer controller 1710 may be installed an ICN point-of-sale data bridge software that may be installed on the retailer's system which enables communications between the ICN server and the retailer's point-of-sale system. The enterprise's computer system 1708 may use the ICN redemption service 1706 (e.g., through a Windows service C#.NET) to access the ICN database 1704.

[00066] Various embodiments are contemplated by the invention. In one embodiment, a single ICN server may serve one or more retailers (different business entities). The number of retailers assigned to a single ICN server may depend on the size and number of divisions of the retailer. In another embodiment, multiple ICN servers (e.g., virtual servers) may be hosted on the same single ICN server such as be leveraging technology such as VMWare or logical partitions. In other embodiments, a single ICN server may be dedicated to a retailer. Other embodiments are contemplated by the invention.

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[00067] In FIG. 17, embodiments may include various underlying retailer WAN configurations and T1 network line (e.g., VPN tunnel, T1, frame, ISDN, DSL, Fiber). The retailer POS terminal may have its own addressable IP and not leverage a POS controller such that the POS terminal can communicate directly with the retailer's HQ. The retailer headquarters (HQ) may be a central network connectivity point, such as a hub or gateway, of the retailer which interfaces with the ICN server. At least one of geographical telephony/ communications, company capabilities, bandwidth requirements, and preference may factor into the selection of network connectivity between the ICN server and the retailer. The configuration and type of the ICN server may vary in accordance with the size of the retailer and the compatibility and performance of available technology.

[00068] FIG. 16 illustrates an embodiment in which promotion data entry personnel may set up trigger products and target products through a trigger product window 1606 and a target product window 1604. Other embodiments may provide data entry through a single window such that a relationship may be established between a trigger product and one or more target products. The relation of trigger-to-target products may be one in which a discount is offered on the trigger product which is treated as a target product when a certain condition is met, such as buy 2, get the third free. Or, the relation of trigger-to-target products may require the purchase of a Brand A Product Y to receive a discount on a Brand A Product Z or even a discount on Brand B Product W. Various trigger-to-target product relationships are contemplated including bundling.

[00069] With embodiments of the invention, coupons may be provided for multiple promotions; for example, dental floss may be discounted with the purchase of toothpaste and a toothbrush. Multi-tiered offers involving price are also contemplated; for example, if brand X product is $ 2, a retailer card holder may receive the brand X product for $ 1.50 and, if the customer is in the top 20% of the retailer's customer base, may receive the brand X product for $ 1, among other types of offers. In an example, a CPG company may partner with a retailer or a non-competitive CPG company to offer a discount when the consumer buys both products of both. For example, a consumer may buy Brand C cereal and obtain a pound of Brand D bananas at no extra charge or may buy a jar of Brand P peanut butter and receive a $ 1 discount on Brand J jelly.

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[00070] FIG. 13 illustrates an embodiment of ICD data flow. In this particular example, when a point-of-sale transaction is complete and the total key has been pressed 1302 at checkout, or after X number of items have been scanned, X being a configurable whole number with a value of, for example, 5 to 9, the ICN point-of-sale data bridge software may collect information about the items in the customer's transaction and transmit this information to the ICN POS bridge software installed on the POS controller. The ICN POS bridge software on the POS controller may build a promotion request message and transmit it over a network, such as a wide area network, to the ICN real time promotion redemption service 1304. In response, the ICN real time promotion redemption service may receive the promotion request and may match items in the transaction with prospective promotions defined in the ICN database, may build a promotion response message, and transmits it over the network to the ICN POS bridge software on the POS controller which sends the promotion response message to the POS terminal which originated the promotion request via the ICN POS bridge software 1306. The ICN promotion redemption service may be configured to optionally await confirmation of redemption for the promotions to be delivered in the promotion response message 1308. If no confirmation is required, the redemption process is complete 1316. Otherwise, the ICN point-of-sale bridge software identifies each promotion that has been redeemed, may build a redemption confirmation request message, and may transmit the redemption confirmation request message over the network to the redemption service 1310. The ICN promotion redemption service may then optionally send an acknowledgement to the point-of-sale for receipt of the redeemed promotion list 1312. If an acknowledgement is required, the ICN promotion redemption service can accept the list of redeemed promotions, build a redemption confirmation response, and transmit the redemption confirmation response over the network to the point-of-sale data bridge 1314. Redemption may then be complete 1316.

[00071] Embodiments of the invention enable third party offer providers to communicate through one entry to point of sale and identify duplicate offers (e.g., promotion collisions). The embodiments may be practiced partly (but not entirely) through or entirely through rules-based approvals.

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[00072] Embodiments of the invention can offer detailed real-time redemption data that can be available 24 hours per day, 7 days per week via the secure ICN promotion manager application and summary redemption data that can allow a manufacturer, media company, or retailer to track promotion performance and budget in real time. An advantage of the embodiments of the invention is that ICN technology may not require any coupon or promotion definition data be sent ahead of time to the retailer because the ICN server in conjunction with the ICN database can maintain and update the coupon offerings of client retailers, manufacturers, and media companies.

[00073] Embodiments of the invention having automated clearing house processing by an originating financial institution are illustrated in Figures 18-20. At least one embodiment illustrated in each of Figures 18 and 19 may represent a separate system from the ICN coupon and/or incentive processing system. At least one other embodiment in each of Figures 18 and 19 may integrated with the ICN coupon and/or incentive processing system. In an embodiment, the ICN billing database may feed the ACH process with the redemption information to create the ACH financial debit or credit in which case the ACH system is subordinate to the ICN system.

[00074] In embodiments of the invention, an ICN automatic clearing house (ACH) processing system may be used with the Intelligent Clearing Network. An example of an ACH processing system (or, subsystem) is shown in Figure 18. The automatic clearing house system may provide an automated interface between ICN's internal billing system and the ACH network provided through the Originating Financial Institution 1812. The ICN ACH processing system 1808 may create ACH files 1810 to send to the Originating Financial Institution 1812 based partly on debit/credit summary information from each ICN retailer database 1802, and partly on account/ routing information stored on a secure file transfer protocol (FTP) server 1804. The ICN ACH processing system 1808 may also take care of transmitting the resulting ACH files 1810 to the Originating Financial Institution 1812 via transport layer security (TLS) FTP.

[00075] In at least one embodiment, the Promotion Manager may be the input mechanism for setting up any type of promotion, the ICN technology may then clear the promoted items electronically and capture the redemption information, and the ACH sub-system (or, financial settlement system or sub-system) may receive the captured

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redemption information as input and based on the captured redemption information electronically settle the financial obligations of participating parties (e.g., retailer, manufacturer, etc.). In at least one of the embodiments, the invention may be seen as providing a full circle of electronic incentive clearing through financial settlement.

[00076] An ACH processing system may be configured to have the following capabilities:

- Accumulation of transactions to process from each retailer database
- Accumulation of account / metadata information from secure FTP server
- Creation of ACH output file(s)
- Transmittal of ACH output file(s)
- Processing of return file(s) from the Originating Financial Institution
- Ability to process all unprocessed debits/credits
- Ability to process particular debits/credits
- Logging of results and debug information for troubleshooting
- Ability to schedule process(es) to run periodically

[00077] The first eight ACH processing system capabilities listed above may be provided by a software program (or possibly several programs), such as a C# program. The last ACH processing system capability listed above may be provided by scheduling the software program(s) to run periodically using a scheduler program, such as the Windows Task Scheduler. In this example, the C# program(s) may accumulate unprocessed debits/credit information for inclusion in the ACH output file 1810 by connecting to a centralized billing database 1806 residing on the secure FTP server 1804. The debit/credit information in this database may originate from data stored in each ICN retailer database in a table called PROMOTIONAL BILLING. The retailer-specific PROMOTIONAL BILLING tables may be populated by stored procedures that reside within each retailer database. The stored procedures may be responsible for summarizing detailed transaction data into debit/credit entries and for enforcing applicable business

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logic. The individual retailer databases may then periodically synchronize their billing information into the centralized billing database by means of SQL Server database replication.

[00078] The ACH processing system 1808 may supplement the debit/credit data it reads from the central billing database with account and routing information. The account and routing information may be required to reside on the secure FTP server and not be stored within the individual retailer databases. Since the central billing database may reside on the secure FTP server, sensitive account and routing information may be stored in the same database for convenience.

[00079] In addition to account and routing information, non-sensitive metadata may also be stored in the central billing database (for example, the exact ICN company name and transaction descriptions as they are to appear on customer bank statements). The ACH processing system may read whatever additional metadata it needs to complete the ACH file from the central billing database.

[00080] The following is a (partial) list of the type of information that may be needed when producing an ACH output file 1810 (items marked with a * are mostly unchanging in contents or value, i.e., they are static values):

- Processing bank routing/transit number (i.e. routing/transit number for the Originating Financial Institution)*
- Originator # (i.e. ICN's Taxpayer ID) *
- Processing bank name (i.e. Originating Financial Institution)*
- Origin Name (i.e. ICN)*
- Descriptions / optional data as we want it to appear on people's bank statement*
- Routing/transit number for any account that might receive a debit/credit
- Account # for any account that might receive a debit/credit
- Name for any account that might receive a debit/credit
- Entry class code*

[00081] The C# program may create an ACH output file based on the debit/credit information that has been accumulated as a result of the selected program options. In an embodiment, only a single output file may be created per processing run; however, the

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C# program may be extended if necessary to support creation of multiple ACH output files in a single run (for example, if the debits/credits need to be logically separated into separate transmissions for business reasons, or if there happens to be a maximum size for each ACH transmission and the current debit/credit load would result in an output file that exceeds this limitation, or if the daily debit/credit volume limit is exceeded). The ACH output file may be written to a specified directory and named using a specified naming convention (e.g., as per instructions from the Originating Financial Institution).

[00082] The ACH file format/ record layout may be adapted for the Originating Financial Institution. For example, the ACH file format / record layout may comprise a form and/or functionality from one or more of the following:

- To calculate Entry Hash in the File Control record: sum the 8-digit routing numbers (excluding check digit) from all of the entry detail records, throwing out high-order digits if necessary to limit result to 10 digits.
- Blocks: A "block", within the context of an ACH file for the Originating Financial Institution, may be a collection of 10 records (the value 10, in a particular example, is derived from a Blocking Factor field in a File Header record; the Originating Financial Institution may require that this field to always contain the value 10). The blocks for the Originating Financial Institution may be specified to contain an even multiple of 10 records. If an ACH file contains a number of records that is not divisible by 10, "filler" records (consisting of 94 bytes containing the number 9 in each byte) may be added in this example until an even multiple of 10 is reached. The Block Count field in the File Control record may then contain the total number of records in the file (including filler records) divided by 10.
- The File ID Modifier in the File Header record can contain any alphanumeric character. In an embodiment, the only requirement is that File ID Modifier be unique if more than one file is sent in one day. The C# program may use "A" for the first file, and may use "B", "C", etc. if needed.
- The Standard Entry Code field in the Company Batch Header record may contain either "PPD" or "CTX" to allow addenda information to be supplied.

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[00083] Once the ACH output file(s) have been created, the ACH processing system may transmit the resulting file(s) to the Originating Financial Institution via TLS FTP. The ACH processing system may utilize the free command line utility (ftp client) "wput" for initiating a secure upload of each file over TLS FTP (to a remote ftp server). The C# program may initiate calls to wput for each file it creates.

[00084] The ACH processing system 1808 may need to check periodically for return files that are created by Originating Financial Institution 1812 and stored in the "Outbound" folder on Originating Financial Institution's FTP server 1804. These files may contain information that may be of importance to ICN.

[00085] For example, Originating Financial Institution may create Notification of Change (NOC) files 1810 on a daily basis. These files may contain information like indications of debits/credits that didn't process correctly and notifications of changes in account/routing information. The NOC files may follow the same file format as the ACH output files. The ACH processing system may need to periodically connect to the Originating Financial Institution FTP server via TLS FTP, look for NOC files, pull back any files that are detected, and take appropriate action (e.g., transmittal of an e-mail alert to a designated ICN officer if at least some of the information in the NOC file were to require a manual intervention of some sort).

[00086] The ACH processing system may have a command line utility analogous to wput (e.g., wget) for initiating a secure download of available files over FTP TLS.

[00087] The C# program can be initiated manually from the command line by typing in the program name and providing the appropriate arguments. By default, the program may process all pending debits/credits. The C# program may allow a user to specify command line arguments indicating which debits/credits need to be processed, for example, in limiting processing based on a particular promotion, retailer, media partner, or individual debit/credit that has failed and needs to be re-sent. The C# program may create log entries for every run containing summary counts and debug information for troubleshooting purposes. The log file may have a specified naming convention and may be written to a specified directory on the FTP server. The C# program(s) may be scheduled to run periodically using the Windows Task Scheduler.

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[00088] A billing system, as illustrated in Figure 19, may generate auditable incremental credit & debit based upon the information stored in the ICN retailer database for a given promotion and the detail present in the Redemptions structure.

[00089] For a promotion (at least one promotion or every promotion), the following entities, as shown in Figure 19, may exist for billing purposes and tie directly back to a promotion definition in the Promotion Manager:

1. Promotion Sponsor 1902 (who gets debited for the promotion's liability) The promotion sponsor is the party that has agreed to pay for the promotion activity. The promotion sponsor may be a retailer, a manufacturer, or another entity.

2. Retailer 1906 (who gets credited back for the promotion, plus x cents per redemption)

3. ICN 1904 (a transaction fee, clearing fee, and/or processing fee may be paid to ICN from a portion of money debited from the promotion sponsor)

[00090] Note that for each of the 3 entities above, there may be "billing rates" that dictate, by company ICN deals with, for credits and debits. The per redemption "billing rate" for debits and for credits can be separate and different for each company.

[00091] An example of a process for debiting and crediting between a retailer, the ICN, and the promotion sponsor.

[00092]

Step 1 – debit the promotion sponsor in the amount of coupons dispensed, plus ICN clearing rate, plus retailer credit rate 1903

Step 2 – ICN hold funds debited for, e.g., minimum of 3 days, ICN keep clearing rate total debited from promotion sponsor 1905

Step 3 – credit the retailer amount of coupons dispensed, plus their credit rate (4 cents by default) 1907

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[00093] Thus for any promotion run by a Promotion Sponsor, assuming there are 100 redemptions of a 50 cent coupon, and assuming the Promotion Sponsor has a debit rate of 10 cents per redemption and the retailer has a credit rate of 4 cents per redemption, the following example is meant to illustrate aspects of the processing:

1. Promotion Sponsor debit = $64.00, broken down as follows:

Sponsor Liability (100 redemptions * 50 cents per redemption) = $50.00

ICN clearing fees (100 redemptions * 10 cents per redemption) = $10.00

Retailer clearing credits (100 redemptions * 4 cents per redemption) = $4.00

2. ICN clearing fees = $10.00, broken down as follows:

ICN clearing fees (see Sponsor debit above, left in ICN account after credits & debits settled) = $10.00

3. Retailer clearing credits = $54.00, broken down as follows:

Sponsor Liability (see above) = $50.00

Retailer clearing credits (see above) = $4.00

[00094] Modifications to the above billing processing example may be made in part or all of the following manner:

1. When a Retailer is running their own promotion and is the sponsor, the retailer may not receive a credit – they may get debited. A retailer may be credited for a promotion.

2. A Promotion Sponsor can be a Retailer, Media Partner, or CPG. The promotion sponsor can be the company funding the promotion and responsible for the amount they may be debited (coupon value and billing rate considered).

[00095] Other variations may be made to the billing processing such as by incorporating one or more of the following features:

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1. Promotion Billing data definition language (DDL) structure. This may at the retailer level for storage of billing info and calculations leverage, and includes the full trail of billing activity and be fully auditable.

2. Promotion Billing Stored Procedure(s). The procedure(s) can be responsible for performing the background processing for billing and may be run scheduled and/or manually as needed. The procedure(s) may be responsible for identifying each active promotion, inspecting the TRANSACTIONS & REDEMPTIONS tables for that promotion, and populating the PromoBilling table structure with totals for this promotion billing cycle. The procedure(s) may also inspect the PromoBilling structure to know where it left off last time for billing for a given promotion to avoid faulty scenarios such as double billing.

3. Basic Billing Report. This report may be visible in the Promotion Manager so anyone with the appropriate permissions may view it. The report may tie back to promotion visibility rules as well, and based on what role the user has (sponsor, retailer, executor), may display appropriate data.

4. Invoice Report & transmission. This may be similar to Basic Billing report and may need to be transmitted to each company ICN issues ACH transactions to.

5. Replication of local retailer Promotion Billing structure to central ACH Billing database structure. The ACH system may be provided with a copy of each retailer's Promotion Billing structure, and may need to report updates back to the individual retailer database. This may initially be accommodated by SQL Server merge replication and may require some configuration effort.

[00096] Figure 20 illustrates an embodiment of an ICN billing and ACH financial settlement system 2000. Initially 2022, a manufacturer or media company 2020 may set up promotions stored by the ICN server 2014 on the ICN database 2018. Promotions form a retailer site 2002 may also be stored by the ICN system 2012. Conversely, or additionally, manufacturer's and/or media company promotions stored in the ICN database 2018 may be downloaded to the retailer site 2002. At the retailer site 2002, there may be a POS controller 2004 with ICN POS bridge software 2006 and at least one retailer POS terminal 2008 with its ICN POS bridge software 2010. Redemption data

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may be stored in the ICN database 2018 and later retrieved via the ICN server 2014 by FTP server 2034. The FTP server may be structured as in Figure 18 and comprise a central billing database and sensitive data storage 2036, the ACH processing system 2038, and ACH/NOC files 2040. Transaction data from the FTP server 2034 may be provided to an originating financial institution, such as bank ABC 2032. This transaction data is used to debit the manufacturer's or media company's bank account 2030 and credit the retailer's bank account 2028. Audit reports 2026 from the ICN server 2024 may be provided to the manufacturer or media company 2020. The ICN server 2024 may be part of the ICN server 2014.

[00097] In view of the foregoing, it can be seen that as alternative to a coupon, Applicant has provided for a coupon card in embodiments. In other embodiments, a coupon card is not employed. Thus, many options and advantages are offered by Applicant's embodiments. For example, although a coupon card is convenient, there may be times where a coupon card is not preferred for conducting consumer transactions with, e.g., a retailer or wholesaler.

[00098] Also, embodiments of Applicant's invention can provide a coupon and/or incentive redeemer with information as to the entire purchases made by a consumer or in a transaction. Embodiments can provide the manufacturer and retailer with information in a complete and real time manner.

[00099] Accordingly, embodiments of the invention can provide for real time coupon and/or incentive validation in which data about entire transactions are provided in real time to an Intelligent Clearing Network that can avoid multiple redemptions of the same coupons and/or incentives and can avoid redeeming a coupon and/or incentive against an unintended product. The current business model also can allow for activation of coupons and/or incentives based on or only on the contents of the consumer's basket, or allowing the consumer to opt into promotions via the internet. This can allow for consumers to participate in in-store media promotions based on or only on the occurrence of the promoted products being present in the consumer's transaction at the POS. This also can allow consumers to opt into internet based promotions by identifying themselves and purchasing the qualified products.

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[000100] Not only can embodiments of the invention allow for the redemption of coupons found in Free Standing Inserts, but also can permit the validation and redemption of coupons and/or incentives found via in-store promotions or on the internet. During the checkout process at a point-of-sale terminal, a series of events may occur: sale data is transmitted via a wide area network from a retailer site to an enterprise (e.g., retailer headquarters), the enterprise forwards data via high-speed connection to the Intelligent Clearing Network servers, Intelligent Clearing Network application software determines that promotion parameters are met, and if the promotion parameters are met, the Intelligent Clearing Network returns information to the enterprise and point-of-sale terminal that the consumer has satisfied the promotion parameters and the coupon and/or incentive offer has been redeemed. It is possible that the entire coupon and/or incentive redemption process may be completed in one second or less.

[000101] In one or more embodiments of the invention, a system for redeeming coupons comprises a network through which a Point-of-Sale (POS) terminal communicates, through a POS controller, with an Intelligent Clearing Network (ICN) server. One or both of the POS terminal and POS controller are installed with POS bridge software. The ICN server is configured to run a real time software application while in communication with the POS terminal, wherein the POS terminal transmits coupon transaction information including universal product codes to the ICN server via the network. Coupons and incentives can be redeemed when the consumer purchases the products promoted by a media company, manufacturer or retailer on the internet or in-store or other promotional materials such as newspapers, magazines, and direct mail. The system may use trigger universal product codes to validate coupons and/or incentives and target universal product codes to properly redeem coupons.

[000102] Clearing GS1 Databar Paper Coupons using the ICN Technology

[000103] GS1 Databar is a barcode standard, which provides for expanded information to be provided in a barcode. The GS1 Databar is scheduled to replace the old UPC-A type barcode on all paper coupons printed and distributed in the U.S in January 2010. A Retailer may upgrade its POS Software and Scanner Software and even replace physical equipment, such as scanners, to read the GS1 Databar. After January 2010, it is possible that only the new GS1 Databar will be printed on a paper coupon and retailers

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may be required to update their systems or, otherwise, have their cashiers manually enter the coupon value through the POS Terminal Keyboard.

[000104] The new GS1 Databar contains detailed new data elements that can be read by the ICN Data bridge system, including software or code, when installed on the POS Terminal scanning the paper coupons. The new detailed information need not be captured by the POS system or passed onto the Coupon distributors to facilitate electronic clearing of the paper coupon with the new GS1 Databar. Advantageously, embodiments of the invention, can read these new data elements in Real Time and electronically clear the paper coupon.

[000105] Electronic Clearing of GS1 Databar 8110 Coupons

[000106] There are methodologies for electronically clearing paper GS1 databar paper coupons, specifically 8110 Application Identifier coded coupons, which differ in form and function from the historic 8100, 8101, and 8102 coded coupons.

[000107] The GS1 Databar 8110 Coupon background

[000108] GS1 Databar 8110 coupon expands common existing 8100, 8101, and 8102 coupon fields and introduces additional optional fields. Fields for GS1 databar paper coupons include, which may be required: 1) the Application Identifier, 2) Primary Company Prefix, 3) Offer Code, 4) Save Value, 5) Primary Purchase Requirement, 6) Primary Purchase Requirement Code, and lastly 7) Primary Purchase Family Code. These fields coupled with several additional optional fields make fraud proof redemptions possible. Those optional fields of interest include primarily the Optional Data Field 5, the Serial Number, coupled with Optional Data Fields 3 and 4, Expiration Date and Start Date respectively.

[000109] Fraud proof redemptions of 8110 coupons

[000110] The 8110 Coupon fields coupled with a uniquely assigned serial number yield a unique physical existence of a coupon. Coupon printers may be set up to adhere to ranges of serial numbers, both for uniqueness and also for tracking printed coupon quantities. A physically unique coupon (8110 required fields + option serial number) may then be validated against a central host system to determine if it's been redeemed yet or not. If it has not yet been redeemed, the central host system can indicate that the coupon is unredeemed and log a redemption to ensure the uniquely identified coupon

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cannot be redeemed again. The cashier may then dispose of the coupon, no other validation or method for counting being required. The optional fields of Expiration Date and Start Date may also be inspected by the host system to ensure redemption falls within the designated active period of the coupon, to eliminate human cashier error and also fraud.

[000111] Different processes, which ICN may deploy to clear paper coupons with the new GS1 Databar, include.

1. The GS1 Databar on the paper coupon does not have a unique serial number as described in the GS1 8110 application code (i.e., a non-serialization embodiment).
2. The GS1 Databar on the paper coupon does have a unique serial number as described in the GS1 8110 application code (i.e., a serialization embodiment).

[000112] In accordance with an aspect of the invention, a system is provided that comprises an Intelligent Clearing Network (ICN) network; a point-of-sale (POS) terminal; a POS controller; an ICN server, wherein the POS terminal transmits first data elements of the GS1 barcode printed on the paper coupon along with other transaction information to the POS controller or directly to the ICN server via the ICN network for real time paper coupon validation and or the recording of the GS1 barcode data elements along with transaction details in the ICN database.

[000113] In accordance with another aspect of the invention, a paper coupon with a GS1 barcode and an 8110 application identifier may be scanned at the POS terminal and the data elements contained within the GS1 barcode may then be transmitted to the ICN Server via the ICN Network. The GS1 barcode data elements may include but are not limited to the Manufacture number, Manufacture offer code, Coupon value, Coupon expiration date, Coupon family code, Coupon serial number and Universal Product Codes of required product purchases. Also, transaction details including but not limited to Current date and time, Store number, Transaction number, Lane number, Cashier number, Universal Product Codes of all items purchased in the transaction, and the Consumer loyalty ID number if present, may be transmitted to the ICN server via the ICN network. All of these data elements can be written to the ICN database.

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[000114] In accordance with a further aspect of the invention, a paper coupon coded with a GS1 barcode and 8110 application identifier which is scanned at the POS terminal and does not contain a unique serial number may be validated in real time by the ICN server via the ICN network before the paper coupon can be redeemed. The ICN server may validate the expiration date included in the GS1 barcode data elements transmitted to the ICN server with the current date and send a message via the ICN network to the POS terminal as to whether the paper coupon is valid. If the current date is less than or equal to the coupon expiration date, the message from the ICN server to the POS terminal may instruct the POS terminal to redeem the paper coupon. If the current date is greater than the expiration date of the paper coupon the message from the ICN server to the POS terminal may instruct the POS terminal to not redeem the paper coupon. A paper coupon which is determined to be valid and which is redeemed by the POS terminal data elements from the GS1 barcode and other detailed transaction information may be recorded in the ICN database. Those data elements may include, but are not limited to Manufacture number from the GS1 barcode, Manufacture offer code from the GS1 barcode, Expiration date from the GS1 barcode, Coupon value from the GS1 barcode, Family code from the GS1 barcode, Coupon type from the GS1 barcode, UPC product codes of required purchases from the GS1 barcode along with transaction detail information including but not limited to Current Date and Time, Store number, Transaction number, Lane, Cashier number, Customer loyalty card number, and all UPC product codes purchased in the transaction.

[000115] In accordance with a further aspect of the invention, a paper coupon with a GS1 barcode and 8110 application identifier which is scanned at the POS terminal and which does not contain a unique serial number may be validated in real time by the ICN server via the ICN network before the paper coupon can be redeemed. The ICN server may validate the family code included in the GS1 barcode data elements transmitted to the ICN server against the family codes assigned to the universal product codes purchased during the transaction and the master family code table in the ICN Database and send a message via the ICN network to the POS terminal as to whether the paper coupon purchase requirements have been met. If the family code contained within the GS1 barcode matches the family code of any of the purchased products in the transaction

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when compared to the master family code table in the ICN Database the message from the ICN server to the POS terminal may instruct the POS terminal to redeem the paper coupon. If the family code contained within the GS1 barcode does not match the family code of any of the purchased products in the transaction when compared to the master family code table in the ICN Database the message from the ICN server to the POS terminal may instruct the POS terminal to not redeem the paper coupon. For a paper coupon which is valid and redeemed by the POS terminal data elements from the GS1 barcode and other detailed transaction information will be recorded in the ICN database. Those data elements include but are not limited to Manufacture number from the GS1 barcode, Manufacture offer code from the GS1 barcode, Expiration date from the GS1 barcode, Coupon value from the GS1 barcode, Family code from the GS1 barcode, Coupon type from the GS1 barcode, UPC product codes of required purchases from the GS1 barcode along with transaction detail information including but not limited to Current Date and Time, Store number, Transaction number, Lane, Cashier number, Customer loyalty card number, and all UPC product codes purchased in the transaction.

[000116] In accordance with a further aspect of the invention, a paper coupon with a GS1 barcode and 8110 application identifier which is scanned at the POS terminal and which does not contain a unique serial number may be validated in real time by the ICN server via the ICN network before the paper coupon may be redeemed. The ICN server may validate the coupon value included in the GS1 barcode data elements transmitted to the ICN server against the master coupon table on the ICN Database and send a message via the ICN network to the POS terminal as to whether the paper coupon is valid. If the value contained within the GS1 barcode matches the value assigned to the coupon in master coupon table in the ICN Database the message from the ICN server to the POS terminal may instruct the POS terminal to redeem the paper coupon. If the value contained within the GS1 barcode does not match the value assigned to the coupon in master coupon table in the ICN Database the message from the ICN server to the POS terminal may instruct the POS terminal to not redeem the paper coupon. For a paper coupon which is valid and redeemed by the POS terminal data elements from the GS1 barcode and other detailed transaction information may be recorded in the ICN database. Those data elements may include but are not limited to Manufacture number from the

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GS1 barcode, Manufacture offer code from the GS1 barcode, Expiration date from the GS1 barcode, Coupon value from the GS1 barcode, Family code from the GS1 barcode, Coupon type from the GS1 barcode, UPC product codes of required purchases from the GS1 barcode along with transaction detail information including but not limited to Current Date and Time, Store number, Transaction number, Lane, Cashier number, Customer loyalty card number, and all UPC product codes purchased in the transaction.

[000117] In accordance with a further aspect of the invention, a paper coupon with a GS1 barcode and 8110 application identifier which is scanned at the POS terminal and which does not contain a unique serial number may be validated in real time by the ICN server via the ICN network before the paper coupon can be redeemed. The ICN server may validate the coupon Manufacture Offer Code included in the GS1 barcode data elements transmitted to the ICN server against the master coupon table on the ICN Database and send a message via the ICN network to the POS terminal as to whether the paper coupon is valid. The master coupon table, in a non-limiting embodiment, may list coupon identification information, required purchase information, start and expiration dates, and other pertinent information. If the Manufacture Offer Code contained within the GS1 barcode matches a valid Manufacture Offer Code in the master coupon table in the ICN Database the message from the ICN server to the POS terminal may instruct the POS terminal to redeem the paper coupon. If the Manufacture Offer Code contained within the GS1 barcode does not match the a valid Manufacture Offer Code in master coupon table in the ICN Database the message from the ICN server to the POS terminal may instruct the POS terminal to not redeem the paper coupon. For a paper coupon which is valid and redeemed by the POS terminal data elements from the GS1 barcode and other detailed transaction information may be recorded in the ICN database. Those data elements may include but are not limited to Manufacture number from the GS1 barcode, Manufacture offer code from the GS1 barcode, Expiration date from the GS1 barcode, Coupon value from the GS1 barcode, Family code from the GS1 barcode, Coupon type from the GS1 barcode, UPC product codes of required purchases from the GS1 barcode along with transaction detail information including but not limited to Current Date and Time, Store number, Transaction number, Lane, Cashier number, Customer loyalty card number, and all UPC product codes purchased in the transaction.

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[000118] In accordance with a further aspect of the invention, a paper coupon with a GS1 barcode and 8110 application identifier which is scanned at the POS terminal and which does not contain a unique serial number may be validated in real time by the ICN server via the ICN network before the paper coupon can be redeemed. The ICN server may validate the correct products were purchased by the consumer as defined in the GS1 barcode 8110 application identifier or as defined in the master coupon table on the ICN Database and send a message via the ICN network to the POS terminal as to whether the required purchases have been met by the consumer. If the purchase requirements have been met by the consumer as compared to the GS1 barcode 8110 application identifier or the ICN master coupon table the message from the ICN server to the POS terminal may instruct the POS terminal to redeem the paper coupon. If the purchase requirements have not been met by the consumer as compared to the GS1 barcode 8110 application identifier or the ICN master coupon table the message from the ICN server to the POS terminal may instruct the POS terminal to not redeem the paper coupon. For a paper coupon which is valid and redeemed by the POS terminal data elements from the GS1 barcode and other detailed transaction information may be recorded in the ICN database. Those data elements may include but are not limited to Manufacture number from the GS1 barcode, Manufacture offer code from the GS1 barcode, Expiration date from the GS1 barcode, Coupon value from the GS1 barcode, Family code from the GS1 barcode, Coupon type from the GS1 barcode, UPC product codes of required purchases from the GS1 barcode along with transaction detail information including but not limited to Current Date and Time, Store number, Transaction number, Lane, Cashier number, Customer loyalty card number, and all UPC product codes purchased in the transaction.

[000119] In accordance with a further aspect of the invention, a paper coupon with a GS1 barcode and 8110 application identifier which is scanned at the POS terminal and which contains a unique serial number may be validated in real time by the ICN server via the ICN network before the paper coupon can be redeemed. The ICN server may validate the unique serial number contained in the GS1 barcode against the ICN Master Coupon Database which may contain a table of all unique serial numbers assigned to and printed on all paper coupons. If the unique serial number contained within the GS1 barcode of the coupon matches a valid serial number in the master coupon table of the

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ICN Database and the coupon has not been redeemed previously the message from the ICN server to the POS terminal may instruct the POS terminal to redeem the paper coupon. If the unique serial number contained within the GS1 barcode of the coupon does not match a valid serial number in the master coupon table of the ICN Database or the coupon has been redeemed previously, the message from the ICN server to the POS terminal may instruct the POS terminal to not redeem the paper coupon. For a paper coupon which is valid and redeemed by the POS terminal data elements from the GS1 barcode and other detailed transaction information may be recorded in the ICN database. Those data elements may include but are not limited to manufacture number from the GS1 barcode, Manufacture offer code from the GS1 barcode, Expiration date from the GS1 barcode, Coupon value from the GS1 barcode, Family code from the GS1 barcode, Coupon type from the GS1 barcode, UPC product codes of required purchases from the GS1 barcode along with transaction detail information including but not limited to Date, Time, Store number, Transaction number, Lane, Cashier number, Customer loyalty card number, and all UPC product codes purchased in the transaction.

[000120] In accordance with a further aspect of the invention, Consumer Package Goods companies who distribute paper coupons, media companies who distribute paper coupons, paper coupon distributors, and paper coupon printers may transmit via the ICN Web service or a batch file in a predefined format all coupon details coded in the GS1 barcode along with individual coupon distribution counts and circulation information which may be written to the ICN Master coupon table in the ICN Database. These coupon details may be used to validate coupons when they are scanned in real time at the POS terminal via the ICN POS Data bridge, the ICN network, the ICN server, and the ICN real time service.

[000121] In accordance with a further aspect of the invention, paper coupons which have been redeemed via the ICN network may be cleared electronically and financial settlement may occur via the afore-referneced ICN ACH billing system. When an expiration date of a coupon defined in the ICN master coupon table in the ICN Database is greater than the current system date an automated billing process on the ICN server may be executed. This process may query the ICN Database and identify all paper coupons which match the paper coupon defined in the ICN Master coupon table in which

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the promotional period has ended and were redeemed during the coupon promotion period. Invoices may be generated which will contain detailed transaction level information of all paper coupon redemptions. The detailed invoices may include but are not limited to the following data elements, Invoice date, Invoice number, Billing address information, quantity of paper coupons redeemed, value of paper coupon redeemed, products purchased with redeemed paper coupons, retailer, date, time, store, lane, and any processing fees. On a predetermined schedule agreed upon by the Manufacture and ICN, for each paper coupon promotion which has concluded and detailed invoices have been created and approved by the Manufacture the ICN ACH billing system may debit the appropriate Manufacture bank account the total face value of all paper coupons included in the invoice along with any processing or handling fees. On a predetermined schedule agreed upon by the Manufacture, the Retailer, and ICN for each paper coupon promotion which has concluded, detailed invoices may be created and approved by the Manufacture. The ICN ACH billing system may credit the appropriate Retailer's bank account the total face value of all paper coupons redeemed at the Retailer's store locations included in the invoice along with any processing or handling fees.

[000122] Embodiments of the invention offer improvements over prior scenarios where, for example, the following actions occur: 1) A cashier begins to scan any paper coupons the consumer presents. 2) For each paper coupon scanned GS1 information is captured including:

- Manufacture or CPG number
- Family Code
- Value or Value Code
- MOC Code (Manufacture Offer Code – This number ties to the CPG budget for the coupon redeemed)
- Serial number (Unique identifier)
- Application identifier (8100, 8101, 8110)
- Target UPCs.
- Expiration Date
- Start Date

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[000123] 3) Captured GS1 Coupon information is sent to ICN in real time. 4) At the end of the cashier's shift, the terminal and till containing cash, debit, credit, food stamps, and paper coupons are settled by the bookkeeper. The POS system can keep track of all the financial transactions including paper coupons. If the system says the cashier scanned, e.g., $10.00 in paper coupons then the bookkeeper validate by counting the value of the paper coupons. Once all totals are in order the terminal, cashier, and till are considered reconciled or settled. 5) At the end of each day ALL paper coupons are bundled together and shipped from the store to the retailer's HQ. 6) At the retailer's HQ the coupons from all stores are counted and bundled together and shipped to the Retailer's Clearing Agent. 7) The clearing agent counts every coupon and bundles then together by CPG and MOC creating a dollar total for each coupon promotion which is billed to the CPG on behalf of the Retailer. 8) The CPG can request a second count which would be done by the CPG's clearing agent. 9) Sooner or later an invoice is sent to the CPG and eventually the Retailer is reimbursed for the value of the coupon plus a handling fee.

[000124] According to an advantageous embodiment of the invention, steps 5 to 8 of the above process may be replaced or augmented by the following steps. 1) ICN would capture in real time the paper coupon information when it is scanned. 2) At the end of the cashier's shift, the terminal and till containing cash, debit, credit, food stamps, and paper coupons are settled by the bookkeeper. The POS system keeps track of all the financial transactions including paper coupons. If the system indicates that the cashier scanned, for example, $10.00 in paper coupons then the bookkeeper can validate by counting the value of the paper coupons. Once all totals are in order the terminal, cashier, and till are considered reconciled or settled. 3) All paper coupons reconciled for a particular day may be removed from circulation or destroyed by the bookkeeper or at the Retailer's HQ (TBD). 4) On a daily basis ICN would reconcile the paper coupons with the information captured and process them through the afore-described ACH settlement system, which can be used for settling ICN digital promotions. This would eliminate the need to have the paper coupons physically counted by multiple clearing agents and turn a paper financial transaction taking weeks or months into a electronic transaction which can be settled in days.

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[000125] FIG. 22 illustrates embodiments of the invention in which a paper coupon is processed. In an example of this embodiment, the ICN is capturing the GS1 data elements, not validating them against an ICN database. In step 2202, a consumer may obtain a paper coupon coded with GS1 databar. In step 2204, during checkout, the consumer may provide the paper coupon to the cashier who scans them in or the consumer scans in the coupons himself or herself. In step 2206, a determination is made as to whether the GS1 databar includes a unique serial number. In step 2208, once the coupon is validated and redeemed by the POS, the ICN POS data bridge may transmit specified data elements from each paper coupon to the ICN database. In step 2210, the scanned coupon data elements may be stored in the ICN database along with associated transaction detail elements. In step 2212, at the end of the cashier's shift, the store bookkeeper may reconcile the value of the coupons in the cash drawer with the totals accumulated with the POS system. In step 2214, on a regular basis, the reconciled coupons from each store may be bundled together and shipped to the retailer's HQ. In step 2216, the retailer's accounting department may log into the ICN promotion manager and run a coupon audit report which provides the following detailed and summary information by date. In step 2218, the audit report may be sent to the manufacture for their approval. Once approved, the retailer or retailer's agent may be authorized to destroy the paper coupons taking them out of circulation. In step 2220, on a predetermined schedule, such as on a weekly or monthly basis, the ICN ACH settlement system may produce invoices for all coupon promotions which have been approved for billing. In step 2222, the ICN ACH settlement system may debit the manufacture pre-assigned bank account for each retailer. In step 2224, the ICN ACH settlement system may credit the retailer's pre-assigned bank account.

[000126] FIG. 23 illustrates an embodiment of the invention in which a paper coupon is processed. In an example of this embodiment, the ICN is validating the GS1 data elements for a paper coupon without a unique serial number printed on it. In step 2302, a consumer may obtain a paper coupon coded with GS1 databar. In step 2304, during checkout, the consumer may provide the paper coupon to the cashier who scans them in or the consumer scans in the coupons himself or herself. In step 2306, a determination is made as to whether the GS1 databar includes a unique serial number. In

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step 2308, a description of examples of data elements to be validated in real time may be provided. In step 2310, a determination is made as to whether the coupon is valid. In step 2320, the scanned coupon data elements may be stored in the ICN database along with associated transaction detail elements. In step 2312, if the coupon is determined not to be valid, the ICN real time application may send a message to the POS terminal via the ICN network and ICN data bridge to reject an invalid coupon. Then, in step 2314, the ICN real time application may write invalid coupon redemption attempt and transaction detail data to the ICN database. In step 2316, the ICN real time application may send a message to POS terminal via the ICN network and ICN data bridge to redeem a valid coupon. In step 2318, once the coupon is validated and redeemed by the POS, the ICN POS data bridge software may transmit specified data elements from each paper coupon to the ICN database. In step 2320, the scanned coupon data elements may be stored in the ICN database along with the associated transaction detail elements. In step 2322, at the end of the cashier's shift, the store bookkeeper may reconcile the value of the coupons in the cash draw with the totals accumulated by the POS system. In step 2324, on a regular basis, the reconciled coupons from each store may be bundled together and shipped to the retailer's headquarters. In step 2326, the retailer's accounting department may log into the ICN promotion manager and run a coupon audit report which provides detailed and summary information by individual store and date. In step 2328, an audit report may be sent to the manufacturer for approval. Once approved, the retailer or retailer's agent may authorize the destruction of the paper coupons, thereby removing them from circulation. In step 2330, on a predetermined schedule, the ICN ACH settlement system may produce invoices for all coupon promotions which have been approved for billing. In step 2332, the ICN ACH settlement system may debit the manufacturer's pre-assigned bank account for each retailer. In step 2334, the ICN ACH settlement system may credit the retailer's pre-assigned bank account.

[000127] FIG. 24 illustrates an embodiment of the invention in which a paper coupon is processed. In an example of this embodiment, the ICN validates the unique serial number of a paper coupon which includes a unique serial number. In step 2402, a consumer may obtain a paper coupon coded with GS1 databar. In step 2404, during checkout, the consumer may provide the paper coupon to the cashier who scans them in

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or the consumer scans in the coupons himself or herself. In step 2406, a determination is made as to whether the GS1 databar includes a unique serial number. In step 2408, the unique serial number may be transmitted by the ICN POS data bridge to the ICN real time application (PRS). In step 2410, the ICN real time application (PRS) may query the coupon master table in the ICN database to determine if the coupon associated with this unique serial number is valid and had not been redeemed previously. In step 2412, a determination is made as to whether the coupon is valid. If it is determined that the coupon is not valid, the ICN real time application (PRS) may send a coupon denied message to the ICN data bridge as in step 2430. Then, in step 2432, the ICN POS data bridge may send a coupon denied message to the POS terminal. In step 2434, the POS terminal may not approve the coupon, thereby rejecting the coupon so no redemption occurs. In step 2436, the ICN database may generate a coupon denied activity report that it may send to the manufacturer or media company which distributed the coupon. If the coupon is determined to be valid, the ICN real time application (PRS) may send a coupon approved message to the ICN data bridge, as in step 2414. In step 2416, the ICN POS data bridge may send a coupon approved message to the POS terminal. In step 2418, the POS terminal may redeem the coupon and apply the discount. In step 2420, the ICN POS data bridge may send a redemption confirmation message to the ICN real time application (PRS) with specified data elements. In step 2422, the ICN real time application (PRS) may write the data elements to the ICN database. In step 2424, on a predetermined schedule, such as weekly or monthly, the ICN ACH settlement system may produce invoices for all coupon promotions which have been approved for billing. In step 2426, the ICN ACH settlement system may debit the manufacturer's pre-assigned bank account for each retailer. In step 2428, the ICN ACH settlement system may credit the retailer's pre-assigned bank account.

[000128] FIG. 25 shows an embodiment of a paper coupon, in accordance with an embodiment of the invention. On paper coupon 2506 is shown a label of the coupon as a manufacturer's coupon 2510 and a description of the one or more items 2506 the coupon may be redeemed against. An earlier version of a bar code 2501 may be marked on the coupon alongside a current or newer version of a bar code 2504, such as GS1 databar.

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[000129] In an aspect of the invention, the GS1 format may require the actual value of the coupon rather than a value code. For example, a $1.00 coupon value may be represented by an actual value of 100 which may be coded directly in the barcode. The GS1 barcode allows for coding of the Target UPC's within the barcode to better validate the coupon. The GS1 barcode allows for serialization of each coupon, meaning every coupon printed may be given a unique number by the CPG company thus making it unique and potentially eliminating some fraud.

[000130] When a paper coupon is scanned using some prior techniques, very little information is captured by the POS scanner, not enough information to allow for the clearing of paper electronically, which meant after the paper coupon was scanned by the cashier it was 'money' and went into the till. At the end of the shift, the cashier would remove the till and give it to the store accountant or bookkeeper who would then settle the till. Settling the till involves counting the value of the paper coupons as well as the cash, debit, and credits and verifying that the totals in the till match the total provided by the POS system. Then the paper coupons would be bundled together and sent on a truck to the retailer's HQ. From there all the coupons from all the stores would be bundled together and sent to the retailer's clearing agent where they would be hand counted and separated by CPG and MOC within each CPG. With the GS1 barcode there is the opportunity to capture enough details of the paper coupon to allow for an electronic clearing of the paper coupon. This would be an advantageous opportunity, after the store bookkeeper settles the paper coupons by cashier the coupon could be removed out of circulation by destroying the coupon and the coupon would be cleared electronically by ICN.

[000131] Although the embodiments of FIGs. 22 to 25 and related descriptions have been described in terms of a paper coupon, other physically durable substrate coupons and/or incentives are encompassed within these embodiments of the invention. For example, coupons may be formed through plastic or composite materials.

[000132] It is believed that embodiments of the invention and the attendant advantages will be understood by the forgoing description. It is also believed that it will be apparent that various changes may be made in the form, construction and arrangement of the components thereof without departing from the scope and spirit of the invention or

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without sacrificing all of its material advantages. The form herein before described being merely an explanatory embodiment thereof. It is the intention of the following claims to encompass and include such changes. Moreover, while GS1 barcode 8110 application identifiers are referenced herein, the embodiments described herein also can apply to other barcode identifiers.

