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APPLICATION NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
15/408,185	09/24/2019	10423940	124452.00121	9328

27557 7590 09/04/2019
BLANK ROME LLP
1825 Eye Street NW
WASHINGTON, DC 20006-5403

ISSUE NOTIFICATION

The projected patent number and issue date are specified above.

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

The Patent Term Adjustment is 0 day(s). Any patent to issue from the above-identified application will include an indication of the adjustment on the front page.

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

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

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Application Assistance Unit (AAU) of the Office of Data Management (ODM) at (571)-272-4200.

APPLICANT(s) (Please see PAIR WEB site <http://pair.uspto.gov> for additional applicants):

Robert Evan POLLIN, Rockville, MD;
Autoscribe Corporation, Gaithersburg, MD;
Brian Edward DOWNEY JR., Alexandria, VA;
Sean Allen FLEMING, Germantown, MD;

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27557 7590 06/12/2019
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(Typed or printed name)
via EFS
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
15/408,185	01/17/2017	Robert Evan POLLIN	124452.00121	9328

TITLE OF INVENTION: SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	SMALL	\$500	\$0.00	\$0.00	\$500	09/12/2019

EXAMINER	ART UNIT	CLASS-SUBCLASS
GOTTSCHALK, MARTIN A	3697	705-040000

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

☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-09 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

(1) The names of up to 3 registered patent attorneys or agents OR, alternatively,

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

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(A) NAME OF ASSIGNEE

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

Autoscribe Corporation

Gaithersburg, Maryland

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

4a. Fees submitted: ☒ Issue Fee ☐ Publication Fee (if required) ☐ Advance Order - # of Copies _____

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

☒ Electronic Payment via EFS-Web ☐ Enclosed check ☐ Non-electronic payment by credit card (Attach form PTO-2038)

☒ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment to Deposit Account No. **23-2185**

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

☐ Applicant certifying micro entity status. See 37 CFR 1.29

☐ Applicant asserting small entity status. See 37 CFR 1.27

☐ Applicant changing to regular undiscounted fee status.

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NOTE: This form must be signed in accordance with 37 CFR 1.31 and 1.33. See 37 CFR 1.4 for signature requirements and certifications.

Authorized Signature /Michael C. Greenbaum/

Date August 8, 2019

Typed or printed name Michael C. Greenbaum

Registration No. 28,419

Electronic Patent Application Fee Transmittal

Application Number:	15408185			
Filing Date:	17-Jan-2017			
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS			
First Named Inventor/Applicant Name:	Robert Evan POLLIN			
Filer:	Michael C. Greenbaum/Judy Yeddo			
Attorney Docket Number:	124452.00121			
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:				
UTILITY APPL ISSUE FEE	2501	1	500	500

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				500

Electronic Acknowledgement Receipt

EFS ID:	36819943
Application Number:	15408185
International Application Number:	
Confirmation Number:	9328
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert Evan POLLIN
Customer Number:	27557
Filer:	Michael C. Greenbaum/Judy Yeddo
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00121
Receipt Date:	08-AUG-2019
Filing Date:	17-JAN-2017
Time Stamp:	12:41:46
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	CARD
Payment was successfully received in RAM	\$ 500
RAM confirmation Number	E201988C42059530
Deposit Account	232185
Authorized User	Judy Yeddo

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:
37 CFR 1.20 (Post Issuance fees)

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Issue Fee Payment (PTO-85B)	IssueFee.pdf	219267	no	1
			d1c3d20885ea931b3dfec93d16ee1218d0e928ac		
Warnings:					
Information:					
2	Fee Worksheet (SB06)	fee-info.pdf	30024	no	2
			61fe770ad898b394aa2b806ea4feecb940ce398		
Warnings:					
Information:					
Total Files Size (in bytes):			249291		
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.					

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27557 7590 06/12/2019
BLANK ROME LLP
1825 Eye Street NW
WASHINGTON, DC 20006-5403

Certificate of Mailing or Transmission

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(Typed or printed name)
via EFS
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
15/408,185	01/17/2017	Robert Evan POLLIN	124452.00121	9328

TITLE OF INVENTION: SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	SMALL	\$500	\$0.00	\$0.00	\$500	09/12/2019

EXAMINER	ART UNIT	CLASS-SUBCLASS
GOTTSCHALK, MARTIN A	3697	705-040000

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1 **Blank Rome LLP**
2 _____
3 _____

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

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(A) NAME OF ASSIGNEE

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Autoscribe Corporation

Gaithersburg, Maryland

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

4a. Fees submitted: ☒ Issue Fee ☐ Publication Fee (if required) ☐ Advance Order - # of Copies _____

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☒ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment to Deposit Account No. **23-2185**

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

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☐ Applicant asserting small entity status. See 37 CFR 1.27

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NOTE: This form must be signed in accordance with 37 CFR 1.31 and 1.33. See 37 CFR 1.4 for signature requirements and certifications.

Authorized Signature /Michael C. Greenbaum/

Date August 8, 2019

Typed or printed name Michael C. Greenbaum

Registration No. 28,419

Electronic Acknowledgement Receipt

EFS ID:	36819894
Application Number:	15408185
International Application Number:	
Confirmation Number:	9328
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert Evan POLLIN
Customer Number:	27557
Filer:	Michael C. Greenbaum/Judy Yeddo
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00121
Receipt Date:	08-AUG-2019
Filing Date:	17-JAN-2017
Time Stamp:	12:39:20
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Issue Fee Payment (PTO-85B)	IssueFee.pdf	219267	no	1
			d1c3d20885ea931b3dfec93d16ee1218d0e928ac		

Warnings:

Information:	
Total Files Size (in bytes):	219267
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.	



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NOTICE OF ALLOWANCE AND FEE(S) DUE

27557 7590 06/12/2019
BLANK ROME LLP
1825 Eye Street NW
WASHINGTON, DC 20006-5403

EXAMINER	
GOTTSCHALK, MARTIN A	
ART UNIT	PAPER NUMBER

3697

DATE MAILED: 06/12/2019

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
15/408,185	01/17/2017	Robert Evan POLLIN	124452.00121	9328

TITLE OF INVENTION: SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	SMALL	\$500	\$0.00	\$0.00	\$500	09/12/2019

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

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

HOW TO REPLY TO THIS NOTICE:

I. Review the ENTITY STATUS shown above. If the ENTITY STATUS is shown as SMALL or MICRO, verify whether entitlement to that entity status still applies.

If the ENTITY STATUS is the same as shown above, pay the TOTAL FEE(S) DUE shown above.

If the ENTITY STATUS is changed from that shown above, on PART B - FEE(S) TRANSMITTAL, complete section number 5 titled "Change in Entity Status (from status indicated above)".

For purposes of this notice, small entity fees are 1/2 the amount of undiscounted fees, and micro entity fees are 1/2 the amount of small entity fees.

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

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

IMPORTANT REMINDER: Maintenance fees are due in utility patents issuing on applications filed on or after Dec. 12, 1980. It is patentee's responsibility to ensure timely payment of maintenance fees when due. More information is available at www.uspto.gov/PatentMaintenanceFees.

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27557	7590	06/12/2019	EXAMINER	
BLANK ROME LLP			GOTTSCHALK, MARTIN A	
1825 Eye Street NW			ART UNIT	
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			3697	
DATE MAILED: 06/12/2019				

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

The Office has discontinued providing a Patent Term Adjustment (PTA) calculation with the Notice of Allowance.

Section 1(h)(2) of the AIA Technical Corrections Act amended 35 U.S.C. 154(b)(3)(B)(i) to eliminate the requirement that the Office provide a patent term adjustment determination with the notice of allowance. See Revisions to Patent Term Adjustment, 78 Fed. Reg. 19416, 19417 (Apr. 1, 2013). Therefore, the Office is no longer providing an initial patent term adjustment determination with the notice of allowance. The Office will continue to provide a patent term adjustment determination with the Issue Notification Letter that is mailed to applicant approximately three weeks prior to the issue date of the patent, and will include the patent term adjustment on the patent. Any request for reconsideration of the patent term adjustment determination (or reinstatement of patent term adjustment) should follow the process outlined in 37 CFR 1.705.

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

OMB Clearance and PRA Burden Statement for PTOL-85 Part B

The Paperwork Reduction Act (PRA) of 1995 requires Federal agencies to obtain Office of Management and Budget approval before requesting most types of information from the public. When OMB approves an agency request to collect information from the public, OMB (i) provides a valid OMB Control Number and expiration date for the agency to display on the instrument that will be used to collect the information and (ii) requires the agency to inform the public about the OMB Control Number's legal significance in accordance with 5 CFR 1320.5(b).

The information collected by PTOL-85 Part B is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450. Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Privacy Act Statement

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

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

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

Notice of Allowability	Application No. 15/408,185	Applicant(s) POLLIN et al.	
	Examiner MARTIN A GOTTSCHALK	Art Unit 3697	AIA (FITF) Status No

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

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 1/14/2019.
☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.

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

3. ☒ The allowed claim(s) is/are 11,13-26 and 28-38. As a result of the allowed claim(s), you may be eligible to benefit from the **Patent Prosecution Highway** program at a participating intellectual property office for the corresponding application. For more information, please see http://www.uspto.gov/patents/init_events/pph/index.jsp or send an inquiry to PPHfeedback@uspto.gov.

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

Certified copies:

a) ☐ All b) ☐ Some *c) ☐ None of the:

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

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

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

* Certified copies not received: _____.

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

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

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

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

Attachment(s)

1. ☒ Notice of References Cited (PTO-892) 2. ☒ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date <u>3/6/2019</u> . 3. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material _____. 4. ☐ Interview Summary (PTO-413), Paper No./Mail Date. _____.	5. ☐ Examiner's Amendment/Comment 6. ☒ Examiner's Statement of Reasons for Allowance 7. ☐ Other _____.
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/M.A.G/ Examiner, Art Unit 3697	/KIRSTEN S APPLE/ Primary Examiner, Art Unit 3697
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DETAILED ACTION

Allowable Subject Matter

1. Claims 11, 13-26, and 28-38 are allowed. The following is an examiner's statement of reasons for allowance: The reasons for allowance over the prior art are apparent from the prosecution history. Essentially, the claims recite material similar to the parent application. Regarding patent eligibility, the security/tokenization features are considered to solve problems arising in the realm of computer networks. Primary Kirsten Apple was consulted regarding patent eligibility.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Terminal Disclaimer

2. The terminal disclaimer filed on 5/23/2019 disclaiming the terminal portion of any patent granted on this application which would extend beyond the expiration date of 9,576,279 has been reviewed and is accepted. The terminal disclaimer has been recorded.

Conclusion

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARTIN A GOTTSCHALK whose telephone number is (571)272-7030. The examiner can normally be reached on Monday-Friday 10AM-6PM.

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, Jerry O'Connor can be reached on 571-272-6787. 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.

/M.A.G/
Examiner, Art Unit 3697

/KIRSTEN S APPLE/
Primary Examiner, Art Unit 3697

<i>Notice of References Cited</i>	Application/Control No. 15/408,185		Applicant(s)/Patent Under Reexamination POLLIN et al.	
	Examiner MARTIN A GOTTSCHALK		Art Unit 3697	Page 1 of 2

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	CPC Classification	US Classification
*	A	US-20020107791-A1	08-2002	Nobrega, Ryan J.	G06Q20/02	705/39
*	B	US-20010056402-A1	12-2001	Ahuja, Arun	G06Q20/1085	705/43
*	C	US-20020087704-A1	07-2002	Chesnaïs, Pascal	H04L29/06	709/228
*	D	US-20040143550-A1	07-2004	Creamer, Thomas E.	G06Q20/04	705/41
*	E	US-7801825-B2	09-2010	Kranzley; Arthur D.	G06Q20/02	380/281
*	F	US-20050197962-A1	09-2005	Critchfield, Steve Taylor	G06Q10/10	705/53
*	G	US-20070250920-A1	10-2007	Lindsay; Jeffrey Dean	G06F21/31	726/7
*	H	US-20090048953-A1	02-2009	Hazel; Patrick	G06Q20/04	705/35
*	I	US-20110029436-A1	02-2011	Norvell; Joel	G06F21/31	705/67
*	J	US-20110184853-A1	07-2011	Mark; Timothy James	G06Q20/10	705/39
*	K	US-20110078244-A1	03-2011	Minter; David D.	G06Q30/02	709/204
*	L	US-20120030066-A1	02-2012	Stringfellow; Westley	G06Q20/02	705/26.41
*	M	US-20120023567-A1	01-2012	Hammad; Ayman	G06Q20/12	726/9

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.

<i>Notice of References Cited</i>	Application/Control No. 15/408,185		Applicant(s)/Patent Under Reexamination POLLIN et al.	
	Examiner MARTIN A GOTTSCHALK		Art Unit 3697	Page 2 of 2

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	CPC Classification	US Classification
*	A	US-20120259782-A1	10-2012	Hammad; Ayman	G06Q20/12	705/44
*	B	US-20130198080-A1	08-2013	Anderson; Lisa	G06Q20/3821	705/44
	C					
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	L					
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FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	CPC Classification
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	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.

Search Notes 	Application/Control No. 15/408,185	Applicant(s)/Patent Under Reexamination POLLIN et al.
	Examiner MARTIN A GOTTSCHALK	Art Unit 3697

CPC - Searched*		
Symbol	Date	Examiner

CPC Combination Sets - Searched*		
Symbol	Date	Examiner

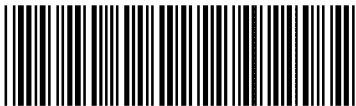
US Classification - Searched*			
Class	Subclass	Date	Examiner

* See search history printout included with this form or the SEARCH NOTES box below to determine the scope of the search.

Search Notes		
Search Notes	Date	Examiner
EAST updated	05/29/2019	MG
Consulted primary examiner Kirsten Applie regarding 35 USC 101 patent eligibility.		MG

Interference Search			
US Class/CPC Symbol	US Subclass/CPC Group	Date	Examiner
	searched claims	05/29/2019	MG

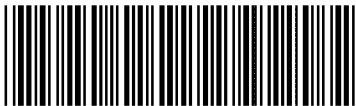
/M.A.G/ Examiner, Art Unit 3697	/KIRSTEN S APPLE/ Primary Examiner, Art Unit 3697
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Issue Classification 	Application/Control No. 15/408,185	Applicant(s)/Patent Under Reexamination POLLIN et al.
	Examiner MARTIN A GOTTSCHALK	Art Unit 3697

CPC						
Symbol					Type	Version
G06Q	/	20	/	10	F	2013-01-01
G06Q	/	20	/	102	I	2013-01-01
G06Q	/	20	/	12	I	2013-01-01
G06Q	/	20	/	40	I	2013-01-01
G06Q	/	10	/	107	I	2013-01-01
G06Q	/	20	/	305	I	2013-01-01
G06Q	/	20	/	4014	I	2013-01-01
G06Q	/	10	/	00	A	2013-01-01

CPC Combination Sets				
Symbol	Type	Set	Ranking	Version
/				

/MARTIN A GOTTSCHALK/ Examiner, Art Unit 3697 (Assistant Examiner)	29 May 2019 (Date)	Total Claims Allowed: 26	
/KIRSTEN S APPLE/ Primary Examiner, Art Unit 3697 (Primary Examiner)	30 May 2019 (Date)	O.G. Print Claim(s) 11	O.G. Print Figure 3

Issue Classification 	Application/Control No. 15/408,185	Applicant(s)/Patent Under Reexamination POLLIN et al.
	Examiner MARTIN A GOTTSCHALK	Art Unit 3697

INTERNATIONAL CLASSIFICATION			
CLAIMED			
G06Q	/	20	/ 10
NON-CLAIMED			
/		/	

US ORIGINAL CLASSIFICATION	
CLASS	SUBCLASS
705	40

CROSS REFERENCES(S)						
CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)					

/MARTIN A GOTTSCHALK/ Examiner, Art Unit 3697 (Assistant Examiner)	29 May 2019 (Date)	Total Claims Allowed: 26	
/KIRSTEN S APPLE/ Primary Examiner, Art Unit 3697 (Primary Examiner)	30 May 2019 (Date)	O.G. Print Claim(s) 11	O.G. Print Figure 3

Issue Classification 	Application/Control No. 15/408,185	Applicant(s)/Patent Under Reexamination POLLIN et al.
	Examiner MARTIN A GOTTSCHALK	Art Unit 3697

☐ Claims renumbered in the same order as presented by applicant
 ☐ CPA
 ☒ T.D.
 ☐ R.1.47

CLAIMS															
Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
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	2	1	11	9	20	17	29	26	38						
	3		12	10	21	18	30								
	4	2	13	11	22	19	31								
	5	3	14	12	23	20	32								
	6	4	15	13	24	21	33								
	7	5	16	14	25	22	34								
	8	6	17	15	26	23	35								
	9	7	18		27	24	36								

/MARTIN A GOTTSCHALK/ Examiner, Art Unit 3697 (Assistant Examiner)	29 May 2019 (Date)	Total Claims Allowed: 26	
/KIRSTEN S APPLE/ Primary Examiner, Art Unit 3697 (Primary Examiner)	30 May 2019 (Date)	O.G. Print Claim(s) 11	O.G. Print Figure 3

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	6	((("5953710") or ("5913202") or ("4346442") or ("5845260") or ("6173269") or ("4648037")).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:16
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L7	7	((("5870456") or ("5283829") or ("6029151") or ("6188994") or ("6047268") or ("5893077") or ("5577100")).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:16
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L25	3	((("6263321") or ("6546375") or ("6016483"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:16
L26	12	((("5101353") or ("6014627") or ("6236972") or ("5809483") or ("6629082") or ("6161099") or ("5950176") or ("5915209") or ("6418419") or ("6601033") or ("6208979") or ("6377940"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:16
L27	63	((("6014643") or ("6260019") or ("5987433") or ("6640204") or ("6510419") or ("6282521") or ("6772136") or ("5608620") or ("5313560") or ("6236980") or ("5812988") or ("5974403") or ("6349291") or ("5214579") or ("5873071") or ("6618707") or ("6131087") or ("6012046") or ("5845266") or ("5689652") or ("6317727") or ("5727165") or ("6829589") or ("5136501") or ("4412287") or ("5924082") or ("5101353") or ("6014627") or ("5297031") or ("6278982") or ("5761442") or ("5126936") or ("5799217") or ("5819238") or ("5132899") or ("6021397") or ("6078904") or ("6687681") or ("6263321") or ("6317728") or ("6546375") or ("6016483") or ("4674044") or ("5729700") or ("6236972") or ("6876981") or ("6594643") or ("5270922") or ("6766304") or ("6278982") or ("6850907") or ("6195647") or ("6014643") or ("6768981") or ("4677552") or ("6625583") or ("5809483") or ("6629082") or ("6161099") or ("5950176") or ("5915209") or ("6418419") or ("6601033") or ("6208979") or ("6377940"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:16
L28	71	((("6029146") or ("6014643") or ("6856973") or ("6202053") or ("5878403") or ("5231569") or ("5870721") or ("6208979") or ("5940812") or ("5966699") or ("6260019") or ("5987433") or ("6640204") or ("6510419") or ("6282521") or ("6772136") or ("5608620") or ("5313560") or ("6236980") or ("5812988") or ("5974403") or ("6349291") or ("5214579") or ("5873071") or ("6618707") or ("6131087") or ("6012046") or ("5845266") or ("5689652") or ("6317727") or ("5727165") or ("6829589") or ("5136501") or ("4412287") or ("5924082") or ("5101353") or ("6014627") or ("5297031") or ("6278982") or ("5761442") or ("5126936") or ("5799217") or ("5819238") or ("5132899") or ("6021397") or ("6078904") or ("6687681") or ("6263321") or ("6317728") or ("6546375") or ("6016483") or ("4674044") or ("5729700") or ("6236972") or ("6876981") or ("6594643") or ("5270922") or ("6766304") or ("6278982") or ("6850907") or ("6195647") or ("6014643") or ("6768981") or ("4677552") or ("6625583") or ("5809483") or ("6629082") or ("6161099") or ("5950176") or ("5915209") or ("6418419") or ("6601033") or ("6208979") or ("6377940"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:16
L29	5	((("6243691") or ("5890138") or ("6260024") or ("6199050") or ("5794219"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:16
L30	4	((("6012045") or ("6598026") or ("6012045") or ("6014644") or ("5890138"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L31	2	((("6141653") or ("6704716"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L32	3	((("6598027") or ("6834272") or ("6061792"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L33	11	((("5774873") or ("6023685") or ("6522735") or ("5995947") or ("6233566") or ("5285383") or ("6119229") or ("6061656") or ("5715402") or ("5787402") or ("6473744") or ("5774873") or ("6023685"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L34	1	("6598026").PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L35	2	((("5835896") or ("5845265"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L36	30	((("5835896") or ("5845265") or ("6012045") or ("6598027") or ("6141653") or ("6243691") or ("5890138") or ("6598026") or ("6260024") or ("6199050") or ("5794219") or ("5459859") or ("5717989") or ("6704716") or ("6834272") or ("6061792") or ("6578014") or ("6058379") or ("5774873") or ("6023685") or ("6522735") or ("5995947") or ("6233566") or ("5285383") or ("6119229") or ("6061656") or ("5715402") or ("5787402") or ("6473744") or ("6012045") or ("5774873") or ("6023685") or ("6014644") or ("5890138") or ("6058379") or ("6598026"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L37	5	((("4799156") or ("5459859") or ("6208979") or ("5717989") or ("6463419"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L38	6	((("5431428") or ("6073121") or ("6647376") or ("6845366") or ("4321672") or	USPAT;	OR	OFF	2019/05/29;

		("6902105").PN.	USOCR			20:17
L39	2	((("6598027" or ("6816843"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L40	2	((("5991738" or ("5915022"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L41	4	((("5426281" or ("6865559") or ("6839690") or ("6343738"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L42	4	((("6317729" or ("5878141") or ("6085168") or ("6343738"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L43	2	((("5963625" or ("5732400"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L44	5	((("5905736" or ("5815665") or ("6332134") or ("6839689") or ("5715314"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L45	5	((("6327578" or ("6125349") or ("6163771") or ("5903721") or ("6006200"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L46	1	("5500513").PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L47	24	((("6598027" or ("6816843") or ("5905736") or ("5815665") or ("6332134") or ("6839689") or ("5715314") or ("5963625") or ("5732400") or ("5991738") or ("5915022") or ("5426281") or ("6865559") or ("6839690") or ("6343738") or ("6317729") or ("5878141") or ("6085168") or ("6343738") or ("6327578") or ("6125349") or ("6163771") or ("5903721") or ("6006200") or ("5500513") or ("5431428") or ("6073121") or ("6647376") or ("6845366") or ("4321672") or ("6902105") or ("4799156") or ("5459859") or ("6208979") or ("5717989") or ("6463419") or ("5835896") or ("5845265") or ("6012045") or ("6598027") or ("6141653") or ("6243691") or ("5890138") or ("6598026") or ("6260024") or ("6199050") or ("5794219") or ("5459859") or ("5717989") or ("6704716") or ("6834272") or ("6061792") or ("6578014") or ("6058379") or ("5774873") or ("6023685") or ("6522735") or ("5995947") or ("6233566") or ("5285383") or ("6119229") or ("6061656") or ("5715402") or ("5787402") or ("6473744") or ("6012045") or ("5774873") or ("6023685") or ("6014644") or ("5890138") or ("6058379") or ("6598026"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L48	62	((("6598027" or ("6816843") or ("5905736") or ("5815665") or ("6332134") or ("6839689") or ("5715314") or ("5963625") or ("5732400") or ("5991738") or ("5915022") or ("5426281") or ("6865559") or ("6839690") or ("6343738") or ("6317729") or ("5878141") or ("6085168") or ("6343738") or ("6327578") or ("6125349") or ("6163771") or ("5903721") or ("6006200") or ("5500513") or ("5431428") or ("6073121") or ("6647376") or ("6845366") or ("4321672") or ("6902105") or ("4799156") or ("5459859") or ("6208979") or ("5717989") or ("6463419") or ("5835896") or ("5845265") or ("6012045") or ("6598027") or ("6141653") or ("6243691") or ("5890138") or ("6598026") or ("6260024") or ("6199050") or ("5794219") or ("5459859") or ("5717989") or ("6704716") or ("6834272") or ("6061792") or ("6578014") or ("6058379") or ("5774873") or ("6023685") or ("6522735") or ("5995947") or ("6233566") or ("5285383") or ("6119229") or ("6061656") or ("5715402") or ("5787402") or ("6473744") or ("6012045") or ("5774873") or ("6023685") or ("6014644") or ("5890138") or ("6058379") or ("6598026"))).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L51	214	((("5953710" or ("5913202") or ("5734838") or ("5779370") or ("5231666") or ("5913202") or ("4346442") or ("5845260") or ("6173269") or ("4648037") or ("5283829") or ("6839687") or ("6029151") or ("6188994") or ("6289322") or ("5920847") or ("5483445") or ("6070150") or ("5870456") or ("5884289") or ("5708422") or ("6064990") or ("5878337") or ("6516056") or ("6122624") or ("6029154") or ("6434403") or ("4625276") or ("6394343") or ("5748740") or ("6041314") or ("5949880") or ("5677955") or ("5926548") or ("6029887") or ("5753899") or ("5276311") or ("6076075") or ("5739512") or ("5859419") or ("6422462") or ("5530232") or ("5859419") or ("6000832") or ("5961593") or ("6327363") or ("6012144") or ("5826245") or ("6282656") or ("6105008") or ("5753899") or ("5704046") or ("6018724") or ("5590197") or ("6250557") or ("5796832") or ("6032135") or ("6076075") or ("6170744") or ("5905976") or ("6769605") or ("6021202") or ("5350906") or ("6736314") or ("5677955") or ("6149055") or ("6012048") or ("5937396") or ("5650604") or ("6272528") or ("5903881") or ("5910988") or ("6003019") or ("5557780") or ("5787403") or ("5974146") or ("5933816") or ("5710889") or ("6289320") or ("5025373") or ("5220501") or ("5504677") or ("5630073") or ("5897625") or ("6047268") or ("5893077") or ("5577100") or ("6029146") or ("6014643") or ("6856973") or ("6202053") or ("5878403") or ("5231569") or ("5870721") or ("6208979") or ("5940812") or ("5966699") or ("6260019") or ("5987433") or ("6640204") or ("6510419") or ("6282521") or ("6772136") or ("5608620") or ("5313560") or ("6236980") or ("5812988") or ("5974403") or ("6349291") or ("5214579") or ("5873071") or ("6618707") or ("6131087") or ("6012046") or ("5845266") or ("5689652") or ("6317727") or ("5727165") or ("6829589") or ("5136501") or ("4412287") or ("5924082") or ("5101353") or ("6014627") or ("5297031") or ("6278982") or ("5761442") or ("5126936") or ("5799217") or ("5819238") or ("5132899") or ("6021397") or ("6078904") or ("6687681") or ("6263321") or ("6317728") or ("6546375") or ("6016483") or ("4674044") or ("5729700") or ("6236972") or ("6876981") or ("6594643") or ("5270922") or ("6766304") or ("6278982") or ("6850907") or ("6195647") or ("6014643") or ("6768981"))).PN. or ("4677552") or ("6625583") or ("5809483") or ("6629082") or ("6161099") or ("5950176") or ("5915209") or ("6418419") or ("6601033") or ("6208979") or ("6377940") or ("6598027") or ("6816843") or ("5905736") or ("5815665") or ("6332134") or ("6839689") or ("5715314") or ("5963625") or ("5732400") or ("5991738") or ("5915022") or ("5426281") or ("6865559") or ("6839690") or ("6343738") or ("6317729") or ("5878141") or ("6085168") or ("6343738") or ("6327578") or ("6125349") or ("6163771") or ("5903721") or ("6006200") or ("5500513") or ("5431428") or ("6073121") or ("6647376") or ("6845366") or	USPAT; USOCR	OR	OFF	2019/05/29; 20:17

		("4321672") or ("6902105") or ("4799156") or ("5459859") or ("6208979") or ("5717989") or ("6463419") or ("5835896") or ("5845265") or ("6012045") or ("6598027") or ("6141653") or ("6243691") or ("5890138") or ("6598026") or ("6260024") or ("6199050") or ("5794219") or ("5459859") or ("5717989") or ("6704716") or ("6834272") or ("6061792") or ("6578014") or ("6058379") or ("5774873") or ("6023685") or ("6522735") or ("5995947") or ("6233566") or ("5285383") or ("6119229") or ("6061656") or ("5715402") or ("5787402") or ("6473744") or ("6012045") or ("5774873") or ("6023685") or ("6014644") or ("5890138") or ("6058379") or ("6598026")).PN.				
L52	1	("5537315").PN.	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:17
L53	1	("5956687").PN.	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:17
L54	4	((("5644727") or ("5987433") or ("6021397") or ("6343272"))).PN.	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:17
L55	8	((("5752236") or ("6456979") or ("4567359") or ("5655085") or ("5523942") or ("6026364") or ("4831526") or ("5537315"))).PN.	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:17
L56	13	L52 L53 L54 L55	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L57	225	L51 L56	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L58	258715	(pci pcissc "payment card industry security standards council")	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:17
L59	86	("payment card industry security standards council")	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L60	258713	(pci pcissc)	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:17
L61	258713	("pci" "pcissc")	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:17
L62	2575	(stor\$4 maint\$4) WITH account WITH information WITH (separat\$4 different secur\$4) WITH server	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L63	3	L59 AND L62	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L64	1843	(stor\$4 maint\$4) WITH account NEAR5 information WITH (separat\$4 different secur\$4) WITH server	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L65	1052	(stor\$4 maint\$4) NEAR5 account NEAR5 information WITH (separat\$4 different secur\$4) WITH server	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L66	481	(stor\$4 maint\$4) NEAR5 account NEAR5 information WITH (separat\$4 different secur\$4) NEAR5 server	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L67	409	(stor\$4 maint\$4) NEAR5 account NEAR5 information NEAR5 (separat\$4 different secur\$4) NEAR5 server	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L68	3	((("11442151") or ("11068058") or ("8879022") or ("8625844"))).PN.	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:17
L69	1	("20020107791").PN.	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:17
L70	399	(provid\$4 send\$4) WITH link WITH (payer payor)	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L71	43	(provid\$4 send\$4) WITH link WITH (payer payor) With (registration register\$4 enroll\$4)	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L72	239729	token\$4 tokenization	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L73	25	L71 and L72	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L74	1	L71 same L72	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L75	2525	token WITH associat\$4 WITH account WITH information	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L76	188	token WITH replac\$5 WITH account WITH information	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L77	231954	(acquir\$4 receiv\$4) WITH (enroll\$5 register\$4 registration) WITH (data information)	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L78	773	(provid\$4 receiv\$4 retriev\$4) WITH (phone telephone) WITH number WITH automated WITH call	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L79	1	(provid\$4 receiv\$4 retriev\$4) WITH (phone telephone) WITH number WITH automated WITH call With (payor payer)	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17
L80	86	(retriev\$4) WITH (phone telephone) WITH number WITH automated WITH call	US-PGPUB; USPAT	OR	ON	2019/05/29 20:17

L81	451	mutant WITH swine	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L82	173	L81 AND ((C07K14/20 OR C07K14/25 OR C07K14/33 OR Y10S435/879).CPC. OR (435/5 OR 435/235.1 OR 435/325).CCLS. OR (C12Q1/70 OR C12Q1/68 OR C12Q1/02).IPCR.)	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L83	7	((("6434403") or ("6076075") or ("6018724") or ("5590197") or ("6250557") or ("5796832") or ("6032135") or ("6076075")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:17
L84	0	("acquirerWITHreceiv\$4WITH(enroll\$4regist\$4registr\$5)WITH(datainformation)").PN.	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:17
L85	0	acquirer WITH receiv\$4 WITH (enroll\$4regist\$4registr\$5) WITH (data information)	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:17
L86	0	acquirer WITH receiv\$4 WITH (enroll\$4regist\$4registr\$5)	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:17
L87	0	acquirer WITH (enroll\$4regist\$4registr\$5)	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:17
L88	136	acquirer WITH receiv\$4 WITH (enroll\$4 regist\$4 registr\$5) WITH (data information)	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:17
L89	0	acquirer WITH receiv\$4 WITH (enroll\$4 regist\$4 registr\$5) WITH (data information) WITH (payer)	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:17
L90	18	acquirer WITH receiv\$4 WITH (enroll\$4 regist\$4 registr\$5) WITH (data information) WITH (user)	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:17
L91	130081	(payment) WITH (system service)	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:17
L92	14145	(registr\$4 register\$4 enroll\$4) WITH (third-party "third party")	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:17
L93	4442	L91 and L92	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:17
L94	779	L91 SAME L92	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:17
L95	509	L91 WITH L92	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:17
L96	5104	(user cardholder card-holder "card holder") WITH (registr\$4 register\$4 enroll\$4) WITH (third-party "third party")	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:17
L97	6176	(user payer cardholder card-holder "card holder") WITH (registr\$4 register\$4 enroll\$4) WITH (third-party "third party")	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L98	155803	(payment) WITH (system service)	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L99	2256	L97 and L98	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L100	524	L97 SAME L98	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L101	352	L97 WITH L98	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L102	99	merchant WITH (directs instructs) WITH user WITH (enroll\$5 registe\$4 registr\$4)	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L103	16	L99 and L102	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L104	1	"20090192831"	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:17
L105	12220	(user customer) with (provid\$4 specify\$4 specifies) with communication\$4 with channel\$4	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L106	297400	account with information	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L107	245	L105 same L106	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L108	11204	(user customer) with (select\$4) with communication\$4 with channel\$4	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L109	118	L106 same L108	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L110	2831	(user customer) with (select\$4) with communication\$4 with channel\$4	FPRS; EPO; JPO; DERWENT; IBM TDB	OR	ON	2019/05/29; 20:17
L111	72161	account with information	FPRS; EPO; JPO; DERWENT; IBM TDB	OR	ON	2019/05/29; 20:17