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WHAT IS CLAIMED IS:

1. A system, comprising:

an Intelligent Clearing Network (ICN) network;

a point-of-sale (POS) terminal;

a POS controller;

an intelligent clearing network (ICN) server,

an ICN database,

an ICN master coupon table,

wherein the POS terminal is configured to transmit at least one of 1) first coupon data elements read from a GS1 barcode by the POS terminal, 2) universal product codes of an item purchased, 3) transaction detail information, 4) other related information at the POS terminal to the POS controller, and 5) directly, via the ICN network, to the ICN server for coupon redemption, validation, and financial settlement via the ICN network at the ICN server.

2. A system as in claim 1, further comprising a manufacturer's server configured to communicate with the ICN server.

3. A system as in claim 1, wherein the first coupon data elements include information regarding a consumer's transaction at the POS terminal including at least one of date, time, store, lane, total dollar amount spent, customer ID, and universal product codes.

4. A system as in claim 1, wherein the first GS1 coupon data elements comprise a control number provided through a downloaded coupon or coupon card.

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5. A system as in claim 1, wherein the ICN server is configured to communicate with a centralized database that provides GS1 databar coupon related information when the ICN server receives first GS1 coupon data elements.

6. A system as in claim 1, wherein the ICN server is configured to tabulate raw data of GS1 databar coupon processing transactions for a manufacturer, wherein the ICN server is configured to provide the tabulated data to the manufacturer in real time in the form of a report.

7. A system as in claim 6, the GS1 databar coupon related information is used by the server to generate a report to the manufacturer whose product was purchased through redemption of the GS1 databar coupon code.

8. A system as in claim 1, wherein the POS controller is configured to transmit GS1 databar coupon related information to the POS terminal.

9. A system as in claim 8, wherein the system is configured to transmit information sent and received to and from the ICN server, configurable to each unique retailer.

10. A system as in claim 1, further comprising a retailer server and an originating financial institution server configured to communicate with the retailer server, further comprising a secure file transfer protocol server configured to receive debit and credit information from the retailer server and provide automated clearing house processing to the originating financial institution, wherein the secure file transfer protocol server is configured to provide the processed debit and credit information to the originating financial institution.

11. A system as in claim 1, wherein when the universal product codes corresponding to the first coupon data elements are trigger universal product codes, coupon related information corresponding to target universal product codes is transmitted by the ICN coupon processing server to the POS terminal, wherein at least one of the target

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universal product codes corresponds to a product that at least one of the trigger universal product codes corresponds to.

12. A master coupon storage medium configured to store a database wherein details defining all coupons printed and distributed with a GS1 barcode are stored centrally in an intelligent clearing network (ICN) database on an ICN server configured to be used to validate, redeem, and financially settle all coupons printed with a GS1 barcode, the master coupon storage medium comprising at least one storage device and an interface configured to communicate with the ICN server, wherein the ICN server is configured to communicate over an ICN network with one or more point of sale terminals of a retailer.

13. The master coupon storage medium as in claim 12, wherein the database is configured to be populated with coupon distribution information by coupon distributors, printers of coupons, media companies, and consumer package goods companies for use in real time validation, clearing, and financial settlement of coupons coded with a GS1 barcode and 8110 application identifier.

14. A system as in claim 13, wherein all coupons cleared, captured, and validated by the ICN network are financially settled via an ICN ACH billing system.

15. A method for processing coupons, comprising: reading GS1 data elements from a scanned coupon at a point-of-sale (POS) terminal, the GS1 data elements including universal product code information; transmitting the GS1 data elements through a network to an ICN server for validation and redemption; if the ICN server validates the GS1 data elements, transmitting first coupon related information through the network to the POS terminal, wherein the POS terminal is configured to transmit second coupon related information to a POS controller through an ICN POS bridge upon successful redemption of the scanned coupon, wherein the second coupon related information comprises identification information from the product purchased, an application identifier, and retailer identification information.

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16. A method as in claim 15, whereby the data elements of a scanned paper coupon printed with a GS1 barcode are transmitted to the ICN server via the ICN network and written to an ICN database.

17. A method as in claim 15, whereby the data elements of a scanned paper coupon is used to electronically clear and financially settle the paper coupon before the scanned paper coupon is removed from circulation.

18. A method as in claim 15, wherein the ICN network is configured to validate an expiration date of a scanned paper coupon code.

19. A method as in claim 15, wherein a scanned paper coupon comprises an 8110 application identifier.

20. A method as in claim 15, whereby the ICN network is configured to validate at least one of a family code, a value, a manufacture offer code, purchase requirements, expiration date, and a unique serial number of the scanned paper coupon in real time.

21. A method for processing coupons, comprising: reading first GS1 databar coupon related information from a terminal, the first GS1 databar coupon related information including universal product code information; transmitting the first GS1 databar coupon related information through a network to an ICN server for validation and redemption; if the ICN server validates the first GS1 databar coupon related information, transmitting via the ICN server second GS1 databar coupon related information through the ICN network to a POS terminal, wherein the POS terminal transmits third GS1 databar coupon related information to the POS controller through an ICN POS bridge upon successful redemption of a coupon, wherein the third GS1 databar coupon related information comprises identification information from the product purchased, GS1 databar coupon code of the second coupon related information, an application identifier, and retailer identification information.

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22. A method as in claim 21, further comprising, if the POS terminal validates the second GS1 databar coupon related information, redeeming a corresponding GS1 databar coupon and transmitting coupon redemption information to the ICN server.

23. A method as in claim 22, further comprising when the ICN server receives the coupon redemption information, deactivating the corresponding coupon.

24. A method as in claim 23, further comprising when the ICN server storing processed coupon information corresponding to the coupon redemption information in a database and making that information available in real time as reports to a manufacturer through a web portal.

25. A method as in claim 21, further comprising the ICN server transmitting processed coupon information corresponding to the coupon redemption information to a manufacturer's server.

26. A method as in claim 21, further comprising biometrically identifying a user the POS terminal as a part of validating.

27. A method as in claim 21, further comprising a retailer server configured to communicate with the POS terminal transmitting debit and credit information corresponding to the redeemed coupon information to a secure file transfer protocol server, wherein the secure file transfer protocol server provides an automated clearing house processing of billing information corresponding to the debit and credit information and places the processed billing information in a file, wherein the secure file transfer protocol server is configured to transmit the file to an originating financial institution.

28. A method as in claim 21, further comprising clearing the processed coupon information by debiting a promotion sponsor in an amount of coupons dispensed, intelligent clearing network rate, and retailer credit rate;

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holding funds by the intelligent clearing network and storing clearing rate total debited from the promotion sponsor; and

crediting a retailer with a value of the coupons dispensed and a credit rate.

29. A method as in claim 21, wherein the coupon is one of a paper coupon and a plastic coupon.

30. A method as in claim 28, wherein clearing the processed coupon information comprises

requesting by an automated clearing house redemption data from the GS1 databar coupon processing server, wherein clearing the processed GS1 databar coupon information comprises requesting, by an automated clearing house server, redemption data from the coupon processing server, wherein the redemption data received by the automated clearing house server is reported to an originating financial institution.

31. A method as in claim 21, wherein when the universal product codes corresponding to the first coupon related information are trigger universal product codes, GS1 databar coupon related information corresponding to target universal product codes is transmitted by the ICN server to the POS terminal, wherein at least one of the target universal product codes is corresponds to a product that at least one of the trigger universal product codes corresponds to, wherein at least one of the target universal product codes corresponds to a product that none of the trigger universal product codes corresponds to.

32. A computer readable medium storing computer code for processing GS1 databar coupons across a network, comprising: computer code configured to transfer first GS1 databar coupon related information including universal product code information from a terminal across the network; computer code for receiving, interpreting, and comparing the first GS1 databar coupon related information at an intelligent clearing network (ICN) server; if a GS1 databar coupon code is validated, computer code for retrieving GS1 databar coupon codes and any corresponding target universal product codes triggered by

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the validation of the GS1 databar coupon codes from a centralized database; computer code configured to transmit the retrieved GS1 databar coupon codes to the terminal via the network; and computer code configured to redeem the GS1 databar coupon codes, wherein the ICN server is configured to transmit second GS1 databar coupon related information to a point-of-sale (POS) controller via the ICN network, wherein a POS terminal is configured to transmit third GS1 databar coupon related information to the POS controller through an ICN POS data bridge upon successful redemption of a GS1 databar coupon, wherein the third GS1 databar coupon related information comprises identification information from the product purchased, GS1 databar coupon code of the second GS1 databar coupon related information, an application identifier, and retailer identification information.

33. The computer readable medium of claim 32, further comprising computer code configured to notify the ICN server of successful GS1 databar paper coupon redemptions.

34. A computer readable medium storing computer code for processing coupons across an intelligent clearing network (ICN) network, comprising: computer code for permitting a user to download and print out a GS1 databar paper coupon accessed via the world wide web, the coupon having first GS1 databar paper coupon related information; computer code for transferring the first GS1 databar paper coupon related information including universal product code information from a terminal across the ICN network; computer code for receiving, interpreting, and comparing the first GS1 databar paper coupon related information at an ICN server; if a GS1 databar paper coupon code is validated, computer code for retrieving GS1 databar paper coupon codes and any corresponding target universal product codes triggered by the validation of the GS1 databar paper coupon codes from a centralized database; computer code for transmitting the retrieved GS1 databar paper coupon codes to the terminal via the network; and computer code for redeeming the GS1 databar paper coupon codes, wherein the ICN server transmits second GS1 databar paper coupon related information to a point-of-sale (POS) controller via the ICN network, wherein a POS terminal transmits third GS1 databar paper coupon related information to the POS controller through an ICN POS

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bridge upon successful redemption of a GS1 databar paper coupon, wherein the third GS1 databar paper coupon related information comprises identification information from the product purchased, GS1 databar paper coupon code of the second coupon related information, an application identifier, and retailer identification information, further comprising computer code for notifying the ICN server of successful coupon redemptions.

35. A point of sale (POS) terminal comprising:

a first interface configured to receive information regarding a transaction to purchase at least one product;

a second interface configured to receive information from and transmit information to a retailer server;

a processor; and

a memory configured to store point of sale bridge computer code for redeeming a manufacturer first GS1 databar paper coupon contained in a promotion request message received through the second interface, the processor configured to receive information from the first interface and to receive and transmit information through the second interface and configured to execute the point of sale bridge computer code, wherein second GS1 databar paper coupon related information is received via an intelligent clearing network (ICN) network, wherein a point-of-sale (POS) terminal transmits third GS1 databar paper coupon related information to a POS controller through ICN POS bridge upon successful redemption of a GS1 databar paper coupon, wherein third the GS1 databar paper coupon related information comprises identification information from the product purchased, GS1 coupon code of the second GS1 databar paper coupon related information, an application identifier, and retailer identification information, wherein the first interface is configured to communicate with a universal product code reading device.

36. A point of sale (POS) retailer server comprising:

a first interface configured to receive information from and transmitting information to a point of sale terminal;

a second interface configured to receive information from and transmit information to an intelligent clearing network server via a network;

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a processor; and

a memory configured to store computer code for a point of sale bridge configured to format a promotion request message and send the promotion request message in real time to an intelligent clearing network server promotion redemption real time service, the processor being configured to receive and transmit first GS1 databar paper coupon related information through the first and second interfaces and configured to execute the point of sale bridge computer code, wherein the POS retailer server is configured to receive second GS1 databar paper coupon related information via an intelligent clearing network (ICN) network, wherein the POS retailer server is configured to transmit third GS1 databar paper coupon related information through ICN POS bridge computer code upon successful redemption of a GS1 databar paper coupon, wherein the first GS1 databar paper coupon related information comprises identification information from the product purchased, an application identifier, and retailer identification information.

37. An Intelligent Clearing Network (ICN) server comprising:

a processor;

an interface configured to permit communications over a network; and

an ICN database, wherein the processor of the ICN server is configured to control the execution of an ICN promotion manager application, an ICN database application, and an ICN promotion redemption service and is configured to receive and transmit data and commands through the interface, wherein the ICN server is configured to receive first coupon related information from a point of sale (POS) controller, wherein the ICN server is configured to transmit second coupon related information to the point of sale (POS) controller via an ICN network, wherein the POS controller is configured to transmit the third coupon related information to the POS controller upon successful redemption of a GS1 databar paper coupon, wherein the third GS1 databar paper coupon related information comprises identification information from the product purchased, an application identifier, and retailer identification information.

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ABSTRACT

In an embodiment, a system for validating, redeeming, and financially settling paper coupons coded with a GS1 barcode and 8110 Application Identifier comprises a real time network through which a Point-of-Sale (POS) terminal communicates directly to, or through a POS controller, with an Intelligent Clearing Network (ICN) server. One or both of the POS terminal and POS controller are installed with a ICN POS data bridge which stores computer code. The ICN server is configured to run a real time application while in communication with the POS terminal, wherein the POS terminal transmits paper coupon data elements read from the GS1 barcode and other consumer transaction information including universal product codes purchased, and transaction details to the ICN server via the network.

Quotient Ex. 1009
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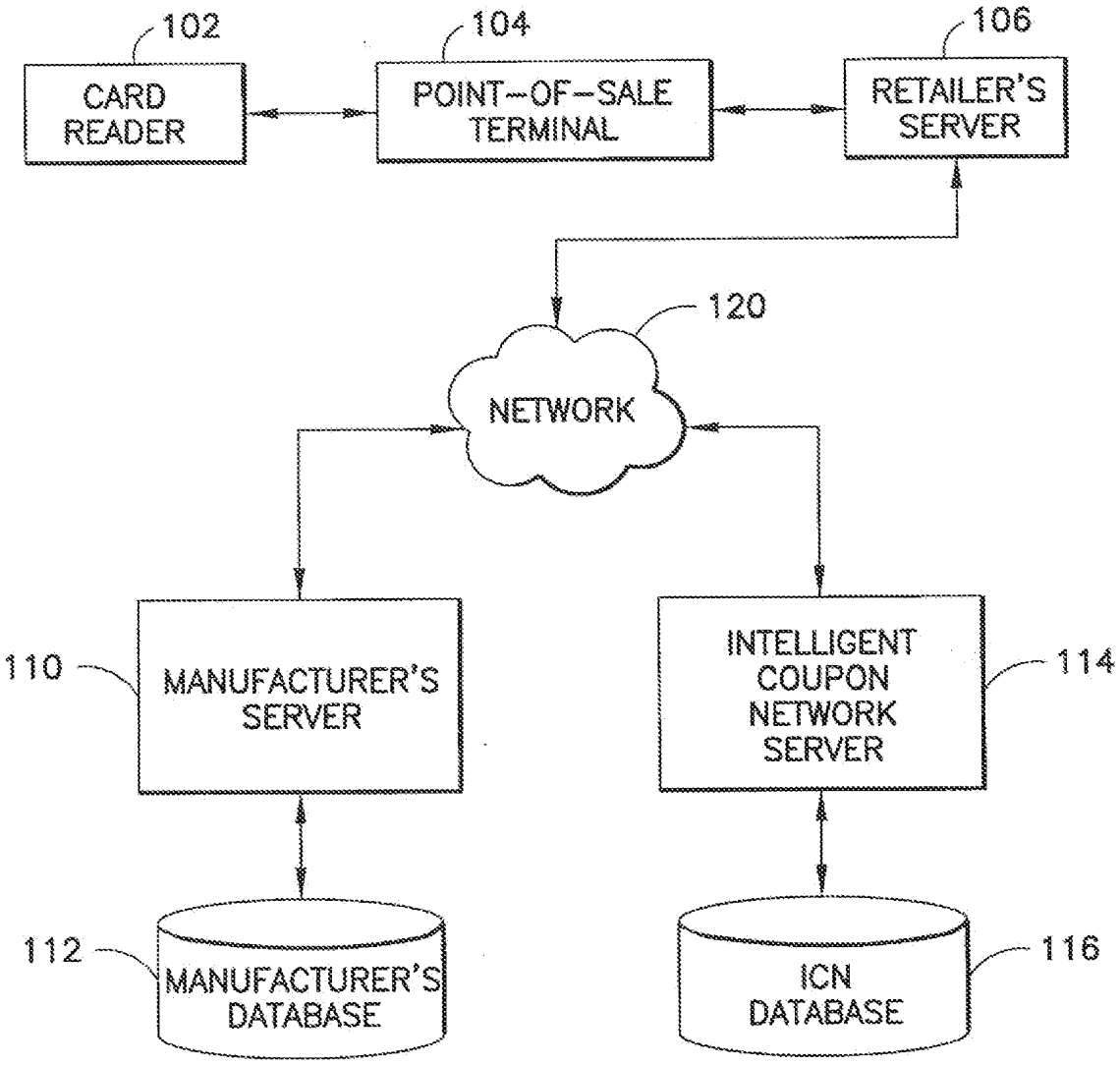

102
CARD READER
104
POINT-OF-SALE TERMINAL
106
RETAILER'S SERVER
120
NETWORK
110
MANUFACTURER'S SERVER
INTELLIGENT COUPON NETWORK SERVER
114
112
MANUFACTURER'S DATABASE
ICN DATABASE
116

FIG. 1

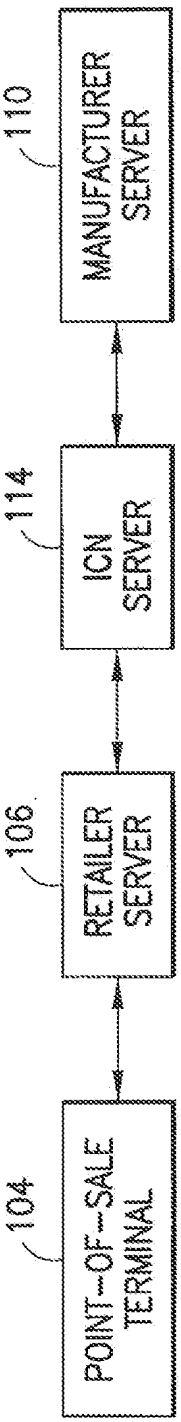


FIG.2A

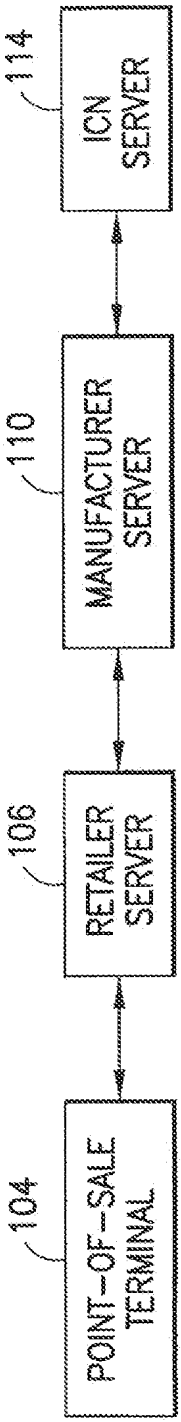


FIG.2B

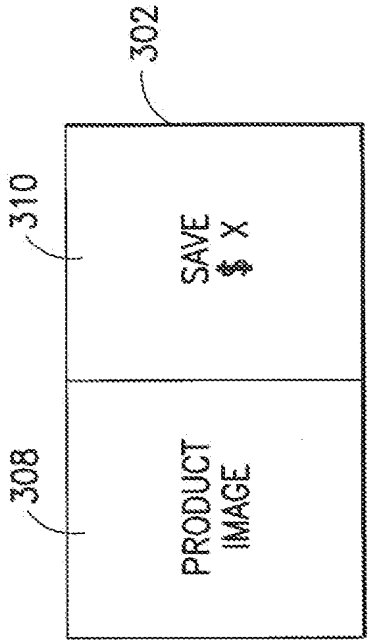


FIG.3B

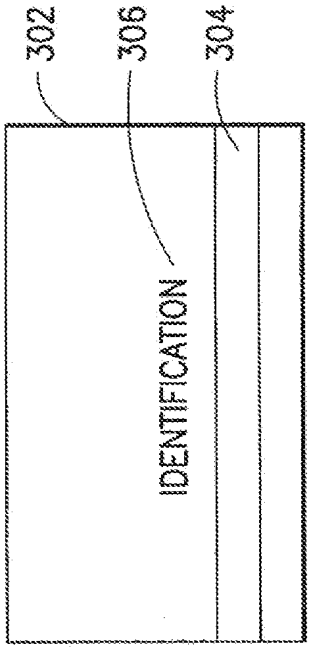


FIG.3A

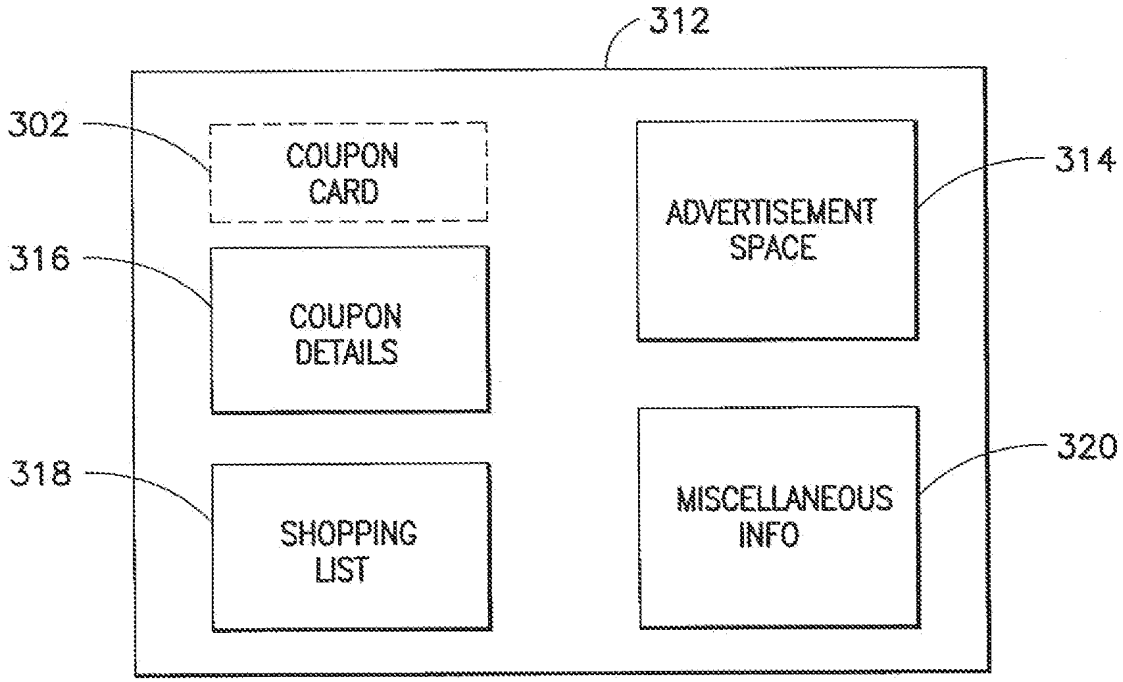

312
302
COUPON CARD
314
ADVERTISEMENT SPACE
316
COUPON DETAILS
320
318
SHOPPING LIST
MISCELLANEOUS INFO

FIG.4

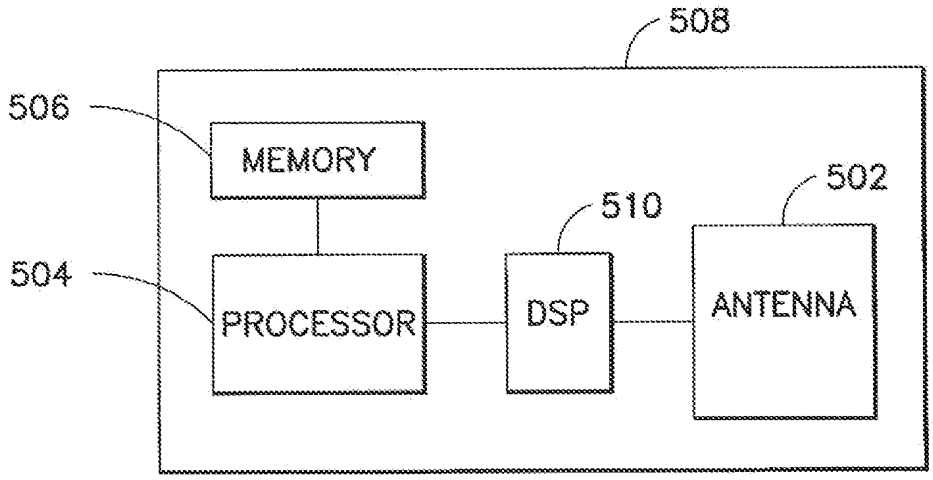

508
506
MEMORY
502
510
504
PROCESSOR
DSP
ANTENNA

FIG.5

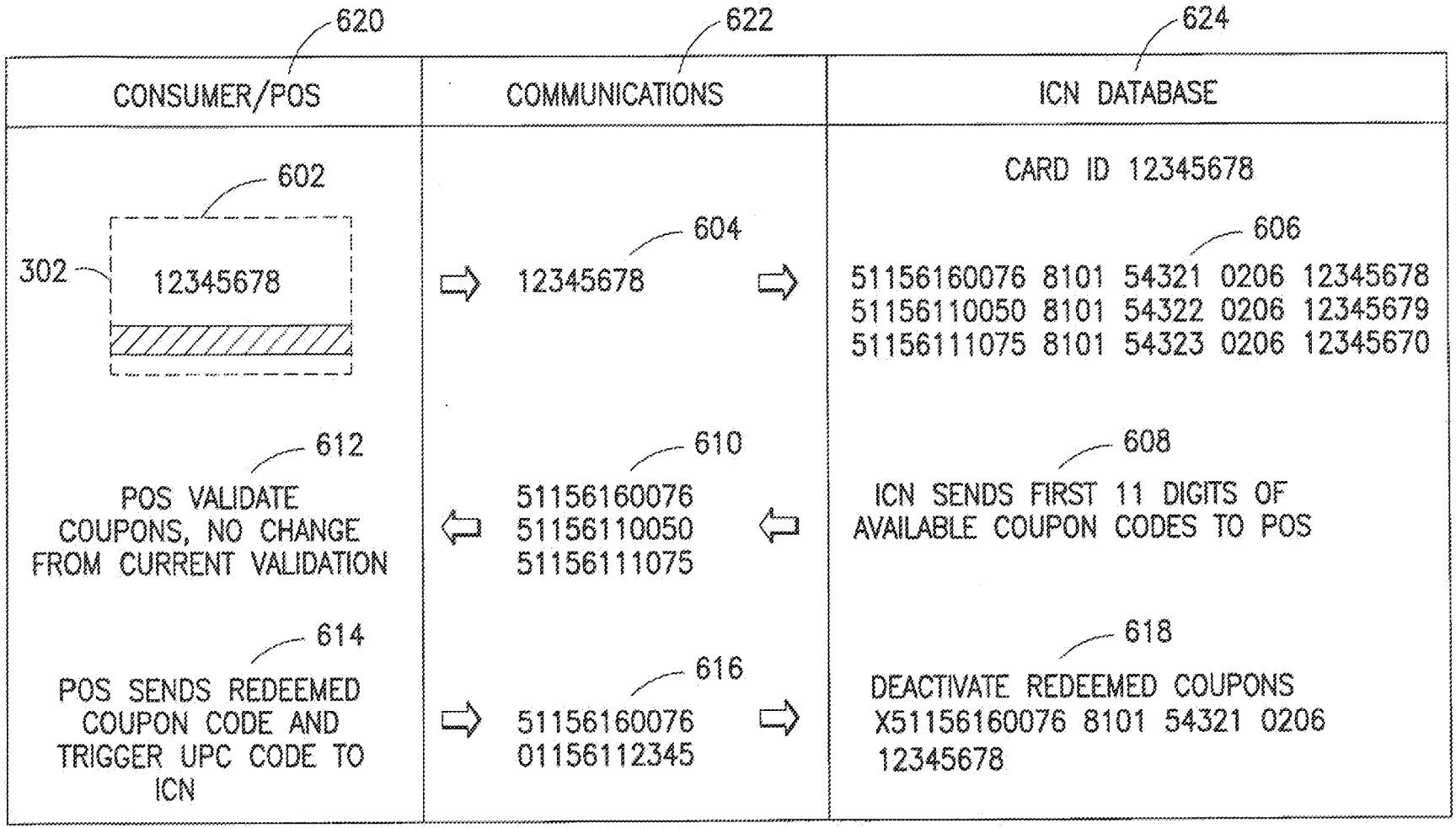


FIG.6

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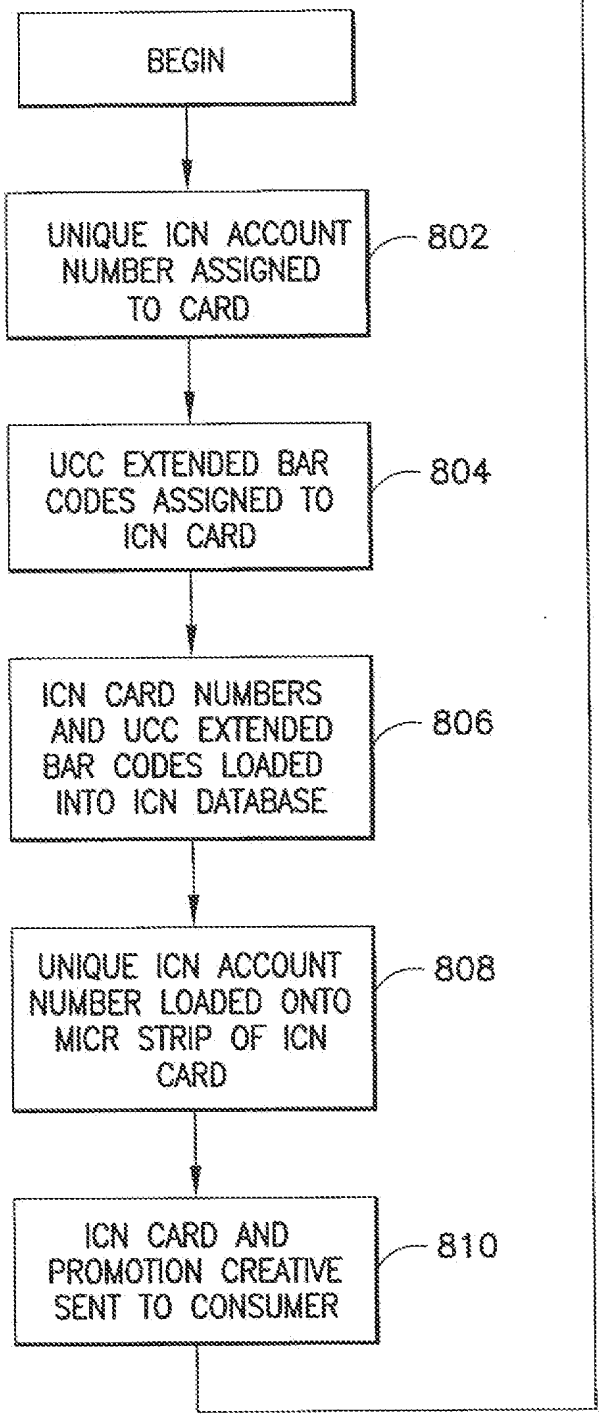
UNIFORM CODE COUNCIL SYSTEM 5 COUPON

5 12843 41076 7 (8101)3 72565 0506 (21) 12345678

NUMBER SYSTEM CODE	5	TRANSMITTED TO POS FOR VALIDATION
MANUFACTURE NUMBER	12843	TRANSMITTED TO POS FOR VALIDATION
FAMILY CODE	410	TRANSMITTED TO POS FOR VALIDATION
VALUE CODE	76	TRANSMITTED TO POS FOR VALIDATION
CHECK DIGIT	7	TRANSMITTED TO POS FOR VALIDATION
APPLICATION IDENTIFIER	(8101)	STORED IN ICN DATABASE
PRODUCT NSC	3	STORED IN ICN DATABASE
MOC CODE	72565	STORED IN ICN DATABASE
EXPIRATION DATE	0506 (MMYY)	STORED IN ICN DATABASE
APPLICATION IDENTIFIER	(21)	STORED IN ICN DATABASE
HOUSEHOLD IDENTIFIER	12345678	STORED IN ICN DATABASE

FIG.7

Quotient Ex. 1009
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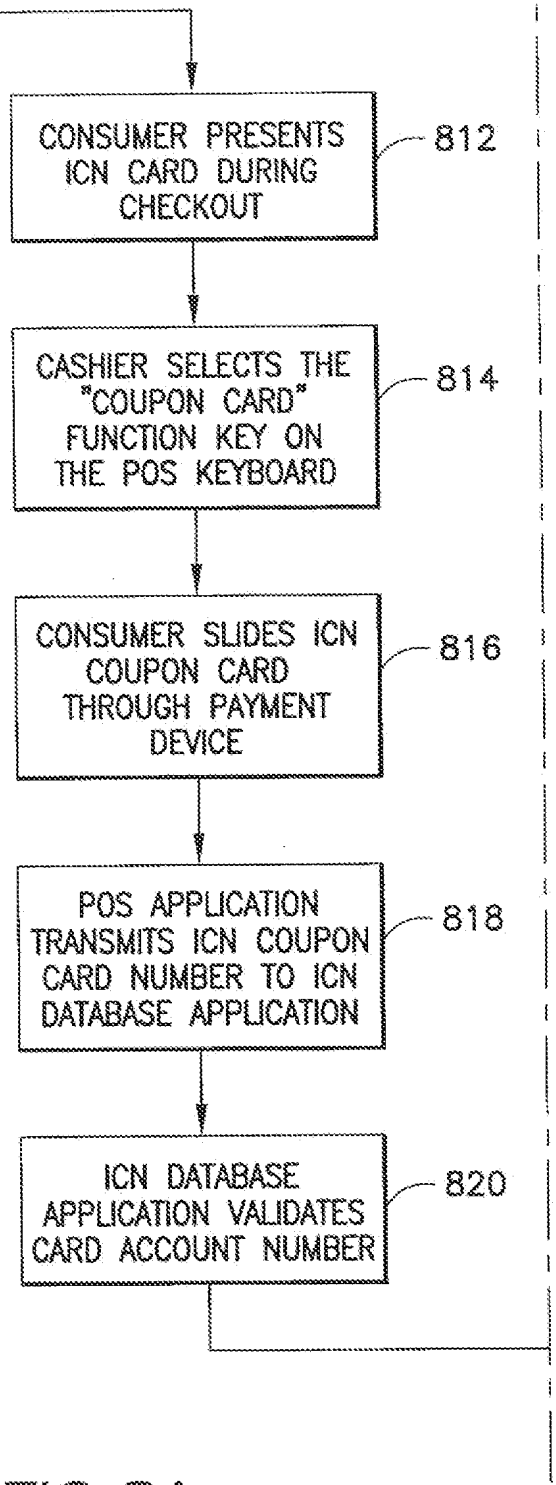


FIG.8A

FIG.8A	FIG.8B

FIG.8

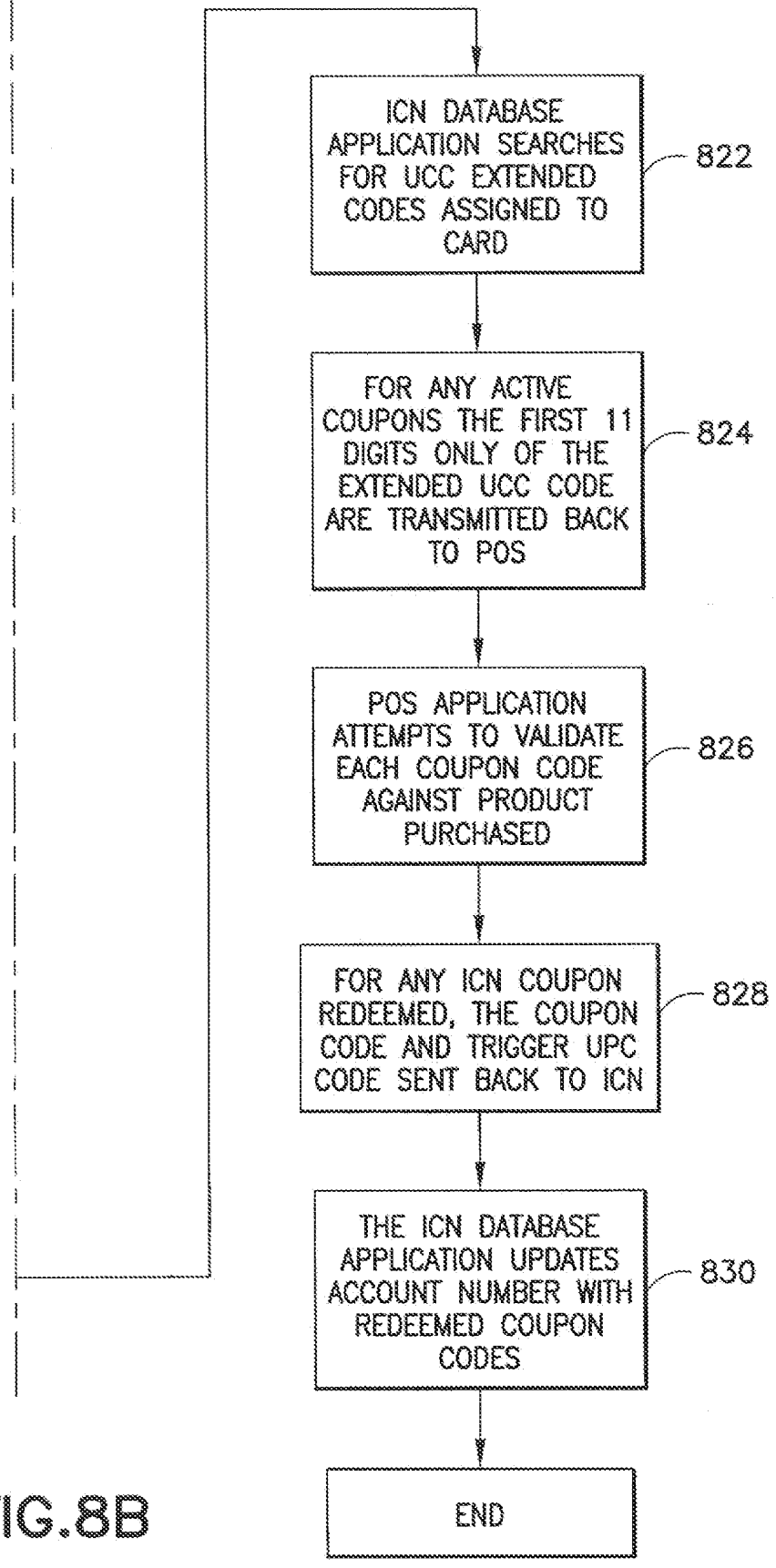

ICN DATABASE APPLICATION SEARCHES FOR UCC EXTENDED CODES ASSIGNED TO CARD
822
FOR ANY ACTIVE COUPONS THE FIRST 11 DIGITS ONLY OF THE EXTENDED UCC CODE ARE TRANSMITTED BACK TO POS
824
POS APPLICATION ATTEMPTS TO VALIDATE EACH COUPON CODE AGAINST PRODUCT PURCHASED
826
FOR ANY ICN COUPON REDEEMED, THE COUPON CODE AND TRIGGER UPC CODE SENT BACK TO ICN
828
THE ICN DATABASE APPLICATION UPDATES ACCOUNT NUMBER WITH REDEEMED COUPON CODES
830
END

FIG.8B

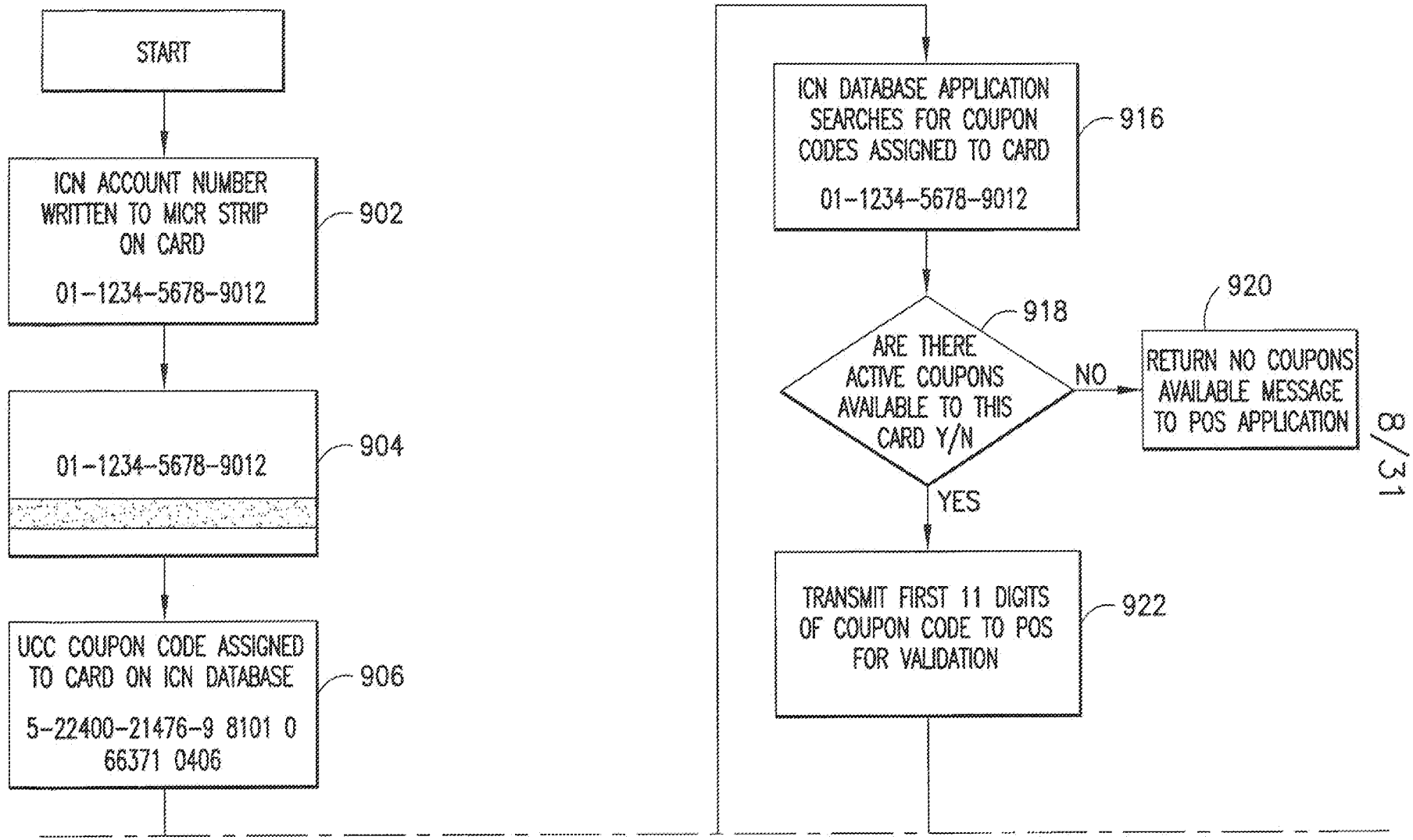


FIG.9A

FIG.9B

FIG.9

FIG.9A

Quotient Ex. 1009
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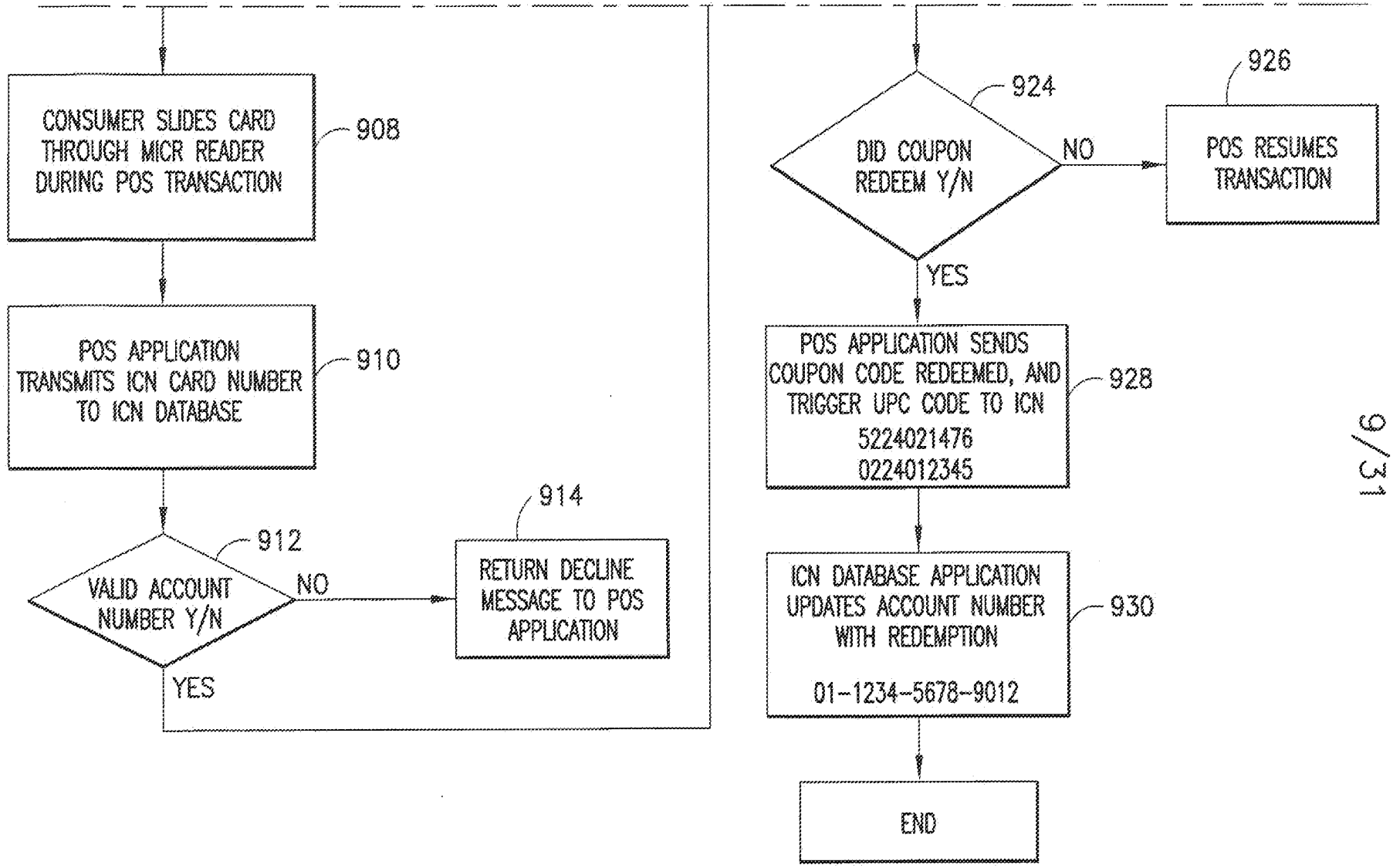