L112	7	L110 same L111	FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2019/05/29; 20:17
L113	1	"20090132351"	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:17
L114	561	pci and emv	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L115	277	pci and emv and (token tokeniz\$5)	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L116	55	pci same (token tokeniz\$5) and emv	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L117	2877	pci same (token tokeniz\$5)	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:17
L118	6456	separat\$4 with account with information	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:18
L119	22	L117 and L118	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:18
L120	297400	account with information	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:18
L121	413233	personal with information	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:18
L122	38991	L120 same L121	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:18
L123	178	L117 and L122	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:18
L124	6	((("5953710") or ("5913202") or ("4346442") or ("5845260") or ("6173269") or ("4648037")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:18
L125	9	((("5779370") or ("5231666") or ("5884289") or ("5708422") or ("6064990") or ("5878337") or ("6516056") or ("6122624") or ("6029154")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:18
L126	15	L124 L125	USPAT	OR	OFF	2019/05/29; 20:18
L127	6	((("5910988") or ("6003019") or ("5557780") or ("5787403") or ("5974146") or ("5933816")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:18
L128	2	((("5913202") or ("5734838")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:18
L129	5	((("6839687") or ("6289322") or ("5920847") or ("5483445") or ("6070150")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:18
L130	7	((("5870456") or ("5283829") or ("6029151") or ("6188994") or ("6047268") or ("5893077") or ("5577100")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:18
L131	12	L129 L130	USPAT	OR	OFF	2019/05/29; 20:18
L132	6	((("6170744") or ("5905976") or ("5903881") or ("5504677") or ("5897625") or ("5630073")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:18
L133	9	((("6769605") or ("6021202") or ("5350906") or ("6736314") or ("5677955") or ("6149055") or ("6012048") or ("5937396") or ("5650604")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:18
L134	5	((("6272528") or ("5710889") or ("6289320") or ("5025373") or ("5220501")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:18
L135	4	((("5276311") or ("6422462") or ("5530232") or ("5859419")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:18
L136	3	((("6105008") or ("5753899") or ("5704046")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:18
L137	6	((("6000832") or ("5961593") or ("6327363") or ("6012144") or ("5826245") or ("6282656")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:18
L138	12	((("6434403") or ("4625276") or ("6394343") or ("5748740") or ("6041314") or ("5949880") or ("5677955") or ("5926548") or ("6029887") or ("5753899") or ("5739512") or ("5859419")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:18
L139	29	((("6434403") or ("4625276") or ("6394343") or ("5748740") or ("6041314") or ("5949880") or ("5677955") or ("5926548") or ("6029887") or ("5753899") or ("5276311") or ("6076075") or ("5739512") or ("5859419") or ("6422462") or ("5530232") or ("5859419") or ("6000832") or ("5961593") or ("6327363") or ("6012144") or ("5826245") or ("6282656") or ("6105008") or ("5753899") or ("5704046") or ("6018724") or ("5590197") or ("6250557") or ("5796832") or ("6032135") or ("6076075")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:18
L140	82	((("5953710") or ("5913202") or ("5734838") or ("5779370") or ("5231666") or ("5913202") or ("4346442") or ("5845260") or ("6173269") or ("4648037") or ("5283829") or ("6839687") or ("6029151") or ("6188994") or ("6289322") or ("5920847") or ("5483445") or ("6070150") or ("5870456") or ("5884289") or	USPAT; USOCR	OR	OFF	2019/05/29; 20:18

		("5708422" or ("6064990" or ("5878337" or ("6516056" or ("6122624" or ("6029154" or ("6434403" or ("4625276" or ("6394343" or ("5748740" or ("6041314" or ("5949880" or ("5677955" or ("5926548" or ("6029887" or ("5753899" or ("5276311" or ("6076075" or ("5739512" or ("5859419" or ("6422462" or ("5530232" or ("5859419" or ("6000832" or ("5961593" or ("6327363" or ("6012144" or ("5826245" or ("6282656" or ("6105008" or ("5753899" or ("5704046" or ("6018724" or ("5590197" or ("6250557" or ("5796832" or ("6032135" or ("6076075" or ("6170744" or ("5905976" or ("6769605" or ("6021202" or ("5350906" or ("6736314" or ("5677955" or ("6149055" or ("6012048" or ("5937396" or ("5650604" or ("6272528" or ("5903881" or ("5910988" or ("6003019" or ("5557780" or ("5787403" or ("5974146" or ("5933816" or ("5710889" or ("6289320" or ("5025373" or ("5220501" or ("5504677" or ("5630073" or ("5897625" or ("6047268" or ("5893077" or ("5577100")).PN.				
L141	4	((("6856973" or ("6202053" or ("5878403" or ("5231569")).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:18
L142	4	((("5870721" or ("6208979" or ("5940812" or ("5966699")).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:18
L143	14	((("6260019" or ("5987433" or ("6640204" or ("6510419" or ("6282521" or ("6772136" or ("5608620" or ("5313560" or ("6236980" or ("5812988" or ("5974403" or ("6349291" or ("5214579" or ("6317728")).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:18
L144	13	((("6029146" or ("6014643" or ("5297031" or ("6278982" or ("6876981" or ("6594643" or ("5270922" or ("6766304" or ("6278982" or ("6850907" or ("6195647" or ("6014643" or ("6768981" or ("4677552" or ("6625583)).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:18
L145	11	((("5873071" or ("6618707" or ("6131087" or ("6012046" or ("5845266" or ("5689652" or ("6317727" or ("5727165" or ("6829589" or ("5136501" or ("4674044)).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:18
L146	2	((("4412287" or ("5924082)).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:18
L147	9	((("5761442" or ("5126936" or ("5799217" or ("5819238" or ("5132899" or ("6021397" or ("6078904" or ("6687681" or ("5729700)).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:18
L148	3	((("6263321" or ("6546375" or ("6016483)).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:18
L149	12	((("5101353" or ("6014627" or ("6236972" or ("5809483" or ("6629082" or ("6161099" or ("5950176" or ("5915209" or ("6418419" or ("6601033" or ("6208979" or ("6377940)).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:18
L150	63	((("6014643" or ("6260019" or ("5987433" or ("6640204" or ("6510419" or ("6282521" or ("6772136" or ("5608620" or ("5313560" or ("6236980" or ("5812988" or ("5974403" or ("6349291" or ("5214579" or ("5873071" or ("6618707" or ("6131087" or ("6012046" or ("5845266" or ("5689652" or ("6317727" or ("5727165" or ("6829589" or ("5136501" or ("4412287" or ("5924082" or ("5101353" or ("6014627" or ("5297031" or ("6278982" or ("5761442" or ("5126936" or ("5799217" or ("5819238" or ("5132899" or ("6021397" or ("6078904" or ("6687681" or ("6263321" or ("6317728" or ("6546375" or ("6016483" or ("4674044" or ("5729700" or ("6236972" or ("6876981" or ("6594643" or ("5270922" or ("6766304" or ("6278982" or ("6850907" or ("6195647" or ("6014643" or ("6768981" or ("4677552" or ("6625583" or ("5809483" or ("6629082" or ("6161099" or ("5950176" or ("5915209" or ("6418419" or ("6601033" or ("6208979" or ("6377940)).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:18
L151	71	((("6029146" or ("6014643" or ("6856973" or ("6202053" or ("5878403" or ("5231569" or ("5870721" or ("6208979" or ("5940812" or ("5966699" or ("6260019" or ("5987433" or ("6640204" or ("6510419" or ("6282521" or ("6772136" or ("5608620" or ("5313560" or ("6236980" or ("5812988" or ("5974403" or ("6349291" or ("5214579" or ("5873071" or ("6618707" or ("6131087" or ("6012046" or ("5845266" or ("5689652" or ("6317727" or ("5727165" or ("6829589" or ("5136501" or ("4412287" or ("5924082" or ("5101353" or ("6014627" or ("5297031" or ("6278982" or ("5761442" or ("5126936" or ("5799217" or ("5819238" or ("5132899" or ("6021397" or ("6078904" or ("6687681" or ("6263321" or ("6317728" or ("6546375" or ("6016483" or ("4674044" or ("5729700" or ("6236972" or ("6876981" or ("6594643" or ("5270922" or ("6766304" or ("6278982" or ("6850907" or ("6195647" or ("6014643" or ("6768981" or ("4677552" or ("6625583" or ("5809483" or ("6629082" or ("6161099" or ("5950176" or ("5915209" or ("6418419" or ("6601033" or ("6208979" or ("6377940)).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:18
L152	5	((("6243691" or ("5890138" or ("6260024" or ("6199050" or ("5794219)).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:18
L153	4	((("6012045" or ("6598026" or ("6012045" or ("6014644" or ("5890138)).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:18
L154	2	((("6141653" or ("6704716)).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:18
L155	3	((("6598027" or ("6834272" or ("6061792)).PN.	USPAT; USOCR	OR	OFF	2019/05/29 20:18
L156	11	((("5774873" or ("6023685" or ("6522735" or ("5995947" or ("6233566" or	USPAT;	OR	OFF	2019/05/29;

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		("5940812") or ("5966699") or ("6260019") or ("5987433") or ("6640204") or ("6510419") or ("6282521") or ("6772136") or ("5608620") or ("5313560") or ("6236980") or ("5812988") or ("5974403") or ("6349291") or ("5214579") or ("5873071") or ("6618707") or ("6131087") or ("6012046") or ("5845266") or ("5689652") or ("6317727") or ("5727165") or ("6829589") or ("5136501") or ("4412287") or ("5924082") or ("5101353") or ("6014627") or ("5297031") or ("6278982") or ("5761442") or ("5126936") or ("5799217") or ("5819238") or ("5132899") or ("6021397") or ("6078904") or ("6687681") or ("6263321") or ("6317728") or ("6546375") or ("6016483") or ("4674044") or ("5729700") or ("6236972") or ("6876981") or ("6594643") or ("5270922") or ("6766304") or ("6278982") or ("6850907") or ("6195647") or ("6014643") or ("6768981")).PN. or (("4677552") or ("6625583") or ("5809483") or ("6629082") or ("6161099") or ("5950176") or ("5915209") or ("6418419") or ("6601033") or ("6208979") or ("6377940") or ("6598027") or ("6816843") or ("5905736") or ("5815665") or ("6332134") or ("6839689") or ("5715314") or ("5963625") or ("5732400") or ("5991738") or ("5915022") or ("5426281") or ("6865559") or ("6839690") or ("6343738") or ("6317729") or ("5878141") or ("6085168") or ("6343738") or ("6327578") or ("6125349") or ("6163771") or ("5903721") or ("6006200") or ("5500513") or ("5431428") or ("6073121") or ("6647376") or ("6845366") or ("4321672") or ("6902105") or ("4799156") or ("5459859") or ("6208979") or ("5717989") or ("6463419") or ("5835896") or ("5845265") or ("6012045") or ("6598027") or ("6141653") or ("6243691") or ("5890138") or ("6598026") or ("6260024") or ("6199050") or ("5794219") or ("5459859") or ("5717989") or ("6704716") or ("6834272") or ("6061792") or ("6578014") or ("6058379") or ("5774873") or ("6023685") or ("6522735") or ("5995947") or ("6233566") or ("5285383") or ("6119229") or ("6061656") or ("5715402") or ("5787402") or ("6473744") or ("6012045") or ("5774873") or ("6023685") or ("6014644") or ("5890138") or ("6058379") or ("6598026")).PN.				
L175	1	("5537315").PN.	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:18
L176	1	("5956687").PN.	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:18
L177	4	((("5644727") or ("5987433") or ("6021397") or ("6343272"))).PN.	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:18
L178	8	((("5752236") or ("6456979") or ("4567359") or ("5655085") or ("5523942") or ("6026364") or ("4831526") or ("5537315"))).PN.	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:18
L179	13	L175 L176 L177 L178	US-PGPUB; USPAT	OR	ON	2019/05/29 20:18
L180	225	L174 L179	US-PGPUB; USPAT	OR	ON	2019/05/29 20:18
L181	258715	(pci pcissc "payment card industry security standards council")	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:18
L182	86	("payment card industry security standards council")	US-PGPUB; USPAT	OR	ON	2019/05/29 20:18
L183	258713	(pci pcissc)	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:18
L184	258713	("pci" "pcissc")	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:18
L185	2575	(stor\$4 maint\$4) WITH account WITH information WITH (separat\$4 different secur\$4) WITH server	US-PGPUB; USPAT	OR	ON	2019/05/29 20:18
L186	3	L182 AND L185	US-PGPUB; USPAT	OR	ON	2019/05/29 20:18
L187	1843	(stor\$4 maint\$4) WITH account NEAR5 information WITH (separat\$4 different secur\$4) WITH server	US-PGPUB; USPAT	OR	ON	2019/05/29 20:18
L188	1052	(stor\$4 maint\$4) NEAR5 account NEAR5 information WITH (separat\$4 different secur\$4) WITH server	US-PGPUB; USPAT	OR	ON	2019/05/29 20:18
L189	481	(stor\$4 maint\$4) NEAR5 account NEAR5 information WITH (separat\$4 different secur\$4) NEAR5 server	US-PGPUB; USPAT	OR	ON	2019/05/29 20:18
L190	409	(stor\$4 maint\$4) NEAR5 account NEAR5 information NEAR5 (separat\$4 different secur\$4) NEAR5 server	US-PGPUB; USPAT	OR	ON	2019/05/29 20:19
L191	3	((("11442151") or ("11068058") or ("8879022") or ("8625844"))).PN.	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:19
L192	1	("20020107791").PN.	US-PGPUB; USPAT	OR	OFF	2019/05/29 20:19
L193	399	(provid\$4 send\$4) WITH link WITH (payer payor)	US-PGPUB; USPAT	OR	ON	2019/05/29 20:19
L194	43	(provid\$4 send\$4) WITH link WITH (payer payor) With (registration register\$4 enroll\$4)	US-PGPUB; USPAT	OR	ON	2019/05/29 20:19
L195	239729	token\$4 tokenization	US-PGPUB; USPAT	OR	ON	2019/05/29 20:19
L196	25	L194 and L195	US-PGPUB; USPAT	OR	ON	2019/05/29 20:19

			USPAT			20:19
L197	1	L194 same L195	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L198	2525	token WITH associat\$4 WITH account WITH information	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L199	188	token WITH replac\$5 WITH account WITH information	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L200	231954	(acquir\$4 receiv\$4) WITH (enroll\$5 register\$4 registration) WITH (data information)	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L201	773	(provid\$4 receiv\$4 retriev\$4) With (phone telephone) WITH number WITH automated WITH call	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L202	1	(provid\$4 receiv\$4 retriev\$4) With (phone telephone) WITH number WITH automated WITH call With (payor payer)	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L203	86	(retriev\$4) With (phone telephone) WITH number WITH automated WITH call	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L204	451	mutant WITH swine	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L205	173	L204 AND ((C07K14/20 OR C07K14/25 OR C07K14/33 OR Y10S435/879).CPC. OR (435/5 OR 435/235.1 OR 435/325).CCLS. OR (C12Q1/70 OR C12Q1/68 OR C12Q1/02).IPCR.)	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L206	7	((("6434403") or ("6076075") or ("6018724") or ("5590197") or ("6250557") or ("5796832") or ("6032135") or ("6076075")).PN.	USPAT; USOCR	OR	OFF	2019/05/29; 20:19
L207	0	("acquirerWithreceiv\$4With(enroll\$4regist\$4registr\$5)With(datainformation)").PN.	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:19
L208	0	acquirer WITH receiv\$4 WITH (enroll\$4regist\$4registr\$5) WITH (data information)	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:19
L209	0	acquirer WITH receiv\$4 WITH (enroll\$4regist\$4registr\$5)	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:19
L210	0	acquirer WITH (enroll\$4regist\$4registr\$5)	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:19
L211	136	acquirer WITH receiv\$4 WITH (enroll\$4 regist\$4 registr\$5) WITH (data information)	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:19
L212	0	acquirer WITH receiv\$4 WITH (enroll\$4 regist\$4 registr\$5) WITH (data information) WITH (payer)	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:19
L213	18	acquirer WITH receiv\$4 WITH (enroll\$4 regist\$4 registr\$5) WITH (data information) WITH (user)	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:19
L214	130081	(payment) WITH (system service)	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:19
L215	14145	(registr\$4 register\$4 enroll\$4) WITH (third-party "third party")	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:19
L216	4442	L214 and L215	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:19
L217	779	L214 SAME L215	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:19
L218	509	L214 WITH L215	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:19
L219	5104	(user cardholder card-holder "card holder") WITH (registr\$4 register\$4 enroll\$4) WITH (third-party "third party")	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:19
L220	6176	(user payer cardholder card-holder "card holder") WITH (registr\$4 register\$4 enroll\$4) WITH (third-party "third party")	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L221	155803	(payment) WITH (system service)	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L222	2256	L220 and L221	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L223	524	L220 SAME L221	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L224	352	L220 WITH L221	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L225	99	merchant WITH (directs instructs) WITH user WITH (enroll\$5 registe\$4 registr\$4)	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L226	16	L222 and L225	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L227	1	"20090192831"	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:19
L228	12220	(user customer) with (provid\$4 specify\$4 specifies) with communication\$4 with channel\$4	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19

L229	297400	account with information	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L230	245	L228 same L229	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L231	11204	(user customer) with (select\$4) with communication\$4 with channel\$4	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L232	118	L229 same L231	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L233	2831	(user customer) with (select\$4) with communication\$4 with channel\$4	FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2019/05/29; 20:19
L234	72161	account with information	FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2019/05/29; 20:19
L235	7	L233 same L234	FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2019/05/29; 20:19
L236	1	"20090132351"	US-PGPUB; USPAT	OR	OFF	2019/05/29; 20:19
L237	561	pci and emv	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L238	277	pci and emv and (token tokeniz\$5)	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L239	55	pci same (token tokeniz\$5) and emv	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L240	2877	pci same (token tokeniz\$5)	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L241	6456	separat\$4 with account with information	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L242	22	L240 and L241	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L243	297400	account with information	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L244	413233	personal with information	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L245	38991	L243 same L244	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19
L246	178	L240 and L245	US-PGPUB; USPAT	OR	ON	2019/05/29; 20:19

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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	15/408,185
				Filing Date	January 17, 2017
				First Named Inventor	Robert Evan
				Art Unit	3697
				Examiner Name	Martin A. Gottschalk
Sheet	1	of	1	Attorney Docket Number	124452.00121

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	AA	2006/0235796 A1	10-19-2006	Johnson et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	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, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²

Examiner Signature	/MARTIN A GOTTSCHALK/	Date Considered	05/18/2019
-----------------------	-----------------------	--------------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

EAST Search History

EAST Search History (I nterference)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L14	2	enroll\$4 with payer with first with comput\$4	USPAT	OR	ON	2019/05/29 22:33
L15	95	(receiv\$4 provid\$4) with (personal financial enrollment) with data with payer	USPAT	OR	ON	2019/05/29 22:33
L16	11	(generat\$4 specif\$4) with communications with link with second with (comput\$4 system) same ((obtain\$4 provid\$4 receiv\$4)with (financial account) with (data information) with (payer user customer))	USPAT	OR	ON	2019/05/29 22:33
L17	2410	(generat\$4 receiv\$4 provid\$4) with token with account	USPAT	OR	ON	2019/05/29 22:34
L18	1	14 and 17	USPAT	OR	ON	2019/05/29 22:35
L19	4	15 and 17	USPAT	OR	ON	2019/05/29 22:35
L20	3	19 not 18	USPAT	OR	ON	2019/05/29 22:36
L22	1	16 and 17	USPAT	OR	ON	2019/05/29 22:39
L23	1	15 and 16	USPAT	OR	ON	2019/05/29 22:39

5/ 29/ 2019 10:40:17 PM

C:\ Users\ mgottschalk\ Documents\ Cases\ 15-408,185\ 15-408,185.wsp



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
15/408,185	01/17/2017	Robert Evan POLLIN	124452.00121

CONFIRMATION NO. 9328

POA ACCEPTANCE LETTER



OC000000108481421

27557
BLANK ROME LLP
1825 Eye Street NW
WASHINGTON, DC 20006-5403
UNITED STATES OF AMERICA

Date Mailed: 05/29/2019

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 05/23/2019.

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.

/qnghuyen/

**TERMINAL DISCLAIMER TO OBVIATE A DOUBLE PATENTING
REJECTION OVER A "PRIOR" PATENT**

Docket Number (Optional)

124452.00121

In re Application of: Robert Evan Pollin et al.

Application No.: 15/408,185

Filed: January 17, 2017

For: SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

The applicant, Autoscribe Corporation, owner of 100 percent interest in the instant application hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the instant application which would extend beyond the expiration date of the full statutory term of **prior patent** No. 9,576,279 as the term of said **prior patent** is presently shortened by any terminal disclaimer. The applicant hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and the **prior patent** are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns.

In making the above disclaimer, the applicant does not disclaim the terminal part of the term of any patent granted on the instant application that would extend to the expiration date of the full statutory term of the **prior patent**, "as the term of said **prior patent** is presently shortened by any terminal disclaimer," in the event that said **prior patent** later:

- expires for failure to pay a maintenance fee;
- is held unenforceable;
- is found invalid by a court of competent jurisdiction;
- is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321;
- has all claims canceled by a reexamination certificate;
- is reissued; or
- is in any manner terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer.

Check either box 1 or 2 below, if appropriate.

1. ☐ The undersigned is the applicant. If the applicant is an assignee, the undersigned is authorized to act on behalf of the assignee.

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

2. ☒ The undersigned is an attorney or agent of record. Reg. No. 28,419

/Michael C. Greenbaum/

Signature

May 23, 2019

Date

Michael C. Greenbaum

Typed or printed name

Attorney

Title

202 420 2200

Telephone Number

- ☒ Terminal disclaimer fee under 37 CFR 1.20(d) included.

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

This collection of information is required by 37 CFR 1.321. 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.

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

Electronic Patent Application Fee Transmittal

Application Number:	15408185			
Filing Date:	17-Jan-2017			
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS			
First Named Inventor/Applicant Name:	Robert Evan POLLIN			
Filer:	Michael C. Greenbaum/Regina Fields			
Attorney Docket Number:	124452.00121			
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(\$)
Miscellaneous:				
STATUTORY OR TERMINAL DISCLAIMER	2814	1	160	160
Total in USD (\$)				160

Electronic Acknowledgement Receipt

EFS ID:	36101811
Application Number:	15408185
International Application Number:	
Confirmation Number:	9328
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert Evan POLLIN
Customer Number:	27557
Filer:	Michael C. Greenbaum/Regina Fields
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00121
Receipt Date:	23-MAY-2019
Filing Date:	17-JAN-2017
Time Stamp:	16:42:32
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	CARD
Payment was successfully received in RAM	\$ 160
RAM confirmation Number	052419INTEFSW16430000
Deposit Account	
Authorized User	

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Statutory disclaimers per MPEP 1490	TerminalDisclaimer.pdf	161767	no	2
			a9b0e691f5e43dfa44189539fd0c5c1752c1bd95		
Warnings:					
Information:					
2	Fee Worksheet (SB06)	fee-info.pdf	30391	no	2
			467b8e9cc6e78b1c58e8f4e34593dbbb39e7d825		
Warnings:					
Information:					
Total Files Size (in bytes):			192158		
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.					

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
15/408,185	January 17, 2017

(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:

27557

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):

Autoscribe Corporation

- ☐ 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

Robert E. Pollin

Date (Optional)

5/21/2019

Name

Robert E. Pollin

Title

CEO

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.

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

Electronic Acknowledgement Receipt

EFS ID:	36101106
Application Number:	15408185
International Application Number:	
Confirmation Number:	9328
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert Evan POLLIN
Customer Number:	27557
Filer:	Michael C. Greenbaum/Regina Fields
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00121
Receipt Date:	23-MAY-2019
Filing Date:	17-JAN-2017
Time Stamp:	16:14:05
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Power of Attorney	POA.pdf	196841	no	1
			ec64334b6f8f9aa32be1f90fb49b8295e9a7ea4a		

Warnings:

Information:	
Total Files Size (in bytes):	196841
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.	

Electronic Acknowledgement Receipt

EFS ID:	35344546
Application Number:	15408185
International Application Number:	
Confirmation Number:	9328
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert Evan POLLIN
Customer Number:	27557
Filer:	Michael C. Greenbaum/Regina Fields
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00121
Receipt Date:	06-MAR-2019
Filing Date:	17-JAN-2017
Time Stamp:	16:50:14
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		IDS.pdf	121937	yes	3
			8089573c8fe0da7ac3ffb32a6e97892e4c973dc6		

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Transmittal Letter	1	2
	Information Disclosure Statement (IDS) Form (SB08)	3	3
Warnings:			
Information:			
Total Files Size (in bytes):		121937	
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.			

Docket No.: 124452.00121
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Robert E. POLLIN et al.

Application No.: 15/408,185

Confirmation No.: 9328

Filed: January 17, 2017

Art Unit: 3697

For: SYSTEM AND METHOD FOR REGISTERING
FINANCIAL ACCOUNTS

Examiner: Martin A. Gottschalk

INFORMATION DISCLOSURE STATEMENT (IDS)

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

Dear Sir:

Pursuant to 37 C.F.R. § 1.56, 1.97 and 1.98, the attention of the United States Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08A. It is respectfully requested that the information be expressly considered during the prosecution of the above-identified application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed before the mailing date of a first Office Action on the merits (37 C.F.R. § 1.97(b)(3)).

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of U.S. patents and U.S. patent application publications are not submitted.

In accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made. In accordance with 37 C.F.R. § 1.97(h), the filing of this Information Disclosure Statement shall not be construed to be an admission that the information cited in this Information Disclosure Statement is, or is considered to be, material to the patentability as defined in 37 C.F.R. § 1.56(b).

It is submitted that the Information Disclosure Statement is in compliance with 37 C.F.R. § 1.98, and the Examiner is respectfully requested to consider the listed references.

Applicant believes no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 23-2185, under Order No. 124452.00124 from which the undersigned is authorized to draw.

Dated: March 6, 2019

Respectfully submitted,

Electronic signature: /Michael C. Greenbaum/
Michael C. Greenbaum

Registration No.: 28,419

BLANK ROME LLP

Correspondence Customer Number: 27557

Attorney for Applicant



UNITED STATES PATENT AND TRADEMARK OFFICE

USPTO Automated Interview Request (AIR)

Jan 24 2019

This paper requesting to schedule and/or conduct an interview is appropriate because:

This submission is requested to be accepted as an authorization for this interview to communicate via the internet. Recognizing that Internet communications are not secure, I hereby authorize the USPTO to communicate with the undersigned concerning scheduling of the interview via video conference, instant messaging, or electronic mail, and to conduct the interview in accordance with office practice including video conferencing.

Name(s) :

Jonathan King

S-signature:

/Jonathan King/

Registration Number:

65967

U.S. Application Number:

15408185

Confirmation Number:

9328

E-mail Address:

jrking@blankrome.com

Phone Number:

+1 2155695432

Proposed Time of Interview:

1-30-2019 1:00 PM ET

Alternative Proposed Time(s) of Interview:

1-31-2019 1:00 PM ET

Alternative Proposed Time(s) of Interview:

2-1-2019 1:00 PM ET

Preferred Interview Type:

Telephonic

I am the applicant or applicant's representative for this application.

Topic for Discussion:

101 Response of 15 October 2018 and USPTO 2019 Revised 101 Guidance



UNITED STATES
PATENT AND TRADEMARK OFFICE

REQUEST FOR CONTINUED EXAMINATION(RCE)TRANSMITTAL **(Submitted Only via EFS-Web)**

Application Number	15408185	Filing Date	2017-01-17	Docket Number (if applicable)	124452-00121	Art Unit	3697
First Named Inventor	Robert Evan Pollin			Examiner Name	GOTTSCALK, Martin A.		

This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application.

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

SUBMISSION REQUIRED UNDER 37 CFR 1.114

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

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

☒ Consider the arguments in the Appeal Brief or Reply Brief previously filed on 2018-10-15

☐ Other _____

☐ Enclosed

☐ Amendment/Reply

☐ Information Disclosure Statement (IDS)

☐ Affidavit(s)/ Declaration(s)

☐ Other _____

MISCELLANEOUS

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

☐ Other _____

FEES

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

☒ The Director is hereby authorized to charge any underpayment of fees, or credit any overpayments, to Deposit Account No 022555

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED

☒ Patent Practitioner Signature
 Applicant Signature

Signature of Registered U.S. Patent Practitioner			
Signature	Jonathan R. King/	Date (YYYY-MM-DD)	2019-01-14
Name	Jonathan R. King	Registration Number	65967

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.

Electronic Patent Application Fee Transmittal

Application Number:	15408185			
Filing Date:	17-Jan-2017			
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS			
First Named Inventor/Applicant Name:	Robert Evan POLLIN			
Filer:	Jonathan R. King/Crystal Corsey			
Attorney Docket Number:	124452.00121			
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:				
RCE- 1ST REQUEST	2801	1	650	650
Total in USD (\$)				1350

Electronic Acknowledgement Receipt

EFS ID:	34844365
Application Number:	15408185
International Application Number:	
Confirmation Number:	9328
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert Evan POLLIN
Customer Number:	27557
Filer:	Jonathan R. King/Crystal Corsey
Filer Authorized By:	Jonathan R. King
Attorney Docket Number:	124452.00121
Receipt Date:	14-JAN-2019
Filing Date:	17-JAN-2017
Time Stamp:	13:40:36
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	CARD
Payment was successfully received in RAM	\$ 1350
RAM confirmation Number	011419INTEFSW13411200
Deposit Account	022555
Authorized User	Crystal Corsey

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)

37 CFR 1.19 (Document supply fees)
 37 CFR 1.20 (Post Issuance fees)
 37 CFR 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Request for Continued Examination (RCE)	RCE.pdf	1349963	no	3
			b53349b5bf2be31aefcafd5b0440c2b1bf1fcd74		

Warnings:

Information:

2	Fee Worksheet (SB06)	fee-info.pdf	32369	no	2
			345612d82610e122c14af23957e24f786dc22542		

Warnings:

Information:

Total Files Size (in bytes):			1382332
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This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
15/408,185	01/17/2017	Robert Evan POLLIN	124452.00121	9328
27557	7590	11/02/2018		
BLANK ROME LLP 1825 Eye Street NW WASHINGTON, DC 20006-5403			EXAMINER GOTTSCHALK, MARTIN A	
			ART UNIT	PAPER NUMBER
			3697	
			NOTIFICATION DATE	DELIVERY MODE
			11/02/2018	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):

WashingtonDocketing@blankrome.com

Advisory Action Before the Filing of an Appeal Brief	Application No. 15/408,185	Applicant(s) POLLIN et al.	
	Examiner MARTIN A GOTTSCHALK	Art Unit 3697	AIA Status No

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

THE REPLY FILED 15 October 2018 FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE.

NO NOTICE OF APPEAL FILED

1. ☒ The reply was filed after a final rejection. No Notice of Appeal has been filed. To avoid abandonment of this application, applicant must timely file one of the following replies: (1) an amendment, affidavit, or other evidence, which places the application in condition for allowance; (2) a Notice of Appeal (with appeal fee) in compliance with 37 CFR 41.31; or (3) a Request for Continued Examination (RCE) in compliance with 37 CFR 1.114 if this is a utility or plant application. Note that RCEs are not permitted in design applications. The reply must be filed within one of the following time periods:

a) ☐ The period for reply expires ____ months from the mailing date of the final rejection.

b) ☒ The period for reply expires on: (1) the mailing date of this Advisory Action; or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.

c) ☐ A prior Advisory Action was mailed more than 3 months after the mailing date of the final rejection in response to a first after-final reply filed within 2 months of the mailing date of the final rejection. The current period for reply expires ____ months from the mailing date of the prior Advisory Action or SIX MONTHS from the mailing date of the final rejection, whichever is earlier.

Examiner Note: If box 1 is checked, check either box (a), (b) or (c). ONLY CHECK BOX (b) WHEN THIS ADVISORY ACTION IS THE FIRST RESPONSE TO APPLICANTS FIRST AFTER-FINAL REPLY WHICH WAS FILED WITHIN TWO MONTHS OF THE FINAL REJECTION. ONLY CHECK BOX (c) IN THE LIMITED SITUATION SET FORTH UNDER BOX (c). See MPEP 706.07(f).

Extensions of time may be obtained under 37 CFR 1.136(a). The date on which the petition under 37 CFR 1.136(a) and the appropriate extension fee have been filed is the date for purposes of determining the period of extension and the corresponding amount of the fee. The appropriate extension fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the shortened statutory period for reply originally set in the final Office action; or (2) as set forth in (b) or (c) above, if checked. Any reply received by the Office later than three months after the mailing date of the final rejection, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

NOTICE OF APPEAL

2. ☐ The Notice of Appeal was filed on _____. A brief in compliance with 37 CFR 41.37 must be filed within two months of the date of filing the Notice of Appeal (37 CFR 41.37(a)), or any extension thereof (37 CFR 41.37(e)), to avoid dismissal of the appeal. Since a Notice of Appeal has been filed, any reply must be filed within the time period set forth in 37CFR 41.37(a).

AMENDMENTS

3. ☒ The proposed amendments filed after a final rejection, but prior to the date of filing a brief, will not be entered because

a) ☒ They raise new issues that would require further consideration and/or search (see NOTE below);

b) ☐ They raise the issue of new matter (see NOTE below);

c) ☐ They are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or

d) ☐ They present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: features of elements and links require search and consideration (See 37CFR 1.116 and 41.33(a)).

4. ☐ The amendments are not in compliance with 37CFR 1.121. See attached Notice of Non-Compliant Amendment (PTOL-324).

5. ☐ Applicants reply has overcome the following rejection(s): _____

6. ☐ Newly proposed or amended claim(s) _____ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).

7. ☐ For purposes of appeal, the proposed amendment(s): (a) ☐ will not be entered, or (b) ☐ will be entered, and an explanation of how the new or amended claims would be rejected is provided below or appended.

AFFIDAVIT OR OTHER EVIDENCE

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

9. ☐ The affidavit or other evidence filed after final action, but before or on the date of filing a Notice of Appeal will not be entered because applicant failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 1.116(e).

10. ☐ The affidavit or other evidence filed after the date of filing the Notice of Appeal, but prior to the date of filing a brief, will not be entered because the affidavit or other evidence failed to overcome all rejections under appeal and/or appellant fails to provide a showing of good and sufficient reasons why it is necessary and was not earlier presented. See 37 CFR 41.33(d)(1).

11. ☐ The affidavit or other evidence is entered. An explanation of the status of the claims after entry is below or attached.

REQUEST FOR RECONSIDERATION/OTHER

12. ☐ The request for reconsideration has been considered but does NOT place the application in condition for allowance because: _____.

13. ☐ Note the attached Information *Disclosure Statement(s)*. (PTO/SB/08) Paper No(s). _____

14. ☒ Other: Applicant's arguments have been considered but are not persuasive.

STATUS OF CLAIMS

15. The status of the claim(s) is (or will be) as follows:

Claim(s) allowed: _____.

Claim(s) objected to: _____.

Claim(s) rejected: 11-38.

Claim(s) withdrawn from consideration: _____.

/MARTIN A GOTTSCHALK/ Examiner, Art Unit 3697	/HAO FU/ Primary Examiner, Art Unit 3697
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Robert Evan POLLIN

Application No.: 15/408,185

Confirmation No.: 9328

Filed: January 17, 2017

Art Unit: 3693

For: SYSTEM AND METHOD FOR REGISTERING
FINANCIAL ACCOUNTS

Examiner: M.A. Gottschalk

AMENDMENT AFTER FINAL REJECTION

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

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated July 13, 2018, the Applicant respectfully submits the following:

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

Remarks/Arguments begin on page 8 of this paper.

Because the independent claims are amended to recite features that were previously recited in dependent Claims 12 and 27, the Applicant respectfully requests reconsideration without a Request for Continued Examination (RCE).

DO NOT ENTER

/M.A.G./

124452.00121/113229528v.1

10/29/2018

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Robert Evan POLLIN

Application No.: 15/408,185

Confirmation No.: 9328

Filed: January 17, 2017

Art Unit: 3693

For: SYSTEM AND METHOD FOR REGISTERING
FINANCIAL ACCOUNTS

Examiner: M.A. Gottschalk

AMENDMENT AFTER FINAL REJECTION

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

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated July 13, 2018, the Applicant respectfully submits the following:

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

Remarks/Arguments begin on page 8 of this paper.

Because the independent claims are amended to recite features that were previously recited in dependent Claims 12 and 27, the Applicant respectfully requests reconsideration without a Request for Continued Examination (RCE).

AMENDMENTS TO THE CLAIMS

1. – 10. (Cancelled)

11. (Currently Amended): A method of enrolling a payer by a first computing system operated for the benefit of a payee, the method comprising:

receiving enrollment data identifying a payer;

generating an electronic instruction for a second computing system that includes at least one data element associated with the payer and specifies a communications link for the second computing system to obtain financial account information from the payer;

outputting the electronic instruction to a communications network for transmittal to the second computing system;

receiving an electronic data token representing the financial account information obtained by the second computing system via the specified communications link from the second computing system, wherein the first computing system does not receive the financial account information represented by the electronic data token and the second computing system does not provide the electronic data token to the payer;

storing the electronic data token in association with the enrollment data identifying the payer; and

processing a payment from the payor to the payee by electronically generating a payment transaction instruction that includes a representation of the electronic data token and electronically transmitting the payment transaction instruction to a payment processing system having access to the financial account information represented by the electronic data token.

12. (Cancelled)

13. (Currently Amended): The method of ~~claim 12~~ claim 11, wherein the communications link used to obtain the financial account information from the payer is synchronous with a communications link used to obtain the enrollment data.

14. (Currently Amended): The method of ~~claim 12~~ claim 11, wherein the communications link is at least one of a telephone number to enable the second computing system to communicate with the payer and obtain the financial account information or a transfer from an existing telephone call with the payer to a telephone system that receives the financial account information from the payer.

15. (Currently Amended): The method of ~~claim 12~~ claim 11, wherein the communication link is a secure connection via the internet between the second computing system and a computing system used by the payer enabling the payer to input the financial account information for transmittal to the second computing system.

16. (Previously Presented): The method of claim 15, wherein the secure connection is a widget or window within a website provided by the first computing system.

17. (Previously Presented): The method of claim 15, wherein the secure connection provides access to the second computing system using a static or dynamic universal resource locator (URL).

18. (Currently Amended): The method of ~~claim 12~~ claim 11, wherein the communications link used to obtain the financial account information from the payer is ~~non-synchronous~~ asynchronous with a communications link used to obtain the enrollment data.

19. (Previously Presented): The method of claim 18, wherein the electronic instruction for the second computing system to obtain the financial account information from the payer includes data sufficient for the second computing system to authenticate the payer.

20. (Previously Presented): The method of claim 19, wherein the first computing system defines a period of persistence for the second computing system to obtain the financial account information from the payer.

21. (Currently Amended): The method of ~~claim 12~~ claim 11, wherein the electronic instruction comprises contact information for the payer to enable the second computing system to transmit instructions to the payer for communicating the financial account information to the second computing system.

22. (Previously Presented): The method of claim 21, wherein the contact information comprises one of an email address or a telephone number whereby the second computing system sends a link for a secure data entry connection to the payer via one of email and text.

23. (Previously Presented): The method of claim 11, wherein the enrollment data identifying the payer is received by telephone, by receiving the enrollment data from the payer over a network, or by receiving a data file.

24. (Previously Presented): The method of claim 11, wherein the financial account information includes at least one of a credit card number or bank account number.

25. (Previously Presented): The method of claim 11, wherein the payment processing system is the second computing system.

26. (Currently Amended): A first computing system operated for the benefit of a payee, the first computing system comprising:

one or more processors; and

memory storing instructions that, when executed by the one or more processors, cause the first computing system to:

receive enrollment data identifying a payer;

generate an electronic instruction for a second computing system that includes at least one data element associated with the payer and specifies a communications link for the second computing system to obtain financial account information from the payer;

output the electronic instruction to a communications network for transmittal to the second computing system;

receive an electronic data token representing the financial account information obtained by the second computing system via the specified communications link from the second computing system, wherein the first computing system does not receive the financial account information represented by the electronic data token and the second computing system does not provide the electronic data token to the payer;

store the electronic data token in association with the enrollment data identifying the payer; and

process a payment from the payor to the payee by electronically generating a payment transaction instruction that includes a representation of the electronic data token and electronically transmitting the payment transaction instruction to a payment processing system having access to the financial account information represented by the electronic data token.

27. (Cancelled)

28. (Currently Amended): The system of ~~claim 27~~ claim 26, wherein the communications link used to obtain the financial account information from the payer is synchronous with a communications link used to obtain the enrollment data.

29. (Currently Amended): The system of ~~claim 27~~ claim 26, wherein the communication link is a secure connection via the internet between the second computing system and a computing system used by the payer enabling the payer to input the financial account information for transmittal to the second computing system.

30. (Previously Presented): The system of claim 29, wherein the secure connection is a widget or window within a website provided by the first computing system.

31. (Previously Presented): The system of claim 30, wherein the secure connection provides access to the second computing system using a static or dynamic universal resource locator (URL).

32. (Currently Amended): The system of ~~claim 27~~ claim 26, wherein the communications link used to obtain the financial account information from the payer is ~~non-synchronous~~ asynchronous with a communications link used to obtain the enrollment data.

33. (Previously Presented): The system of claim 32, wherein the electronic instruction for the second computing system to obtain the financial account information from the payer includes data sufficient for the second computing system to authenticate the payer.

34. (Previously Presented): The system of claim 32, wherein the first computing system defines a period of persistence for the second computing system to obtain the financial account information from the payer.

35. (Currently Amended): The system of ~~claim 27~~ claim 26, wherein the electronic instruction comprises contact information for the payer to enable the second computing system to transmit instructions to the payer for communicating the financial account information to the second computing system.

36. (Previously Presented): The system of claim 26, wherein the financial account information includes at least one of a credit card number or bank account number.

37. (Previously Presented): The system of claim 26, wherein the payment processing system is the second computing system.

38. (Currently Amended): A non-transitory computer readable storage medium storing instructions that, when executed by a processor, cause a first computing system operated for the benefit of a payee to:

receive enrollment data identifying a payer;

generate an electronic instruction for a second computing system that includes at least one data element associated with the payer and specifies a communications link for the second computing system to obtain financial account information from the payer;

output the electronic instruction to a communications network for transmittal to the second computing system;

receive an electronic data token representing the financial account information obtained by the second computing system via the specified communications link from the second computing system, wherein the first computing system does not receive the financial account information represented by the electronic data token and the second computing system does not provide the electronic data token to the payer;

store the electronic data token in association with the enrollment data identifying the payer; and

process a payment from the payor to the payee by electronically generating a payment transaction instruction that includes a representation of the electronic data token and electronically transmitting the payment transaction instruction to a payment processing system having access to the financial account information represented by the electronic data token.

REMARKS

I. INTRODUCTION

The Office Action dated July 13, 2018 (hereinafter, “the pending Office Action”), has been carefully considered. In response thereto, the independent claims are amended to recite the features of dependent Claims 12 and 27. Reconsideration and withdrawal of the outstanding Office Action and issuance of a Notice of Allowance are respectfully solicited.

II. STATUS OF THE CLAIMS

Claims 11-38 are pending. By way of this Amendment, independent Claims 11, 26, and 38 are amended to recite the features of Claims 12 and 27 described in paragraph [0035] of the Specification (“The instruction ... may also optionally include information *specifying* one or more available communications links to be used to obtain this financial account information”); Claims 12 and 27 are cancelled; Claims 13-15, 18, and 21 are amended to depend from independent Claim 11; and Claims 28-29 and 32 are amended to depend from independent Claim 26. Claims 18 and 32 are also amended to more clearly recite that the communications link used to obtain the financial account information from the payer is *asynchronous* with a communications link used to obtain the enrollment data as described in paragraph [0043] of the Specification. No new matter is added.

III. SUMMARY OF THE OFFICE ACTION

In the pending Office Action, the pending claims are rejected under 35 U.S.C. § 101 as allegedly directed to nonstatutory subject matter.

IV. REJECTION UNDER § 101

The pending claims are rejected under § 101. The Examiner argues that the claims are directed to “enrolling a person in a payment system and then making payments”, which the Examiner characterizes as “a concept relating to the economy and commerce” similar to the claims at issue in *BuySAFE*,¹ *Bilski*,² and *Alice*.³

¹ *buySAFE, Inc. v. Google, Inc.*, 765 F.3d 1350 (Fed. Cir. 2014)

² *Bilski v. Kappos*, 130 S.Ct. 3218 (2010)

³ *Alice Corp. Pty. Ltd. v. CLS Bank Intern.*, 134 S.Ct. 2347, 2358-59 (2014)

Claims directed to an abstract idea under § 101 are nevertheless patent eligible if they recite “significantly more” than instruction to apply that abstract idea using computer functions that were “well-understood, routine and conventional” to a skilled artisan in the relevant field. “[W]hether a claim element or combination of elements is well-understood, routine and conventional ... must be proven by clear and convincing evidence.”⁴ “Whether a particular technology is well-understood, routine, and conventional goes beyond what was simply known in the prior art. The mere fact that something is disclosed in a piece of prior art, for example, does not mean it was well-understood, routine, and conventional.”⁵ To sustain a rejection under § 101, Patent Office guidelines require evidence demonstrating that claim elements were so “widely prevalent or in common use” that a description of those elements was not required for written description and enablement under § 112(a).⁶

In the pending Office Action, the Examiner divides the claim elements into two parts:

- receiving enrollment data identifying a payer and instructing a second system to obtain financial account information, which the Examiner characterizes as “well known computer functions or activities ... recited at a high level”;⁷ and
- receiving and storing tokenized financial account information and using that token to process a payment, which the Examiner argues was well understood at the time of the present invention.⁸

When considering whether the pending claims recite *significantly more* than a mere instruction to a computing system to “enroll[] a person in a payment system and then mak[e] payments” as the Examiner alleges, the Supreme Court mandates considering the claim “*as a whole*”⁹ and determining whether “as an ordered combination” the claim elements “transform the nature of the claim into a patent-eligible application of that abstract idea.”¹⁰ The Examiner

⁴ *Berkheimer v. HP, Inc.*, 881 F.3d 1360 (Fed. Cir. 2018)

⁵ *Id.*

⁶ Robert W. Bahr, Memorandum to Patent Examining Corps, April 19, 2018, pages 3-4

⁷ Office Action of July 13, 2018, page 5, lines 14-20

⁸ Office Action of July 13, 2018, page 6, lines 1-5

⁹ *Alice*, 134 S.Ct. at 2355 n.3 quoting *Diamond v. Diehr*, 450 U.S. 175, 188 (1981)

¹⁰ *Alice*, 134 S.Ct. at 2355 quoting *Mayo Collaborative Services v. Prometheus Laboratories, Inc.*, 132 S.Ct. 1289, 1298 (2012)

appears to be aware of the mandate to examine the claims “as an ordered combination” when considering the claims “as a whole.” During prosecution of the parent application,¹¹ the Examiner found narrower claims to be directed to a similar abstract idea (“authenticating a payer and authorizing a payment”¹²) and argued that “tokenization” was “well-understood, routine and conventional in the field of payment system security.”¹³ Nevertheless, the Examiner found that the following features “were not well-understood, routine, and conventional in the art” when “considered as an ordered combination with respect to all of the claim’s limitations”¹⁴:

b. contemporaneously with step (a), transmitting an electronic instruction to a second computing system to obtain financial account information from the payer, said instruction including at least one data element indicating the payer and defining a communications link to be used by said second computing system to obtain said financial account information directly from said payer ...

c. ... financial account information of the payer obtained from the payer by said second computing system via said defined communications link ...

The Applicant respectfully disagrees with the rejection of the pending claims in the pending Office Action and maintains that the previously-recited independent claims were directed to patent eligible subject matter for the reasons stated in the Reply of March 15, 2018. The Applicant specifically disagrees with the Examiner’s assertion¹⁵ that paragraphs [0005]-[0006] of the Specification teach that tokenization “*used in [the] way that was previously recited in the independent claims*” was “well-understood.” **However, in order to advance prosecution, the claims are amended to recite some of the features identified by the Examiner as “not well-understood, routine, and conventional in the art” when “considered as an ordered combination with respect to all of the claim’s limitations” in the Notice of Allowance of the parent application.** Specifically, the claims are amended to recite that the electronic instructions generated by the first computing system includes at least one data element

¹¹ U.S. Pat. Appl. No. 13/679,545, now U.S. Pat. No. 9,576,279

¹² Notice of Allowance of December 19, 2016, page 3, lines 5-7

¹³ Notice of Allowance of December 19, 2016, page 3, lines 10-11

¹⁴ Notice of Allowance of December 19, 2016, page 3, lines 11-16

¹⁵ Office Action of July 13, 2018, page 6, lines 4-5

associated with the payer and specifies a communications link for the second computing system to obtain financial account information from the payer and that the electronic data token received by the first computing system from the second computing system represents the financial account information obtained by the second computing system via the specified communications link.

The Applicant respectfully submits that the claim amendments address many of the concerns raised by the Examiner in the pending Office Action. The process of receiving enrollment data identifying the payer and instructing the second system to obtain financial account information is recited with greater specificity, in response to the concern that those features were recited “at a high level.”¹⁶ That specificity also further differentiates the claimed process from the prior art tokenization methods briefly described in the background of the Specification.¹⁷ By further reciting that the first computing system specifies the communications link for the second computing system to obtain financial account information from the payer and the second computing system obtains the financial account information via the specified communications link, the claim is further differentiated from prior art systems in which credit card data is simply tokenized and “used in a wide range of systems in [an] organization” as described in the background of the Applicant’s Specification. Instead, not only do the claims require that the second computing system obtain the financial account information in response to “an electronic instruction” from the first computing system (that receives the enrollment data identifying the payer), but the second computing system must do so via a communications link specified by the electronic instruction generated by that first computing system.

That specific functionality also differentiates the claimed invention from the closest prior art available – the methods described in the references cited in the parent application, *Hammad*¹⁸ and *Stringfellow*¹⁹ – that each required a consumer looking to make a purchase from a merchant

¹⁶ Office Action of July 13, 2018, page 3, line 15; page 5, lines 18-20

¹⁷ Office Action of July 13, 2018, page 6, lines 4-5

¹⁸ U.S. Pat. Pub. No. 2012/0259782

¹⁹ U.S. Pat. Pub. No. 2012/0030066

to first store financial account information with an acquirer, create a tokenized electronic wallet, and provide the tokenized electronic wallet to the merchant.

Accordingly, the claims recite a specific (“non-conventional and non-generic”²⁰) technical process that “improves the functioning” of the claimed first computing system²¹ by allowing it to process payments using financial account information without receiving that financial account information (and having to safeguard it) or requiring the payer to receive (and provide) the electronic data token representing that financial account information.

The only substantive difference between the amended claims and the features identified by the Examiner as not being “well understood” in the parent application is that the electronic instruction defining the communications link for the second system need not be generated by the first computing system “contemporaneously” with the step of receiving enrollment data identifying the payer. The applicant respectfully submits that that feature is not required for patent eligibility, because the Patent Office has not demonstrated that it was “well-understood, routine, and conventional in the art” to receive enrollment data identifying a payer, *non-contemporaneously* generate an electronic instruction defining a communications link for a second computing system to obtain financial information from the payer, and receive an electronic data token representing that financial information from the second computing system. However, the Applicant respectfully submits that dependent Claims 13 and 28 further recite that “the communications link used to obtain the financial account information from the payer is *synchronous* with a communications link used to obtain the enrollment data.”

Accordingly, the Applicant respectfully requests reconsideration and withdrawal of the rejections under § 101.

V. CONCLUSION

In view of the above remarks, the Applicant believes the pending application is in condition for allowance. An indication of the allowability of the claims is earnestly solicited.

²⁰ See MPEP § 2106.05 citing *BASCOM Global Internet v. AT&T Mobility LLC*, 827 F.3d 1341, 1350 (Fed. Cir. 2016)

²¹ See MPEP § 2106.05 citing *DDR Holdings, LLC v. Hotels.com, L.P.*, 773 F.3d 1245, 1258-59 (Fed. Cir. 2014)

Please charge any shortage or credit any overpayment of fees to BLANK ROME LLP, Deposit Account No. 23-2185, under Order No. 124452.00121. In the event that a petition for an extension of time is required to be submitted herewith and in the event that a separate petition does not accompany this Amendment or is insufficient to render this Amendment timely, the Applicant hereby petitions under 37 C.F.R. §1.136(a) for an extension of time for as many months as required to render this submission timely. Any fee due is authorized above.

Dated: October 15, 2018

Respectfully submitted,

By: /Michael C. Greenbaum/
Michael C. Greenbaum
Registration No.: 28,419
BLANK ROME LLP
Correspondence Customer Number: 27557
Attorney for Applicant

Electronic Acknowledgement Receipt

EFS ID:	34007005
Application Number:	15408185
International Application Number:	
Confirmation Number:	9328
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert Evan POLLIN
Customer Number:	27557
Filer:	Michael C. Greenbaum/lisa hayes
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00121
Receipt Date:	15-OCT-2018
Filing Date:	17-JAN-2017
Time Stamp:	12:28:08
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		Amendment.pdf	175380	yes	13
			06b09048943836bf381b92a842b865b8ce301939		

Multipart Description/PDF files in .zip description			
Document Description	Start	End	
Response After Final Action	1	1	
Claims	2	7	
Applicant Arguments/Remarks Made in an Amendment	8	13	
Warnings:			
Information:			
Total Files Size (in bytes):		175380	
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.			

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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875				Application or Docket Number 15/408,185		Filing Date 01/17/2017		☐ To be Mailed		
ENTITY: ☐ LARGE ☒ SMALL ☐ MICRO										
APPLICATION AS FILED - PART I										
		(Column 1)	(Column 2)							
FOR		NUMBER FILED	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), (l), 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 \$40 =						
INDEPENDENT CLAIMS (37 CFR 1.16(h))		minus 3 =	*	x \$210 =						
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))		If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$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										
		(Column 1)	(Column 2)	(Column 3)						
AMENDMENT	10/15/2018	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)		ADDITIONAL FEE (\$)		
	Total (37 CFR 1.16(i))	* 26	Minus	** 28	= 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		
		(Column 1)	(Column 2)	(Column 3)						
AMENDMENT		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)		ADDITIONAL FEE (\$)		
	Total (37 CFR 1.16(i))	*	Minus	**	=	x \$0 =				
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x \$0 =				
	☐ 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.						LIE				
** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".						Tara A Washington				
*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".										
The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.										

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

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
15/408,185	01/17/2017	Robert Evan POLLIN	124452.00121	9328
27557	7590	07/13/2018		
BLANK ROME LLP 1825 Eye Street NW WASHINGTON, DISTRICT OF COLUMBIA 20006-5403 UNITED STATES OF AMERICA			EXAMINER GOTTSCHALK, MARTIN A	
			ART UNIT	PAPER NUMBER
			3697	
			NOTIFICATION DATE	DELIVERY MODE
			07/13/2018	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):

Belay@blankrome.com
WashingtonDocketing@blankrome.com

DETAILED ACTION

Notice to Applicant

1. The present application is being examined under the pre-AIA first to invent provisions.
2. Claims 11-38 have been examined.

Claim Rejections - 35 USC § 101

3. 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 11-38 are rejected under 35 USC 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.

Exemplary independent claim 1 is directed to the abstract idea of enrolling a person in a payment system and then making payments.

This is considered to be abstract because it is a concept relating to the economy and commerce such as an agreement between people in the form of a contract, legal

obligation, and business relationships. In this regard, the claims are considered to be similar to those in *buySAFE* (creating a contractual relationship); *Bilski* (hedging); and *Alice* (mitigating settlement risk), which the courts have found to be examples of abstract ideas because they are fundamental economic ideas. Regarding the current claims, just like the cited cases, enrolling a user in order to make payments is a fundamental economic practice.

The claims recite approximately six steps, all of recite steps which implement the abstract idea without significantly more. The second receiving step recites the additional element of specifying where the information may and may not be received, however, this is an abstract limitation which merely further limits the abstract idea, and does not render the claim to be patent-eligible.

Certain other additional elements refer to the use of computer components (e.g. computing systems; electronic instructions; a communications network; processors; a memory; a non-transitory computer readable storage medium storing instructions). However, these components are recited at a high level, are generic, and are used in a conventional way to implement the abstract idea without significantly more. The specification fails to reveal that they are any more than this.

All of these claimed features when considered individually or as a whole fail to recite significantly more than the abstract idea itself. The dependent claims fail to remedy this

situation. Therefore, the claims are rejected under 35 U.S.C. 101 as being directed to non-statutory subject matter.

Response to arguments under USC 35 101

A. On pages 9-10, Applicant argues that, "...using two computing systems to tokenize sensitive financial information, as recited in the claims, is not a fundamental economic practice as the Supreme Court held in *Alice*..." and that the claim has the effect where "...the merchant need not invest the time, effort and expanse of securing...<a payer's>...information." Applicant further asserts that the claims are similar to those in *DDR* in that they overcome "...a problem specifically arising in the realm of computer networks...necessarily rooted in computer technology'..." and that the current claims, "...address a business challenge...that is particular to electronic financial transaction processing.

In response, as a first matter, Applicant mischaracterizes the *DDR* decision in that the Federal Circuit found that the claims in that case were a technical solution to a problem that changed the way a web-based interface worked by maintaining a website's fundamental design (i.e. that of a web-based "mall") while providing changing content presented within the fundamental design (i.e. "store" websites could be presented within the "mall"). The result was that the look and feel of the "mall" design could be maintained while moving between different "stores." Electronic financial transaction processing had no significant role in determining patent eligibility in the *DDR* decision,

nor is there a reasonable analogy to be made between the transaction processing in the current claims and the inventive concept in *DDR*.

Note further that the current claims are not necessarily rooted in computer networks or computer technology. The claims are directed to enrolling a payer in a payment system, maintaining security while doing so, and allowing the payer to make a payment once enrolled. These are mental steps that could be performed by a person such as a cashier assisting a customer in paying for something. It is well-settled that using any number of computing systems to perform this fundamental function does not render the claims to be non-abstract.

B. On pages 11-12, Applicant argues that evidence has not been provided that the limitations of the claim are well-understood, routine, and conventional. In particular, Applicant asserts that “the claims recite two computing systems that tokenize sensitive financial information.

In response, note first that the “receiving,” “generating,” and “outputting” steps refer to receiving or transmitting data over a network. The “storing” step refers to storing information in memory. The “processing” step refers to repetitive calculations and electronic record keeping associated with processing a payment, as well as recording a customer’s order (as in *Apple, Inc. v. Ameranth, Inc.*). The courts have found all of these steps to be well-understood computer functions or activities when recited at a high level as they are in the current claims (see *MPEP 2106.05(d)II*).

Note that the second “receiving” step, the “storing” step, and the “processing” step recite the additional element of using a “data token” to represent financial account information of the payer. The Examiner notes that this is merely a way of providing and storing routine information to conduct a payment transaction. Note further that the specification teaches that “tokenization” used in this way is well-understood (specification: [5]-[6]).

Regarding Applicant’s assertion that “the claims recite two computing systems that tokenize sensitive financial information, the Examiner notes that the claim appears to be silent as to how many computing systems or even which computing system is used to “tokenize” the data, but only that the data token is received from the second computing system. Even if the inferential leap is made (which for the purpose of examination it is not) that the second computing system performs the tokenization to generate the data token, and then sends it to be received elsewhere, there is still only one computing system involved in the tokenization. In addition, note the specification at [5]-[6] which teaches that credit card data may be tokenized and then transmitted and stored among a plurality of computers (specification: [6] “..., the token, which is non-sensitive data, can be stored and used in a wide range of systems in the organization, without bringing those systems within the scope of a higher-level PCI audit and more stringent compliance requirements.”). As the claims recite no more than this, this feature is considered to be well-understood.

Finally, the claims recite certain other additional elements that refer to the use of computer components (e.g. computing systems; electronic instructions; a communications network; processors; a memory; a non-transitory computer readable storage medium storing instructions). However, these components are recited at a high level, are generic, and are used in a conventional way to implement the abstract idea without significantly more. The specification fails to reveal that they are any more than this. For substantiation of this point, see the specification at [20]-[26], [29], [31], and [51]-[52].

Prior Art Rejections

4. There are no prior art rejections at this time.

Conclusion

5. **THIS ACTION IS MADE FINAL.** 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 mailing date of this final action.

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARTIN A GOTTSCHALK whose telephone number is (571)272-7030. The examiner can normally be reached on Monday-Friday 10AM-6PM.

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, Jerry O'Connor can be reached on 571-272-6787. 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.

Application/Control Number:15/408,185
Art Unit:3697

Page9

/M.A.G/
Examiner, Art Unit 3697

/HAO FU/
Primary Examiner, Art Unit 3697

<i>Index of Claims</i> 	Application/Control No. 15/408,185	Applicant(s)/Patent Under Reexamination POLLIN et al.
	Examiner MARTIN A GOTTSCHALK	Art Unit 3697

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

CLAIMS										
☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47										
CLAIM		DATE								
Final	Original	01/08/2018	07/09/2018							
	1	-	-							
	2	-	-							
	3	-	-							
	4	-	-							
	5	-	-							
	6	-	-							
	7	-	-							
	8	-	-							
	9	-	-							
	10	-	-							
	11	✓	✓							
	12	✓	✓							
	13	✓	✓							
	14	✓	✓							
	15	✓	✓							
	16	✓	✓							
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	31	✓	✓							
	32	✓	✓							
	33	✓	✓							
	34	✓	✓							
	35	✓	✓							
	36	✓	✓							
	37	✓	✓							
	38	✓	✓							

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Rober Evan POLLIN

Application No.: 15/408,185

Confirmation No.: 9328

Filed: January 17, 2017

Art Unit: 3693

For: SYSTEM AND METHOD FOR REGISTERING
FINANCIAL ACCOUNTS

Examiner: M.A. Gottschalk

AMENDMENT

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

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated January 24, 2018, the Applicant respectfully submits the following:

The Pending Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.

THE PENDING CLAIMS

1. – 10. (Cancelled)

11. (Previously Presented): A method of enrolling a payer by a first computing system operated for the benefit of a payee, the method comprising:

receiving enrollment data identifying a payer;

generating an electronic instruction for a second computing system to obtain financial account information from the payer;

outputting the electronic instruction to a communications network for transmittal to the second computing system;

receiving an electronic data token representing the financial account information from the second computing system, wherein the first computing system does not receive the financial account information represented by the electronic data token and the second computing system does not provide the electronic data token to the payer;

storing the electronic data token in association with the enrollment data identifying the payer; and

processing a payment from the payor to the payee by electronically generating a payment transaction instruction that includes a representation of the electronic data token and electronically transmitting the payment transaction instruction to a payment processing system having access to the financial account information represented by the electronic data token.

12. (Previously Presented): The method of claim 11, wherein the electronic instruction for the second computing system to obtain the financial account information from the payer defines a communications link to be used to obtain the financial account information from the payer.

13. (Previously Presented): The method of claim 12, wherein the communications link used to obtain the financial account information from the payer is synchronous with a communications link used to obtain the enrollment data.

14. (Previously Presented): The method of claim 12, wherein the communications link is at least one of a telephone number to enable the second computing system to communicate with the payer and obtain the financial account information or a transfer from an existing telephone call with the payer to a telephone system that receives the financial account information from the payer.

15. (Previously Presented): The method of claim 12, wherein the communication link is a secure connection via the internet between the second computing system and a computing system used by the payer enabling the payer to input the financial account information for transmittal to the second computing system.

16. (Previously Presented): The method of claim 15, wherein the secure connection is a widget or window within a website provided by the first computing system.

17. (Previously Presented): The method of claim 15, wherein the secure connection provides access to the second computing system using a static or dynamic universal resource locator (URL).

18. (Previously Presented): The method of claim 12, wherein the communications link used to obtain the financial account information from the payer is non-synchronous with a communications link used to obtain the enrollment data.

19. (Previously Presented): The method of claim 18, wherein the electronic instruction for the second computing system to obtain the financial account information from the payer includes data sufficient for the second computing system to authenticate the payer.

20. (Previously Presented): The method of claim 19, wherein the first computing system defines a period of persistence for the second computing system to obtain the financial account information from the payer.

21. (Previously Presented): The method of claim 12, wherein the electronic instruction comprises contact information for the payer to enable the second computing system to transmit instructions to the payer for communicating the financial account information to the second computing system.

22. (Previously Presented): The method of claim 21, wherein the contact information comprises one of an email address or a telephone number whereby the second computing system sends a link for a secure data entry connection to the payer via one of email and text.

23. (Previously Presented): The method of claim 11, wherein the enrollment data identifying the payer is received by telephone, by receiving the enrollment data from the payer over a network, or by receiving a data file.

24. (Previously Presented): The method of claim 11, wherein the financial account information includes at least one of a credit card number or bank account number.

25. (Previously Presented): The method of claim 11, wherein the payment processing system is the second computing system.

26. (Previously Presented): A first computing system operated for the benefit of a payee, the first computing system comprising:

one or more processors; and

memory storing instructions that, when executed by the one or more processors, cause the first computing system to:

receive enrollment data identifying a payer;

generate an electronic instruction for a second computing system to obtain financial account information from the payer;

output the electronic instruction to a communications network for transmittal to the second computing system;

receive an electronic data token representing the financial account information from the second computing system, wherein the first computing system does not receive the financial account information represented by the electronic data token and the second computing system does not provide the electronic data token to the payer;

store the electronic data token in association with the enrollment data identifying the payer; and

process a payment from the payor to the payee by electronically generating a payment transaction instruction that includes a representation of the electronic data token and electronically transmitting the payment transaction instruction to a payment processing system having access to the financial account information represented by the electronic data token.

27. (Previously Presented): The system of claim 26, wherein the electronic instruction for the second computing system to obtain the financial account information from the payer defines a communications link to be used to obtain the financial account information from the payer.

28. (Previously Presented): The system of claim 27, wherein the communications link used to obtain the financial account information from the payer is synchronous with a communications link used to obtain the enrollment data.

29. (Previously Presented): The system of claim 27, wherein the communication link is a secure connection via the internet between the second computing system and a computing system used by the payer enabling the payer to input the financial account information for transmittal to the second computing system.

30. (Previously Presented): The system of claim 29, wherein the secure connection is a widget or window within a website provided by the first computing system.

31. (Previously Presented): The system of claim 30, wherein the secure connection provides access to the second computing system using a static or dynamic universal resource locator (URL).

32. (Previously Presented): The system of claim 27, wherein the communications link used to obtain the financial account information from the payer is non-synchronous with a communications link used to obtain the enrollment data.

33. (Previously Presented): The system of claim 32, wherein the electronic instruction for the second computing system to obtain the financial account information from the payer includes data sufficient for the second computing system to authenticate the payer.

34. (Previously Presented): The system of claim 32, wherein the first computing system defines a period of persistence for the second computing system to obtain the financial account information from the payer.

35. (Previously Presented): The system of claim 27, wherein the electronic instruction comprises contact information for the payer to enable the second computing system to transmit instructions to the payer for communicating the financial account information to the second computing system.

36. (Previously Presented): The system of claim 26, wherein the financial account information includes at least one of a credit card number or bank account number.

37. (Previously Presented): The system of claim 26, wherein the payment processing system is the second computing system.

38. (Previously Presented): A non-transitory computer readable storage medium storing instructions that, when executed by a processor, cause a first computing system operated for the benefit of a payee to:

receive enrollment data identifying a payer;

generate an electronic instruction for a second computing system to obtain financial account information from the payer;

output the electronic instruction to a communications network for transmittal to the second computing system;

receive an electronic data token representing the financial account information from the second computing system, wherein the first computing system does not receive the financial account information represented by the electronic data token and the second computing system does not provide the electronic data token to the payer;

store the electronic data token in association with the enrollment data identifying the payer; and

process a payment from the payor to the payee by electronically generating a payment transaction instruction that includes a representation of the electronic data token and electronically transmitting the payment transaction instruction to a payment processing system having access to the financial account information represented by the electronic data token.

REMARKS

I. INTRODUCTION

The Non-Final Office Action dated January 24, 2018 (hereinafter, “the pending Office Action”), has been carefully considered. In response thereto, the Applicant respectfully traverses the stated rejection. Accordingly, reconsideration and withdrawal of the outstanding Office Action and issuance of a Notice of Allowance are respectfully solicited.

II. STATUS OF THE CLAIMS

Claims 11-38 are pending, of which Claims 11, 26, and 38 are independent.

III. SUMMARY OF THE OFFICE ACTION

In the pending Office Action, the pending claims are rejected under 35 U.S.C. § 101 as allegedly directed to nonstatutory subject matter.