FIG.9B

Quotient Ex. 1009
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IN-STORE PROMOTION DISPLAY OR ADVERTISEMENT
1002
CONSUMER TRANSACTION CONTAINING A LIST OF UPC's OR PRODUCTS
1004
POINT-OF-SALE TERMINAL
ICN POS BRIDGE SOFTWARE
1006
1007
RETAILER POS CONTROLLER
ICN POS BRIDGE SOFTWARE
1008
1009
CPG OR CPG MEDIA PARTNER ENTERS PROMOTION DETAILS INTO ICN PROMOTION MANAGER
1020
ICN PROMOTION MANAGER APPLICATION
1016
RETAILER'S WIDE AREA NETWORK
1024
RETAILER HEADQUARTERS
1022
ICN SERVER
ICN PROMOTION REDEMPTION SERVICE
1012
1013
ICN DATABASE PROMOTION DETAILS REDEMPTION DATA
1014

FIG. 10

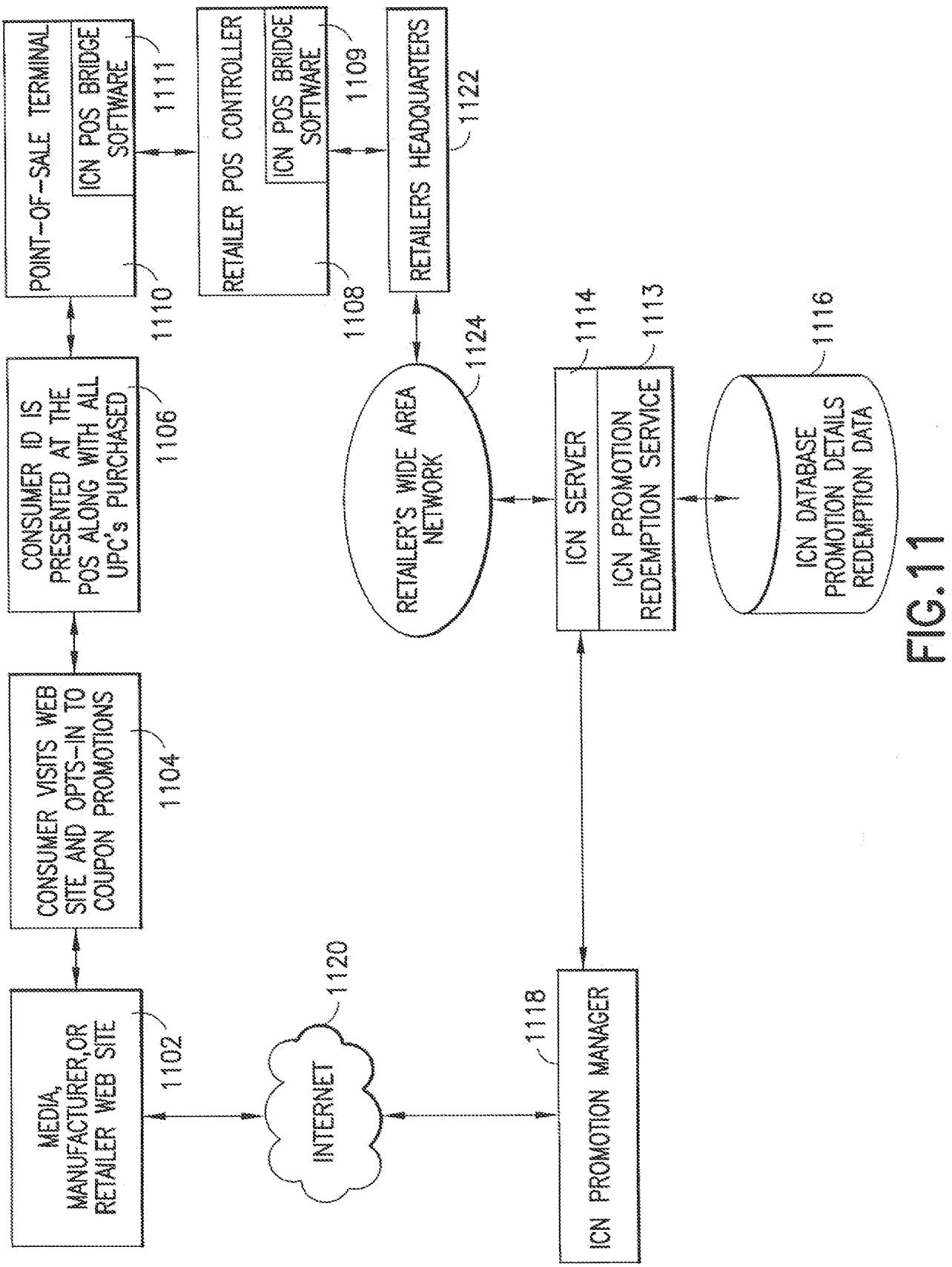

MEDIA, MANUFACTURER, OR RETAILER WEB SITE
1102
INTERNET
1120
CONSUMER VISITS WEB SITE AND OPTS-IN TO COUPON PROMOTIONS
1104
CONSUMER ID IS PRESENTED AT THE POS ALONG WITH ALL UPC's PURCHASED
1106
POINT-OF-SALE TERMINAL
ICN POS BRIDGE SOFTWARE
1111
1110
RETAILER POS CONTROLLER
ICN POS BRIDGE SOFTWARE
1109
1108
RETAILERS HEADQUARTERS
1122
RETAILER'S WIDE AREA NETWORK
1124
ICN PROMOTION MANAGER
1118
ICN SERVER
ICN PROMOTION REDEMPTION SERVICE
1114
1113
ICN DATABASE PROMOTION DETAILS REDEMPTION DATA
1116

FIG.11

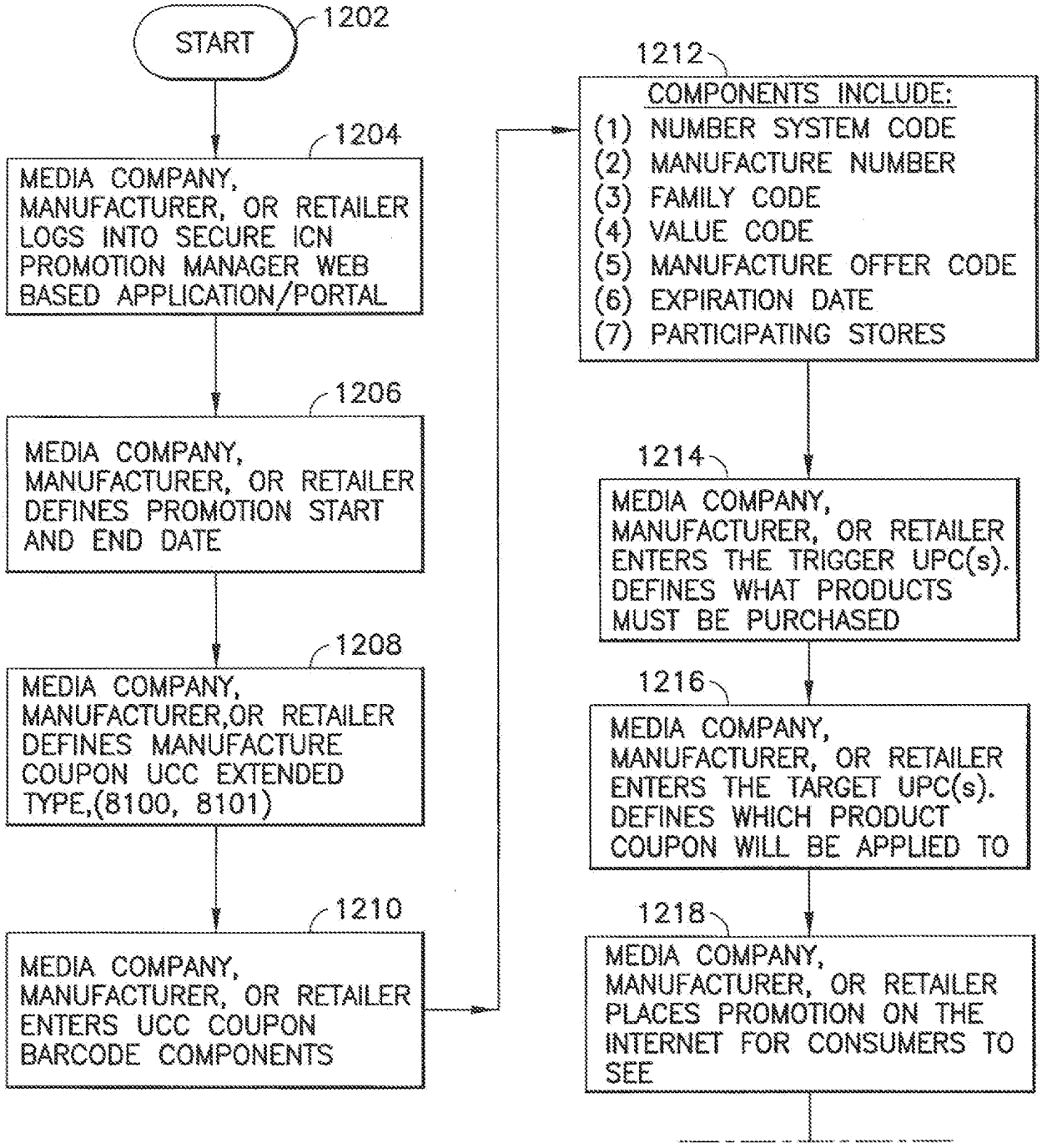


FIG.12A

FIG.12A
FIG.12B

FIG.12

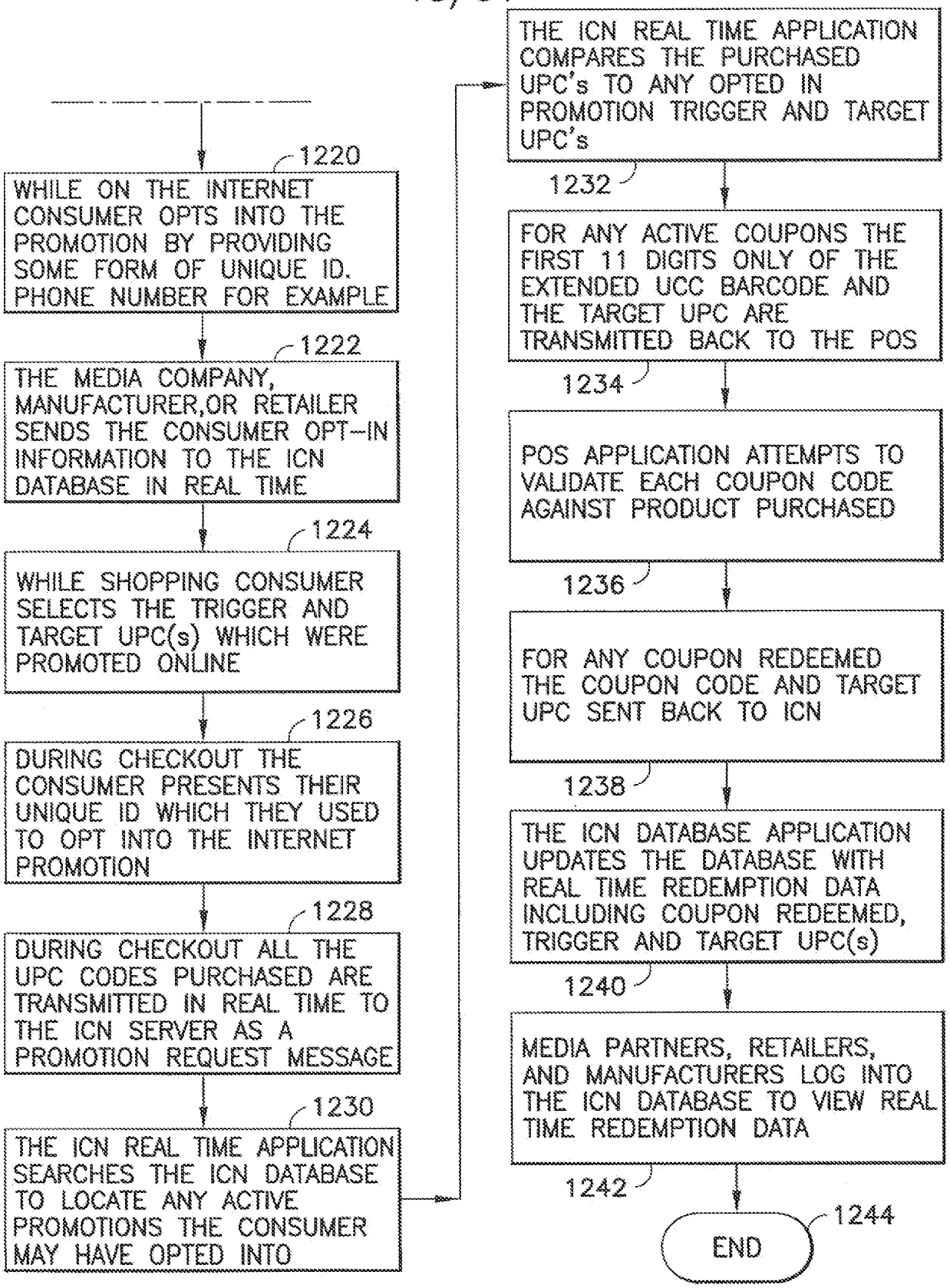

1220
WHILE ON THE INTERNET CONSUMER OPTS INTO THE PROMOTION BY PROVIDING SOME FORM OF UNIQUE ID. PHONE NUMBER FOR EXAMPLE
1222
THE MEDIA COMPANY, MANUFACTURER,OR RETAILER SENDS THE CONSUMER OPT-IN INFORMATION TO THE ICN DATABASE IN REAL TIME
1224
WHILE SHOPPING CONSUMER SELECTS THE TRIGGER AND TARGET UPC(s) WHICH WERE PROMOTED ONLINE
1226
DURING CHECKOUT THE CONSUMER PRESENTS THEIR UNIQUE ID WHICH THEY USED TO OPT INTO THE INTERNET PROMOTION
1228
DURING CHECKOUT ALL THE UPC CODES PURCHASED ARE TRANSMITTED IN REAL TIME TO THE ICN SERVER AS A PROMOTION REQUEST MESSAGE
1230
THE ICN REAL TIME APPLICATION SEARCHES THE ICN DATABASE TO LOCATE ANY ACTIVE PROMOTIONS THE CONSUMER MAY HAVE OPTED INTO
THE ICN REAL TIME APPLICATION COMPARES THE PURCHASED UPC's TO ANY OPTED IN PROMOTION TRIGGER AND TARGET UPC's
1232
FOR ANY ACTIVE COUPONS THE FIRST 11 DIGITS ONLY OF THE EXTENDED UCC BARCODE AND THE TARGET UPC ARE TRANSMITTED BACK TO THE POS
1234
POS APPLICATION ATTEMPTS TO VALIDATE EACH COUPON CODE AGAINST PRODUCT PURCHASED
1236
FOR ANY COUPON REDEEMED THE COUPON CODE AND TARGET UPC SENT BACK TO ICN
1238
THE ICN DATABASE APPLICATION UPDATES THE DATABASE WITH REAL TIME REDEMPTION DATA INCLUDING COUPON REDEEMED, TRIGGER AND TARGET UPC(s)
1240
MEDIA PARTNERS, RETAILERS, AND MANUFACTURERS LOG INTO THE ICN DATABASE TO VIEW REAL TIME REDEMPTION DATA
1242
END
1244

FIG.12B

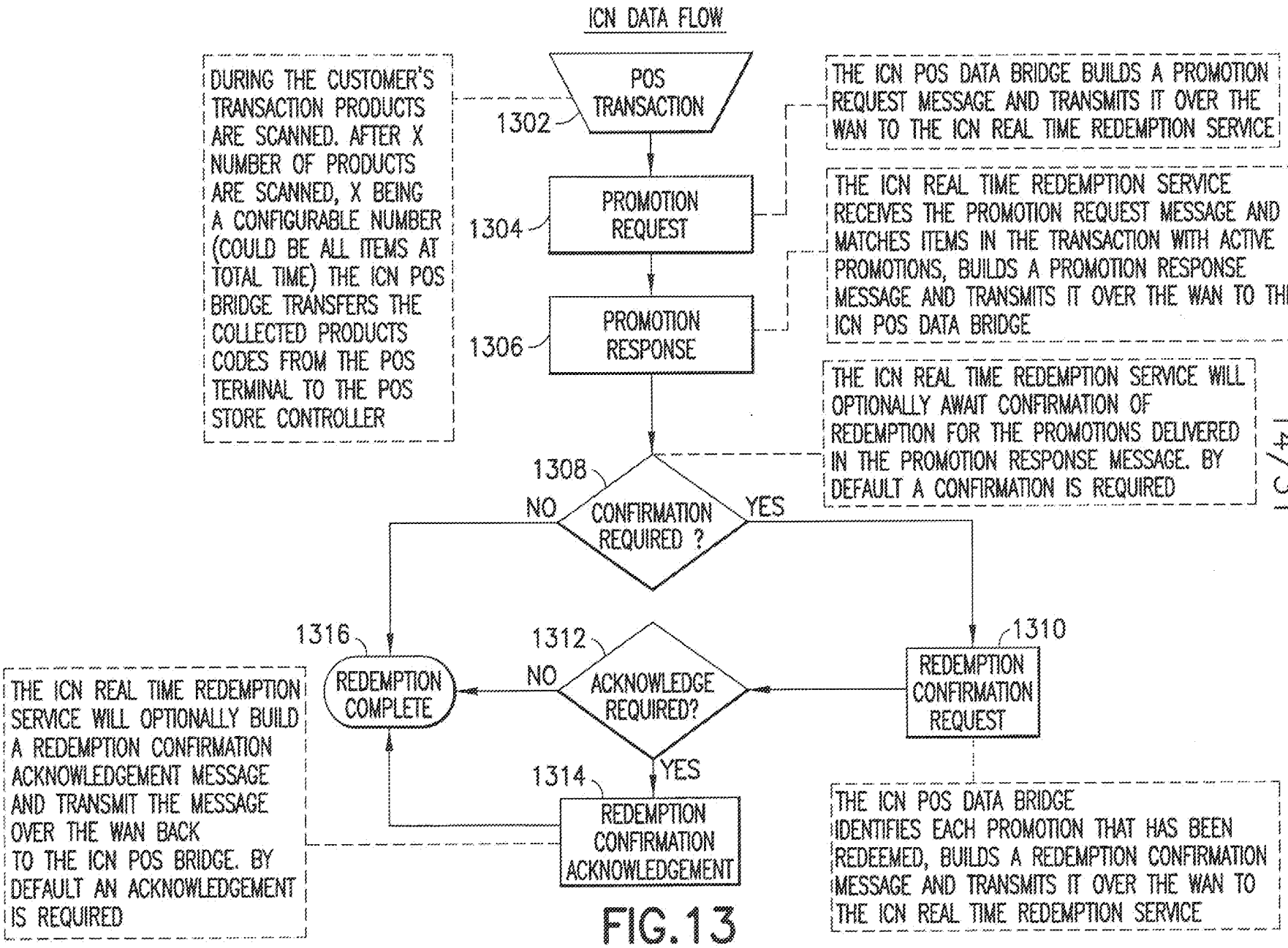


FIG.13

Quotient Ex. 1009
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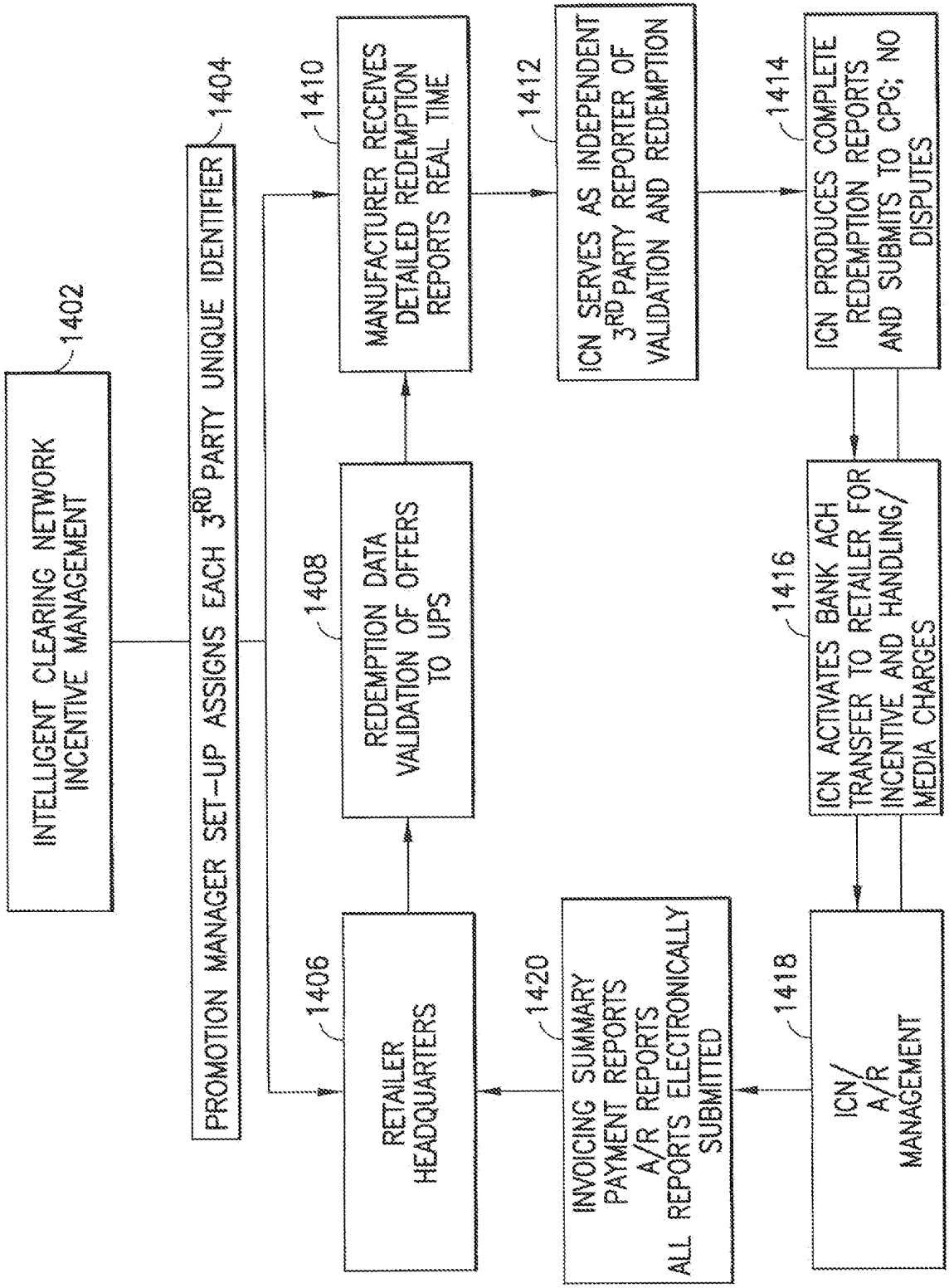

INTELLIGENT CLEARING NETWORK INCENTIVE MANAGEMENT
1402
PROMOTION MANAGER SET-UP ASSIGNS EACH 3RD PARTY UNIQUE IDENTIFIER
1404
RETAILER HEADQUARTERS
1406
REDEMPTION DATA VALIDATION OF OFFERS TO UPS
1408
MANUFACTURER RECEIVES DETAILED REDEMPTION REPORTS REAL TIME
1410
ICN SERVES AS INDEPENDENT 3RD PARTY REPORTER OF VALIDATION AND REDEMPTION
1412
ICN PRODUCES COMPLETE REDEMPTION REPORTS AND SUBMITS TO CPG; NO DISPUTES
1414
ICN ACTIVATES BANK ACH TRANSFER TO RETAILER FOR INCENTIVE AND HANDLING/ MEDIA CHARGES
1416
ICN/ A/R MANAGEMENT
1418
INVOICING SUMMARY PAYMENT REPORTS A/R REPORTS ALL REPORTS ELECTRONICALLY SUBMITTED
1420

FIG. 14

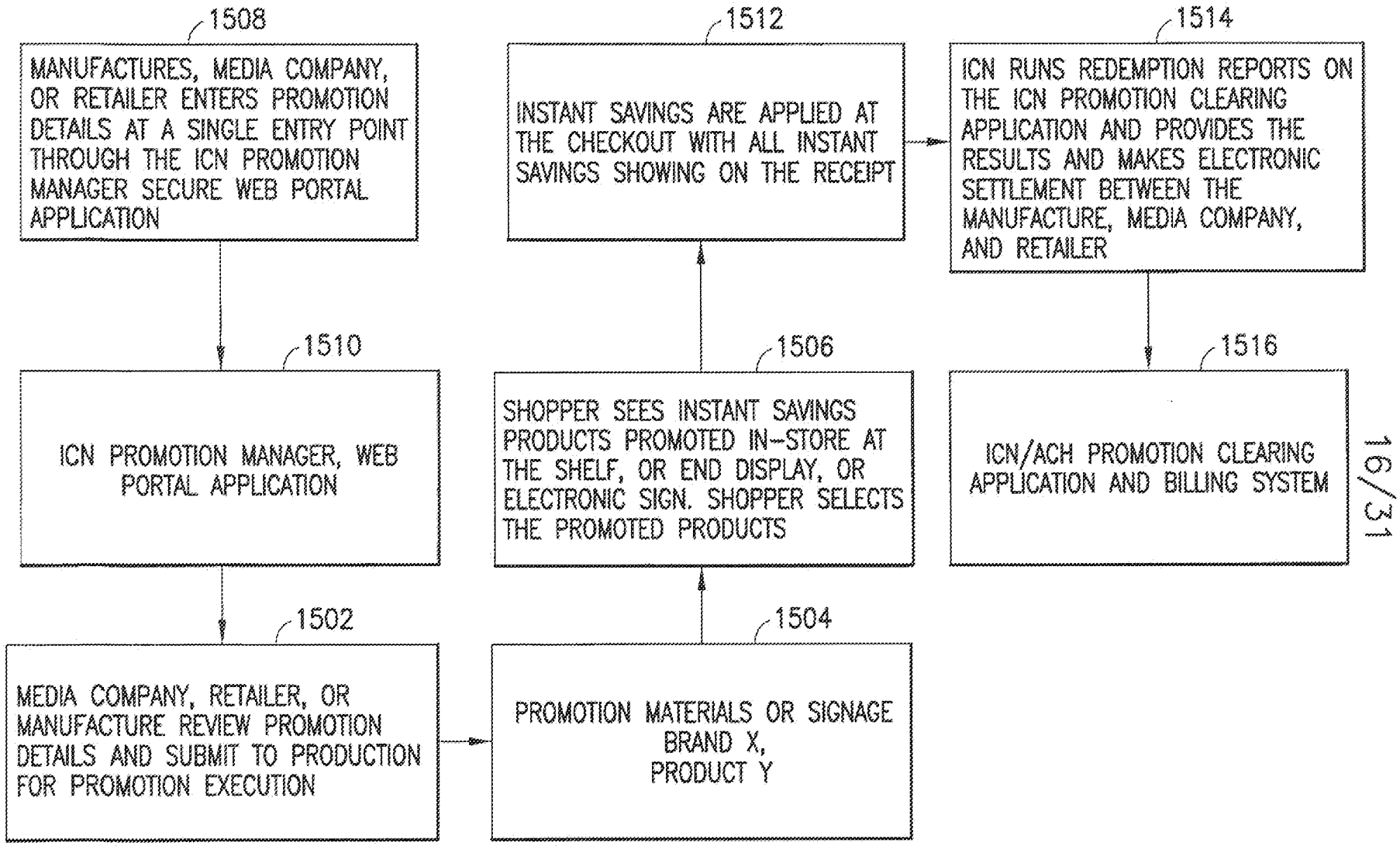


FIG.15

Quotient Ex. 1009
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Intelligent Clearing Network
Welcome
Last Login:
Logout
Home
Definitions
Products
Promotions
Stores
Store Groups
Reports
Redemptions
Promotion Summary
Help
Getting Started
Tutorials
FAQ
Glossary
Submit
Promotion Properties
Name
Received Text
Store Group
Store Group 1
Start Date
< June >
End Date
Coupon Properties
Coupon Type
Manufacture 3101
Sponsor
Bonus Coupon
NSC Code
37000
Manufacture Number
Family Code
100
Value Code
50-50;50
Offer Code
16667
Expiration Date
06 03
Edit Trigger Products
Edit Trigger Products
Save Promotion
Promotion Saved Successfully
Trigger Products
http://
Go
Setting
Trigger Properties
Trigger Quantity 1
Trigger UPC
00003700072902
Description
Trigger Brand Trigger Product
Add UPC
Remove UPC
Trigger Products
00003700072902
00003700042731
00003700043402
00003700045621
Internet
100%
Target Products
http://69860227/oarm/edit/edit promotion targets
Target Properties
Target Quantity 1
Target UPC
00003700072902
Description
Target Brand Target Product
Add UPC
Remove UPC
Target Products
00003700072902
00003700042731
00003700043402
00003700045621
Save Targets
1606
1604
1602

FIG. 16

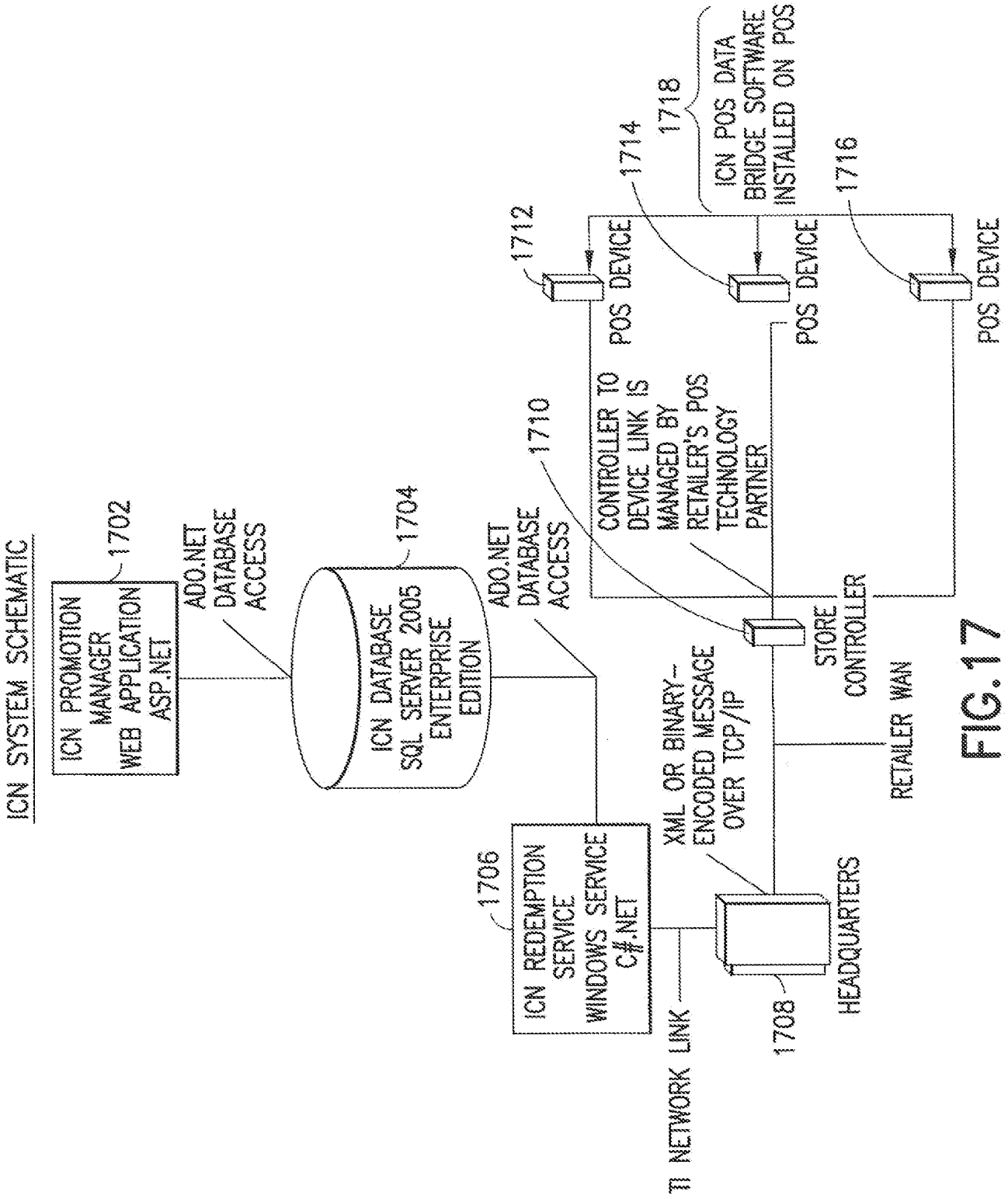

ICN SYSTEM SCHEMATIC
ICN PROMOTION MANAGER WEB APPLICATION ASP.NET
1702
ADO.NET DATABASE ACCESS
ICN DATABASE SQL SERVER 2005 ENTERPRISE EDITION
1704
ADO.NET DATABASE ACCESS
1710
ICN REDEMPTION SERVICE WINDOWS SERVICE C#.NET
1706
XML OR BINARY-ENCODED MESSAGE OVER TCP/IP
TI NETWORK LINK
1708
HEADQUARTERS
STORE CONTROLLER
RETAILER WAN
CONTROLLER TO DEVICE LINK IS MANAGED BY RETAILER'S POS TECHNOLOGY PARTNER
1712
POS DEVICE
1714
POS DEVICE
1716
POS DEVICE
1718
ICN POS DATA BRIDGE SOFTWARE INSTALLED ON POS

FIG.17

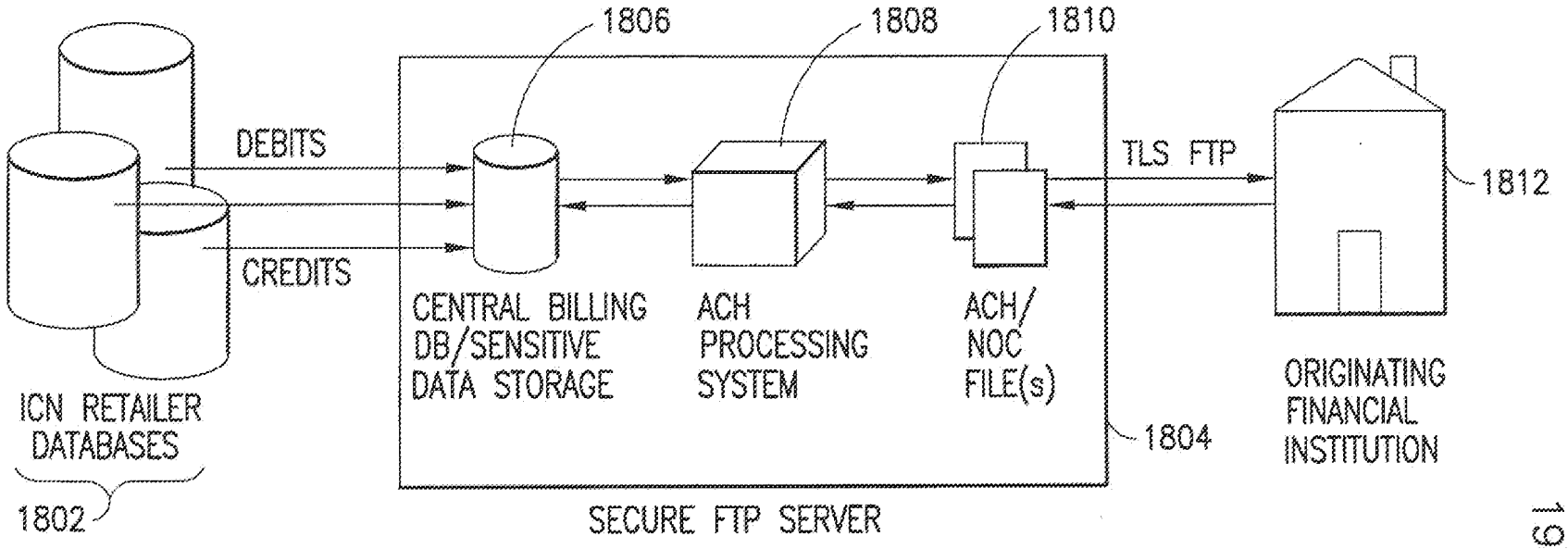


FIG.18

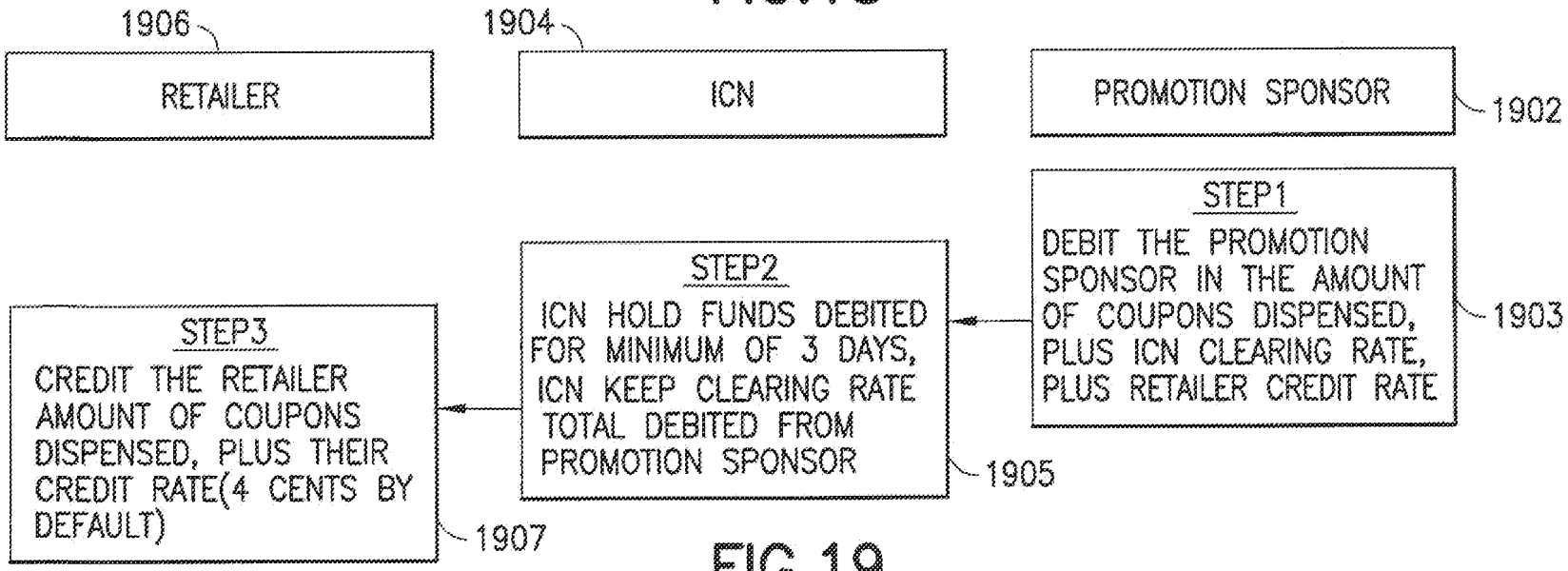


FIG.19

Quotient Ex. 1009
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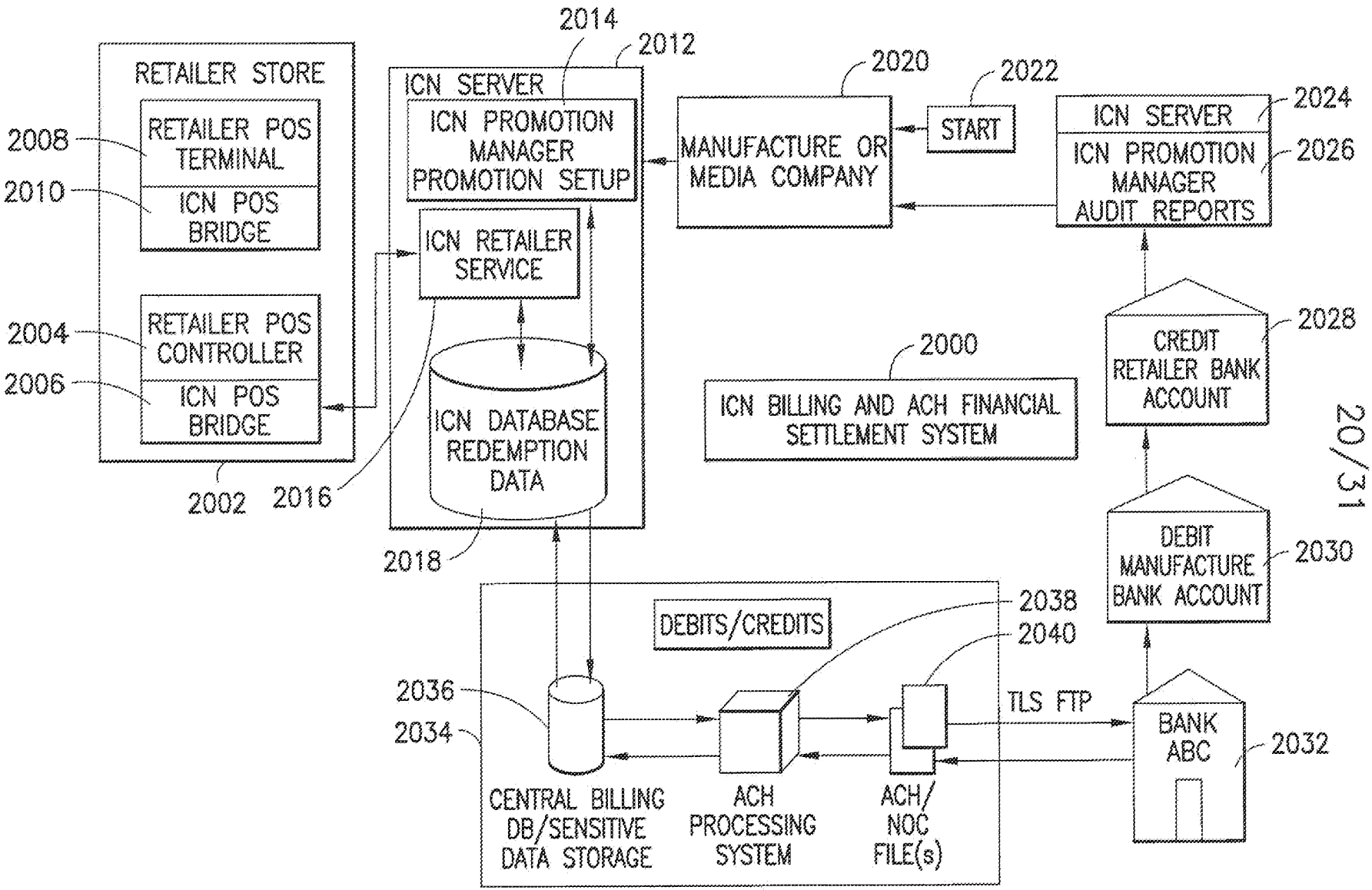


FIG.20

Quotient Ex. 1009
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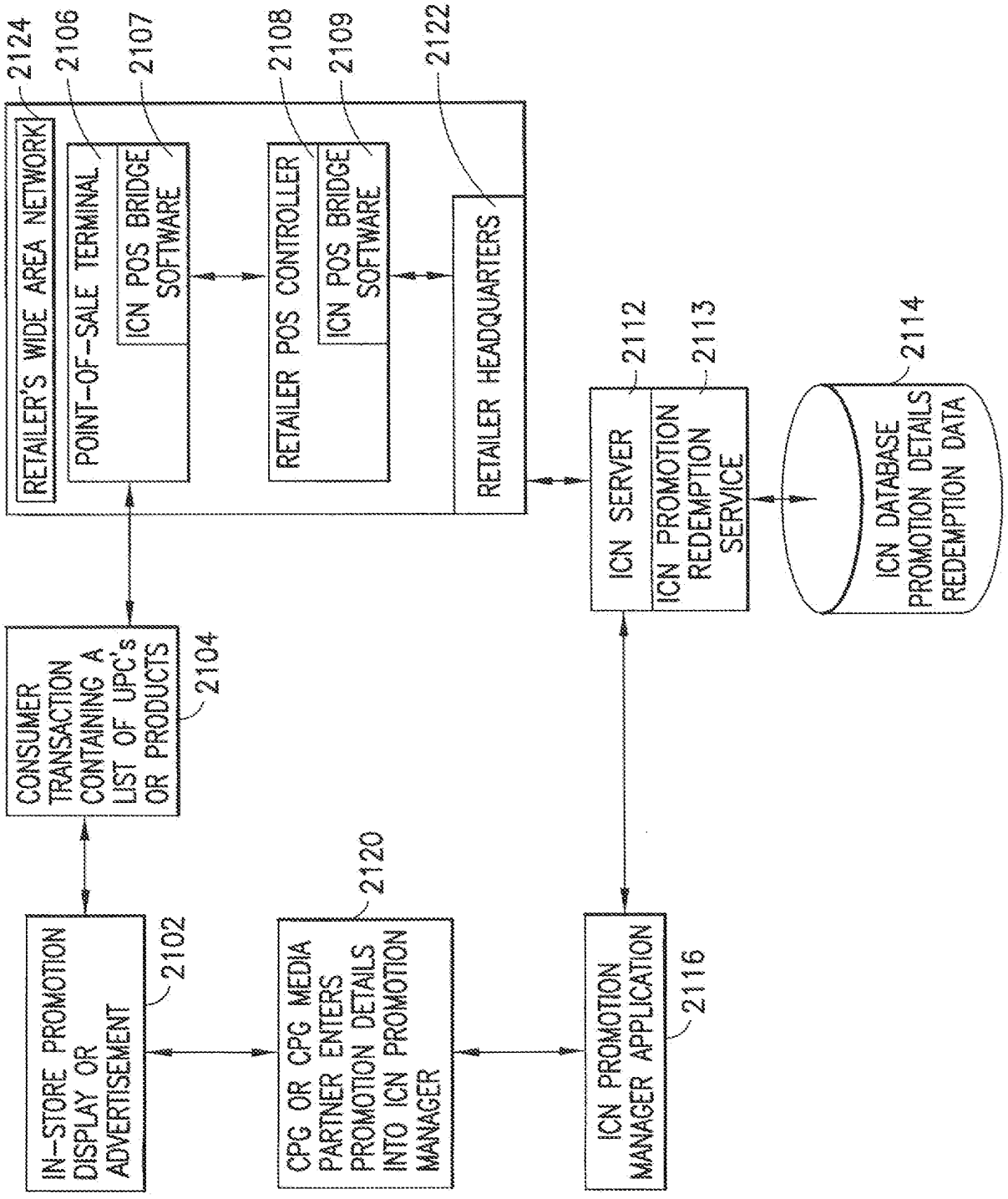