IV. REJECTION UNDER § 101

The pending claims are rejected under § 101 as allegedly directed to “a concept relating to the economy and commerce such as an agreement between people in the form of a contract, legal obligation, and business relationships” without “significantly more” than a mere instruction to apply that idea on generic computer components performing generic computer functions.¹

“There is no dispute ... that many computer-implemented claims are formally addressed to patent-eligible subject matter.”² Computer-implemented business methods are also patent eligible. “[A] business method is simply one kind of ‘method’ that is, at least in some circumstances, eligible for patenting under § 101.”³ Inventions in one of the four broad statutory categories⁴ are patent eligible unless they are directed to one of “the basic tools of scientific and technological work”⁵ – such as “a fundamental economic practice long prevalent in our system

¹ Office Action of January 24, 2018, at pages 2-3

² *Alice Corp. Pty. Ltd. v. CLS Bank Intern.*, 134 S.Ct. 2347, 2358-59 (2014)

³ *Bilski v. Kappos*, 130 S.Ct. 3218, 3228 (2010)

⁴ process, machine, manufacture, or composition of matter

⁵ *Id.* at 3253 citing *Gottschalk v. Benson*, 409 U.S. 63 (1972)

of commerce”⁶ – without “significantly more” than a mere instruction to apply that basic tool⁷ using “computer functions [that] are well-understood, routine, conventional activities previously known to the industry.”⁸

The concern underlying rejections under § 101, which the Supreme Court has repeatedly emphasized, is preemption. “Laws of nature, natural phenomena, and abstract ideas are the basic tools of scientific and technological work. Monopolization of those tools through the grant of a patent might tend to impede innovation more than it would tend to promote it, thereby thwarting the primary object of the patent laws. We have repeatedly emphasized this concern that patent law not inhibit further discovery by improperly tying up the future use of these building blocks of human ingenuity.”⁹

A. The pending claims are not directed to an abstract idea under § 101 because they “overcome a problem specifically arising in the realm of computer networks” using a claimed solution “necessarily rooted in computer technology”

In *DDR*, the Federal Circuit held that claims are patent eligible under § 101 if they “overcome a problem specifically arising in the realm of computer networks” using a claimed solution that is “necessarily rooted in computer technology” (as opposed to “the performance of some business practice known from the pre-Internet world along with the requirement to perform it on the Internet”).¹⁰

The Supreme Court has repeatedly cautioned against “too broad an interpretation” of patent claims because “all inventions at some level embody, use, reflect, rest upon, or apply laws of nature, natural phenomena, or abstract ideas.”¹¹ In this instance, the Patent Office argues that the claims are directed to “the abstract idea of enrolling a person in a payment system and then making payments.”¹² The Applicant respectfully submits that, if looked at with any level of specificity, the claims are not simply directed to “enrolling a person in a payment system and

⁶ *Id.* at 3231

⁷ *Id.* at 2357

⁸ *Alice*, 134 S.Ct. at 2359 citing *Mayo Collaborative v. Prometheus Labs.*, 132 S.Ct. 1289 (2012)

⁹ *Id.* at 2354 (internal quotation marks and citations omitted)

¹⁰ *DDR Holdings, LLC v. Hotels.com, LP*, 773 F.3d 1245, 1257 (Fed. Cir. 2014)

¹¹ *Mayo*, 132 S. Ct. at 1293

¹² Office Action of January 24, 2018, at page 2

then making payments” but rather to enrolling a person in a specific kind of payment system that, like the claims at issue in *DDR*, overcomes “a problem specifically arising in the realm of computer networks” using a claimed solution that is “necessarily rooted in computer technology”.

Merchants spend considerable time, effort, and expense securing the financial information (*e.g.*, credit card numbers, bank account numbers) received from purchasers in order to provide a secure platform for purchasers and comply with industry security standards. The method of Claim 11 eliminates that burden by allowing the merchant and the purchaser to conduct a transaction without the merchant receiving – and thus having to safeguard – the financial information of the purchaser. A first computing system (*e.g.*, merchant server 204) instructs a second computing system (*e.g.*, secure server 202) to obtain the financial account information from the payer and send an electronic data token representing the financial account information to the first computing system. Then, using the electronic data token, the merchant can complete the transaction (and even, in some embodiments, complete additional transactions in the future). Because the electronic data token is non-sensitive, meaning it cannot be used by a malicious actor to make unauthorized purchases outside the first computing system, the merchant need not invest the time, effort, and expense of securing that information. Independent Claim 26 is directed to the first computer system (*e.g.*, merchant server 204). Independent Claim 38 is directed to a computer readable storage medium storing instructions for the first computer system to perform the method of Claim 11.

The Applicant respectfully submits that using two computing systems to tokenize sensitive financial information, as recited in the claims, is not “a fundamental economic practice” as the Supreme Court held in *Alice*. Instead, similar to the claims at issue in *DDR*, the claims address a business challenge (complying with the Payment Card Industry Data Security Standard) that is particular to electronic financial transaction processing.

Also similar to the claims at issue in *DDR*, the pending claims “stand apart because they do not merely recite the performance of some [known] business practice ... along with the requirement to perform it [using generic computer technology].” Instead, the claimed solution is necessarily rooted in computer technology (again, two computing systems that tokenize sensitive

financial information) in order to overcome a problem specifically arising in the realm of electronic financial transaction processing (the need to securely receive, store, and transmit sensitive financial information).

B. Additionally, the pending claims recite computer functions that were not “well-understood, routine and conventional” to a skilled artisan in the relevant field

Claims directed to an abstract idea under § 101 are nevertheless patent eligible if they recite “significantly more” than instruction to apply that abstract idea using computer functions that were “well-understood, routine and conventional” to a skilled artisan in the relevant field. “[W]hether a claim element or combination of elements is well-understood, routine and conventional ... must be proven by clear and convincing evidence.”¹³ “Whether a particular technology is well-understood, routine, and conventional goes beyond what was simply known in the prior art. The mere fact that something is disclosed in a piece of prior art, for example, does not mean it was well-understood, routine, and conventional.”¹⁴

In this instance, even if the Patent Office (broadly) interprets the claims as being directed to “the abstract idea of enrolling a person in a payment system and then making payments”, the pending claims are nevertheless patent eligible because they recite specific elements that were not “well-understood, routine and conventional” to a skilled artisan in the relevant field. During prosecution of the parent application,¹⁵ the Patent Office (correctly) concluded that similar methods¹⁶ were not “well-understood, routine and conventional”.¹⁷ In this application, the pending Office Action states:

Certain other additional elements refer to the use of computer components (e.g. computing systems; electronic instructions; a communications network; processors; a memory; a non-transitory computer readable storage medium storing instructions). However, these components are recited at a high level, are generic, and are used in a

¹³ *Berkheimer v. HP Inc.*, __ F.3d __ (Fed. Cir. 2018)

¹⁴ *Id.*

¹⁵ U.S. Pat. Appl. No. 13/679,545, now U.S. Pat. No. 9,576,279

¹⁶ The biggest substantive differences between the pending claims and the granted claims of the parent application is that the claimed method do not recite that the first system transmits the electronic instruction to the second computing system contemporaneously with the step of receiving enrollment data identifying a payer; and the first system does not define a communications link for the second system to obtain financial information directly from the payer.

¹⁷ Notice of Allowance of December 29, 2016

conventional way to implement the abstract idea without significantly more. The specification fails to reveal that they are any more than this.¹⁸

Again, as described above, the claims recite two computing systems that tokenize sensitive financial information (and generate an electronic data token that can be used to process a transaction) so that one of the computing systems can process the transaction without access to the underlying sensitive financial information. The Patent Office offers *no evidence* that the recited method¹⁹ was “well understood”, let alone *clear and convincing evidence* that the recited method was so “well understood” as to be considered “routine and conventional”.

Finally, because the claims are limited to the use of two computing systems that tokenize sensitive financial information and generate an electronic data token that can be used by the first computing system to process a transaction without access to the sensitive financial information, the claims do not preempt “the abstract idea of enrolling a person in a payment system and then making payments” as argued by the Patent Office.

Accordingly, the Applicant respectfully requests reconsideration and withdrawal of the rejections under § 101.

V. CONCLUSION

In view of the above remarks, the Applicant believes the pending application is in condition for allowance. An indication of the allowability of the claims is earnestly solicited.

Please charge any shortage or credit any overpayment of fees to BLANK ROME LLP, Deposit Account No. 23-2185, under Order No. 124452.00121. In the event that a petition for an extension of time is required to be submitted herewith and in the event that a separate petition does not accompany this Amendment or is insufficient to render this Amendment timely, the

¹⁸ Office Action of January 24, 2018, at page 3

¹⁹ and processing steps and instructions

Applicant hereby petitions under 37 C.F.R. §1.136(a) for an extension of time for as many months as required to render this submission timely. Any fee due is authorized above.

Dated: March 15, 2018

Respectfully submitted,

By: /Michael C. Greenbaum/

Michael C. Greenbaum

Registration No.: 28,419

BLANK ROME LLP

Correspondence Customer Number: 27557

Attorney for Applicant

Electronic Acknowledgement Receipt

EFS ID:	32061936
Application Number:	15408185
International Application Number:	
Confirmation Number:	9328
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert Evan POLLIN
Customer Number:	27557
Filer:	Michael C. Greenbaum/lisa hayesl
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00121
Receipt Date:	15-MAR-2018
Filing Date:	17-JAN-2017
Time Stamp:	13:03:06
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		amendment.pdf	168791	yes	13
			8fc7601e307205ffb542592e89fdb42cdd25a99b		

Multipart Description/PDF files in .zip description			
Document Description	Start	End	
Amendment/Req. Reconsideration-After Non-Final Reject	1	1	
Claims	2	7	
Applicant Arguments/Remarks Made in an Amendment	8	13	

Warnings:

Information:

Total Files Size (in bytes):	168791
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New Applications Under 35 U.S.C. 111
If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

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

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

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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 15/408,185	Filing Date 01/17/2017	☐ To be Mailed
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ENTITY: ☐ LARGE ☒ SMALL ☐ MICRO**APPLICATION AS FILED – PART I**

(Column 1)

(Column 2)

FOR	NUMBER FILED	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

(Column 1)

(Column 2)

(Column 3)

AMENDMENT	03/15/2018	CLAIMS REMAINING AFTER AMENDMENT	MINUS	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)
	Total (37 CFR 1.16(i))	* 28	Minus	** 28	= 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

(Column 1)

(Column 2)

(Column 3)

AMENDMENT	CLAIMS REMAINING AFTER AMENDMENT	MINUS	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)
	Total (37 CFR 1.16(i))	*	Minus	**	=	X \$ =
	Independent (37 CFR 1.16(h))	*	Minus	***	=	X \$ =
	☐ Application Size Fee (37 CFR 1.16(s))					
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					
						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
MARGARET BYARS

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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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	Not Yet Assigned
				Filing Date	Concurrently Herewith
				First Named Inventor	Robert E. POLLIN
				Art Unit	N/A
				Examiner Name	Not Yet Assigned
Sheet	1	of	2	Attorney Docket Number	124452.00121

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A	US-2009/0132351-A1	05-21-2009	Gibson	
	B	US-20010056402-A1	12-27-2001	Ahuja et al.	
	C	US-20020087704-A1	07-04-2002	Chesnais et al.	
	D	US-20040143550-A1	07-22-2004	Creamer et al.	
	E	US-20050197962-A1	09-08-2005	Critchfield et al.	
	F	US-20070250920-A1	10-25-2007	Lindsay	
	G	US-20110029436-A1	02-03-2011	Norvell et al.	
	H	US-20110078244-A1	03-31-2011	Minter et al.	
	I	US-20120030066-A1	02-02-2012	Stringfellow et al.	
	J	US-20020107791-A1	08-08-2002	Nobrega et al.	
	K	US-7,801,825	09-21-2010	Kranzley et al.	
	L	US-20110184853-A1	07-28-2011	Mark et al.	
	M	US-20120023567-A1	01-26-2012	Hammad	
	N	US-20120259782-A1	10-11-2012	Hammad	
	O	US-20130198080-A1	08-01-2013	Anderson et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

Examiner Signature	/MARTIN A GOTTSCHALK/	Date Considered	01/08/2018
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

124452.00121/104856343

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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				<i>Complete if Known</i>	
				Application Number	Not Yet Assigned
				Filing Date	Concurrently Herewith
				First Named inventor	Robert E. POLLIN
				Art Unit	N/A
				Examiner Name	Not Yet Assigned
Sheet	2	of	2	Attorney Docket Number	124452.00121

[illegible]

Examiner Signature	/MARTIN A GOTTSCHALK/	Date Considered	01/08/2018
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

124452.00121/104856343

<i>Index of Claims</i> 	Application/Control No. 15/408,185	Applicant(s)/Patent Under Reexamination POLLIN et al.
	Examiner MARTIN A GOTTSCHALK	Art Unit 3693

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

CLAIMS										
☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47										
CLAIM		DATE								
Final	Original	01/08/2018								
	1	-								
	2	-								
	3	-								
	4	-								
	5	-								
	6	-								
	7	-								
	8	-								
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	36	✓								
	37	✓								
	38	✓								



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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
15/408,185	01/17/2017	Robert Evan POLLIN	124452.00121	9328
27557	7590	01/24/2018	EXAMINER	
BLANK ROME LLP			GOTTSCHALK, MARTIN A	
1825 Eye Street NW			ART UNIT	PAPER NUMBER
WASHINGTON, DISTRICT OF COLUMBIA 20006-5403			3693	
			NOTIFICATION DATE	DELIVERY MODE
			01/24/2018	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):

Belay@blankrome.com
WashingtonDocketing@blankrome.com

DETAILED ACTION

Notice to Applicant

1. The present application is being examined under the pre-AIA first to invent provisions.
2. Claims 11-38 have been examined.

Claim Rejections - 35 USC § 101

3. 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 11-38 are rejected under 35 USC 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.

Exemplary independent claim 1 is directed to the abstract idea of enrolling a person in a payment system and then making payments.

This is considered to be abstract because it is a concept relating to the economy and commerce such as an agreement between people in the form of a contract, legal obligation, and business relationships. In this regard, the claims are considered to be similar to those in *buySAFE* (creating a contractual relationship); *Bilski* (hedging); and *Alice* (mitigating settlement risk), which the courts have found to be examples of

abstract ideas because they are fundamental economic ideas. Regarding the current claims, just like the cited cases, enrolling a user in order to make payments is a fundamental economic practice.

The claims recite approximately six steps, all of recite steps which implement the abstract idea without significantly more. The second receiving step recites the additional element of specifying where the information may and may not be received, however, this is an abstract limitation which merely further limits the abstract idea, and does not render the claim to be patent-eligible.

Certain other additional elements refer to the use of computer components (e.g. computing systems; electronic instructions; a communications network; processors; a memory; a non-transitory computer readable storage medium storing instructions). However, these components are recited at a high level, are generic, and are used in a conventional way to implement the abstract idea without significantly more. The specification fails to reveal that they are any more than this.

All of these claimed features when considered individually or as a whole fail to recite significantly more than the abstract idea itself. The dependent claims fail to remedy this situation. Therefore, the claims are rejected under 35 U.S.C. 101 as being directed to non-statutory subject matter.

Prior Art Rejections

4. There are no prior art rejections at this time. A search was conducted but no prior art was found.

Conclusion

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARTIN A GOTTSCHALK whose telephone number is (571)272-7030. The examiner can normally be reached on Monday-Friday 10AM-6PM.

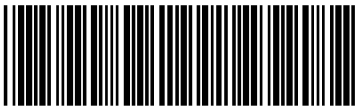
Examiner interviews are available via telephone, in-person, and video conferencing using a USPTO supplied web-based collaboration tool. To schedule an interview, applicant is encouraged to use the USPTO Automated Interview Request (AIR) at <http://www.uspto.gov/interviewpractice>.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Shahid Merchant can be reached on 571-270-1360. 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.

/M.A.G/
Examiner, Art Unit 3693

/KENNETH BARTLEY/
Primary Examiner, Art Unit 3693

<i>Search Notes</i> 	Application/Control No. 15/408,185	Applicant(s)/Patent Under Reexamination POLLIN et al.
	Examiner MARTIN A GOTTSCHALK	Art Unit 3693

CPC - Searched*		
Symbol	Date	Examiner
G06Q 20/10	01/08/2018	MG

CPC Combination Sets - Searched*		
Symbol	Date	Examiner

US Classification - Searched*			
Class	Subclass	Date	Examiner

* See search history printout included with this form or the SEARCH NOTES box below to determine the scope of the search.

Search Notes		
Search Notes	Date	Examiner
EAST	01/07/2018	MG

Interference Search			
US Class/CPC Symbol	US Subclass/CPC Group	Date	Examiner

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EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	6	((("5953710") or ("5913202") or ("4346442") or ("5845260") or ("6173269") or ("4648037")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L2	9	((("5779370") or ("5231666") or ("5884289") or ("5708422") or ("6064990") or ("5878337") or ("6516056") or ("6122624") or ("6029154")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L3	15	L1 L2	USPAT	OR	OFF	2018/01/08 11:54
L4	6	((("5910988") or ("6003019") or ("5557780") or ("5787403") or ("5974146") or ("5933816")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L5	2	((("5913202") or ("5734838")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L6	5	((("6839687") or ("6289322") or ("5920847") or ("5483445") or ("6070150")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L7	7	((("5870456") or ("5283829") or ("6029151") or ("6188994") or ("6047268") or ("5893077") or ("5577100")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L8	12	L6 L7	USPAT	OR	OFF	2018/01/08 11:54
L9	6	((("6170744") or ("5905976") or ("5903881") or ("5504677") or ("5897625") or ("5630073")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L10	9	((("6769605") or ("6021202") or ("5350906") or ("6736314") or ("5677955") or ("6149055") or ("6012048") or ("5937396") or ("5650604")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L11	5	((("6272528") or ("5710889") or ("6289320") or ("5025373") or ("5220501")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L12	4	((("5276311") or ("6422462") or ("5530232") or ("5859419")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L13	3	((("6105008") or ("5753899") or ("5704046")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L14	6	((("6000832") or ("5961593") or ("6327363") or ("6012144") or ("5826245") or ("6282656")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L15	12	((("6434403") or ("4625276") or ("6394343") or ("5748740") or ("6041314") or ("5949880") or ("5677955") or ("5926548") or ("6029887") or ("5753899") or ("5739512") or ("5859419")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L16	29	((("6434403") or ("4625276") or ("6394343") or ("5748740") or ("6041314") or ("5949880") or ("5677955") or ("5926548") or ("6029887") or ("5753899") or ("5276311") or ("6076075") or ("5739512") or ("5859419") or ("6422462") or ("5530232") or ("5859419") or ("6000832") or ("5961593") or ("6327363") or ("6012144") or ("5826245") or ("6282656") or ("6105008") or ("5753899") or ("5704046") or ("6018724") or ("5590197") or ("6250557") or ("5796832") or ("6032135") or ("6076075")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L17	82	((("5953710") or ("5913202") or ("5734838") or ("5779370") or ("5231666") or ("5913202") or ("4346442") or ("5845260") or ("6173269") or ("4648037") or ("5283829") or ("6839687") or ("6029151") or ("6188994") or ("6289322") or ("5920847") or ("5483445") or ("6070150") or ("5870456") or ("5884289") or ("5708422") or ("6064990") or ("5878337") or ("6516056") or ("6122624") or ("6029154") or ("6434403") or ("4625276") or ("6394343") or ("5748740") or ("6041314") or ("5949880") or ("5677955") or ("5926548") or ("6029887") or ("5753899") or ("5276311") or ("6076075") or ("5739512") or ("5859419") or ("6422462") or ("5530232") or ("5859419") or ("6000832") or ("5961593") or ("6327363") or ("6012144") or ("5826245") or ("6282656") or ("6105008") or ("5753899") or ("5704046") or ("6018724") or ("5590197") or ("6250557") or ("5796832") or ("6032135") or ("6076075") or ("6170744") or ("5905976") or ("6769605") or ("6021202") or ("5350906") or ("6736314") or ("5677955") or ("6149055") or ("6012048") or ("5937396") or ("5650604") or ("6272528") or ("5903881") or ("5910988") or ("6003019") or ("5557780") or ("5787403") or ("5974146") or ("5933816") or ("5710889") or ("6289320") or ("5025373") or ("5220501") or ("5504677") or ("5630073") or ("5897625") or ("6047268") or ("5893077") or ("5577100")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L18	4	((("6856973") or ("6202053") or ("5878403") or ("5231569")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L19	4	((("5870721") or ("6208979") or ("5940812") or ("5966699")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54

L20	14	((("6260019") or ("5987433") or ("6640204") or ("6510419") or ("6282521") or ("6772136") or ("5608620") or ("5313560") or ("6236980") or ("5812988") or ("5974403") or ("6349291") or ("5214579") or ("6317728"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L21	13	((("6029146") or ("6014643") or ("5297031") or ("6278982") or ("6876981") or ("6594643") or ("5270922") or ("6766304") or ("6278982") or ("6850907") or ("6195647") or ("6014643") or ("6768981") or ("4677552") or ("6625583"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L22	11	((("5873071") or ("6618707") or ("6131087") or ("6012046") or ("5845266") or ("5689652") or ("6317727") or ("5727165") or ("6829589") or ("5136501") or ("4674044"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L23	2	((("4412287") or ("5924082"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L24	9	((("5761442") or ("5126936") or ("5799217") or ("5819238") or ("5132899") or ("6021397") or ("6078904") or ("6687681") or ("5729700"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L25	3	((("6263321") or ("6546375") or ("6016483"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L26	12	((("5101353") or ("6014627") or ("6236972") or ("5809483") or ("6629082") or ("6161099") or ("5950176") or ("5915209") or ("6418419") or ("6601033") or ("6208979") or ("6377940"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L27	63	((("6014643") or ("6260019") or ("5987433") or ("6640204") or ("6510419") or ("6282521") or ("6772136") or ("5608620") or ("5313560") or ("6236980") or ("5812988") or ("5974403") or ("6349291") or ("5214579") or ("5873071") or ("6618707") or ("6131087") or ("6012046") or ("5845266") or ("5689652") or ("6317727") or ("5727165") or ("6829589") or ("5136501") or ("4412287") or ("5924082") or ("5101353") or ("6014627") or ("5297031") or ("6278982") or ("5761442") or ("5126936") or ("5799217") or ("5819238") or ("5132899") or ("6021397") or ("6078904") or ("6687681") or ("6263321") or ("6317728") or ("6546375") or ("6016483") or ("4674044") or ("5729700") or ("6236972") or ("6876981") or ("6594643") or ("5270922") or ("6766304") or ("6278982") or ("6850907") or ("6195647") or ("6014643") or ("6768981") or ("4677552") or ("6625583") or ("5809483") or ("6629082") or ("6161099") or ("5950176") or ("5915209") or ("6418419") or ("6601033") or ("6208979") or ("6377940"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L28	71	((("6029146") or ("6014643") or ("6856973") or ("6202053") or ("5878403") or ("5231569") or ("5870721") or ("6208979") or ("5940812") or ("5966699") or ("6260019") or ("5987433") or ("6640204") or ("6510419") or ("6282521") or ("6772136") or ("5608620") or ("5313560") or ("6236980") or ("5812988") or ("5974403") or ("6349291") or ("5214579") or ("5873071") or ("6618707") or ("6131087") or ("6012046") or ("5845266") or ("5689652") or ("6317727") or ("5727165") or ("6829589") or ("5136501") or ("4412287") or ("5924082") or ("5101353") or ("6014627") or ("5297031") or ("6278982") or ("5761442") or ("5126936") or ("5799217") or ("5819238") or ("5132899") or ("6021397") or ("6078904") or ("6687681") or ("6263321") or ("6317728") or ("6546375") or ("6016483") or ("4674044") or ("5729700") or ("6236972") or ("6876981") or ("6594643") or ("5270922") or ("6766304") or ("6278982") or ("6850907") or ("6195647") or ("6014643") or ("6768981") or ("4677552") or ("6625583") or ("5809483") or ("6629082") or ("6161099") or ("5950176") or ("5915209") or ("6418419") or ("6601033") or ("6208979") or ("6377940"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L29	5	((("6243691") or ("5890138") or ("6260024") or ("6199050") or ("5794219"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L30	4	((("6012045") or ("6598026") or ("6012045") or ("6014644") or ("5890138"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L31	2	((("6141653") or ("6704716"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L32	3	((("6598027") or ("6834272") or ("6061792"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L33	11	((("5774873") or ("6023685") or ("6522735") or ("5995947") or ("6233566") or ("5285383") or ("6119229") or ("6061656") or ("5715402") or ("5787402") or ("6473744") or ("5774873") or ("6023685"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L34	1	("6598026").PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L35	2	((("5835896") or ("5845265"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L36	30	((("5835896") or ("5845265") or ("6012045") or ("6598027") or ("6141653") or ("6243691") or ("5890138") or ("6598026") or ("6260024") or ("6199050") or ("5794219") or ("5459859") or ("5717989") or ("6704716") or ("6834272") or ("6061792") or ("6578014") or ("6058379") or ("5774873") or ("6023685") or ("6522735") or ("5995947") or ("6233566") or ("5285383") or ("6119229") or ("6061656") or ("5715402") or ("5787402") or ("6473744") or ("6012045") or ("5774873") or ("6023685") or ("6014644") or ("5890138") or ("6058379") or ("6598026"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L37	5	((("4799156") or ("5459859") or ("6208979") or ("5717989") or ("6463419"))).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L38	6	((("5431428") or ("6073121") or ("6647376") or ("6845366") or ("4321672") or	USPAT;	OR	OFF	2018/01/08

		("6902105").PN.	USOCR			11:54
L39	2	((("6598027") or ("6816843")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L40	2	((("5991738") or ("5915022")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L41	4	((("5426281") or ("6865559") or ("6839690") or ("6343738")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L42	4	((("6317729") or ("5878141") or ("6085168") or ("6343738")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L43	2	((("5963625") or ("5732400")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L44	5	((("5905736") or ("5815665") or ("6332134") or ("6839689") or ("5715314")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L45	5	((("6327578") or ("6125349") or ("6163771") or ("5903721") or ("6006200")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L46	1	("5500513").PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L47	24	((("6598027") or ("6816843") or ("5905736") or ("5815665") or ("6332134") or ("6839689") or ("5715314") or ("5963625") or ("5732400") or ("5991738") or ("5915022") or ("5426281") or ("6865559") or ("6839690") or ("6343738") or ("6317729") or ("5878141") or ("6085168") or ("6343738") or ("6327578") or ("6125349") or ("6163771") or ("5903721") or ("6006200") or ("5500513") or ("5431428") or ("6073121") or ("6647376") or ("6845366") or ("4321672") or ("6902105") or ("4799156") or ("5459859") or ("6208979") or ("5717989") or ("6463419") or ("5835896") or ("5845265") or ("6012045") or ("6598027") or ("6141653") or ("6243691") or ("5890138") or ("6598026") or ("6260024") or ("6199050") or ("5794219") or ("5459859") or ("5717989") or ("6704716") or ("6834272") or ("6061792") or ("6578014") or ("6058379") or ("5774873") or ("6023685") or ("6522735") or ("5995947") or ("6233566") or ("5285383") or ("6119229") or ("6061656") or ("5715402") or ("5787402") or ("6473744") or ("6012045") or ("5774873") or ("6023685") or ("6014644") or ("5890138") or ("6058379") or ("6598026")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L48	62	((("6598027") or ("6816843") or ("5905736") or ("5815665") or ("6332134") or ("6839689") or ("5715314") or ("5963625") or ("5732400") or ("5991738") or ("5915022") or ("5426281") or ("6865559") or ("6839690") or ("6343738") or ("6317729") or ("5878141") or ("6085168") or ("6343738") or ("6327578") or ("6125349") or ("6163771") or ("5903721") or ("6006200") or ("5500513") or ("5431428") or ("6073121") or ("6647376") or ("6845366") or ("4321672") or ("6902105") or ("4799156") or ("5459859") or ("6208979") or ("5717989") or ("6463419") or ("5835896") or ("5845265") or ("6012045") or ("6598027") or ("6141653") or ("6243691") or ("5890138") or ("6598026") or ("6260024") or ("6199050") or ("5794219") or ("5459859") or ("5717989") or ("6704716") or ("6834272") or ("6061792") or ("6578014") or ("6058379") or ("5774873") or ("6023685") or ("6522735") or ("5995947") or ("6233566") or ("5285383") or ("6119229") or ("6061656") or ("5715402") or ("5787402") or ("6473744") or ("6012045") or ("5774873") or ("6023685") or ("6014644") or ("5890138") or ("6058379") or ("6598026")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:54
L51	214	((("5953710") or ("5913202") or ("5734838") or ("5779370") or ("5231666") or ("5913202") or ("4346442") or ("5845260") or ("6173269") or ("4648037") or ("5283829") or ("6839687") or ("6029151") or ("6188994") or ("6289322") or ("5920847") or ("5483445") or ("6070150") or ("5870456") or ("5884289") or ("5708422") or ("6064990") or ("5878337") or ("6516056") or ("6122624") or ("6029154") or ("6434403") or ("4625276") or ("6394343") or ("5748740") or ("6041314") or ("5949880") or ("5677955") or ("5926548") or ("6029887") or ("5753899") or ("5276311") or ("6076075") or ("5739512") or ("5859419") or ("6422462") or ("5530232") or ("5859419") or ("6000832") or ("5961593") or ("6327363") or ("6012144") or ("5826245") or ("6282656") or ("6105008") or ("5753899") or ("5704046") or ("6018724") or ("5590197") or ("6250557") or ("5796832") or ("6032135") or ("6076075") or ("6170744") or ("5905976") or ("6769605") or ("6021202") or ("5350906") or ("6736314") or ("5677955") or ("6149055") or ("6012048") or ("5937396") or ("5650604") or ("6272528") or ("5903881") or ("5910988") or ("6003019") or ("5557780") or ("5787403") or ("5974146") or ("5933816") or ("5710889") or ("6289320") or ("5025373") or ("5220501") or ("5504677") or ("5630073") or ("5897625") or ("6047268") or ("5893077") or ("5577100") or ("6029146") or ("6014643") or ("6856973") or ("6202053") or ("5878403") or ("5231569") or ("5870721") or ("6208979") or ("5940812") or ("5966699") or ("6260019") or ("5987433") or ("6640204") or ("6510419") or ("6282521") or ("6772136") or ("5608620") or ("5313560") or ("6236980") or ("5812988") or ("5974403") or ("6349291") or ("5214579") or ("5873071") or ("6618707") or ("6131087") or ("6012046") or ("5845266") or ("5689652") or ("6317727") or ("5727165") or ("6829589") or ("5136501") or ("4412287") or ("5924082") or ("5101353") or ("6014627") or ("5297031") or ("6278982") or ("5761442") or ("5126936") or ("5799217") or ("5819238") or ("5132899") or ("6021397") or ("6078904") or ("6687681") or ("6263321") or ("6317728") or ("6546375") or ("6016483") or ("4674044") or ("5729700") or ("6236972") or ("6876981") or ("6594643") or ("5270922") or ("6766304") or ("6278982") or ("6850907") or ("6195647") or ("6014643") or ("6768981")).PN. or ((("4677552") or ("6625583") or ("5809483") or ("6629082") or ("6161099") or ("5950176") or ("5915209") or ("6418419") or ("6601033") or ("6208979") or ("6377940") or ("6598027") or ("6816843") or ("5905736") or ("5815665") or ("6332134") or ("6839689") or ("5715314") or ("5963625") or ("5732400") or ("5991738") or ("5915022") or ("5426281") or ("6865559") or ("6839690") or ("6343738") or ("6317729") or ("5878141") or ("6085168") or ("6343738") or ("6327578") or ("6125349") or ("6163771") or ("5903721") or ("6006200") or ("5500513") or ("5431428") or ("6073121") or ("6647376") or ("6845366") or	USPAT; USOCR	OR	OFF	2018/01/08 11:54

		("4321672") or ("6902105") or ("4799156") or ("5459859") or ("6208979") or ("5717989") or ("6463419") or ("5835896") or ("5845265") or ("6012045") or ("6598027") or ("6141653") or ("6243691") or ("5890138") or ("6598026") or ("6260024") or ("6199050") or ("5794219") or ("5459859") or ("5717989") or ("6704716") or ("6834272") or ("6061792") or ("6578014") or ("6058379") or ("5774873") or ("6023685") or ("6522735") or ("5995947") or ("6233566") or ("5285383") or ("6119229") or ("6061656") or ("5715402") or ("5787402") or ("6473744") or ("6012045") or ("5774873") or ("6023685") or ("6014644") or ("5890138") or ("6058379") or ("6598026")).PN.				
L52	1	("5537315").PN.	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:54
L53	1	("5956687").PN.	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:54
L54	4	((("5644727") or ("5987433") or ("6021397") or ("6343272"))).PN.	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:54
L55	8	((("5752236") or ("6456979") or ("4567359") or ("5655085") or ("5523942") or ("6026364") or ("4831526") or ("5537315"))).PN.	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:54
L56	13	L52 L53 L54 L55	US-PGPUB; USPAT	OR	ON	2018/01/08 11:54
L57	225	L51 L56	US-PGPUB; USPAT	OR	ON	2018/01/08 11:54
L58	220254	(pci pcissc "payment card industry security standards council")	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:54
L59	64	("payment card industry security standards council")	US-PGPUB; USPAT	OR	ON	2018/01/08 11:54
L60	220252	(pci pcissc)	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:54
L61	220252	("pci" "pcissc")	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:54
L62	2224	(stor\$4 maint\$4) WITH account WITH information WITH (separat\$4 different secur\$4) WITH server	US-PGPUB; USPAT	OR	ON	2018/01/08 11:54
L63	3	L59 AND L62	US-PGPUB; USPAT	OR	ON	2018/01/08 11:54
L64	1594	(stor\$4 maint\$4) WITH account NEAR5 information WITH (separat\$4 different secur\$4) WITH server	US-PGPUB; USPAT	OR	ON	2018/01/08 11:54
L65	909	(stor\$4 maint\$4) NEAR5 account NEAR5 information WITH (separat\$4 different secur\$4) WITH server	US-PGPUB; USPAT	OR	ON	2018/01/08 11:54
L66	417	(stor\$4 maint\$4) NEAR5 account NEAR5 information WITH (separat\$4 different secur\$4) NEAR5 server	US-PGPUB; USPAT	OR	ON	2018/01/08 11:54
L67	361	(stor\$4 maint\$4) NEAR5 account NEAR5 information NEAR5 (separat\$4 different secur\$4) NEAR5 server	US-PGPUB; USPAT	OR	ON	2018/01/08 11:54
L68	3	((("11442151") or ("11068058") or ("8879022") or ("8625844"))).PN.	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:54
L69	1	("20020107791").PN.	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L70	364	(provid\$4 send\$4) WITH link WITH (payer payor)	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L71	40	(provid\$4 send\$4) WITH link WITH (payer payor) With (registration register\$4 enroll\$4)	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L72	209368	token\$4 tokenization	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L73	23	L71 and L72	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L74	1	L71 same L72	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L75	1884	token WITH associat\$4 WITH account WITH information	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L76	143	token WITH replac\$5 WITH account WITH information	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L77	208957	(acquir\$4 receiv\$4) WITH (enroll\$5 register\$4 registration) WITH (data information)	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L78	713	(provid\$4 receiv\$4 retriev\$4) WITH (phone telephone) WITH number WITH automated WITH call	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L79	1	(provid\$4 receiv\$4 retriev\$4) WITH (phone telephone) WITH number WITH automated WITH call With (payor payer)	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L80	79	(retriev\$4) WITH (phone telephone) WITH number WITH automated WITH call	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55

L81	409	mutant WITH swine	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L82	173	L81 AND ((C07K14/20 OR C07K14/25 OR C07K14/33 OR Y10S435/879).CPC. OR (435/5 OR 435/235.1 OR 435/325).CCLS. OR (C12Q1/70 OR C12Q1/68 OR C12Q1/02).IPCR.)	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L83	7	((("6434403") or ("6076075") or ("6018724") or ("5590197") or ("6250557") or ("5796832") or ("6032135") or ("6076075")).PN.	USPAT; USOCR	OR	OFF	2018/01/08 11:55
L84	0	("acquirerWITHreceiv\$4WITH(enroll\$4regist\$4registr\$5)WITH(datainformation)").PN.	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L85	0	acquirer WITH receiv\$4 WITH (enroll\$4regist\$4registr\$5) WITH (data information)	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L86	0	acquirer WITH receiv\$4 WITH (enroll\$4regist\$4registr\$5)	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L87	0	acquirer WITH (enroll\$4regist\$4registr\$5)	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L88	102	acquirer WITH receiv\$4 WITH (enroll\$4 regist\$4 registr\$5) WITH (data information)	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L89	0	acquirer WITH receiv\$4 WITH (enroll\$4 regist\$4 registr\$5) WITH (data information) WITH (payer)	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L90	14	acquirer WITH receiv\$4 WITH (enroll\$4 regist\$4 registr\$5) WITH (data information) WITH (user)	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L91	113908	(payment) WITH (system service)	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L92	12478	(registr\$4 register\$4 enroll\$4) WITH (third-party "third party")	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L93	3936	L91 and L92	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L94	690	L91 SAME L92	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L95	454	L91 WITH L92	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L96	4436	(user cardholder card-holder "card holder") WITH (registr\$4 register\$4 enroll\$4) WITH (third-party "third party")	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L97	5350	(user payer cardholder card-holder "card holder") WITH (registr\$4 register\$4 enroll\$4) WITH (third-party "third party")	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L98	136610	(payment) WITH (system service)	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L99	1965	L97 and L98	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L100	473	L97 SAME L98	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L101	323	L97 WITH L98	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L102	90	merchant WITH (directs instructs) WITH user WITH (enroll\$5 registe\$4 registr\$4)	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L103	15	L99 and L102	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L104	1	"20090192831"	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L105	10767	(user customer) with (provid\$4 specify\$4 specifies) with communication\$4 with channel\$4	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L106	259136	account with information	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L107	206	L105 same L106	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L108	9791	(user customer) with (select\$4) with communication\$4 with channel\$4	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L109	97	L106 same L108	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L110	2433	(user customer) with (select\$4) with communication\$4 with channel\$4	FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2018/01/08 11:55
L111	58896	account with information	FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2018/01/08 11:55

L112	3	L110 same L111	FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2018/01/08 11:55
L113	1	"20090132351"	US-PGPUB; USPAT	OR	OFF	2018/01/08 11:55
L114	435	pci and emv	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L115	217	pci and emv and (token tokeniz\$5)	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L116	35	pci same (token tokeniz\$5) and emv	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L117	2330	pci same (token tokeniz\$5)	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L118	5764	separat\$4 with account with information	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L119	20	L117 and L118	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L120	259136	account with information	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L121	368762	personal with information	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L122	34063	L120 same L121	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55
L123	142	L117 and L122	US-PGPUB; USPAT	OR	ON	2018/01/08 11:55

1/8/2018 12:15:55 PM
C:\Users\mgottschalk\Documents\Cases\13-679,545\13-679,545.wsp

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Robert E. Pollin et al.