RETAILER'S WIDE AREA NETWORK
2124
POINT-OF-SALE TERMINAL
2106
ICN POS BRIDGE SOFTWARE
2107
RETAILER POS CONTROLLER
2108
ICN POS BRIDGE SOFTWARE
2109
RETAILER HEADQUARTERS
2122
ICN SERVER
2112
ICN PROMOTION REDEMPTION SERVICE
2113
ICN DATABASE PROMOTION DETAILS REDEMPTION DATA
2114
CONSUMER TRANSACTION CONTAINING A LIST OF UPC's OR PRODUCTS
2104
IN-STORE PROMOTION DISPLAY OR ADVERTISEMENT
2102
CPG OR CPG MEDIA PARTNER ENTERS PROMOTION DETAILS INTO ICN PROMOTION MANAGER
2120
ICN PROMOTION MANAGER APPLICATION
2116

FIG.21

FIG.22A
FIG.22B
FIG.22C

FIG.22

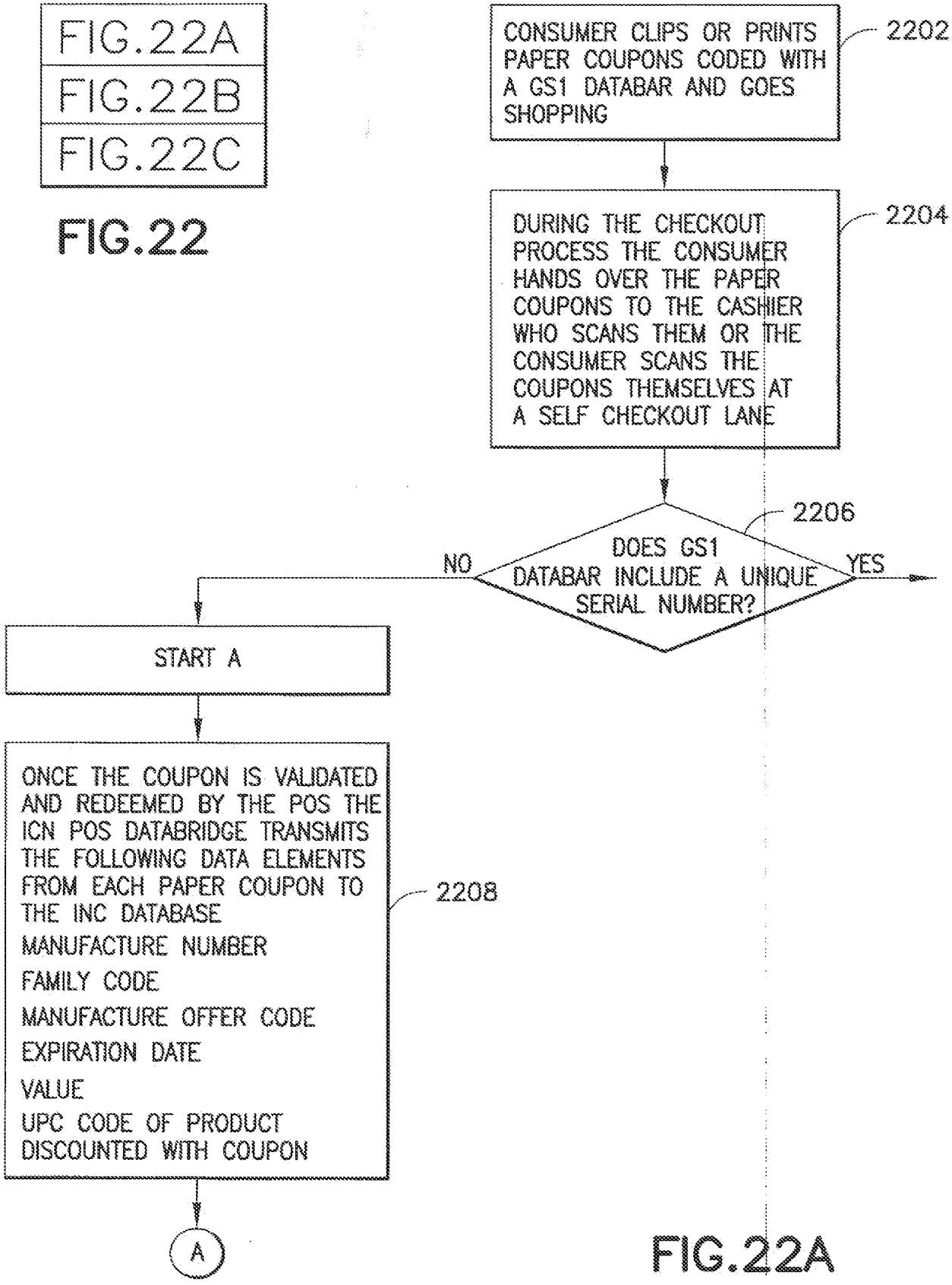


FIG.22A

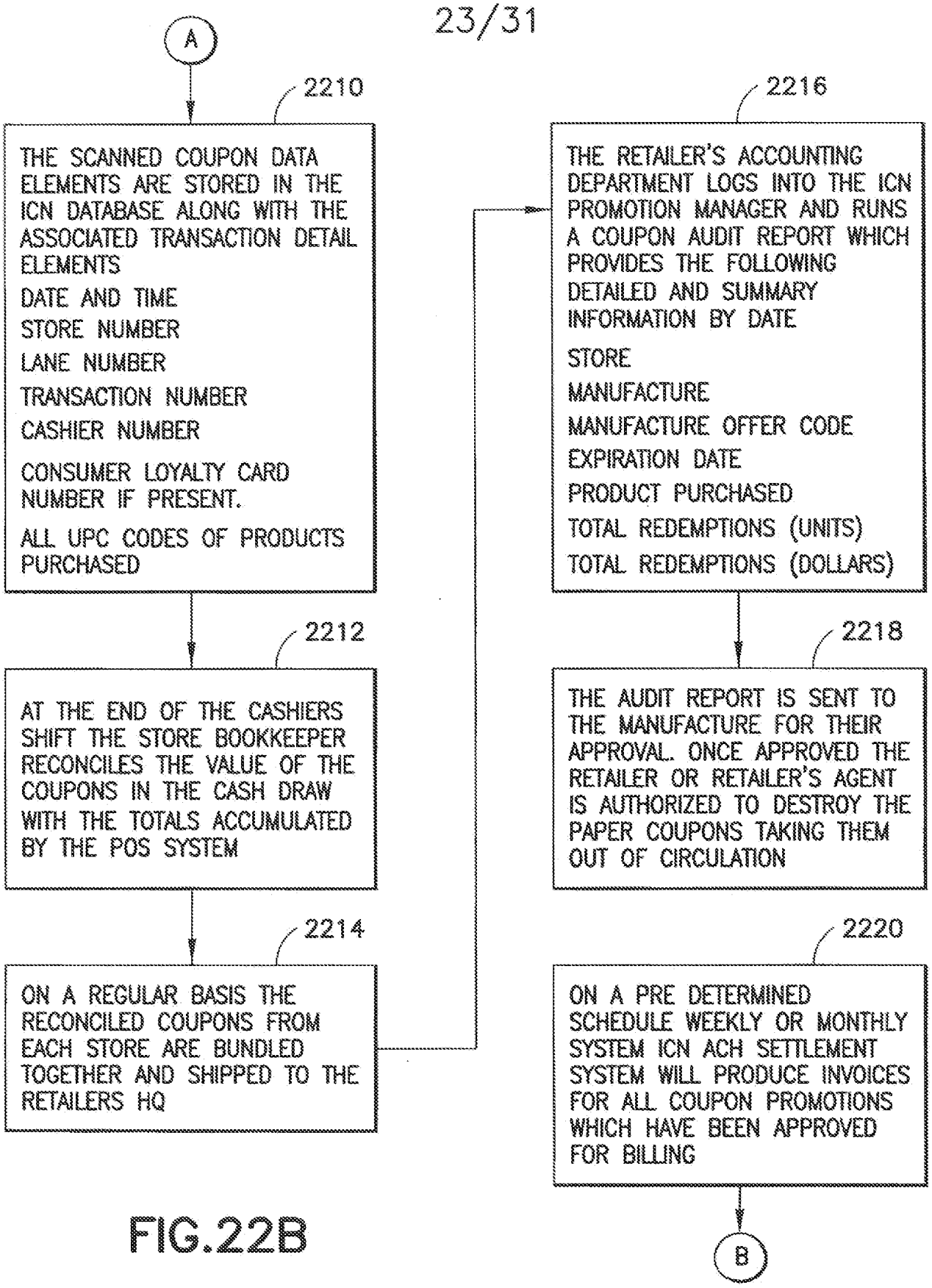

A
2210
THE SCANNED COUPON DATA ELEMENTS ARE STORED IN THE ICN DATABASE ALONG WITH THE ASSOCIATED TRANSACTION DETAIL ELEMENTS
DATE AND TIME
STORE NUMBER
LANE NUMBER
TRANSACTION NUMBER
CASHIER NUMBER
CONSUMER LOYALTY CARD NUMBER IF PRESENT.
ALL UPC CODES OF PRODUCTS PURCHASED
2212
AT THE END OF THE CASHIERS SHIFT THE STORE BOOKKEEPER RECONCILES THE VALUE OF THE COUPONS IN THE CASH DRAW WITH THE TOTALS ACCUMULATED BY THE POS SYSTEM
2214
ON A REGULAR BASIS THE RECONCILED COUPONS FROM EACH STORE ARE BUNDLED TOGETHER AND SHIPPED TO THE RETAILERS HQ
2216
THE RETAILER'S ACCOUNTING DEPARTMENT LOGS INTO THE ICN PROMOTION MANAGER AND RUNS A COUPON AUDIT REPORT WHICH PROVIDES THE FOLLOWING DETAILED AND SUMMARY INFORMATION BY DATE
STORE
MANUFACTURE
MANUFACTURE OFFER CODE
EXPIRATION DATE
PRODUCT PURCHASED
TOTAL REDEMPTIONS (UNITS)
TOTAL REDEMPTIONS (DOLLARS)
2218
THE AUDIT REPORT IS SENT TO THE MANUFACTURE FOR THEIR APPROVAL. ONCE APPROVED THE RETAILER OR RETAILER'S AGENT IS AUTHORIZED TO DESTROY THE PAPER COUPONS TAKING THEM OUT OF CIRCULATION
2220
ON A PRE DETERMINED SCHEDULE WEEKLY OR MONTHLY SYSTEM ICN ACH SETTLEMENT SYSTEM WILL PRODUCE INVOICES FOR ALL COUPON PROMOTIONS WHICH HAVE BEEN APPROVED FOR BILLING
B

FIG.22B

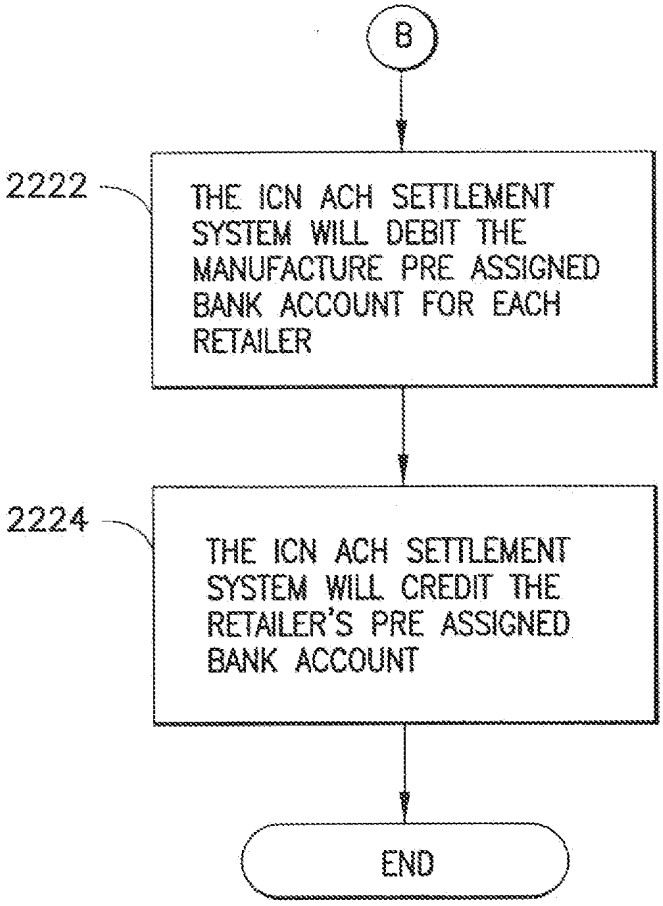

B
2222
THE ICN ACH SETTLEMENT SYSTEM WILL DEBIT THE MANUFACTURE PRE ASSIGNED BANK ACCOUNT FOR EACH RETAILER
2224
THE ICN ACH SETTLEMENT SYSTEM WILL CREDIT THE RETAILER'S PRE ASSIGNED BANK ACCOUNT
END

FIG.22C

FIG.23A
FIG.23B
FIG.23C

FIG.23

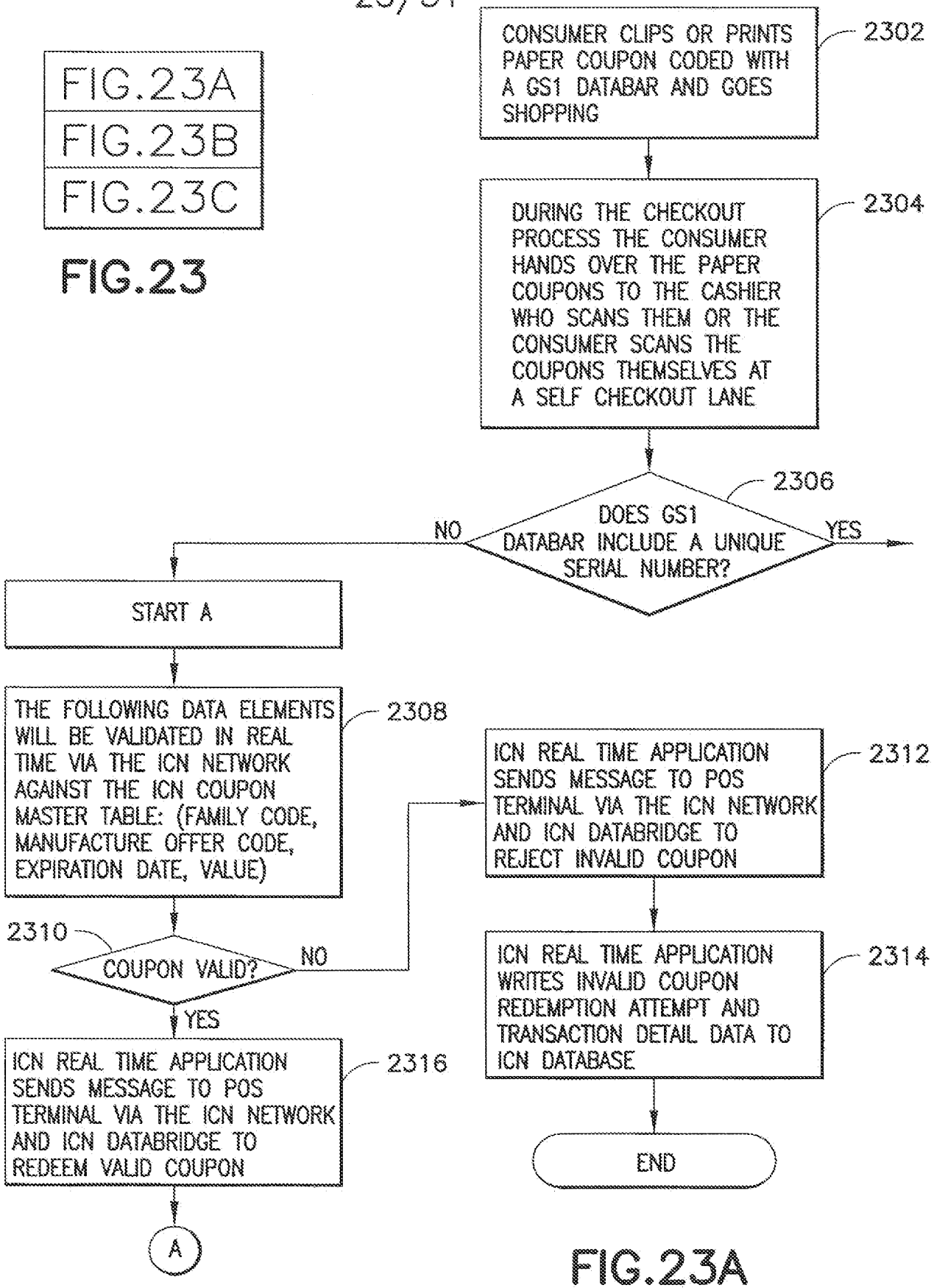


FIG.23A

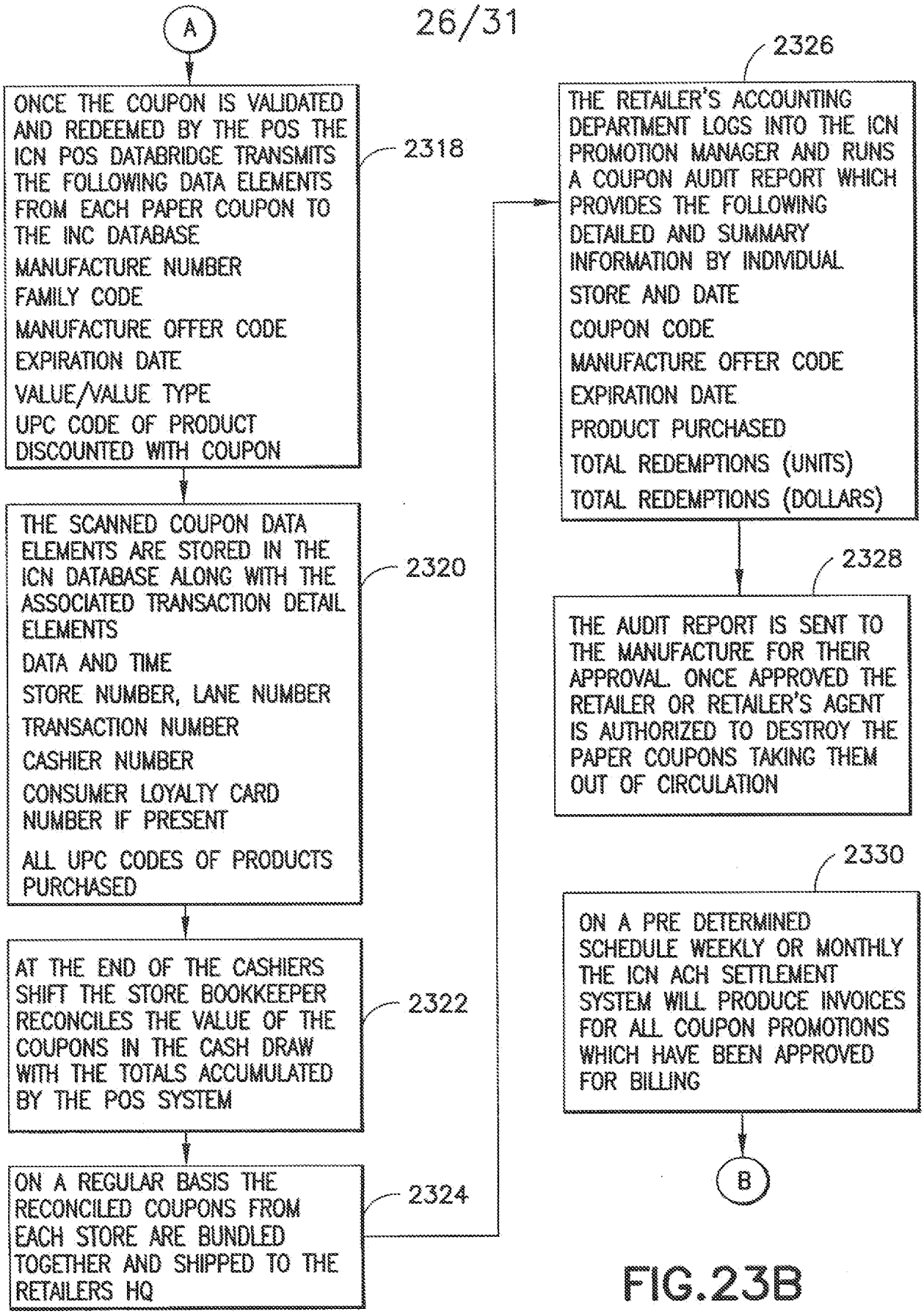

A
ONCE THE COUPON IS VALIDATED AND REDEEMED BY THE POS THE ICN POS DATABRIDGE TRANSMITS THE FOLLOWING DATA ELEMENTS FROM EACH PAPER COUPON TO THE INC DATABASE
MANUFACTURE NUMBER
FAMILY CODE
MANUFACTURE OFFER CODE
EXPIRATION DATE
VALUE/VALUE TYPE
UPC CODE OF PRODUCT DISCOUNTED WITH COUPON
2318
THE SCANNED COUPON DATA ELEMENTS ARE STORED IN THE ICN DATABASE ALONG WITH THE ASSOCIATED TRANSACTION DETAIL ELEMENTS
DATA AND TIME
STORE NUMBER, LANE NUMBER
TRANSACTION NUMBER
CASHIER NUMBER
CONSUMER LOYALTY CARD NUMBER IF PRESENT
ALL UPC CODES OF PRODUCTS PURCHASED
2320
AT THE END OF THE CASHIERS SHIFT THE STORE BOOKKEEPER RECONCILES THE VALUE OF THE COUPONS IN THE CASH DRAW WITH THE TOTALS ACCUMULATED BY THE POS SYSTEM
2322
ON A REGULAR BASIS THE RECONCILED COUPONS FROM EACH STORE ARE BUNDLED TOGETHER AND SHIPPED TO THE RETAILERS HQ
2324
2326
THE RETAILER'S ACCOUNTING DEPARTMENT LOGS INTO THE ICN PROMOTION MANAGER AND RUNS A COUPON AUDIT REPORT WHICH PROVIDES THE FOLLOWING DETAILED AND SUMMARY INFORMATION BY INDIVIDUAL
STORE AND DATE
COUPON CODE
MANUFACTURE OFFER CODE
EXPIRATION DATE
PRODUCT PURCHASED
TOTAL REDEMPTIONS (UNITS)
TOTAL REDEMPTIONS (DOLLARS)
2328
THE AUDIT REPORT IS SENT TO THE MANUFACTURE FOR THEIR APPROVAL. ONCE APPROVED THE RETAILER OR RETAILER'S AGENT IS AUTHORIZED TO DESTROY THE PAPER COUPONS TAKING THEM OUT OF CIRCULATION
2330
ON A PRE DETERMINED SCHEDULE WEEKLY OR MONTHLY THE ICN ACH SETTLEMENT SYSTEM WILL PRODUCE INVOICES FOR ALL COUPON PROMOTIONS WHICH HAVE BEEN APPROVED FOR BILLING
B

FIG.23B

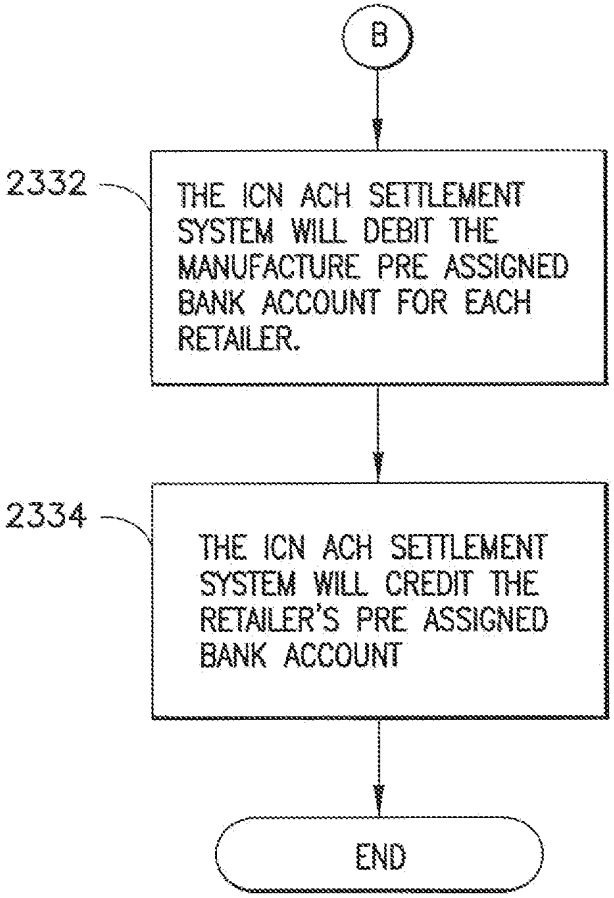

B
2332
THE ICN ACH SETTLEMENT SYSTEM WILL DEBIT THE MANUFACTURE PRE ASSIGNED BANK ACCOUNT FOR EACH RETAILER.
2334
THE ICN ACH SETTLEMENT SYSTEM WILL CREDIT THE RETAILER'S PRE ASSIGNED BANK ACCOUNT
END

FIG.23C

FIG.24A
FIG.24B
FIG.24C

FIG.24

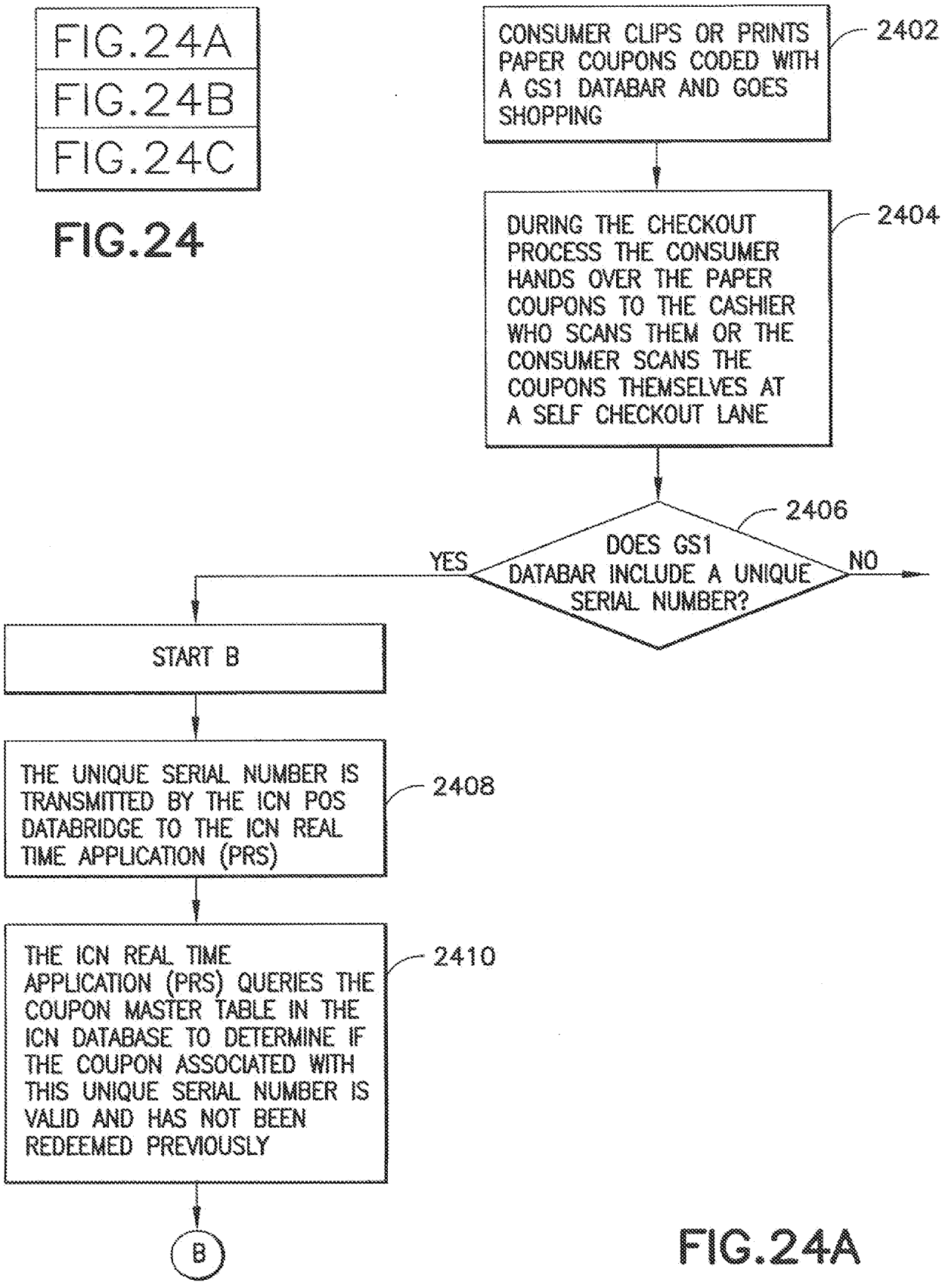


FIG.24A

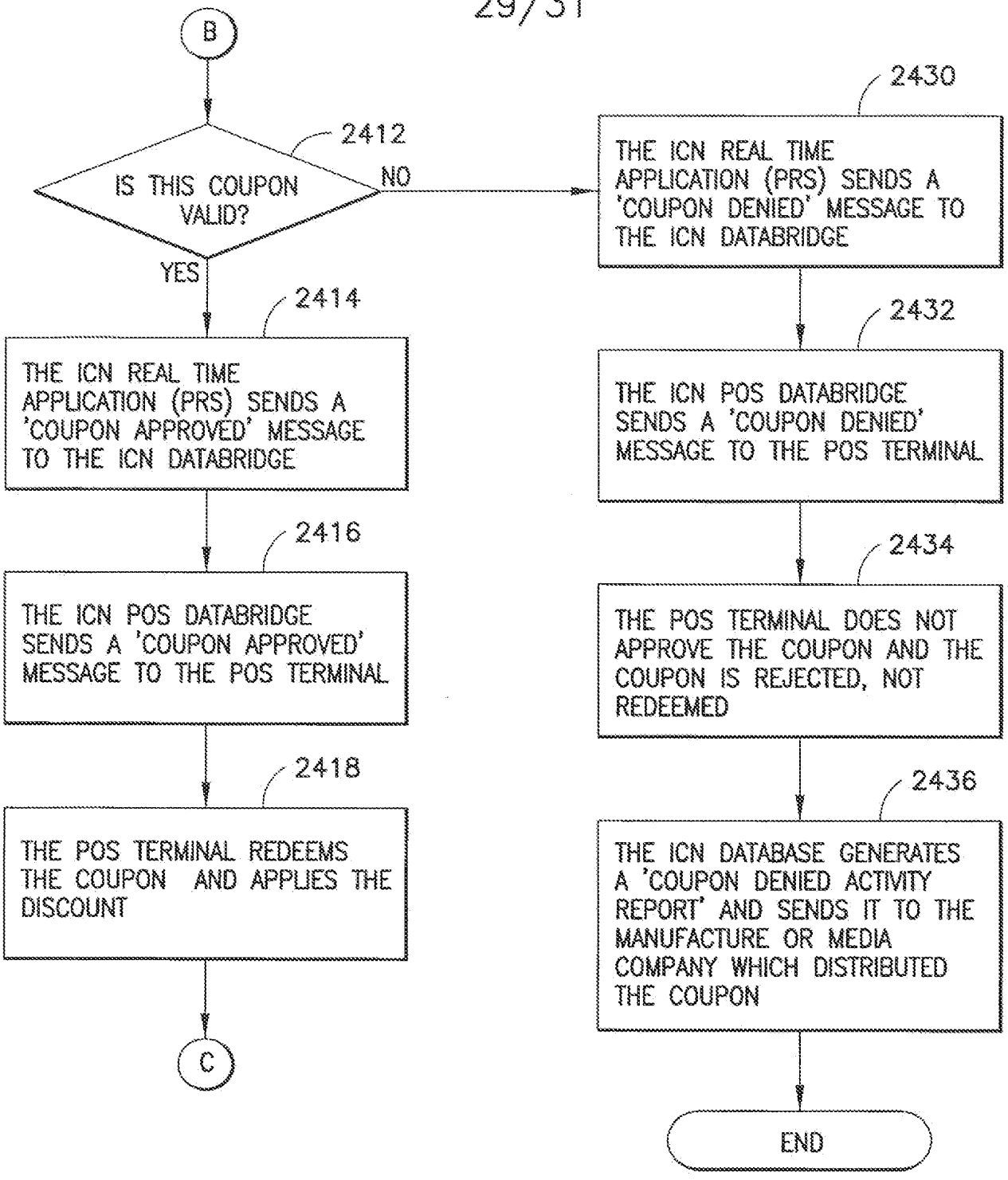

B
2412
IS THIS COUPON VALID?
NO
YES
2414
THE ICN REAL TIME APPLICATION (PRS) SENDS A 'COUPON APPROVED' MESSAGE TO THE ICN DATABRIDGE
2416
THE ICN POS DATABRIDGE SENDS A 'COUPON APPROVED' MESSAGE TO THE POS TERMINAL
2418
THE POS TERMINAL REDEEMS THE COUPON AND APPLIES THE DISCOUNT
C
2430
THE ICN REAL TIME APPLICATION (PRS) SENDS A 'COUPON DENIED' MESSAGE TO THE ICN DATABRIDGE
2432
THE ICN POS DATABRIDGE SENDS A 'COUPON DENIED' MESSAGE TO THE POS TERMINAL
2434
THE POS TERMINAL DOES NOT APPROVE THE COUPON AND THE COUPON IS REJECTED, NOT REDEEMED
2436
THE ICN DATABASE GENERATES A 'COUPON DENIED ACTIVITY REPORT' AND SENDS IT TO THE MANUFACTURE OR MEDIA COMPANY WHICH DISTRIBUTED THE COUPON
END

FIG.24B

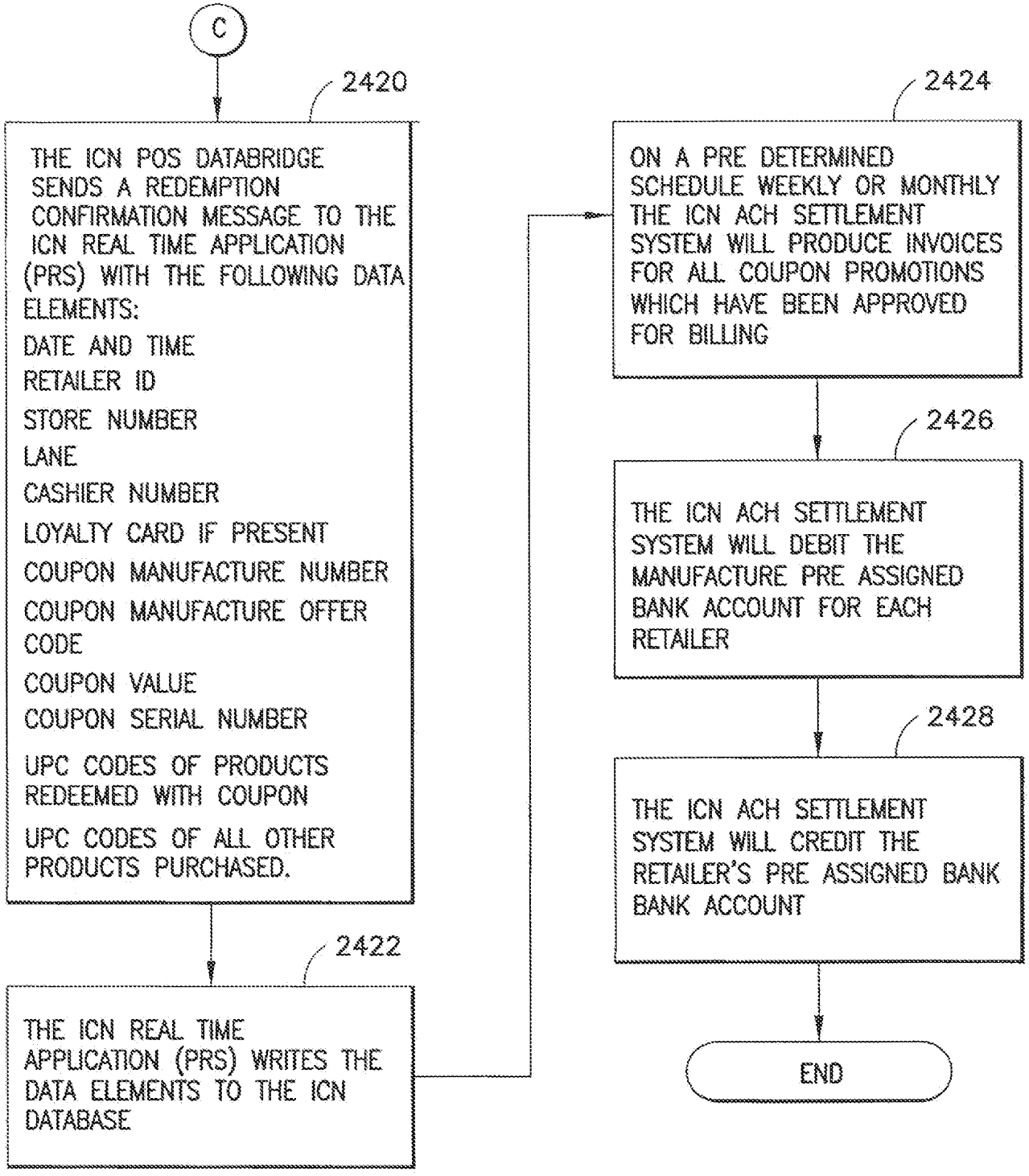

C
2420
THE ICN POS DATABRIDGE SENDS A REDEMPTION CONFIRMATION MESSAGE TO THE ICN REAL TIME APPLICATION (PRS) WITH THE FOLLOWING DATA ELEMENTS:
DATE AND TIME
RETAILER ID
STORE NUMBER
LANE
CASHIER NUMBER
LOYALTY CARD IF PRESENT
COUPON MANUFACTURE NUMBER
COUPON MANUFACTURE OFFER CODE
COUPON VALUE
COUPON SERIAL NUMBER
UPC CODES OF PRODUCTS REDEEMED WITH COUPON
UPC CODES OF ALL OTHER PRODUCTS PURCHASED.
2422
THE ICN REAL TIME APPLICATION (PRS) WRITES THE DATA ELEMENTS TO THE ICN DATABASE
2424
ON A PRE DETERMINED SCHEDULE WEEKLY OR MONTHLY THE ICN ACH SETTLEMENT SYSTEM WILL PRODUCE INVOICES FOR ALL COUPON PROMOTIONS WHICH HAVE BEEN APPROVED FOR BILLING
2426
THE ICN ACH SETTLEMENT SYSTEM WILL DEBIT THE MANUFACTURE PRE ASSIGNED BANK ACCOUNT FOR EACH RETAILER
2428
THE ICN ACH SETTLEMENT SYSTEM WILL CREDIT THE RETAILER'S PRE ASSIGNED BANK BANK ACCOUNT
END

FIG.24C

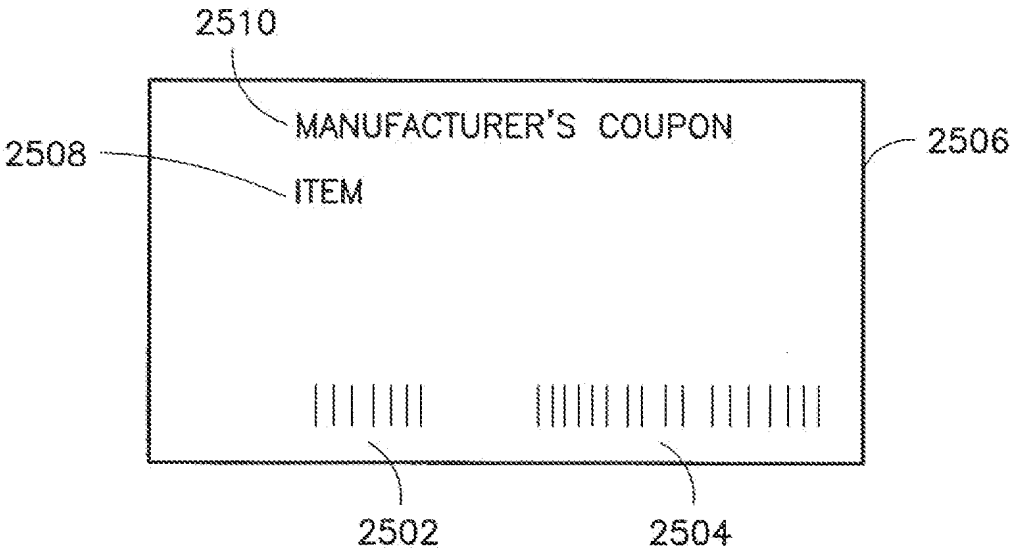


FIG.25

Docket No.: 068A.0004.U1(US)

DECLARATION AND POWER OF ATTORNEY FOR PATENT 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.

I believe 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:

INTELLIGENT CLEARING NETWORK

the specification of which:

(check one) ☐ is attached hereto.

☒ was filed on October 2, 2009 as U.S. Application Serial No. 12/587,193, and was amended on _____ (if applicable).

☐ was described and claimed in PCT International Application Number _____ filed on _____ and

☐ as amended under PCT Article 19 on _____ (if any) and/or

☐ as amended under PCT Article 34 as published in the Annex(es) to the International Preliminary Examination Report (if any).

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 acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to the patentability of this application as defined in Title 37, Code of Federal Regulations, §1.56

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate(s) listed below and have also identified below any foreign application(s) for patent or inventor's certificate(s) having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)			Priority Claimed
_____ (Number)	_____ (Country)	_____ (Day/Mon/Year Filed)	☐ Yes ☐ No

I hereby claim the benefit under Title 35, United States Code, §119(e) of the United States provisional patent application(s) listed below:

_____
(Application Serial No.) (Filing Date)

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

12/283,206	September 9, 2008	pending
(Application Serial No.)	(Filing Date)	(Status)
11/439,725	May 23, 2006	pending
(Application Serial No.)	(Filing Date)	(Status)

POWER OF ATTORNEY: As a named inventor I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the U.S. Patent and Trademark Office connected therewith:

All attorneys associated with Customer No.: **29,683**

SEND CORRESPONDENCE TO:

Customer No. 29,683

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

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Page 120 of 342

068A..0004.U1(US)

(1)FULL NAME OF INVENTOR:	LAST NAME **Thibedeau**	FIRST NAME **Richard**	MIDDLE NAME **B.**
RESIDENCE & CITIZENSHIP:	CITY & STATE OR COUNTRY **Plainville, Connecticut**		CITIZENSHIP **USA**

POST OFFICE ADDRESS: **38 Maria Road, Plainville, Connecticut 06062**

Signature Richard B. Thibedeau Date 10/21/09

(2)FULLNAME OF INVENTOR:	LAST NAME	FIRST NAME	MIDDLE NAM[
	Schulte	**Brian**	

RESIDENCE & CITIZENSHIP:	CITY & STATE OR COUNTRY	CITIZENSHIP
	West Haven, Connecticut	**USA**

POST OFFICE ADDRESS: 127 **Second Avenue, West Haven, CT 06516**

Signature Brian Schulte Date 10/21/09

(3)FULLNAME OF INVENTOR:	LAST NAME	FIRST NAME	MIDDLE NAME
	Skelton	**Michael**	
RESIDENCE & CITIZENSHIP:	CITY & STATE OR COUNTRY		CITIZENSHIP
	Milford, Connecticut		USA

POST OFFICE ADDRESS: **150 Clark Hill Road, Milford, CT 06460**

Signature Michael A. Skelton Date 10/22/2009

(4)FULLNAME OF INVENTOR:	LAST NAME	FIRST NAME	MIDDLE NAME
	Oakley	Gary	

RESIDENCE &	CITY & STATE OR COUNTRY	CITIZENSHIP
CITIZENSHIP:	New Canaan, Connecticut	USA

POST OFFICE ADDRESS: 31 Lakeview Avenue, New Canaan, CT 06840

Signature Gary Oakley Date 10/21/09

(S)FULLNAME OF INVENTOR:	LAST NAME	FIRST NAME	MIDDLE NAME
	Robertson	Jon	
RESIDENCE & CITIZENSHIP:	CITY & STATE OR COUNTRY		CITIZENSHIP
	East Dennis, Massachusetts		USA

POST OFFICE ADDRESS: P.O. Box 1506, East Dennis, MA 02641

Signature _____ Date 10-21-2009

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Application Data Sheet 37 CFR 1.76	Attorney Docket Number	068A.0004.U2(US)
	Application Number	
Title of Invention	Intelligent Clearing Network	

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.)