Application No.: 15/408,185

Confirmation No.: 9328

Filed: January 17, 2017

Art Unit: 3693

For: SYSTEM AND METHOD FOR REGISTERING
FINANCIAL ACCOUNTS

Examiner: M. A. Gottschalk

PRELIMINARY AMENDMENT

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

Dear Sir:

INTRODUCTORY COMMENTS

Prior to examination on the merits, please amend the above-identified U.S. patent application as follows:

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

Remarks/Arguments begin on page 8 of this paper.

AMENDMENTS TO THE CLAIMS

1. – 10. (Cancelled)

11. (New): A method of enrolling a payer by a first computing system operated for the benefit of a payee, the method comprising:

receiving enrollment data identifying a payer;

generating an electronic instruction for a second computing system to obtain financial account information from the payer;

outputting the electronic instruction to a communications network for transmittal to the second computing system;

receiving an electronic data token representing the financial account information from the second computing system, wherein the first computing system does not receive the financial account information represented by the electronic data token and the second computing system does not provide the electronic data token to the payer;

storing the electronic data token in association with the enrollment data identifying the payer; and

processing a payment from the payor to the payee by electronically generating a payment transaction instruction that includes a representation of the electronic data token and electronically transmitting the payment transaction instruction to a payment processing system having access to the financial account information represented by the electronic data token.

12. (New): The method of claim 11, wherein the electronic instruction for the second computing system to obtain the financial account information from the payer defines a communications link to be used to obtain the financial account information from the payer.

13. (New): The method of claim 12, wherein the communications link used to obtain the financial account information from the payer is synchronous with a communications link used to obtain the enrollment data.

14. (New): The method of claim 12, wherein the communications link is at least one of a telephone number to enable the second computing system to communicate with the payer and obtain the financial account information or a transfer from an existing telephone call with the payer to a telephone system that receives the financial account information from the payer.

15. (New): The method of claim 12, wherein the communication link is a secure connection via the internet between the second computing system and a computing system used by the payer enabling the payer to input the financial account information for transmittal to the second computing system.

16. (New): The method of claim 15, wherein the secure connection is a widget or window within a website provided by the first computing system.

17. (New): The method of claim 15, wherein the secure connection provides access to the second computing system using a static or dynamic universal resource locator (URL).

18. (New): The method of claim 12, wherein the communications link used to obtain the financial account information from the payer is non-synchronous with a communications link used to obtain the enrollment data.

19. (New): The method of claim 18, wherein the electronic instruction for the second computing system to obtain the financial account information from the payer includes data sufficient for the second computing system to authenticate the payer.

20. (New): The method of claim 19, wherein the first computing system defines a period of persistence for the second computing system to obtain the financial account information from the payer.

21. (New): The method of claim 12, wherein the electronic instruction comprises contact information for the payer to enable the second computing system to transmit instructions to the payer for communicating the financial account information to the second computing system.

22. (New): The method of claim 21, wherein the contact information comprises one of an email address or a telephone number whereby the second computing system sends a link for a secure data entry connection to the payer via one of email and text.

23. (New): The method of claim 11, wherein the enrollment data identifying the payer is received by telephone, by receiving the enrollment data from the payer over a network, or by receiving a data file.

24. (New): The method of claim 11, wherein the financial account information includes at least one of a credit card number or bank account number.

25. The method of claim 11, wherein the payment processing system is the second computing system.

26. (New): A first computing system operated for the benefit of a payee, the first computing system comprising:

- one or more processors; and
- memory storing instructions that, when executed by the one or more processors, cause the first computing system to:
 - receive enrollment data identifying a payer;
 - generate an electronic instruction for a second computing system to obtain financial account information from the payer;
 - output the electronic instruction to a communications network for transmittal to the second computing system;

receive an electronic data token representing the financial account information from the second computing system, wherein the first computing system does not receive the financial account information represented by the electronic data token and the second computing system does not provide the electronic data token to the payer;

store the electronic data token in association with the enrollment data identifying the payer; and

process a payment from the payor to the payee by electronically generating a payment transaction instruction that includes a representation of the electronic data token and electronically transmitting the payment transaction instruction to a payment processing system having access to the financial account information represented by the electronic data token.

27. (New): The system of claim 26, wherein the electronic instruction for the second computing system to obtain the financial account information from the payer defines a communications link to be used to obtain the financial account information from the payer.

28. (New): The system of claim 27, wherein the communications link used to obtain the financial account information from the payer is synchronous with a communications link used to obtain the enrollment data.

29. (New): The system of claim 27, wherein the communication link is a secure connection via the internet between the second computing system and a computing system used by the payer enabling the payer to input the financial account information for transmittal to the second computing system.

30. (New): The system of claim 29, wherein the secure connection is a widget or window within a website provided by the first computing system.

31. (New): The system of claim 30, wherein the secure connection provides access to the second computing system using a static or dynamic universal resource locator (URL).

32. (New): The system of claim 27, wherein the communications link used to obtain the financial account information from the payer is non-synchronous with a communications link used to obtain the enrollment data.

33. (New): The system of claim 32, wherein the electronic instruction for the second computing system to obtain the financial account information from the payer includes data sufficient for the second computing system to authenticate the payer.

34. (New): The system of claim 32, wherein the first computing system defines a period of persistence for the second computing system to obtain the financial account information from the payer.

35. (New): The system of claim 27, wherein the electronic instruction comprises contact information for the payer to enable the second computing system to transmit instructions to the payer for communicating the financial account information to the second computing system.

36. (New): The system of claim 26, wherein the financial account information includes at least one of a credit card number or bank account number.

37. (New): The system of claim 26, wherein the payment processing system is the second computing system.

38. (New): A non-transitory computer readable storage medium storing instructions that, when executed by a processor, cause a first computing system operated for the benefit of a payee to:

- receive enrollment data identifying a payer;
- generate an electronic instruction for a second computing system to obtain financial account information from the payer;
- output the electronic instruction to a communications network for transmittal to the second computing system;

receive an electronic data token representing the financial account information from the second computing system, wherein the first computing system does not receive the financial account information represented by the electronic data token and the second computing system does not provide the electronic data token to the payer;

store the electronic data token in association with the enrollment data identifying the payer;
and

process a payment from the payor to the payee by electronically generating a payment transaction instruction that includes a representation of the electronic data token and electronically transmitting the payment transaction instruction to a payment processing system having access to the financial account information represented by the electronic data token.

REMARKS

In view of the above amendment, applicant believes the pending application is in condition for examination.

Applicant believes no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 23-2185, under Order No. 124452.00121 from which the undersigned is authorized to draw.

Dated: May 11, 2017

Respectfully submitted,

Electronic signature: /Michael C. Greenbaum/

Michael C. Greenbaum

Registration No.: 28,419

BLANK ROME LLP

1825 Eye Street NY

Washington, DC 20006-5403

(202) 772-5800

Attorney for Applicant

Electronic Patent Application Fee Transmittal

Application Number:	15408185			
Filing Date:	17-Jan-2017			
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS			
First Named Inventor/Applicant Name:	Robert Evan POLLIN			
Filer:	Charles R. Wolfe Jr./lisa hayes			
Attorney Docket Number:	124452.00121			
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:				
CLAIMS IN EXCESS OF 20	2202	8	40	320
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				320

Electronic Acknowledgement Receipt

EFS ID:	29181903
Application Number:	15408185
International Application Number:	
Confirmation Number:	9328
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert Evan POLLIN
Customer Number:	27557
Filer:	Charles R. Wolfe Jr./lisa hayes
Filer Authorized By:	Charles R. Wolfe Jr.
Attorney Docket Number:	124452.00121
Receipt Date:	11-MAY-2017
Filing Date:	17-JAN-2017
Time Stamp:	13:00:12
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	CARD
Payment was successfully received in RAM	\$ 320
RAM confirmation Number	051117INTEFSW13005800
Deposit Account	
Authorized User	

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		PREAMDT.pdf	104823	yes	8
			38245cc3c0f99b2b6911db0eb7601e0c679973c7		
	Multipart Description/PDF files in .zip description				
	Document Description		Start	End	
	Preliminary Amendment		1	1	
	Claims		2	7	
	Applicant Arguments/Remarks Made in an Amendment		8	8	
Warnings:					
Information:					
2	Fee Worksheet (SB06)	fee-info.pdf	30319	no	2
			48fcc8db71c3b496be7736b620048078a16f485a		
Warnings:					
Information:					
Total Files Size (in bytes):			135142		

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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.

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

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 15/408,185	Filing Date 01/17/2017	☐ To be Mailed
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ENTITY: ☐ LARGE ☒ SMALL ☐ MICRO**APPLICATION AS FILED – PART I**

(Column 1)

(Column 2)

FOR	NUMBER FILED	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), (l), 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

(Column 1)

(Column 2)

(Column 3)

AMENDMENT	05/11/2017	CLAIMS REMAINING AFTER AMENDMENT	MINUS	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)
	Total (37 CFR 1.16(i))	* 28	Minus	** 20	= 8	X \$40 =	320
	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							320

(Column 1)

(Column 2)

(Column 3)

AMENDMENT	CLAIMS REMAINING AFTER AMENDMENT	MINUS	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE (\$)	ADDITIONAL FEE (\$)
	Total (37 CFR 1.16(i))	*	Minus	**	=	X \$ =
	Independent (37 CFR 1.16(h))	*	Minus	***	=	X \$ =
	☐ Application Size Fee (37 CFR 1.16(s))					
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					
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
CAROL BARNES

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

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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
15/408,185	01/17/2017	Robert Evan POLLIN	124452.00121

CONFIRMATION NO. 9328

PUBLICATION NOTICE



OC000000091113333

27557
BLANK ROME LLP
1825 Eye Street NW
WASHINGTON, DC 20006-5403

Title:SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

Publication No.US-2017-0124539-A1

Publication Date:05/04/2017

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 (571) 272-3150 or (800) 972-6382, by facsimile at (571) 273-3250, 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.

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UNITED STATES DEPARTMENT OF COMMERCE
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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
15/408,185	01/17/2017	3693	730	124452.00121	10	2

27557
BLANK ROME LLP
1825 Eye Street NW
WASHINGTON, DC 20006-5403

CONFIRMATION NO. 9328
CORRECTED FILING RECEIPT



Date Mailed: 02/23/2017

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)

Robert Evan POLLIN, Rockville, MD;
Brian Edward DOWNEY JR., Alexandria, VA;
Sean Allen FLEMING, Germantown, MD;

Applicant(s)

Autoscribe Corporation, Gaithersburg, MD;

Power of Attorney: None

Domestic Priority data as claimed by applicant

This application is a CON of 13/679,545 11/16/2012 PAT 9576279
which claims benefit of 61/655,482 06/05/2012
and claims benefit of 61/698,574 09/08/2012

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 Application via Priority Document Exchange: Yes

Permission to Access Search Results: No

Applicant may provide or rescind an authorization for access using Form PTO/SB/39 or Form PTO/SB/69 as appropriate.

If Required, Foreign Filing License Granted: 01/25/2017

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 15/408,185**

Projected Publication Date: 05/04/2017

Non-Publication Request: No

Early Publication Request: No

**** SMALL ENTITY ****

Title

SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

Preliminary Class

705

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

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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LICENSE FOR FOREIGN FILING UNDER
Title 35, United States Code, Section 184
Title 37, Code of Federal Regulations, 5.11 & 5.15

GRANTED

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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 Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

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SelectUSA

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Docket No.: 124452.00101
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Provisional Application of:
Robert Evan POLLIN et al.

Application No.: 15/408,185

Confirmation No.: 9328

Filed: January 17, 2017

Art Unit: N/A

For: SYSTEM AND METHOD FOR REGISTERING
FINANCIAL ACCOUNTS

Examiner: Not Yet Assigned

REQUEST FOR CORRECTED FILING RECEIPT

Office of Initial Patent Examination's Filing Receipt Corrections
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Applicant hereby requests that a corrected Filing Receipt be issued in the above-identified patent application. The official Filing Receipt received by Applicant, a copy of which is attached hereto, has an error in the Applicant(s) section as follows:

Please correct the following Applicant as follows:

Autoscribe Corporation, ~~Gaitherburg~~ Gaithersburg, MD

Applicant additionally requests that all pertinent U.S. Patent and Trademark Office records relating to the subject application be changed to reflect this correction. A Corrected Application Data Sheet is attached hereto.

Please charge any shortage or credit any overpayment of fees to BLANK ROME LLP, Deposit Account No. 23-2185 under Order No. 124452.00101. In the event that a petition for an extension of time is required to be submitted herewith and in the event that a separate petition does not accompany this or is insufficient to render this timely, the

Applicant hereby petitions under 37 C.F.R. §1.136(a) for an extension of time for as many months as required to render this submission timely. Any fee due is authorized above.

Dated: February 15, 2017

Respectfully submitted,

Electronic signature: /Michael C. Greenbaum/

Michael C. Greenbaum 

Registration No.: 28,419

BLANK ROME LLP

Correspondence Customer Number: 27557

Attorney for Applicant



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 571(c) DATE	GRP ART UNIT	PD FEE REC'D	ATTY DOCKET NO	TOT CLAIMS	IND CLAIMS
15/408,185	01/17/2017	3693	730	124452.00121	10	2

CONFIRMATION NO. 9328

FILING RECEIPT



CC500000088721075

27557
BLANK ROME LLP
1825 Eye Street NW
WASHINGTON, DC 20006-5403

Date Mailed: 01/27/2017

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)

Robert Evan POLLIN, Rockville, MD;
Brian Edward DOWNEY JR., Alexandria, VA;
Sean Allen FLEMING, Germantown, MD;

Applicant(s)

Autoscribe Corporation, Gaithersburg, MD;

Power of Attorney: None

Domestic Priority data as claimed by applicant

This application is a CON of 13/679,545 11/16/2012
which claims benefit of 61/655,482 06/05/2012
and claims benefit of 61/698,574 09/08/2012

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 Application via Priority Document Exchange: Yes

Permission to Access Search Results: No

Applicant may provide or rescind an authorization for access using Form PTO/SB/39 or Form PTO/SB/69 as appropriate.

If Required, Foreign Filing License Granted: 01/25/2017

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 15/408,185**

Projected Publication Date: 05/04/2017

Non-Publication Request: No

Early Publication Request: No

**** SMALL ENTITY ****

Title

SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

Preliminary Class

705

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Corrected Application Data Sheet

Inventor Information

Inventor Number::	1
Name Prefix::	Mr.
Given Name::	Robert
Middle Name::	E.
Family Name::	POLLIN
City of Residence::	Rockville
State or Province of Residence::	MD
Country of Residence::	US
Street of mailing address::	1045 Wintergreen Terrace
City of mailing address::	Rockville
State or Province of mailing address::	MD
Country of mailing address::	US
Postal or Zip Code of mailing address::	20850

Inventor Number::	2
Name Prefix::	Mr.
Given Name::	Brian
Middle Name::	E.
Family Name::	DOWNEY
Name Suffix::	Jr.
City of Residence::	Alexandria

State or Province of Residence:: VA
Country of Residence:: US
Street of mailing address:: 6133 Wellington Commons Drive
City of mailing address:: Alexandria
State or Province of mailing address:: VA
Country of mailing address:: US
Postal or Zip Code of mailing address:: 22310

Inventor Number:: 3
Name Prefix:: Mr.
Given Name:: Sean
Middle Name:: A.
Family Name:: FLEMING
City of Residence:: Germantown
State or Province of Residence:: MD
Country of Residence:: US
Street of mailing address:: 19959 Dunstable Cir.
City of mailing address:: Germantown
State or Province of mailing address:: MD
Country of mailing address:: US
Postal or Zip Code of mailing address:: 20876

Correspondence Information

Correspondence Customer Number:: 27557

Application Information

Application Number:: 15/408,185

Filing Date:: 01/17/17

Application Type:: Regular

Subject Matter:: Utility

CD-ROM or CD-R?: None

Sequence submission?: None

Computer Readable Form (CRF)?:: No

Title:: SYSTEM AND METHOD FOR
REGISTERING FINANCIAL
ACCOUNTS

Attorney Docket Number:: 124452.00121

Request for Early Publication?: No

Request for Non-Publication?: No

Total Drawing Sheets:: 15

Small Entity?: Yes

Petition included?: No

Portions or all of the application associated with this No

Application Data Sheet may fall under a Secrecy

Order pursuant to 37 CFR 5.2::

This application (1) claims priority to or the benefit of No

an application filed before March 16, 2013 and (2)
also contains, or contained at any time, a claim to a
claimed invention that has an effective filing date on
or after March 16, 2013::

Representative Information

Representative Customer Number:: 27557

Domestic Priority Information

Application::	Continuity Type::	Parent Application::	Parent Filing Date::	Prior Appl Status::
This Application	Continuation of	13/679545	11/16/12	Pending
13/679545	An application claiming the benefit under 35 USC 119(e)	61/698,574	09/08/12	Expired
13/679545	An application claiming the benefit under 35 USC 119(e)	61/655,482	06/05/12	Expired

Foreign Priority Information

Applicant Information

Applicant Number:: 1
Applicant Type:: Assignee
Organization Name:: Autoscribe Corporation
Street of mailing address:: 9801 Washingtonian Blvd., Ste 200

City of mailing address::	~~Gaitherburg~~ <u>Gaithersburg</u>
State or Province of mailing address::	MD
Country of mailing address::	US
Postal or Zip Code of mailing address::	20850

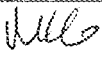
Assignee Information Including Non-Applicant Assignee Information

Signature:

NOTE: This Application Data Sheet must be signed in accordance with 37 CFR 1.33(b). However, if this Application Data Sheet is submitted with the INITIAL filing of the application and either box A or B is not checked in subsection 2 of the "Authorization or Opt-Out of Authorization to Permit Access" section, then this form must also be signed in accordance with 37 CFR 1.14(c).

This Application Data Sheet must be signed by a patent practitioner if one or more of the applicants is a juristic entity (e.g., corporation or association). If the applicant is two or more joint inventors, this form must be signed by a patent practitioner, all joint inventors who are the applicant, or one or more joint inventor-applicants who have been given power of attorney (e.g., see USPTO Form PTO/AIA/81) on behalf of all joint inventor-applicants.

See 37 CFR 1.4(d) for the manner of making signatures and certifications

Signature	/Michael C. Greenbaum/ 	Date (YYYY-MM-DD)	2017-02-16
Name	Michael C. Greenbaum	Registration Number	28,419

Electronic Acknowledgement Receipt

EFS ID:	28375766
Application Number:	15408185
International Application Number:	
Confirmation Number:	9328
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert Evan POLLIN
Customer Number:	27557
Filer:	Michael C. Greenbaum/lisa hayes
Filer Authorized By:	Michael C. Greenbaum
Attorney Docket Number:	124452.00121
Receipt Date:	16-FEB-2017
Filing Date:	17-JAN-2017
Time Stamp:	12:38:27
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Request for Corrected Filing Receipt	REQOFR.pdf	3908266	no	5
			8aeab7d2be1befc35342ca871a93c585f403efc3		

Warnings:

Information:					
2	Application Data Sheet	CADS.pdf	2707944	no	6
			af765189278982b0d89f5de391842ce41dd8a7d5		
Warnings:					
Information:					
This is not an USPTO supplied ADS fillable form					
			Total Files Size (in bytes):	6616210	
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.					



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

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	TOT CLAIMS	IND CLAIMS
15/408,185	01/17/2017	3693	730	124452.00121	10	2

CONFIRMATION NO. 9328

FILING RECEIPT

27557
BLANK ROME LLP
1825 Eye Street NW
WASHINGTON, DC 20006-5403



Date Mailed: 01/27/2017

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Robert Evan POLLIN, Rockville, MD;
Brian Edward DOWNEY JR., Alexandria, VA;
Sean Allen FLEMING, Germantown, MD;

Applicant(s)

Autoscribe Corporation, Gaithersburg, MD;

Power of Attorney: None

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Permission to Access Application via Priority Document Exchange: Yes

Permission to Access Search Results: No

Applicant may provide or rescind an authorization for access using Form PTO/SB/39 or Form PTO/SB/69 as appropriate.

If Required, Foreign Filing License Granted: 01/25/2017

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 15/408,185**

Projected Publication Date: 05/04/2017

Non-Publication Request: No

Early Publication Request: No

**** SMALL ENTITY ****

Title

SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

Preliminary Class

705

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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.

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875						Application or Docket Number 15/408,185				
APPLICATION AS FILED - PART I										
(Column 1)		(Column 2)		SMALL ENTITY		OR OTHER THAN SMALL ENTITY				
FOR	NUMBER FILED	NUMBER EXTRA	RATE(\$)	FEE(\$)		RATE(\$)	FEE(\$)			
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	70		N/A				
SEARCH FEE (37 CFR 1.16(k), (l), 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(j))	10	minus 20 = *	x 40 =	0.00	OR					
INDEPENDENT CLAIMS (37 CFR 1.16(h))	2	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						
			TOTAL	730		TOTAL				
* If the difference in column 1 is less than zero, enter "0" in column 2.										
APPLICATION AS AMENDED - PART II										
(Column 1)		(Column 2)		(Column 3)		SMALL ENTITY		OR OTHER THAN SMALL ENTITY		
AMENDMENT A		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE(\$)	ADDITIONAL FEE(\$)		RATE(\$)	ADDITIONAL FEE(\$)
	Total (37 CFR 1.16(i))	*	Minus	**	=	x	=	OR	x	=
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x	=	OR	x	=
	Application Size Fee (37 CFR 1.16(s))							OR		
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	
(Column 1)		(Column 2)		(Column 3)		SMALL ENTITY		OR OTHER THAN SMALL ENTITY		
AMENDMENT B		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE(\$)	ADDITIONAL FEE(\$)		RATE(\$)	ADDITIONAL FEE(\$)
	Total (37 CFR 1.16(i))	*	Minus	**	=	x	=	OR	x	=
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x	=	OR	x	=
	Application Size Fee (37 CFR 1.16(s))							OR		
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	
* If the entry in column 1 is less than the entry in column 2, write "0" in column 3. ** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20". *** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3". The "Highest Number Previously Paid For" (Total or Independent) is the highest found in the appropriate box in column 1.										

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

UTILITY PATENT APPLICATION TRANSMITTAL (ONLY FOR NEW NONPROVISIONAL APPLICATIONS UNDER 37 CFR 1.53(B))		Attorney Docket No. 124452.00121	
		First Inventor Robert E. POLLIN	
		Title SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS	
		Express Mail Label No.	

APPLICATION ELEMENTS See MPEP chapter 600 concerning utility patent application contents. 1. ☒ Fee Transmittal Form. (PTO/SB/17 or equivalent) 2. ☒ Applicant claims small entity status. See 37 CFR 1.27 3. ☒ Specification. [Total Pages 34] Both the claims and abstract must start on a new page (For information on the preferred arrangement, see MPEP § 608 01(a)) 4. ☒ Drawing(s). (35 U.S.C. 113) [Total Sheets 15] 5. Inventor's Oath or Declaration. [Total Sheets 3] (including substitute statements under 37 CFR 1.64 and assignments serving as an oath or declaration under 37 CFR 1.63(e)) a. ☐ Newly executed (original or copy) b. ☒ A copy from a prior application (37 CFR 1.63(d)) 6. ☒ Application Data Sheet. *See Note below. See 37 CFR 1.76 (PTO/AIA/14 or equivalent) 7. ☐ CD-ROM or CD-R. In duplicate, large table or Computer Program (Appendix) ☐ Landscape Table on CD 8. Nucleotide and/or Amino Acid Sequence Submission. (if applicable, items a. - c. are required) a. ☐ Computer Readable Form (CRF) b. ☐ Specification Sequence Listing on: i. ☐ CD-ROM or CD-R (2 copies); or ii. ☐ Paper c. ☐ Statements verifying identity of above copies	ADDRESS TO: Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450
--	--

ACCOMPANYING APPLICATION PARTS 9. ☐ Assignment Papers. (cover sheet & document(s)) 10. ☐ 37 CFR 3.73(c) Statement. ☐ Power of Attorney. (when there is an assignee) 11. ☐ English Translation Document. (if applicable) 12. ☒ Information Disclosure Statement. (PTO/SB/08 or PTO-1449) ☐ Copies of citations attached 13. ☐ Preliminary Amendment. 14. ☐ Return Receipt Postcard. (MPEP § 503) (Should be specifically itemized) 15. ☐ Certified Copy of Priority Document(s.) (if foreign priority is claimed) 16. ☐ Nonpublication Request. Under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or equivalent. 17. ☐ Other:	
--	--

***Note:** (1) Benefit claims under 37 CFR 1.78 and foreign priority claims under 1.55 **must** be included in an Application Data Sheet (ADS).
 (2) For applications filed under 35 U.S.C. 111, the application must contain an ADS specifying the applicant if the applicant is an assignee, person to whom the inventor is under an obligation to assign, or person who otherwise shows sufficient proprietary interest in the matter. See 37 CFR 1.46(b).

19. CORRESPONDENCE ADDRESS			
☒ The address associated with Customer Number: 27557		OR ☐ Correspondence address below	
Name			
Address			
City	State	Zip Code	
Country	Telephone	Email	

Signature	/Michael C. Greenbaum/	Date	January 17, 2017
Name (Print/Type)	Michael C. Greenbaum	Registration No. (Attorney/Agent)	28,419

FEE TRANSMITTAL		Complete if known	
☒ Applicant asserts small entity status. See 37 CFR 1.27. ☐ Applicant certifies micro entity status. See 37 CFR 1.29. Form PTO/SB/15A or B or equivalent must either be enclosed or have been submitted previously.		Application Number	Not Yet Assigned
		Filing Date	Concurrently Herewith
		First Named Inventor	Braden J. ISHAUG
		Examiner Name	Not Yet Assigned
		Art Unit	N/A
TOTAL AMOUNT OF PAYMENT		(\$)	730.00
		Practitioner Docket No.	124452.00121

METHOD OF PAYMENT (check all that apply)

☐ Check ☒ Credit Card ☐ Money Order ☐ None ☐ Other (please identify): _____
☐ Deposit Account Deposit Account Number: 23-2185 Deposit Account Name: Blank Rome LLP

For the above-identified deposit account, the Director is hereby authorized to (check all that apply):

☐ Charge fee(s) indicated below ☐ Charge fee(s) indicated below, **except for the filing fee**
☒ Charge any additional fee(s) or underpayment of fee(s) under 37 CFR 1.16 and 1.17 ☒ Credit any overpayment of fee(s)

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2036.

FEE CALCULATION

1. BASIC FILING, SEARCH, AND EXAMINATION FEES (U = undiscounted fee; S = small entity fee; M = micro entity fee)

Application Type	FILING FEES			SEARCH FEES			EXAMINATION FEES			Fees Paid (\$)
	U (\$)	S (\$)	M (\$)	U (\$)	S (\$)	M (\$)	U (\$)	S (\$)	M (\$)	
Utility	280	140*	70	600	300	150	720	360	180	730
Design	180	90	45	120	60	30	460	230	115	
Plant	180	90	45	380	190	95	580	290	145	
Reissue	280	140	70	600	300	150	2,160	1,080	540	
Provisional	260	130	65	0	0	0	0	0	0	

* The \$140 small entity status filing fee for a utility application is further reduced to \$70 for a small entity status applicant who files the application via EFS-Web.

2. EXCESS CLAIM FEES

Fee Description	Undiscounted Fee (\$)	Small Entity Fee (\$)	Micro Entity Fee (\$)
Each claim over 20 (including Reissues)	80	40	20
Each independent claim over 3 (including Reissues)	420	210	105
Multiple dependent claims	780	390	195

Total Claims	Extra Claims	Fee (\$)	Fee Paid (\$)	Multiple Dependent Claims	Fee (\$)	Fee Paid (\$)
10	- 20 or HP =	x	=			
HP = highest number of total claims paid for, if greater than 20.						
Indep. Claims	Extra Claims	Fee (\$)	Fee Paid (\$)			
2	- 3 or HP =	0	x	=		
HP = highest number of independent claims paid for, if greater than 3.						

3. APPLICATION SIZE FEE

If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$400 (\$200 for small entity) (\$100 for micro entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof	Fee (\$)	Fee Paid (\$)
49	- 100 =	/50 =	(round up to a whole number) x	=

4. OTHER FEE(S)

Non-English specification, \$130 fee (no small or micro entity discount) _____
 Non-electronic filing fee under 37 CFR 1.16(t) for a utility application, \$400 fee (\$200 small or micro entity) _____
 Other (e.g., late filing surcharge): _____

SUBMITTED BY			
Signature	/Michael C. Greenbaum/	Registration No. (Attorney/Agent)	28,419
Name (Print/Type)	Michael C. Greenbaum	Telephone	(202) 772-5800
		Date	January 17, 2017

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

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

Title of
Invention

SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

As the below named inventor, I hereby declare that:

This declaration
is directed to:



The attached application, or



United States application or PCT International application number _____

filed on _____

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 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.

WARNING:

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

LEGAL NAME OF INVENTOR

Inventor: Robert Evan Pollin

Date (Optional): 16 November 2012

Signature: Robert E. Pollin

Note: An application data sheet (PTO/SB/14 or equivalent), including naming the entire inventive entity, must accompany this form or must have been previously filed. Use an additional PTO/AIA/01 form for each additional inventor.

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. 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 1 minute 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.

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

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

Title of
Invention

SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

As the below named inventor, I hereby declare that:

This declaration
is directed to:



The attached application, or



United States application or PCT international application number _____

filed on _____.

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 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.

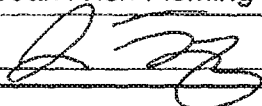
WARNING:

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

LEGAL NAME OF INVENTOR

Inventor: Sean Allen Fleming

Date (Optional): 16 November 2012

Signature: 

Note: An application data sheet (PTO/SB/14 or equivalent), including naming the entire inventive entity, must accompany this form or must have been previously filed. Use an additional PTO/AIA/01 form for each additional inventor.

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. 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 1 minute 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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DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of
Invention

SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

As the below named inventor, I hereby declare that:

This declaration is directed to: ☒ The attached application, or
☐ United States application or PCT International application number _____
filed on _____.

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.

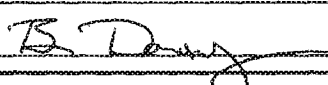
I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.

WARNING:

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LEGAL NAME OF INVENTOR

Inventor: Brian Edward Downey, Jr. Date (Optional): 16 November 2012

Signature: 

Note: An application data sheet (PTO/SB/14 or equivalent), including naming the entire inventive entity, must accompany this form or must have been previously filed. Use an additional PTO/AIA/01 form for each additional inventor.

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. 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 1 minute 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.

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	124452.00121
		Application Number	
Title of Invention	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS		
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		
Mr.	Robert	Evan	POLLIN			
Residence Information (Select One) ☒ US Residency ☐ Non US Residency ☐ Active US Military Service						
City	Rockville	State/Province	MD	Country of Residence	US	
Mailing Address of Inventor:						
Address 1		1045 Wintergreen Terrace				
Address 2						
City	Rockville	State/Province	MD			
Postal Code	20850	Country	US			
Inventor 2					Remove	
Legal Name						
Prefix	Given Name	Middle Name	Family Name	Suffix		
Mr.	Brian	Edward	DOWNEY	Jr.		
Residence Information (Select One) ☒ US Residency ☐ Non US Residency ☐ Active US Military Service						
City	Alexandria	State/Province	VA	Country of Residence	US	
Mailing Address of Inventor:						
Address 1		6133 Wellington Commons Drive				
Address 2						
City	Alexandria	State/Province	VA			
Postal Code	22310	Country	US			
Inventor 3					Remove	
Legal Name						
Prefix	Given Name	Middle Name	Family Name	Suffix		
Mr.	Sean	Allen	FLEMING			
Residence Information (Select One) ☒ US Residency ☐ Non US Residency ☐ Active US Military Service						

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	124452.00121		
		Application Number			
Title of Invention	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS				
City	Germentown	State/Province	MD	Country of Residence	US
Mailing Address of Inventor:					
Address 1	19959 Dunstable Cir.				
Address 2					
City	Germentown	State/Province	MD		
Postal Code	20876	Country i	US		
All Inventors Must Be Listed - Additional Inventor Information blocks may be generated within this form by selecting the Add button.					

Correspondence Information:

Enter either Customer Number or complete the Correspondence Information section below. For further information see 37 CFR 1.33(a).	
☐ An Address is being provided for the correspondence information of this application.	
Customer Number	27557
Email Address	Add Email Remove Email

Application Information:

Title of the Invention	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS		
Attorney Docket Number	124452.00121	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)		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.

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	124452.00121
		Application Number	
Title of Invention	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS		
Please Select One:	☒ Customer Number	☐ US Patent Practitioner	☐ Limited Recognition (37 CFR 11.9)
Customer Number	27557		

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	13679545	2012-11-16
Prior Application Status	Expired	Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
13679545	non provisional of	61655482	2012-06-05
Prior Application Status	Expired	Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
13679545	non provisional of	61698574	2012-09-08
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
--

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	124452.00121
		Application Number	
Title of Invention	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS		

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.			
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	Autoscribe Corporation		
Mailing Address Information:			
Address 1	9801 Washingtonian Blvd., Ste 200,		
Address 2			
City	Gaithersburg	State/Province	MD
Country	US	Postal Code	20878
Phone Number		Fax Number	

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Application Data Sheet 37 CFR 1.76		Attorney Docket Number	124452.00121
		Application Number	
Title of Invention	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS		

Email Address	
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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	/Michael C. Greenbaum 			Date (YYYY-MM-DD)	2017-01-17
First Name	Michael	Last Name	Greenbaum	Registration Number	28419
Additional Signature may be generated within this form by selecting the Add button.					

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

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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.

Docket No.: 124452.00121
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Robert E. POLLIN et al.

Application No.: Not Yet Assigned

Confirmation No.: N/A

Filed: Concurrently Herewith

Art Unit: N/A

For: SYSTEM AND METHOD FOR REGISTERING
FINANCIAL ACCOUNTS

Examiner: Not Yet Assigned

INFORMATION DISCLOSURE STATEMENT (IDS)

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

Dear Sir:

Pursuant to 37 C.F.R. § 1.56, 1.97 and 1.98, the attention of the United States Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of the above-identified application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement accompanies the new patent application submitted herewith.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of U.S. patents and U.S. patent application publications are not submitted. Submitted herewith are copies of foreign patents and non-patent literature in accordance with 37 C.F.R. § 1.98(a)(2).

124452.00121/104856232

The following references are not supplied because they were previously cited by or submitted to the Office in prior application number 13/679,545 filed November 16, 2012 and relied on in the above-identified application for an earlier effective filing date under 35 U.S.C. § 120.

In accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made. In accordance with 37 C.F.R. § 1.97(h), the filing of this Information Disclosure Statement shall not be construed to be an admission that the information cited in this Information Disclosure Statement is, or is considered to be, material to the patentability as defined in 37 C.F.R. § 1.56(b).

It is submitted that the Information Disclosure Statement is in compliance with 37 C.F.R. § 1.98, and the Examiner is respectfully requested to consider the listed references.

Applicant believes no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 23-2185, under Order No. 124452.00124 from which the undersigned is authorized to draw.

Dated: January 17, 2017

Respectfully submitted,

Electronic signature: /Michael C. Greenbaum/

Michael C. Greenbaum 

Registration No.: 28,419

BLANK ROME LLP

Correspondence Customer Number: 27557

Attorney for Applicant

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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	Not Yet Assigned
				Filing Date	Concurrently Herewith
				First Named Inventor	Robert E. POLLIN
				Art Unit	N/A
				Examiner Name	Not Yet Assigned
Sheet	1	of	2	Attorney Docket Number	124452.00121

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A	US-2009/0132351-A1	05-21-2009	Gibson	
	B	US-20010056402-A1	12-27-2001	Ahuja et al.	
	C	US-20020087704-A1	07-04-2002	Chesnais et al.	
	D	US-20040143550-A1	07-22-2004	Creamer et al.	
	E	US-20050197962-A1	09-08-2005	Critchfield et al.	
	F	US-20070250920-A1	10-25-2007	Lindsay	
	G	US-20110029436-A1	02-03-2011	Norvell et al.	
	H	US-20110078244-A1	03-31-2011	Minter et al.	
	I	US-20120030066-A1	02-02-2012	Stringfellow et al.	
	J	US-20020107791-A1	08-08-2002	Nobrega et al.	
	K	US-7,801,825	09-21-2010	Kranzley et al.	
	L	US-20110184853-A1	07-28-2011	Mark et al.	
	M	US-20120023567-A1	01-26-2012	Hammad	
	N	US-20120259782-A1	10-11-2012	Hammad	
	O	US-20130198080-A1	08-01-2013	Anderson et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ Kind Code ⁵ (if known)				

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Examiner Signature		Date Considered	
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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Electronic Patent Application Fee Transmittal

Application Number:

Filing Date:

Title of Invention:

SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

First Named Inventor/Applicant Name:

Robert E. POLLIN

Filer:

Peter S. Weissman/leatrice sims

Attorney Docket Number:

124452.00121

Filed as Small Entity

Filing Fees for Utility under 35 USC 111(a)

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
UTILITY FILING FEE (ELECTRONIC FILING)	4011	1	70	70
UTILITY SEARCH FEE	2111	1	300	300
UTILITY EXAMINATION FEE	2311	1	360	360

Pages:

Claims:

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 (\$)				730

Electronic Acknowledgement Receipt

EFS ID:	28086522
Application Number:	15408185
International Application Number:	
Confirmation Number:	9328
Title of Invention:	SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS
First Named Inventor/Applicant Name:	Robert E. POLLIN
Customer Number:	27557
Filer:	Peter S. Weissman/leatrice sims
Filer Authorized By:	Peter S. Weissman
Attorney Docket Number:	124452.00121
Receipt Date:	17-JAN-2017
Filing Date:	
Time Stamp:	18:19:35
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	CARD
Payment was successfully received in RAM	\$ 730
RAM confirmation Number	011817INTEFSW18201200
Deposit Account	
Authorized User	

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Drawings-only black and white line drawings	figures-as-filed.pdf	125167	no	15
			467ee2c754a36a8f961e12b5cf1f176943b300ea		
Warnings:					
Information:					
2		spec-as-filed.pdf	229865	yes	34
			512a6af33ff516a8415151279042dd77b5e27ce		
	Multipart Description/PDF files in .zip description				
	Document Description		Start	End	
	Specification		1	30	
	Claims		31	33	
	Abstract		34	34	
Warnings:					
Information:					
3		Application-as-filed.pdf	1884262	yes	15
			3d5db3c9e9f82d2712cb3ee40445234b3e2094e7		
	Multipart Description/PDF files in .zip description				
	Document Description		Start	End	
	Transmittal of New Application		1	1	
	Miscellaneous Incoming Letter		2	2	
	Oath or Declaration filed		3	5	
	Application Data Sheet		6	11	

	Transmittal Letter	12	13
	Information Disclosure Statement (IDS) Form (SB08)	14	15

Warnings:

Information:

4	Fee Worksheet (SB06)	fee-info.pdf	34720	no	2
			4bedc06d4f9005fe63e7c26da96eac430c67b164		

Warnings:

Information:

Total Files Size (in bytes):		2274014
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New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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