Inventor Information:

Inventor 1 — Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Richard	B.	Thibedeau	

Residence Information (Select One) ◉ US Residency ○ Non US Residency ○ Active US Military Service

City	Plainville	State/Province	CT	Country of Residence	US

Mailing Address of Inventor:

Address 1	38 Maria road		
Address 2			
City	Plainville	State/Province	CT
Postal Code	06062	Country	US

Inventor 2 — Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Brian		Schulte	

Residence Information (Select One) ◉ US Residency ○ Non US Residency ○ Active US Military Service

City	West Haven	State/Province	CT	Country of Residence	US

Mailing Address of Inventor:

Address 1	127 Second Avenue		
Address 2			
City	West Haven	State/Province	CT
Postal Code	06516	Country	us

Inventor 3 — Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Michael		Skelton	

Residence Information (Select One) ◉ US Residency ○ Non US Residency ○ Active US Military Service

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	068A.0004.U2(US)
	Application Number	
Title of Invention	Intelligent Clearing Network	

City	Milford	State/Province	CT	Country of Residence	US

Mailing Address of Inventor:

Address 1	150 Clark Hill Road		
Address 2			
City	Milford	State/Province	CT
Postal Code	06460	Country	US

Inventor 4 — Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Gary		Oakley	

Residence Information (Select One) (•) US Residency ( ) Non US Residency ( ) Active US Military Service

City	New Canaan	State/Province	CT	Country of Residence	US

Mailing Address of Inventor:

Address 1	31 Lakeview Avenue		
Address 2			
City	New Canaan	State/Province	CT
Postal Code	06840	Country	US

Inventor 5 — Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Jon		Robertson	

Residence Information (Select One) (•) US Residency ( ) Non US Residency ( ) Active US Military Service

City	East Dennis	State/Province	MA	Country of Residence	US

Mailing Address of Inventor:

Address 1	P.O. Box 1506		
Address 2			
City	East Dennis	State/Province	MA
Postal Code	02641	Country	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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Page 127 of 342

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Application Data Sheet 37 CFR 1.76	Attorney Docket Number	068A.0004.U2(US)
	Application Number	
Title of Invention	Intelligent Clearing Network	

Customer Number	29683		
Email Address		Add Email	Remove Email

Application Information:

Title of the Invention	Intelligent Clearing Network		
Attorney Docket Number	068A.0004.U2(US)	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)	31	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).
Either enter 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	29683		

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.

Prior Application Status	Pending		Remove
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
	Continuation of	12/587193	2009-10-02
Prior Application Status	Pending		Remove

PTO/AIA/14 (08-12)
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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	068A.0004.U2(US)
	Application Number	
Title of Invention	Intelligent Clearing Network	

Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
	Continuation in part of	12/283206	2008-09-09
Prior Application Status	Pending	Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
	Continuation in part of	11/439725	2006-05-23

Additional Domestic Benefit/National Stage Data may be generated within this form by selecting the **Add** button.

Foreign Priority Information:

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

Remove

Application Number	Country[1]	Filing Date (YYYY-MM-DD)	Priority Claimed
			◉ Yes ○ No

Additional Foreign Priority Data may be generated within this form by selecting the **Add** button.

Authorization to Permit Access:

☒ Authorization to Permit Access to the Instant Application by the Participating Offices

If checked, the undersigned hereby grants the USPTO authority to provide the European Patent Office (EPO), the Japan Patent Office (JPO), the Korean Intellectual Property Office (KIPO), the World Intellectual Property Office (WIPO), and any other intellectual property offices in which a foreign application claiming priority to the instant patent application is filed access to the instant patent application. See 37 CFR 1.14(c) and (h). This box should not be checked if the applicant does not wish the EPO, JPO, KIPO, WIPO, or other intellectual property office in which a foreign application claiming priority to the instant patent application is filed to have access to the instant patent application.

In accordance with 37 CFR 1.14(h)(3), access will be provided to a copy of the instant patent application with respect to: 1) the instant patent application-as-filed; 2) any foreign application to which the instant patent application claims priority under 35 U.S.C. 119(a)-(d) if a copy of the foreign application that satisfies the certified copy requirement of 37 CFR 1.55 has been filed in the instant patent application; and 3) any U.S. application-as-filed from which benefit is sought in the instant patent application.

In accordance with 37 CFR 1.14(c), access may be provided to information concerning the date of filing this Authorization.

Applicant Information:

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

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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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Application Data Sheet 37 CFR 1.76	Attorney Docket Number	068A.0004.U2(US)
	Application Number	

Title of Invention	Intelligent Clearing Network

Applicant 1

If the applicant is the inventor (or the remaining joint inventor or inventors under 37 CFR 1.45), this section should not be completed. The information to be provided in this section is the name and address of the legal representative who is the applicant under 37 CFR 1.43; or the name and address of the assignee, person to whom the inventor is under an obligation to assign the invention, or person who otherwise shows sufficient proprietary interest in the matter who is the applicant under 37 CFR 1.46. If the applicant is an applicant under 37 CFR 1.46 (assignee, person to whom the inventor is obligated to assign, or person who otherwise shows sufficient proprietary interest) together with one or more joint inventors, then the joint inventor or inventors who are also the applicant should be identified in this section.

◉ Assignee	○ Legal Representative under 35 U.S.C. 117
○ Person to whom the inventor is obligated to assign.	○ Person who shows sufficient proprietary interest

If applicant is the legal representative, indicate the authority to file the patent application, the inventor is:

Name of the Deceased or Legally Incapacitated Inventor :	

If the Assignee is an Organization check here. ☒

Organization Name	Intelligent Clearing Network, Inc.

Mailing Address Information:

Address 1	31 Lakeview Avenue		
Address 2			
City	New Canaan	**State/Province**	CT
Country	US	Postal Code	06840
Phone Number		Fax Number	
Email Address			

Additional Applicant Data may be generated within this form by selecting the Add button.

Signature:

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

Signature				Date (YYYY-MM-DD)	2013-02-21
First Name	Ricardo	Last Name	Ochoa	Registration Number	61545

Additional Signature may be generated within this form by selecting the Add button.

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U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	068A.0004.IJ2(US)
	Application Number	
Title of Invention	Intelligent Clearing Network	

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.**

Electronic Patent Application Fee Transmittal

Application Number:	
Filing Date:	
Title of Invention:	Intelligent Clearing Network
First Named Inventor/Applicant Name:	Richard B. Thibedeau
Filer:	Mark F. Harrington/Elaine Mian
Attorney Docket Number:	068A.0004.U2(US)

Filed as Small Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Utility filing Fee (Electronic filing)	4011	1	98	98
Utility Search Fee	2111	1	310	310
Utility Examination Fee	2311	1	125	125
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Miscellaneous:				
			Total in USD ($)	**533**

Electronic Acknowledgement Receipt

EFS ID:	15022737
Application Number:	13773704
International Application Number:	
Confirmation Number:	2510
Title of Invention:	Intelligent Clearing Network
First Named Inventor/Applicant Name:	Richard B. Thibedeau
Customer Number:	29683
Filer:	Mark F. Harrington/Elaine Mian
Filer Authorized By:	Mark F. Harrington
Attorney Docket Number:	068A.0004.U2(US)
Receipt Date:	22-FEB-2013
Filing Date:	
Time Stamp:	10:07:27
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	$533
RAM confirmation Number	8537
Deposit Account	501924
Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)

1	Transmittal of New Application	Transmittal.pdf	849222 5e2a400a51db061945045ebbfac01ceffcc78c50	no	3
Warnings:					
Information:					
2	Preliminary Amendment	PreliminaryAmendment.pdf	2230967 5ffcad373518e944d4837e8a9d1835c90ff09623	no	9
Warnings:					
Information:					
3	Information Disclosure Statement (IDS) Form (SB08)	IDS.pdf	1188495 122743f09220e9895c6762976493c51ffdb4cf44	no	4
Warnings:					
Information:					
This is not an USPTO supplied IDS fillable form					
4	Specification	Specification.pdf	25219806 7fde7861e55048514fce5772a00c1b21927ce43e	no	61
Warnings:					
Information:					
5	Claims	Claims.pdf	3156751 f7268c0678a7efba12186fef08a912f46feddd246	no	9
Warnings:					
Information:					
6	Abstract	Abstract.pdf	187762 804bdd81b6ee2fcd616647aa17905cf4a6dfbd95	no	1
Warnings:					
Information:					
7	Drawings-only black and white line drawings	Drawings.pdf	8278424 44c5b97e9f42fb11b503b6252ac61bbbcfbaf1b1	no	31
Warnings:					
Information:					
8	Oath or Declaration filed	Declaration.pdf	1227505 5e477758a08e576c0fe6792d2e7908c6af406458	no	7
Warnings:					
Information:					
9	Application Data Sheet	ADS.pdf	2471615 11ffbdefe3f115df9b52c808efec2064de45990b	no	6

Warnings:					
Information:					
This is not an USPTO supplied ADS fillable form					
10	Fee Worksheet (SB06)	fee-info.pdf	32806 a439bf933ffaf40c7f297c7946f533b110557cd8	no	2
Warnings:					
Information:					
			Total Files Size (in bytes):	44843353	

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

New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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

UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/773,704	02/22/2013	Richard B. Thibedeau	068A.0004.U2(US)

CONFIRMATION NO. 2510

29683
HARRINGTON & SMITH
4 RESEARCH DRIVE, Suite 202
SHELTON, CT 06484-6212

NOTICE

OC000000059877245

Date Mailed: 03/20/2013

INFORMATIONAL NOTICE TO APPLICANT

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

The item(s) indicated below are also required and should be submitted with any reply to this notice to avoid further processing delays.

A new inventor's oath or declaration that identifies this application (e.g., by Application Number and filing date) is required. The inventor's oath or declaration does not comply with 37 CFR 1.63 in that it:

- does not state that the above-identified application was made or authorized to be made by the person executing the oath or declaration.

PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number: 13/773,704

APPLICATION AS FILED - PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY RATE($)	SMALL ENTITY FEE($)	OR	OTHER THAN SMALL ENTITY RATE($)	OTHER THAN SMALL ENTITY FEE($)
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	70		N/A	
SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A	300		N/A	
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	360		N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	20 minus 20 =	*	x 40 =	0.00	OR		
INDEPENDENT CLAIMS (37 CFR 1.16(h))	3 minus 3 =	*	x 210 =	0.00			
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $310 ($155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).			0.00			
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))				0.00			
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL	730		TOTAL	

APPLICATION AS AMENDED - PART II

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

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

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

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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
13/773,704	02/22/2013	3622	533	068A.0004.U2(US)	20	3

CONFIRMATION NO. 2510

29683
HARRINGTON & SMITH
4 RESEARCH DRIVE, Suite 202
SHELTON, CT 06484-6212

FILING RECEIPT



Date Mailed: 03/20/2013

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

Inventor(s)

Richard B. Thibedeau, Plainville, CT;
Brian Schulte, West Haven, CT;
Michael Skelton, Milford, CT;
Gary Oakley, New Canaan, CT;
Jon Robertson, East Dennis, MA;

Applicant(s)

Intelligent Clearing Network, Inc., New Canaan, CT

Assignment For Published Patent Application

Intelligent Clearing Network, Inc., New Canaan, CT

Power of Attorney: None

Domestic Priority data as claimed by applicant

This application is a CON of 12/587,193 10/02/2009 PAT 8386309 *
and is a CIP of 12/283,206 09/09/2008
and is a CIP of 11/439,725 05/23/2006
(*)Data provided by applicant is not consistent with PTO records.

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

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

If Required, Foreign Filing License Granted: 03/14/2013

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 13/773,704**

Projected Publication Date: 06/27/2013

Non-Publication Request: No

Early Publication Request: No
**** SMALL ENTITY ****
Title

Intelligent Clearing Network

Preliminary Class

705

Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications:

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).

LICENSE FOR FOREIGN FILING UNDER

Title 35, United States Code, Section 184

Title 37, Code of Federal Regulations, 5.11 & 5.15

GRANTED

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

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

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

NOT GRANTED

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

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

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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/773,704	02/22/2013	Richard B. Thibedeau	068A.0004.U2(US)

CONFIRMATION NO. 2510

IMPROPER CPOA LETTER

29683
HARRINGTON & SMITH
4 RESEARCH DRIVE, Suite 202
SHELTON, CT 06484-6212

OC00000059876447

Date Mailed: 03/20/2013

NOTICE REGARDING POWER OF ATTORNEY

This is in response to the power of attorney filed 02/22/2013. The power of attorney in this application is not accepted for the reason(s) listed below:

- The power of attorney from the inventors has not been accepted because the power of attorney must be signed by the applicant for patent. See 37 CFR 1.32(b)(4).

/eerido/

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

IFW



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(s): Thibedeau et al CONF. NO.: 2510

SERIAL NO.: 13/773,704 ART UNIT: 3622

FILED: 02/22/2013 EXAMINER:

TITLE: Intelligent Clearing Network

ATTORNEY DOCKET NO.: 068A.0004.U2 (US)

Mail Stop MISSING PARTS
U.S. Patent And Trademark Office
P.O. Box 1450
Alexandria, VA 22313

RESPONSE TO INFORMATIONAL NOTICE

Filing Date Granted

Sir:

In response to the Informational Notice to Application mailed March 20, 2013 (copy enclosed) attached please find the three (3) executed Declarations.

No fee is required. However, should the undersigned attorney be mistaken, please charge Deposit Account No. 50-1924 for any required fee deficiency.

Thank you.

OPAP
APR 08 2013
PATENT & TRADEMARK OFFICE

Respectfully submitted,

Mark Harrington (Reg. No. 31,686) — Date: 4/2/13

Harrington & Smith,
Attorneys at Law, LLC
4 Research Drive
Shelton, CT 06484-6212
(203) 925-9400
Customer No. 29683

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail on the date shown below in an envelope addressed to: Mail Stop Missing Parts, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Date: 4.2.2013 — Jessica Capra

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APR 08 2013
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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/773,704	02/22/2013	Richard B. Thibedeau	068A.0004.U2(US)

CONFIRMATION NO. 2510

MAR 23 2013

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4 RESEARCH DRIVE, Suite 202
SHELTON, CT 06484-6212

NOTICE

OC000000059877245

Date Mailed: 03/20/2013

INFORMATIONAL NOTICE TO APPLICANT

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

The item(s) indicated below are also required and should be submitted with any reply to this notice to avoid further processing delays.

A new Inventor's oath or declaration that identifies this application (e.g., by Application Number and filing date) is required. The inventor's oath or declaration does not comply with 37 CFR 1.63 in that it:

- does not state that the above-identified application was made or authorized to be made by the person executing the oath or declaration.

US ACTION
DUE DATE 5-20-13
PAPER DATED 3-20-13
OA _____ FINAL 9-20-13
MISC PT _____ DWG _____
APPEAL _____ ISSUE FEE _____
OTHER _____

OPAP IAP4
APR 08 2013
PATENT & TRADEMARK OFFICE

Docket No.: **068A.0004.U2(US)**

DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title Of Invention: **Intelligent Clearing Network**

As a below named inventor, I hereby declare that:

This declaration is directed to the attached application, **or** (if the following box is checked):

☒ United States application or PCT international application number: **13/773,704** filed on **February 22, 2013**

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

I believe that I am the original inventor or an original joint inventor of a claimed invention in the application.

I have reviewed and understand the contents of the application, including the claims.

I am aware of the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 CFR Section 1.56.

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

(1)FULL NAME OF INVENTOR :	LAST NAME	FIRST NAME	MIDDLE NAME
	Thibedeau	**Richard**	**B.**

Signature Richard B Thibedeau Date 3/27/2013

(2)FULL NAME OF INVENTOR :	LAST NAME	FIRST NAME	MIDDLE NAME
	Schulte	**Brian**	

Signature Br Schulte Date 3/27/2013

(3)FULL NAME OF INVENTOR :	LAST NAME	FIRST NAME	MIDDLE NAME
	Skelton	**Michael**	

Signature Michael A Skelton Date 3/27/2013

(4)FULL NAME OF INVENTOR :	LAST NAME	FIRST NAME	MIDDLE NAME
	Oakley	**Gary**	

Signature _____ Date _____

Quotient Ex. 1009
Page 149 of 342

(5)FULL NAME OF INVENTOR :	LAST NAME	FIRST NAME	MIDDLE NAME
	Robertson	**Jon**	

Signature _____ Date _____

Quotient Ex. 1009
Page 150 of 342

OPAP
APR 08 2013
PATENT & TRADEMARK OFFICE

Docket No.: **068A.0004.U2(US)**

DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

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(1)FULL NAME OF INVENTOR :	LAST NAME	FIRST NAME	MIDDLE NAME
	Thibedeau	**Richard**	**B.**

Signature _____ Date _____

(2)FULL NAME OF INVENTOR :	LAST NAME **Schulte**	FIRST NAME **Brian**	MIDDLE NAME

Signature _____ Date _____

Quotient Ex. 1009
Page 152 of 342

(3)FULL NAME OF INVENTOR :	LAST NAME	FIRST NAME	MIDDLE NAME
	Skelton	**Michael**	

Signature _____ Date _____

(4)FULL NAME OF INVENTOR :	LAST NAME	FIRST NAME	MIDDLE NAME
	Oakley	**Gary**	

Signature Gary Oakley Date 3/26/13

(5)FULL NAME OF INVENTOR :	LAST NAME	FIRST NAME	MIDDLE NAME
	Robertson	**Jon**	

Signature _____ Date _____

Quotient Ex. 1009
Page 155 of 342

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APR 08 2013
PATENT & TRADEMARK OFFICE

Docket No.: **068A.0004.U2(US)**

DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

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☒ United States application or PCT international application number: **13/773,704** filed on **February 22, 2013**

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(1)FULL NAME OF INVENTOR :	LAST NAME	FIRST NAME	MIDDLE NAME
	Thibedeau	**Richard**	**B.**

Signature _____ Date _____

(2)FULL NAME OF INVENTOR :	LAST NAME	FIRST NAME	MIDDLE NAME
	Schulte	**Brian**	

Signature _____ Date _____

(3)FULL NAME OF INVENTOR :	LAST NAME	FIRST NAME	MIDDLE NAME
	Skelton	**Michael**	

Signature _____ Date _____

(4)FULL NAME OF INVENTOR :	LAST NAME	FIRST NAME	MIDDLE NAME
	Oakley	**Gary**	

Signature _____ Date _____

Quotient Ex. 1009
Page 159 of 342

OPAP IAP4
APR 08 2013
PATENT & TRADEMARK OFFICE

(5)FULL NAME OF INVENTOR :	LAST NAME	FIRST NAME	MIDDLE NAME
	Robertson	**Jon**	

Signature _____ Date 3/26/13

UNITED STATES PATENT AND TRADEMARK OFFICE

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United States Patent and Trademark Office
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P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
13/773,704	02/22/2013	3622	533	068A.0004.U2(US)	20	3

CONFIRMATION NO. 2510

CORRECTED FILING RECEIPT

29683
HARRINGTON & SMITH
4 RESEARCH DRIVE, Suite 202
SHELTON, CT 06484-6212



Date Mailed: 04/25/2013

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

Inventor(s)

Richard B. Thibedeau, Plainville, CT;
Brian Schulte, West Haven, CT;
Michael Skelton, Milford, CT;
Gary Oakley, New Canaan, CT;
Jon Robertson, East Dennis, MA;

Applicant(s)

Intelligent Clearing Network, Inc., New Canaan, CT

Assignment For Published Patent Application

Intelligent Clearing Network, Inc., New Canaan, CT

Power of Attorney: None

Domestic Priority data as claimed by applicant

This application is a CON of 12/587,193 10/02/2009 PAT 8386309 *
and is a CIP of 12/283,206 09/09/2008
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(*)Data provided by applicant is not consistent with PTO records.

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Projected Publication Date: 06/27/2013

Non-Publication Request: No

Early Publication Request: No
**** SMALL ENTITY ****
Title

Intelligent Clearing Network

Preliminary Class

705

Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications:

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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).

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.

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

NOT GRANTED

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

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IN THE U.S. PATENT AND TRADEMARK OFFICE

In re U.S. Patent Application of:

Appl. No.:	13/773,704
Applicants:	Thibedeau et al.
Filed:	February 22, 2013
TC/AU:	Not Yet Assigned/Unknown
Examiner:	Not Yet Assigned/Unknown
Docket No.:	068A.0004.U2 (US)
Customer No.:	29,683

TITLE: INTELLIGENT CLEARING NETWORK

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

Second Preliminary Amendment

Sir:

Prior to an examination on the merits of the above-captioned patent application, please amend the application as follows.

AMENDMENT TO THE SPECIFICATION

Please replace paragraph [0001] on page 1 with the following amended paragraph:

This application is a continuing application of U.S. Application Serial No.: 12/587,193, filed ~~September 09, 2008~~ October 02, 2009, which is a continuation-in-part patent application of U.S. Patent Application Serial No. 12/283,206, filed September 9, 2008, which is a continuation-in-part patent application of U.S. Patent Application Serial No. 11/439,725, filed May 23, 2006, which are hereby incorporated by reference in their entireties.

Quotient Ex. 1009
Page 165 of 342

Remarks

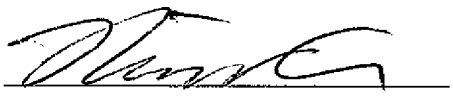
Amendment to the Specification

The specification is amended to update the Cross-reference paragraph.

No new matter is added.

The Examiner is respectfully requested to allow all of the pending claims 38-57 as now presented for examination. An early notification of the allowability of claims 38-57 is earnestly solicited.

Respectfully submitted:



5/10/13

Ricardo Ochoa Date

Reg. No.: 61,545

Customer No.: 29,683

HARRINGTON AND SMITH, ATTORNEYS AT LAW, LLC

4 Research Drive

Shelton, CT 06484-6212

Telephone:(203) 925-9400 x24

Facsimile: (203) 944-0245

Email: ROchoa@HSpatent.com

Electronic Acknowledgement Receipt

EFS ID:	15742569
Application Number:	13773704
International Application Number:	
Confirmation Number:	2510
Title of Invention:	Intelligent Clearing Network
First Named Inventor/Applicant Name:	Richard B. Thibedeau
Customer Number:	29683
Filer:	Robert J. Mauri/Cathy Sturmer
Filer Authorized By:	Robert J. Mauri
Attorney Docket Number:	068A.0004.U2(US)
Receipt Date:	10-MAY-2013
Filing Date:	22-FEB-2013
Time Stamp:	11:43:36
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	Preliminary Amendment	SecondPreliminaryAmendment.pdf	36734 c0cea03f44d8562630b25e899bb32f487ec645e3	no	3

Warnings:	
Information:	

Total Files Size (in bytes):	36734

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

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

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

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

PTO/SB/06 (09-11)
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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 13/773,704	Filing Date 02/22/2013	☐ To be Mailed

ENTITY: ☐ LARGE ☒ SMALL ☐ MICRO

APPLICATION AS FILED – PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	RATE ($)	FEE ($)
☒ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	**98**
☒ SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A	**310**
☒ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	**125**
TOTAL CLAIMS (37 CFR 1.16(i))	20 minus 20 =	* 0	x $31 =	**0**
INDEPENDENT CLAIMS (37 CFR 1.16(h))	3 minus 3 =	* 0	x $125 =	**0**
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $310 ($155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).			
☐ MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))				
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL	**630**

APPLICATION AS AMENDED – PART II

AMENDMENT **02/22/2013**

	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)
Total (37 CFR 1.16(i))	* 20	Minus	** 20	= 0	x $31 =	0
Independent (37 CFR 1.16(h))	* 3	Minus	***3	= 0	x $125 =	0
☐ Application Size Fee (37 CFR 1.16(s))						
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))						
					TOTAL ADD'L FEE	**0**

AMENDMENT **05/10/2013**

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

* 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.

LDRC
/SUSAN HAY/

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

UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/773,704	02/22/2013	Richard B. Thibedeau	068A.0004.U2(US)

CONFIRMATION NO. 2510

29683
HARRINGTON & SMITH
4 RESEARCH DRIVE, Suite 202
SHELTON, CT 06484-6212

PUBLICATION NOTICE

OC000000062234781

Title: Intelligent Clearing Network

Publication No.US-2013-0166368-A1
Publication Date:06/27/2013

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.

In addition, information on the status of the application, including the mailing date of Office actions and the dates of receipt of correspondence filed in the Office, may also be accessed via the Internet through the Patent Electronic Business Center at www.uspto.gov using the public side of the Patent Application Information and Retrieval (PAIR) system. The direct link to access this status information is currently http://pair.uspto.gov/. Prior to publication, such status information is confidential and may only be obtained by applicant using the private side of PAIR.

Further assistance in electronically accessing the publication, or about PAIR, is available by calling the Patent Electronic Business Center at 1-866-217-9197.

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

PTO/AIA/80 (07-12)
Approved for use through 11/30/2014. OMB 0651-0035
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POWER OF ATTORNEY TO PROSECUTE APPLICATIONS BEFORE THE USPTO

I hereby revoke all previous powers of attorney given in the application identified in the attached statement under 37 CFR 3.73(c).

I hereby appoint:

■ Practitioners associated with Customer Number: 27805

OR

☐ Practitioner(s) named below (if more than ten patent practitioners are to be named, then a customer number must be used):

Name	Registration Number

Name	Registration Number

As attorney(s) or agent(s) to represent the undersigned before the United States Patent and Trademark Office (USPTO) in connection with any and all patent applications assigned only to the undersigned according to the USPTO assignment records or assignments documents attached to this form in accordance with 37 CFR 3.73(c).

Please change the correspondence address for the application identified in the attached statement under 37 CFR 3.73(c) to:

■ The address associated with Customer Number: 27805

OR

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

Assignee Name and Address: Intelligent Clearing Network, Inc.
31 Lakeview Avenue
New Canaan, Connecticut 06840

A copy of this form, together with a statement under 37 CFR 3.73(c) (Form PTO/AIA/96 or equivalent) is required to be Filed in each application in which this form is used. The statement under 37 CFR 3.73(c) may be completed by one of The practitioners appointed in this form, and must identify the application in which this Power of Attorney is to be filed.

SIGNATURE of Assignee of Record

The individual whose signature and title is supplied below is authorized to act on behalf of the assignee

Signature	GWOakley	Date	10/12/13
Name	Gary W. Oakley	Telephone	
Title	Chairman and CEO - Intelligent Clearing Network, Inc.		

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

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STATEMENT UNDER 37 CFR 3.73(c)

Applicant/Patent Owner: Intelligent Clearing Network, Inc.

Application No./Patent No.: 13/773,704 Filed/Issue Date: February 22, 2013

Titled: INTELLIGENT CLEARING NETWORK

Intelligent Clearing Network, Inc., a Corporation

(Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that, for the patent application/patent identified above, it is (choose **one** of options 1, 2, 3 or 4 below):

1. ☑ The assignee of the entire right, title, and interest.

2. ☐ An assignee of less than the entire right, title, and interest (check applicable box):

   ☐ The extent (by percentage) of its ownership interest is _____%. Additional Statement(s) by the owners holding the balance of the interest must be submitted to account for 100% of the ownership interest.

   ☐ There are unspecified percentages of ownership. The other parties, including inventors, who together own the entire right, title and interest are:

   Additional Statement(s) by the owner(s) holding the balance of the interest must be submitted to account for the entire right, title, and interest.

3. ☐ The assignee of an undivided interest in the entirety (a complete assignment from one of the joint inventors was made). The other parties, including inventors, who together own the entire right, title, and interest are:

   Additional Statement(s) by the owner(s) holding the balance of the interest must be submitted to account for the entire right, title, and interest.

4. ☐ The recipient, via a court proceeding or the like (*e.g.*, bankruptcy, probate), of an undivided interest in the entirety (a complete transfer of ownership interest was made). The certified document(s) showing the transfer is attached.

The interest identified in option 1, 2 or 3 above (not option 4) is evidenced by either (choose **one** of options A or B below):

A. ☑ An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel 023711, Frame 0781, or for which a copy thereof is attached.

B. ☐ A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows:

   1. From: _____ To: _____

      The document was recorded in the United States Patent and Trademark Office at

      Reel _____, Frame _____, or for which a copy thereof is attached.

   2. From: _____ To: _____

      The document was recorded in the United States Patent and Trademark Office at

      Reel _____, Frame _____, or for which a copy thereof is attached.

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. 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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PTO/AIA/96 (08-12)
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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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STATEMENT UNDER 37 CFR 3.73(c)

3. From: _____ To: _____

The document was recorded in the United States Patent and Trademark Office at

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4. From: _____ To: _____

The document was recorded in the United States Patent and Trademark Office at

Reel _____, Frame _____, or for which a copy thereof is attached.

5. From: _____ To: _____

The document was recorded in the United States Patent and Trademark Office at

Reel _____, Frame _____, or for which a copy thereof is attached.

6. From: _____ To: _____

The document was recorded in the United States Patent and Trademark Office at

Reel _____, Frame _____, or for which a copy thereof is attached.

☐ Additional documents in the chain of title are listed on a supplemental sheet(s).

☐ As required by 37 CFR 3.73(c)(1)(i), the documentary evidence of the chain of title from the original owner to the assignee was, or concurrently is being, submitted for recordation pursuant to 37 CFR 3.11.

[NOTE: A separate copy (i.e., a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, to record the assignment in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

GWOakley
Signature

10/12/13
Date

Gary W. Oakley
Printed or Typed Name

Chairman and CEO
Title or Registration Number

Electronic Acknowledgement Receipt

EFS ID:	17386303
Application Number:	13773704
International Application Number:	
Confirmation Number:	2510
Title of Invention:	Intelligent Clearing Network
First Named Inventor/Applicant Name:	Richard B. Thibedeau
Customer Number:	29683
Filer:	Megan Dowd Dortenzo/Juan Arias
Filer Authorized By:	Megan Dowd Dortenzo
Attorney Docket Number:	068A.0004.U2(US)
Receipt Date:	13-NOV-2013
Filing Date:	22-FEB-2013
Time Stamp:	09:57:31
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		US13773704.pdf	197709 9ff5c4205251b3618cac66162b16c86f9c0885dd	yes	3

	Multipart Description/PDF files in .zip description		
	Document Description	**Start**	**End**
	Power of Attorney	1	1
	Assignee showing of ownership per 37 CFR 3.73.	2	3
Warnings:			
Information:			
	Total Files Size (in bytes):	197709	

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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UNITED STATES DEPARTMENT OF COMMERCE
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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/773,704	02/22/2013	Richard B. Thibedeau	068A.0004.U2(US)

CONFIRMATION NO. 2510

POA ACCEPTANCE LETTER

27805
THOMPSON HINE L.L.P.
10050 Innovation Drive
Suite 400
DAYTON, OH 45342-4934

OC000000065000830

Date Mailed: 11/21/2013

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 11/13/2013.

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

/qtran/

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

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/773,704	02/22/2013	Richard B. Thibedeau	068A.0004.U2(US)	2510

27805 7590 04/22/2016

THOMPSON HINE L.L.P.
10050 Innovation Drive
Suite 400
DAYTON, OH 45342-4934

EXAMINER
VAN BRAMER, JOHN W

ART UNIT	PAPER NUMBER
3622	

NOTIFICATION DATE	DELIVERY MODE
04/22/2016	ELECTRONIC

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

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

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

ipdocket@thompsonhine.com

Office Action Summary	Application No. 13/773,704	Applicant(s) THIBEDEAU ET AL.	
	Examiner JOHN VAN BRAMER	Art Unit 3622	AIA (First Inventor to File) Status No

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

Period for Reply

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

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

Status

1)☒ Responsive to communication(s) filed on *February 22, 2013*.

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

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

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

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

Disposition of Claims*

5)☒ Claim(s) *1-37* is/are pending in the application.

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

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *1-37* is/are rejected.

8)☒ Claim(s) *2-11,14,16-20 and 22-31* is/are objected to.

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

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

Application Papers

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

11)☒ The drawing(s) filed on *February 22, 2013* is/are: a)☒ accepted or b)☐ objected to by the Examiner.

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

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

Priority under 35 U.S.C. § 119

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

Certified copies:

a)☐ All b)☐ Some** c)☐ None of the:

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

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

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

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

Attachment(s)

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

2) ☒ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date *022213*.

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

4) ☐ Other: _____.

DETAILED ACTION

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

Claim Objections

2. Claims 2-11, 16-20, and 22-31 are objected to because of the following informalities: Dependent claims 2-11, 16-20, and 22-31 lack proper antecedent basis to the independent claims from which they depend. The dependent claims should recited “the system", and "the method" instead of "a system" and “a method”. Appropriate correction is required. The claims have been prosecuted as if proper antecedent basis had been claimed.

3. Claim 14 is objected to because of the following informalities. Claim 14 depends from claim 13. Claim 13 is directed to a master coupon storage medium. Claim 14 recites “a system as in claim 13”. The examiner assumes that the applicant intended Claim 14 to recite "The master coupon storage medium of claim 13". The claims have been prosecuted as if claim 14 was a storage medium claim. Appropriate correction is required.

Double Patenting

4. The nonstatutory double patenting rejection is based on a judicially created doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the unjustified or improper timewise extension of the “right to exclude” granted by a patent and to prevent possible harassment by multiple assignees. A nonstatutory double

patenting rejection is appropriate where the claims at issue are not identical, but at least one examined application claim is not patentably distinct from the reference claim(s) because the examined application claim is either anticipated by, or would have been obvious over, the reference claim(s). See, e.g., *In re Berg*, 140 F.3d 1428, 46 USPQ2d 1226 (Fed. Cir. 1998); *In re Goodman*, 11 F.3d 1046, 29 USPQ2d 2010 (Fed. Cir. 1993); *In re Longi*, 759 F.2d 887, 225 USPQ 645 (Fed. Cir. 1985); *In re Van Ornum*, 686 F.2d 937, 214 USPQ 761 (CCPA 1982); In re Vogel, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); and *In re Thorington*, 418 F.2d 528, 163 USPQ 644 (CCPA 1969).

A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) or 1.321(d) may be used to overcome an actual or provisional rejection based on a nonstatutory double patenting ground provided the reference application or patent either is shown to be commonly owned with this application, or claims an invention made as a result of activities undertaken within the scope of a joint research agreement. See MPEP § 717.02 for applications subject to examination under the first inventor to file provisions of the AIA as explained in MPEP § 2159. See MPEP §§ 706.02(l)(1) - 706.02(l)(3) for applications not subject to examination under the first inventor to file provisions of the AIA. A terminal disclaimer must be signed in compliance with 37 CFR 1.321(b).

The USPTO Internet website contains terminal disclaimer forms which may be used. Please visit www.uspto.gov/forms/. The filing date of the application in which the form is filed determines what form (e.g., PTO/SB/25, PTO/SB/26, PTO/AIA/25, or PTO/AIA/26) should be used. A web-based eTerminal Disclaimer may be filled out completely online using web-screens. An eTerminal Disclaimer that meets all

requirements is auto-processed and approved immediately upon submission. For more information about eTerminal Disclaimers, refer to http://www.uspto.gov/patents/process/file/efs/guidance/eTD-info-I.jsp.

5. Claims 1-37 are rejected on the ground of nonstatutory double patenting over claim 1-39 of U.S. Patent No. 8,386,309 since the claims, if allowed, would improperly extend the “right to exclude” already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the patent and is covered by the patent since the patent and the application are claiming common subject matter.

Furthermore, there is no apparent reason why applicant was prevented from presenting claims corresponding to those of the instant application during prosecution of the application which matured into a patent. See *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968). See also MPEP § 804.

6. Claims 1-37 are rejected on the ground of nonstatutory double patenting over claim 1-57 of U.S. Patent No. 9,098,855 since the claims, if allowed, would improperly extend the “right to exclude” already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the patent and is covered by the patent since the patent and the application are claiming common subject matter.

Furthermore, there is no apparent reason why applicant was prevented from presenting claims corresponding to those of the instant application during prosecution of

the application which matured into a patent. See *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968). See also MPEP § 804.

7. Claims 1-37 are rejected on the ground of nonstatutory double patenting over claim 1-35 of U.S. Patent No. 9,070,133 since the claims, if allowed, would improperly extend the "right to exclude" already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the patent and is covered by the patent since the patent and the application are claiming common subject matter.

Furthermore, there is no apparent reason why applicant was prevented from presenting claims corresponding to those of the instant application during prosecution of the application which matured into a patent. See *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968). See also MPEP § 804.

Claim Rejections - 35 USC § 101

8. 35 U.S.C. 101 reads as follows:

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

Claims 1-37 are rejected under 35 U.S.C. 101 because the claimed invention is directed to a judicial exception (i.e., a law of nature, a natural phenomenon, or an abstract idea) without significantly more. Claim(s) 1-37 is/are directed to an abstract idea. The claim(s) does/do not include additional elements that are sufficient to amount to significantly more than the judicial

exception. The applicant has invented a system for transmitting coupon data and transaction data. The examiner has identified that the claims are directed towards systems, products and methods which is/are a statutory class of invention. Next, the examiner analyzed the claims to determine whether they are directed to a judicial exception. The examiner determined that the claims are directed to an abstract idea. The identified abstract idea at the heart of the claims is transmitting coupon data and transaction data. The limitations that set forth the abstract idea are:

a. transmit at least one of 1) first coupon data elements read from a GS1 barcode by the POS terminal, 2) universal product codes of an item purchased, 3) transaction detail information, 4) other related information at the POS terminal to the POS controller, and 5) directly, via the ICN network, to the ICN server for coupon redemption, validation, and financial settlement via the ICN network at the ICN server which is considered “using categories to organize, store and transmit information” (e.g. Cyberfone) which is "An Idea "Of Itself"" and as such is an abstract idea.

b. store a database wherein details defining all coupons printed and distributed with a GS1 barcode are stored centrally in an intelligent clearing network (ICN) database on an ICN server configured to be used to validate, redeem, and financially settle all coupons printed with a GS1 barcode, the master coupon storage medium comprising at least one storage device and an interface configured to communicate with the ICN

server, wherein the ICN server is configured to communicate over an ICN network with one or more point of sale terminals of a retailer which is considered “using categories to organize, store and transmit information” (e.g. Cyberfone) which is "An Idea "Of Itself"" and as such is an abstract idea.

c. Reading GS1 data elements from a scanned coupon at a point-of-sale (POS) terminal, the GS1 data elements including universal product code information which is considered “comparing new and stored information and using rules to identify options” (e.g. SmartGene) which is “An Idea "Of Itself”” and as such is an abstract idea.

d. Transmitting the GS1 data elements through a network to an ICN server for validation and redemption which is considered “using categories to organize, store and transmit information” (e.g. Cyberfone) which is "An Idea "Of Itself"" and as such is an abstract idea.

e. If the ICN server validates the GS1 data elements, transmitting first coupon related information through the network to the POS terminal, wherein the POS terminal is configured to transmit second coupon related information to a POS controller through an ICN POS bridge upon successful redemption of the scanned coupon, wherein the second coupon related information comprises identification information from the product purchased, an application identifier, and retailer identification information which is considered “comparing new and stored information

and using rules to identify options" (e.g. SmartGene) which is "An Idea "Of Itself"" and as such is an abstract idea.

f. communicate with the POS terminal transmitting debit and credit information corresponding to the redeemed coupon information to a secure file transfer protocol server, wherein the secure file transfer protocol server provides an automated clearing house processing of billing information corresponding to the debit and credit information and places the processed billing information in a file, wherein the secure file transfer protocol server is configured to transmit the file to an originating financial institution which is considered "using categories to organize, store and transmit information" (e.g. Cyberfone) which is "An Idea "Of Itself"" and as such is an abstract idea.

As such, these limitatons are similar to the concepts identified as abstract ideas by the courts. The claim elements in addition to the abstract idea are "An Intelligent Clearing Network (ICN) network", "A point-of-sale (POS) terminal", "A POS controller", "An intelligent clearing network (ICN) server"; "An ICN database"; and "An ICN master coupon table". The Intelligent Clearing Network (ICN) network, point-of-sale (POS) terminal. POS controller, intelligent clearing network (ICN) server, ICN database and ICN master coupon table are recited at a high level of generality, and comprise general purpose computers performing the generic computer functions of transmitting, receiving storing, reading, selecting and communicating. Generic computers performing generic computer

functions, alone, do not amount to significantly more than the abstract idea. Considered individually, the steps of transmitting, receiving storing, reading, selecting and communicating further describe the abstract idea but do not make it less abstract. Next, the examiner considered whether the ordered combination of steps in the claim recited an abstraction (an idea having no particular concrete or tangible form). Aside from the recitation of a general purpose computer, the steps of transmitting, receiving storing, reading, selecting and communicating all describe an abstract idea, devoid of a concrete or tangible application. The claims merely recite the performance of an abstract idea using a computer and/or a computer network. The examiner next determined whether the claims do significantly more than simple describe the abstract method and whether the limitations of the claims contain an "inventive concept" to "transform" the claimed abstract idea into patent-eligible subject matter and concluded that the limitations do not transform the abstract idea that they recite into patent-eligible subject matter because the claims simply instruct the practitioner to implement the abstract idea with "routine, conventional activities" using general purpose computing devices which is insufficient to transform the patent-ineligible abstract idea into patent-eligible subject matter. Considered as a whole, the recited steps merely organize the abstract idea into a stepwise description of a process used to perform the abstract idea and amount to no more than transmitting coupon data and transaction data. The claim merely instructs the practitioner to implement the concept of transmitting coupon data and transaction data with

routine, conventional activity specified at a high level of generality in a particular technological environment. When view either individual or as an order combination, the claim as a whole does not add significantly more to the abstract idea of transmitting coupon data and transaction data. As such, the claim is not patent eligible. The claims are similar to the Ultramercial, and Planet Bingo cases in which the claims merely describe management, organization, and/or performance of an abstract idea using a general purpose computer in communication with a network.

Claim Rejections - 35 USC § 102

9. 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 –
>
> (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

10. Claims 1-25, and 27-37 are rejected under 35 U.S.C. 102(e) as being anticipated by Fajkowski (PGPUB: US 2005/0230473)

Claim 1: Fajkowski discloses a system, comprising:

a. An Intelligent Clearing Network (ICN) network. (Fig. 1; Fig 10; Paragraphs [0009] through [0011]; [0042]; [0048] through [0050] [0065] through [0069]; [0087] through [0090])

b. A point-of-sale (POS) terminal. (Fig. 1; Fig 10; Paragraphs [0009] through [0012]; [0042]; [0048] through [0050]; [0065] through [0069]; [0087] through [0090])

c. A POS controller. (Fig. 1; Fig 10; Paragraphs [0009] through [0012]; [0042]; [0048] through [0050]; [0065] through [0069]; [0087] through [0090])

d. An intelligent clearing network (ICN) server. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0087] through [0090])

e. An ICN database. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0087] through [0090])

f. An ICN master coupon table. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0087] through [0090])

g. W herein the POS terminal is configured to transmit at least one of 1) first coupon data elements read from a GS1 barcode by the POS terminal, 2) universal product codes of an item purchased, 3) transaction detail information, 4) other related information at the POS terminal to the POS controller, and 5) directly, via the ICN network, to the ICN server for coupon redemption, validation, and financial settlement via the ICN network at the ICN server. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0087] through [0090])

Claim 2: Fajkowski discloses a system as in claim 1, further comprising a manufacturer's server configured to communicate with the ICN server. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0087] through [0090])

Claim 3: Fajkowski discloses a system as in claim 1, wherein the first coupon data elements include information regarding a consumer's transaction at the POS terminal including at least one of date, time, store, lane, total dollar amount spent, customer ID, and universal product codes. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0087] through [0090])

Claim 4: Fajkowski discloses a system as in claim 1, wherein the first GS1 coupon data elements comprise a control number provided through a downloaded coupon or coupon card. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0087] through [0090])

Claim 5: Fajkowski discloses a system as in claim 1, wherein the ICN server is configured to communicate with a centralized database that provides GS1 databar coupon related information when the ICN server receives first GS1 coupon data elements. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through

[0050]; [0065] through [0069]; [0087] through [0090])

Claim 6: Fajkowski discloses a system as in claim 1, wherein the ICN server is configured to tabulate raw data of GS1 databar coupon processing transactions for a manufacturer, wherein the ICN server is configured to provide the tabulated data to the manufacturer in real time in the form of a report. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0090])

Claim 7: Fajkowski discloses a system as in claim 6, the GS1 databar coupon related information is used by the server to generate a report to the manufacturer whose product was purchased through redemption of the GS1 databar coupon code. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0090])

Claim 8: Fajkowski discloses a system as in claim 1, wherein the POS controller is configured to transmit GS1 databar coupon related information to the POS terminal. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0090])

Claim 9: Fajkowski discloses a system as in claim 8, wherein the system is configured to transmit information sent and received to and from the ICN server,

configurable to each unique retailer. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0090])

Claim 10: Fajkowski discloses a system as in claim 1, further comprising a retailer server and an originating financial institution server configured to communicate with the retailer server, further comprising a secure file transfer protocol server configured to receive debit and credit information from the retailer server and provide automated clearing house processing to the originating financial institution, wherein the secure file transfer protocol server is configured to provide the processed debit and credit information to the originating financial institution. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 11: Fajkowski discloses a system as in claim 1, wherein when the universal product codes corresponding to the first coupon data elements are trigger universal product codes, coupon related information corresponding to target universal product codes is transmitted by the ICN coupon processing server to the POS terminal, wherein at least one of the target universal product codes corresponds to a product that at least one of the trigger universal product codes corresponds to. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0090])

Claim 12: Fajkowski discloses a master coupon storage medium configured to store a database wherein details defining all coupons printed and distributed with a GS1 barcode are stored centrally in an intelligent clearing network (ICN) database on an ICN server configured to be used to validate, redeem, and financially settle all coupons printed with a GS1 barcode, the master coupon storage medium comprising at least one storage device and an interface configured to communicate with the ICN server, wherein the ICN server is configured to communicate over an ICN network with one or more point of sale terminals of a retailer. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 13: Fajkowski discloses the master coupon storage medium as in claim 12, wherein the database is configured to be populated with coupon distribution information by coupon distributors, printers of coupons, media companies, and consumer package goods companies for use in real time validation, clearing, and financial settlement of coupons coded with a GS1 barcode and 8110 application identifier. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 14: Fajkowski discloses a system as in claim 13, wherein all coupons cleared, captured, and validated by the ICN network are financially settled via an ICN ACH billing system. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048]

through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 15: Fajkowski discloses a method for processing coupons, comprising:

a. Reading GS1 data elements from a scanned coupon at a point-of-sale (POS) terminal, the GS1 data elements including universal product code information. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])
b. Transmitting the GS1 data elements through a network to an ICN server for validation and redemption. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])
c. If the ICN server validates the GS1 data elements, transmitting first coupon related information through the network to the POS terminal, wherein the POS terminal is configured to transmit second coupon related information to a POS controller through an ICN POS bridge upon successful redemption of the scanned coupon, wherein the second coupon related information comprises identification information from the product purchased, an application identifier, and retailer identification information. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 16: Fajkowski discloses a method as in claim 15, whereby the data elements of a scanned paper coupon printed with a GS1 barcode are transmitted to the ICN

server via the ICN network and written to an ICN database. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 17: Fajkowski discloses a method as in claim 15, whereby the data elements of a scanned paper coupon is used to electronically clear and financially settle the paper coupon before the scanned paper coupon is removed from circulation. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 18: Fajkowski discloses a method as in claim 15, wherein the ICN network is configured to validate an expiration date of a scanned paper coupon code. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 19: Fajkowski discloses a method as in claim 15, wherein a scanned paper coupon comprises an 8110 application identifier. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 20: Fajkowski discloses a method as in claim 15, whereby the ICN network is configured to validate at least one of a family code, a value, a manufacture offer

code, purchase requirements, expiration date, and a unique serial number of the scanned paper coupon in real time. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 21: Fajkowski discloses a method for processing coupons, comprising:

a. Reading first GS1 databar coupon related information from a terminal, the first GS1 databar coupon related information including universal product code information. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])
b. Transmitting the first GS1 databar coupon related information through a network to an ICN server for validation and redemption. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])
c. If the ICN server validates the first GS1 databar coupon related information, transmitting via the ICN server second GS1 databar coupon related information through the ICN network to a POS terminal, wherein the POS terminal transmits third GS1 databar coupon related information to the POS controller through an ICN POS bridge upon successful redemption of a coupon, wherein the third GS1 databar coupon related information comprises identification information from the product purchased, GS1 databar coupon code of the second coupon related information, an application identifier, and retailer identification information. (Fig.

1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 22: Fajkowski discloses a method as in claim 21, further comprising, if the POS terminal validates the second GS1 databar coupon related information, redeeming a corresponding GS1 databar coupon and transmitting coupon redemption information to the ICN server. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 23: Fajkowski discloses a method as in claim 22, further comprising when the ICN server receives the coupon redemption information, deactivating the corresponding coupon. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 24: Fajkowski discloses a method as in claim 23, further comprising when the ICN server storing processed coupon information corresponding to the coupon redemption information in a database and making that information available in real time as reports to a manufacturer through a web portal. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 25: Fajkowski discloses a method as in claim 21, further comprising the ICN

server transmitting processed coupon information corresponding to the coupon redemption information to a manufacturer's server. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 27: Fajkowski discloses a method as in claim 21, further comprising a retailer server configured to communicate with the POS terminal transmitting debit and credit information corresponding to the redeemed coupon information to a secure file transfer protocol server, wherein the secure file transfer protocol server provides an automated clearing house processing of billing information corresponding to the debit and credit information and places the processed billing information in a file, wherein the secure file transfer protocol server is configured to transmit the file to an originating financial institution. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 28: Fajkowski discloses a method as in claim 21, further comprising clearing the processed coupon information by debiting a promotion sponsor in an amount of coupons dispensed, intelligent clearing network rate, and retailer credit rate; holding funds by the intelligent clearing network and storing clearing rate total debited from the promotion sponsor; and crediting a retailer with a value of the coupons dispensed and a credit rate. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 29: Fajkowski discloses a method as in claim 21, wherein the coupon is one of a paper coupon and a plastic coupon. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 30: Fajkowski discloses a method as in claim 28, wherein clearing the processed coupon information comprises requesting by an automated clearing house redemption data from the GS1 databar coupon processing server, wherein clearing the processed GS1 databar coupon information comprises requesting, by an automated clearing house server, redemption data from the coupon processing server, wherein the redemption data received by the automated clearing house server is reported to an originating financial institution. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 31: Fajkowski discloses a method as in claim 21, wherein when the universal product codes corresponding to the first coupon related information are trigger universal product codes, GS1 databar coupon related information corresponding to target universal product codes is transmitted by the ICN server to the POS terminal, wherein at least one of the target universal product codes is corresponds to a product that at least one of the trigger universal product codes corresponds to, wherein at least one of the target universal product codes corresponds to a product

that none of the trigger universal product codes corresponds to. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 32: Fajkowski discloses a computer readable medium storing computer code for processing GS1 databar coupons across a network, comprising:

a. Computer code configured to transfer first GS1 databar coupon related information including universal product code information from a terminal across the network. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])
b. Computer code for receiving, interpreting, and comparing the first GS1 databar coupon related information at an intelligent clearing network (ICN) server. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])
c. If a GS1 databar coupon code is validated, computer code for retrieving GS1 databar coupon codes and any corresponding target universal product codes triggered by the validation of the GS1 databar coupon codes from a centralized database. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])
d. Computer code configured to transmit the retrieved GS1 databar coupon codes to the terminal via the network. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

e. Computer code configured to redeem the GS1 databar coupon codes, wherein the ICN server is configured to transmit second GS1 databar coupon related information to a point-of-sale (POS) controller via the ICN network, wherein a POS terminal is configured to transmit third GS1 databar coupon related information to the POS controller through an ICN POS data bridge upon successful redemption of a GS1 databar coupon, wherein the third GS1 databar coupon related information comprises identification information from the product purchased, GS1 databar coupon code of the second GS1 databar coupon related information, an application identifier, and retailer identification information. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 33: Fajkowski discloses a computer readable medium of claim 32, further comprising computer code configured to notify the ICN server of successful GS1 databar paper coupon redemptions. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 34: Fajkowski discloses a computer readable medium storing computer code for processing coupons across an intelligent clearing network (ICN) network, comprising:

a. Computer code for permitting a user to download and print out a GS1 databar paper coupon accessed via the world wide web, the coupon having first GS1

databar paper coupon related information. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

b. Computer code for transferring the first GS1 databar paper coupon related information including universal product code information from a terminal across the ICN network. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

c. Computer code for receiving, interpreting, and comparing the first GS1 databar paper coupon related information at an ICN server. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

d. If a GS1 databar paper coupon code is validated, computer code for retrieving GS1 databar paper coupon codes and any corresponding target universal product codes triggered by the validation of the GS1 databar paper coupon codes from a centralized database. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

e. Computer code for transmitting the retrieved GS1 databar paper coupon codes to the terminal via the network. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

f. Computer code for redeeming the GS1 databar paper coupon codes, wherein the ICN server transmits second GS1 databar paper coupon related information to a

point-of-sale (POS) controller via the ICN network, wherein a POS terminal transmits third GS1 databar paper coupon related information to the POS controller through an ICN POS bridge upon successful redemption of a GS1 databar paper coupon, wherein the third GS1 databar paper coupon related information comprises identification information from the product purchased, GS1 databar paper coupon code of the second coupon related information, an application identifier, and retailer identification information, further comprising computer code for notifying the ICN server of successful coupon redemptions. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 35: Fajkowski discloses a point of sale (POS) terminal comprising:

a. A first interface configured to receive information regarding a transaction to purchase at least one product. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])
b. A second interface configured to receive information from and transmit information to a retailer server.(Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])
c. A processor. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])
d. A memory configured to store point of sale bridge computer code for redeeming a manufacturer first GS1 databar paper coupon contained in a promotion request

message received through the second interface, the processor configured to receive information from the first interface and to receive and transmit information through the second interface and configured to execute the point of sale bridge computer code, wherein second GS1 databar paper coupon related information is received via an intelligent clearing network (ICN) network, wherein a point-of-sale (POS) terminal transmits third GS1 databar paper coupon related information to a POS controller through ICN POS bridge upon successful redemption of a GS1 databar paper coupon, wherein third the GS1 databar paper coupon related information comprises identification information from the product purchased, GS1 coupon code of the second GS1 databar paper coupon related information, an application identifier, and retailer identification information, wherein the first interface is configured to communicate with a universal product code reading device. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 36: Fajkowski discloses a point of sale (POS) retailer server comprising:

a. A first interface configured to receive information from and transmitting information to a point of sale terminal. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])
b. A second interface configured to receive information from and transmit information to an intelligent clearing network server via a network. (Fig. 1; Fig 10;

Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

c. A processor. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

d. A memory configured to store computer code for a point of sale bridge configured to format a promotion request message and send the promotion request message in real time to an intelligent clearing network server promotion redemption real time service, the processor being configured to receive and transmit first GS1 databar paper coupon related information through the first and second interfaces and configured to execute the point of sale bridge computer code, wherein the POS retailer server is configured to receive second GS1 databar paper coupon related information via an intelligent clearing network (ICN) network, wherein the POS retailer server is configured to transmit third GS1 databar paper coupon related information through ICN POS bridge computer code upon successful redemption of a GS1 databar paper coupon, wherein the first GS1 databar paper coupon related information comprises identification information from the product purchased, an application identifier, and retailer identification information. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim 37: Fajkowski discloses an Intelligent Clearing Network (ICN) server comprising:

a. A processor. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

b. An interface configured to permit communications over a network.

c. An ICN database, wherein the processor of the ICN server is configured to control the execution of an ICN promotion manager application, an ICN database application, and an ICN promotion redemption service and is configured to receive and transmit data and commands through the interface, wherein the ICN server is configured to receive first coupon related information from a point of sale (POS) controller, wherein the ICN server is configured to transmit second coupon related information to the point of sale (POS) controller via an ICN network, wherein the POS controller is configured to transmit the third coupon related information to the POS controller upon successful redemption of a GS1 databar paper coupon, wherein the third GS1 databar paper coupon related information comprises identification information from the product purchased, an application identifier, and retailer identification information. (Fig. 1; Fig 10; Paragraphs [0009] through [0013]; [0042]; [0048] through [0050]; [0065] through [0069]; [0083] through [0093])

Claim Rejections - 35 USC § 103

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

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

12. Claim 26 is rejected under 35 U.S.C. 103(a) as being unpatentable over Fajkowski et al. (PGPUB US 2005/0230473) in view of Goldthwaite et al. (PGPUB US 2004/0019564 A1)

Claim 26: Fajkowski discloses a method as in claim 21. While Fajkowski does not specifically state that the user of the customer identification card is biometrically identified the analogous art of Goldthwaite discloses that is known to include biometric signals as an additional security item for validation when using smart cards, and cards with magnetic strips, for payment systems. Fajkowski discloses that the invention utilizes existing financial clearing houses and smart cards to processing the coupon data and settle the payment transactions in Paragraph [0093], and that the invention is meant to encompass any credit card processing scheme data elements in Paragraph [0093]. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include data elements that included biometric signals. The rational for this that the biometric signals are

one of a limited number of predictable data elements used in credit card processing schemes.

Conclusion

13. Any inquiry concerning this communication or earlier communications from the examiner should be directed to JOHN VAN BRAMER whose telephone number is (571)272-8198. The examiner can normally be reached on 6am - 4pm Monday through Thursday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Eric Stamber can be reached on (571) 272-6724. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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

/John Van Bramer/

John Van Bramer
Primary Examiner, Art Unit 3622

Notice of References Cited	Application/Control No. 13/773,704	Applicant(s)/Patent Under Reexamination THIBEDEAU ET AL.	
	Examiner JOHN VAN BRAMER	Art Unit 3622	Page 1 of 1

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	I	US-				
	J	US-				
	K	US-				
	L	US-				
	M	US-				

FOREIGN PATENT DOCUMENTS

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

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	
	V	
	W	
	X	

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

INFORMATION DISCLOSURE CITATION FORM FOR PATENT APPLICATION (FORM PTO-1449) (Substitute)	Docket No.: 068A.0004.U2(US) Serial No.: Applicant(s): Thibedeau et al. Filing Date: herewith Group:

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Examiner's Signature: Date Considered:

Initial if reference was considered, whether or not citation is in conformance with MPEP. Mark through citation if not considered. Include a copy of this citation form with your next correspondence to the Applicant(s).

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /J.V./

INFORMATION DISCLOSURE CITATION FORM FOR PATENT APPLICATION (FORM PTO-1449) (Substitute)	Docket No.: 068A.0004.U2(US) Serial No.: Applicant(s): Thibedeau et al. Filing Date: herewith Group:

U.S. PATENT DOCUMENTS

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Examiner Initials	Document Number (Country Code-Number-Kind Code)	Publication Date (MM-DD-YYYY)	Name Of Patentee of Applicant	Translation? Yes/No/n/a
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Examiner's Signature: /John Van Bramer/ Date Considered: 04/18/2016

Initial if reference was considered, whether or not citation is in conformance with MPEP. Mark through citation if not considered. Include a copy of this citation form with your next correspondence to the Applicant(s).

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Certificate of Electronic Transmission

I hereby certify that this correspondence is being electronically transmitted to the U.S. Patent and Trademark Office via EFS-WEB on October 24, 2016.

/Gabriel T. Applegate/
Gabriel T. Applegate, Reg. No. 74,207

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors:	Richard B. Thibedeau et al.
Serial No.:	13/773,704
Filed:	February 22, 2013
Group Art Unit:	3622
Examiner:	John W. Van Bramer
Confirmation No.:	2510
Title	INTELLIGENT CLEARING NETWORK
Atty Docket No.:	091480.00002USCN1

Filed Via EFS-Web

AMENDMENT

To Commissioner of Patents:

In reply to the Office Action dated April 22, 2016, please amend the above identified application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 7.

Amendments to the Claims:

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

1-37. (canceled)

38. (Previously Presented) A method comprising:

receiving, at an ICN server from a retail server in a retail business located at a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, an application identifier, and retailer identification information and where the ICN server is at a second location that is remote from the first location;

in response to receiving the redeemed coupon related information, determining whether the redemption of the coupon was valid based on the redeemed coupon related information; and

storing, by the ICN server, the redeemed coupon related information in a redeemed coupon database, where the redeemed coupon database comprises a plurality of redeemed coupon related information received from a plurality of retailer servers.

39. (Previously Presented) The method as in claim 38, further comprising:

generating a coupon audit report based on the redeemed coupon database;

transmitting the coupon audit report to a manufacturer; and

in response to receiving approval for at least a portion of the coupon audit report, debiting a bank account assigned to the manufacturer based on the portion of the coupon audit report that was approved and crediting a bank account assigned to the retailer based on the portion of the coupon audit report that was approved.

40. (Previously Presented) The method as in claim 39, wherein the ICN server provides the coupon audit report to the manufacturer in real time.

41. (Previously Presented) The method as in claim 39, where the coupon audit report provides detailed and summary information by individual store and date.

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42. (Previously Presented) The method as in claim 38, wherein the redeemed coupon related information comprises information regarding a consumer's transaction including at least one of: date, time, store, lane, total dollar amount spent, customer ID and universal product codes.

43. (Previously Presented) The method as in claim 38, where the ICN server is configured to communicate with a plurality of retail servers.

44. (Previously Presented) The method as in claim 38, further comprising transmitting a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received and whether the redemption of the coupon was valid.

45. (Previously Presented) The method as in claim 38, further comprising, in response to determining that the redemption of the coupon was invalid, transmitting a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received, that the redemption of the coupon was invalid and a reason why the redemption of the coupon was invalid.

46. (Previously Presented) The method as in claim 38, further comprising:

monitoring volume and traffic of redeemed coupons; and

identifying abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic.

47. (Currently Amended) An ICN server comprising a processor; and a memory including computer program code, the memory and the computer program code configured to, with the processor, cause the ICN server to perform at least the following:

to receive, at an ICN server from a retail server located [[at a]] in a retail business located at a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, an application identifier, and retailer identification information and where the ICN server is at a second location that is remote from the first location;

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in response to receiving the redeemed coupon related information, to determine whether the redemption of the coupon was valid based on the redeemed coupon related information; and

to store, by the ICN server, the redeemed coupon related information in a redeemed coupon database, where the redeemed coupon database comprises a plurality of redeemed coupon related information received from a plurality of retailer servers.

48. (Previously Presented) The ICN server as in claim 47, where the memory and the computer program code are further configured to cause the apparatus to transmit a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received and whether the redemption of the coupon was valid.

49. (Previously Presented) The ICN server as in claim 47, where the memory and the computer program code are further configured to cause the ICN server:

to generate a coupon audit report based on the redeemed coupon database;

to transmit the coupon audit report to a manufacturer; and

in response to receiving approval for at least a portion of the coupon audit report, to debit a bank account assigned to the manufacturer based on the portion of the coupon audit report that was approved and to credit a bank account assigned to the retailer based on the portion of the coupon audit report that was approved.

50. (Previously Presented) The ICN server as in claim 49, where the coupon audit report provides detailed and summary information by individual store and date.

51. (Previously Presented) The ICN server as in claim 47, wherein the redeemed coupon related information comprises information regarding a consumer's transaction including at least one of: date, time, store, lane, total dollar amount spent, customer ID and universal product codes.

52. (Previously Presented) The ICN server as in claim 47, where the memory and the computer program code are further configured to cause the apparatus:

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to monitor volume and traffic of redeemed coupons; and to identify abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic.

53. (Previously Presented) A computer readable medium tangibly encoded with a computer program executable by a processor to perform actions comprising:

receiving, at an ICN server from a retail server in a retail business located at a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, an application identifier, and retailer identification information and where the ICN server is at a second location that is remote from the first location;

in response to receiving the redeemed coupon related information, determining whether the redemption of the coupon was valid based on the redeemed coupon related information; and

storing, by the ICN server, the redeemed coupon related information in a redeemed coupon database, where the redeemed coupon database comprises a plurality of redeemed coupon related information received from a plurality of retailer servers.

54. (Previously Presented) The computer readable medium as in claim 53, where the actions further comprise:

generating a coupon audit report based on the redeemed coupon database;

transmitting the coupon audit report to a manufacturer; and

in response to receiving approval for at least a portion of the coupon audit report, debiting a bank account assigned to the manufacturer based on the portion of the coupon audit report that was approved and crediting a bank account assigned to the retailer based on the portion of the coupon audit report that was approved.

55. (Previously Presented) The computer readable medium as in claim 54, where the coupon audit report provides detailed and summary information by individual store and date.

56. (Previously Presented) The computer readable medium as in claim 53, wherein the redeemed coupon related information comprises information regarding a consumer's transaction including

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at least one of date, time, store, lane, total dollar amount spent, customer ID and universal product codes.

57. (Previously Presented) The computer readable medium, as in claim 53, where the actions further comprise:

monitoring volume and traffic of redeemed coupons; and

identifying abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic.

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REMARKS

This Amendment is in reply to the Office Action dated April 22, 2016. Claims 38-57 are pending. Claims 1-37 were cancelled and new claims 38-57 were presented by a preliminary amendment filed contemporaneously with the present application. Claim 47 is amended.

In view of the following remarks and the preceding amendments, Applicant has made a bona fide effort to respond to each and every requirement set forth in the Office Action. Applicant respectfully submits that this application is in complete condition for allowance and requests reconsideration of the application in this regard.

Interview Summary

Applicant appreciates the courtesy extended by Examiner's Supervisor Eric Stamber to Applicant's representative Gabriel Applegate (undersigned) during the telephone interview on October 24, 2016. During the interview, Mr. Stamber indicated Examiner's Office Action dated April 22, 2016 will be withdrawn due to USPTO error and a new non-final office action addressing the present claims will be issued. Applicant is filing the present response out of an abundance of caution to be fully compliant with the specified time period to file a timely response to Examiner's Office Action dated April 22, 2016.

Informalities

Claims 2-11, 16-20, and 22-31 are objected to by Examiner for lacking proper antecedent basis to the independent claims from which they depend. Claims 2-11, 16-20, and 22-31 were canceled by Applicant's preliminary amendment filed contemporaneously with the present application. Applicant respectfully requests the objection be withdrawn.

Claim 14 is objected to for failing to properly recite the preamble of claim 13 from which it depends. Applicant appreciates Examiner's correction, however claim 14 was canceled by a preliminary amendment filed contemporaneously with the present application. Applicant respectfully requests the objection be withdrawn.

Double Patenting

Claims 1-37 stand provisionally rejected on the ground of nonstatutory double patenting as being unpatentable over claims 1-39 of U.S. Patent No. 8,386,309, over claims 1-57 of U.S. Patent No. 9,098,855, and over claims 1-35 of U.S. Patent No. 9,070,133. In light of Applicant's preliminary amendment, filed contemporaneously with the present application, cancelling claims 1-37 and presenting new claims 38-57, Applicant respectfully requests Examiner to hold the nonstatutory double patenting objections in abeyance.

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Rejections under 35 U.S.C. § 101

Claims 1-37 stand rejected under 35 U.S.C. § 101 as being directed to non-statutory subject matter. Claims 1-37 were canceled by Applicant's preliminary amendment, filed contemporaneously with the present application. In particular, Examiner asserts that the claims are directed to the abstract idea of "transmitting coupon data and transaction data" without significantly more. See Office Action, pp. 5-10. In the interest of further advancing prosecution, Applicant respectfully traverses the rejection as it may relate to pending claims 38-57.

As the Court wrote in *Alice*: "At some level, "all inventions . . . embody, use, reflect, rest upon, or apply laws of nature, natural phenomena, or abstract ideas." *Mayo*. Thus, an invention is not rendered ineligible for patent simply because it involves an abstract concept. See *Diamond v. Diehr,* 450 U. S. 175, 187 (1981). "[A]pplication[s]" of such concepts "'to a new and useful end,"' we have said, remain eligible for patent protection. *Gottschalk v. Benson,* 409 U. S. 63, 67 (1972)." The 2014 Interim Guidance on Patent Subject Matter Eligibility provides that "improvements to the functioning of the computer itself" and "a specific limitation other than what is well-understood, routine, and conventional in the field" are examples of "significantly more" under the *Alice* framework. *See* 79 Fed. Reg. 74618, 7624. Because claims 38-57 implement an approach for redeeming and validating coupons across a network, including central monitoring from a remote server that can monitor and audit coupon transactions (*see* Specification, paragraphs [0031]-[0033], [0039], and [0046]), without admission that any of these claims are directed to an abstract idea, these claims offer specific and non-conventional features in the field of coupon redemption that improve the functioning of a computer.

More particularly, the background section of the specification explains that coupon validation historically included distribution of coupons to consumers through mail by the local postal system, in newspapers, and manual distribution at retail stores. *Id.* at paragraph [0003]. The retail stores would accept the coupons when a consumer would make a purchase of a manufacturer's product and the retail store would then forward the physical coupons for coupon processing. *Id.* at paragraph [0004]. Typically, this manual process of validating coupons took weeks or months and the was plagued with inaccuracies and inefficiencies, including fraudulent coupons, coupons redeemed without a purchase, manual handling, long validation cycle times, and identification of expired coupons and fraudulent coupons long after the consumer received the coupon's benefit. *Id.* at paragraphs [0032]-[0038].

At best, the prior art coupon validation systems or methods may be applied at a single store location. For example, the prior art coupon systems where all the components are located at the retail store require the digital coupons (*e.g.*, the coupon definitions) to be pre-loaded in every single store location and to be validated locally at the retail store location. *See* U.S. Patent No. 7,240,843 for a prior art example. In this arrangement, the local system does not prevent fraud from occurring because coupon activity at each local retail store location is not monitored by a central server, *e.g.*, an in-store system does not include central monitoring from a remote server that can monitor coupon transactions (volume/traffic) to prevent store personnel and/or others from fraudulently redeeming coupons for personnel gain, to meet or exceed sales goals, and the like. *See* Specification, paragraph [0039].

To alleviate these problems and improve the functionality of computer systems when redeeming and validating coupons, claims 38-57 set forth improved systems and methods that include, at a minimum, coupon processing servers that are at a remote location relative to the retail stores. Further, the digital coupons (*e.g.*, coupon definitions) may be pre-loaded and may be validated at the remote coupon processing server location. *See* Specification, paragraph [0034]. The remote server provides additional significant improvements over the prior art. For example, a remote coupon processing server may monitor in real time the redeemed coupon volume/traffic to prevent fraud by retail store personnel. *Id.* Further, the remote server eliminates the requirement of defining digital coupons in every store location, instead, the digital coupons can be defined, edited, and/or corrected in real time in a centralized database at the remote processing server so that each retail store has instant access, *e.g.*, corrected coupon coding errors can be instantly accessed by each retail store that is connected to the remote coupon processing server. *See* Specification, paragraph [0038].

Applicant respectfully asserts that the present claims bear some similarity to the claims found patentable in *BASCOM Global Internet Services, Inc. v. AT&T Mobility LLC*, (Fed. Cir. June 27, 2016). One such claim from *BASCOM* includes an ISP server that receives a request to access a website, associates the request with a particular user, and identifies the requested website. A filtering tool then applies the filtering mechanism associated with the particular user to the requested website to determine whether the user associated with that request is allowed access to the website. *Id.* In finding the claim recited patent eligible subject matter because the specific arrangement of features in the claim improved a technological process, the Federal

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Circuit stated, "an inventive concept can be found in the non-conventional and non-generic arrangement of known, conventional pieces." *Id.* at 15.

Similar to the claims in *BASCOM*, the present claims include a non-conventional and non-generic arrangement of known, conventional pieces that improves a technological process. In particular, the present claims provide a "real time, convenient way for validating and processing paper coupons quickly, eliminating potential fraud, and providing an auditable and comprehensive financial settlement process," eliminating 'the need for manually counting and validating each paper coupon redeemed." *See* Specification, paragraph [0005]. In order to provide this technological improvement, Applicant's claims include an Intelligent Clearing Network (ICN) server that receives redeemed coupon information (analogous to *BASCOM*'s request to access a website at the ISP server), determines whether the coupon and/or redemption of the coupon was valid (analogous to *BASCOM*'s association of the request to a particular user and identification of the requested website), and stores the information in a database. The stored information can then be audited to determine validation, payment approval, and/or fraud identification (analogous to *BASCOM*'s filtering tool that determines whether the user associated with that request is allowed access to the website).

Moreover, using a central ICN server to receive coupon-related information from a plurality of retailer servers, determine whether the coupon-related information is valid, store the information in database, and/or audit the information to generate an audit report "offers a meaningful limitation beyond generally linking 'the use of the [method] to a particular technological environment.'" *See Alice* at 2360. Thus, the claims do not "risk disproportionately tying up the use of the underlying ideas," and therefore do not implicate "the concern [of pre-emption] that drives this exclusionary principle." *Id.* at 2354.

For at least the above reasons, claims 38-57 include significantly more than the alleged abstract idea because they present a non-conventional and non-generic arrangement of what may be otherwise known, conventional pieces. Accordingly, Applicant respectfully requests that Examiner's rejection under 35 U.S.C. § 101 be withdrawn.

Rejections under 35 U.S.C. § 102

Claims 1-25 and 27-37

Claims 1-25 and 27-37 are rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Pub. No. 2005/0230473 to Fajkowski (hereinafter "Fajkowski"). Claims 1-25 and 27-37 have

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been canceled by Applicant's preliminary amendment, filed contemporaneously with the present application, and new claims 38-57 were presented. Applicant respectfully traverses the rejection.

Claim 38 recites, "receiving, at an ICN server from a retail server in a retail business located at a first location [...] and where the ICN server is at a second location that is remote from the first location." The Examiner-cited system of Fajkowski optionally includes a "local server computer" that "may be networked to all the periphery devices in the store." *See* paragraph [0011]. However, Fajkowski does not teach a "retail server in a retail business located at a first location" and an "ICN server" located at a "second location that is remote from the first location," as claimed by Applicant. *See* Applicant's claim 38.

Fajkowski fails to teach each and every non-inherent limitation of Applicant's independent claim 38 and therefore the claim is not anticipated by Fajkowski. *See* MPEP Section 2131. Independent claims 47 and 53 recite similar language to that discussed supra with reference to claim 38 and are likewise in condition for allowance. Thus, because claims 39-46 depend from independent claim 38, claims 48-52 depend from independent claim 47, and claims 54-57 depend from independent claim 53, these claims are not anticipated by Fajkowski for at least the same reasons discussed above. Furthermore, each of these dependent claims recites a unique combination of elements not disclosed or rendered obvious by Fajkowski. Accordingly, the Applicant respectfully requests that Examiner's anticipation rejection be withdrawn.

As discussed in Applicant's Response to Examiner's rejection presented in Examiner's June 7, 2011 Office Action regarding U.S. Appl. No. 12/283,206, Applicant also respectfully asserts that Fajkowski does not anticipate Applicant's original cancelled claims 1-37. As disclosed, Fajkowski uses smart card technology to capture, store, deliver and retrieve coupon data and cash register transaction data. The system of Fajkowski describes the installation of hardware (e.g., the periphery devices) between the cash register and the consumer which would be cost prohibitive to install. *See* paragraphs [0010]-[0011]. These periphery devices transfer coupon data stored in the coupon card to the periphery device and cash register transaction data from the cash register to the periphery device. This is in sharp contrast to the system described in the instant application where no additional in-store, in-the-lane hardware is required to transfer stored coupon data or cash register transaction data.

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Rejections under 35 U.S.C. § 103

Claim 26

Claim 26 is rejected under 35 U.S.C. § 103(a) as being unpatentable over Fajkowski in view of U.S. Pub. No. 2004/0019564 to Goldthwaite et al. (hereinafter "Goldthwaite"). Claim 26 has been canceled by Applicant's preliminary amendment, filed contemporaneously with the present application. However, Goldthwaite fails to remedy the deficiencies of Fajkowski, alone and in combination, as discussed above in regards to claims 38-57. Accordingly, the Applicant respectfully requests that Examiner's obviousness rejection be withdrawn.

Conclusion

Applicant has made a bona fide effort to respond to each and every requirement set forth in the Office Action and to further prosecution of the present application. This application is submitted to be in complete condition for allowance and, accordingly, a timely notice of allowance to this effect is earnestly solicited. In the event that any issues remain outstanding, Examiner is invited to contact the undersigned to expedite issuance of this application.

Applicant does not believe any fees are due in connection with filing this paper, other than a fee for a three-month time extension. If, however, any additional fees are necessary as a result of this paper, the Commissioner is hereby authorized to charge any under-payment or credit any over-payment to Deposit Account No. 20-0809.

Respectfully submitted,

THOMPSON HINE LLP

/Gabriel T. Applegate/
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Page 223 of 342

Electronic Patent Application Fee Transmittal

Application Number:	13773704
Filing Date:	22-Feb-2013
Title of Invention:	Intelligent Clearing Network
First Named Inventor/Applicant Name:	Richard B. Thibedeau
Filer:	Gabriel Thomas Applegate/Angela Malik
Attorney Docket Number:	091480-00002USCN1

Filed as Small Entity

Filing Fees for Utility under 35 USC 111(a)

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

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Extension - 3 months with $0 paid	2253	1	700	700
Miscellaneous:				
			Total in USD ($)	**700**

Electronic Acknowledgement Receipt

EFS ID:	27300971
Application Number:	13773704
International Application Number:	
Confirmation Number:	2510
Title of Invention:	Intelligent Clearing Network
First Named Inventor/Applicant Name:	Richard B. Thibedeau
Customer Number:	27805
Filer:	Gabriel Thomas Applegate/Angela Malik
Filer Authorized By:	Gabriel Thomas Applegate
Attorney Docket Number:	091480-00002USCN1
Receipt Date:	24-OCT-2016
Filing Date:	22-FEB-2013
Time Stamp:	15:18:16
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	CARD
Payment was successfully received in RAM	$700
RAM confirmation Number	102516INTEFSW15185501
Deposit Account	200809
Authorized User	Angela Malik Luck

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

37 CFR 1.16 (National application filing, search, and examination fees)

37 CFR 1.17 (Patent application and reexamination processing fees)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		091480_00002USCN1_Response_2016-04-22.pdf	125238 5c158b0557e389e0143e4340745889458c807f79	yes	12

Multipart Description/PDF files in .zip description

Document Description	Start	End
Amendment/Req. Reconsideration-After Non-Final Reject	1	1
Claims	2	6
Applicant Arguments/Remarks Made in an Amendment	7	12

Warnings:

Information:

2	Fee Worksheet (SB06)	fee-info.pdf	30570 9edfad8a2a2161c5f5c9f7a066444143d2bf2ba1	no	2

Warnings:

Information:

Total Files Size (in bytes):	155808

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

New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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

PTO/SB/06 (09-11)
Approved for use through 1/31/2014. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 13/773,704	Filing Date 02/22/2013	☐ To be Mailed

ENTITY: ☐ LARGE ☒ SMALL ☐ MICRO

APPLICATION AS FILED – PART I

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

APPLICATION AS AMENDED – PART II

AMENDMENT **10/24/2016**

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

AMENDMENT

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

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

LIE
VERONICA DAY EVERETT

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.

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/773,704	02/22/2013	Richard B. Thibedeau	091480-00002USCN1	2510

27805 7590 10/28/2016

THOMPSON HINE L.L.P.
10050 Innovation Drive
Suite 400
DAYTON, OH 45342-4934

EXAMINER
VAN BRAMER, JOHN W

ART UNIT	PAPER NUMBER
3622	

NOTIFICATION DATE	DELIVERY MODE
10/28/2016	ELECTRONIC

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

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

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

ipdocket@thompsonhine.com

Applicant-Initiated Interview Summary	Application No.	Applicant(s)	
	13/773,704	THIBEDEAU ET AL.	
	Examiner	Art Unit	
	John Van Bramer	3622	

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

(1) *Eric W. Stamber*. (3)_____.

(2) *Gabriel Applegate*. (4)_____.

Date of Interview: *24 October 2016*.

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

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

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

Claim(s) discussed: *1-37, 38-57*.

Identification of prior art discussed: _____.

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

Mr. Applegate left a voicemail message on 10/21/16 that was returned the morning of 10/24/16. He contacted the SPE because the 4/22/16 non-final rejection addressed claims 1-37 however claims 38-57 were pending per the preliminary amendment filed 2/22/13.

Therefore the non-final mailed 4/22/16 is withdrawn and the application will be returned to the Examiner to address pending claims 38-57.

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

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

☐ Attachment

/Eric W Stamber/
Supervisory Patent Examiner, Art Unit 3622

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.

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/773,704	02/22/2013	Richard B. Thibedeau	091480-00002USCN1	2510

27805 7590 11/30/2016

THOMPSON HINE L.L.P.
10050 Innovation Drive
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EXAMINER	
VAN BRAMER, JOHN W	

ART UNIT	PAPER NUMBER
3622	

NOTIFICATION DATE	DELIVERY MODE
11/30/2016	ELECTRONIC

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

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

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

ipdocket@thompsonhine.com

Office Action Summary	Application No. 13/773,704	Applicant(s) THIBEDEAU ET AL.	
	Examiner JOHN VAN BRAMER	Art Unit 3622	AIA (First Inventor to File) Status No

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

Period for Reply

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

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

Status

1)☒ Responsive to communication(s) filed on *October 24, 2016*.

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

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

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

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

Disposition of Claims*

5)☒ Claim(s) *38-57* is/are pending in the application.

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

6)☐ Claim(s) _____ is/are allowed.

7)☒ Claim(s) *38-57* is/are rejected.

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

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

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

Application Papers

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

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

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

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

Priority under 35 U.S.C. § 119

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

Certified copies:

a)☐ All b)☐ Some** c)☐ None of the:

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

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

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

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

Attachment(s)

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

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

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

4) ☐ Other: _____.

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

Response to Amendment

2. The amendments filed on February 22, 2013 and October 24, 2016 have cancelled claims 1-37. New Claims 38-57 have been added. Thus, the currently pending claims addressed below are claims 38-57.

Claim Objections

3. The amendments filed on February 22, 2013 and October 24, 2016 have cancelled claims 1-37. As such the objection to Claims 2-11, 14, 16-20, and 22-31 has been overcome. The examiner hereby withdraws the objection.

Double Patenting

4. The amendments filed on February 22, 2013 and October 24, 2016 have cancelled claims 1-37. As such the Double Patenting rejections of Claims 1-37 have been overcome. The examiner hereby withdraws the rejection.

5. The nonstatutory double patenting rejection is based on a judicially created doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the unjustified or improper timewise extension of the “right to exclude” granted by a patent and to prevent possible harassment by multiple assignees. A nonstatutory double patenting rejection is appropriate where the claims at issue are not identical, but at least

one examined application claim is not patentably distinct from the reference claim(s) because the examined application claim is either anticipated by, or would have been obvious over, the reference claim(s). See, e.g., *In re Berg*, 140 F.3d 1428, 46 USPQ2d 1226 (Fed. Cir. 1998); *In re Goodman*, 11 F.3d 1046, 29 USPQ2d 2010 (Fed. Cir. 1993); *In re Longi*, 759 F.2d 887, 225 USPQ 645 (Fed. Cir. 1985); *In re Van Ornum*, 686 F.2d 937, 214 USPQ 761 (CCPA 1982); In re Vogel, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); and *In re Thorington*, 418 F.2d 528, 163 USPQ 644 (CCPA 1969).

A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) or 1.321(d) may be used to overcome an actual or provisional rejection based on a nonstatutory double patenting ground provided the reference application or patent either is shown to be commonly owned with this application, or claims an invention made as a result of activities undertaken within the scope of a joint research agreement. See MPEP § 717.02 for applications subject to examination under the first inventor to file provisions of the AIA as explained in MPEP § 2159. See MPEP §§ 706.02(l)(1) - 706.02(l)(3) for applications not subject to examination under the first inventor to file provisions of the AIA. A terminal disclaimer must be signed in compliance with 37 CFR 1.321(b).

The USPTO Internet website contains terminal disclaimer forms which may be used. Please visit www.uspto.gov/forms/. The filing date of the application in which the form is filed determines what form (e.g., PTO/SB/25, PTO/SB/26, PTO/AIA/25, or PTO/AIA/26) should be used. A web-based eTerminal Disclaimer may be filled out completely online using web-screens. An eTerminal Disclaimer that meets all requirements is auto-processed and approved immediately upon submission. For more

information about eTerminal Disclaimers, refer to

http://www.uspto.gov/patents/process/file/efs/guidance/eTD-info-I.jsp.

6. Claims 38-57 are rejected on the ground of nonstatutory double patenting over claim 1-39 of U.S. Patent No. 8,386,309 since the claims, if allowed, would improperly extend the “right to exclude” already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the patent and is covered by the patent since the patent and the application are claiming common subject matter.

Furthermore, there is no apparent reason why applicant was prevented from presenting claims corresponding to those of the instant application during prosecution of the application which matured into a patent. See *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968). See also MPEP § 804.

7. Claims 38-57 are rejected on the ground of nonstatutory double patenting over claim 1-57 of U.S. Patent No. 9,098,855 since the claims, if allowed, would improperly extend the “right to exclude” already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the patent and is covered by the patent since the patent and the application are claiming common subject matter.

Furthermore, there is no apparent reason why applicant was prevented from presenting claims corresponding to those of the instant application during prosecution of the application which matured into a patent. See *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968). See also MPEP § 804.

8. Claims 38-57 are rejected on the ground of nonstatutory double patenting over claim 1-35 of U.S. Patent No. 9,070,133 since the claims, if allowed, would improperly extend the "right to exclude" already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the patent and is covered by the patent since the patent and the application are claiming common subject matter.

Furthermore, there is no apparent reason why applicant was prevented from presenting claims corresponding to those of the instant application during prosecution of the application which matured into a patent. See *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968). See also MPEP § 804.

Claim Rejections - 35 USC § 101

9. The amendments filed on February 22, 2013 and October 24, 2016 have cancelled claims 1-37. As such the 35 USC 101 rejections of Claims 1-37 have been overcome. The examiner hereby withdraws the rejection.

10. 35 U.S.C. 101 reads as follows:

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

11. Claims 38-57 are rejected under 35 U.S.C. 101 because the claimed invention is directed to a judicial exception (i.e., a law of nature, a natural phenomenon, or an abstract idea) without significantly more. Claim(s) 38-57 is/are directed to an abstract

idea. The claim(s) does/do not include additional elements that are sufficient to amount to significantly more than the judicial exception. The applicant has invented a system for processing redeemed coupon information. The examiner has identified that the claims are directed towards a method, system, and product which is/are a statutory class of invention. Next, the examiner analyzed the claims to determine whether they are directed to a judicial exception. The examiner determined that the claims are directed to an abstract idea. The identified abstract idea at the heart of the claims is electronically processing redeemed coupon information. The limitations that set forth the abstract idea are:

- Receiving, at a second location and from a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, an application identifier, and retailer identification information and where the second location is remote from the first location which is considered “obtaining and comparing intangible data” (e.g. Cybersource) which is "An Idea "Of Itself"" and as such is an abstract idea. Additionally, as per the July 2015 Update: Subject Matter Eligibility, The courts have recognized the following computer functions to be well-understood, routine, and conventional: performing repetitive calculations; receiving, processing, and storing data; electronically scanning or extracting data from a physical document; electronic record keeping; automating metal tasks; and receiving or transmitting data over a network.

- Determining, in response to receiving the redeemed coupon related information, whether the redemption of the coupon was valid based on the redeemed coupon related information which is considered “obtaining and comparing intangible data” (e.g. Cybersource) which is "An Idea "Of Itself"" and as such is an abstract idea.
- Storing, at the second location, the redeemed coupon related information, where the stored data comprises a plurality of redeemed coupon related information received which is considered “data recognition and storage” (e.g. Content Extraction) which is "An Idea "Of Itself"" and as such is an abstract idea.

As such, these steps are similar to the concepts identified as abstract ideas by the courts. The claim elements in addition to the abstract idea are a processor; memory; an ICN server; a retail server; a redeemed coupon database; and a plurality of retailer servers. The processor, memory, ICN server, retail server, redeemed coupon database, and plurality of retailer servers are recited at a high level of generality, and comprise general purpose computers performing the generic computer functions of receiving redeemed coupon related information indicating successful redemption of a coupon; determining whether the redemption of the coupon was valid, and storing the redeemed coupon related information. Generic computers performing generic computer functions, alone, do not amount to significantly more than the abstract idea. Considered individually, the steps of receiving redeemed coupon related information indicating successful redemption of a coupon; determining whether the redemption of the coupon was valid, and storing the redeemed coupon related information further describe the abstract idea but do not make it less abstract. Next, the examiner considered whether

the ordered combination of steps in the claim recited an abstraction (an idea having no particular concrete or tangible form). Aside from the recitation of a general purpose computer, the steps of receiving redeemed coupon related information indicating successful redemption of a coupon; determining whether the redemption of the coupon was valid, and storing the redeemed coupon related information all describe an abstract idea, devoid of a concrete or tangible application. The claims merely recite the performance of an abstract idea using a computer and/or a computer network. The examiner next determined whether the claims do significantly more than simple describe the abstract method and whether the limitations of the claims contain an "inventive concept" to "transform" the claimed abstract idea into patent-eligible subject matter and concluded that the limitations do not transform the abstract idea that they recite into patent-eligible subject matter because the claims simply instruct the practitioner to implement the abstract idea with "routine, conventional activities" using general purpose computing devices which is insufficient to transform the patent-ineligible abstract idea into patent-eligible subject matter. Considered as a whole, the recited steps merely organize the abstract idea into a stepwise description of a process used to perform the abstract idea and amount to no more than electronically processing redeemed coupon information. The claim merely instructs the practitioner to implement the concept of electronically processing redeemed coupon information with routine, conventional activity specified at a high level of generality in a particular technological environment. When view either individual or as an order combination, the claim as a whole does not add significantly more to the abstract idea of electronically processing

redeemed coupon information. As such, the claim is not patent eligible. The claims are similar to the Ultramercial, and Planet Bingo cases in which the claims merely describe management, organization, and/or performance of an abstract idea using a general purpose computer in communication with a network. The limitations of the dependent claims have been considered in the same fashion and do not cure the deficiencies of the claims from which they depend and as such are rejected by virtue of dependency.

Claim Rejections - 35 USC § 102

12. 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 –
>
> (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

13. Claims 38-57 are rejected under 35 U.S.C. 102(e) as being anticipated by Cunningham et al. (U.S. Patent Number: 7,877,288).

Claims 38, 47 and 53: Cunningham discloses a method, an ICN server, and a computer readable medium tangibly encoded with a computer program executable by a processor comprising:

a. A processor and memory. (Fig. 1, Col 5, lines 10-25; and Col 9, lines 8-15)

b. Receiving, at an ICN server from a retail server in a retail business located at a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, an **application identifier (read as barcode, as per paragraph [0002] of applicants specification)**, and retailer identification information and where the ICN server is at a second location that is remote from the first location. (Fig. 1; Fig 7; Col 5, lines 26-44; Col 6, lines 1-15; Col 7, lines 41-67; Col 9, lines 16-23)
c. In response to receiving the redeemed coupon related information, determining whether the redemption of the coupon was valid based on the redeemed coupon related information. (Col 9, lines 24-30)
d. Storing, by the ICN server, the redeemed coupon related information in a redeemed coupon database, where the redeemed coupon database comprises a plurality of redeemed coupon related information received from a plurality of retailer servers. (Col 9, lines 30-33 and lines 40-42)

Claims 39, 49, and 54: Cunningham discloses the method as in claim 38, the ICN server as in claim 47, and the computer readable medium as in claim 53, further comprising:

a. Generating a coupon audit report based on the redeemed coupon database. (Col 9, lines 24-30)

b. Transmitting the coupon audit report to a manufacturer. (Col 9, lines 30-33 and 40-41)

c. In response to receiving approval for at least a portion of the coupon audit report, debiting a bank account assigned to the manufacturer based on the portion of the coupon audit report that was approved and crediting a bank account assigned to the retailer based on the portion of the coupon audit report that was approved. (Col 9, line 60 through Col 10, line 17)

Claim 40: Cunningham discloses the method as in claim 39, wherein the ICN server provides the coupon audit report to the manufacturer in real time. (Col 9, line 40 through Col 10, line 17)

Claims 41, 50 and 55: Cunningham discloses the method as in claim 39, the ICN server as in claim 49, and the computer readable medium as in claim 54, where the coupon audit report provides detailed and summary information by individual store and date. (Col 9, line 40 through Col 10, line 17)

Claims 42, 51, and 56: Cunningham discloses the method as in claim 38, the ICN server as in claim 47, and the computer readable medium as in claim 53, wherein the redeemed coupon related information comprises information regarding a consumer's transaction including at least one of: date, time, store, lane, total dollar amount spent, customer ID and universal product codes. (Col 7, lines 41-67)

Claim 43: Cunningham discloses the method as in claim 38, where the ICN server is configured to communicate with a plurality of retail servers. (Col 9, line 9 through Col 10, line 7)

Claims 44 and 48: Cunningham discloses the method as in claim 38, and the ICN server as in claim 47, further comprising transmitting a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received and whether the redemption of the coupon was valid. (Col 9, line 9 through Col 10, line 7)

Claim Rejections - 35 USC § 103

14. In the event the determination of the status of the application as subject to AIA 35 U.S.C. 102 and 103 (or as subject to pre-AIA 35 U.S.C. 102 and 103) is incorrect, any correction of the statutory basis for the rejection will not be considered a new ground of rejection if the prior art relied upon, and the rationale supporting the rejection, would be the same under either status.