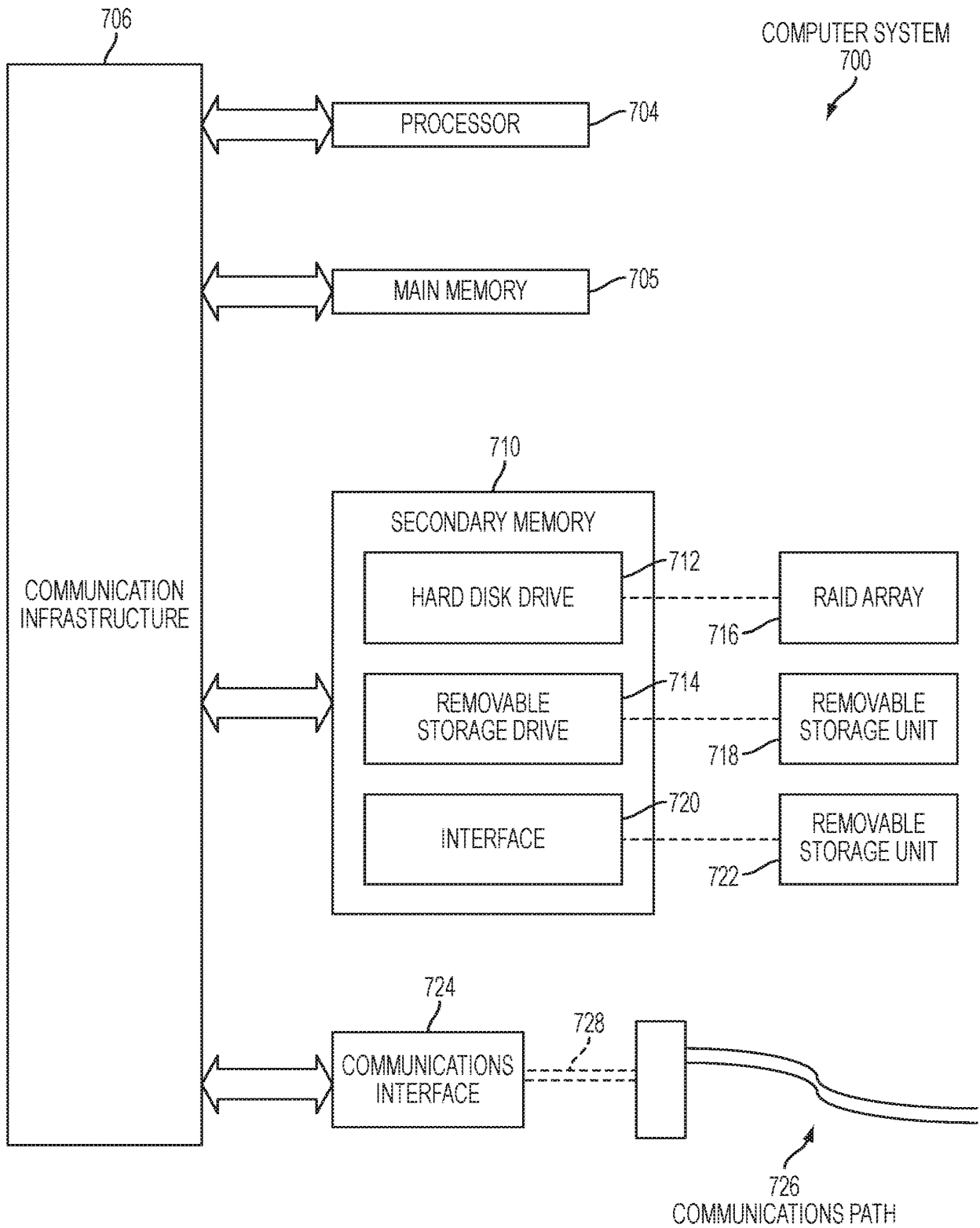


FIG. 1

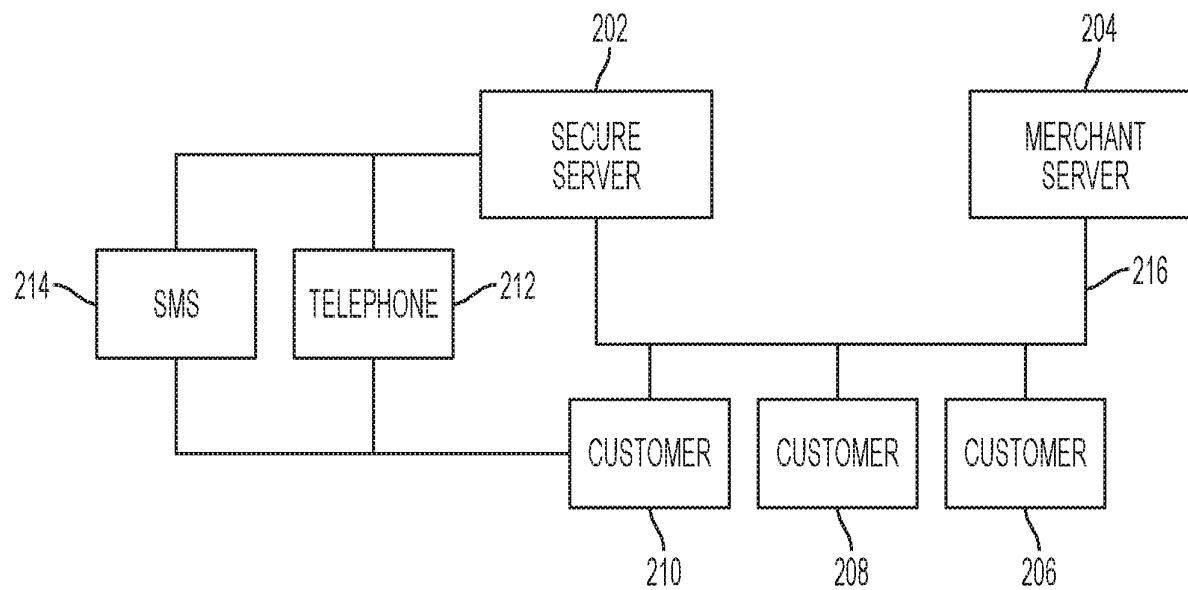


FIG. 2

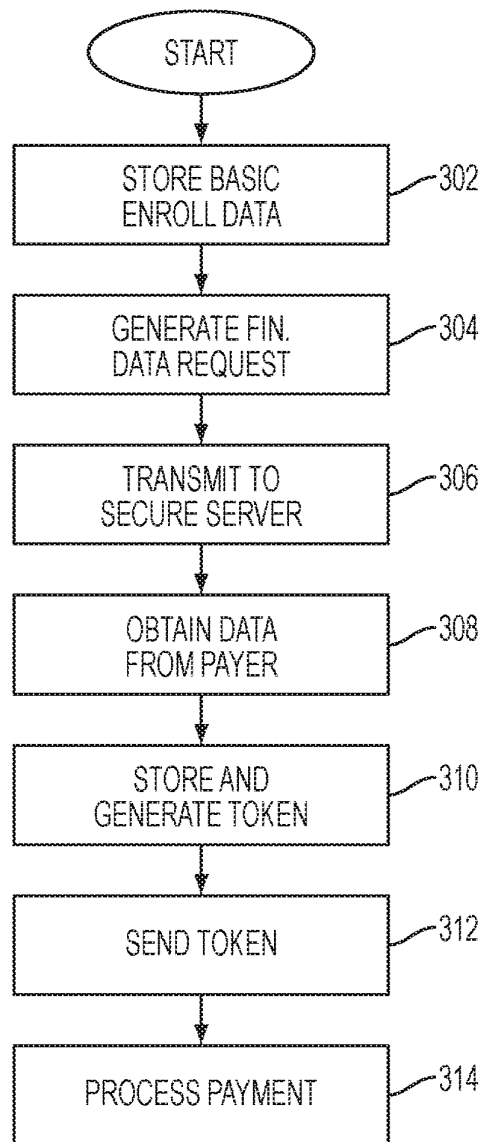


FIG. 3

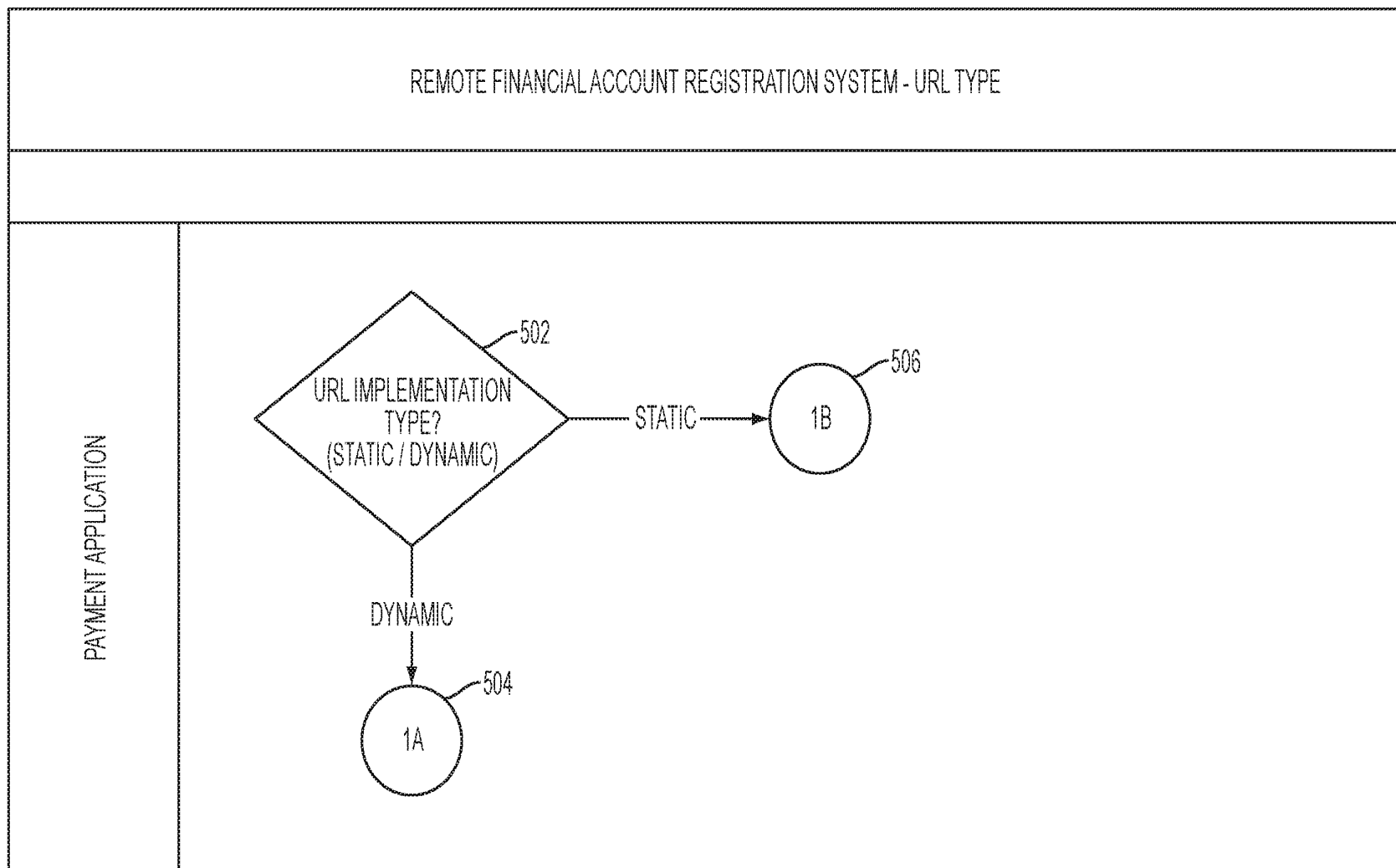


FIG. 4a

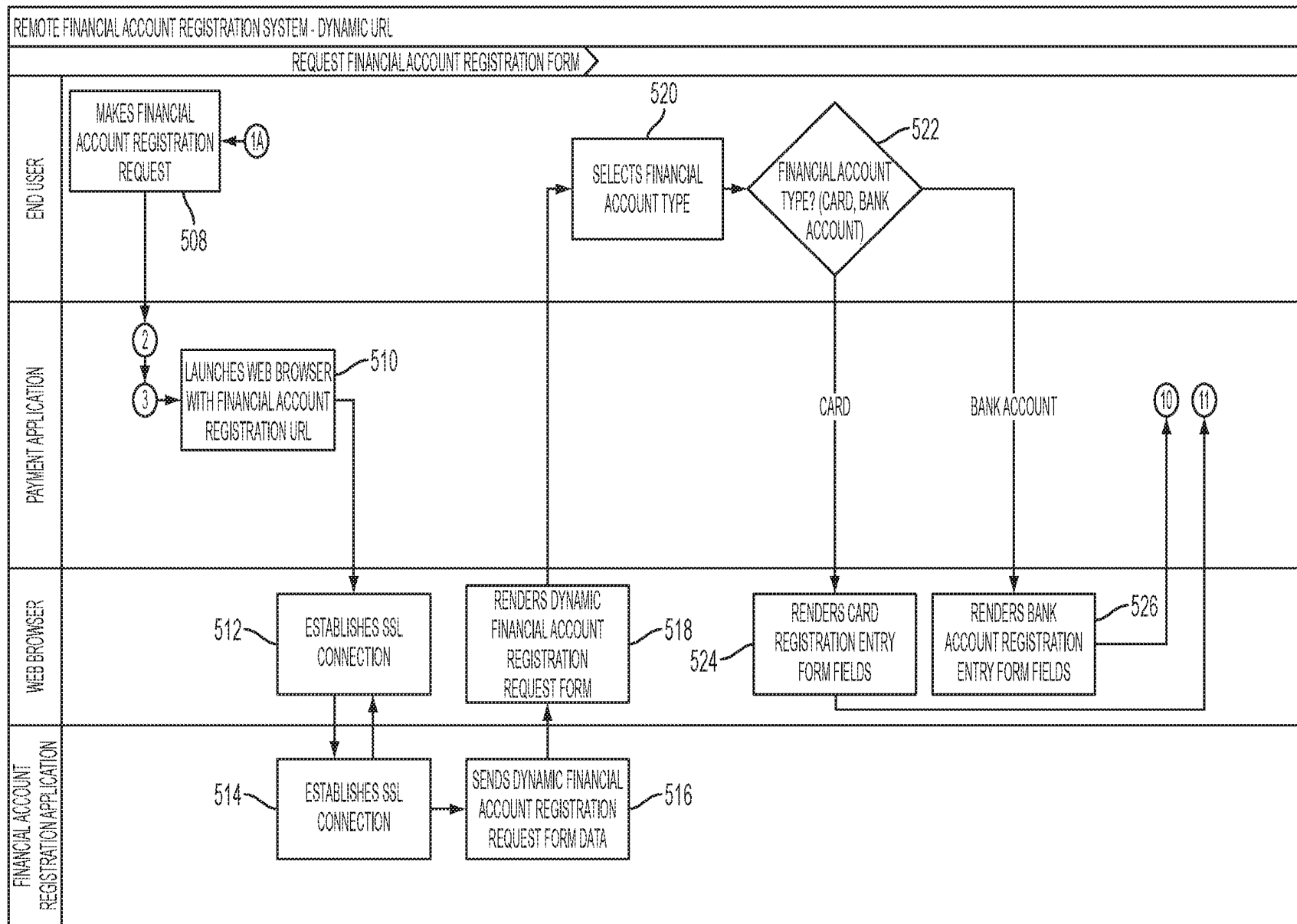


FIG. 4b

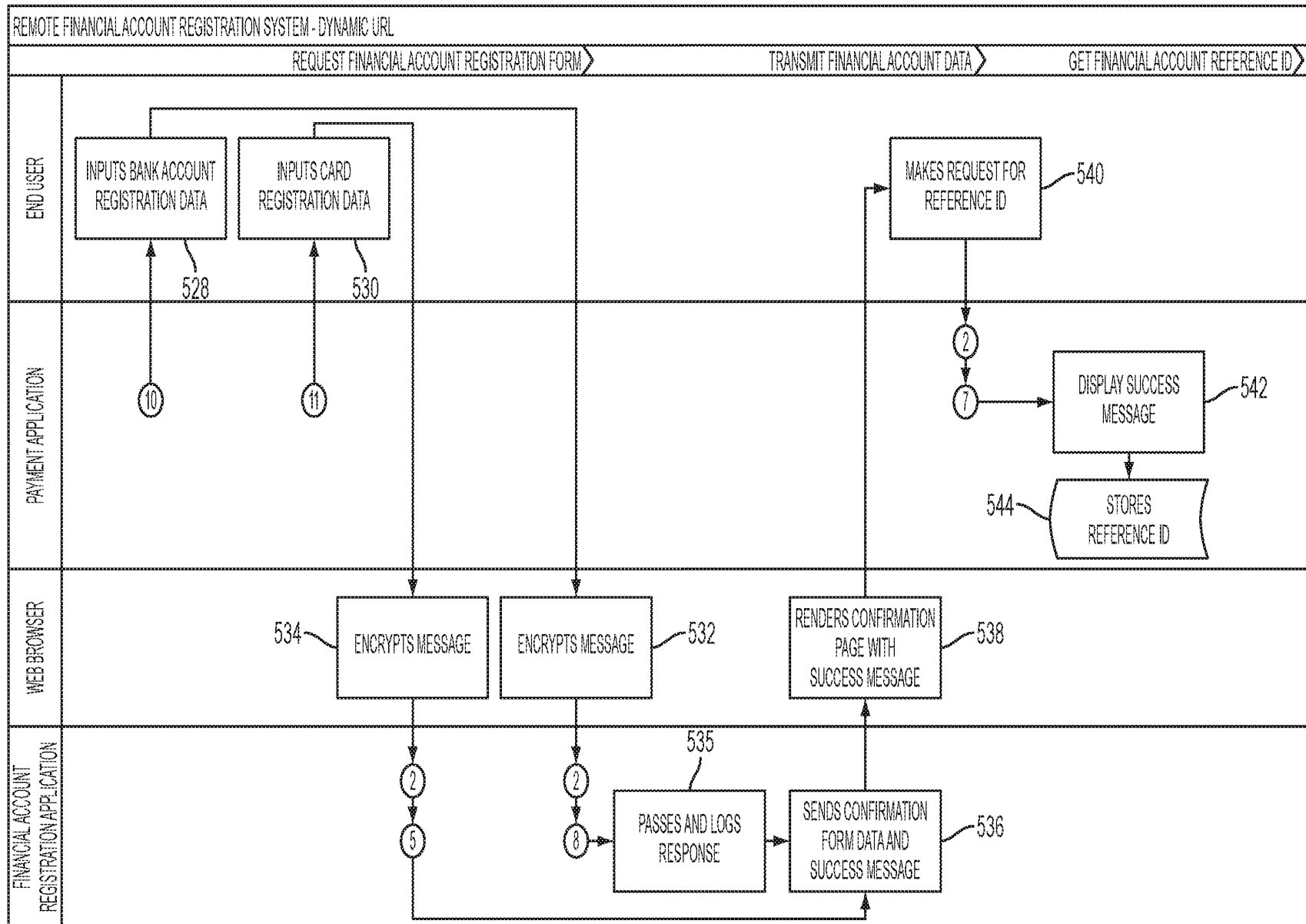


FIG. 4c

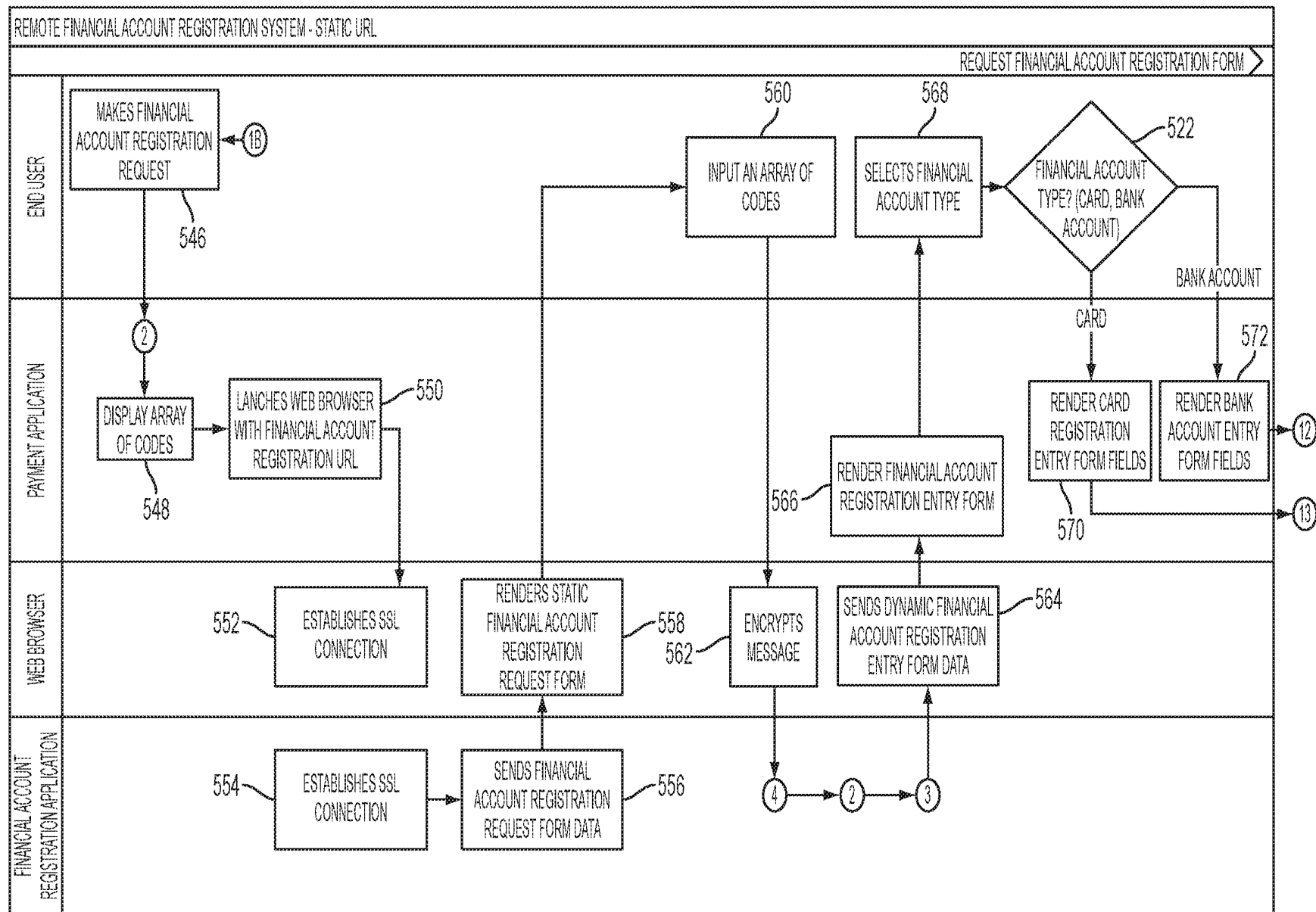


FIG. 4d

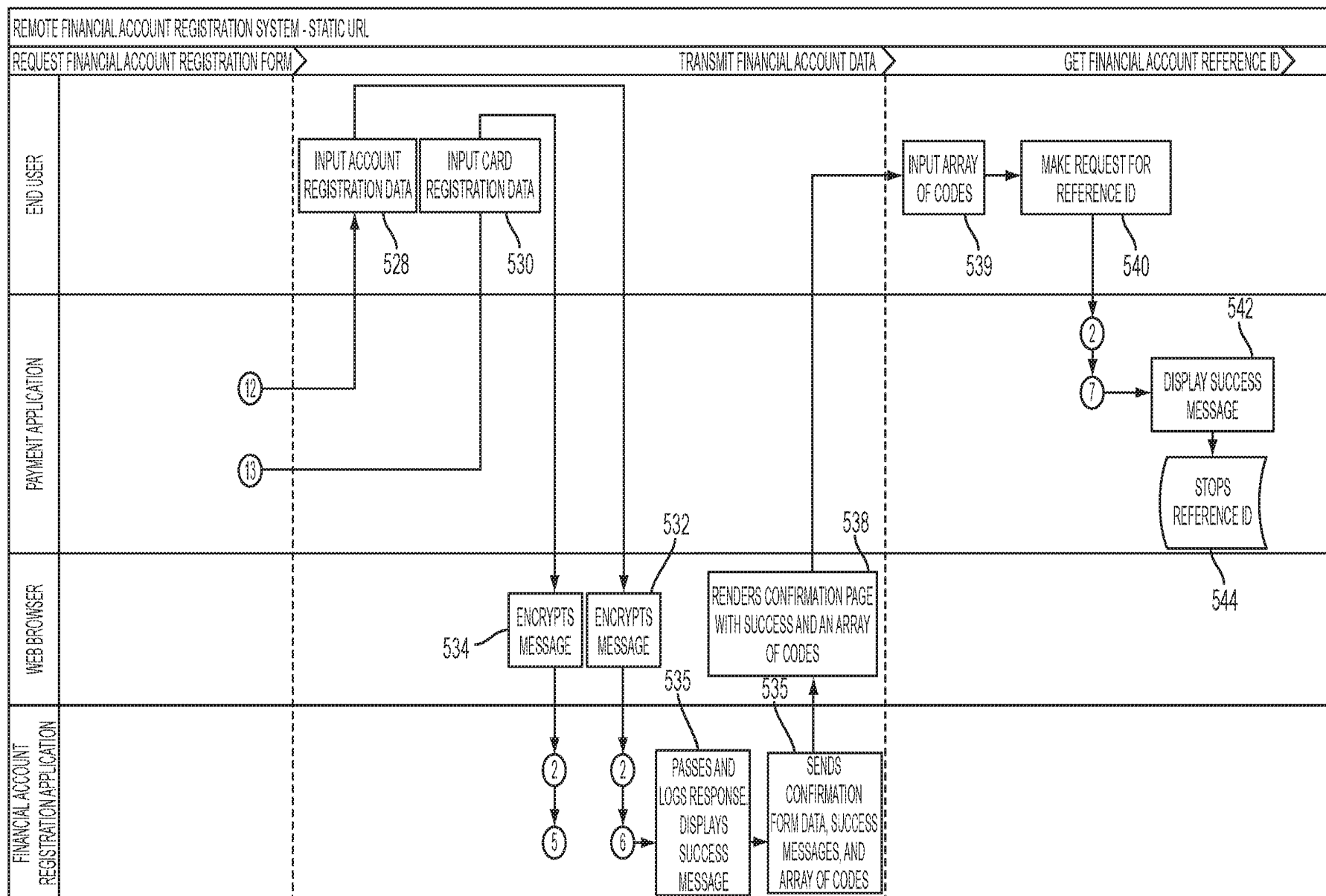


FIG. 4e

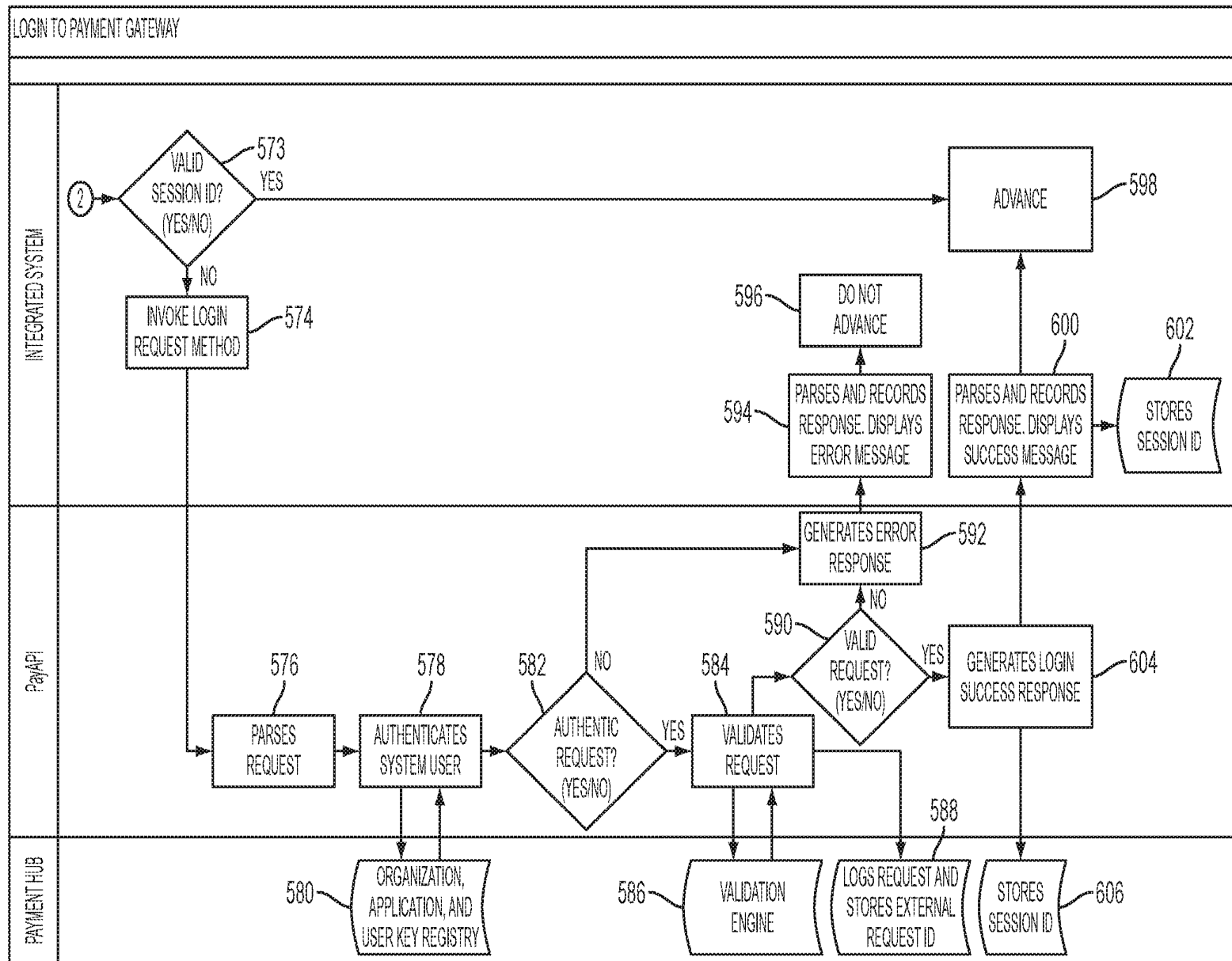


FIG. 4f

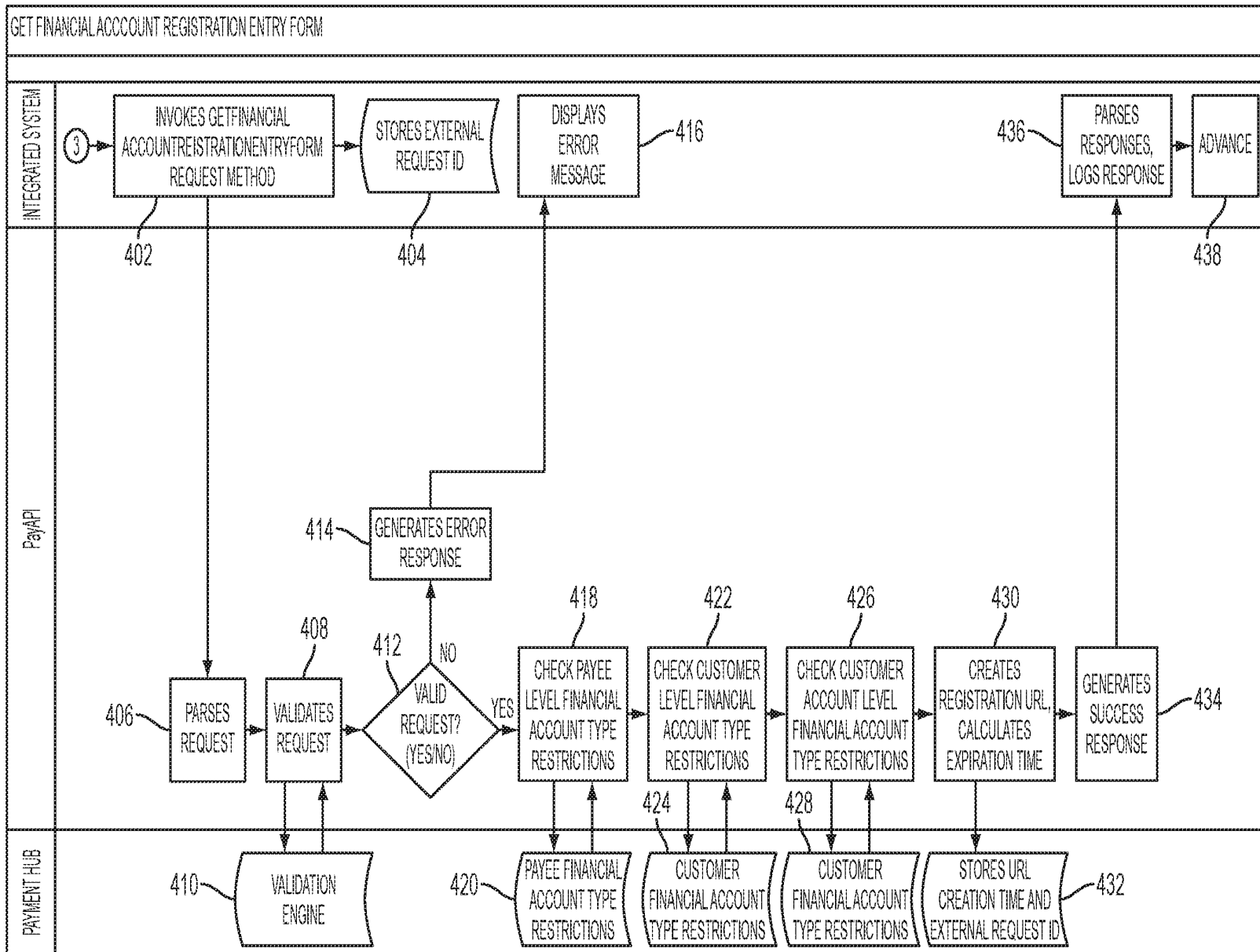


FIG. 4g

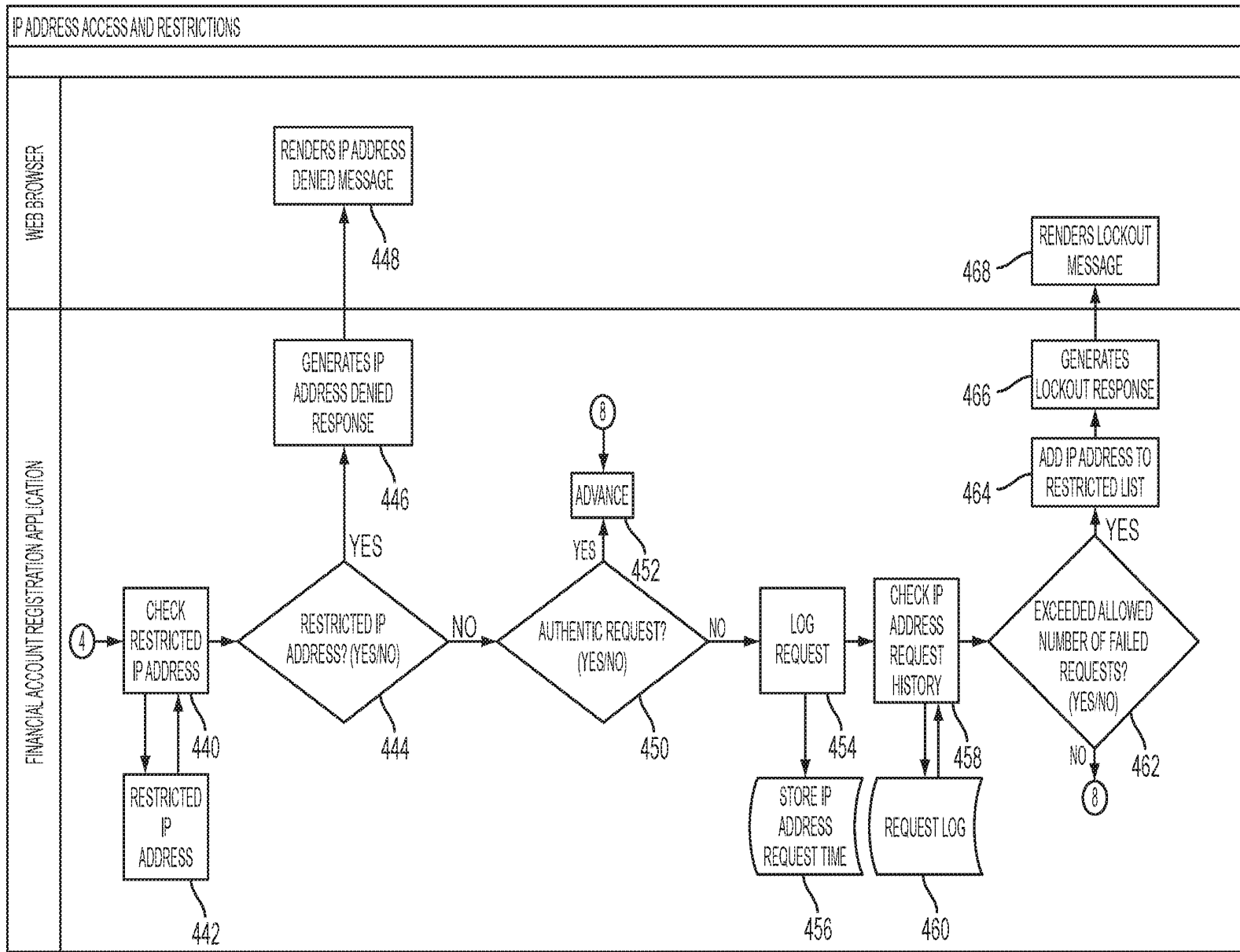


FIG. 4h

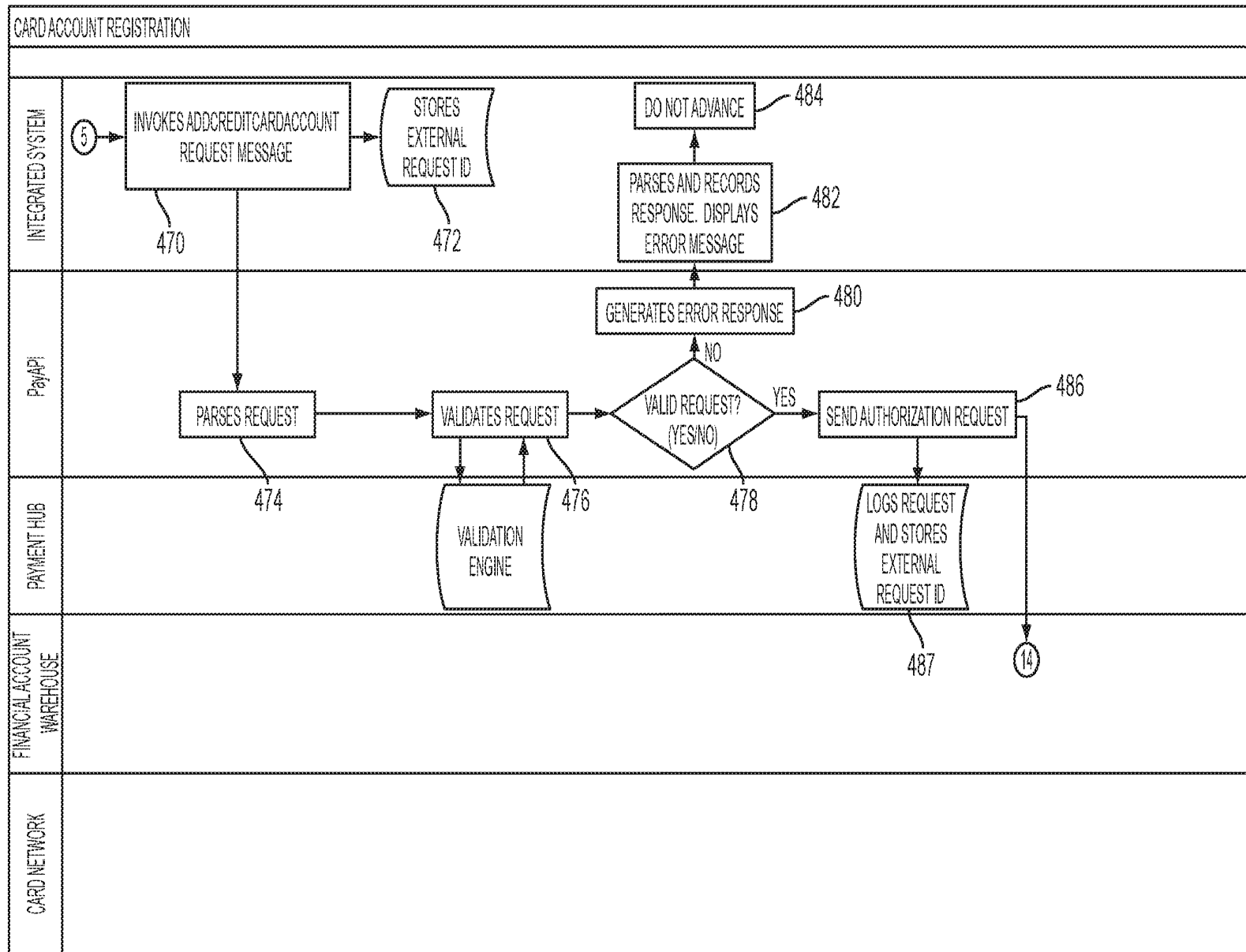


FIG. 4i

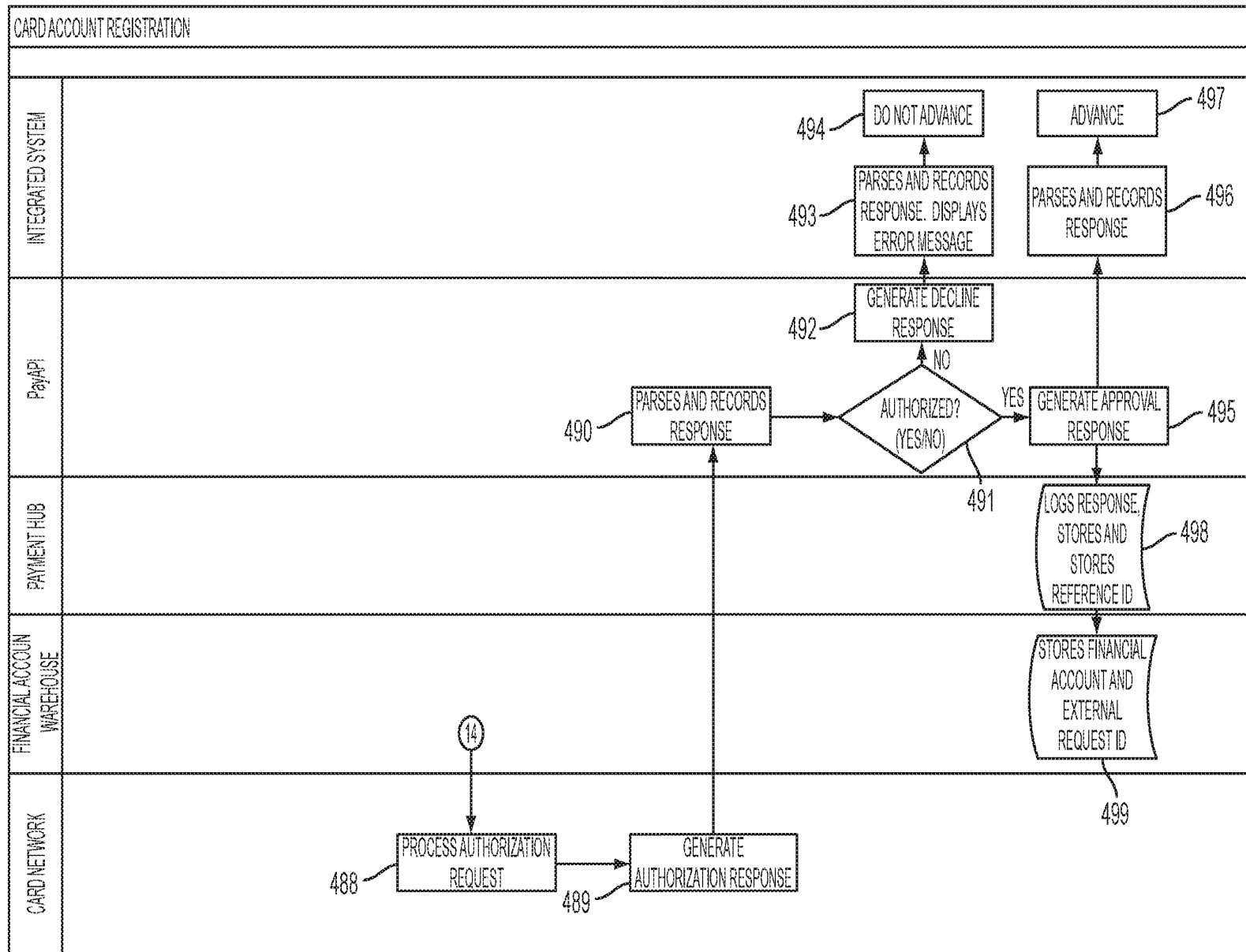


FIG. 4j

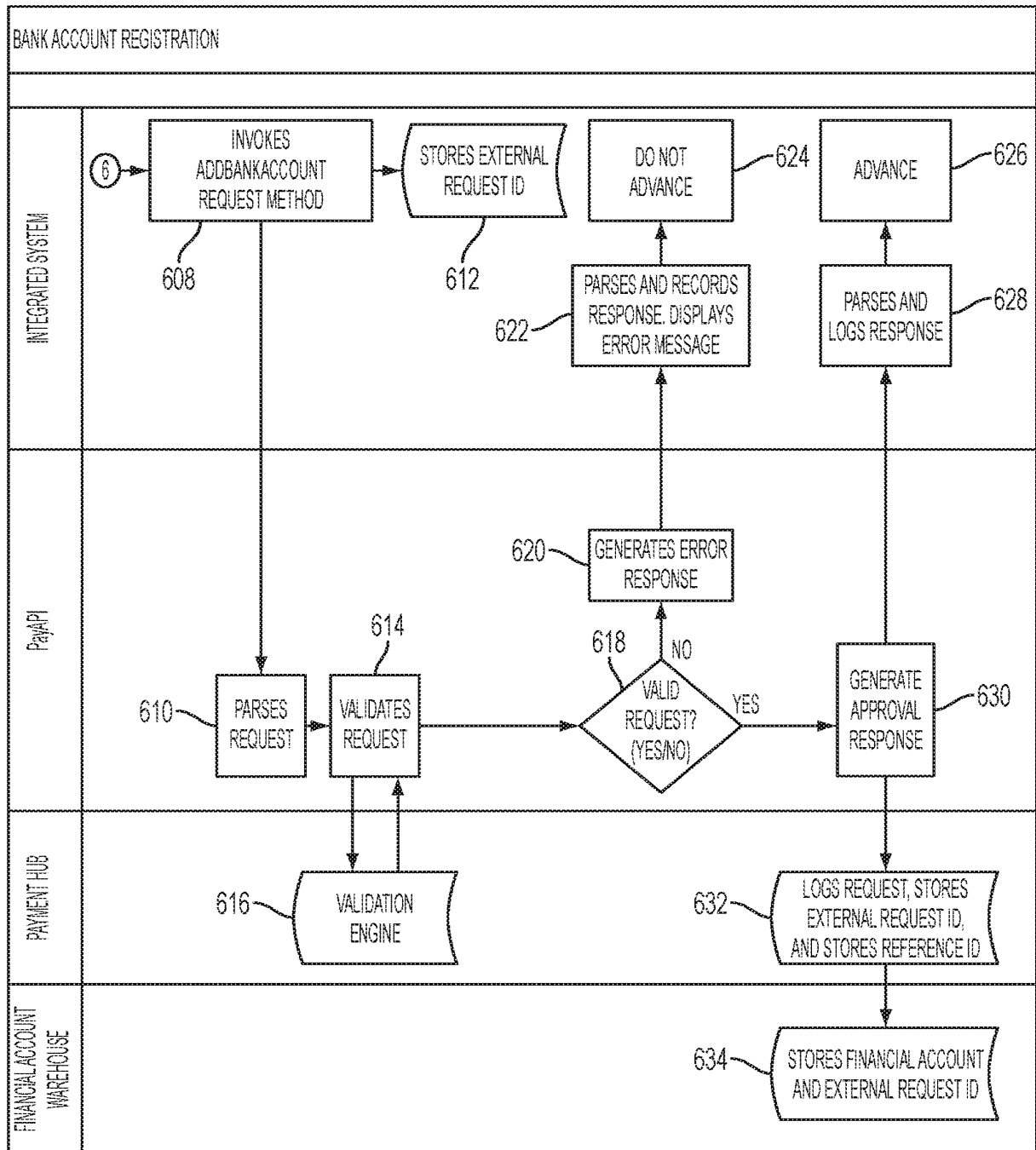


FIG. 4k

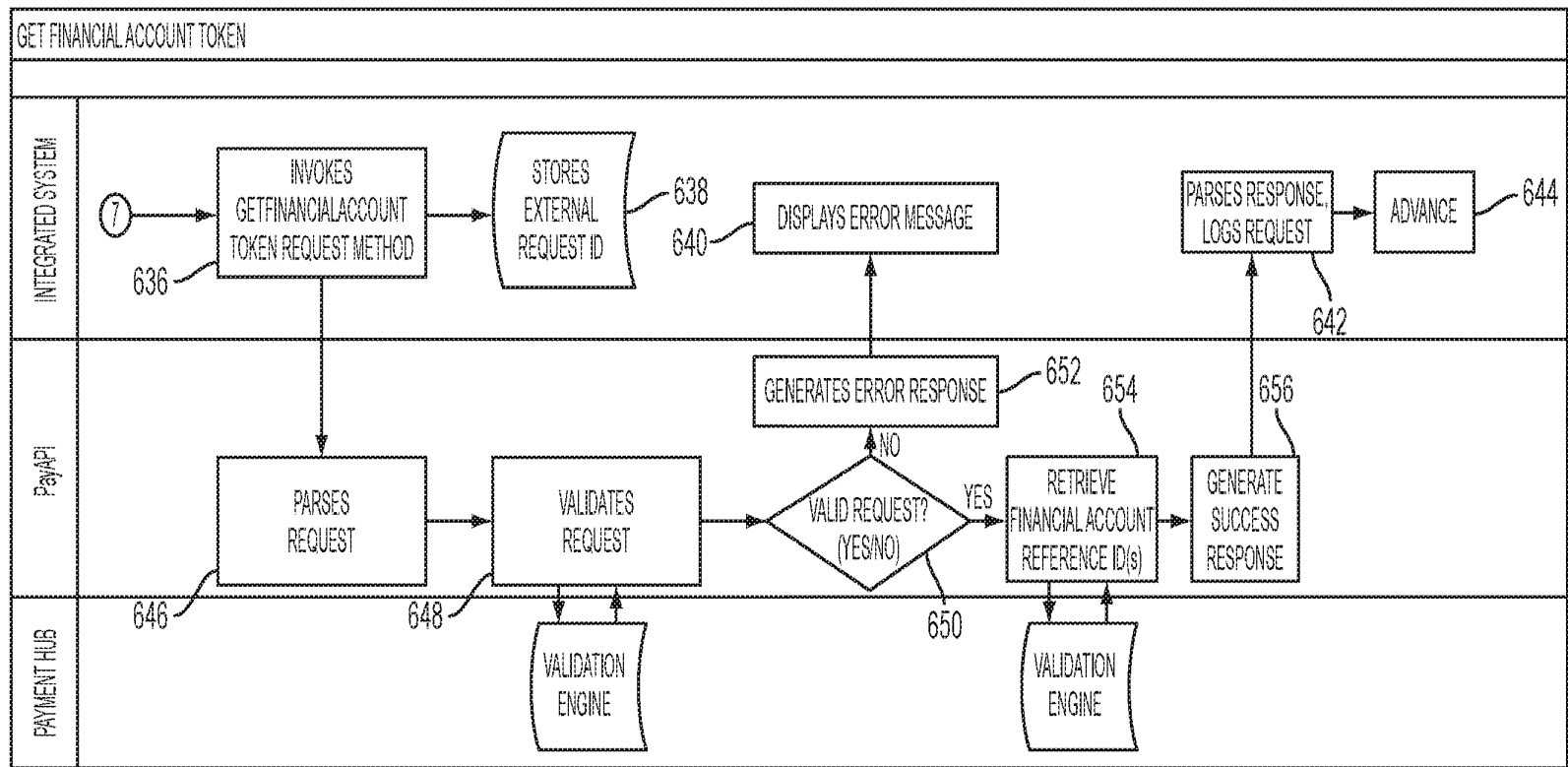


FIG. 4I

SYSTEM AND METHOD FOR REGISTERING FINANCIAL ACCOUNTS

This application is a continuation of U.S. Application No. 13/679,545 filed November 16, 2012, which claims the benefit of U.S. Provisional Patent Application Serial No. 61/655,482 filed June 5, 2012 and U.S. Provisional Patent Application Serial No. 61/698,574 filed September 8, 2012, the entire disclosure of which is incorporated herein by reference.

Field of the Invention

[0001] The present invention relates broadly to systems and methods for obtaining and using account information to process financial payments.

Background

[0002] Fraud in credit card and other financial transactions is a major problem, and considerable resources are devoted to securing credit card and other account information provided to merchants by payers. A single breach of security incident can compromise millions of credit card accounts, and such breaches are reported on a regular basis.

[0003] The Payment Card Industry Data Security Standard (PCI DSS) is an information security standard for organizations that handle cardholder information for the major debit, credit, prepaid, e-purse, ATM, and POS cards.

[0004] Defined by the Payment Card Industry Security Standards Council, the standard was created to increase controls around cardholder data to reduce credit card fraud. Annual PCI

compliance audits by an external Qualified Security Assessor (QSA) are required for organizations handling large volumes of transactions. The security and organizational measures required to comply with the PCI standards, and the cost of the annual audits, are borne by the individual organization. Underlying software applications may require substantial modifications to achieve compliance, and significant changes in organizational structure and operating procedures may also be required. Thus, the time, effort, and cost required for merchants and processors to obtain PCI certification to receive and use credit card data are substantial.

[0005] In one approach to managing these costs, credit card processing organizations have used tokenization to provide a link to credit card data for purposes of storage and retrieval. Tokenization is the process of replacing some piece of sensitive data with a value that is not considered sensitive outside the environment where it is stored and used. The token is a symbolic representation of a financial instrument or instruction that is only meaningful to participants in the processing cycle, and safeguards the permissible use of and access to the financial instrument to authorized users. In the payments industry, tokenization has become a popular means of bolstering the security of electronic transactions while minimizing the complexity of compliance with industry standards and best practices.

[0006] In the PCI context, tokens are used to reference cardholder data that is stored in a separate database, application or off-site secure facility that is PCI compliant to the appropriate level. Therefore, the token, which is non-sensitive data, can be stored and used in a wide range of systems in the organization, without bringing those systems within the scope of a higher-level PCI audit and more stringent compliance requirements.

[0007] However, there are limits in functionality of existing tokenization methods. There is a need for improvement in conventional approaches to obtaining and using account information to process financial payments.

Summary of the Invention

[0008] It is to be understood that both the following summary and the detailed description are exemplary and explanatory and are intended to provide further explanation of the invention as claimed. Neither the summary nor the description that follows is intended to define or limit the scope of the invention to the particular features mentioned in the summary or in the description.

[0009] In an example embodiment, an authenticated customer (payer) enrollment session is established, and a last stage of the enrollment session is completed via a communications link such as a telephone or Internet link. The enrollment session is initiated, for example, by a merchant or collector who has obtained at least an initial identification of the customer (also sometimes referred to as the payer). In an embodiment, an initial portion of the enrollment session is completed on the merchant's server, or a third-party server providing services to the merchant, with data entered by a customer service agent who receives information over a telephone, by a customer over a network such as the Internet, or using an initial data file received from another source, such as a file listing customer identification information for debt collection purposes. A second portion of the enrollment session is then completed on a secure server that may be different from the merchant's server. In a preferred embodiment, financial account information used to make one or more payments is submitted to the secure server while other less sensitive data elements such as the customer's name and address are submitted to the

merchant's regular server. For convenience the server that stores the sensitive financial account information will be referred to herein as the "secure" server, but this naming convention should not be interpreted to suggest that the merchant's regular server cannot have security features or be highly secure in its own right. In some embodiments, the merchant's server and secure server may operate in the same location or may be the same hardware using a separated volume or partition, or memory section. However, in other embodiments particular advantages are realized through logical and/or physical separation of the merchant's server and the secure server.

[0010] The secure server, in a preferred embodiment, stores the financial account information received from the customer (either in the secure server or in a separate secure storage location) and provides a token to the merchant's server. Financial account information may include, for example, credit card numbers and security codes, bank routing and account numbers, or other financial account identifiers. While certain advantages can be realized by storing financial account information on the secure server, storage of data on the secure server is not limited to such information; the secure server may receive and store information other than financial account information, to the extent the merchant wishes to store such additional information on the secure server rather than on the merchant's server. The token is an index to the stored financial account information for that customer, and is stored by the merchant or a server or service controlled by the merchant or merchant's agent, in connection with the customer record, then used by the merchant to identify the customer account to be debited to process a payment authorized by the customer.

[0011] To process a payment from the customer, the merchant submits the token corresponding to the customer account to be debited, and information specifying the amount of the payment to the secure server. The operator of the secure server then processes the payment

using the financial account pointed to by the token, and makes the proceeds available to the merchant. In this way, the merchant retains control of the customer's enrollment information and the ability to process payments whenever authorized, using financial account information provided by the customer, but does not hold the underlying financial account information or have security responsibility for that information.

Brief Description of the Drawings

[0012] The accompanying drawings, which are incorporated herein and form a part of the specification, illustrate various exemplary embodiments of the present invention and, together with the description, further serve to explain various principles and to enable a person skilled in the pertinent art to make and use the invention.

[0013] Figure 1 is a block schematic diagram of an example computing system that can be used to implement functions described herein;

[0014] Figure 2 is a block diagram illustrating connections of servers and systems in an example embodiment;

[0015] Figure 3 is a flow chart showing a method of registering customer financial information and processing payments in an example embodiment;

[0016] Figures 4a through 4l together comprise a flow chart showing a further example embodiment of the process disclosed herein.

Detailed Description of the Preferred Embodiments

[0017] The present invention will be described in terms of one or more examples, with reference to the accompanying drawings.

[0018] The present invention will also be explained in terms of exemplary embodiments. This specification discloses one or more embodiments that incorporate the features of this invention. The disclosure herein will provide examples of embodiments, including examples of data analysis from which those skilled in the art will appreciate various novel approaches and features developed by the inventors. These various novel approaches and features, as they may appear herein, may be used individually, or in combination with each other as desired.

[0019] In particular, the embodiment(s) described, and references in the specification to “one embodiment,” “an embodiment,” “an example embodiment,” etc., indicate that the embodiment(s) described may include a particular feature, structure, or characteristic, but every embodiment may not necessarily include the particular feature, structure, or characteristic. Moreover, such phrases are not necessarily referring to the same embodiment. Further, when a particular feature, structure, or characteristic is described in connection with an embodiment, persons skilled in the art may implement such feature, structure, or characteristic in connection with other embodiments whether or not explicitly described.

[0020] Embodiments of the invention may be implemented in hardware, firmware, software, cloud computing, or any combination thereof. Embodiments of the invention may also be implemented as instructions stored on a machine-readable medium, which may be read and executed by one or more processors. A machine-readable medium may include any mechanism for storing or transmitting information in a form readable by a machine (e.g. a computing device). For example, a machine-readable medium may include read only memory (ROM); random access memory (RAM); hardware memory in handheld computers, PDAs, mobile telephones, and other portable devices; magnetic disk storage media; optical storage media; thumb drives and other flash memory devices; electrical, optical, acoustical, or other forms of

propagated signals (e.g. carrier waves, infrared signals, digital signals, analog signals, etc.), Internet cloud storage, and others. Further, firmware, software, routines, instructions, may be described herein as performing certain actions. However, it should be appreciated that such descriptions are merely for convenience and that such actions in fact result from computing devices, processors, controllers or other devices executing the firmware, software, routines, instructions, etc.

[0021] Figure 1 is a block schematic diagram of an example embodiment of a computing system that can be used to perform the functions disclosed herein in both server and end user applications. The example embodiment shows a general-purpose computer system 700, such as a PC system. In particular, the methods disclosed herein can be implemented in hardware, or implemented as a combination of software and hardware. Consequently, desired features of the invention may be implemented in the environment of a computer system or other processing system. The example computer system 700 includes one or more processors, such as processor 704. Processor 704 can be a special purpose or a general-purpose digital processor. The processor 704 is connected to one or more communication infrastructures 706 (for example, a bus or network). Various software implementations are described in terms of this exemplary computer system. After reading this description, it will become apparent to a person skilled in the relevant art how to implement the invention using other computer systems and/or computer architectures.

[0022] Computer system 700 also includes a main memory 705, preferably random access memory (RAM), and may also include a secondary memory 710. The secondary memory 710 may include, for example, a hard disk drive 712, and/or a RAID array 716, and/or a removable storage drive 714, representing an optical disk drive, solid state memory, USB port

for a thumb drive, PC card slot, SD card slot for a flash memory, communications conduit to a cloud storage server or service, or other storage device. Secondary memory 710 may also include information storage in another location, but accessible through a network interface, such as storage on a separate computing system or a cloud. The removable storage drive 714 reads from and/or writes to a removable storage unit 718 in a well-known manner. Removable storage unit 718, for example, may be a magnetic drive, optical disk, thumb drive, flash memory device, etc. As will be appreciated, the removable storage unit 718 includes a computer usable storage medium having stored therein computer software and/or data.

[0023] In alternative implementations, secondary memory 710 may include other similar means for allowing computer programs or other instructions to be loaded into computer system 700. Such means may include, for example, a removable storage unit 722 and an interface 720. Examples of such means may include a program cartridge and cartridge interface (such as that found in video game devices), a removable memory chip (such as an EPROM, or PROM) and associated socket, and other removable storage units 722 and interfaces 720 which allow software and data to be transferred from the removable storage unit 722 to computer system 700.

[0024] Computer system 700 may also include a communications interface 724. Communications interface 724 allows software and data to be transferred between computer system 700 and external devices. Examples of communications interface 724 may include a modem, a network interface (such as an Ethernet interface), a communications port, a wireless network communications device such as an IEEE 802.11x wireless Ethernet device, 3G or 4G cellular data connection, a PC slot and card, cloud or network storage, etc. Software and data transferred via communications interface 724 are in the form of signals 728 which may be electronic, electromagnetic, optical or other signals capable of being received by

communications interface 724. These signals 728 are provided to communications interface 724 via a communications path 726. Communications path 726 carries signals 728 and may be implemented using wire or cable, fiber optics, a phone line, a cellular phone link, an RF link and other present or future available communications channels.

[0025] The terms "computer program medium" and "computer usable medium" are used herein to generally refer to all available types of digital media, for example, removable storage drive 714, a hard disk installed in hard disk drive 712, and signals 728. These computer program products are means for providing software to computer system 700.

[0026] Computer programs (also called computer control logic) are stored in main memory 708 and/or secondary memory 710. Computer programs may also be received via communications interface 724. Such computer programs, when executed by the processor 704, enable the computer system 700 to implement the present invention as discussed herein. In particular, the computer programs, when executed, enable the processor 704 to implement the processes of the present invention. Where the invention is implemented using software, the software may be provided as a computer program product on media or transmitted digitally via one of the network connections available to computer system 700, and loaded into computer system 700, for example on raid array 716, removable storage drive 714, hard drive 712 or communications interface 724. The conventional, general-purpose computer systems described herein are customized to form a special purpose, inventive device by the installation of novel software that implements and enables novel methods. This software and the methods employed will now be described in more detail. The scope of the present invention is not limited to the specific examples provided here, but those skilled in the art will gain an understanding of the full scope of the invention through illustrations provided in a series of example embodiments.

[0027] Referring to Figure 2, in one example embodiment, an inventive system and method make functions available to merchants (and to third-party service providers to merchants) in an Application Programming Interface (API). A hosted system on a secure server 202 provides Financial Account Registration functions and Token Retrieval functions that can be accessed by merchants and others operating websites, for example using merchant server 204, to process payment transactions. Using the methods disclosed herein, in preferred embodiments merchants are able to process such transactions without transmitting, processing or storing Financial Account data. This reduces the potential liability of the merchants for data loss, and avoids placing their customer tracking and payment processing systems (such as merchant server 204) within the scope of the present Payment Card Industry Data Security Standard (PCI-DSS), thus reducing compliance costs, development costs, and accelerating time-to-market.

[0028] The server that stores the sensitive financial account information will be referred to herein as the “secure server,” but this naming convention should not be interpreted to suggest that merchant server 204 cannot also have security features, or otherwise be highly secure in its own right. Further, while server 204 is described in these examples as a “merchant” server for convenience, the systems and processes disclosed herein are not limited to merchants, but are applicable to any operation that needs to process payments. Thus, merchant server 204 may serve merchants, debt collectors, non-profit organizations, political campaigns, service providers of any type, processors serving merchants or sub-merchants, and in general any individual or organization of any type that wishes to process payments from one or more individuals. Further, merchant server 204 may be operated by a third-party service provider to one or more merchants or other entities that wish to process payments using the methods disclosed herein.

[0029] Merchant server 204 and secure server 202 are connected by a communications network, such as the Internet, and can also be accessed by computer systems at one or more customer locations represented as 206, 208, and 210. A telephone interactive voice response interface 212 may be connected to secure server 202 and to the telephone network, allowing customer location 210 to provide information to the secure server via telephone, by speech recognition or tone entry. Similarly, a variety of other known communications networks, represented by the example of SMS data network 214, may be connected to secure server 202 to provide a link to customer equipment for receipt of payment information. The inventors anticipate that any available communications network, whether currently available or newly developed, may be used by the customers to provide financial account information in a secure manner to secure server 202.

[0030] The secure server 202, merchant server 204, and computers at customer locations 206, 208, and 210 may be, for example, general purpose computers such as the computer hardware described with reference to Figure 1. Merchant server 204 and secure server 202 are provided with custom financial information registration software performing one or more functions described in example embodiments herein. The secure server 202 and merchant server 204 are also provided with Internet web server software allowing interactive exchange of information with customer sites 206, 208 and 210 via the World Wide Web. Computer equipment at customer sites 206, 208 and 210 are preferably provided with standard web browser software to facilitate interaction with secure server 202 and merchant server 204 as described in the example embodiments herein. For simplicity, servers 202 and 204 are illustrated in the drawings as single hardware units, but those skilled in the art will appreciate that the invention is not limited to any particular hardware configuration; thus, any desired server

configuration can be used to implement the methods disclosed herein, including (as non-limiting examples) multiprocessor, multiple, grouped, parallel, distributed, replicated, and mirrored server configurations.

[0031] The financial account registration and token retrieval functions provided in the API can be implemented, in a first example, within the merchant's website hosted on merchant server 204, in a "widget" or frame, using either static or dynamic URL access to secure server 202 (the hosted system that maintains the financial data). Secure server 202 returns a token or other account identifier constituting a symbolic representation of the financial account information to merchant server 204 after the financial account information has been registered at secure server 202. Thereafter, merchant server 204 may use the token to process further payment transactions authorized by the end user or customer at sites 206, 208, 210 in their interaction with the merchant. Merchant server 204 may store customer identification information, purchase history, and other data that does not include financial account information such as credit card information, without being subject to PCI compliance requirements.

[0032] In an embodiment, an authenticated customer enrollment session is established, and a last stage of the enrollment session is completed via a communications link such as telephone link 212 or Internet link 216. The enrollment session is initiated by a merchant or collector who has obtained at least an initial identification of the customer. In an embodiment, an initial portion of the enrollment session is completed on the merchant's server, with data entry by a customer service agent who receives information over a telephone, by input from the customer over a network such as the Internet, or using an initial data file received from another source, such as a merchant's customer information file.

[0033] A second portion of the enrollment session is then completed on secure server 202. In a preferred embodiment, financial account information used to make one or more payments is submitted to secure server 202 while other data elements such as the customer's name and address are submitted to merchant server 204. Secure server 202, in a preferred embodiment, stores the financial account information received from the customer (for example from sites 206, 208, or 210) and provides a token to merchant server 204. Financial account information may include, for example, credit card numbers and security codes, bank routing and account numbers, or other financial account identifiers. While certain advantages can be realized by storing financial account information on secure server 202, storage of data on secure server 202 is not limited to such information; secure server 202 may receive and store information other than financial account information, to the extent the merchant wishes to store such additional information on secure server 202 rather than on the merchant server 204. The token is an index to the stored financial account information for that customer, and is stored by the merchant in connection with the customer record, then used by the merchant to identify the customer account to be debited to process a payment authorized by the customer.

[0034] Figure 3 is a flow chart showing an example embodiment of a general method and process for enrolling a payer in an electronic system and then making a payment based on the enrollment. The method starts with step 302, in which enrollment data identifying a payer is stored in a first computing system. The first computing system may be, for example, the merchant server 204 shown in Figure 2. The first computing system may be operated by a merchant, bill collector, or other individual or organization that will be the payee for anticipated payment transactions. As an example, this step can be accomplished by taking information from the payer over the telephone and entering it into merchant server 204, or by the payer entering

their identifying information on an Internet website generated by merchant server 204 and operated by the payee or an agent of the payee.

[0035] Next, in step 304, the first computing system (for example, the merchant server 204) generates an electronic instruction to a second computing system, such as secure server 202, to obtain financial account information from the payer. The desired financial account information is distinguished, in this example, from identifying information in that financial account information refers to specific data used to process a payment, such as a credit card number, security code, and expiration date used to charge a credit card account, or the bank account and routing numbers used to process Automated Clearing House (ACH) transactions. The second computing system, in this example secure server 202, may typically be set up to provide a higher level of security than the merchant server in order to protect the sensitive financial account information that will be stored there, as such information could be used to perpetrate a fraud in case of a security breach. The instruction to the secure server 202 to obtain financial account information may also optionally include information specifying one or more available communications links to be used to obtain this financial account information. For example, as shown in Figure 2, the World Wide Web, computers and mobile devices having access to email, text, SMS messaging, or other data networks, and voice or tone-responsive telephone connections may all be used to obtain the financial account information.

[0036] In step 306, this instruction is transmitted to the second computing system, which in this example is the secure server 202 of Figure 2, for action.

[0037] In step 308, the second computing system communicates with the payer, through any of the communications channels described herein or any other available communications channel. The communications channel to be used may be determined by pre-programmed

preferences or by the instruction from the merchant server, as appropriate to the situation. During this communication, the payer is preferably able to provide the sensitive financial account information to the second computing system without this information being visible or audible to personnel employed by the operator of the first computing system.

[0038] In step 310, the financial account information is stored in the second computing system and a token is generated for the referring payee (e.g. the merchant or operator of the merchant server). The token is a pointer that allows the payee to reference the financial account information of that payer without possessing the actual financial account information.

[0039] In step 312, the first computing system receives the token from the second computing system in response to its instruction to obtain financial account information for the payer. The token is stored in the first computing system in association with the electronic enrollment data for the payer. This completes the registration of the payer so as to enable one or more intended payments to the payee using the stored financial account information.

[0040] Next, in step 314, at any time after registration is complete, the payee can process an authorized payment from the payer by electronically generating a payment transaction instruction in the first computing system, including a representation of the token, and electronically transmitting the payment transaction instruction to a computing system other than the first computing system having access to said financial account information. For example, the instruction may be transmitted to the second computing system, e.g. the secure server 202. However, those skilled in the art will appreciate that computing processes may be divided between computers in a network in any desired manner, and that any number of computers may be used to perform a set of processing steps as is known in the art. Therefore, in this example the inventors have described the process in terms of a relatively simple exchange of data and

instructions between two servers, but anticipate that in practice, these functions may be performed in some cases by a single computing system, and in other cases by a plurality of computing devices with the tasks divided between the computers in any desired manner. The second computer system or another computer system that receives the instructions and token (and can access the financial account information based on the token) processes the payment as requested, without the first computing system having any direct access to the payer's financial account information represented by the token.

[0041] In an example embodiment, to process a payment from the customer, merchant server 204 submits the token corresponding to the customer account to be debited and information specifying the amount of the payment to the secure server 202. The operator of the secure server 202 then processes the payment using the financial account pointed to by the token, and makes the proceeds available to the merchant. In this way, the merchant retains control of the customer's enrollment information and the ability to process payments whenever authorized, using financial account information provided by the customer, but does not hold the underlying financial account information or have security responsibility for that information.

[0042] In an embodiment, the enrollment session described with reference to the flow chart of Figure 3 is established under the control of merchant server 204 and may optionally have a defined period of persistence, during which the second portion of the enrollment (submission of financial account information to the second computing system) is completed through secure server 202. The session may be set to expire after a specified time, if the second portion of the enrollment, e.g. the submission of financial account information to be linked with the enrollment, is not completed within that period.

[0043] The communications link established between the end user at locations 206, 208, 210 and the secure server 202 to complete the enrollment process may be either synchronous with the data link used to enter information into the merchant's server, or may be asynchronous. As non-limiting examples of communications channels that can be used for storing information on the secure server, telephone link 212, Internet link 216, and other available links such as SMS link 214 may be used to obtain the information.

[0044] Telephone. The customer may be transferred to, or invited to call, or may receive an automated call after having provided his/her telephone number, from an interactive voice response (IVR) system associated with the secure server operating through telephone interface 212. In this manner the customer may key in or speak the account number, preferably without any merchant representatives present on the call (although a three-way call can also be implemented if desired), and thus store this information in secure server 202.

[0045] Internet. Merchant server 204 may provide the customer at site 206, 208 or 210 with a widget or redirected URL that provides an online window for direct, preferably secure communication with the secure server 202 for entry of financial account information. If desired, the widget or window may be designed to appear as part of the merchant's data entry screen transmitted to the customer's browser from merchant server 204, so that the process of registering with data stored on two separate servers is seamless from the viewpoint of the customer. In another embodiment, the customer may receive an email via internet connection 216 containing a secure web address link or other instructions for providing the financial account information.

[0046] Other. Alternatively, the customer may receive a text communication via SMS interface 214 or any other available communications interfaces (not shown) containing a link to a secure web address or other instructions for entry of the financial account information.

[0047] In an embodiment, the merchant assigns a unique identification number to the customer, and the identification number or an index entry to the identification number is transmitted to the secure server as part of enrollment information that allows linking the data on the secure server to the particular customer enrollment record on the merchant's server.

[0048] To establish the second data entry session and link it to the appropriate open enrollment session, the customer may be invited to enter a shared secret, such as an assigned access key, partial or complete social security number, account number, telephone number, password, or other data to authenticate the customer for the second session. If the second session is synchronous with the first session (for example, the two data entry points are provided simultaneously on the same web page or a caller is transferred directly to an IVR system at the conclusion of a debt collection or order taking call) the existence of the connection with the customer for the merchant server data entry may provide sufficient authentication for a direct transfer to the second data entry process, without further authenticating steps. If the two processes are non-synchronous, for example, the second data entry occurs at some later time or even a later date, a further authentication may be appropriate. In an embodiment, the connection instructions and authentication shared secret may be provided to the customer by the secure server 202 without the merchant having such information, thus providing a further level of security to avoid employees of the merchant accessing the second session or its data.

[0049] Embodiments described herein provide significant unobvious advantages. For example, the process disclosed eliminates the possibility of security breaches at the merchant

location that would expose financial account data, due to a keystroke logger, camera, or other similar data breach. The financial account information is never provided to the merchant's personnel, nor does it go through the merchant server or network. This mechanism may also reduce the amount of data entry required of the end user and reduce keyboarding errors.

[0050] In an embodiment, the token provided to the merchant is a symbolic representation of a financial instrument or account that is only meaningful to the merchant. Knowledge of this token is required for an authorized user to use the financial instrument or account.

[0051] The secure server 202 or "hosted system" preferably meets acknowledged security standards, such as PCI compliance, to safeguard the financial account information secured there. The secure server 202 processes transactions using this secured information upon receipt of instructions and a token or other customer identifier from the merchant system that identifies the account to be charged.

[0052] Transactions processed may include, for example, credit card, ACH, and any other type of transaction processed using stored financial account information. In addition, other information (beyond financial account information) can be stored in connection with the customer identifier or token. For example, other customer and credit account information may be stored by the host system in connection with the customer record associated with the customer identifier or token. Further, the payee may specify what types of cards are accepted as payment mechanisms. A payee can decide to accept or not accept various types of cards, such as debit cards, prepaid cards, and cards from particular issuing banks.

[0053] In another example embodiment, the merchant or other payee may provide an incentive for the payer to follow through with the process by entering financial account

information for storage in the secure server. Information on an incentive for completing the intended payment setup may be transmitted to the secure server along with the instructions for obtaining the financial account information. The secure server then sends a message to the payer through one or more of the available communications channels (either initially, or in a follow-up message if the process is not completed promptly), offering the payer the indicated incentive. For example, the payer may be offered a discount, a gift, a coupon or voucher for additional goods or services, or any other desired incentive to complete the entry of financial account information and enable an expected payment.

[0054] Figs. 4a through 4l together comprise a multi-page flow chart of a further detailed example embodiment of the system and method disclosed herein. The numbered connecting points in these flow charts correspond to the numbered connecting point the continuing process can be found. The functions performed are indicated in the flow chart blocks.

[0055] Further, the flow charts of Figs. 4a through 4l incorporate “swim lane” information indicating where functions may be performed in the example embodiment. Locations shown include the End User system (for example, systems at location 206, 208 or 210), merchant server 204 (sometimes referred to as the “Payment Application” server), a Web Browser also operating at locations 206, 208, or 210, and the secure server 202 (sometimes referred to as the “Financial Account Registration Application” server). Functions are also divided in the example embodiment of Figure 4a-4l among a calling system (“Integrated System”), and a secure server or combination of servers comprising the API engine (sometimes designated in the flow chart as PayAPI), a payment hub associated with the API engine, and a Financial Account Warehouse (secure storage location). An external credit card network is also connected to the system via a communications channel such as the Internet.

[0056] Those skilled in the art will appreciate that the flow charts provided herein are only one example implementation; functions may be reassigned as desired among the functional parts and locations of the system while remaining within the spirit of the invention.

[0057] The detailed flow chart starts at Fig. 4a with main branch 502, indicating that the URL interface provided may be implemented either with a static URL in step 506 (designated as 1B) or a dynamic URL in step 504 (designated as 1A).

[0058] Figs. 4b and 4c together show the continuing example flow chart for the dynamic URL implementation. Starting at step 508, the end user communicates with the Payment Application running on merchant server 204 to request registration of a financial account. The method then continues with a process of logging into the payment gateway (designated as subroutine “2”), which is disclosed in more detail in Fig. 4f. Next, a financial account registration entry form (designated as subroutine “3”) is provided, using a process disclosed in more detail in Fig. 4g. In step 510, the application launches a browser window for the end user with a specified Financial Account Registration URL. In step 512, the end user’s web browser initiates a Secure Socket Layer connection to the secure server 202. In step 514, the secure server 202 responds to establish the SSL connection.

[0059] Next, in step 516, the Financial Account Registration Application in secure server 202 dynamically generates financial account registration request form data and transmits this data to the end user’s web browser. In step 518, the browser displays the form for the end user.

[0060] The end user, in steps 520 and 522, selects the financial account type to be registered, either credit card or bank account.

[0061] If a credit card is selected, the process continues at step 524 where credit card fields are displayed for the end user. Continuing on Figure 4c, in step 530 the end user inputs

card data. Then, in step 534, the browser encrypts the entered card data using SSL protocols. The Financial Account Registration Application confirms the end user's login (designated as Subroutine "2", see Fig. 4f) and performs the card registration process shown in Figs. 4i and 4j (designated as Subroutine "5").

[0062] If a bank account is selected, the process continues from step 522 to step 526 where bank account data entry fields are displayed for the end user. Continuing on Figure 4c, in step 528 the end user inputs bank account data. Then, in step 534, the browser encrypts the entered bank account data using SSL protocols. The Financial Account Registration Application confirms the end user's login (designated as Subroutine "2", see Fig. 4f) and performs the bank account registration process shown in Fig. 4k (designated as Subroutine "6").

[0063] As shown in Figure 4c, regardless of whether a card or bank account was selected for registration, after Subroutine 6 or 7 is processed to register the financial account information, operation continues at step 535 where the financial account registration application parses and logs the response from the appropriate registration subroutine. Next, in step 536, the application sends confirmation codes and a success message to the end user's browser. In an embodiment, the confirmation codes are an array of values presented to the end user during enrollment confirmation that serve as a shared secret between the system and the end user. The confirmation codes may be used in conjunction with the external request ID as a key to retrieving a token from the system.

[0064] The browser displays a confirmation in step 538, and in step 540 the end user's system requests a reference ID that identifies the just-registered card or account. After validating the user's login to the Payment Application (merchant server 204), the reference ID (also referred to as a financial account token) is transmitted to the merchant server 204 using the

process in Fig. 4l, (designated as Subroutine “7”). The payment application in the merchant server 204 displays a success message in step 542 and stores the reference ID for future use, in step 544.

[0065] Figs. 4d and 4e combine to show an example flow chart for a static URL implementation. Referring first to Fig. 4d, this process starts at step 546 when the end user requests registration of a financial account. Subroutine “2” is then activated in the merchant server payment application to ensure that the end user is properly identified by the system and that information entered by the end user is associated with the correct user and account. The payment application then displays an array of codes in step 548 and launches a web browser with a financial account registration URL 550.

[0066] In step 552, the end user’s browser requests an SSL connection from the indicated static URL pointing to the secure server 202, and in step 554 the financial account registration application establishes the SSL connection. In step 556 the registration application sends account registration request form data in a static form to the browser. Then, the browser displays the static form in step 558. In steps 560 and 562, the end user’s system transmits the array of codes (provided by the payment application in step 548) in an encrypted form to the financial account registration application. The financial account registration application then sequentially executes Subroutines “4”, “2”, and “3”. Subroutine “4” implements IP address access and restrictions as shown in Figure 4h. Subroutine “2” verifies identity of the user (see Fig. 4f), and Subroutine “3” obtains the financial account registration entry form (see Fig. 4g).

[0067] Next, in step 564, the financial account registration entry form is transmitted to the end user’s browser and rendered in step 566. The end user selects a financial account type in

step 568. If a card is selected, the process continues with step 570 and the card registration fields are rendered.

[0068] If a credit card is selected, the process continues in Figure 4e at step 530 where the end user inputs card data. Then, in step 534, the browser encrypts the entered card data using SSL protocols. The Financial Account Registration Application confirms the end user's login (designated in the flow chart as Subroutine "2", see Fig. 4f) and performs the card registration process shown in Figs. 4i and 4j (designated in the flow chart as Subroutine "5").

[0069] If a bank account is selected, the process continues in Figure 4e at step 528 where the end user inputs bank account data. Then, in step 534, the browser encrypts the entered bank account data using SSL protocols. The Financial Account Registration Application confirms the end user's login (designated in the flow chart as Subroutine "2", see Fig. 4f) and performs the bank account registration process shown in Fig. 4k (designated in the flow chart as Subroutine "6").

[0070] Regardless of whether a card or bank account was selected for registration, after subroutine 6 or 7 is processed to register the financial account information, operation continues as shown in Figure 4e at step 535, where the financial account registration application parses and logs the response from the appropriate registration subroutine. Next, in step 536, the application sends confirmation codes and a success message to the end user's browser. The browser displays a confirmation in step 538. In step 539, the array of confirmation codes is provided. In an embodiment, the confirmation codes are an array of values presented to the end user during enrollment confirmation that serve as a shared secret between the system and the end user. The confirmation codes may be used in conjunction with the external request ID as a key to retrieving a token from the system. In step 540 the end user's system uses the confirmation codes to

request a reference ID that identifies the just-registered card or account. After validating the user's login to the Payment Application (merchant server 204), the reference ID (also referred to as a financial account token) is transmitted to merchant server 204 using the process in Fig. 4l, (designated as Subroutine "7"). The payment application in the merchant server 204 displays a success message in step 542 and stores the reference ID for future use, in step 544.

[0071] Fig. 4f shows an example embodiment of a payment gateway login function subroutine, referenced in the various flow charts of Figure 4 as Subroutine "2". Starting at step 573, the routine determines whether the session identifier provided by the end user is valid for a current active session. If so, the process concludes at step 598 and the user is permitted to access the relevant system. If not, a login request method is invoked at step 574. The API then parses the request at step 576, and authenticates the system user at step 578. During step 578 the system may access the organization application and user key registry at step 580. In step 582, the system determines whether the request is authentic.

[0072] If not authentic, an error response is generated in step 592, an error message is displayed in step 594, and the subroutine concludes at step 596 where the user is not permitted to advance, i.e. access the system. If the request is deemed authentic in step 582, the request is validated in step 584 through a validation engine operational step 586. The request is logged and an external request ID is stored in step 588. The external request ID is an input parameter for session requests. In an embodiment, the external request ID serves as a shared secret between the requesting application and the system, and is later used as a key to retrieving a token from the system.

[0073] In step 590, if the validation step 584 indicated a valid request, a login success response occurs at step 604, the session ID is stored at step 606, a success message is

transmitted, parsed and displayed in step 600, session ID is stored at step 602, and the user is allowed to advance (step 598). If the request is deemed invalid at step 590, processing continues with steps 592-596 as described previously.

[0074] Figure 4g shows an example process for obtaining a financial account registration entry form. Starting at step 402, the process invokes a method for obtaining the form as established in the API. In step 404 the system stores the external request ID received from the system requesting the collection of financial account information. The API engine in the secure server 202 parses the request in step 406. In step 408, the API validates the request by connecting to the validation engine (step 410). In step 412, the API determines whether the request is valid. If not, an error response is generated in step 414 and an error message is displayed in step 416. If the request is valid, the process continues at step 418 where the request is checked against any programmed restrictions at the payee level by interacting with the payment hub (step 420) to ensure validity of the request. For example, if the payee has indicated it does not wish to accept credit cards, a request to store credit card information would be invalid. In step 422, the request is similarly checked against any customer-level restrictions on account type, by obtaining data stored in the payment hub (step 424). For example, if a particular category of customer is permitted to pay only with a credit card and not using a bank account, requests outside the permitted operations would be invalid. Then, in step 426, the request is checked against any “customer account level” restrictions on account type, by obtaining data stored in the payment hub (step 428).

[0075] In step 430, the API creates a registration URL and (optionally) establishes an expiration time for the URL. The expiration time may be 5 minutes, 30 minutes, several hours, or a day or more, depending on the nature of the interaction with the payer, which will determine

the scope of a “reasonable time” to complete the transaction. In a seamless online transaction, the time allowed might be relatively short, for example, measured in minutes. In a bill collector transaction where the payer has agreed to go online at a later time and enter payment information, the time allowed would be longer, for example, measured in days. In step 432, the URL creation time is logged and the external request ID is stored. In step 434, a success response is generated. In step 436, the calling system receives the success response from the API and logs the response. Then, in step 438, the subroutine is concluded and control advances to the next function in the calling program.

[0076] Figure 4h is a flow chart for Subroutine “4”, which verifies IP address access and restrictions. First, in step 440, the IP address seeking access to the system is checked for restrictions, through interaction with a database of restricted addresses (step 442). In step 444, the subroutine branches based on the restrictions found. If the IP address is restricted, then in step 446 an error response is generated and in step 448 the end user’s web browser displays the error message. If no restriction is found, the process continues at step 450, and the request is judged as either authentic or not authentic. If the request is authentic, the subroutine terminates at step 452. If the request is not authentic, it is logged at step 454 and the time of the request is recorded in step 456. In step 458, the history of requests from the IP address is reviewed with reference to a request log (step 460). In step 462, if the number of allowed failed requests in a given time period has not been exceeded, the subroutine terminates at step 452. If the number of allowed failed requests from an IP address has been exceeded, the IP address is added to the restricted list in step 464, a lockout is established in step 466, and a lockout message is displayed in step 468.

[0077] Figs. 4i and 4j (taken together) comprise a flow chart showing the card account registration process, referenced as Subroutine “5”. Referring first to Fig. 4i, the system initially invokes an API method to add a credit card account, in step 470. In step 472, the external request ID associated with the customer is stored. In step 474, the API engine parses the request and in step 476, validates the request. If the request is invalid in step 478, an error response is generated in step 480, and the error message is displayed in step 482. The subroutine then terminates in step 484 without registering a card.

[0078] If the request is valid in step 478, an authorization request is generated in step 486, and the request is logged in step 487.

[0079] Continuing in Figure 4j, the authorization request is processed by the card network in step 488 and a response is generated in step 489. The API engine receives the response and parses it and records it, in step 490. If the card data was authorized, in step 491, an approval response is generated in step 495, the approval response is transmitted to the calling system in step 496, and the subroutine terminates in step 497. Also, in case of authorization, the payment hub logs the response and stores the reference ID. The financial account secure server (referred to as the “warehouse”) stores the financial account information (card information) and the external request ID in step 499.

[0080] If the credit card is not authorized in step 491, a decline response is generated in step 492, an error message is displayed for the user in step 493, and the subroutine terminates at step 494 without storing card information.

[0081] Figure 4k is a flow chart for the bank account registration subroutine (referenced as subroutine “6”). In step 608, the add bank account method of the API is invoked by the calling system, and the external request ID is stored in step 612. In step 610, the API engine

parses the request and validates it in step 614 by communicating with a validation engine (step 616). Step 618 determines whether the request is valid. If so, an approval response is generated in step 630. Then, in step 632 the request is logged, the external request ID is stored, and the reference ID is stored, and in step 634 the bank account information and external request ID are stored in the secure server. At the same time, in step 628, the approval response is received by the calling system and parsed and logged, whereupon the subroutine terminates at step 626.

[0082] If the request is not valid in step 618, an error response is generated at step 620, the response is transmitted to the calling system, where it is parsed at step 622 and displayed, and the subroutine terminates at step 624 without storing any bank account information.

[0083] Figure 41 is a subroutine for a process of obtaining a financial account token. In step 636, the get token request method of the API is invoked by the calling system. The API engine parses the request in step 646 and validates it in step 648. If the request format is invalid, an error response is generated in step 652 and an error message is displayed in step 640, whereupon the subroutine terminates. If the request format is valid, the financial account reference ID(s) are retrieved in step 654, and a success response is generated in step 656. The response is parsed by the calling system in step 642 and the subroutine terminates in step 644.

[0084] The programmed functions implementing the methods and processes described herein can be provided in a variety of forms. In one preferred embodiment, as noted previously, the functions provided by secure server 202 may be accessed in the form of an API defining functions available to the merchant server 204. These functions may be implemented in the manner described in United States Provisional Patent Application Serial No. 61/655,482 filed June 5, 2012 and United States Provisional Patent Application Serial No. 61/698,574 filed September 8, 2012, the disclosures of which are incorporated herein by reference. Those skilled

in the art will appreciate that the method of defining the API and the particular API features provided may be varied as desired within the scope of the invention, to implement desired concepts described herein and variations on those concepts that will be apparent to those skilled in the art after reviewing this specification.

[0085] The screen displays described herein may be designed in any desired manner consistent with achieving the goals of a particular variation, and the screen displays may take various forms without departing from the scope or spirit of the invention. For example, the screen displays may have the form disclosed in United States Provisional Patent Application Serial No. 61/655,482 filed June 5, 2012 and United States Provisional Patent Application Serial No. 61/698,574 filed September 8, 2012, the disclosures of which are incorporated herein by reference.

[0086] Although illustrative embodiments have been described herein in detail, it should be noted and understood that the descriptions and drawings have been provided for purposes of illustration only and that other variations both in form and detail can be added thereto without departing from the spirit and scope of the invention. The terms and expressions in this disclosure have been used as terms of description and not terms of limitation. Thus, the breadth and scope of the present invention should not be limited by any of the above-described exemplary embodiments, but should be defined only in accordance with the claims and their equivalents. The terms and expressions herein should not be interpreted to exclude any equivalents of features shown and described, or portions thereof.

We claim:

1. A method for enrolling a payer in an electronic system to facilitate making a payment, comprising the steps of:
 - a. storing, in a first computing system, electronic enrollment data identifying a payer;
 - b. generating in said first computing system an electronic instruction to a second computing system to obtain financial account information from the payer, said instruction defining a communications link to be used to obtain said financial account information;
 - c. transmitting said instruction to said second computing system;
 - d. receiving a token from said second computing system subsequent to the transmission of said instruction, said token representing financial account information of the payer obtained via said defined communications link;
 - e. electronically storing said token in said first computing system in association with said electronic enrollment data for the payer;
 - f. processing a payment from the payer by electronically generating a payment transaction instruction in the first computing system, including a representation of the token, and electronically transmitting said payment transaction instruction to a computing system other than the first computing system having access to said financial account information, wherein such payment processing is performed without the first computing system having access to the payer's financial account information represented by said token.

2. The method of claim 1 wherein said communication link instruction comprises a telephone number to enable an automated call to the payer to obtain the financial account information.
3. The method of claim 1 wherein said communication link instruction comprises transferring an existing telephone call with the payer to an automated telephone response system that automatically receives the financial account information.
4. The method of claim 1 wherein said communication link instruction is a secure internet link to the second computing system, and said communication link instruction is transmitted to a payer computing device being used by the payer to enter said electronic enrollment data to cause said payer computing device to access the second computing system for entry of financial account information.
5. The method of claim 1 wherein said communication link instruction comprises contact information for the payer to enable the second computing system to transmit connection instructions to the payer for communicating the financial account information to the second computing system.
6. The method of claim 5 wherein said contact information comprises one of an email address and a mobile telephone number whereby the second computing system sends a link for a secure data entry connection to the payer via one of email and text.
7. A method for enrolling a payer in an electronic system to facilitate making a payment, comprising the steps of:
 - a. storing, in a first computing system, electronic enrollment data identifying a payer;

- b. generating in said first computing system an electronic instruction to a second computing system to obtain financial account information from the payer via a telephone link;
 - c. transmitting said instruction to said second computing system;
 - d. receiving a token from said second computing system subsequent to the transmission of said instruction, said token representing financial account information of the payer obtained via said telephone link; and
 - e. electronically storing said token in said first computing system in association with said electronic enrollment data for the payer.
8. The method of claim 7 wherein said electronic instruction comprises a telephone number to enable an automated call to the payer under the control of the second computing system to obtain the financial account information.
9. The method of claim 7 wherein said electronic instruction comprises transferring a currently live telephone call with the payer to an automated telephone response system that automatically receives the financial account information.
10. The method of claim 7 wherein the payer is instructed to call a telephone number and enter financial account information into an automated telephone response system, whereby said financial account information is stored for access by the second computing system.

ABSTRACT OF THE DISCLOSURE

A session to enroll customers to make payments has two stages, a first stage completed on the telephone or on a merchant or debt collector website, and a second stage completed via a communications link such as a telephone or Internet link. The customer enrollment record is linked to financial account information received from the customer in the second stage and stored on a second, secure server. A token linked to the securely stored financial account information is returned to the merchant and then used by the merchant to initiate payments on that financial account. The merchant's personnel and customer record system do not store or have access to the underlying financial account information.