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

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

16. Claim 45 is/are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Cunningham et al. (U.S. Patent Number: 7,877,288) in view of Fajkowski (PGPUB: US 2005/0230473).

Claim 45: Cunningham discloses the method as in claim 38. While Cunningham discloses that invalid coupons are sent to an error file for manual review, he does not specifically disclose that in response to determining that the redemption of the coupon was invalid, transmitting a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received, that the redemption of the coupon was invalid and a reason why the redemption of the coupon was invalid. However, the analogous art of Fajkowski discloses that it is well known to notify the retailer that the redemption of the coupon was invalid, provide a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received, that the redemption of the coupon was invalid and a reason why the redemption of the coupon was invalid in at least paragraph [0080]. Therefore, it would have been obvious to one of ordinary skill in the art that the retailer's in Cunningham would need to be informed that the coupon redemption was received, that the coupon is invalid and that it is being manually processed. Furthermore, it would have been obvious to one of ordinary skill in the art to notify the retailer of Cunningham as to why a coupon was ultimately determined to be invalid. The rational for doing so is that common sense dictates

that such information would need to be communicated back to the retailer in order for the retailer to balance the transactions from an accounting perspective.

Claims 46, 52, and 57: Cunningham discloses the method as in claim 38, the ICN server as in claim 47, and the computer readable medium as in claim 53. Cunningham does not specifically disclose the monitoring volume and traffic of redeemed coupons and identifying abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic. However, the analogous art of Fajkowski discloses that it is well known to monitoring volume and traffic of redeemed coupons and identifying abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic in at least paragraph [0080]. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to include the monitoring volume and traffic of redeemed coupons and identifying abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic of Fajkowski in the invention of Cunningham. The motivation for doing so is to identify and prevent fraudulent misredemption and malredemption (Fajkowski: paragraphs [0007] and [0080])

Response to Arguments

17. Applicant's arguments with respect to claim 1-37 have been considered but are moot because the arguments do not apply to any of the currently pending claims.

Conclusion

18. Any inquiry concerning this communication or earlier communications from the examiner should be directed to JOHN VAN BRAMER whose telephone number is (571)272-8198. The examiner can normally be reached on 6am - 4pm Monday through Thursday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Eric Stamber can be reached on (571) 272-6724. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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

/JOHN VAN BRAMER/
John Van Bramer
Primary Examiner, Art Unit 3622

Notice of References Cited	Application/Control No. 13/773,704	Applicant(s)/Patent Under Reexamination THIBEDEAU ET AL.	
	Examiner JOHN VAN BRAMER	Art Unit 3622	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	CPC Classification	US Classification
*	A	US-7,877,288 B1	01-2011	Cunningham; William R.	G06Q30/02	705/14.26
*	B	US-2005/0230473 A1	10-2005	Fajkowski, Peter W.	G06Q20/387	235/383
	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	CPC Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	
	V	
	W	
	X	

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

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors:	Richard B. Thibedeau et al.
Serial No.:	13/773,704
Filed:	February 22, 2013
Group Art Unit:	3622
Examiner:	John W. Van Bramer
Confirmation No.:	2510
Title	INTELLIGENT CLEARING NETWORK
Atty Docket No.:	091480.00002USCN1

Filed Via EFS-Web

AMENDMENT

In reply to the Office Action dated November 30, 2016, please amend the above identified application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 7.

Amendments to the Claims:

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

1-37. (canceled)

38. (Currently Amended) A method comprising:

receiving, at an ICN server from a retail server in a retail business located at a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, customer identification information, an application identifier, and retailer identification information and where the ICN server is at a second location that is remote from the first location;

in response to receiving the redeemed coupon related information, determining whether the redemption of the coupon was valid based on the redeemed coupon related information; and

storing, by the ICN server, the redeemed coupon related information in a redeemed coupon database, where the redeemed coupon database comprises a plurality of redeemed coupon related information received from a plurality of retailer servers.

39. (Previously Presented) The method as in claim 38, further comprising:

generating a coupon audit report based on the redeemed coupon database;

transmitting the coupon audit report to a manufacturer; and

in response to receiving approval for at least a portion of the coupon audit report, debiting a bank account assigned to the manufacturer based on the portion of the coupon audit report that was approved and crediting a bank account assigned to the retailer based on the portion of the coupon audit report that was approved.

40. (Previously Presented) The method as in claim 39, wherein the ICN server provides the coupon audit report to the manufacturer in real time.

41. (Previously Presented) The method as in claim 39, where the coupon audit report provides detailed and summary information by individual store and date.

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42. (Previously Presented) The method as in claim 38, wherein the redeemed coupon related information comprises information regarding a consumer's transaction including at least one of: date, time, store, lane, total dollar amount spent, customer ID and universal product codes.

43. (Previously Presented) The method as in claim 38, where the ICN server is configured to communicate with a plurality of retail servers.

44. (Previously Presented) The method as in claim 38, further comprising transmitting a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received and whether the redemption of the coupon was valid.

45. (Previously Presented) The method as in claim 38, further comprising, in response to determining that the redemption of the coupon was invalid, transmitting a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received, that the redemption of the coupon was invalid and a reason why the redemption of the coupon was invalid.

46. (Previously Presented) The method as in claim 38, further comprising:

monitoring volume and traffic of redeemed coupons; and

identifying abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic.

47. (Currently Amended) An ICN server comprising a processor; and a memory including computer program code, the memory and the computer program code configured to, with the processor, cause the ICN server to perform at least the following:

to receive, at an ICN server from a retail server located in a retail business located at a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, customer identification information, an application identifier, and

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retailer identification information and where the ICN server is at a second location that is remote from the first location;

in response to receiving the redeemed coupon related information, to determine whether the redemption of the coupon was valid based on the redeemed coupon related information; and

to store, by the ICN server, the redeemed coupon related information in a redeemed coupon database, where the redeemed coupon database comprises a plurality of redeemed coupon related information received from a plurality of retailer servers.

48. (Previously Presented) The ICN server as in claim 47, where the memory and the computer program code are further configured to cause the apparatus to transmit a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received and whether the redemption of the coupon was valid.

49. (Previously Presented) The ICN server as in claim 47, where the memory and the computer program code are further configured to cause the ICN server:

to generate a coupon audit report based on the redeemed coupon database;

to transmit the coupon audit report to a manufacturer; and

in response to receiving approval for at least a portion of the coupon audit report, to debit a bank account assigned to the manufacturer based on the portion of the coupon audit report that was approved and to credit a bank account assigned to the retailer based on the portion of the coupon audit report that was approved.

50. (Previously Presented) The ICN server as in claim 49, where the coupon audit report provides detailed and summary information by individual store and date.

51. (Previously Presented) The ICN server as in claim 47, wherein the redeemed coupon related information comprises information regarding a consumer's transaction including at least one of: date, time, store, lane, total dollar amount spent, customer ID and universal product codes.

52. (Previously Presented) The ICN server as in claim 47, where the memory and the computer program code are further configured to cause the apparatus:

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to monitor volume and traffic of redeemed coupons; and to identify abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic.

53. (Currently Amended) A computer readable medium tangibly encoded with a computer program executable by a processor to perform actions comprising:

receiving, at an ICN server from a retail server in a retail business located at a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, customer identification information, an application identifier, and retailer identification information and where the ICN server is at a second location that is remote from the first location;

in response to receiving the redeemed coupon related information, determining whether the redemption of the coupon was valid based on the redeemed coupon related information; and

storing, by the ICN server, the redeemed coupon related information in a redeemed coupon database, where the redeemed coupon database comprises a plurality of redeemed coupon related information received from a plurality of retailer servers.

54. (Previously Presented) The computer readable medium as in claim 53, where the actions further comprise:

generating a coupon audit report based on the redeemed coupon database;

transmitting the coupon audit report to a manufacturer; and

in response to receiving approval for at least a portion of the coupon audit report, debiting a bank account assigned to the manufacturer based on the portion of the coupon audit report that was approved and crediting a bank account assigned to the retailer based on the portion of the coupon audit report that was approved.

55. (Previously Presented) The computer readable medium as in claim 54, where the coupon audit report provides detailed and summary information by individual store and date.

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56. (Previously Presented) The computer readable medium as in claim 53, wherein the redeemed coupon related information comprises information regarding a consumer's transaction including at least one of date, time, store, lane, total dollar amount spent, customer ID and universal product codes.

57. (Previously Presented) The computer readable medium, as in claim 53, where the actions further comprise:

monitoring volume and traffic of redeemed coupons; and

identifying abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic.

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REMARKS

This Amendment is in reply to the Office Action dated November 30, 2016. Claims 38-57 are pending. Clams 38, 47, and 53 have been amended.

In view of the following remarks and the preceding amendments, Applicant has made a bona fide effort to respond to each and every requirement set forth in the Office Action. Applicant respectfully submits that this application is in complete condition for allowance and requests reconsideration of the application in this regard.

Double Patenting

Claims 38-57 are provisionally rejected for non-statutory obviousness-type double patenting over claims 1-39 of U.S. Patent No. 8,386,309, 1-57 of U.S. Patent No. 9,098,855, and claims 1-35 of U.S. Patent No. 9,070,133.

Applicant respectfully requests Examiner to hold the non-statutory double patenting objections in abeyance. If necessary, Applicants will file a Terminal Disclaimer upon allowance of the pending claims to address the rejections under this section.

Rejections under 35 U.S.C. § 101

Claims 38-57 stand rejected under 35 U.S.C. § 101 as being directed to non-statutory subject matter. In particular, Examiner asserts that the claims are directed to the abstract idea of "electronically processing redeemed coupon information" without significantly more. *See* Office Action, pp. 5-9. Applicant respectfully traverses the rejection.

As the Court wrote in *Alice*: "At some level, "all inventions... embody, use, reflect, rest upon, or apply laws of nature, natural phenomena, or abstract ideas" (internal citations omitted). Thus, an invention is not rendered ineligible for patent simply because it involves an abstract concept. *See Diamond v. Diehr,* 450 U. S. 175, 187 (1981). "[A]pplication[s]" of such concepts "'to a new and useful end,'" we have said, remain eligible for patent protection. *Gottschalk v. Benson,* 409 U. S. 63, 67 (1972)." Furthermore, "[a]n inventive concept can be found in the non-conventional and non-generic arrangement of the additional element," including additional elements consisting of "generic computer, network, and Internet components." *See* November 2, 2016, Memo to Patent Examining Corps. Regarding "Recent Subject Matter Eligibility" discussing *Bascom Global Internet Services, Inc. v. AT&T Mobility LLC*, (Fed. Cir. June 27, 2016) and *McRO, Inc. v. Bandai Namco Games America Inc.,* No. 2015-1080 (Fed. Cir. Sept. 13, 2016). "[C]ourts 'must be careful to avoid oversimplifying the claims' by looking at them

generally and failing to account for the specific requirements of the claims.... Whether at step one or step two of the Alice test, in determining the patentability of a method, a court must look to the claims as an ordered combination, without ignoring the requirements of the individual steps. The specific, claimed features of [the] rules allow for the improvement realized by the invention." *McRO* slip op. at 21. (first quoting *In re TLI Commc'ns LLC Patent Litig.,* 823 F.3d 607, 611 (Fed. Cir. 2016); and then citing *Diamond v. Diehr,* 450 U.S. 175 (1981). at 189 n.12).

A. The claims are not directed to an abstract idea under Step 2A of the two-part test to determine eligible subject matter.

The Federal Circuit has explained that when considering whether a claim is "directed to" an abstract idea, it is improper to "simply ask whether the claims *involve* a patent-ineligible concept, because essentially every routinely patent-eligible claim... *involves* a law of nature and/or natural phenomenon." *See Enfish, LLC v. Microsoft Corp.*, No. 2015-1244, slip op. at 10 (Fed. Cir. May 12, 2016) (citing *Mayo Collaborative Servs. v. Prometheus Laboratories, Inc.*, 132 S. Ct. 1289, 1293 (2012)). "Rather, the 'directed to' inquiry applies a stage-one filter to claims, considered in light of the specification, based on whether 'their character as a whole is directed to excluded subject matter.'" *Id* (quoting *Internet Patents Corp. v. Active Network, Inc.*, 790 F. 3d 1343, 1346 (Fed. Cir. 2015)). The USPTO's 2016 Memorandum on Subject Matter Eligibility (2016 Memorandum) further expands on the abstract idea inquiry. In particular, the 2016 Memorandum states that when making a § 101 rejection based on the claims being directed to an abstract idea, "Examiners should... ensure that the rejection is reasonably tied to the facts of [a] case and avoid relying upon language taken out of context," and "not go beyond those concepts that are similar to what the courts have identified as abstract ideas." *See* 2016 Memorandum, pg. 3. However, Examiner simply makes the overly-simplistic assertion that Applicant's claims include the following limitations that "set forth the abstract idea[s]" of "obtaining and comparing intangible data (e.g. Cybersource)" and "data recognition and storage (e.g. Content Extraction)":

> (1) "Receiving, at a second location and from a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product

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purchased, an application identifier, and retailer identification information and where the second location is remote from the first location";

(2) "Determining, in response to receiving the redeemed coupon related information, whether the redemption of the coupon was valid based on the redeemed coupon related information"; and

(3) "Storing, at the second location, the redeemed coupon related information, where the stored data comprises a plurality of redeemed coupon related information received". *See* Office Action. at pp. 6-7.

Furthermore, Examiner states the claims are "similar" to the "*Ultramercial*, and *Planet Bingo* cases in which the claims merely describe management, organization, and/or performance of an abstract idea using a general purpose computer in communication with a network", without any further discussion regarding the facts of the cases as they pertain to Applicant's claims and specification. *Id.* at p. 9. Also, none of the cases listed by Examiner involve the concept of, as stated by Examiner, "electronically processing redeemed coupon information". *Id.* at pp. 5-9.

A review of the USPTO's chart illustrates that a method and system for redeeming and validating coupons across a network, including central monitoring from a remote server that can monitor and audit coupon transactions, as set forth in the entirety of Applicant's claim 38, is not a concept reasonably tied to the facts of a Federal Circuit or a Supreme Court case in which claims were found to be directed to an abstract idea. Moreover, with no statement as to how the facts of the cited cases uniquely match the facts at issue, Examiner contends that the claims are similar to the concepts found ineligible in *Ultramercial, Inc. v. Hulu, LLC,* 772 F.3d 709 (Fed. Cir. 2014) and *Planet Bingo, LLC v. VKGS LLC,* 576 Fed. Appx. 1005 (Fed. Cir. 2014). Thus, Examiner fails to show that the rejection of the claims is reasonably tied to the facts of a Federal Circuit or a Supreme Court case in which claims were found to be directed to an abstract idea.

The background section of Applicant's specification explains that coupon validation historically included distribution of coupons to consumers through mail by the local postal system, in newspapers, and manual distribution at retail stores. at paragraph [0003]. The retail stores would accept the coupons when a consumer would make a purchase of a manufacturer's product and the retail store would then forward the physical coupons for coupon processing. *Id.* at paragraph [0004]. Typically, this manual process of validating coupons took weeks or months and was plagued with inaccuracies and inefficiencies, including fraudulent coupons, coupons

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redeemed without a purchase, manual handling, long validation cycle times, and identification of expired coupons and fraudulent coupons long after the consumer received the coupon's benefit. *Id.* at paragraphs [0032]-[0038].

At best, the prior art coupon validation systems or methods may be applied at a single store location. For example, the prior art coupon systems where all the components are located at the retail store require the digital coupons (*e.g.*, the coupon definitions) to be pre-loaded in every single store location and to be validated locally at the retail store location. *See* U.S. Patent No. 7,240,843 for a prior art example. In this arrangement, the local system does not prevent fraud from occurring because coupon activity at each local retail store location is not monitored by a central server, *e.g.*, an in-store system does not include central monitoring from a remote server that can monitor coupon transactions (volume/traffic) to prevent store personnel and/or others from fraudulently redeeming coupons for personnel gain, to meet or exceed sales goals, and the like. *See* Specification, paragraph [0039].

The present invention solves a technical problem by alleviating these problems and improving the functionality of computer systems when redeeming and validating coupons. Claims 38-57 set forth improved systems and methods that include, at a minimum, coupon processing servers that are at a remote location relative to the retail stores. Further, the digital coupons (*e.g.*, coupon definitions) may be pre-loaded and may be validated at the remote coupon processing server location. *See* Specification, paragraph [0034]. The remote server provides additional significant improvements over the prior art. For example, a remote coupon processing server may monitor in real time the redeemed coupon volume/traffic to prevent fraud by retail store personnel. *Id.* Further, the remote server eliminates the requirement of defining digital coupons in every store location, instead, the digital coupons can be defined, edited, and/or corrected in real time in a centralized database at the remote processing server so that each retail store has instant access, *e.g.*, corrected coupon coding errors can be instantly accessed by each retail store that is connected to the remote coupon processing server. *See* Specification, paragraph [0038].

Unlike the pending claims, the claim at issue in *Ultramercial*, was directed to a method for distributing copyrighted media over the Internet to consumers in exchange for them viewing an advertisement. Examiner states that the pending claims similarly describe "management" and "organization", but Examiner's conclusion on this point is incorrect and is unsupported by the

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facts. Notably, the claims of the present application are not directed to advertising, marketing and sales activities. Rather, the claims are directed to a particular method of using a specific machine (i.e., an ICN server is used to store and analyze redeemed coupon information to determine validity of coupon redemption). Because the present claims are not directed to a method of distributing data or other content to consumers over the Internet, the Examiner's reliance on *Ultramercial* is therefore incorrect and does not support the 101 rejection.

Examiner also asserts a similarity of the present claims to the claims at issue in the *Planet Bingo* decision, which were directed to a method of running a bingo game over a computer network and only recited "the generic functions of storing, retrieving and verifying a chosen set of bingo numbers against a winning set of bingo numbers." *See Planet Bingo* finding the claimed limitations "'a computer with a central processing unit,' 'a memory,' 'an input and output terminal,' 'a printer,' in some cases 'a video screen,' and 'a program…enabling' the steps of managing a game of bingo" to be nothing more than "generic computer implementation of the covered abstract idea" and the fact that the invention included "complex computer code with three distinct subparts" was insufficient to add an inventive concept, because the "accounting program," "ticket program" and "verification program" identified in plaintiff's motion briefs did not appear in the patent claims. *Id.* at 147-150. The USPTO's 2016 Memorandum on Recent Subject Matter Eligibility Decisions dated November 2, 2016 instructs examiners to "avoid relying upon or citing non-precedential decisions [e.g., *Planet Bingo*] unless the facts of the application under examination uniquely match the facts at issue in the non-precedential decision". *See* November 2016 Memorandum. at pg. 4. Thus, the claims in the present case should not be compared to *Planet Bingo*, as *Planet Bingo*'s claims do not uniquely match the claims at issue; i.e. the present claims are not directed to a method of running a game over a computer network, but rather set forth a method and system for redeeming and validating coupons across a network, including non-generic functions such as determining, by a remote ICN server, whether a coupon redemption was valid based on received redeemed coupon related information, from a retail server in a retail business, and storing, by the ICN server, the redeemed coupon related information in a redeemed coupon database. *See* Applicant's claim 38. For at least these reasons, the present claims are not similar to the "performance of an abstract idea using a general purpose computer in communication with a network" as at issue in *Planet Bingo*. *See* Office Action, at pg. 9.

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Because the subject matter recited by the present claims is not similar to the concepts identified as abstract ideas by cited cases, nor any other concept identified by the courts as abstract, the claims are not directed to ineligible subject matter under step 2A of the test provided by the 2014 Interim Eligibility Guidance. For at least this reason, Applicant requests that the rejection be withdrawn.

B. The claims amount to significantly more than the alleged abstract idea(s) under Step 2B of the two-part test to determine eligible subject matter.

Even if the claims at issue may be considered to be directed to a patent-ineligible abstract idea (which is not admitted), the claims include additional elements that transform the nature of the claims into a patent-eligible application of the abstract idea. In particular, the claims apply the judicial exception with, or by use of, a particular machine and add specific limitations other than what is well-understood, routine and conventional in the field, or add unconventional steps that confine the claim to a particular useful application. *See* 2014 Interim Guidance on patent Subject Matter Eligibility, Dec. 16, 2014, at 21-24. In analyzing claims under Step 2B, examiners are to "consider the additional elements in combination, as well as individually, when determining whether a claim as a whole amounts to significantly more, as this may be found in the nonconventional and non-generic arrangement of known, conventional elements." *See* November 2, 2016, Memo to Patent Examining Corps. Regarding "Recent Subject Matter Eligibility."

Contrary to Examiner's assertion that the claims are directed to "generic computers performing generic computer functions", at minimum, the claims are directed to a particular machine that includes at least an ICN server, a retail server, a redeemed coupon database, and a multiple retailer servers, each server being arranged to at least store, process and/or send/receive coupon data. The claimed particular machine also includes a processor configured to determine whether the redemption of the coupon was valid based on the redeemed coupon related information and store, by the ICN server, the redeemed coupon related information in a redeemed coupon database. Moreover, using a central ICN server to receive coupon-related information from a plurality of retailer servers, determine whether the coupon-related information is valid, store the information in database, and/or audit the information to generate

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an audit report "offers a meaningful limitation beyond generally linking 'the use of the [method] to a particular technological environment.'" *See Alice* at 2360. Therefore, the claims are not directed to a patent ineligible combination of generic computer components, but rather to a particular set of computer components listed in the claims arranged for carrying out the listed complex computing functions. For at least this reason, the claims amount to significantly more than the alleged abstract idea and Applicant requests that the rejection be withdrawn.

Furthermore, the instant claims are similar to the claims found to be patent eligible by the Federal Circuit in *BASCOM Global Internet Services, Inc. v. AT&T Mobility LLC*, (Fed. Cir. June 27, 2016). One such claim from *BASCOM* includes an ISP server that receives a request to access a website, associates the request with a particular user, and identifies the requested website. A filtering tool then applies the filtering mechanism associated with the particular user to the requested website to determine whether the user associated with that request is allowed access to the website. *Id.* In finding the claim recited patent eligible subject matter because the specific arrangement of features in the claim improved a technological process, the Federal Circuit stated, "an inventive concept can be found in the non-conventional and non-generic arrangement of known, conventional pieces." *Id.* at 15.

Similar to the claims in *BASCOM*, the present claims include a non-conventional and non-generic arrangement of known, conventional pieces that improves a technological process. In particular, the present claims provide a "real time, convenient way for validating and processing paper coupons quickly, eliminating potential fraud, and providing an auditable and comprehensive financial settlement process," eliminating 'the need for manually counting and validating each paper coupon redeemed." *See* Specification, paragraph [0005]. In order to provide this technological improvement, Applicant's claims include an Intelligent Clearing Network (ICN) server that receives redeemed coupon information (analogous to *BASCOM*'s request to access a website at the ISP server), determines whether the coupon and/or redemption of the coupon was valid (analogous to *BASCOM*'s association of the request to a particular user and identification of the requested website), and stores the information in a database. The stored information can then be audited to determine validation, payment approval, and/or fraud identification (analogous to *BASCOM*'s filtering tool that determines whether the user associated with that request is allowed access to the website). Just as BASCOM's claimed architecture uses known, conventional pieces to provide an unconventional technical solution to a specific

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technical problem, Applicant's claimed architecture provides an unconventional technical solution to the problem of coupon validation by incorporating the ICN server and eliminating the conventional practice of retailers contacting each manufacturer individually in order to redeem a given manufacturer's coupons. *See* paragraph [0004] of Applicant's specification. As such, because the claims in the instant case are similar to those in *Bascom*, Applicant asserts that like the claims in *Bascom*, the instant claims are patent eligible.

For at least the above reasons, Applicant's claims include significantly more than the alleged abstract idea because they present a non-conventional and non-generic arrangement of what may be otherwise known, conventional pieces. Accordingly, Applicant respectfully requests that the rejection of claims 37-58 under 35 U.S.C. § 101 be withdrawn.

Rejection under 35 U.S.C. § 102

Claims 38-57 stand rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Pat. No. 7,877,288 to Cunningham et al (hereinafter "Cunningham"). Applicant respectfully traverses the rejection.

Amended claim 38 recites "receiving… redeemed coupon related information… wherein the redeemed coupon related information comprises… customer identification information", "in response to receiving the redeemed coupon related information, determining whether the redemption of the coupon was valid based on the redeemed coupon related information", and "storing… the redeemed coupon related information in a redeemed coupon database". *See* Applicant's claim 38.

As explained throughout Applicant's specification, the ICN server may "receive", "validate" and "store" coupon information, "determining whether coupon purchase requirements have been met" using "data elements from the GS1 barcode", including customer identification information such as a "customer loyalty card number". *See* at least paragraph [0193] of Applicant's specification. Applicant's specification further states consumer identification "may include a driver's license, a passport, or other identification means, such as entry of a special code or biometrics scanning" (paragraph [0070]) and that the coupon processing server database may "update the customer record" (paragraph [0055]), "validate the unique coupon card account number" (paragraph [0061]), and "generate a report to the manufacturer regarding the coupon

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redemption transaction" or "provide quick market intelligence to a CPG manufacturer" (paragraph [0062]).

In the context of the rejection of claims 42, 51, and 56, Examiner states that Col. 7, ll. 41-67 of Cunningham discloses "wherein the redeemed coupon related information comprises information regarding a consumer's transaction including at least one of: date, time, store, lane, total dollar amount spent, *customer ID* and universal product codes". *See* page 11 of Office Action. (emphasis added). However, while the cited portion of Cunningham may disclose a token using numerical variables associated with the purchase transaction and the item being purchased, Cunningham does not teach any analysis of information associated with the customer or consumer making the purchase, including validation of the coupon based on customer information.

In order for a reference to anticipate the invention in a claim, the reference must teach each and every element in the precise arrangement set forth in the claim. If the reference fails to teach even one of the claimed elements, the reference does not and cannot anticipate the claimed invention. Because of the deficiencies noted above, Cunningham fails to anticipate claim 38. Accordingly, the Applicant respectfully requests that the rejection of claim 38 be withdrawn.

Independent claims 47 and 53, which set forth subject matter similar to that of claim 38 described above, are patentable because of the deficiencies of Cunningham discussed above for claim 38. Claims 39-46 are patentable based upon their dependency from independent claim 38, claims 48-52 are patentable based upon their dependency from independent claim 47, and claims 54-57 are patentable based on their dependency from independent claim 53. Moreover, each of these claims recites a unique combination of features that is patentable over Cunningham.

Rejection under 35 U.S.C. § 103

Claim 45

Claim 45 stands rejected under 35 U.S.C. § 103 as unpatentable over Cunningham in view of U.S. Pub. No. 2005/0230473 to Fajkowski (hereinafter "Fajkowski"). Because claim 45 depends from independent claim 38, Applicant submits this dependent claim is also patentable because of the deficiencies of Cunningham, which are not remedied by Fajkowski. Furthermore, claim 45 recites a unique combination of elements not disclosed or rendered obvious by Cunningham and Fajkowski.

Claims 46, 52, and 57

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Claims 46, 52, and 57 are rejected under 35 U.S.C. § 103 as unpatentable over Cunningham in view of Fajkowski. Because claims 46, 52, and 57 depend from independent claims 38, 47, and 53, respectively, Applicant submits these dependent claims are also patentable because of the deficiencies of Cunningham, which are not remedied by Fajkowski. Furthermore, these dependent claims each recite a unique combination of elements not disclosed or rendered obvious by Cunningham and Fajkowski.

Conclusion

Applicant has made a bona fide effort to respond to each and every requirement set forth in the Office Action and to further prosecution of the present application. This application is submitted to be in complete condition for allowance and, accordingly, a timely notice of allowance to this effect is earnestly solicited. In the event that any issues remain outstanding, Examiner is invited to contact the undersigned to expedite issuance of this application.

Applicant does not believe any fees are due in connection with filing this paper, other than a fee for a three-month time extension. If, however, any additional fees are necessary as a result of this paper, the Commissioner is hereby authorized to charge any under-payment or credit any over-payment to Deposit Account No. 20-0809.

Respectfully submitted,

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Electronic Patent Application Fee Transmittal

Application Number:	13773704
Filing Date:	22-Feb-2013
Title of Invention:	Intelligent Clearing Network
First Named Inventor/Applicant Name:	Richard B. Thibedeau
Filer:	Gabriel Thomas Applegate/Angela Malik
Attorney Docket Number:	091480-00002USCN1

Filed as Small Entity

Filing Fees for Utility under 35 USC 111(a)

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

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Extension - 3 months with $0 paid	2253	1	700	700
Miscellaneous:				
			Total in USD ($)	**700**

Electronic Acknowledgement Receipt

EFS ID:	29326417
Application Number:	13773704
International Application Number:	
Confirmation Number:	2510
Title of Invention:	Intelligent Clearing Network
First Named Inventor/Applicant Name:	Richard B. Thibedeau
Customer Number:	27805
Filer:	Gabriel Thomas Applegate/Angela Malik
Filer Authorized By:	Gabriel Thomas Applegate
Attorney Docket Number:	091480-00002USCN1
Receipt Date:	26-MAY-2017
Filing Date:	22-FEB-2013
Time Stamp:	15:00:26
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	CARD
Payment was successfully received in RAM	$700
RAM confirmation Number	053017INTEFSW15010900
Deposit Account	200809
Authorized User	Angela Malik Luck

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

37 CFR 1.16 (National application filing, search, and examination fees)

37 CFR 1.17 (Patent application and reexamination processing fees)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		091480_00002USCN1_Response_2016-11-30.pdf	141300 bf906cacca6e9f7ff7915c383cad9cf093973178	yes	16

Multipart Description/PDF files in .zip description

Document Description	Start	End
Amendment/Req. Reconsideration-After Non-Final Reject	1	1
Claims	2	6
Applicant Arguments/Remarks Made in an Amendment	7	16

Warnings:

Information:

2	Fee Worksheet (SB06)	fee-info.pdf	30569 6b6b60ea204f688777bbde3d7d4fd267e0a21a55	no	2

Warnings:

Information:

Total Files Size (in bytes):	171869

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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.

PTO/SB/06 (09-11)
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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 13/773,704	Filing Date 02/22/2013	☐ To be Mailed

ENTITY: ☐ LARGE ☒ SMALL ☐ MICRO

APPLICATION AS FILED – PART I

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

APPLICATION AS AMENDED – PART II

AMENDMENT **05/26/2017**

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

AMENDMENT

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

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

LIE
BRENDA HARRISON

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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Document Description: Power of Attorney

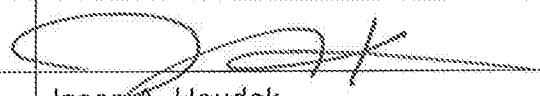
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NOTE: This form is to be submitted with the Power of Attorney by Applicant form (PTO/AIA/82B) to identify the application to which the Power of Attorney is directed, in accordance with 37 CFR 1.5, unless the application number and filing date are identified in the Power of Attorney by Applicant form. If neither form PTO/AIA/82A nor form PTO/AIA82B identifies the application to which the Power of Attorney is directed, the Power of Attorney will not be recognized in the application.

Application Number	13/773,704
Filing Date	February 22, 2013
First Named Inventor	Richard B. Thibedeau
Title	Intelligent Clearing Network
Art Unit	3622
Examiner Name	John W. Van Bramer
Attorney Docket Number	33101-PN005 (formerly 91480-00002USCN1)

SIGNATURE of Applicant or Patent Practitioner

Signature		Date (Optional)	June 14, 2017
Name	Jason A. Houdek	Registration Number	54620
Title (if Applicant is a juristic entity)			
Applicant Name (if Applicant is a juristic entity)			

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

☑ *Total of 2 forms are submitted.

This collection of information is required by 37 CFR 1.131, 1.32, and 1.33. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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

Doc Code: PA..
Document Description: Power of Attorney

PTO/AIA/82B (07-13)
Approved for use through 01/31/2018. OMB 0651-0035
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POWER OF ATTORNEY BY APPLICANT

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

Application Number	Filing Date

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

☑ I hereby appoint the Patent Practitioner(s) associated with the following Customer Number as my/our attorney(s) or agent(s), and to transact all business in the United States Patent and Trademark Office connected therewith for the application referenced in the attached transmittal letter (form PTO/AIA/82A) or identified above: 43218

OR

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

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

☑ The address associated with the above-mentioned Customer Number

OR

☐ The address associated with Customer Number:

OR

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

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

INTELLIGENT CLEARING NETWORK, INC.

☐ Inventor or Joint Inventor (title not required below)

☐ Legal Representative of a Deceased or Legally Incapacitated Inventor (title not required below)

☑ Assignee or Person to Whom the Inventor is Under an Obligation to Assign (provide signer's title if applicant is a juristic entity)

☐ Person Who Otherwise Shows Sufficient Proprietary Interest (e.g., a petition under 37 CFR 1.46(b)(2) was granted in the application or is concurrently being filed with this document) (provide signer's title if applicant is a juristic entity)

SIGNATURE of Applicant for Patent

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

Signature	/Gary W. Oakley/	Date (Optional)	7/12/13
Name	Gary W. Oakley		
Title	Chief Executive Officer		

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

☐ Total of forms are submitted.

This collection of information is required by 37 CFR 1.131, 1.32, and 1.33. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: **Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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Electronic Acknowledgement Receipt

EFS ID:	29492546
Application Number:	13773704
International Application Number:	
Confirmation Number:	2510
Title of Invention:	Intelligent Clearing Network
First Named Inventor/Applicant Name:	Richard B. Thibedeau
Customer Number:	27805
Filer:	Douglas Alan Collier/Caroline Wilson
Filer Authorized By:	Douglas Alan Collier
Attorney Docket Number:	091480-00002USCN1
Receipt Date:	14-JUN-2017
Filing Date:	22-FEB-2013
Time Stamp:	12:05:34
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	Power of Attorney	CWILSON_20170614_10284054247_0001.pdf	717145 0a0168d090e3046667d1719de8b9bdd18564ea1d	no	2

Warnings:

Information:	
Total Files Size (in bytes):	717145

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

New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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

UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/773,704	02/22/2013	Richard B. Thibedeau	33101-PN005

CONFIRMATION NO. 2510

POA ACCEPTANCE LETTER

43218
Taft Stettinius & Hollister LLP
ONE INDIANA SQUARE, SUITE 3500
INDIANAPOLIS, IN 46204-2023

OC000000092124116

Date Mailed: 06/16/2017

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 06/14/2017.

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

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

/cvorachack/

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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/773,704	02/22/2013	Richard B. Thibedeau	091480-00002USCN1

CONFIRMATION NO. 2510

POWER OF ATTORNEY NOTICE

27805
THOMPSON HINE L.L.P.
10050 Innovation Drive
Suite 400
DAYTON, OH 45342-4934

OC000000092124056

Date Mailed: 06/16/2017

NOTICE REGARDING CHANGE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 06/14/2017.

- The Power of Attorney to you in this application has been revoked by the applicant. Future correspondence will be mailed to the new address of record(37 CFR 1.33).

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

/cvorachack/

UNITED STATES PATENT AND TRADEMARK OFFICE

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/773,704	02/22/2013	Richard B. Thibedeau	33101-PN005	2510

43218 7590 08/31/2017

Taft Stettinius & Hollister LLP
ONE INDIANA SQUARE, SUITE 3500
INDIANAPOLIS, IN 46204-2023

EXAMINER
VAN BRAMER, JOHN W

ART UNIT	PAPER NUMBER
3622	

NOTIFICATION DATE	DELIVERY MODE
08/31/2017	ELECTRONIC

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

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

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

Taft-IP-Docket@taftlaw.com

Office Action Summary	Application No. 13/773,704	Applicant(s) Thibedeau et al.	
	Examiner JOHN W VAN BRAMER	Art Unit 3622	AIA Status No

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

Period for Reply

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

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

Status

1)☑ Responsive to communication(s) filed on 26 May 2017 .

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

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

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

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

Disposition of Claims*

5)☑ Claim(s) 38-57 is/are pending in the application.

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

6)☐ Claim(s) _____ is/are allowed.

7)☑ Claim(s) 38-57 is/are rejected.

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

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

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

Application Papers

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

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

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

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

Priority under 35 U.S.C. § 119

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

Certified copies:

a)☐ All b)☐ Some** c)☐ None of the:

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

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

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

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

Attachment(s)

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

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

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

4) ☐ Other: _____ .

Notice of Pre-AIA or AIA Status

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

Response to Amendment

2. The amendments filed on May 26, 2017 cancelled no claims. Claims 38, 47, and 53 were amended and no new Claims were added. Thus, the currently pending claims addressed below are claims 38-57.

Double Patenting

3. The nonstatutory double patenting rejection is based on a judicially created doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the unjustified or improper timewise extension of the "right to exclude" granted by a patent and to prevent possible harassment by multiple assignees. A nonstatutory double patenting rejection is appropriate where the claims at issue are not identical, but at least one examined application claim is not patentably distinct from the reference claim(s) because the examined application claim is either anticipated by, or would have been obvious over, the reference claim(s). See, e.g., *In re Berg*, 140 F.3d 1428, 46 USPQ2d 1226 (Fed. Cir. 1998); *In re Goodman*, 11 F.3d 1046, 29 USPQ2d 2010 (Fed. Cir. 1993); *In re Longi*, 759 F.2d 887, 225 USPQ 645 (Fed. Cir. 1985); *In re Van Ornum*, 686 F.2d 937, 214 USPQ 761 (CCPA 1982); In re Vogel, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); and *In re Thorington*, 418 F.2d 528, 163 USPQ 644 (CCPA 1969).

A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) or 1.321(d) may be used to overcome an actual or provisional rejection based on a nonstatutory double patenting ground provided the reference application or patent either is shown to be commonly owned with this application, or claims an invention made as a result of activities undertaken within the scope of a joint research agreement. See MPEP § 717.02 for applications subject to examination under the first inventor to file provisions of the AIA as explained in MPEP § 2159. See MPEP §§ 706.02(l)(1) - 706.02(l)(3) for applications not subject to examination under the first inventor to file provisions of the AIA. A terminal disclaimer must be signed in compliance with 37 CFR 1.321(b).

The USPTO Internet website contains terminal disclaimer forms which may be used. Please visit www.uspto.gov/forms/. The filing date of the application in which the form is filed determines what form (e.g., PTO/SB/25, PTO/SB/26, PTO/AIA/25, or PTO/AIA/26) should be used. A web-based eTerminal Disclaimer may be filled out completely online using web-screens. An eTerminal Disclaimer that meets all requirements is auto-processed and approved immediately upon submission. For more information about eTerminal Disclaimers, refer to http://www.uspto.gov/patents/process/file/efs/guidance/eTD-info-I.jsp.

4. Claims 38-57 are rejected on the ground of nonstatutory double patenting over claim 1-39 of U.S. Patent No. 8,386,309 since the claims, if allowed, would improperly extend the “right to exclude” already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the patent and is covered by the patent since the patent and the application are claiming common subject matter.

Furthermore, there is no apparent reason why applicant was prevented from presenting claims corresponding to those of the instant application during prosecution of the application which matured into a patent. See *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968). See also MPEP § 804.

5. Claims 38-57 are rejected on the ground of nonstatutory double patenting over claim 1-57 of U.S. Patent No. 9,098,855 since the claims, if allowed, would improperly extend the "right to exclude" already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the patent and is covered by the patent since the patent and the application are claiming common subject matter.

Furthermore, there is no apparent reason why applicant was prevented from presenting claims corresponding to those of the instant application during prosecution of the application which matured into a patent. See *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968). See also MPEP § 804.

6. Claims 38-57 are rejected on the ground of nonstatutory double patenting over claim 1-35 of U.S. Patent No. 9,070,133 since the claims, if allowed, would improperly extend the "right to exclude" already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the patent and is covered by the patent since the patent and the application are claiming common subject matter.

Furthermore, there is no apparent reason why applicant was prevented from presenting claims corresponding to those of the instant application during prosecution of the

application which matured into a patent. See *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968). See also MPEP § 804.

Claim Rejections - 35 USC § 101

7. 35 U.S.C. 101 reads as follows:

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

8. Claims 38-57 are rejected under 35 U.S.C. 101 because the claimed invention is directed to a judicial exception (i.e., a law of nature, a natural phenomenon, or an abstract idea) without significantly more. Claim(s) 38-57 is/are directed to an abstract idea. The claim(s) does/do not include additional elements that are sufficient to amount to significantly more than the judicial exception. The applicant has invented a system for processing redeemed coupon information. The examiner has identified that the claims are directed towards a method, system, and product which is/are a statutory class of invention. Next, the examiner analyzed the claims to determine whether they are directed to a judicial exception. The examiner determined that the claims are directed to an abstract idea. The identified abstract idea at the heart of the claims is electronically processing redeemed coupon information. The limitations that set forth the abstract idea are:

- Receiving, at a second location and from a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, customer identification information, an application identifier, and retailer

identification information and where the second location is remote from the first location which is considered "obtaining and comparing intangible data" (e.g. Cybersource) which is an abstract idea. Additionally, as per the July 2015 Update: Subject Matter Eligibility, The courts have recognized the following computer functions to be well-understood, routine, and conventional: performing repetitive calculations; receiving, processing, and storing data; electronically scanning or extracting data from a physical document; electronic record keeping; automating metal tasks; and receiving or transmitting data over a network.

- Determining, in response to receiving the redeemed coupon related information, whether the redemption of the coupon was valid based on the redeemed coupon related information which is considered "obtaining and comparing intangible data" (e.g. Cybersource) which is an abstract idea.
- Storing, at the second location, the redeemed coupon related information, where the stored data comprises a plurality of redeemed coupon related information received which is considered "data recognition and storage" (e.g. Content Extraction) which is an abstract idea.

As such, these steps are similar to the concepts identified as abstract ideas by the courts. The claim elements in addition to the abstract idea are a processor; memory; an ICN server; a retail server; a redeemed coupon database; and a plurality of retailer servers. The processor, memory, ICN server, retail server, redeemed coupon database, and plurality of retailer servers are recited at a high level of generality, and comprise general purpose computers performing the generic computer functions of receiving

redeemed coupon related information indicating successful redemption of a coupon; determining whether the redemption of the coupon was valid, and storing the redeemed coupon related information. Generic computers performing generic computer functions, alone, do not amount to significantly more than the abstract idea. Considered individually, the steps of receiving redeemed coupon related information indicating successful redemption of a coupon; determining whether the redemption of the coupon was valid, and storing the redeemed coupon related information further describe the abstract idea but do not make it less abstract. Next, the examiner considered whether the ordered combination of steps in the claim recited an abstraction (an idea having no particular concrete or tangible form). Aside from the recitation of a general purpose computer, the steps of receiving redeemed coupon related information indicating successful redemption of a coupon; determining whether the redemption of the coupon was valid, and storing the redeemed coupon related information all describe an abstract idea, devoid of a concrete or tangible application. The claims merely recite the performance of an abstract idea using a computer and/or a computer network. The examiner next determined whether the claims do significantly more than simple describe the abstract method and whether the limitations of the claims contain an "inventive concept" to "transform" the claimed abstract idea into patent-eligible subject matter and concluded that the limitations do not transform the abstract idea that they recite into patent-eligible subject

matter because the claims simply instruct the practitioner to implement the abstract idea with "routine, conventional activities" using general purpose computing devices which is insufficient to transform the patent-ineligible abstract idea into patent-eligible subject matter. Considered as a whole, the recited steps merely organize the abstract idea into a stepwise description of a process used to perform the abstract idea and amount to no more than electronically processing redeemed coupon information. The claim merely instructs the practitioner to implement the concept of electronically processing redeemed coupon information with routine, conventional activity specified at a high level of generality in a particular technological environment. When view either individual or as an order combination, the claim as a whole does not add significantly more to the abstract idea of electronically processing redeemed coupon information. As such, the claim is not patent eligible. The claims are similar to at least the Cybersource, Electric Power Group, Int Ventures v. Cap One Financial cases in which data is collected, compared and analyzed to make a determination. The claims merely recited the abstract concept of receiving redeemed coupon related information (collect data); determining whether the redemption was valid (compare and/or analyze the data); and storing the redeemed coupon related information (store data). The limitations of the dependent claims have been considered in the same fashion and do not cure the deficiencies of the claims from which they depend and as such are rejected by virtue of dependency. Each of the dependent claims

are directed towards subject matter that the court has determined to be an abstract idea such as comparing data that can be performed mentally (e.g. Ambry, Myraid CAFC), obtaining and comparing intangible data (e.g. Cybersource), organizing information through mathematical correlations (e.g. Digitech), using a mathematical formula, algorithm, calculation to obtain a result (e.g. Benson, Flook, Bancorp) , delivering user selected media content to portable devices" (e.g. Affinity Labs v. Amazon.com), collecting information, analyzing it and displaying certain results of the collection and analysis (e.g. Electric Power Group), remotely accessing and retrieving user-specified information" (*Int. Ventures v. Erie Indemnity),* collecting, displaying, and manipulating data" (*Int Ventures v. Cap One Financial*), or tailoring content based on information about the user (*Int Ventures v. Cap One Bank '382*). Aside from these abstract ideas the dependent claims recited the performance of computer functions that are well-understood, routine, and conventional such as receiving, processing, and storing data; electronically scanning or extracting data; electronic record keeping, automating metal tasks and receiving or transmitting data over a network. As per the July 2015 Update: Subject Matter Eligibility, The courts have recognized the following computer functions to be well-understood, routine, and conventional: performing repetitive calculations; receiving, processing, and storing data; electronically scanning or extracting data from a physical document; electronic record keeping; automating metal tasks; and receiving or transmitting data over a network.

Claim Rejections - 35 USC § 103

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

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

10. Claim 38-57 is/are rejected under pre-AIA 35 U.S.C. 103(a) as being unpatentable over Cunningham et al. (U.S. Patent Number: 7,877,288) in view of Fajkowski (PGPUB: US 2005/0230473).

Claims 38, 47 and 53: Cunningham discloses a method, an ICN server, and a computer readable medium tangibly encoded with a computer program executable by a processor comprising:

a. A processor and memory. (Fig. 1, Col 5, lines 10-25; and Col 9, lines 8-15)
b. Receiving, at an ICN server from a retail server in a retail business located at a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, an **application identifier (read as barcode, as per paragraph [0002] of applicants specification)**, customer identification information, and retailer identification information and where the ICN server is at a second location that is remote from

the first location. (Fig. 1; Fig 7; Col 5, lines 26-44; Col 6, lines 1-15; Col 7, lines 41-67; Col 9, lines 16-23). While discloses receiving offer redemption transaction information including information from a product purchased, an application identifier, and retailer identification information in at least Col 7, lines 41-67, he does not specifically state that customer identification information is received. However, the analogous art of Fajkowski discloses that it is well known to include customer identification information along with redemption transaction information in at least paragraph [0086]. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to include the customer identification information of Fajkowski in the in redemption transaction information of Cunningham. The motivation for doing so is to provide consumer micromarketing data to manufacturers and retailers to be used to target specific consumers for specific products those consumers may have a tendency to purchase. (Fajkowski: Paragraph [0086])

c. In response to receiving the redeemed coupon related information, determining whether the redemption of the coupon was valid based on the redeemed coupon related information. (Cunningham: Col 9, lines 24-30)

d. Storing, by the ICN server, the redeemed coupon related information in a redeemed coupon database, where the redeemed coupon database comprises a plurality of redeemed coupon related information received from a plurality of retailer servers. (Cunningham: Col 9, lines 30-33 and lines 40-42)

Claims 39, 49, and 54: Cunningham and Fajkowski disclose the method as in claim 38, the ICN server as in claim 47, and the computer readable medium as in claim 53, further comprising:

a. Generating a coupon audit report based on the redeemed coupon database. (Cunningham: Col 9, lines 24-30)
b. Transmitting the coupon audit report to a manufacturer. (Cunningham: Col 9, lines 30-33 and 40-41)
c. In response to receiving approval for at least a portion of the coupon audit report, debiting a bank account assigned to the manufacturer based on the portion of the coupon audit report that was approved and crediting a bank account assigned to the retailer based on the portion of the coupon audit report that was approved. (Cunningham: Col 9, line 60 through Col 10, line 17)

Claim 40: Cunningham and Fajkowski disclose the method as in claim 39, wherein the ICN server provides the coupon audit report to the manufacturer in real time. (Cunningham: Col 9, line 40 through Col 10, line 17)

Claims 41, 50 and 55: Cunningham and Fajkowski disclose the method as in claim 39, the ICN server as in claim 49, and the computer readable medium as in claim 54, where the coupon audit report provides detailed and summary information by individual store and date. (Cunningham: Col 9, line 40 through Col 10, line 17)

Claims 42, 51, and 56: Cunningham and Fajkowski disclose the method as in claim 38, the ICN server as in claim 47, and the computer readable medium as in claim 53, wherein the redeemed coupon related information comprises information regarding a consumer's transaction including at least one of: date, time, store, lane, total dollar amount spent, customer ID and universal product codes. (Cunningham: Col 7, lines 41-67)

Claim 43: Cunningham and Fajkowski disclose the method as in claim 38, where the ICN server is configured to communicate with a plurality of retail servers. (Cunningham: Col 9, line 9 through Col 10, line 7)

Claims 44 and 48: Cunningham and Fajkowski disclose the method as in claim 38, and the ICN server as in claim 47, further comprising transmitting a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received and whether the redemption of the coupon was valid. (Cunningham: Col 9, line 9 through Col 10, line 7)

Claim 45: Cunningham and Fajkowski disclose the method as in claim 38. While Cunningham discloses that invalid coupons are sent to an error file for manual review, he does not specifically disclose that in response to determining that the redemption of the coupon was invalid, transmitting a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received, that the redemption of the coupon was invalid and a reason why the

redemption of the coupon was invalid. However, the analogous art of Fajkowski discloses that it is well known to notify the retailer that the redemption of the coupon was invalid, provide a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received, that the redemption of the coupon was invalid and a reason why the redemption of the coupon was invalid in at least paragraph [0080]. Therefore, it would have been obvious to one of ordinary skill in the art that the retailer's in Cunningham would need to be informed that the coupon redemption was received, that the coupon is invalid and that it is being manually processed. Furthermore, it would have been obvious to one of ordinary skill in the art to notify the retailer of Cunningham as to why a coupon was ultimately determined to be invalid. The rational for doing so is that common sense dictates that such information would need to be communicated back to the retailer in order for the retailer to balance the transactions from an accounting perspective.

Claims 46, 52, and 57: Cunningham and Fajkowski disclose the method as in claim 38, the ICN server as in claim 47, and the computer readable medium as in claim 53. Cunningham does not specifically disclose the monitoring volume and traffic of redeemed coupons and identifying abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic. However, the analogous art of Fajkowski discloses that it is well known to monitoring volume and traffic of redeemed coupons and identifying abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic in at least paragraph [0080]. Therefore, it would have been obvious to one of ordinary skill in

the art at the time the invention was made to include the monitoring volume and traffic of redeemed coupons and identifying abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic of Fajkowski in the invention of Cunningham. The motivation for doing so is to identify and prevent fraudulent misredemption and malredemption (Fajkowski: paragraphs [0007] and [0080])

Response to Arguments

11. Applicant's arguments filed May 26, 2017 have been fully considered but they are not persuasive.

a. The applicant argues that the claims are not directed to an abstract idea under Step 2A of the two-part test to determine eligible subject matter because the redeeming and validating coupons across a network, including central monitoring from a remote server that can monitor and audit coupon transactions is not a concept reasonably tied to the facts of a Federal Circuit or a Supreme Court Case in which claims were found to be directed to an abstract idea. The examiner disagrees. As a first matter of note the claims do not perform any monitoring. Nonetheless, the claims are clearly directed to a concept similar to at least the Cybersource, Electric Power Group, Int Ventures v. Cap One Financial cases in which data is collected, compared and analyzed to make a determination. The limitations of the claims as currently written merely receive redeemed coupon related information (collect data); determine whether the redemption was valid (compare and analyze the data); and store the redeemed

coupon related information (store data). Thus the claims are clearly directed to concept tied to the facts of a Federal Circuit or a Supreme Court Case in which claims were found to be directed to an abstract idea. The applicant argues that the present invention solves a technical problem by alleviating problems such as length of time to validate coupons. However, there is nothing in the claims to indicate that such an improvement is achieved. There is nothing in the claims describing when the data sent from the retail stores is received. Instead the claim merely indicates that once they are received, a validation process is performed, and the original data is stored. The claims do not even disclose how the results of the determination are used. The examiner finds that even the claims were amended to provide the argued solution the claim would merely be an improvement to a business process and not a technical problem. As such, the claims would not recite patent eligible subject matter. The applicant argues that the claims improve the functionality of the computer when redeeming and validating coupons. The examiner disagrees. Regardless of what the specification describes, there is no real time monitoring in the claims themselves and the claims do not even require that the ICN server be at a different building than the retail server. Instead, the claims just require that the servers be in different locations (such as different rooms). The claims merely disclose using a general purpose computer to receive data from another general purpose computer, compare and/or analyze the data to determine validity, and then storing the data. As such the computer itself is not improved.

b. The applicant argues that the claims amount to significantly more than the alleged abstract ideas under Step 2B of the two-part test to determine eligible subject matter. The examiner disagrees. An ICN server, a retail server, a redeemed coupon database and a multiple retailer server are all just general purpose computers performing general purpose computing functions. Generic computers performing generic computer functions, alone, do not amount to significantly more than the abstract idea. The applicant argues that the claims are similar to BASCOM. The examiner disagrees. The claims are not performing any type of customized individual filtering at a remote server for restricting access to websites. In the BASCOM case the various arrangement of computers were all positively recited and included in the scope of the claim functionality. In the instant case, the applicant is merely received data from another computer, processing that data, and storing that data. How and where the other computer that sent the data is not structurally integral to the scope of the claim. Instead the claims are clearly directed to a concept similar to at least the Cybersource, Electric Power Group, Int Ventures v. Cap One Financial cases in which data is collected, compared and analyzed to make a determination.

c. The applicants arguments directed to the newly proposed amendments have been addressed in the art rejection above with the application of the prior art of Fajkowski.

Conclusion

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

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

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

13. Any inquiry concerning this communication or earlier communications from the examiner should be directed to JOHN W VAN BRAMER whose telephone number is (571)272-8198. The examiner can normally be reached on Monday-Thursday 7:00 am - 5:30 pm EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Eric Stamber can be reached on 571-272-6724. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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

/JOHN VAN BRAMER/
John Van Bramer
Primary Examiner, Art Unit 3622

Electronic Patent Application Fee Transmittal

Application Number:	13773704
Filing Date:	22-Feb-2013
Title of Invention:	Intelligent Clearing Network
First Named Inventor/Applicant Name:	Richard B. Thibedeau
Filer:	Jason A. Houdek/lisa Schodrowski
Attorney Docket Number:	33101-PN005

Filed as Small Entity

Filing Fees for Utility under 35 USC 111(a)

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

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Extension - 2 months with $0 paid	2252	1	300	300
Miscellaneous:				
RCE- 1st Request	2801	1	650	650
		Total in USD ($)		**950**

Electronic Acknowledgement Receipt

EFS ID:	31632797
Application Number:	13773704
International Application Number:	
Confirmation Number:	2510
Title of Invention:	Intelligent Clearing Network
First Named Inventor/Applicant Name:	Richard B. Thibedeau
Customer Number:	43218
Filer:	Jason A. Houdek/lisa Schodrowski
Filer Authorized By:	Jason A. Houdek
Attorney Docket Number:	33101-PN005
Receipt Date:	29-JAN-2018
Filing Date:	22-FEB-2013
Time Stamp:	15:06:17
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	DA
Payment was successfully received in RAM	$950
RAM confirmation Number	013018INTEFSW00001787501438
Deposit Account	501438
Authorized User	Lisa Schodrowski

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

37 CFR 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Fee Worksheet (SB06)	fee-info.pdf	32188 f7ab0cafc0cc3662efe3897144ff04ca90b1ff71	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	32188		

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

New Applications Under 35 U.S.C. 111
If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.
National Stage of an International Application under 35 U.S.C. 371
If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.
New International Application Filed with the USPTO as a Receiving Office
If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

PTO/SB/30EFS (07-14)
Approved for use through 07/31/2016. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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

REQUEST FOR CONTINUED EXAMINATION(RCE)TRANSMITTAL
(Submitted Only via EFS-Web)

Application Number	13/773,704	Filing Date	2013-02-22	Docket Number (if applicable)	33101-PN005	Art Unit	3621
First Named Inventor	Richard B. Thibedeau			Examiner Name	John W. Van Bramer		

This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application.
Request for Continued Examination (RCE) practice under 37 CFR 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, to any international application that does not comply with the requirements of 35 U.S.C. 371, or to any design application. The Instruction Sheet for this form is located at WWW.USPTO.GOV.

SUBMISSION REQUIRED UNDER 37 CFR 1.114

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

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

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

☐ Other _____

☒ Enclosed

☒ Amendment/Reply

☒ Information Disclosure Statement (IDS)

☐ Affidavit(s)/ Declaration(s)

☒ Other
Terminal Disclaimer

MISCELLANEOUS

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

☐ Other _____

FEES

☒ **The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.**
The Director is hereby authorized to charge any underpayment of fees, or credit any overpayments, to
Deposit Account No 501438

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED

☒ Patent Practitioner Signature

☐ Applicant Signature

PTO/SB/30EFS (07-14)
Approved for use through 07/31/2016. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Signature of Registered U.S. Patent Practitioner			
Signature	/Jason A. Houdek/	Date (YYYY-MM-DD)	2018-01-29
Name	Jason A. Houdek	Registration Number	54620

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

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

Privacy Act Statement

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

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

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

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

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

4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).

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

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

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

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

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

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re U.S. Patent Application of:	)	**Before the Examiner**
Richard D. Thibedeau et al.	)	**John W. Van Bramer**
	)	
Application No.: 13/773,704	)	**Group Art Unit: 3622**
	)	
Filed: February 22, 2013	)	**Attorney Docket. No. 33101-PN005**
	)	
INTELLIGENT CLEARING NETWORK	)	**Confirmation No. 2510**
	)	

RESPONSE TO OFFICE ACTION

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

Dear Commissioner:

In response to the final Office Action mailed August 31, 2017, please consider the following. A Request for Continued Examination is submitted herewith. Applicant hereby petitions for a two (2) month extension of time. Payment of all fees believed to be due is submitted herewith. The Commissioner is authorized to debit additional fees due, or credit any overpayment to Deposit Account 501438, but not including the payment of issue fees.

Claims Listing begins on page 2.

Remarks begin on page 8.

CLAIMS LISTING

1-37. (Canceled)

38. (Currently Amended) A method comprising:

receiving, at an ICN server from a retail server, first coupon or incentive information including universal product code information of an item to be purchased at a retail business, the first coupon or incentive related information having been input to a terminal in the retail business and transmitted from the terminal to the retail server, the ICN server being at a location that is remote from the retail business;

validating, at the ICN server, the first coupon or incentive related information by performing a comparison of the first coupon or incentive related information based at least in part on the universal product code information;

in response to validating the first coupon or incentive related information, transmitting from the ICN server to the retail server, coupon or incentive codes triggered by the validation of the first coupon or incentive related information;

receiving, at ~~an~~ the ICN server from ~~an~~ the retail server ~~in a retail business located at a first location~~, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, customer identification information, an application identifier, and retailer identification information ~~and where the ICN server is at a second location that is remote from the first location~~;

in response to receiving the redeemed coupon related information, determining whether the redemption of the coupon was valid based on the redeemed coupon related information; and

storing, by the ICN server, the redeemed coupon related information in a redeemed coupon database, where the redeemed coupon database comprises a plurality of redeemed coupon related information received from a plurality of retailer servers.

39. (Previously Presented) The method as in claim 38, further comprising:

generating a coupon audit report based on the redeemed coupon database;

transmitting the coupon audit report to a manufacturer; and

in response to receiving approval for at least a portion of the coupon audit report, debiting a bank account assigned to the manufacturer based on the portion of the coupon audit report that was approved and crediting a bank account assigned to the retailer based on the portion of the coupon audit report that was approved.

40. (Previously Presented) The method as in claim 39, wherein the ICN server provides the coupon audit report to the manufacturer in real time.

41. (Previously Presented) The method as in claim 39, where the coupon audit report provides detailed and summary information by individual store and date.

42. (Previously Presented) The method as in claim 38, wherein the redeemed coupon related information comprises information regarding a consumer's transaction including at least one of: date, time, store, lane, total dollar amount spent, customer ID and universal product codes.

43. (Previously Presented) The method as in claim 38, where the ICN server is configured to communicate with a plurality of retail servers.

44. (Previously Presented) The method as in claim 38, further comprising transmitting a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received and whether the redemption of the coupon was valid.

45. (Previously Presented) The method as in claim 38, further comprising, in response to determining that the redemption of the coupon was invalid, transmitting a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received, that the redemption of the coupon was invalid and a reason why the redemption of the coupon was invalid.

46. (Previously Presented) The method as in claim 38, further comprising: monitoring volume and traffic of redeemed coupons; and identifying abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic.

47. (Currently Amended) An ICN server comprising a processor; and a memory including computer program code, the memory and the computer program code configured to, with the processor, cause the ICN server to perform at least the following:

to receive, at an ICN server, first coupon or incentive information including universal product code information of an item to be purchased at a retail business, the first coupon or incentive related information having been input to a terminal in the retail business, the ICN server being at a location that is remote from the retail business;

to validate, at the ICN server, the first coupon or incentive related information by performing a comparison of the first coupon or incentive related information based at least in part on the universal product code information;

to transmit from the ICN server, in response to validation of the first coupon or incentive related information, coupon or incentive codes triggered by the validation of the first coupon or incentive related information, the coupon or incentive codes triggered being useable by the terminal to redeem the first coupon or incentive information;

to receive, at ~~an~~ the ICN server from a retail server located in a retail business located at a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, customer identification information, an application identifier, and retailer identification information and where the ICN server is at a second location that is remote from the first location; in response to receiving the redeemed coupon related information, to determine whether the redemption of the coupon was valid based on the redeemed coupon related information; and

to store, by the ICN server, the redeemed coupon related information in a redeemed coupon database, where the redeemed coupon database comprises a plurality of redeemed coupon related information received from a plurality of retailer servers.

48. (Previously Presented) The ICN server as in claim 47, where the memory and the computer program code are further configured to cause the apparatus to transmit a redemption confirmation acknowledgement indicating that the redeemed coupon related information was received and whether the redemption of the coupon was valid.

49. (Previously Presented) The ICN server as in claim 47, where the memory and the computer program code are further configured to cause the ICN server:

to generate a coupon audit report based on the redeemed coupon database;

to transmit the coupon audit report to a manufacturer; and

in response to receiving approval for at least a portion of the coupon audit report, to debit a bank account assigned to the manufacturer based on the portion of the coupon audit report that was approved and to credit a bank account assigned to the retailer based on the portion of the coupon audit report that was approved.

50. (Previously Presented) The ICN server as in claim 49, where the coupon audit report provides detailed and summary information by individual store and date.

51. (Previously Presented) The ICN server as in claim 47, wherein the redeemed coupon related information comprises information regarding a consumer's transaction including at least one of: date, time, store, lane, total dollar amount spent, customer ID and universal product codes.

52. (Previously Presented) The ICN server as in claim 47, where the memory and the computer program code are further configured to cause the apparatus: to monitor volume and traffic of redeemed coupons; and to identify abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic.

53. (Currently Amended) A computer readable medium tangibly encoded with a computer

program executable by a processor to perform actions comprising:

receiving, at an ICN server, first coupon or incentive information including universal product code information of an item to be purchased at a retail business, the first coupon or incentive related information having been input to a terminal in the retail business, the ICN server being at a location that is remote from the retail business;

validating, at the ICN server, the first coupon or incentive related information by performing a comparison of the first coupon or incentive related information based at least in part on the universal product code information;

in response to validating the first coupon or incentive related information, transmitting from the ICN server, coupon or incentive codes triggered by the validation of the first coupon or incentive related information, the coupon or incentive codes triggered being useable by the terminal to redeem the first coupon or incentive information;

receiving, at ~~an~~ the ICN server from a retail server in a retail business located at a first location, redeemed coupon related information indicating successful redemption of a coupon, wherein the redeemed coupon related information comprises identification information from a product purchased, customer identification information, an application identifier, and retailer identification information and where the ICN server is at a second location that is remote from the first location;

in response to receiving the redeemed coupon related information, determining whether the redemption of the coupon was valid based on the redeemed coupon related information; and

storing, by the ICN server, the redeemed coupon related information in a redeemed coupon database, where the redeemed coupon database comprises a plurality of redeemed coupon related information received from a plurality of retailer servers.

54. (Previously Presented) The computer readable medium as in claim 53, where the actions further comprise:

generating a coupon audit report based on the redeemed coupon database;

transmitting the coupon audit report to a manufacturer; and

in response to receiving approval for at least a portion of the coupon audit report, debiting

a bank account assigned to the manufacturer based on the portion of the coupon audit report that was approved and crediting a bank account assigned to the retailer based on the portion of the coupon audit report that was approved.

55. (Previously Presented) The computer readable medium as in claim 54, where the coupon audit report provides detailed and summary information by individual store and date.

56. (Previously Presented) The computer readable medium as in claim 53, wherein the redeemed coupon related information comprises information regarding a consumer's transaction including at least one of date, time, store, lane, total dollar amount spent, customer ID and universal product codes.

57. (Previously Presented) The computer readable medium, as in claim 53, where the actions further comprise:

monitoring volume and traffic of redeemed coupons; and

identifying abnormalities indicative of attempted fraudulent coupon redemption based on the monitored volume and traffic.

REMARKS

In the final Office Action dated August 31, 2017, claims 38-57 were pending and stand rejected. Claims 18, 47 and 53 are hereby amended. Reconsideration of the present application in light of the foregoing claims listing and following remarks is respectfully requested.

Obviousness-Type Double Patenting

The above-listed claims are believed to obviate the obviousness-type double patenting rejections as they are patentably distinct over the claims of the cited patents and not anticipated or rendered obvious by the same.

35 USC §101 Rejections

Conventional coupon or incentive validation systems use devices at a retail location or point of sale to perform validation. (*See, e.g.*, the prior art discussed below). For these systems to operate, the data necessary for coupon validation must be downloaded to multiple different devices at different retail locations. This requires keeping the data at each of the multiple locations up to date and somehow ensuring its accuracy. This is difficult to do and inevitably creates errors in validation. This is a significant and longstanding drawback in the art of coupon validation systems.

As further detailed in connection with the prior art below, the above-listed claims recite features providing remote validation of coupons by an intelligent coupon network ("ICN") server that is located at a location that is remote from the retail location where the purchase occurs. These features are unique improvements that solve a significant, longstanding problem in the art.

In the above-listed claims, the combination of steps as a whole provide an improvement to the technology of coupon validation by validating coupons at a location remote from the retail location or point of sale. (*See, e.g.* Abstract Idea Example 3 of provided by the USPTO.) The use of the remote location for coupon validation improves this technology by providing more efficient validation by eliminating the counting and clearing burden imposed on retailers and manufactures by clearing electronically. This allows financial settlements to be completed more quickly. Remotely validating the coupons allows for coupon coding errors to be corrected

immediately, improves the enforcement of expiration dates on coupons being processed by using a server that is remote from the retail location, invalid coupons can be corrected immediately and reduces fraudulent coupon redemption by ensuring that each coupon may be redeemed only once (*See, e.g.*, par. 0042-0044).

Applicant submits that above-listed claims recite combinations of steps that, taken as a whole, improve a particular technology and amount to significantly more than an abstract idea under step 2B of the eligibility analysis. It is therefore requested that the rejections under section 101 be withdrawn.

35 U.S.C. § 103 Rejections

Claims 38-57 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S.. 7,877,288 to Cunningham et al. ("Cunningham") in view of. US 2005/0230473 A1 to Fajkowksi ("Fajkowski"). The above-listed claims patentably distinguish over these references and all other art of record for at least the following reasons.

Cunningham discloses a coupon redemption system that includes a central manufacturer's offer registry 1 where manufacturers register their offers, a manufacturer's offer redemption terminal 2 in local communication with a retailer's point-of-sale ("POS") system 5, and a manufacturer's offer clearinghouse 3. (Abstract, col. 5, ll. 10-25 and Fig. 1.) Cunningham performs coupon validation with the POS system at the retailer's location. The manufacturer's offer registry is downloaded to and stored in the retailer's POS system, and the POS system validates a coupon presented to the offer redemption terminal by comparing it to the downloaded database. (Col. 3, ll. 35-44, and col. 7, ll. 14-25.)

Fajkowski also discloses a coupon redemption system in which coupon validation occurs at the point of sale location. In particular, redemption requirement data is downloaded from a clearinghouse to a peripheral device that is located at the point of sale. (Par. 0063, 0084.) The peripheral device then either performs the validation at the point of sale or receives an electronic coupon card and downloads the redemption requirement data to electronic coupon card which performs the validation, again at the point of sale. (Par. 0065-0066, 0070.)

Cunningham and Fajkowski suffer from the same drawbacks as all POS validation systems. For these systems to operate, the data necessary for validation must be downloaded to each retail location. This requires keeping the data at each retail location up to date and somehow ensuring its accuracy, which is difficult to do and inevitably creates errors in validation. The remote validation features of the above listed claims offer a unique solution that overcomes these limitations in the art. Neither Cunningham or Fajkowski disclose or suggest the solutions provided by the above-listed claims. On the contrary the teach a conventional technique that is contrary to what is claimed and fails to remedy longstanding problems in the art. Accordingly, neither reference supports a rejection under section 103.

CONCLUSION

In view of the foregoing remarks, it is respectfully submitted that claims 38-57 are in condition for allowance. Reconsideration of the present application as amended is respectfully requested. Timely action towards a Notice of Allowability is hereby solicited. The Examiner is encouraged to contact the undersigned by telephone to resolve any outstanding matters concerning the subject application.

Respectfully submitted,

/Jason A. Houdek/
Jason A. Houdek
Reg. No. 54620
TAFT STETTINIUS & HOLLISTER LLP
One Indiana Square, Suite 3500
Indianapolis, IN 46204-2023
Tel.: (317) 713-9458

Electronic Patent Application Fee Transmittal

Application Number:	13773704
Filing Date:	22-Feb-2013
Title of Invention:	Intelligent Clearing Network
First Named Inventor/Applicant Name:	Richard B. Thibedeau
Filer:	Jason A. Houdek
Attorney Docket Number:	33101-PN005

Filed as Small Entity

Filing Fees for Utility under 35 USC 111(a)

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

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Extension - 2 months with $0 paid	2252	1	300	300
Miscellaneous:				
RCE- 1st Request	2801	1	650	650
		Total in USD ($)		**950**

Electronic Acknowledgement Receipt

EFS ID:	31632285
Application Number:	13773704
International Application Number:	
Confirmation Number:	2510
Title of Invention:	Intelligent Clearing Network
First Named Inventor/Applicant Name:	Richard B. Thibedeau
Customer Number:	43218
Filer:	Jason A. Houdek
Filer Authorized By:	
Attorney Docket Number:	33101-PN005
Receipt Date:	29-JAN-2018
Filing Date:	22-FEB-2013
Time Stamp:	15:00:18
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	Information Disclosure Statement (IDS) Form (SB08)	2018-01-29_IDS_33101-PN005_21957100_1.PDF	70344 78bd913ec2da46395fc06b90b5c48031782fcf7c	no	3

Warnings:

Information:					
This is not an USPTO supplied IDS fillable form					
2	Request for Continued Examination (RCE)	2018-01-29_RCE_33101-PN005_21957003_1.PDF	88473 2ad76089a4ea40599097af2aec48d2febc94e2ea	no	3
Warnings:					
This is not a USPTO supplied RCE SB30 form.					
Information:					
3		2018-01-29_Response_to_FOA_33101-PN005_21957076_1.PDF	181591 8bbcdec129e9e01bddcdb0383b03d4eb853984d6	yes	11

	Multipart Description/PDF files in .zip description		
	Document Description	**Start**	**End**
	Response After Final Action	1	1
	Claims	2	7
	Response After Final Action	8	11

Warnings:					
Information:					
4	Fee Worksheet (SB06)	fee-info.pdf	32149 723c0ed48d170e3401a8ed86d58cb5bf090db5ee	no	2
Warnings:					
Information:					
			Total Files Size (in bytes):	372557	

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

New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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

PTO/SB/08a (03-15)
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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	13773704
Filing Date	2013-02-22
First Named Inventor	Thibedeau, Richard B.
Art Unit	3622
Examiner Name	VAN BRAMER, JOHN W
Attorney Docket Number	33101-PN005

U.S.PATENTS

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	9070133		2015-06-30	Thibedeau	
	2	9098855		2015-08-04	Thibedeau	
	3	8386309		2013-02-26	Thibedeau	

If you wish to add additional U.S. Patent citation information please click the Add button.

U.S.PATENT APPLICATION PUBLICATIONS

Examiner Initial*	Cite No	Publication Number	Kind Code[1]	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Published Application citation information please click the Add button.

FOREIGN PATENT DOCUMENTS

Examiner Initial*	Cite No	Foreign Document Number[3]	Country Code[2] i	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							☐

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	13773704
	Filing Date	2013-02-22
	First Named Inventor	Thibedeau, Richard B.
	Art Unit	3622
	Examiner Name	VAN BRAMER, JOHN W
	Attorney Docket Number	33101-PN005

If you wish to add additional Foreign Patent Document citation information please click the Add button

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T[5]
	1		☐

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature		Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1] See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. [2] Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). [3] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [4] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [5] Applicant is to place a check mark here if English language translation is attached.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	13773704
Filing Date	2013-02-22
First Named Inventor	Thibedeau, Richard B.
Art Unit	3622
Examiner Name	VAN BRAMER, JOHN W
Attorney Docket Number	33101-PN005

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.

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

☒ A certification statement is not submitted herewith.

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	/Jason A. Houdek/	Date (YYYY-MM-DD)	2018-01-29
Name/Print	Jason A. Houdek	Registration Number	54620

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour 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.**

PTO/SB/06 (09-11)
Approved for use through 1/31/2014. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 13/773,704	Filing Date 02/22/2013	☐ To be Mailed

ENTITY: ☐ LARGE ☒ SMALL ☐ MICRO

APPLICATION AS FILED – PART I

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

APPLICATION AS AMENDED – PART II

AMENDMENT **01/29/2018**

	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)
Total (37 CFR 1.16(i))	* 20	Minus	** 20	= 0	X $50 =	0
Independent (37 CFR 1.16(h))	* 3	Minus	***3	= 0	X $230 =	0
☐ Application Size Fee (37 CFR 1.16(s))						
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))						
					TOTAL ADD'L FEE	0

AMENDMENT

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

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

SLIE
ERIC DANTZLER

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

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/773,704	02/22/2013	Richard B. Thibedeau	33101-PN005	2510

43218 7590 05/03/2018

Taft Stettinius & Hollister LLP
ONE INDIANA SQUARE, SUITE 3500
INDIANAPOLIS, INDIANA 46204-2023
UNITED STATES OF AMERICA

EXAMINER	
VAN BRAMER, JOHN W	

ART UNIT	PAPER NUMBER
3621	

NOTIFICATION DATE	DELIVERY MODE
05/03/2018	ELECTRONIC

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

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

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

Taft-IP-Docket@taftlaw.com

Office Action Summary	Application No. 13/773,704	Applicant(s) Thibedeau et al.	
	Examiner JOHN W VAN BRAMER	Art Unit 3622	AIA Status No

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

Period for Reply

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

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

Status

1)☑ Responsive to communication(s) filed on 29 January 2018.

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

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

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

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

Disposition of Claims*

5) ☑ Claim(s) 38-57 is/are pending in the application.

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

6) ☐ Claim(s) _____ is/are allowed.

7) ☑ Claim(s) 38-57 is/are rejected.

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

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

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

Application Papers

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

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

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

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

Priority under 35 U.S.C. § 119

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

Certified copies:

a)☐ All b)☐ Some** c)☐ None of the:

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

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

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

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

Attachment(s)

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

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

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

4) ☐ Other: _____.

Notice of Pre-AIA or AIA Status

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

Continued Examination Under 37 CFR 1.114

2. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on January 29, 2018 has been entered.

Response to Amendment

3. The amendments filed on January 19, 2018 cancelled no claims. Claims 38, 47, and 53 were amended and no new Claims were added. Thus, the currently pending claims addressed below are claims 38-57.

Double Patenting

4. The nonstatutory double patenting rejection is based on a judicially created doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the unjustified or improper timewise extension of the "right to exclude" granted by a patent and to prevent possible harassment by multiple assignees. A nonstatutory double patenting rejection is appropriate where the claims at issue are not identical, but at least

one examined application claim is not patentably distinct from the reference claim(s) because the examined application claim is either anticipated by, or would have been obvious over, the reference claim(s). See, e.g., *In re Berg*, 140 F.3d 1428, 46 USPQ2d 1226 (Fed. Cir. 1998); *In re Goodman*, 11 F.3d 1046, 29 USPQ2d 2010 (Fed. Cir. 1993); *In re Longi*, 759 F.2d 887, 225 USPQ 645 (Fed. Cir. 1985); *In re Van Ornum*, 686 F.2d 937, 214 USPQ 761 (CCPA 1982); In re Vogel, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); and *In re Thorington*, 418 F.2d 528, 163 USPQ 644 (CCPA 1969).

A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) or 1.321(d) may be used to overcome an actual or provisional rejection based on a nonstatutory double patenting ground provided the reference application or patent either is shown to be commonly owned with this application, or claims an invention made as a result of activities undertaken within the scope of a joint research agreement. See MPEP § 717.02 for applications subject to examination under the first inventor to file provisions of the AIA as explained in MPEP § 2159. See MPEP §§ 706.02(l)(1) - 706.02(l)(3) for applications not subject to examination under the first inventor to file provisions of the AIA. A terminal disclaimer must be signed in compliance with 37 CFR 1.321(b).

The USPTO Internet website contains terminal disclaimer forms which may be used. Please visit www.uspto.gov/forms/. The filing date of the application in which the form is filed determines what form (e.g., PTO/SB/25, PTO/SB/26, PTO/AIA/25, or PTO/AIA/26) should be used. A web-based eTerminal Disclaimer may be filled out completely online using web-screens. An eTerminal Disclaimer that meets all requirements is auto-processed and approved immediately upon submission. For more

information about eTerminal Disclaimers, refer to

http://www.uspto.gov/patents/process/file/efs/guidance/eTD-info-I.jsp.

5. Claims 38-57 are rejected on the ground of nonstatutory double patenting over claim 1-39 of U.S. Patent No. 8,386,309 since the claims, if allowed, would improperly extend the "right to exclude" already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the patent and is covered by the patent since the patent and the application are claiming common subject matter, including but not limited to scanning, at a point-of-sale (POS) terminal located at a retail store, coupon information of a coupon; determining data elements comprising product code information of an item to be purchased and the coupon information of the coupon; transmitting the data elements through a network to an intelligent clearing network (ICN) server for validation and redemption, where the ICN server is at a location that is remote from the retail store; validating, at the ICN server, the coupon information based at least in part on the product code information; in response to validating the data elements at the ICN server, transmitting first coupon related information through the network to the POS terminal, in response to successful redemption of the coupon, transmitting redeemed coupon related information to the ICN server through the network, wherein the redeemed coupon related information comprises identification information from the product purchased, an application identifier, and retailer identification information; in response to receiving the redeemed coupon related information, storing, by the ICN server, the redeemed coupon related information in a redeemed coupon database; generating a coupon audit report based on the redeemed coupon database; transmitting the coupon audit report to a manufacturer;

and; in response to receiving approval for at least a portion of the coupon audit report, debiting a bank account assigned to the manufacturer based on the portion of the coupon audit report that was approved and crediting a bank account assigned to the retailer based on the portion of the coupon audit report that was approved.

Furthermore, there is no apparent reason why applicant was prevented from presenting claims corresponding to those of the instant application during prosecution of the application which matured into a patent. See *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968). See also MPEP § 804.

6. Claims 38-57 are rejected on the ground of nonstatutory double patenting over claim 1-57 of U.S. Patent No. 9,098,855 since the claims, if allowed, would improperly extend the "right to exclude" already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the patent and is covered by the patent since the patent and the application are claiming common subject matter including but not limited to an Intelligent Clearing Network (ICN) network; at least two point-of-sale (POS) terminals; at least two POS controllers, where each POS controller is configured to communicate with a plurality of the at least two POS terminals; and an ICN server configured to communicate with the at least two POS controllers, wherein a POS terminal of the at least two POS terminals is located at a retail store and is configured to scan, at a point-of-sale (POS) terminal, first coupon or incentive related information including universal product code information of an item to be purchased, and to transmit the first coupon or incentive related information at the POS terminal to a POS controller of the at least two POS controllers; the POS controller is configured to transmit the first coupon and/or incentive related information to the ICN

server via the network, where the ICN server is at a location that is remote from the retail store; and the ICN server is configured to validate the first coupon or incentive related information for redemption based at least in part on the universal product codes of items to be purchased and, in response to validating the first coupon or incentive related information, to transmit to the POS terminal, via the POS controller, second coupon or incentive related information.

Furthermore, there is no apparent reason why applicant was prevented from presenting claims corresponding to those of the instant application during prosecution of the application which matured into a patent. See *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968). See also MPEP § 804.

7. Claims 38-57 are rejected on the ground of nonstatutory double patenting over claim 1-35 of U.S. Patent No. 9,070,133 since the claims, if allowed, would improperly extend the "right to exclude" already granted in the patent.

The subject matter claimed in the instant application is fully disclosed in the patent and is covered by the patent since the patent and the application are claiming common subject matter including but not limited to receiving, at a coupon processing server, a unique account identifier from a first point of sale terminal via a network, where the coupon processing server is configured to communicate with a plurality of point of sale terminals, where the unique account identifier was scanned at the first point-of-sale terminal which is located at a retail store and where the coupon processing server is at a location that is remote from the retail store; in response to receiving the unique account identifier, determining whether at least one valid coupon is associated with the unique account identifier in a database of accounts; in response to determining that at

least one valid coupon is associated with the unique account identifier in the database of accounts, transmitting, from the coupon processing server, an indication of the at least one valid coupon to the first point of sale terminal via the network, wherein the indication includes the at least one valid coupon; in response to receiving, at the coupon processing server from the first point of sale terminal, an indication of at least one redeemed coupon, updating the database of accounts and transmitting, from the coupon processing server to a manufacturer associated with the at least one redeemed coupon, an indication that the at least one redeemed coupon was redeemed against a purchased transaction, where the at least one redeemed coupon is at least one of the at least one valid coupon.

Furthermore, there is no apparent reason why applicant was prevented from presenting claims corresponding to those of the instant application during prosecution of the application which matured into a patent. See *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968). See also MPEP § 804.

Claim Rejections - 35 USC § 101

8. The applicant's amendments and arguments filed on January 29, 2018 have overcome the 35 U.S.C. 101 rejection of claims 38-57. Thus, the examiner hereby withdraws the rejection.

Allowable Subject Matter

9. Claims 38-57 would be allowable if the applicant were able to overcome the Double Patenting rejection above.

10. The following is a statement of reasons for the indication of allowable subject matter: Prior art was found that discloses scanning a coupon at a POS terminal, determining product code information of an item to be purchased and the coupon information of the coupon, transmitting the determined data through a network to a server for validation and redemption, validating the data at the server and transmitting coupon related information through the network to the POS terminal, upon successful redemption of the coupon transmitting redeemed coupon information to the ICN server which stores the information in a redeemed coupon database and generating a coupon redemption audit report which is transmitted to a manufacturer and handling payment from the manufacturer to the retailer for said coupon redemptions (Cunningham: U.S. Patent Number: 7,877,288 and Fajkowski: PGPUB US 2005/0230473). However, the prior art does not disclose a situation in which the coupon information of a pending transaction is transmitted to a server that is remote from the retail store in order to obtain coupon validation for the pending transaction and once the validation of the coupon is received back at the POS terminal completing the pending transaction by successfully redeeming the coupon.

Conclusion

11. Any inquiry concerning this communication or earlier communications from the examiner should be directed to JOHN W VAN BRAMER whose telephone number is (571)272-8198. The examiner can normally be reached on Monday-Thursday 7:00 am - 5:30 pm EST.

Examiner interviews are available via telephone, in-person, and video conferencing using a USPTO supplied web-based collaboration tool. To schedule an interview, applicant is encouraged to use the USPTO Automated Interview Request (AIR) at http://www.uspto.gov/interviewpractice.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Rutao Wu can be reached on 571-272-3136. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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

/JOHN W VAN BRAMER/
Primary Examiner, Art Unit 3621

Doc code: IDS
Doc description: Information Disclosure Statement (IDS) Filed

PTO/SB/08a (03-15)
Approved for use through 07/31/2016. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	13773704
Filing Date	2013-02-22
First Named Inventor	Thibedeau, Richard B.
Art Unit	3622
Examiner Name	VAN BRAMER, JOHN W
Attorney Docket Number	33101-PN005

U.S.PATENTS

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	9070133		2015-06-30	Thibedeau	
	2	9098855		2015-08-04	Thibedeau	
	3	8386309		2013-02-26	Thibedeau	

If you wish to add additional U.S. Patent citation information please click the Add button.

U.S.PATENT APPLICATION PUBLICATIONS

Examiner Initial*	Cite No	Publication Number	Kind Code[1]	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Published Application citation information please click the Add button.

FOREIGN PATENT DOCUMENTS

Examiner Initial*	Cite No	Foreign Document Number[3]	Country Code[2] i	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							☐

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /JVB/

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	13773704
Filing Date	2013-02-22
First Named Inventor	Thibedeau, Richard B.
Art Unit	3622
Examiner Name	VAN BRAMER, JOHN W
Attorney Docket Number	33101-PN005

If you wish to add additional Foreign Patent Document citation information please click the Add button

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T[5]
	1		☐

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	/John Van Bramer/	Date Considered	04/29/2018

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1] See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. [2] Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). [3] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [4] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [5] Applicant is to place a check mark here if English language translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /JVB/

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	13773704
Filing Date	2013-02-22
First Named Inventor	Thibedeau, Richard B.
Art Unit	3622
Examiner Name	VAN BRAMER, JOHN W
Attorney Docket Number	33101-PN005

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.

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

☒ A certification statement is not submitted herewith.

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	/Jason A. Houdek/	Date (YYYY-MM-DD)	2018-01-29
Name/Print	Jason A. Houdek	Registration Number	54620

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour 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.**

/John Van Bramer/ 04/29/2018

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re U.S. Patent Application of:	)	**Before the Examiner**
Richard D. Thibedeau et al.	)	**John W. Van Bramer**
	)	
Application No.: 13/773,704	)	**Group Art Unit: 3622**
	)	
Filed: February 22, 2013	)	**Attorney Docket. No. 33101-PN005**
	)	
INTELLIGENT CLEARING NETWORK	)	**Confirmation No. 2510**
	)	

INTERVIEW SUMMARY

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

Dear Commissioner:

Applicant thanks the Examiner for the courtesy of the telephonic interview held on May 21, 2018. During the interview the double patenting rejection based on U.S. 9,070,133 was discussed. In particular, the possibility of an amendment to distinguish the present application by including specific reference to paper coupons was discussed. While no binding agreement was reached, it was discussed that such an amendment and supporting remarks should obviate this double patenting rejection. Applicant is considering the possibility of this amendment or a terminal disclaimer and will select one of these approaches in its next response.

Respectfully submitted,

/Jason A. Houdek /

Jason A. Houdek, Reg. No. 54620
TAFT STETTINIUS & HOLLISTER LLP
One Indiana Square, Suite 3500
Indianapolis, IN 46204-2023
Tel.: (317) 713-9458

Electronic Acknowledgement Receipt

EFS ID:	32704690
Application Number:	13773704
International Application Number:	
Confirmation Number:	2510
Title of Invention:	Intelligent Clearing Network
First Named Inventor/Applicant Name:	Richard B. Thibedeau
Customer Number:	43218
Filer:	Jason A. Houdek/Lisa Schodrowski
Filer Authorized By:	Jason A. Houdek
Attorney Docket Number:	33101-PN005
Receipt Date:	23-MAY-2018
Filing Date:	22-FEB-2013
Time Stamp:	14:53:15
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	Miscellaneous Incoming Letter	2018-05-23_Interview_Summary_33101-PN005_22637327_1.PDF	81774 cdca3d5ae5730806f8560f68d64b1f5c67b7f4cb	no	1

Warnings:

Information:	
Total Files Size (in bytes):	81774

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

New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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

UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/773,704	02/22/2013	Richard B. Thibedeau	33101-PN005	2510

43218 7590 11/19/2018

Taft Stettinius & Hollister LLP
ONE INDIANA SQUARE, SUITE 3500
INDIANAPOLIS, IN 46204-2023

EXAMINER	
VAN BRAMER, JOHN W	

ART UNIT	PAPER NUMBER
3621	

NOTIFICATION DATE	DELIVERY MODE
11/19/2018	ELECTRONIC

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

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

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

Taft-IP-Docket@taftlaw.com

Notice of Abandonment	Application No.	Applicant(s)
	13/773,704	Thibedeau et al.
	Examiner	Art Unit
	JOHN W VAN BRAMER	3621

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

This application is abandoned in view of:

1. ☑ Applicant's failure to timely file a proper reply to the Office letter mailed on 03 May 2018.
   (a) ☐ A reply was received on _____ (with a Certificate of Mailing or Transmission dated _____), which is after the expiration of the period for reply (including a total extension of time of _____ month(s)) which expired on _____.
   (b) ☐ A proposed reply was received on _____, but it does not constitute a proper reply under 37 CFR 1.113 to the final rejection. (A proper reply under 37 CFR 1.113 to a final rejection consists only of:(1) a timely filed amendment which places the application in condition for allowance; (2) a timely filed Notice of Appeal (with appeal fee); or (3) if this is utility or plant application, a timely filed Request for Continued Examination (RCE) in compliance with 37 CFR 1.114. Note that RCEs are not permitted in design applications.)
   (c) ☐ A reply was received on _____ but it does not constitute a proper reply, or a bona fide attempt at a proper reply, to the non-final rejection. See 37 CFR 1.85(a) and 1.111. (See explanation in box 7 below).
   (d) ☑ No reply has been received.

2. ☐ Applicant's failure to timely pay the required issue fee and publication fee, if applicable, within the statutory period of three months from the mailing date of the Notice of Allowance (PTOL-85).
   (a) ☐ The issue fee and publication fee, if applicable, was received on _____ (with a Certificate of Mailing or Transmission dated _____), which is after the expiration of the statutory period for payment of the issue fee (and publication fee) set in the Notice of Allowance (PTOL-85).
   (b) ☐ The submitted fee of $ _____ is insufficient. A balance of $ _____ is due.
   The issue fee required by 37CFR 1.18 is $ _____ . The publication fee, if required by 37 CFR 1.18(d), is $ _____ .
   (c) ☐ The issue fee and publication fee, if applicable, has not been received.

3. ☐ Applicant's failure to timely file corrected drawings as required by, and within the three-month period set in, the Notice of Allowability (PTO-37).
   (a) ☐ Proposed corrected drawings were received on _____ (with a Certificate of Mailing or Transmission dated _____), which is after the expiration of the period for reply.
   (b) ☐ No corrected drawings have been received.

4. ☐ The letter of express abandonment which is signed by the attorney or agent of record or other party authorized under 37 CFR 1.33 (b). See 37 CFR 1.138(b).

5. ☐ The letter of express abandonment which is signed by an attorney or agent (acting in a representative capacity under 37 CFR 1.34) upon the filing of a continuing application.

6. ☐ The decision by the Board of Patent Appeals and Interference rendered on _____ and because the period for seeking court review of the decision has expired and there are no allowed claims.

7. ☐ The reason(s) below:

_____

/John Van Bramer/
Primary Examiner, Art Unit 3621

Petitions to revive under 37 CFR 1.137, or requests to withdraw the holding of abandonment under 37 CFR 1.181, should be promptly filed to minimize any negative effects on patent term.